

**PHILLIP MARTIN LATTER AND BARBARA HELEN LATTER
("THE VENDOR")**

VENDOR STATEMENT

2 MEADOWVIEW LANE, EMERALD 3782

FALCONE & ADAMS
Lawyers
323A Main Street
Emerald 3782
Tel: 5968 3666
Fax: 5968 3060
JSF:LG:126939E

This document is prepared from a precedent intended solely for use by legal practitioners with the knowledge, skill and qualifications required to use the precedent to create a document suitable to meet the vendor's legal obligation to give certain statements and documents to a purchaser before the purchaser signs a contract to purchase the land. This document incorporates the requirements in section 32 of the *Sale of Land Act 1962* as at 30 October 2018.

Vendor Statement

Instructions for completing this document

Words in *italics* are generally for instruction or information only.

Where marked "+" below, the authority of a person signing under a power of attorney, as a director of a corporation or as an agent authorized in writing must be added in the vendor or purchaser's name or signature box. A corporation's ACN or ABN should also be included.

Delete as appropriate wherever an asterisk (*) appears. "Nil" may be written in any of the rectangular boxes if appropriate.

Additional information may be added to section 13 where there is insufficient space.

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.

The purchaser acknowledges being given this statement signed by the vendor with the attached documents before the purchaser signed any contract.

Land 2 Meadowview Lane, Emerald 3782

Vendor's name Phillip Martin Latter

Vendor's signature

 11/1/2021

Vendor's name Barbara Helen Latter

Vendor's signature

 20/1/2021

Purchaser's name

Purchaser's signature

..... / /20__

Purchaser's name

Purchaser's signature

..... / /20__

Important information

Legal practitioners using this document should check for any subsequent changes in the law. The Law Institute of Victoria, its contractors and agents are not liable in any way, including, without limitation, in negligence, for the use to which this document may be put, for any errors or omissions in the precedent document, or any other changes in the law or understanding of the law, arising from any legislative instruments or the decision of any court or tribunal, whether before or after this precedent was prepared, first published, sold or used.

Copyright

This document is copyright. This document may only be reproduced in accordance with an agreement with the Law Institute of Victoria Ltd ABN 32 075 475 731 for each specific transaction that is authorized. Any person who has purchased a physical copy of this precedent document may only copy it for the purpose of providing legal services for a sale by a specific vendor of specific land.

1. FINANCIAL MATTERS

1.1 Particulars of any Rates, Taxes, Charges or Other Similar Outgoings (and any interest on them)

☐ *Their total does not exceed \$

OR

☒ *Are contained in the attached certificate/s.

OR

☐ The land is not yet separately rated. However, their total for the parent property is estimated to not exceed \$ Supplementary assessments may be issued by the relevant authorities after settlement.

OR

☐ *Their amounts are:

	Authority	Amount	Interest (if any)
(1)	<div style="border: 1px solid black; height: 15px;"></div>	(1) \$ <div style="border: 1px solid black; width: 80px;"></div>	(1) \$ <div style="border: 1px solid black; width: 80px;"></div>
(2)	<div style="border: 1px solid black; height: 15px;"></div>	(2) \$ <div style="border: 1px solid black; width: 80px;"></div>	(2) \$ <div style="border: 1px solid black; width: 80px;"></div>
(3)	<div style="border: 1px solid black; height: 15px;"></div>	(3) \$ <div style="border: 1px solid black; width: 80px;"></div>	(3) \$ <div style="border: 1px solid black; width: 80px;"></div>

☐ *There are NO amounts for which the purchaser may become liable as a consequence of the sale of which the vendor might reasonably be expected to have knowledge¹, which are not included in the items above; other than any amounts described in this rectangular box. \$

¹ Other than any GST payable in accordance with the contract.

1.2 Particulars of any Charge (whether registered or not) imposed by or under any Act to secure an amount due under that Act, including the amount owing under the charge:

Nil

1.3 Terms Contract

This section 1.3 only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.

- ☒ Not Applicable
- OR
- ☐ *Attached is a Law Institute of Victoria published "Additional Vendor Statement"

1.4 Sale Subject to Mortgage

This section 1.4 only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is NOT to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.

- ☒ Not Applicable
- OR
- ☐ *Attached is a Law Institute of Victoria published "Additional Vendor Statement"

2. INSURANCE

2.1 Damage and Destruction

This section 2.1 only applies if this vendor statement is in respect of a contract which does NOT provide for the land to remain at the risk of the vendor until the purchaser becomes entitled to possession or receipt of rents and profits.

☒ Not Applicable

OR

☐ *Attached is a copy or extract of any policy of insurance in respect of any damage to or destruction of the land.

OR

☐ *Particulars of any such policy of insurance in respect of any damage to or destruction of the land are as follows:

Insurer:

Insurance type:

Policy No:

Expiry date:

Sum insured: Buildings \$

Contents \$

Liability \$

2.2 Owner-Builder

This section 2.2 only applies where there is a residence on the land that was constructed by an owner-builder within the preceding 6 years and section 137B of the Building Act 1993 applies to the residence.

☒ Not Applicable

OR

☐ *Attached is a copy or extract of any policy of insurance required under the *Building Act 1993*.

OR

☐ *Particulars of any required insurance under the Building Act 1993 are as follows:

Insurer:

Policy No:

Expiry date:

Note: There may be additional legislative obligations in respect of the sale of land on which there is a building or on which building work has been carried out.

3. LAND USE

3.1 Easements, Covenants or Other Similar Restrictions

(a) A description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered) is in the attached copies of title document/s.

(b) *Particulars of any existing failure to comply with that easement, covenant or other similar restriction are:

To the best of the Vendors knowledge there is no existing failure to comply with the terms of any easement, covenant or other restriction save as may be apparent from an inspection of the land.

Note: Drains, sewers, water pipes, gas pipes, electricity and telephone cables (whether underground and/or overhead) may be laid outside registered easements and/or under buildings and/or building lines.

3.2 Road Access

☐ *There is NO access to the property by road if the square box is marked with an "X"

3.3 Designated Bushfire Prone Area

☒ *The land is in a designated bushfire prone area under section 192A of the *Building Act 1993* if the square box is marked with an "X"

3.4 Planning Scheme

Attached is a certificate with the required specified information.

4. NOTICES

4.1 Notice, Order, Declaration, Report or Recommendation

Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approval proposal directly and currently affecting the land, being a notice, order, declaration, report, recommendation or approved proposal of which the Vendor might reasonably be expected to have knowledge are as follows:

- ☒ None to the Vendors knowledge, however the Vendor has no means of knowing of all decisions of Public Authorities and Government Departments affecting the property unless communicated to the Vendor.
- OR
- ☐ *Are contained in the attached certificates and/or statements and being:

4.2 Agricultural 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, reports or orders, are as follows:

4.3 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:

5. BUILDING PERMITS

5.1 Particulars of any building permit issued under the *Building Act 1993* in the preceding 7 years (required only where there is a residence on the land):

- ☒ Nil
- OR
- ☐ *Are contained in the attached certificates and/or statements.
- OR
- ☐ A Building Permit has issued or will be issued for the development of the land and the construction of a dwelling on the land.

6. OWNERS CORPORATION

6.1 This section 6 only applies if the land is affected by an owners corporation within the meaning of the *Owners Corporations Act 2006*.

- ☒ Not Applicable
- OR
- ☐ *Attached is a current owners corporation certificate with its required accompanying documents and statements, issued in accordance with section 151 of the *Owners Corporations Act 2006*.
- OR
- ☐ *Attached is the information prescribed for the purposes of section 151(4)(a) of the *Owner Corporations Act 2006* and the copy documents specified in section 151(4)(b)(i) and (iii) of that Act.
- OR

*The owners corporation is an inactive owners corporation.²

²An inactive owners corporation includes one that in the previous 15 months has not held an annual general meeting, not fixed any fees and not held any insurance.

7. *GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")

Words and expressions in this section 7 have the same meaning as in Part 9B of the *Planning and Environment Act* 1987.

7.1 Work-in-Kind Agreement

This section 7.1 only applies if the land is subject to a work-in-kind agreement.

- (a) *The land is NOT to be transferred under the agreement unless the square box is marked with an "X" ☐
- (b) *The land is NOT land on which works are to be carried out under the agreement (other than Crown land) unless the square box is marked with an "X" ☐
- (c) *The land is NOT land in respect of which a GAIC is imposed unless the square box is marked with an "X" ☐

7.2 GAIC Recording

This section 7.2 only applies if there is a GAIC recording.

