

VENDORS STATEMENT

PURSUANT TO DIVISION 2 OF PART II
SECTION 32 OF THE SALE OF LAND ACT 1962 (VIC)

Vendor: Alexandra Eileen West

Property: 64 Jamieson Avenue RED CLIFFS VIC 3496

VENDORS REPRESENTATIVE



'Simp'lifying Property Transfers

PO Box 344 Mildura 3502

Tel: 0417 545 297

Email: wendy@simpsonconveyancing.com.au

1. FINANCIAL MATTERS

- (a) The particulars of any mortgage over the land which is not to be discharged at or prior to settlement:- Any mortgage affecting the land will be discharged at settlement
- (b) The particulars of any Charge (whether registered or not) over the land imposed by or under an Act to secure an amount due under that Act, including the amount owing under the charge are as follows:- Not applicable
- (c) Information concerning any rates, taxes, charges or other similar outgoings AND any interest payable on any part of them is attached.

Their total does not exceed \$

Any further amounts (including any proposed Owners Corporation Levy) for which the Purchaser may become liable as a consequence of the purchase of the property are as follows:- Any annual rates increases and water by measure

At settlement the rates will be adjusted between the parties, so that they each bear the proportion of rates applicable to their respective periods of occupancy in the property.

2. INSURANCE

- (a) Where the Contract does not provide for the land to remain at the risk of the Vendor, particulars of any policy of insurance maintained by the Vendor in respect of damage to or destruction of the land are as follows: - Not Applicable
- (b) If there is a residence on the land which was constructed within the preceding 6 Years and section 137B of the Building Act 1993 applies to the residence, particulars of any required insurance under that Act applying to that residence – Not applicable

3. LAND USE

(a) RESTRICTIONS

Information concerning any easement, covenant or similar restriction affecting the land (whether registered or unregistered) is as follows:-

- Easements affecting the land are as set out in the attached copies of title.
- Covenants affecting the land are as set out in the attached copies of title.
- Other restrictions affecting the land are as attached.
- Particulars of any existing failure to comply with the terms of such easement, covenant and/or restriction are as follows:-

To the best of the Vendor's knowledge there is no existing failure to comply with the terms of any easement, covenant, caveat or similar restriction affecting the land save and except for any IMPLIED easement as prescribed under Section 148 of the Water Act 1989. The Water Corporation may have policies in place which prohibits the placement of buildings or structures over sewer easements. The Purchaser should note that there may be sewers, drains, water pipes, underground and/or overhead electricity cables, underground and/or overhead telephone cables and underground gas pipes laid outside any registered easements and which are not registered or required to be registered against the Certificate of Title.

SECTION 32 STATEMENT
64 Jamieson Avenue RED CLIFFS VIC 3496

- (b) **BUSHFIRE**
This land is not in a designated bushfire- prone area within the meaning of the regulations made under the *Building Act 1993*.
- (c) **ROAD ACCESS**
There is access to the property by road.
- (d) **PLANNING**
See Planning Property Report annexed.

4. NOTICES

- (a) **Notice, Order, Declaration, Report or Recommendation**
Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approved proposal direction and currently affecting the land, being a notice, order, declaration, report recommendation or approved proposal or which the vendor might reasonably be expected to have knowledge- None to the Vendors knowledge
- (b) **Agriculture Chemicals**
There are NO notices, property management plans, reports or orders in respect of the land issued by a government department or public authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes. However, if this is not the case, the details of any such notices, property management plans, report or orders are as follows:-
NIL

However the Vendor has no means of knowing all decisions of the Government and other authorities unless such decisions have been communicated to the Vendor.

- (c) **Compulsory Acquisition**
The particulars of any notices of intention to acquire that have been served under Section 6 of the *Land Acquisition and Compensation Act 1986* are as follows:-
NIL

5. BUILDING PERMITS

Particulars of any Building Permit issued under the *Building Act 1993* during the past seven years (where there is a residence on the land):-

No such Building Permit has been granted to the Vendors knowledge.

6. OWNERS CORPORATION

The Land is NOT affected by an Owners Corporation within the meaning of the *Owners Corporation Act 2006*.

7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (GAIC)

The land is not a work-in-kind agreement (within the meaning of Part 9B of the *Planning and Environment Act 1987*).

