



MALONEY ANDERSON LEGAL

VENDOR'S STATEMENT

Statement by Vendor of matters affecting Real Estate being sold to
a Purchaser pursuant to Section 32 of The Sale of Land Act, 1962

VENDOR: FLORENCE ANNE SYMES

**PROPERTY: 169-173 KOORLONG AVENUE
NICHOLS POINT VIC 3501**

**MALONEY ANDERSON LEGAL
Barristers & Solicitors
70 Deakin Avenue
MILDURA**

**Ph: 03 50216200
Fax: 03 50216299
DX: 50021 Mildura**

Ref: LCA:TD 202438

VENDOR STATEMENT
TO THE PURCHASER OF REAL ESTATE
PURSUANT TO SECTION 32 OF THE
SALE OF LAND ACT 1962 (VIC) ("the Act")
as at 1 October 2014

LAND **169-173 Koorlong Avenue, Nichols Point VIC 3501 being all of the land contained in Lot 1 on Plan of Subdivision 308697Q as more particularly described in Certificate of Title Volume 10066 Folio 236**

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

The vendor must sign this statement and give it to the purchaser prior to the purchaser signing the contract. The vendor may sign this statement to be given to the purchaser by electronic signature.

VENDOR FLORENCE ANNE SYMES

Signature of the Vendor

F A Symes

DATE OF THIS STATEMENT / /20__

The Purchaser acknowledges being given this statement signed by the Vendor together with the attached documents before the Purchaser signed any contract.

PURCHASER

Signature of the Purchaser

DATE OF ACKNOWLEDGEMENT / /20__

1. FINANCIAL MATTERS

1.1 Land subject to a mortgage

Not applicable.

1.2 Any Charge

Not applicable.

1.3 Rates, taxes, charges or other similar outgoings

Particulars of any rates, taxes, charges or other similar outgoings affecting the land (and any interest payable on any part of them):

(a) Their total does not exceed \$4,500.00.

(b) Their amounts are as follows:

	Authority	Amount	Interest (if any)
(1)	Mildura Rural City Council	See attached certificate	\$
(2)	Lower Murray Water - Urban	See attached certificate	\$

TOTAL

(c) There are no charges or outgoings for which the Purchaser may become liable as a consequence of the sale and which the Vendor might reasonably be expected to have knowledge¹, which are not included in items 1.3 (a) or (b) above; other than specified as follows:

(i) If the rates, taxes and charges are also in respect of other land, any additional amount resulting from the assessment of a separate rate, tax or charge for the property after the sale.

(ii) Water consumption

1.4 Terms Contract

Not applicable.

2. INSURANCE DETAILS

2.1 Damage and destruction

Not applicable.

2.2 Owner-Builder

Not applicable.

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

3. LAND USE

3.1 Easement, covenant or other similar restriction affecting the land

(a) A description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered):

is set out in the attached copies of title document(s).

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

To the best of the Vendor's knowledge there is no existing failure to comply with the terms of any easement, covenant, caveat or other similar restrictions.

3.2 Designated bushfire prone area

The land is not in a designated bushfire prone area within the meaning of the regulations made under the *Building Act* 1993.

3.3 Road access

There is access to the property by road.

3.4 Planning scheme

(a) The required specified information is as follows:

Name of planning scheme	Mildura Planning Scheme
Name of responsible authority	Mildura Rural City Council
Zoning of the land	See attached Property Planning Report
Name of planning overlay	See attached Property Planning Report

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 approved 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:

Other than the usual rate notices NONE TO THE KNOWLEDGE OF THE VENDOR however the Vendor has no means of knowing all decisions of public authorities and government departments unless communicated to the Vendor.

4.2 Agricultural purposes

Not applicable.

4.3 Land acquisition

Particulars of any notice of intention to acquire served under section 6 of the *Land Acquisition and Compensation Act* 1986 are as follows:

Other than the usual rate notices NONE TO THE KNOWLEDGE OF THE VENDOR however the Vendor has no means of knowing all decisions of public authorities and government departments unless communicated to the Vendor.

5. BUILDING PERMITS

Not applicable.

6. OWNERS CORPORATION

Not applicable.

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

Not applicable.

8. SERVICES

The following services are not connected to the land:

electricity supply

gas supply

water supply

sewerage

telephone services

9. TITLE

Copies of the following documents are attached:

9.1 Registered Title (*Transfer of Land Act 1958*)

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

10. SUBDIVISION

Not applicable.

11. DISCLOSURE OF ENERGY INFORMATION

Not applicable.