Any of the following certificates or notices must be attached if there is a GAIC recording. The accompanying boxes marked with an "X" indicate that such a certificate or notice that is attached:

- (a) *Any certificate of release from liability to pay a GAIC ☐
- (b) *Any certificate of deferral of the liability to pay the whole or part of a GAIC ☐
- (c) *Any certificate of exemption from liability to pay a GAIC ☐
- (d) *Any certificate of staged payment approval ☐
- (e) *Any certificate of no GAIC liability ☐
- (f) *Any notice providing evidence of the grant of a reduction of the whole or part of the liability for a GAIC or an exemption from that liability ☐
- (g) *A GAIC certificate issued under Part 9B of the *Planning and Environment Act* 1987 must be attached if there is no certificate or notice issued under any of sub-sections 7.2 (a) to (f) above ☐

8. SERVICES

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

Electricity supply ☐ Gas supply ☐ Water supply ☒ Sewerage ☒ Telephone services ☐

Where any of the above services are disclosed as not being connected the Purchaser should make his own enquiry of the appropriate Authorities as to their availability and cost of connection to the property.

9. TITLE

Attached are copies of the following documents:

Registered Title

- Register Search Statement for Certificate of Title Volume 10445 Folio 769
- Plan of Subdivision 415921Q

10. SUBDIVISION

10.1 Unregistered Subdivision

This section 10.1 only applies if the land is subject to a subdivision which is not registered.

☒ Not Applicable

OR

☐ **Attached is a copy of the plan of subdivision certified by the relevant municipal council if the plan is not yet registered.

OR

☐ *Attached is a copy of the latest version of the plan if the plan of subdivision has not yet been certified.

11. *DISCLOSURE OF ENERGY INFORMATION

(Disclosure of this information is not required under section 32 of the *Sale of Land Act* 1962 but may be included in this vendor statement for convenience.)

Details of any energy efficiency information required to be disclosed regarding a disclosure affected building or disclosure area affected area of a building as defined by the *Building Energy Efficiency Disclosure Act* 2010 (Cth)

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and

- (b) which has a net lettable area of at least 1000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):

☒ Not Applicable

OR

☐ *Are contained in the attached building energy efficiency certificate.

12. DUE DILIGENCE CHECKLIST

(The Sale of Land Act 1962 provides that the vendor or the vendor's 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.)

13. ATTACHMENTS

(Any certificates, documents and other attachments may be annexed to this section 13)

(Additional information may be added to this section 13 where there is insufficient space in any of the earlier sections)

(Attached is a Law Institute of Victoria published "Additional Vendor Statement" if section 1.3 (Terms Contract) or section 1.4 (Sale Subject to Mortgage) applies)



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

Page 1 of 1

VOLUME 10445 FOLIO 769

Security no : 124087524338D
Produced 13/01/2021 02:41 PM

LAND DESCRIPTION

Lot 2 on Plan of Subdivision 415921Q.

PARENT TITLES :

Volume 04655 Folio 837 Volume 04823 Folio 403 Volume 06069 Folio 769

Volume 10305 Folio 251 Volume 10332 Folio 029 Volume 10372 Folio 685

Created by instrument PS415921Q 25/05/1999

REGISTERED PROPRIETOR

Estate Fee Simple

Joint Proprietors

PHILLIP MARTIN LATTE

BARBARA HELEN LATTE both of 85 EMERALD MONBULK RD, EMERALD 3782

W138472G 02/07/1999

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AG660097Y 29/07/2009

WESTPAC BANKING CORPORATION

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE PS415921Q 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: 2 MEADOWVIEW LANE EMERALD VIC 3782

ADMINISTRATIVE NOTICES

NIL

eCT Control 16320Q WESTPAC BANKING CORPORATION

Effective from 29/04/2017

DOCUMENT END

Imaged Document Cover Sheet

The document following this cover sheet is an imaged document supplied by LANDATA®, Victorian Land Registry Services.

Document Type	Plan
Document Identification	PS415921Q
Number of Pages (excluding this cover sheet)	2
Document Assembled	13/01/2021 14:52

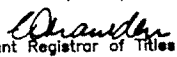
Copyright and disclaimer notice:

© State of Victoria. This publication is copyright. No part may be reproduced by any process except in accordance with the provisions of the Copyright Act 1968 (Cth) and for the purposes of Section 32 of the Sale of Land Act 1962 or pursuant to a written agreement. The information is only valid at the time and in the form obtained from the LANDATA® System. None of the State of Victoria, LANDATA®, Victorian Land Registry Services Pty. Ltd. ABN 86 627 986 396 as trustee for the Victorian Land Registry Services Trust ABN 83 206 746 897 accept responsibility for any subsequent release, publication or reproduction of the information.

The document is invalid if this cover sheet is removed or altered.

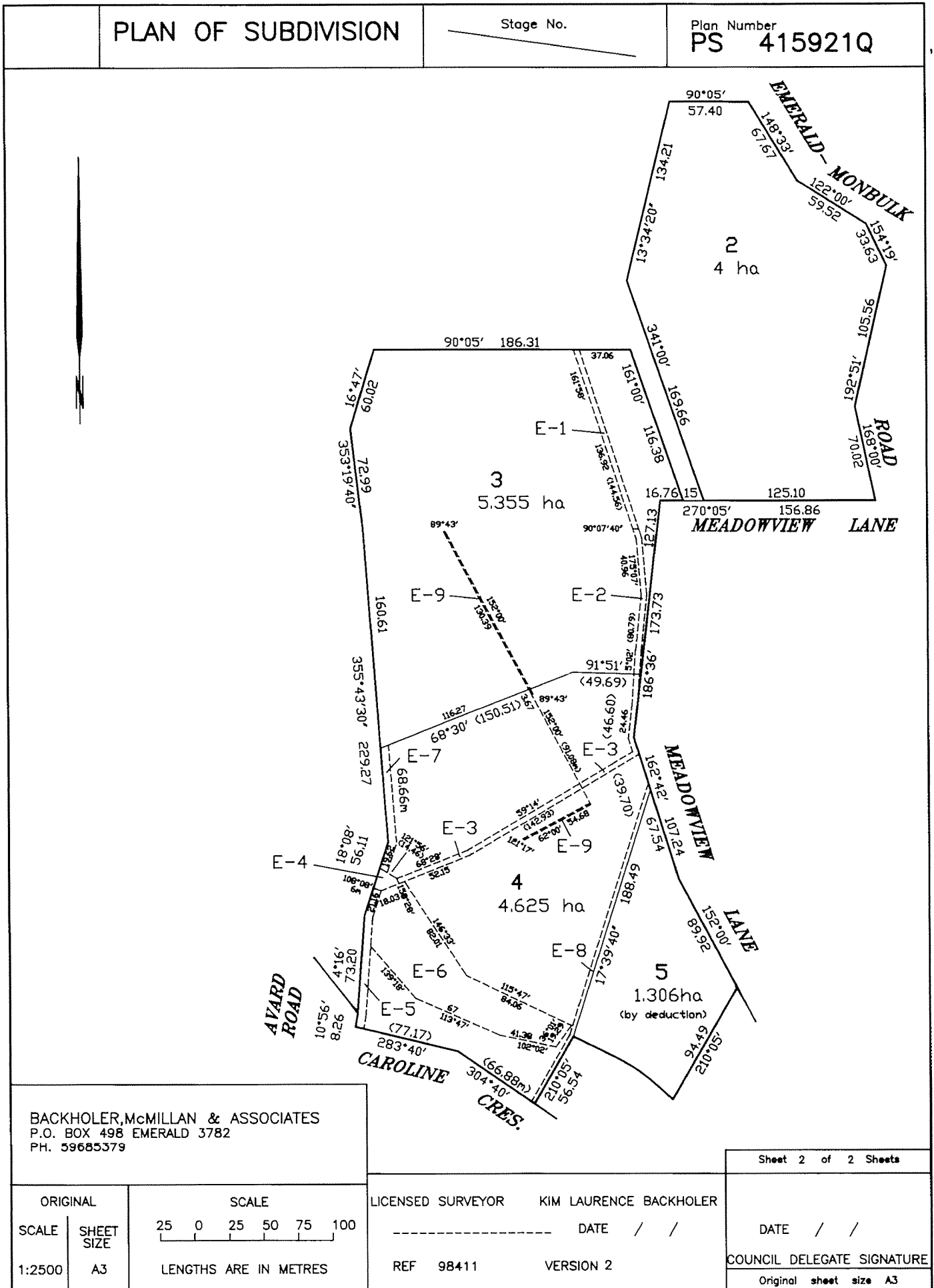
PS 415921Q

(2 SHEETS)