SECTION 32 STATEMENT
64 Jamieson Avenue RED CLIFFS VIC 3496

8. SERVICES

The services marked with an 'X' in the accompanying square box are NOT connected to the land

Electricity supply <input type="checkbox"/>	Gas supply <input type="checkbox"/>	Water supply <input type="checkbox"/>	Sewerage <input type="checkbox"/>	Telephone <input checked="" type="checkbox"/>
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Connected indicates that the service is provided by an authority and operating on the day of sale. The Purchaser should be aware that the Vendor may terminate any account with a service provider before settlement, and the purchaser may need to have the service reconnected at the purchasers cost.

9. TITLE

Attached are the following document/s concerning Title:

A copy of the Register Search Statement/s and the document/s, or part of the document/s, referred to as the diagram location in the Register Search Statement/s that identifies the land and its location.

10. DUE DILIGENCE CHECKLIST

(The Sale of Land Act 1962 provides that the vendor or the vendors licensed estate agent must make a prescribed due diligence checklist available to purchasers before offering land for sale that is vacant residential land or land on which there is a residence. The due diligence checklist is NOT required to be provided with, or attached to, this vendor statement but the checklist may be attached as a matter of convenience).
Is attached.

11. ATTACHMENTS

*(Any certificates, documents and other attachments may be annexed to this section 11)
(Additional information may be added to this section 11 where there is insufficient space in any of the earlier sections)
(Attached is an "Additional Vendor Statement" if section 1.3 (Terms Contract) or section 1.4 (Sale Subject to Mortgage) applies).*

Domestic Building Insurance (in relation to insurance claim works)
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SECTION 32 STATEMENT
64 Jamieson Avenue RED CLIFFS VIC 3496

The Vendor makes this statement in respect of the land in accordance with Section 32 of the *Sale of Land Act 1962*.

This statement must be signed by the Vendor and given to the Purchaser before the Purchaser signs the contract. The Vendor may sign by electronic signature.


DATE OF THIS STATEMENT

14 / 04 /20 21

Name of the Vendor

Alexandra Eileen West

Signature/s of the Vendor

x 

The Purchaser acknowledges being given a duplicate of this statement signed by the Vendor before the Purchaser signed any contract.

DATE OF THIS ACKNOWLEDGMENT

/ /20

Name of the Purchaser

Signature/s of the Purchaser

x

Register Search Statement - Volume 6489 Folio 683

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REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

VOLUME 06489 FOLIO 683

Security no : 124089269312S
Produced 14/04/2021 11:43 AM

CROWN GRANT

LAND DESCRIPTION

Crown Allotment 14 Section 7A at Red Cliffs Parish of Mildura.

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor

ALEXANDRA EILEEN WEST of 64 JAMIESON AVENUE RED CLIFFS VIC 3496
AK157281D 30/01/2013

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AK157282B 30/01/2013
NATIONAL AUSTRALIA BANK LTD

Any crown grant reservations exceptions conditions limitations and powers noted on the plan or imaged folio set out under DIAGRAM LOCATION below. For details of any other encumbrances see the plan or imaged folio set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE TP524128N FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

-----END OF REGISTER SEARCH STATEMENT-----

Additional information: (not part of the Register Search Statement)

Street Address: 64 JAMIESON AVENUE RED CLIFFS VIC 3496

ADMINISTRATIVE NOTICES

NIL

eCT Control 16089P NATIONAL AUSTRALIA BANK LIMITED
Effective from 23/10/2016

DOCUMENT END

The information supplied has been obtained by SAI Global Property Division Pty Ltd who is licensed by the State of Victoria to provide this information via LANDATA® System. Delivered at 14/04/2021, for Order Number 67530993. Your reference: 181-21 West.

TITLE PLAN		EDITION 1	TP 524128N
Location of Land Parish: AT RED CLIFFS PARISH OF MILDURA Township: Section: 7A Crown Allotment: 14 Crown Portion: Last Plan Reference: Derived From: VOL 6489 FOL 683 Depth Limitation: 50 FEET		Notations SUBJECT TO THE RESERVATIONS EXCEPTIONS CONDITIONS AND POWERS CONTAINED IN CROWN GRANT VOL. 6489 FOL. 683 AND NOTED ON SHEET 2 OF THIS PLAN IN THE MALLEE COUNTRY FOR THE PURPOSES OF THE LAND ACT. ANY REFERENCE TO MAP IN THE TEXT MEANS THE DIAGRAM SHOWN ON THIS TITLE PLAN	
Description of Land / Easement Information		THIS PLAN HAS BEEN PREPARED FOR THE LAND REGISTRY, LAND VICTORIA, FOR TITLE DIAGRAM PURPOSES AS PART OF THE LAND TITLES AUTOMATION PROJECT COMPILED: 08/06/2000 VERIFIED: BH	
COLOUR CODE Y = YELLOW			
LENGTHS ARE IN LINKS	Metres = 0.3048 x Feet Metres = 0.201168 x Links	Sheet 1 of 2 sheets	