12. DUE DILIGENCE CHECKLIST

The Vendor or the Vendor's licensed estate agent must ensure that a prescribed due diligence checklist is made available before the land is offered for sale to any prospective purchaser from the time the land for sale that is vacant residential land or land on which there is a residence.

The provision or attachment of the due diligence checklist to Vendor Statement is not required but may be attached as a matter of convenience.

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

VOLUME 10066 FOLIO 236

Security no : 124086758220Q
Produced 24/11/2020 04:02 PM

LAND DESCRIPTION

Lot 1 on Plan of Subdivision 308697Q.
PARENT TITLE Volume 02379 Folio 683
Created by instrument PS308697Q 15/05/1992

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
FLORENCE ANNE SYMES of 169-173 KOORLONG AVENUE NICHOLS POINT VIC 3501
AT002981M 19/02/2020

ENCUMBRANCES, CAVEATS AND NOTICES

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 PS308697Q FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

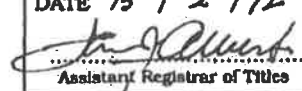
-----END OF REGISTER SEARCH STATEMENT-----

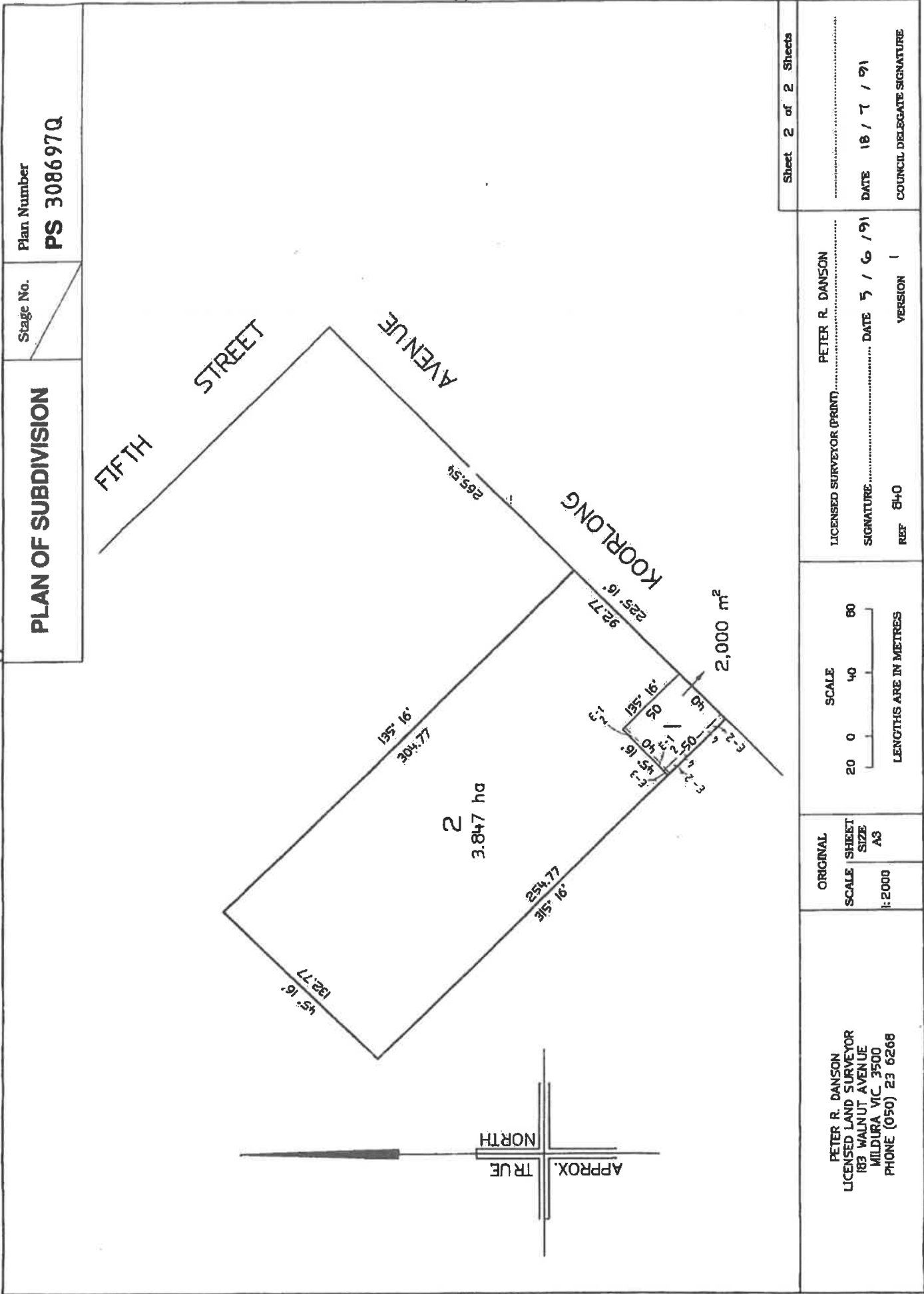
Additional information: (not part of the Register Search Statement)

