Aplotto diefor

When purchasing that final piece of 'real estate' there are many things to consider. ELIZABETH ALLEN

Buying a place for your earthly remains can be almost as complicated as buying real estate for the living.

How much do you want, or can you afford, to pay? What are the neighbours

What's the travelling time for visitors? Would you like a plot with a view? And what sort of decorating style do you prefer?

Does your taste run to a \$201,000 Cathedral-style vault in historic Melbourne General Cemetery or would you favour an environmentally friendly 'natural burial' of the type newly offered by Fremantle

Despite a strong Australian trend towards the cheaper option of cremation, many people still choose burial for religious, cultural or family reasons.

However, before purchasing a burial plot, it pays to do your homework.

Plot prices and cemetery policies vary greatly between states, regions and even between cemeteries in the same city. Most cemeteries are run by local authorities or state-owned trusts.

It's important to realise that when buying a burial plot, you aren't actually buying the land but the right to be buried there for a prescribed length of time. Depending on the cemetery, 'tenure' can range from 25 years to 99 years, with more fees payable to renew tenure.

Then there's the distinction between 'at need' and 'pre-need' purchase. 'At need' means purchase at time of death; 'pre-need' means pre-purchase of a plot and allows the buyer to select the exact plot they'll be buried in.

LOCATION, LOCATION, LOCATION

When Melbourne General Cemetery put

\$15,000 to \$201,000 for a Cathedral-style vault "with views of the Dandenong Ranges", situated close to the monument of Melbourne pioneer John Pascoe Fawkner. "With space within the historic Melbourne General Cemetery becoming scarce this is a very limited opportunity," said the advertisement by the not-for-profit

34 plots on the market in August, the

advertised 'pre-need' prices ranged from

Southern Metropolitan Cemeteries Trust. Chief executive Russ Allison says half the advertised plots sold immediately, with the remainder, including the vault, now 'at need' stock at the same sale price.

Allison says the cemetery's attractions include its location in inner-city Carlton and the chance to have famous 'neighbours', including former prime ministers.

He says the same factors come into play when choosing a burial plot as when choosing a house.

"You may have had a nice house when you were alive and then want a similar location when you're deceased," he says.

He describes Melbourne General Cemetery as "per metre the dearest property in Melbourne".

"For an eight foot by four foot plot, we have an entry-level price of nearly \$16,000," he says with pride. "As raw, undeveloped land, it's dearer than Collins and Bourke Streets."

Unlike some cemeteries, it's not more expensive to pre-purchase.

"People who are buying now, they're facing up to their own death and then get on with enjoying life," Allison says.

PRICING STRUCTURES

Burial plots are generally dearer in city cemeteries than in regional and rural areas because of the difference in land values. Location within a city can also drive up

Self-funding Waverley Cemetery, in Sydney's eastern suburbs, has sweeping views over Sydney Harbour and plots are available from just under \$16,000 to almost \$40,000, depending on length of tenure. A Waverley council spokeswoman describes it as a "very historic, picturesque cemetery dating from 1877". It's also home to poets Henry Lawson and Dorothea Mackellar.

At Macquarie Park Cemetery and Crematorium on Sydney's North Shore, prices range from about \$8000 to \$16,000, for a lawn site, and up to \$63,000 for right of burial in a double plot with monument.

By contrast, pre-purchase of a burial plot in the Blue Mountains will cost just over \$1000; in Brisbane, prices range from \$2900 for a lawn grave to \$4500 for a monumental plot; in the Perth area, a lawn plot or natural burial costs \$1701.

In Tasmania's Launceston, a single plot at Cara Villa Memorial Park costs \$1130 while Darwin's Thorak Regional Cemetery charges less for Litchfield Shire residents (\$2440) than non-residents (\$2640) purchasing a lawn grave.

At Canberra's Gungahlin Cemetery, a lawn plot with a standard plaque costs \$4704 while being given an 'earth burial' on the cemetery's Oak Boulevard will cost \$9222. A vault burial in the same location lifts the price to \$14,621.

DECORATING STYLE

The main distinction between burial plots is their style of decoration or lack thereof.

Western Australia's Fremantle Cemetery has introduced 'natural burial', whereby the body is returned to nature in a biodegradable coffin or shroud made from natural fibres. Burial takes place in an unmarked grave in an elevated grove of the cemetery, "overlooking" bushland, according to the cemetery's website.