TITLE PLAN

TP 524128N

LAND DESCRIPTION INCLUDING RESERVATIONS EXCEPTIONS
 CONDITIONS AND POWERS SHOWN ON THE CROWN GRANT

All THAT PIECE OF LAND in the MALLEE COUNTRY in the said State containing *Twenty eight perches and two tenths of a perch more or less being Allotment fourteen of Section seven A at Red Cliffs in the Parish of Mildura County of Karkaroc*

delineated with the measurements and abuttals thereof in the map drawn in the margin of these presents and therein colored yellow PROVIDED nevertheless that the grantee shall be entitled to sink wells for water and to the use and enjoyment of any wells or springs of water upon or within the boundaries of the said land for any and for all purposes as though he held the land without limitation as to depth EXCEPTING nevertheless unto Us Our heirs and successors all gold and silver and minerals as defined in the *Mines Act 1928* in upon or under or within the boundaries of the land hereby granted AND ALSO reserving to Us Our heirs and successors free liberty and authority for Us Our heirs and successors and Our and their licensees agents and servants at any time or times hereafter to enter upon the said land and to search and mine therein for gold silver and minerals as aforesaid and to extract and remove therefrom any such gold silver and minerals and to search for and work dispose of and carry away the said gold silver and minerals lying in upon or under the land hereby granted and for the purposes aforesaid to sink shafts make drives erect machinery and to carry on any works and do any other things which may be necessary or usual in mining and with all other incidents that are necessary to be used for the getting of the said gold silver and minerals and the working of all mines seams lodes and deposits containing such gold silver and minerals in upon or under the land hereby granted

PROVIDED ALWAYS that the said land is and shall be subject to be resumed for mining purposes under Section 168 of the *Land Act 1928*.

AND PROVIDED also that the said land is and shall be subject to the right of any person being the holder of a miner's right or of a mining lease or mineral lease under the *Mines Act 1928* or any corresponding previous enactment to enter therein and to mine for gold silver or minerals within the meaning of the said Act and to erect and occupy mining plant or machinery thereon in the same manner and under the same conditions and provisions as those to which such person would for the time being be entitled to mine for gold and silver in and upon Crown lands. PROVIDED that compensation shall be paid to the said

GRANTEE

his executors administrators assigns or transferees by such person for surface damage to be done to such land by reason of mining thereon such compensation to be determined as provided for the time being by law and the payment thereof to be a condition precedent to such right of entry.

LENGTHS ARE IN
LINKS

Metres = 0.3048 x Feet
Metres = 0.201168 x Links

Sheet 2 of 2 sheets



Mildura Rural City Council

Internal Use Only



TAX INVOICE
ABN 42 498 937 037

Ms A West
PO Box 339
NICHOLS POINT VIC 3501

033

Total Rates & Charges For this Year
\$1,981.35
Refer below for payment options

Rate and Valuation Notice

1 July 2020 to 30 June 2021

Property Location & Description

64 Jamieson Avenue RED CLIFFS VIC 3496
C.A. 14 Sec 7A Township of Red Cliffs

AVPCC: 110 - Detached Home

RATING DETAILS

Balance B/Fwd as at 01/07/2020				-971.54Cr
Interest/Costs Less Payments as at 03/09/2020				-500.00Cr
Residential Rate				\$1,421.19
Waste Management	434.79	1		\$434.79
VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY				
Residential Fire Levy (Fixed)	113.00	1		\$113.00
Residential Fire Levy (Variable)				\$12.37

Assessment No: 17944
Issue Date 10 September 2020
Rate declaration date: 1 July 2020
Capital Improved Value:
Site Value:
Net Annual Value:
Valuation Date: 1 January 2020

PAYMENT DEADLINES EXTENDED First instalment due by 14 October 2020. Second instalment due by 14 December 2020.	COVID-19 SUPPORT Relief options are available to assist ratepayers experiencing financial hardship. Visit mildura.vic.gov.au/coronavirus or call us for details.
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TOTAL AMOUNT \$509.81

Payment In full Due 15 Feb 2021 \$509.81	Or	1st Instalment Due 14 Oct 2020 \$0.00	2nd Instalment Due 14 Dec 2020 \$0.00	3rd Instalment Due 28 Feb 2021 \$14.47	4th Instalment Due 31 May 2021 \$495.34
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Note: If full payment of the 1st Instalment isn't received by the due date, this account will automatically default to the Payment in Full option and you will not receive reminder instalment notices. Please refer to the reverse side of this notice for information relating to penalties for late payment.