Street Address: 169-173 KOORLONG AVENUE NICHOLS POINT VIC 3501

DOCUMENT END

The information supplied by Lexis Nexis has been obtained from GlobalX Pty Ltd by agreement between them. The information supplied has been obtained by GlobalX Pty Ltd who is licensed by the State of Victoria to provide this information via LANDATA® System.

PLAN OF SUBDIVISION		STAGE NO.	LTO use only EDITION 2	Plan Number PS 308697 Q				
Location of Land Parish: MILDURA Township: _____ Section: 20 Crown Allotment: _____ Crown Portion: 4 (PART) LTO Base Record: LITHO SHEET 1 (3102) Title Reference: VOL 2379 FOL 683 Last Plan Reference: LP 2632 LOT 13 SEC. 20 BLK F Postal Address: P.O. BOX 38, NICHOLS POINT VIC. 3501 (at time of subdivision) AMG Co-ordinates E 610 400 Zone: 54 (of approx. centre of land in plan) N 6 213 650		Council Certificate and Endorsement Council Name: SHIRE OF MILDURA Ref: 4-1230/S/2762 1. This plan is certified under section 6 of the Subdivision Act 1988. 2. This plan is certified under section 11(7) of the Subdivision Act 1988. Date of original certification under section 6 / / 3. This is a statement of compliance issued under section 21 of the Subdivision Act 1988. OPEN SPACE (i) A requirement for public open space under section 18 of the Subdivision Act 1988 has/has not been made. (ii) The requirement has been satisfied. (iii) The requirement is to be satisfied in Stage Council delegate Council seal Date 18 / 7 / 91 Re-certified under section 11(7) of the Subdivision Act 1988 Council Delegate Council Seal Date / /						
Vesting of Roads and/or Reserves <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Identifier</th> <th>Council/Body/Person</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>		Identifier	Council/Body/Person			Notations Staging This is/is not a staged subdivision Planning Permit No. P145/90 Depth Limitation DOES NOT APPLY LOT 1 AND THE CONNECTIONS 225° 16' 265.54 AND 225° 16' 92.77 ARE THE RESULT OF SURVEY AREA OF LOT 2 HAS BEEN DERIVED BY DEDUCTION FROM TITLE THE RESERVATIONS AND CONDITIONS CONTAINED IN TRANSFER 309992 AFFECT THE LAND IN THIS PLAN. Survey This plan is/is not based on survey This survey has been connected to permanent marks no(s) in Proclaimed Survey Area No.		
Identifier	Council/Body/Person							
Easement Information Legend: A - Appurtenant Easement E - Encumbering Easement R - Encumbering Easement (Road)				LTO use only Statement of Compliance/ Exemption Statement Received <input checked="" type="checkbox"/> Date 15 / 5 / 92				
Easement Reference	Purpose	Width (Metres)	Origin	Land Benefited/In Favour Of	LTO use only PLAN REGISTERED TIME DATE 15 / 5 / 92  Assistant Registrar of Titles Sheet 1 of 2 Sheets			
E-1	SEWERAGE	2	THIS PLAN	SUNRAYSIA WATER BOARD				
E-2	DRAINAGE	4	THIS PLAN	LOT 2				
E-3	SEWERAGE	2	THIS PLAN	SUNRAYSIA WATER BOARD				
E-3	DRAINAGE	4	THIS PLAN	LOT 2				
PETER R. DANSON LICENSED LAND SURVEYOR 183 WALNUT AVENUE MILDURA VIC. 3500 PHONE (050) 23 6268			LICENSED SURVEYOR (PRINT) PETER R. DANSON SIGNATURE..... DATE 5 / 6 / 91 REF 640 VERSION 1		DATE 18 / 7 / 91 COUNCIL DELEGATE SIGNATURE Original sheet size A3			



Plan Number
PS 308697Q

Stage No.

PLAN OF SUBDIVISION

Sheet 2 of 2 Sheets

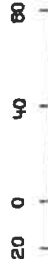
LICENSED SURVEYOR (PRINT)..... **PETER R. DANSON**

SIGNATURE.....

