

The House on the Hill

How 35 Hillcrest Road came to be built

Frances Cowell
December, 2025

We were told it couldn't be done, but we had no choice: Ray and I were 20 and 19, so still earning juniors' wages, and could no longer afford even our inadequate accommodation in Sydney's western suburbs. The obvious or, more accurately, the only solution was to have a house built on Ray's block of land on the Central Coast, commuting distance, north of Sydney.

Fifteen-year-old Ray had left school in 1967 to train as a technician for the then Post-Master General (PMG), now Telstra and Australia Post. He saw his chance to realise a long-held ambition to buy a block of land in Terrigal, build a house on it, get married and bring up children there.

He even knew what style of house he wanted, which fortunately was suitable for the best land he could afford, a west-facing 40 x 120 metre block on a 1:2, heavily-wooded slope.

His father loaned him the \$200 deposit and he borrowed the other \$800 from a bank; weekly repayments were \$5 over eight years.

I was 16 and still at school when we met at a dance in 1969 and started seeing each other, as teenagers do. Unlike the other boys I saw from time to time, Ray had the courage to stand up to my abusive and repressive parents. Before long, he was the only boy I could see - not that the others weren't interested, but my parents' impossible restrictions on my social life meant that most couldn't be bothered.

I was determined to finish school, and one Saturday afternoon in late 1970, four weeks after my final exams, my mother told me that, should I choose to go out the following day, the doors would be locked when I returned. Having started work as an assistant in a pharmacy on the very afternoon of my final exam and saved every penny I could in that time, I took up her offer and at 5.00 am, with \$2 in my purse and \$70 in my bank account, climbed out of my bedroom window and left. I had only one place to go, and Ray's family agreed to shelter me for a short time until I could find a place to live.

I'll skip the drama and my parents' attempts to force me home, my brother's threats of violence and the rest. Ray found me a room in a modest, but safe and clean shared house a short bus ride from my work. The policewoman, who didn't believe my mother's lies about Ray being a drug-peddler, declared it acceptable and told my family that I could not be forced home, as she considered me not to be in "moral danger".

Early in 1971, obliged to turn down university and further education scholarships, I started work at the Bank of New South Wales (BNSW), now Westpac - and learned a lot about how banks operated.

Ray and I were now a couple, but as a minor, I was denied safe contraception. By my eighteenth birthday, I was pregnant. By Christmas, having won a nasty legal battle with my family, Ray and I were married with a little girl.

Like many employers, the bank obliged women to resign when they married. Then, in early in 1972, when Ophelia was barely 12 weeks old, circumstances forced me back to work. Crèches for babies didn't exist, so answering an ad in the newspaper we found a babysitter. After a short spell as an accounts clerk in a drug wholesaling firm - from which I was summarily dismissed for being a mother, I was offered a position as a library assistant in a university library. I loved the work, but our combined earnings still didn't really cover our living costs, and we were constantly ill from poor nutrition. We needed to leave Sydney to reduce our rent and the logical way to do so was to have the house built. I applied for the public service in Gosford, and in mid-1973 was offered a job in the Department of Social Security.

The house we both wanted was to cost \$17,000, but the most we could borrow, on a subsidised home loan, was \$13,000. The difference was nearly a year's combined salary, and we needed to show we had it in the bank in order to secure the primary loan. Were we to ask for a supplementary home loan, the bank would certainly insist on a second mortgage, which the primary lender would reject. But, by then I understood enough about how banks worked.

The world was in a first phase of computerisation: most Commonwealth departments had been computerised, as had the largest bank, the Commonwealth bank. BNSW was half-way there, while the smaller banks were still using manual ledger machines.

I approached a bank that I knew to be still on ledgers and told them we would bank with them if they'd loan us \$4,000 for a holiday in Fiji. Unsecured, the interest charge was high, but I had a plan.

I showed the primary lender our new bank account with \$4,000 in it, and they confirmed the \$13,000 loan. I then repaid the \$4,000, so that it would not appear on the central credit register, which they would surely consult.

The final specifications for the house seemed to take forever and I was impatient to sign the contract, having subsequently arranged a loan with a non-bank lender for the \$4,000 deposit needed to start work. The signature was delayed a week because the Builders' Licensing Board (BLB) had come into being, which cost us an extra \$18. I fulminated and paid. Now, we needed a solicitor for our side of the contract and we didn't know one. An independent advocate would cost an extra \$50 so we agreed to use the builder's solicitor. After all, \$50 was more than either of us earned in a week. I may have known about banks but, at 19, not much about property transactions or solicitors.

Having paid the \$4,000 deposit, weekly repayments of \$25 started, too. That was on top of the \$30 weekly rent for a house in Woy Woy. Our combined salary was \$70. It was mid-1972 and the house would take 12 weeks to complete.

Each Saturday afternoon, after the weekly shopping, we would drive up to Terrigal to see progress on our new house. Months passed and not a sod of earth was turned. Each week, the builders told us “Next week”. We worried and I asked to see the contract we’d signed. “What contract?”. I rang the solicitor. “What contract?” I had been told that we didn’t need a copy of the contract, and I knew no better than to accept what I was told. Life with my family had been the story of what I was not entitled to; that I wasn’t entitled to documents supporting a \$4,000 payment seemed normal.

\$4,000 was an impossible sum for us to lose, but gone with it would be any prospect of ever owning our home. Engaging a litigation lawyer was unthinkable beyond our means, and anyway, I didn’t know where to start. A colleague sympathised and asked if we were covered by the BLB. I recalled the \$18 I had so resented having to pay, found their number in Directory Assistance and rang.

As one of the very first cases they had been set up to deal with, I was warmly received. “Do you have a copy of the contract?” “No.” “You don’t? Yet you signed one?” “Yes, they said I didn’t need a copy.” “They told you that?” “Yes, the builders and the solicitor both told us that.” “But we can see that you’ve paid the Builders Licensing fee. Have you done anything else that you wouldn’t have done had you thought no contract existed?” “Yes, we’ve paid \$4,000.” “Can you prove that?” “Yes, I have the bank records and the cheque stub.” “Ahh, good. Now, leave it with us.” Some gratuitous remarks about what they thought of the builder suggested gleeful rubbing of hands.

At work, I took an angry phone call from the builder, and reported that to the BLB. I was starting to get the hang of it.

A copy of the contract arrived in the post and bulldozers appeared at 35 Hillcrest Road. Each week, the BLB people visited the site and demanded faulty work be repaired. Finally, the house was built. The BLB insisted on treating the site for termites. “That wasn’t specified in the contract.” “Well, you’re going to do it anyway, and you’re not going to charge for it.”

We moved in on 7 April, 1974, three days after my 21st birthday, sharing with several brown snakes, a wombat and more colourful birds than you could count.

So, that little 120-metre bungalow perched on a steep hillside is much more than a house, or even a home: but the hard-won realisation of an impossible dream.