PLAN OF SUBDIVISION			Stage No. <div style="border-bottom: 1px solid black; width: 50px; margin: 0 auto;"></div>	LTO use only EDITION 1	Plan Number PS 415921Q
<p>LOCATION OF LAND</p> <p>PARISH: GEMBROOK CROWN ALLOTMENT: 54C & 54 (PART)</p> <p>PARISH: NANGANA CROWN ALLOTMENT: 26B & 26(PART)</p> <p>LTO BASE RECORD: CHART 15 GEMBROOK TITLE REFERENCE: C/T. VOL.4655 FOL.837 C/T. VOL.4823 FOL.403 C/T. VOL.6069 FOL.769 C/T. VOL.10305 FOL.251 C/T. VOL.10332 FOL.029 C/G. VOL.10372 FOL.685</p> <p>LAST PLAN REFERENCE: L.P. 8957, PS349039A TP 008775G</p> <p>POSTAL ADDRESS: MEADOWVIEW LANE EMERALD (at time of subdivision) 3782</p> <p>AMG CO-ORDINATES: E 362800 ZONE 55 (of paracentroid of N 5802300 land in plan)</p>			<p>COUNCIL CERTIFICATION AND ENDORSEMENT</p> <p>Council Name: CARDINIA SHIRE Ref: 599/009</p> <p>1. This plan is certified under section 6 of the Subdivision Act 1988.</p> <p>2. This plan is certified under section 11(7) of the Subdivision Act 1988. Date of original certification under section 6 2 / 3 / 99</p> <p>3. This is a statement of compliance issued under section 21 of the Subdivision Act 1988. OPEN SPACE</p> <p>(i) A requirement for public open space under section 18 of the Subdivision Act 1988 has / has not been made.</p> <p>(ii) The requirement has been satisfied.</p> <p>(iii) The requirement is to be satisfied in Stage</p> <p>Council delegate Council seal Date / /</p> <p>Re-certified under section 11(7) of the Subdivision Act 1988. Council delegate Council seal Date 13 / 5 / 99</p>		
NOTATIONS					
<p>Depth Limitation: 15m. APPLIES TO C.A. 26B AND C.A. 54C ONLY.</p>			<p>Staging: This is not a staged subdivision. Planning permit No. T970710</p>		
<p>WATERWAY NOTATION: LOTS 3 & 4 IN THIS PLAN MAY ABUT CROWN LAND THAT MAY BE SUBJECT TO A CROWN LICENCE TO USE</p> <p>Survey: THIS PLAN IS BASED ON SURVEY LOT 1 HAS BEEN OMITTED FROM THIS PLAN LOT 5 IS NOT THE SUBJECT OF THIS SURVEY.</p> <p>To be completed where applicable. This survey has been connected to permanent marks no(s). In Proclaimed Survey Area no.</p>					
EASEMENT INFORMATION					LTO use only
A-Appurtenant Easement E-Encumbering Easement R-Encumbering Easement(Road)					Statement of Compliance/ Exemption Statement
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited / In Favour Of	
E-1	WATER SUPPLY	4	PS349039A	LOTS IN PS349039A	Received <input checked="" type="checkbox"/> Date 8 / 4 / 99
E-1	WATER SUPPLY	4	THIS PLAN	LOT 2 IN THIS PLAN	
E-2	WATER SUPPLY	4	THIS PLAN	LOTS IN PS349039A	LTO use only PLAN REGISTERED TIME 7.45 AM DATE 25 / 5 / 99  Assistant Registrar of Titles
E-2	WATER SUPPLY	4	THIS PLAN	LOT 2 IN THIS PLAN	
E-3	WATER SUPPLY	4	THIS PLAN	LOTS IN PS349039A	Sheet 1 of 2 Sheets
E-3	WATER SUPPLY	4	THIS PLAN	LOTS 2 & 3 IN THIS PLAN	
E-4	PUMPING & WATER SUPPLY	SEE PLAN	THIS PLAN	LOTS IN PS349039A	DATE / / COUNCIL DELEGATE SIGNATURE
E-4	PUMPING & WATER SUPPLY	SEE PLAN	THIS PLAN	LOTS 2 & 3 IN THIS PLAN	
E-5	CARRIAGEWAY	6	THIS PLAN	LOTS IN PS349039A	Original sheet size A3
E-5	CARRIAGEWAY	6	THIS PLAN	LOTS 2 & 3 IN THIS PLAN	
E-6	WATER STORAGE & SUPPLY	SEE PLAN	THIS PLAN	LOTS IN PS349039A	
E-6	WATER STORAGE & SUPPLY	SEE PLAN	THIS PLAN	LOTS 2 & 3 IN THIS PLAN	
E-7	WATER & POWER SUPPLY	6	THIS PLAN	LOT 3 IN THIS PLAN	
E-8	DRAINAGE	3	THIS PLAN	CARDINIA SHIRE	
E-9	DRAINAGE	1.22	L.P. 8957	LOTS IN L.P. 8957	
<p>BACKHOLER McMILLAN & ASSOCIATES P.O. BOX 498 EMERALD 3782 PH.59685379</p>			<p>LICENSED SURVEYOR KIM LAURENCE BACKHOLER</p> <p>SIGNATURE _____ DATE / /</p> <p>REF 98411 VERSION 2</p>		

PS 415921Q

(2 SHEETS)



PLANNING PROPERTY REPORT



Environment,
Land, Water
and Planning

From www.planning.vic.gov.au on 13 January 2021 02:51 PM

PROPERTY DETAILS

Address: 2 MEADOWVIEW LANE EMERALD 3782
Lot and Plan Number: Lot 2 PS415921
Standard Parcel Identifier (SPI): 2\PS415921
Local Government Area (Council): CARDINIA
Council Property Number: 2572400300
Planning Scheme: Cardinia
Directory Reference: Melway 125 F11

www.cardinia.vic.gov.au

planning-schemes.delwp.vic.gov.au/schemes/cardinia

UTILITIES

Rural Water Corporation: Southern Rural Water
Melbourne Water Retailer: Yarra Valley Water
Melbourne Water: inside drainage boundary
Power Distributor: AUSNET

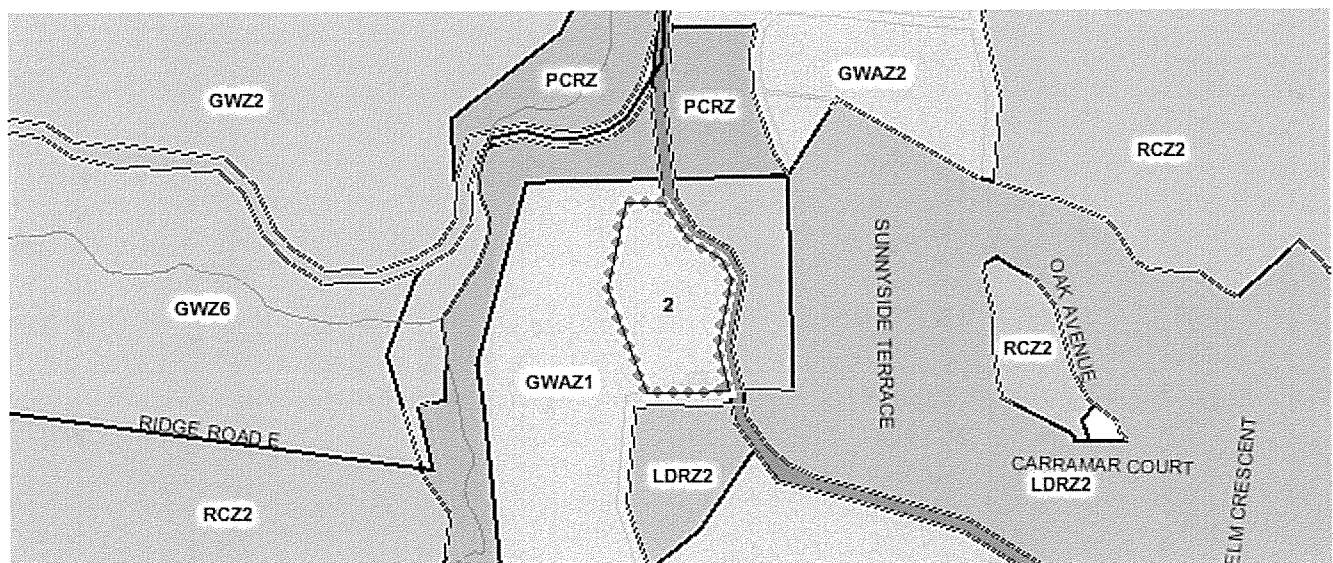
STATE ELECTORATES

Legislative Council: EASTERN VICTORIA
Legislative Assembly: GEMBROOK

Planning Zones

GREEN WEDGE A ZONE (GWAZ)