Payment Slip

Ms A West
64 Jamieson Avenue RED CLIFFS VIC 3496
Assessment No: 17944

Payment In Full: \$509.81
Or 1st Instalment: \$0.00

tb Biller code: 93922
PAY Ref: 179440

BPAY this payment via Internet or phone banking.
BPAY View®- View and pay this bill using internet banking.
BPAY View Registration No.: 179440

POST billpay



Full Payment *41 179440

Post Billpay Biller code: 0041
Ref: 179440

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au

Centrepay Ref:
555 054 730B

Internal Use Only



MILDURA
741 - 759 Fourteenth Street Mildura 3500
PO Box 1438 Mildura 3502
AUSDOC DX 50923
Tel: (03) 5051 3400 Fax: (03) 5051 3480

SWAN HILL
73 Beveridge Street Swan Hill 3585
PO Box 1447 Swan Hill 3585
AUSDOC DX 30164
Tel: (03) 5036 2160 Fax: (03) 5036 2180

 **24 Hour Supply Emergency**
1800 808 830

MS AE WEST
64 JAMIESON AVENUE
RED CLIFFS VIC 3496

Property Address : 64 JAMIESON AVENUE RED CLIFFS VIC 3496 (Prop:15695) - Urban Account
CA 14 Sec 7A Vol 6489 Fol 683

Water Service Tariff
Water by Measure Chg-Info on reverse
Sewerage Service Tariff

Charge	Balance
52.09	52.09
76.17	76.17
122.96	122.96
CREDITS & Other Receipts	-15.51
TOTAL OWING	\$235.71



KERANG
56 Wellington Street Kerang 3579
PO Box 547 Kerang 3579
AUSDOC DX 57908
Tel: (03) 5460 3960 Fax: (03) 5450 3967

Reference No. 015695
URBAN ACCOUNT

Amount Due \$235.71

Due Date 14 May 2021

Date of Issue: 12/04/2021

Tariffs and Charges Notice
4th Quarter 2020/21
01/04/2021 - 30/06/2021

 **POST** *850 700156953

Payments/Credits since last Notice \$150.00




LMW054G

15575965


Payment Slip - Methods of Payment

Online at lmw.vic.gov.au - Pay your Account


015695
64 JAMIESON AVENUE RED CLIFFS VIC 3496 (Prop:15695) - Urban Account

 **Direct Debit**
Please contact your local office.




 **Centrepay**
Use Centrepay to arrange regular deductions from your Centrelink payment. simply call any Lower Murray Water Office.


*850 700156953 \$235.71

 **Billpay Code: 0850**
Ref: 700156953

Pay in person at any Post Office.


 **Biller Code: 78477**
Ref: 700156953

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

 **Biller Code: 78477**
Ref: 700156953

BPAY® - Make this payment via internet or phone banking.
BPAY View® - Receive, view and pay this bill using internet banking.
BPAY View Registration No: 700156953

Amount Due **\$235.71**

 **By Phone**
Pay by phone **850 700156953**
Standard call charges apply.

See reverse for In Person and By Mail options

From: Cara Grambeau <CaraG@ajgrantgroup.com.au>

Sent: Tuesday, 13 April 2021 1:56 PM

To: West, Alex

Subject: Proposed sale 64 Jamieson Ave Red Cliffs

CAUTION: This email originated outside of Victoria Police. Do not click or open attachments unless you recognise the sender and you are confident you know the content of this email is safe. If you suspect this email is malicious, please report it using the report message add-in on the tool bar and select 'Phishing'.

Hi Alex,

I have attached a copy of the Home Owners Warranty Insurance, a permit was not required on these works as we did not remove any roof battens there were no structural works.