DATE **18 / 7 / 91**

COUNCIL DELEGATE SIGNATURE

SCALE



LENGTHS ARE IN METRES

ORIGINAL

SCALE: 1:2000
SHEET SIZE: A3

PETER R. DANSON
LICENSED LAND SURVEYOR
183 WALNUT AVENUE
MILDURA VIC. 3500
PHONE (050) 23 6268

0 10 20 30 40 50 60 70 80 90 100 110 120 130 140 150 160 170 180 190 200



Mrs F A Symes
PO Box 453
NICHOLS POINT VIC 3504



033
ID14005
R2_13269

Total Rates & Charges For this Year
\$3,671.56
Refer below for payment options

Rate and Valuation Notice

1 July 2020 to 30 June 2021

Property Location & Description

169-173 Koorlong Avenue NICHOLS POINT VIC 3501
Lot 1 PS 308697Q Sec 20 Blk F

AVPCC: 117 - Residential Rural/Rural Lifestyle

RATING DETAILS

Residential Rate \$3,096.82
Waste Management \$434.79

VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

Residential Fire Levy (Fixed) \$113.00
Residential Fire Levy (Variable) \$26.95

Assessment No: 15272
Issue Date 10 September 2020
Rate declaration date: 1 July 2020
Capital Improved Value:
Site Value:
Net Annual Value:
Valuation Date: 1 January 2020

<p>PAYMENT DEADLINES EXTENDED</p> <p>First instalment due by 14 October 2020. Second instalment due by 14 December 2020.</p>	<p>COVID-19 SUPPORT</p> <p>Relief options are available to assist ratepayers experiencing financial hardship. Visit mildura.vic.gov.au/coronavirus or call us for details.</p>
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TOTAL AMOUNT **\$3,671.56**

<p>Payment in full</p> <p>Due 15 Feb 2021 \$3,671.56</p>	Or	<p>1st Instalment</p> <p>Due 14 Oct 2020 \$917.89</p>	<p>2nd Instalment</p> <p>Due 14 Dec 2020 \$917.89</p>	<p>3rd Instalment</p> <p>Due 28 Feb 2021 \$917.89</p>	<p>4th Instalment</p> <p>Due 31 May 2021 \$917.89</p>
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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

Mrs F A Symes
169-173 Koorlong Avenue NICHOLS POINT VIC 3504
Assessment No: 15272
Payment in Full: \$3,671.56
Or 1st Instalment: \$917.89

Billcode: 93922
Ref: 152728

BPAY this payment via internet or phone banking.
BPAY View - View and pay this bill using internet banking.
BPAY View Registration No.: 152728

Full Payment *41 152728

Billcode: 0041
Ref: 152728

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




PO Box 1438 Mildura 3502
 AUSSDOC DX 50023
 Tel: (03) 5051 3400 Fax: (03) 5051 3480
 Office Hours 8.00am - 5.00pm Monday - Friday
SWAN HILL
 73 Beveridge Street Swan Hill 3585
 PO Box 1447 Swan Hill 3585
 AUSSDOC DX 30164
 Tel: (03) 5036 2150 Fax: (03) 5036 2180
 Office Hours 8.00am - 5.00pm Monday - Friday



LOWER MURRAY WATER

PO Box 547 Karang 3579
 AUSSDOC DX 57906
 Tel: (03) 5450 3860 Fax: (03) 5450 3967
 Office Hours 8.00am - 1.00pm Monday - Friday



24 Hour Supply Emergency
1800 808 830

ABN 18 475 808 826
 www.lmw.vic.gov.au

Reference No. 012314

URBAN ACCOUNT


Amount Due \$63.05

Due Date 13-NOV-2020

Date Of Issue 8/10/2020

Tariffs and Charges Notice
 2nd Quarter 2020/21
 01/10/2020 - 31/12/2020

POST *850 700123144



351637-001 029287(66125) RSA
 MRS FA SYMES
 PO BOX 466
 CAMPBELLTOWN SA 5074

Property Address : 169-173 KOORLONG AVENUE NICHOLS POINT VIC 3501 (Prop:12314) - Urban Account
 Lot 1 PS 308697Q Blk F Sec 20 Vol 10066 Fol 236

	Charge	Concession	Balance
Water Service Tariff	52.09	-26.05	26.04
Water by Measure Chg-Info on reverse	53.10	-16.09	37.01
TOTAL OWING			\$63.05



Pension Concessions granted for the current Financial year total \$68.19
 Payments/Credits since last Notice \$574.97

Payment Slip - Methods of Payment

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

012314
 169-173 KOORLONG AVENUE NICHOLS POINT VIC 3501 (Prop:12314) -
 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.

Biller Code: 78477
Ref: 7001 2314 4

Amount Due **\$63.05**

billpay
Billpay Code: 0850
Ref: 7001 2314 4

BPAY® - Make this payment via internet or phone banking.
BPAY View® - Receive, view and pay this bill using internet banking.
BPAY View Registration No: 7001 2314 4

Pay in person at any Post Office
Bill Code: 78477
Ref: 7001 2314 4

Payment Ref: 7001 2314 4

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

By Phone
 Pay by phone (03) 8672 0582.
 Standard call charges apply.

See reverse for In Person and By Mail options

Property Report from www.land.vic.gov.au on 24 November 2020 04:13 PM

Address: 169-173 KOORLONG AVENUE NICHOLS POINT 3501

Lot and Plan Number: Lot 1 PS308697

Standard Parcel Identifier (SPI): 1\PS308697

Local Government (Council): MILDURA Council Property Number: 15272

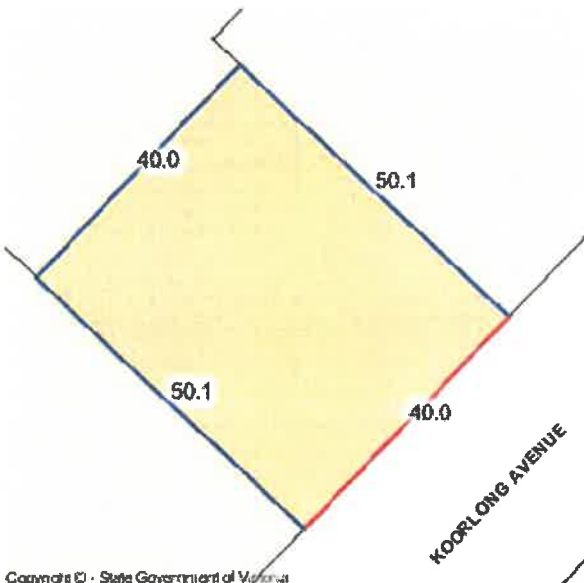
Directory Reference: VicRoads 3 E5

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

Further information about the building control system and building in bushfire prone areas can be found in the Building Commission section of the Victorian Building Authority website www.vba.vic.gov.au

Site Dimensions

All dimensions and areas are approximate. They may not agree with the values shown on a title or plan.



Area: 2001 sq. m

Perimeter: 180 m

For this property:

— Site boundaries

— Road frontages

Dimensions for individual parcels require a separate search, but dimensions for individual units are generally not available.

For more accurate dimensions get copy of plan at [Title and Property Certificates](#)

State Electorates

Legislative Council: NORTHERN VICTORIA

Legislative Assembly: MILDURA

Utilities

Rural Water Corporation: Lower Murray Water

Urban Water Corporation: Lower Murray Water

Melbourne Water: outside drainage boundary

Power Distributor: POWERCOR (Information about [choosing an electricity retailer](#))

Planning information continued on next page

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Planning Zone Summary

- Planning Zone:** NEIGHBOURHOOD RESIDENTIAL ZONE (NRZ)
NEIGHBOURHOOD RESIDENTIAL ZONE - SCHEDULE 1 (NRZ1)
- Planning Overlays:** DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY (DCPO)
DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 2 (DCPO2)
DEVELOPMENT PLAN OVERLAY (DPO)
DEVELOPMENT PLAN OVERLAY - SCHEDULE 6 (DPO6)
SPECIFIC CONTROLS OVERLAY (SCO)
SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)

Planning scheme data last updated on 22 November 2020.

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 [Planning Schemes Online](#)

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](#)