GREEN WEDGE A ZONE - SCHEDULE 1 (GWAZ1)



Copyright © - State Government of Victoria

GWAZ - Green Wedge A	GWZ - Green Wedge	LDRZ - Low Density Residential
PCRZ - Public Conservation & Resource	PPRZ - Public Park & Recreation	PUZ1 - Public Use - Service & Utility
RCZ - Rural Conservation	RDZ1 - Road - Category 1	RDZ2 - Road - Category 2

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

Copyright © - State Government of Victoria

Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided.
Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer

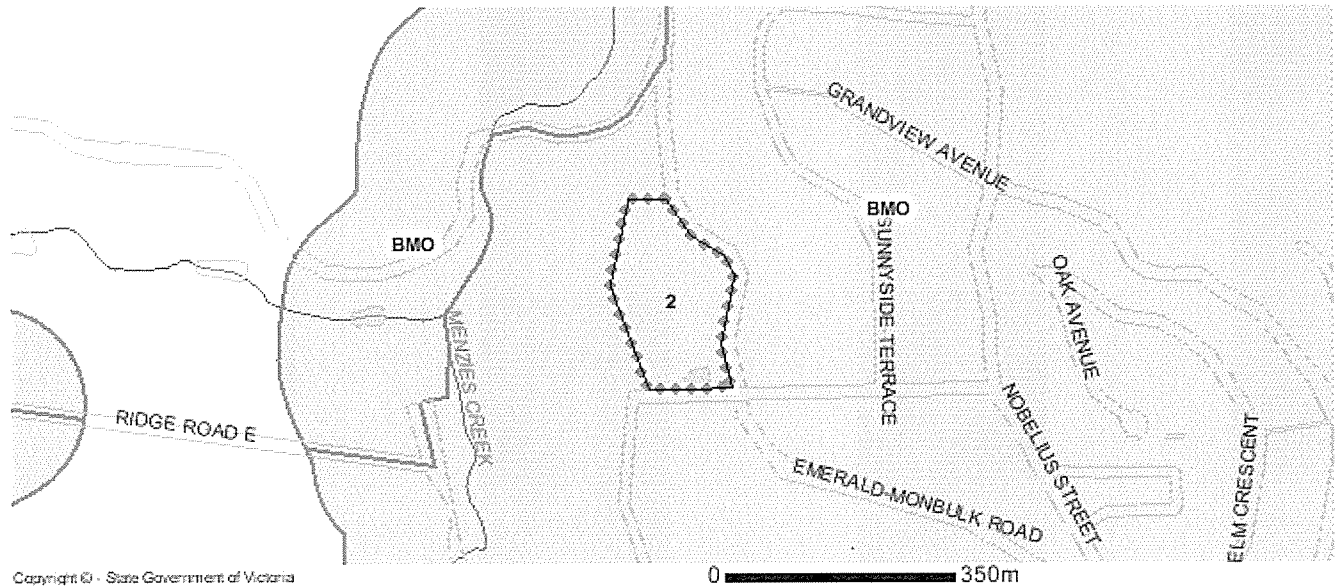
Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).


PLANNING PROPERTY REPORT: 2 MEADOWVIEW LANE EMERALD 3782

Page 1 of 6

Planning Overlays

BUSHFIRE MANAGEMENT OVERLAY (BMO)

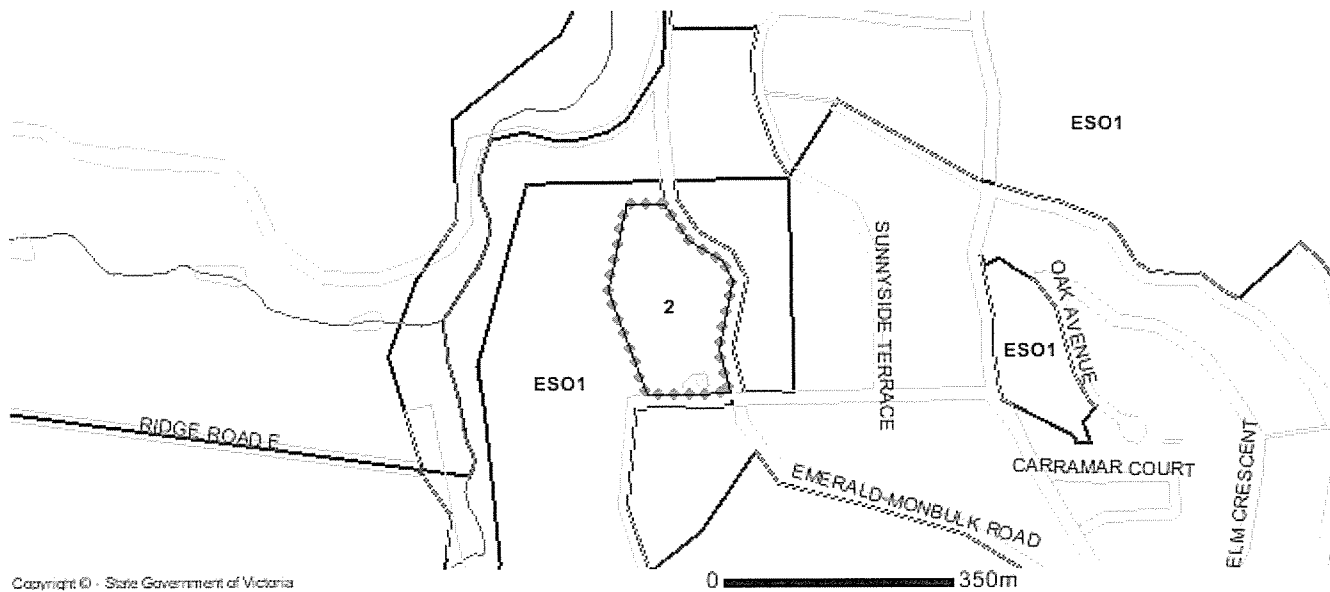


 BMO - Bushfire Management

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

ENVIRONMENTAL SIGNIFICANCE OVERLAY (ESO)

ENVIRONMENTAL SIGNIFICANCE OVERLAY - SCHEDULE 1 (ESO1)



 ESO - Environmental Significance

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

Copyright © - State Government of Victoria

Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided.
Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer

Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

Planning Overlays

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

DESIGN AND DEVELOPMENT OVERLAY (DDO)

EROSION MANAGEMENT OVERLAY (EMO)

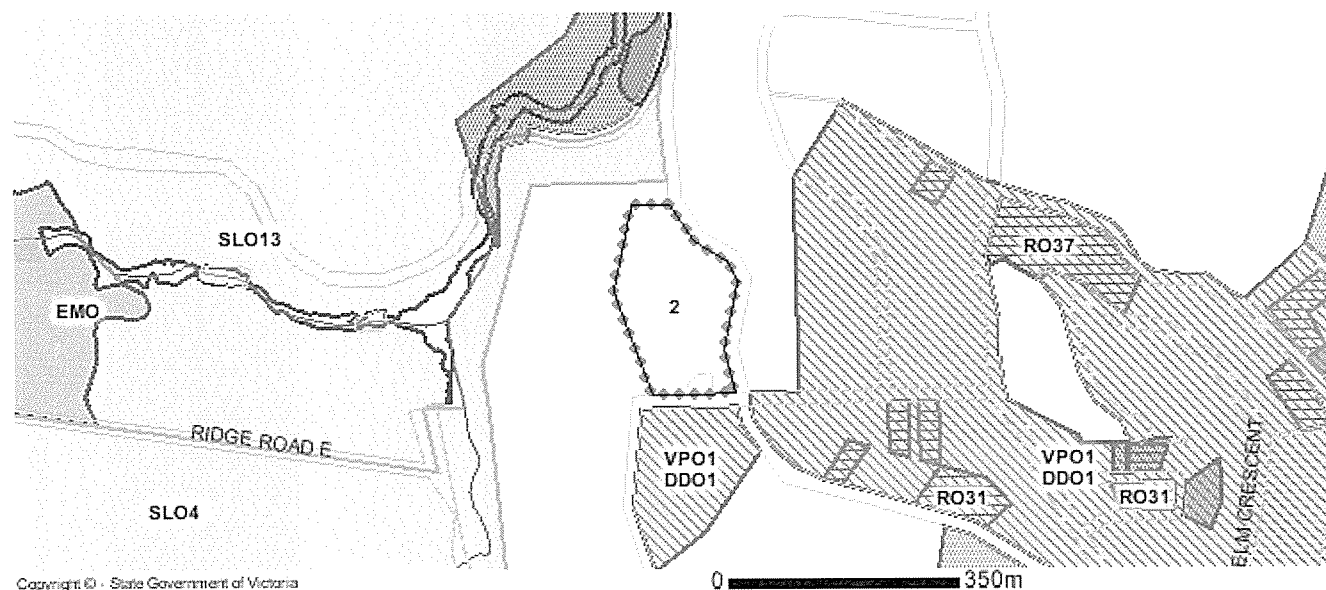
HERITAGE OVERLAY (HO)

LAND SUBJECT TO INUNDATION OVERLAY (LSIO)

RESTRUCTURE OVERLAY (RO)

SIGNIFICANT LANDSCAPE OVERLAY (SLO)

VEGETATION PROTECTION OVERLAY (VPO)



Copyright © - State Government of Victoria

	DDO - Design and Development		EMO - Erosion Management		HO - Heritage
	LSIO - Land Subject to Inundation		RO - Restructure		SLO - Significant Landscape
	VPO - Vegetation Protection				

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

Copyright © - State Government of Victoria

Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided. Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer

Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

Areas of Aboriginal Cultural Heritage Sensitivity

All or part of this property is an 'area of cultural heritage sensitivity'.

'Areas of cultural heritage sensitivity' are defined under the Aboriginal Heritage Regulations 2018, and include registered Aboriginal cultural heritage places and land form types that are generally regarded as more likely to contain Aboriginal cultural heritage.

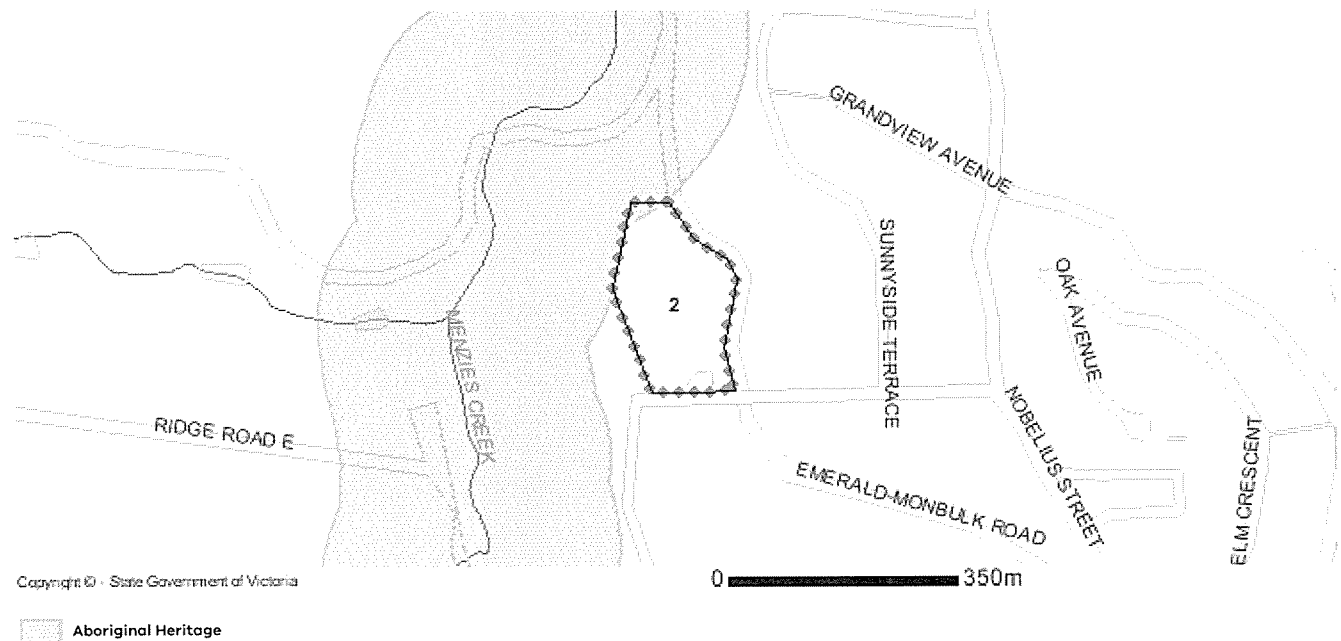
Under the Aboriginal Heritage Regulations 2018, 'areas of cultural heritage sensitivity' are one part of a two part trigger which require a 'cultural heritage management plan' be prepared where a listed 'high impact activity' is proposed.

If a significant land use change is proposed (for example, a subdivision into 3 or more lots), a cultural heritage management plan may be triggered. One or two dwellings, works ancillary to a dwelling, services to a dwelling, alteration of buildings and minor works are examples of works exempt from this requirement.

Under the Aboriginal Heritage Act 2006, where a cultural heritage management plan is required, planning permits, licences and work authorities cannot be issued unless the cultural heritage management plan has been approved for the activity.

For further information about whether a Cultural Heritage Management Plan is required go to <http://www.aav.nrms.net.au/aavQuestion1.aspx>

More information, including links to both the Aboriginal Heritage Act 2006 and the Aboriginal Heritage Regulations 2018, can also be found here - <https://www.vic.gov.au/aboriginalvictoria/heritage/planning-and-heritage-management-processes.html>



Copyright © - State Government of Victoria

Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided.
Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer

Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

Further Planning Information

Planning scheme data last updated on 7 January 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 <http://mapshare.maps.vic.gov.au/vicplan>

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

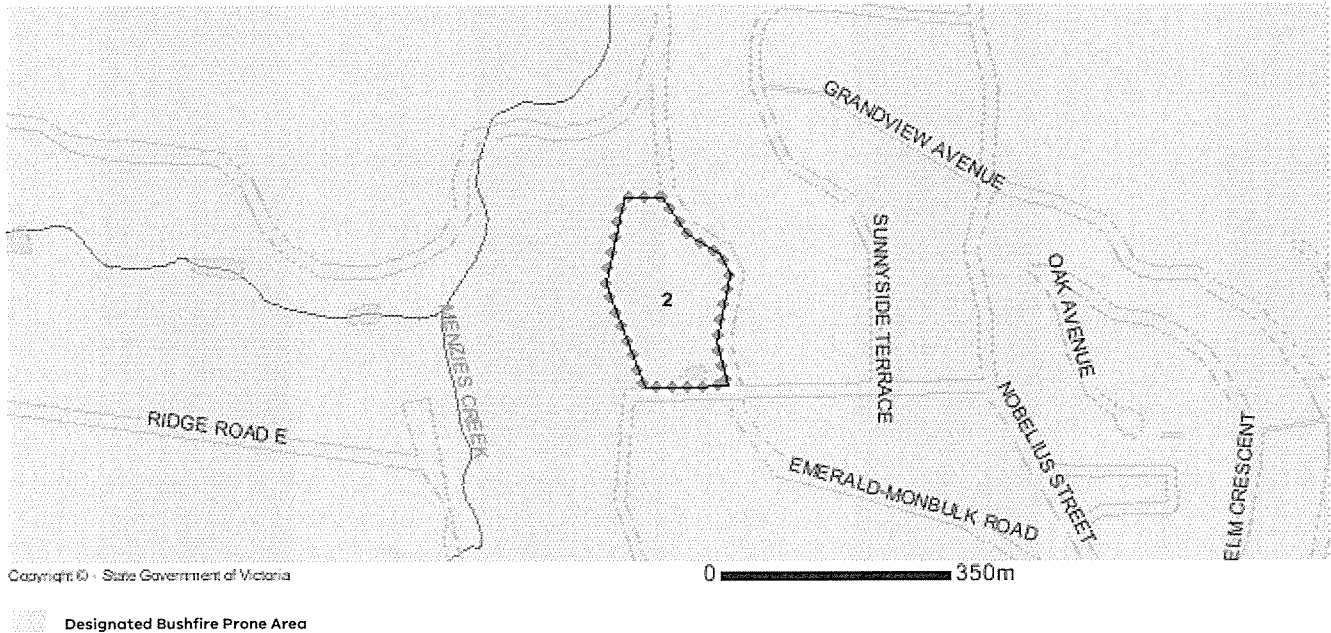
Copyright © - State Government of Victoria

Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided.
Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer

Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

Designated Bushfire Prone Area

This property is in a designated bushfire prone area.
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 <http://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 www.vba.vic.gov.au

Copies of the Building Act and Building Regulations are available from www.legislation.vic.gov.au

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

Valuation, rates and charges notice

For period 1 July 2020 to 30 June 2021



Cardinia

ABN 32 210 906 807



Latter, B H & P M
P O Box 377
EMERALD VIC 3782



028
1004728
R1_10183

Description and location of property:

2 Meadowview Lane
Emerald 3782
L2 PS415921

PAID 10/9/20

Instalment 1 \$836.00
Due date 30/09/2020
Date of issue 21/08/2020
Property number 2572400300

Instalment 2
Due 30 November 2020 \$836.00

Instalment 3
Due 28 Feb 2021 \$836.00

Instalment 4
Due 31 May 2021 \$837.35

Annual total
If you prefer, you can pay this amount by 30 September 2020. **\$3,345.35**

How your 2020-21 rates were calculated

Capital Improved Value (CIV)		\$1,025,000
x rate in dollar	x	\$0.002812
= Council charges	=	\$2,882.30
+ Fire Services Property Levy	+	\$168.35
+ waste charges	+	\$294.70
- or + credit or arrears		
- Concession/Rebate		
= Annual total		\$3,345.35

For more information on these charges, see the back page of this notice.

Payment options

FlexiPay

Set up regular payments to suit your budget at cardinia.vic.gov.au/rates



Bill code: 858944
Ref: 25724003006

BPAY @ this payment via internet or phone banking
BPAY View @ - view and pay this bill via internet banking
BPAY View registration number: 25724003006



Billpay Code: 0860
Ref: 2572 4003 0000 006

Call 131 816, go to postbillpay.com.au or visit an Australia Post store



Set up regular Centrepay deductions from your Centrelink payments at www.servicesaustralia.gov.au/centrepay CRN: 555 012 959V



Pay in person at our Customer Service Centre
20 Siding Avenue, Officer. (Open Monday to Friday, 8.30am-5pm).



For emailed notices:
cardinia.enotices.com.au
Reference No: 646A21EEBL

POST billpay



Instalment *860 257240030000006

For more information



1300 787 624



www.cardinia.vic.gov.au/rates

Rates and valuation information for your property

Capital Improved Value (CIV) as at 1 January, 2020	\$1,025,000
Site Value (SV)	\$725,000
Net Annual Value (NAV)	\$51,250

Australian Valuation Property Classification Code (AVPCC)

117 : Single Residential Accommodation - Residential Rural/Rural Lifestyle (0.4 to 20 Hectares)

Land Use Classification Residential

Fire Services Property Levy (a Victorian Government charge)	1025000 x \$0.000054 + \$113.00	\$168.35
---	---------------------------------	-----------------

Base Rate	1025000 x \$0.002812	\$2,882.30
120lt Garbage & Recycling Charge	1 Service/s	\$294.70

When do I need to pay my rates?

Rates are paid in quarterly instalments – see the front page of this notice for instalment amounts and due dates. If you prefer, you can pay the annual total (the sum of all four instalments) by 30 September 2020.

What if I don't pay my rates instalment by the due date?

In accordance with Section 172 of the *Local Government Act 1989* you need to pay each rates instalment by its due date to avoid being charged interest (10% per year). Legal action may also be taken for recovery of unpaid rates and may incur additional costs. If you are having difficulty paying your rates, contact us to discuss a payment plan. A new plan must be made for each financial year.

I have a Pensioner Concession Card or Department of Veterans' Affairs Gold Card. Do I get a discount on my rates?

Yes, if the rateable property is your principal place of residence and you don't receive this concession on any other property. To apply for this concession go to www.cardinia.vic.gov.au/rates for a link to the 'Municipal rates concession' web page on the Department of Health and Human Services website (DHHS). Please complete the application form on the DHHS website and post or email it to Council.

If you are a Health Care Card holder you may be eligible for the COVID-19 or Jobseeker rebate provided by Council. To apply for the COVID-19 rebate go to www.cardinia.vic.gov.au/rates and complete the online application. To apply for the Jobseeker rebate go to www.cardinia.vic.gov.au/rates, download the Jobseeker rate rebate application form and return the completed form by post or email to Council.

What should I do if my mailing address or property ownership details have changed?

If your mailing address has changed please go to www.cardinia.vic.gov.au/rates to update your details. Property owners are legally required to advise Council of changes in ownership by way of a Notice of Acquisition or copy of title.

What is the Capital Improved Value (CIV)?

This is your property's value including site value (land), buildings and other improvements.

What is the Site Value (SV)?

This is the value of the land only. It is included in the CIV amount.

What is the Net Annual Value (NAV)?

This is fixed by Victorian Government legislation to be 5% of the CIV for residential and rural properties. For commercial or industrial properties it is the estimated annual market rent.

What is the 'rate in the dollar'?

This is calculated by dividing the total rates Council needs for the financial year by the total CIV for Cardinia Shire.

Are there different rate categories?

Yes. A different rate is applied depending on the type of property you own, such as residential, agricultural, commercial and industrial, and vacant or unoccupied land. These categories are the fairest way to determine the rates contribution to be made by owners of different property classes.

What is the Australian Valuation Property Classification Code (AVPCC)?

Independent property valuers assign this code to your property according to the land's use. The code is used to determine your property's Land Use Classification, in accordance with the *Fire Services Property Levy Act 2012*.

What is the Land Use Classification?

This classification is used to calculate the Fire Services Property Levy amount payable. It does not refer to the zoning of the property or how rates are calculated.

What is the Fire Services Property Levy?

This is a Victorian Government levy to fund fire services. The rate varies depending on the property's location, classification and CIV. You have the legal right to apply for a waiver, deferral or discount on the levy amount under Section 27 of the *Fire Services Property Levy Act 2012* for rateable land, and under Section 28 for non-rateable residential land. For more information visit www.firelevy.vic.gov.au

Can I request a review of my rates or charges, property valuation or land use classification?

Yes – you have the legal right to appeal for a review of your rates and/or charges, associated differential rating and the valuation and/or Land Use Classification applied to your property, within 60 days of receiving this notice.

For more information about rates and your legal rights and responsibilities visit www.cardinia.vic.gov.au/rates, or contact us on 1300 787 624 or mail@cardinia.vic.gov.au

Privacy statement

Personal information collected by Council is used for municipal purposes as specified in the *Local Government Act 1989*. Personal information will be held securely and used solely by Council for these purposes and/or directly related purposes. Council may disclose this information to other organisations if required or permitted by legislation.



Yarra Valley Water ABN 93 066 902 501



345496-001 005864(11727) D028

MR P LATTER & B LATTER
PO BOX 377
EMERALD VIC 3782

Tax Invoice Issued 04 Sep 2020

ACCOUNT SUMMARY

2 MEADOWVIEW LANE, EMERALD
Property Number 1565 835, PS 415921

Product/Service	Amount
Yarra Valley Water Total	\$0.00
Other Authority Charges	
Waterways Charge on behalf of Melbourne Water	\$14.44
Annual Parks Charge	\$79.02
TOTAL (GST does not apply)	\$93.46

PAID
BPM
20/9/20



2 MEADOWVIEW LANE, EMERALD

If you have been affected by coronavirus (COVID-19), we're here to help.
Visit yvw.com.au/coronavirus or call us on 1800 994 789.
For other authority charges from 1 July 2020, go to yvw.com.au/prices.



*3042 726079010579 2

Quarterly Bill

Enquiries 1300 900 229

Faults 13 2762 (24hrs)

Account Number 72 6508 0000

Invoice Number 7260 7901 05792

Total Due \$93.46

Due Date 25 September 2020

Need more time to pay?

Go to yvw.com.au/extend or call 1300 304 688

PAYMENT SUMMARY

Last Account	\$13.94
Paid/Adjusted	-\$13.94
Balance	\$0.00
Total this Account	+\$93.46
Amount Due	\$93.46

WATER USAGE

No Water Usage
has been charged
on this account.

Payment Slip

Account Number 72 6508 0000

Invoice Number 7260 7901 05792

Total Due \$93.46

Due Date 25 September 2020

ACCOUNT DETAILS

Waterways Charge from 01 Jul 20 to 30 Sep 20.

This charge, based on a daily rate, is collected on behalf of Melbourne Water and used to manage and improve waterways, regional drainage and flood protection. A lower rural rate is charged to reflect reduced drainage and flood protection services compared to urban customers. For information about the charge and the projects it funds in your region, visit melbournewater.com.au/localupdates


Annual Parks Charge from 01 Jul 20 to 30 Jun 21.


Collected on behalf of the Department of Environment and Primary Industries for the management and maintenance of metropolitan parks, gardens, waterways, zoos, Royal Botanic Gardens and the Shrine of Remembrance. For more information visit www.parkweb.vic.gov.au or call 13 1963.

Your *NAV is at a sufficiently low level to attract the minimum charge of **79.02**


*NAV = Net Annual Value of your property which is capped at 1990 levels.


ADDITIONAL INFORMATION


 **If you are buying or selling a property**, you don't need to contact us. Your conveyancer or solicitor will manage your water account through the settlement process.

 **Payment Assistance** is available if you are having difficulty paying your account, call 1800 994 789.

 **Large Print and Braille** accounts call 1300 304 688.

 **Privacy Statement** Yarra Valley Water collects personal information for the purposes of providing water and related services and products, promoting such services and products and market research. We may disclose your personal information to our contractors for these purposes and other third parties including Melbourne Water and the Minister for Environment, Climate Change and Water relating to Parks Victoria services. You may request access to your personal information that we hold by writing to the Privacy Officer at Private Bag 1, Mitcham VIC 3132. Please note we may charge you the reasonable cost of providing you with access to your personal information.


 **Hearing Impaired Customers** contact the National Relay Service on 133 677 or visit relayservice.gov.au. This is a 24 hour service for TTY customers.


 **For language assistance**

العربية	1300 914 361	Ελληνικά	1300 931 364
廣東話	1300 921 362	普通话	1300 927 363

For other language assistance, please call ezispeak.

Македонски	03 9046 4173	Hrvatski	03 9046 4173
한국어	03 9046 4173	Српски	03 9046 4173
فارسی	03 9046 4173	Türkçe	03 9046 4173
Italiano	03 9046 4173	Tiếng Việt	03 9046 4173

 **Yarra Valley Water** is pleased to help you if you have a question about water services. Please call **1300 304 688** or visit our website at yvw.com.au or email enquiry@yvw.com.au

 **Have a complaint?** If you would like to talk to us about an unresolved issue, call **1300 304 688**, visit our website at yvw.com.au or email customerrelations@yvw.com.au.

HOW TO PAY

Account Number: 72 6508 0000 Invoice Number: 7260 7901 05792

YARRA VALLEY WATER


Manage your water account easier, faster and more securely than ever before. Register your account at yvw.com.au/online



Biller Code: 344366
Ref: 726 5080 0002



Direct Debit your account automatically, call 1300 304 688 or visit yvw.com.au/directdebit

Pay by credit card 24/7 on 1300 362 332, via your online account at yvw.com.au/online to get an email receipt or at yvw.com.au/paying 



Billpay Code: 3042
Ref: 7260 7901 05792

Pay in Person at any post office (Cash or Cheque), phone 13 1816 or go to postbillpay.com.au



Use Centrepay to arrange regular deductions from your Centrelink payment. Call Yarra Valley Water on 1300 304 688 to discuss how to set up a payment arrangement.



Mail a Cheque with this portion of the account to: Yarra Valley Water, GPO Box 2860 Melbourne VIC 3001



Check your account balance or request more time to pay at yvw.com.au/extend or call 1300 304 688.

Amount Due **\$93.46**

Amount Paid

Date Paid

Receipt Number

+07260790105792>

+009120+

<7265080000>

<0000009346>

+444+

13th January 2021

Falcone & Adams C/- InfoTrack C/- LANDATA
LANDATA

Dear Falcone & Adams C/- InfoTrack C/- LANDATA,

RE: Application for Water Information Statement

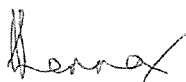
Property Address:	2 MEADOWVIEW LANE EMERALD 3782
Applicant	Falcone & Adams C/- InfoTrack C/- LANDATA LANDATA
Information Statement	30573453
Conveyancing Account Number	7959580000
Your Reference	4457

Thank you for your recent application for a Water Information Statement (WIS). We are pleased to provide you the WIS for the above property address. This statement includes:

- Yarra Valley Water Property Information Statement
- Melbourne Water Property Information Statement
- Asset Plan
- Rates Certificate

If you have any questions about Yarra Valley Water information provided, please phone us on **1300 304 688** or email us at the address enquiry@yvw.com.au. For further information you can also refer to the Yarra Valley Water website at www.yvw.com.au.

Yours sincerely,

Steve Lennox
GENERAL MANAGER
RETAIL SERVICES

Yarra Valley Water Property Information Statement

Property Address	2 MEADOWVIEW LANE EMERALD 3782
------------------	--------------------------------

STATEMENT UNDER SECTION 158 WATER ACT 1989

THE FOLLOWING INFORMATION RELATES TO SECTION 158(3)

Existing sewer mains will be shown on the Asset Plan.

Please note: Unless prior consent has been obtained, the Water Act prohibits:

1. The erection and/or placement of any building, wall, bridge, fence, embankment, filling, material, machinery or other structure over or under any sewer or drain.
2. The connection of any drain or sewer to, or interference with, any sewer, drain or watercourse.



YARRA VALLEY WATER
ABN 93 068 902 501

Lucknow Street
Mitcham Victoria 3132

Private Bag 1
Mitcham Victoria 3132

DX 13204

F (03) 9872 1353

E enquiry@yvw.com.au
yvw.com.au

Melbourne Water Encumbrance

Property Address	2 MEADOWVIEW LANE EMERALD 3782
------------------	--------------------------------

STATEMENT UNDER SECTION 158 WATER ACT 1989

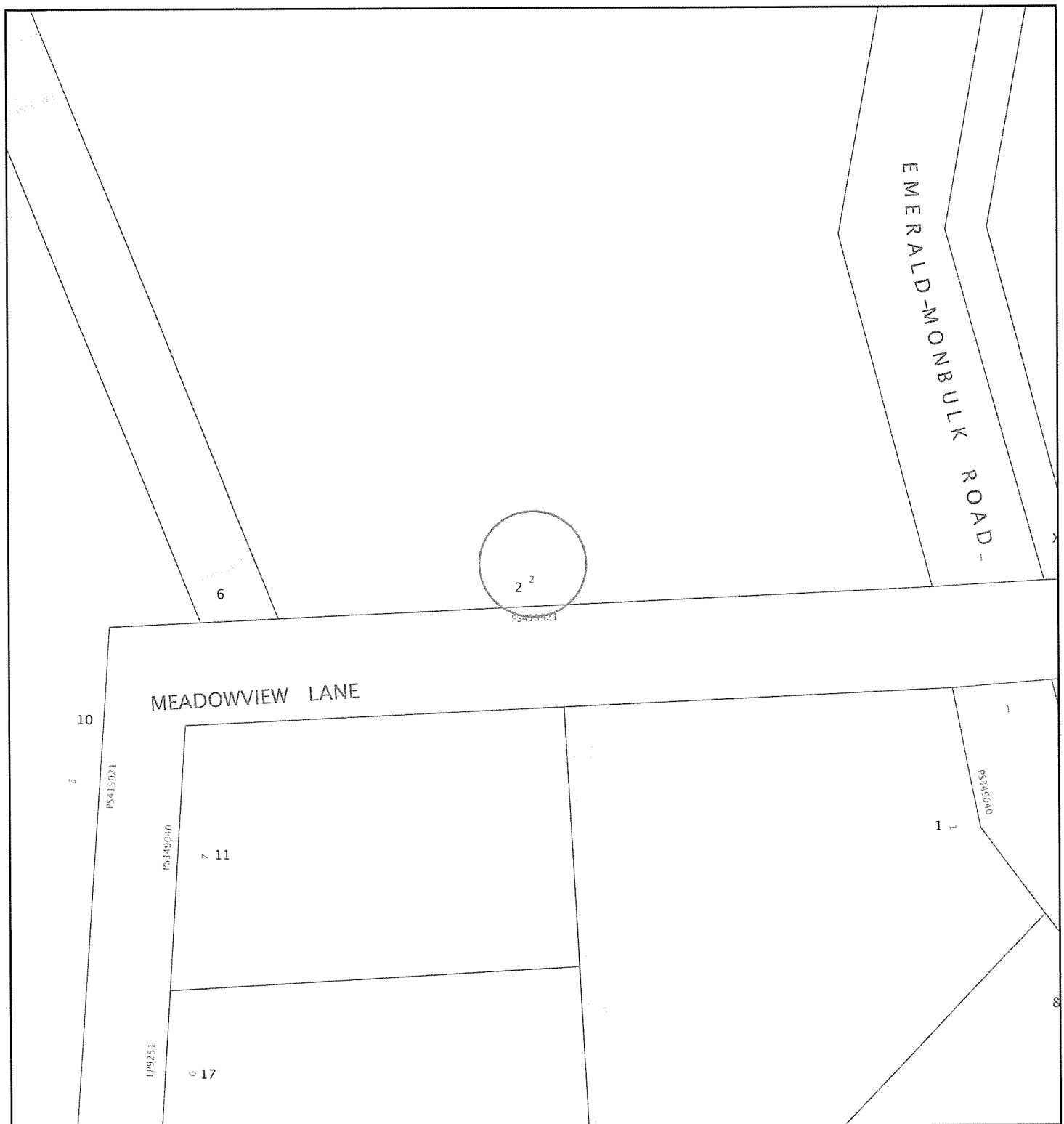
THE FOLLOWING ENCUMBRANCES RELATE TO SECTION 158(3)

A detailed hydraulic investigation of Melbourne Water's drainage system in the vicinity of this property has not been undertaken. Please contact Melbourne Water on 9679 7517 to ascertain whether any further information is available.

Please note: Unless prior consent has been obtained, the Water Act prohibits:

1. The erection and/or placement of any building, wall, bridge, fence, embankment, filling, material, machinery or other structure over or under any sewer or drain.
2. The connection of any drain or sewer to, or interference with, any sewer, drain or watercourse.

If you have any questions regarding Melbourne Water encumbrances or advisory information, please contact Melbourne Water on 9679 7517.



**Yarra Valley Water
Information Statement
Number: 30573453**

Address	2 MEADOWVIEW LANE EMERALD 3782
Date	13/01/2021
Scale	1:1000



Existing Title	Access Point Number	GLV2-42	MW Drainage Channel Centreline	
Proposed Title	Sewer Manhole		MW Drainage Underground Centreline	
Easement	Sewer Pipe Flow		MW Drainage Manhole	
Existing Sewer	Sewer Offset		MW Drainage Natural Waterway	
Abandoned Sewer				

Disclaimer: This information is supplied on the basis Yarra Valley Water Ltd:
 - Does not warrant the accuracy or completeness of the information supplied, including, without limitation, the location of Water and Sewer Assets;
 - Does not accept any liability for loss or damage of any nature, suffered or incurred by the recipient or any other persons relying on this information;
 - Recommends recipients and other persons using this information make their own site investigations and accommodate their works accordingly;



YARRA VALLEY WATER
ABN 93 056 902 501

Lucknow Street
Mitcham Victoria 3132

Private Bag 1
Mitcham Victoria 3132

DX 13204

F (03) 9872 1353

E enquiry@yvw.com.au
yvw.com.au

Falcone & Adams C/- InfoTrack C/- LANDATA
LANDATA
certificates@landata.vic.gov.au

RATES CERTIFICATE

Account No: 7265080000
Rate Certificate No: 30573453

Date of Issue: 13/01/2021
Your Ref: 4457

With reference to your request for details regarding:

Property Address	Lot & Plan	Property Number	Property Type
2 MEADOWVIEW LANE, EMERALD VIC 3782	2\PS415921	1565835	Residential

Agreement Type	Period	Charges	Outstanding
Parks Fee	01-07-2020 to 30-06-2021	\$79.02	\$0.00
Drainage Fee	01-01-2021 to 31-03-2021	\$14.12	\$14.12

Other Charges:

Interest No interest applicable at this time

No further charges applicable to this property

Balance Brought Forward \$0.00

Total for This Property \$14.12

Total Due \$14.12

IMPORTANT NOTICE FOR SOLICITORS AND CONVEYANCERS

We have changed our BPAY biller code. Please refer to the payment options and update your bank details.

GENERAL MANAGER
RETAIL SERVICES

Note:

1. Invoices generated with Residential Water Usage during the period 01/07/2017 – 30/09/2017 will include a Government Water Rebate of \$100.
2. This statement details all tariffs, charges and penalties due and payable to Yarra Valley Water as at the date of this statement and also includes tariffs and charges (other than for usage charges yet to be billed) which are due and payable to the end of the current financial quarter.
3. All outstanding debts are due to be paid to Yarra Valley Water at settlement. Any debts that are unpaid at settlement will carry over onto the purchaser's first quarterly account and follow normal credit and collection activities - pursuant to section 275 of the Water Act 1989.
4. If the total due displays a (-\$ cr), this means the account is in credit. Credit amounts will be transferred to the purchasers account at settlement.
5. Yarra Valley Water provides information in this Rates Certificate relating to waterways and drainage as an

agent for Melbourne Water and relating to parks as an agent for Parks Victoria - pursuant to section 158 of the Water Act 1989.

6. The charges on this rates certificate are calculated and valid at the date of issue. To obtain up to date financial information, please order a Rates Settlement Statement prior to settlement.

7. From 01/07/2019, Residential Water Usage is billed using the following step pricing system: 266.20 cents per kilolitre for the first 44 kilolitres; 317.87 cents per kilolitre for 44-88 kilolitres and 472.77 cents per kilolitre for anything more than 88 kilolitres

8. From 01/07/2019, Residential Recycled Water Usage is billed 186.34 cents per kilolitre

9. From 01/07/2019, Residential Sewage Disposal is calculated using the following equation: Water Usage (kl) x Seasonal Factor x Discharge Factor x Price (cents/kl) 114.26 cents per kilolitre

10. From 01/07/2019, Residential Recycled Sewage Disposal is calculated using the following equation: Recycled Water Usage (kl) x Seasonal Factor x Discharge Factor x Price (cents/kl) 114.26 cents per kilolitre

11. The property is a serviced property with respect to all the services, for which charges are listed in the Statement of Fees above.

To ensure you accurately adjust the settlement amount, we strongly recommend you book a Special Meter Reading:

- Special Meter Readings ensure that actual water use is adjusted for at settlement.
- Without a Special Meter Reading, there is a risk your client's settlement adjustment may not be correct.



YARRA VALLEY WATER
ABN 93 066 502 501

Lucknow Street
Mitcham Victoria 3132

Private Bag 1
Mitcham Victoria 3132

DX 13204

F (03) 9872 1353

E enquiry@yvw.com.au
yvw.com.au

Property No: 1565835

Address: 2 MEADOWVIEW LANE, EMERALD VIC 3782

Water Information Statement Number: 30573453

HOW TO PAY



Bill Code: 314567
Ref: 72650800002



Mail a Cheque with the Remittance Advice
below to:
Yarra Valley Water
GPO Box 2860 Melbourne VIC 3001

Amount
Paid

Date
Paid

Receipt
Number

Please Note: BPAY is available for individual property settlements.

PROPERTY SETTLEMENT REMITTANCE ADVICE

Property No: 1565835

Address: 2 MEADOWVIEW LANE, EMERALD VIC 3782

Water Information Statement Number: 30573453

Cheque Amount: \$

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 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.

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