If you require any further information please reply or contact our office on 1300 254 726

Kind Regards,

Cara Grambeau |

T 1300 254 726 | | E Carag@ajgrantgroup.com.au

LIC CDB -U 50828 | Victoria

[LIVE CHAT](#) | [OUR OFFICES](#) | [AJGRANTGROUP.COM.AU](#)



Domestic Building Insurance

Certificate of Insurance

Alexandra West
64 Jamieson Ave
RED CLIFFS
VIC 3496

Policy Number:
C324017

Policy Inception Date:
23/10/2017

Builder Account Number:
010345

A contract of insurance complying with the Ministerial Order for Domestic Building Insurance issued under Section 135 of the Building Act 1993 (Vic) (Domestic Building Insurance) has been issued by the insurer Victorian Managed Insurance Authority a Statutory Corporation established under the Victorian Managed Insurance Authority Act 1996 (Vic), in respect of the domestic building work described below.

Policy Schedule Details

Domestic Building Work: **C06: Refurbishment - Non Structural**

At the property: **64 Jamieson Ave RED CLIFFS VIC 3496 Australia**

Carried out by the builder: **AJ GRANT BUILDING PTY LTD**

Builder ACN: **080764567**

! If the builder's name and/or its ABN/ACN listed above does not exactly match with the information on the domestic building contract, please contact the VMIA. If these details are incorrect, the domestic building work will not be covered.

For the building owner(s): **Alexandra West**

Pursuant to a domestic building contract dated: **23/10/2017**

For the contract price of: **\$ 18,142.00**

Type of Cover: **Cover is only provided if AJ GRANT BUILDING PTY LTD has died, becomes insolvent or has disappeared or fails to comply with a Tribunal or Court Order ***

The maximum policy limit for claims made under this policy is: **\$300,000 all inclusive of costs and expenses ***

The maximum policy limit for non-completion claims made under this policy is: **20% of the contract price limited to the maximum policy limit for all claims under the policy***

PLEASE CHECK

If the information on this certificate does not match what's on your domestic building contract, please contact the VMIA immediately on 1300 363 424 or email dbi@vmia.vic.gov.au

IMPORTANT

This certificate must be read in conjunction with the policy terms and conditions and kept in a safe place. These documents are very important and must be retained by you and any successive owners of the property for the duration of the period of cover.

* The cover and policy limits described in this certificate are only a summary of the cover and limits and must be read in conjunction with, and are subject to the terms, conditions, limitations and exclusions contained in the policy terms and conditions.

Period of Cover

Cover commences on the earlier of the date of the domestic building contract or date of building permit for the domestic building work and concludes:

- Two years from completion of the domestic building work or termination of the domestic building contract for non structural defects*
- Six years from completion of the domestic building work or termination of the domestic building contract for structural defects*

Subject to the Building Act 1993, and the Ministerial Order and the conditions of the insurance contract, cover will be provided to the building owner named in the domestic building contract and to the successors in title to the building owner in relation to the domestic building work undertaken by the Builder.

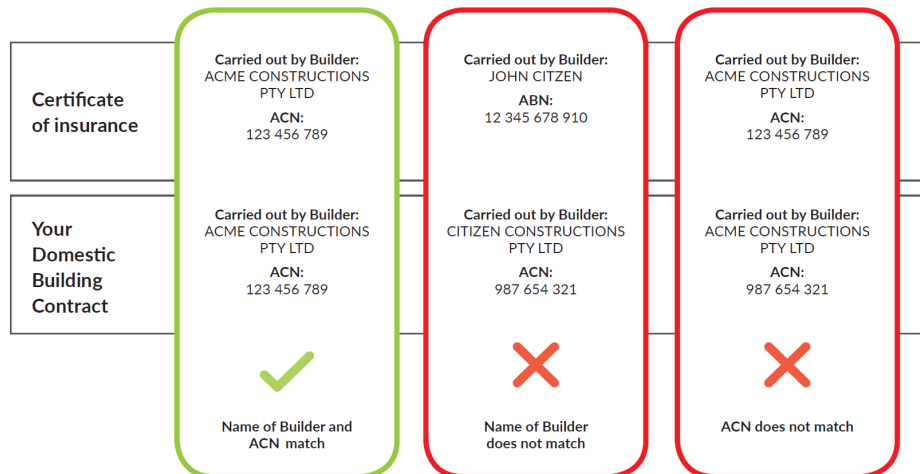
Issued by Victorian Management Insurance Authority (VMIA)

Domestic Building Insurance Premium and Statutory Costs

Base DBI Premium:	\$100.00
GST:	\$10.00
Stamp Duty:	\$11.00
Total:	\$121.00

If the information on the certificate does not match exactly what is on your domestic building contract, please contact VMIA on 1300 363 424