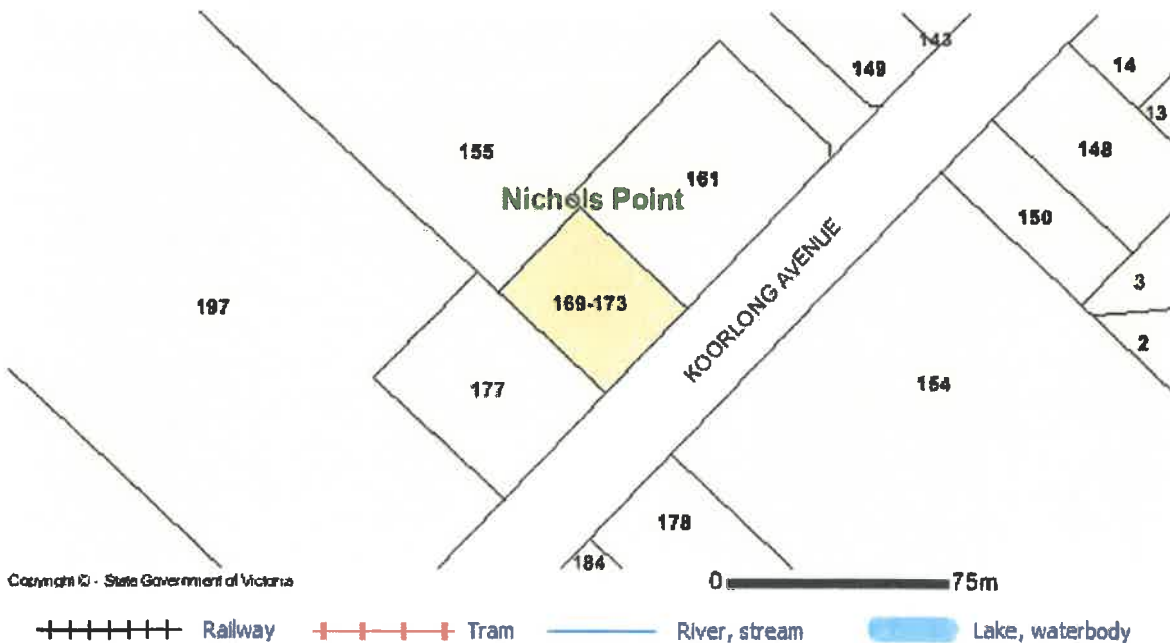
The Planning Property Report includes separate maps of zones and overlays

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 [Planning Maps Online](#)

For other information about planning in Victoria visit www.planning.vic.gov.au

Area Map



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From www.planning.vic.gov.au on 24 November 2020 04:13 PM

PROPERTY DETAILS

Address: **169-173 KOORLONG AVENUE NICHOLS POINT 3501**
 Lot and Plan Number: **Lot 1 PS308697**
 Standard Parcel Identifier (SPI): **1\PS308697**
 Local Government Area (Council): **MILDURA**
 Council Property Number: **15272**
 Planning Scheme: **Mildura**
 Directory Reference: **VicRoads 3 E5**

www.mildura.vic.gov.au

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

UTILITIES

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

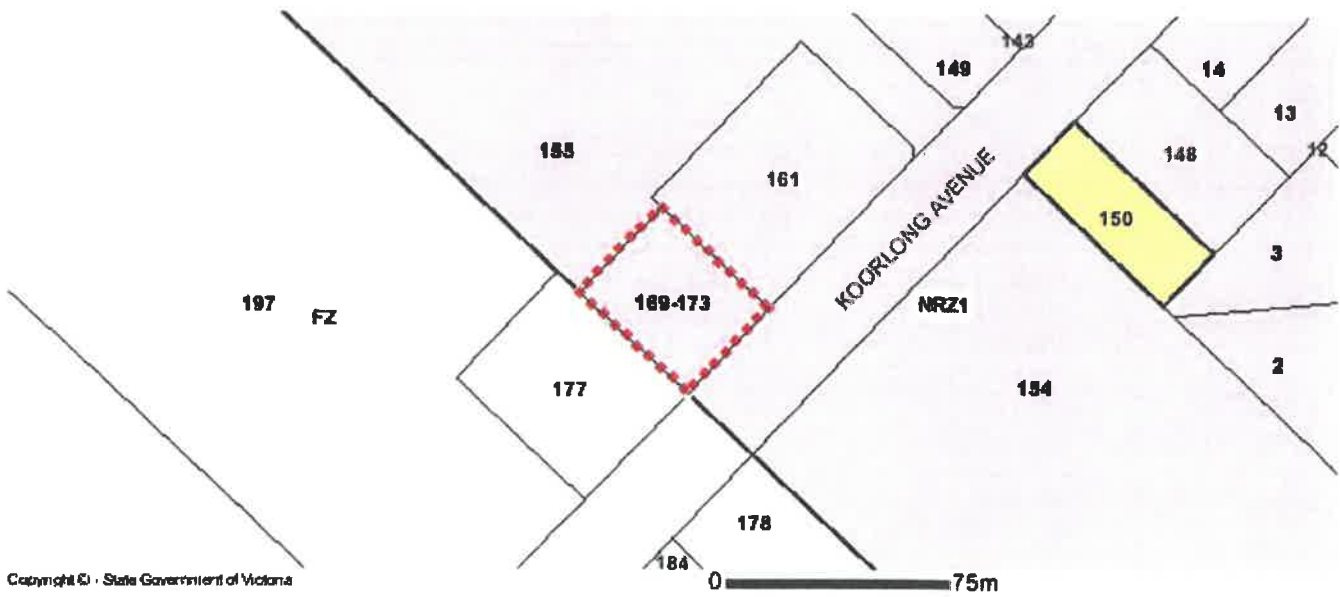
STATE ELECTORATES

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

Planning Zones

[NEIGHBOURHOOD RESIDENTIAL ZONE \(NRZ\)](#)

[NEIGHBOURHOOD RESIDENTIAL ZONE - SCHEDULE 1 \(NRZ1\)](#)



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FZ - Farming
 NRZ - Neighbourhood Residential
 PUZ6 - Public Use - Local Government

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

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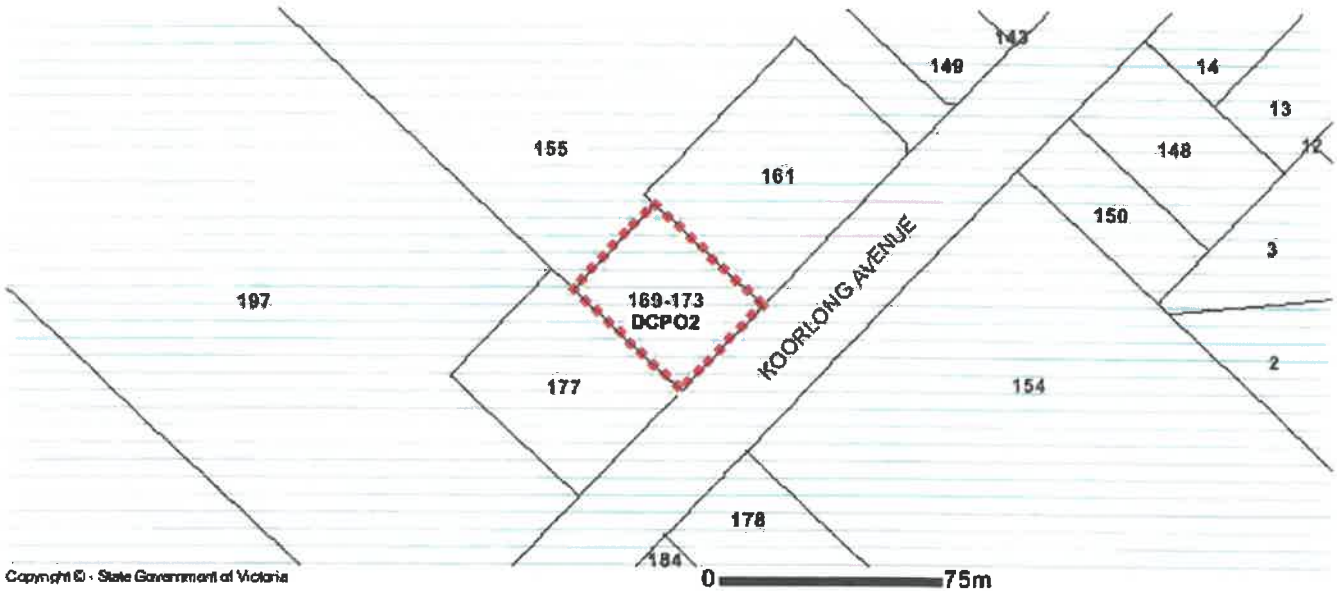
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Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

Planning Overlays

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY (DCPO)

DEVELOPMENT CONTRIBUTIONS PLAN OVERLAY - SCHEDULE 2 (DCPO2)