Australia-wide, lawn sites are generally the least expensive style of plots.

Prices for monumental sites are determined by the size and grandeur of the ornament or structure, in the case of Melbourne's cathedral vault, or how many people are to be buried there. Double plots and family vaults are obviously dearer.

However, in South Australia there's another pricing factor. Buyers in Adelaide's Centennial Park are asked if they want their lawn plot watered (\$3630) or unwatered (\$2860).

LENGTH OF TENURE

Another factor to consider when choosing a final resting place is length of 'tenure'.

Most gravesites have a fixed life; that is, after a certain time they're available for reuse if the family doesn't pay to extend tenure. Perth's Metropolitan Cemeteries 99 years, before graves are re-used. "We will refund 80 per cent of the price paid. Board offers burial rights for 25 years, with right of renewal for further periods of 25 years for a fee of about \$2500. Then upon expiry of the right of burial, control of the graveside reverts to the board.

'Cemetery renewal" is practised at WA's Karrakatta Cemetery and is defined as "redeveloping existing cemetery burial areas to accommodate new gravesites".

Re-use is also practised in Adelaide where cemetery authorities are running out of land for first-time burials, and cremation is the choice in 80 per cent of cases.

Adelaide's Centennial Park Cemetery Authority chief executive Bryan Elliott explains that licences are offered for up to

CASE STUDY

Waiting in line overnight

To make the ultimate purchase, Melbourne resident Dennis Vescovi didn't think twice about sleeping out overnight in a cemetery during winter.

Dennis, 56, was fourth in line when plots at the Melbourne General Cemetery, in inner-city Carlton, went on sale in August.

With the help of a mattress and a thermal sleeping bag, Dennis snapped up a double plot for himself and wife Mary at a cost of \$24,285 plus interment fees.

"You can put three people in it but Mary and I will be pretty comfortable in there," the retired accountant says with a laugh.

It wasn't the chance to rub shoulders with former prime ministers Sir Robert Menzies and John Gorton, explorers Burke and Wills or Melbourne pioneer John Pascoe Fawkner that attracted the Vescovis to historic Melbourne General Cemetery.

Rather it was family ties to the inner city. Both Dennis and Mary grew up in Melbourne's inner city and wanted their gravesites to be within easy reach of their three daughters who are likely to live in the area.

"Hopefully our daughters will visit in the future - which hopefully won't be for a long time," says Dennis,

During a visit a year ago to the cemetery to locate the grave of Dennis' uncle Ernesto, the Vescovis became aware that 34 plots would soon be for sale, so they put their names onto a list to be notified. Then on sale day, it was a case of first in best dressed for the plots which ranged in price from \$15,000 to \$201,000.

Dennis, who lives on acreage at Park Orchards on Melbourne's outskirts, has always been interested in real estate.

"This could be my last land purchase," he says tongue in cheek.

"You never know what's around the corner but at least I've made provision for us."

He acknowledges that buying a burial plot now is cost-effective as the price of a burial in this 'tightly held' cemetery can only go up.

But saving money through pre-purchase wasn't his motivation.

"If money was an issue I would have got cremated and thrown my ashes in the sea," he

Rather it was the link to family and the lure of a desirable final resting place.

"My parents are buried in Kew cemetery but you can't buy in there," Dennis says.

"Melbourne cemetery had a bit of prestige to it."



collate the remains and place them further into the grave so others can go on top," he

IF YOU CHANGE YOUR MIND

Some cemeteries will buy back your 'preneed' plot - or more correctly 'right of burial' - if you later decide you don't want

Some authorities will refund the original price, minus maintenance fees; a minority will refund at today's asking price, minus a fee. Some will allow you to on-sell the plot privately, in return for a transfer fee; others won't. Brisbane City Council, for example, doesn't allow on-selling of burial rights but

Blue Mountains City Council will buy back plots for the original price, minus a \$30 fee, or owners can transfer plots to someone else for a \$30 council fee.

"In theory, people could be selling them as real estate," says council facilities officer Jeff Allwood, "but they don't seem to be interested in doing that. It's not a new thing for eBay."

Financially it makes good sense to prepurchase a plot. But in fact, most Australians aren't far-sighted when it comes to their ultimate purchase.

Only a small proportion of people prepurchase. For most of us, it's a case of waiting until the need arises. api