Below are some example of what to look for



From www.planning.vic.gov.au at 14 April 2021 11:31 AM

PROPERTY DETAILS

Address: **64 JAMIESON AVENUE RED CLIFFS 3496**
 Crown Description: **Allot. 14 Sec. 7A AT RED CLIFFS, PARISH OF MILDURA**
 Standard Parcel Identifier (SPI): **14~7A\PP3102A**
 Local Government Area (Council): **MILDURA**
 Council Property Number: **17944**
 Planning Scheme: **Mildura**
 Directory Reference: **Vicroads 538 G10**

www.mildura.vic.gov.au

[Planning Scheme - Mildura](#)

UTILITIES

Rural Water Corporation: **Lower Murray Water**
 Urban Water Corporation: **Lower Murray Water**
 Melbourne Water: **Outside drainage boundary**
 Power Distributor: **POWERCOR**

[View location in VicPlan](#)

STATE ELECTORATES

Legislative Council: **NORTHERN VICTORIA**
 Legislative Assembly: **MILDURA**

Planning Zones

[GENERAL RESIDENTIAL ZONE \(GRZ\)](#)

[GENERAL RESIDENTIAL ZONE - SCHEDULE 1 \(GRZ1\)](#)



Note: labels for zones may appear outside the actual zone - please compare the labels with the legend.

Planning Overlay

None affecting this land - there are overlays in the vicinity

SPECIFIC CONTROLS OVERLAY (SCO)



Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

Further Planning Information

Planning scheme data last updated on 7 April 2021.

A **planning scheme** sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting <https://www.planning.vic.gov.au>

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the **Planning and Environment Act 1987**. It does not include information about exhibited planning scheme amendments, or zonings that may affect the land. To obtain a Planning Certificate go to Titles and Property Certificates at Landata - <https://www.landata.vic.gov.au>

For details of surrounding properties, use this service to get the Reports for properties of interest.

To view planning zones, overlay and heritage information in an interactive format visit <https://mapshare.maps.vic.gov.au/vicplan>

For other information about planning in Victoria visit <https://www.planning.vic.gov.au>

Designated Bushfire Prone Areas

This property is not in a designated bushfire prone area.
No special bushfire construction requirements apply. Planning provisions may apply.



Designated bushfire prone areas as determined by the Minister for Planning are in effect from 8 September 2011 and amended from time to time.

The Building Regulations 2018 through application of the Building Code of Australia, apply bushfire protection standards for building works in designated bushfire prone areas.

Designated bushfire prone areas maps can be viewed on VicPlan at <https://mapshare.maps.vic.gov.au/vicplan> or at the relevant local council.

Note: prior to 8 September 2011, the whole of Victoria was designated as bushfire prone area for the purposes of the building control system.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website <https://www.vba.vic.gov.au>

Copies of the Building Act and Building Regulations are available from <http://www.legislation.vic.gov.au>

For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>

SALINITY AFFECTING THE MUNICIPALITY

Some land within the municipality of the Mildura Rural City Council contains high levels of salt resulting in a condition commonly referred to as 'salinity'. Salinity can result in 'salt damp' or 'rising damp and salt attack' which can cause damage to certain building materials such as concrete and masonry.

Council recommends that you make your own inquiries regarding the presence of high salinity on land which you own or are considering to purchase.

If you are proposing to construct buildings on land in the municipality, you should ascertain whether or not special measures should be taken during the construction of these buildings to minimise any effects that salinity may have.

Council provides this information to assist you to make informed decisions about existing buildings or the construction of new buildings in high salinity areas.

Due diligence checklist

What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting the [Due diligence checklist page on the Consumer Affairs Victoria website](http://consumer.vic.gov.au/duediligencechecklist) (consumer.vic.gov.au/duediligencechecklist).

Urban living

Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

Growth areas

Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

Flood and fire risk

Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

Rural properties

Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.
- Do you understand your obligations to manage weeds and pest animals?

Can you build new dwellings?

Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

(04/10/2016)

Land boundaries

Do you know the exact boundary of the property?

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

Planning controls

Can you change how the property is used, or the buildings on it?

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

Are there any proposed or granted planning permits?

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

Safety

Is the building safe to live in?

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

Building permits

Have any buildings or retaining walls on the property been altered, or do you plan to alter them?

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

Are any recent building or renovation works covered by insurance?

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

Utilities and essential services

Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

Buyers' rights

Do you know your rights when buying a property?

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights.