

Pre-Purchase Planning & Risk Report

Desktop assessment: front extension to an existing single-storey dwelling

SAMPLE REPORT — DETAILS CHANGED

SUBJECT SITE	Sample Site, City of Banyule (de-identified)
REPORT TIER	Desktop Report
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DATE	October 2026

01 Summary

I prepared this desktop assessment to help you understand the planning controls, site constraints and approval pathway for extending the front of the existing single-storey dwelling at the subject site, before you commit to the purchase.

OVERALL RISK: MODERATE

The extension is very likely achievable without a planning permit. The main risk is a protected tree close to the work, which needs an arborist's input and careful footing design to secure the building permit.

AREA	RATING	WHAT IT MEANS FOR YOU
Planning permit	LOW	The zone and overlays do not trigger a planning permit for this extension, provided the front tree is retained and not lopped or damaged.
Protected tree and footings	MODERATE	New footings sit about 4.5 m from a protected tree, inside its likely protection zone. An arborist assessment and low-impact footings are needed.
Building siting rules	LOW	Site coverage leaves room for an addition of up to about 26 m ² , within the 60% limit.
Underground services	LOW	A Before You Dig Australia search should confirm no pipes run under the extension area.

Key findings

- **No planning permit is triggered.** Extending one dwelling on a lot of about 310 m² in this zone does not need a planning permit, and the design retains the protected tree.
- **The approval needed is a building permit.** The project can go straight to working drawings and a building surveyor. Not needing a planning application avoids Council fees and commonly several months of processing time.
- **The tree is the critical item.** The footings will sit within the tree's likely protection zone, so an arborist should confirm how close you can dig and which footing method is acceptable.

02 Site overview and zoning

Site area	Approximately 310 m ²
Title	An individual lot on a registered plan of subdivision, with one dwelling on the lot
Existing dwelling	Single-storey, timber-framed dwelling on timber stumps, with a garage
Existing building footprint	Approximately 160 m ² , including the garage (about 51.6% of the site)
Zone	General Residential Zone, Schedule 2 (GRZ2), Banyule Planning Scheme
Overlays	Vegetation Protection Overlay, Schedule 5 (VPO5); Development Contributions Plan Overlay, Schedule 1 (DCPO1)

What the zone means for this project

A zone sets the main rules for how land can be used and developed, including when a planning permit is needed.

The General Residential Zone is Victoria's standard residential zone, allowing housing of up to 11 metres and three storeys. For a single dwelling, a planning permit to build or extend is needed only where the lot is under 300 m², or under 500 m² if the zone schedule says so. Schedule 2 does not raise the threshold, so on this lot of about 310 m² the extension does not need a planning permit under the zone.

WHY THE TITLE MATTERS

Where two or more dwellings share a single lot, extending any of them needs a planning permit, whatever the lot size. Here the dwelling sits on its own titled lot, so that trigger does not apply. It's one of the first things I check, because unit-style addresses can easily hide it.

Minimum garden area

The zone's mandatory minimum garden area applies only to lots of 400 m² or more. At about 310 m², this lot is below that threshold, so the requirement does not apply.

03 Overlays

An overlay is an extra layer of planning control over specific land, for issues such as heritage, flooding or significant trees. An overlay can require a planning permit even when the zone does not.

Vegetation Protection Overlay, Schedule 5 (VPO5)

What it controls. VPO5 protects significant trees that contribute to the area's character. A planning permit is needed to remove, destroy or lop trees meeting the schedule's size criteria.

On this site. A mature canopy tree stands in the front garden, about 4.5 m from the corner of the house. Its trunk size indicates it meets the schedule's criteria, so I have treated it as protected.

Impact. The extension is designed to retain the tree, with no removal or lopping, so no planning permit is triggered under VPO5. Damaging the roots during construction could still breach the overlay, which is why the footing method matters (see section 05).

Development Contributions Plan Overlay, Schedule 1 (DCPO1)

What it controls. This overlay lets Council collect contributions towards shared infrastructure, typically from new dwellings and subdivisions.

Impact. It places no design or layout limits on the extension. An extension to an existing dwelling is not expected to attract a contribution, but this should be confirmed with Council.

Nearby controls

A Special Building Overlay, which manages overland stormwater flow, applies to properties further along the street. Planning mapping shows it does not extend onto the subject site.

04 Building siting rules

Because no planning permit is needed, the extension is assessed by a building surveyor against the siting rules in Part 5 of the Building Regulations 2018. These set limits for front setback, height, site coverage, permeable area and more.

SITING RULE	REQUIREMENT	THIS SITE	STATUS
Site coverage	Buildings may cover no more than 60% of the lot	About 51.6% now, leaving about 26 m ² for the extension	ACHIEVABLE
Permeability	At least 20% of the lot must be permeable	Large front and rear gardens; well above 20% expected	ACHIEVABLE
Building height	Generally a maximum of 9 m	Single-storey extension matching the existing roof	ACHIEVABLE
Front setback	Based on the setbacks of the neighbouring houses	Extension aligns with the existing front wall of the house	CONFIRM

IF A SITING RULE CAN'T BE MET

Where a design can't meet a siting rule, the building surveyor can only issue the permit with Council's report and consent. That adds time and isn't guaranteed, so I design to avoid it wherever possible. The front setback should be confirmed against the neighbouring houses once a survey is available.

05 Site constraints and the protected tree

The front canopy tree

Under Australian Standard AS 4970, a tree's protection zone (TPZ) is a radius of 12 times its trunk diameter. For a trunk over 400 mm, that's more than 4.8 m, so footings about 4.5 m from the tree fall inside it. AS 4970 generally treats encroachment of under 10% of the protection zone, outside the structural root zone, as minor. Beyond that, an arborist must show the tree will remain viable.

MAIN RISK

Conventional strip footings or a slab would mean trenching through the root zone. Cutting major roots could harm the tree, breach the overlay, and lead Council to stop the works.

Recommended footing approach

The existing house sits on timber stumps, so matching it with individual stump pads or small bored piers suits the extension. These need far less digging than a slab and can be positioned around major roots found by careful hand-digging.

Other constraints

- **Underground services.** A Before You Dig Australia search will show whether any sewer, stormwater or water mains run near the extension. Building over or near a water authority asset needs its approval.
- **Site levels.** The front garden appears close to level, so major earthworks or retaining walls aren't expected. A feature survey will confirm this.
- **Neighbours.** A single-storey extension in line with the existing house has negligible overshadowing or overlooking impact.

06 Development options

OPTION	FEASIBILITY	COMMENT
A. Front extension (proposed)	HIGH	No planning permit needed. Building permit with an arborist assessment and low-impact footings. Most direct and cost-effective path.
B. Knockdown and rebuild	MODERATE	One new dwelling on this lot needs no planning permit under the zone. But if the tree had to be removed or lopped for the house or driveway, a planning permit would be needed, and Council may refuse it.
C. Two dwellings	LOW	Always needs a planning permit and a full assessment against Clause 55. At about 310 m ² , the lot is too small to realistically meet the open space, car parking and tree retention requirements.

07 Risk summary

RISK	RATING	IMPACT ON YOU	HOW TO MANAGE IT
Root damage during excavation	MODERATE	Could harm the tree, breach the overlay and stop works	Arborist impact assessment; hand-dug stump pads within the protection zone
Building permit delay	LOW	The surveyor may wait for tree protection details before issuing the permit	Include the arborist's protection zone plan in the drawings from the start
Underground assets	LOW	Pipes under the extension could need water authority approval or deeper footings	Before You Dig Australia search before finalising drawings
Front setback	LOW	Not meeting it would need Council's report and consent	Keep the new wall in line with the existing front wall; confirm on survey

08 Recommended next steps

Before you sign an unconditional contract, I recommend:

1. **Commission an arborist assessment.** A qualified consulting arborist (AQF Level 5) should confirm the tree's protection zones under AS 4970 and set out how and where footings can be dug.
2. **Order a Before You Dig Australia search** to confirm no sewer, stormwater or water mains run under the extension area.
3. **Obtain a feature and level survey** to confirm boundaries, levels and the neighbouring front setbacks.
4. **Speak with a building surveyor early**, with a concept sketch and the arborist's advice, to confirm the permit pathway.
5. **Specify low-impact footings**, such as hand-dug stump pads or bored piers within the protection zone, in the working drawings.

09 Scope and limitations

- **Desktop assessment only.** Based on publicly available planning information and the information supplied. No site inspection, survey, soil testing or arborist inspection was carried out.
- **Not legal, survey or engineering advice.** This report provides building design and planning guidance only.
- **No guarantee of approval.** Permits are issued by the relevant authorities, and approval depends on their assessment.
- **Controls change.** Planning schemes and building regulations are amended from time to time. Findings reflect the controls in place at the date of this report and should be confirmed with Council before you rely on them.

Sources

- VicPlan property and planning report, Department of Transport and Planning (accessed October 2026)
- Banyule Planning Scheme via Planning Schemes Online: Clause 32.08 and Schedule 2, Clause 42.02 and Schedule 5, Clause 45.06 and Schedule 1 (accessed October 2026)
- Building Regulations 2018 (Vic), Part 5 Siting
- Australian Standard AS 4970, Protection of trees on development sites