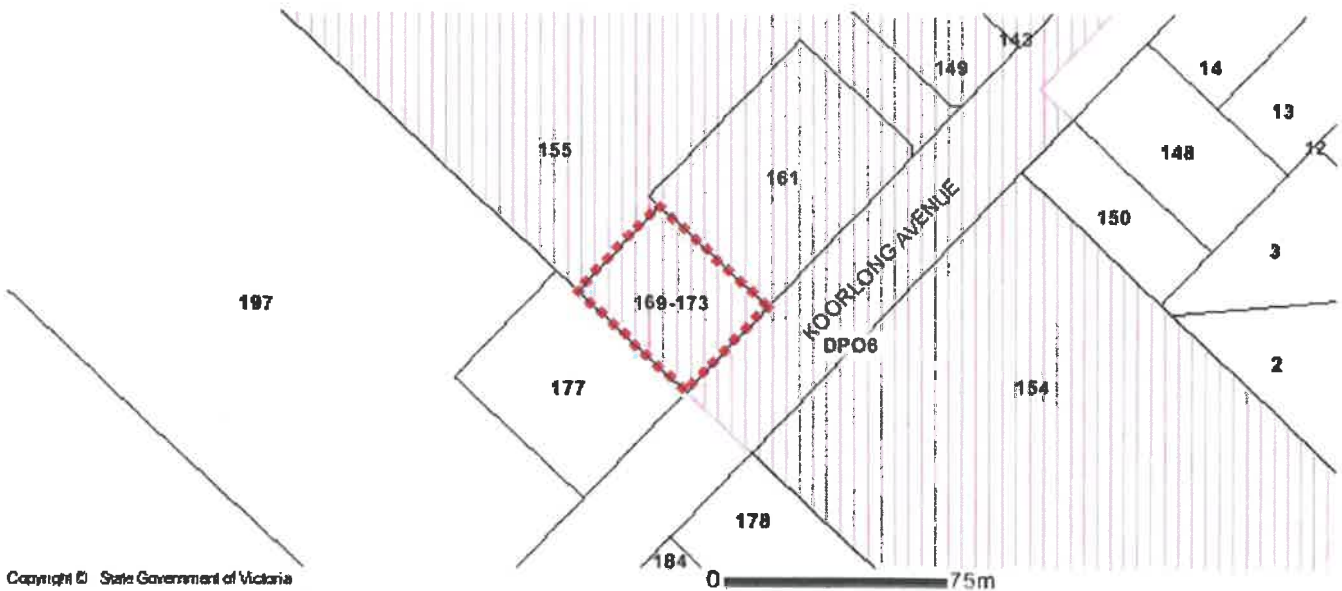
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DCPO - Development Contributions Plan

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

DEVELOPMENT PLAN OVERLAY (DPO)

DEVELOPMENT PLAN OVERLAY - SCHEDULE 6 (DPO6)



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DPO - Development Plan

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

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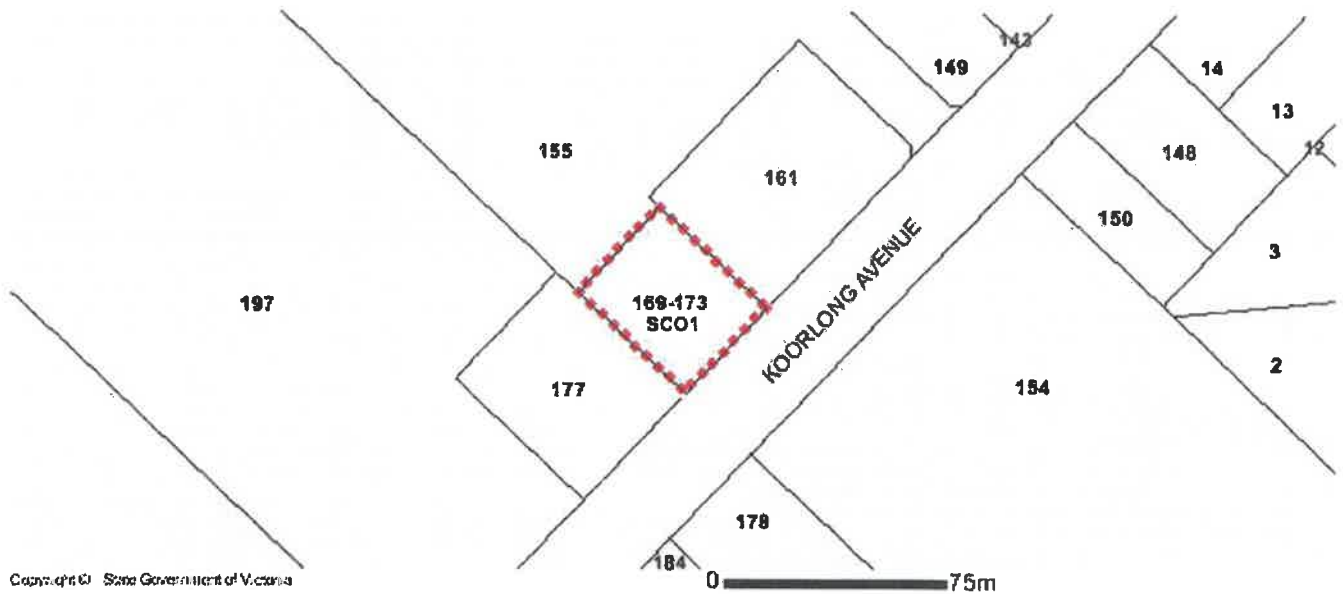
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Planning Overlays

SPECIFIC CONTROLS OVERLAY (SCO)

SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)



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SCO - Specific Controls

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 22 November 2020.

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>

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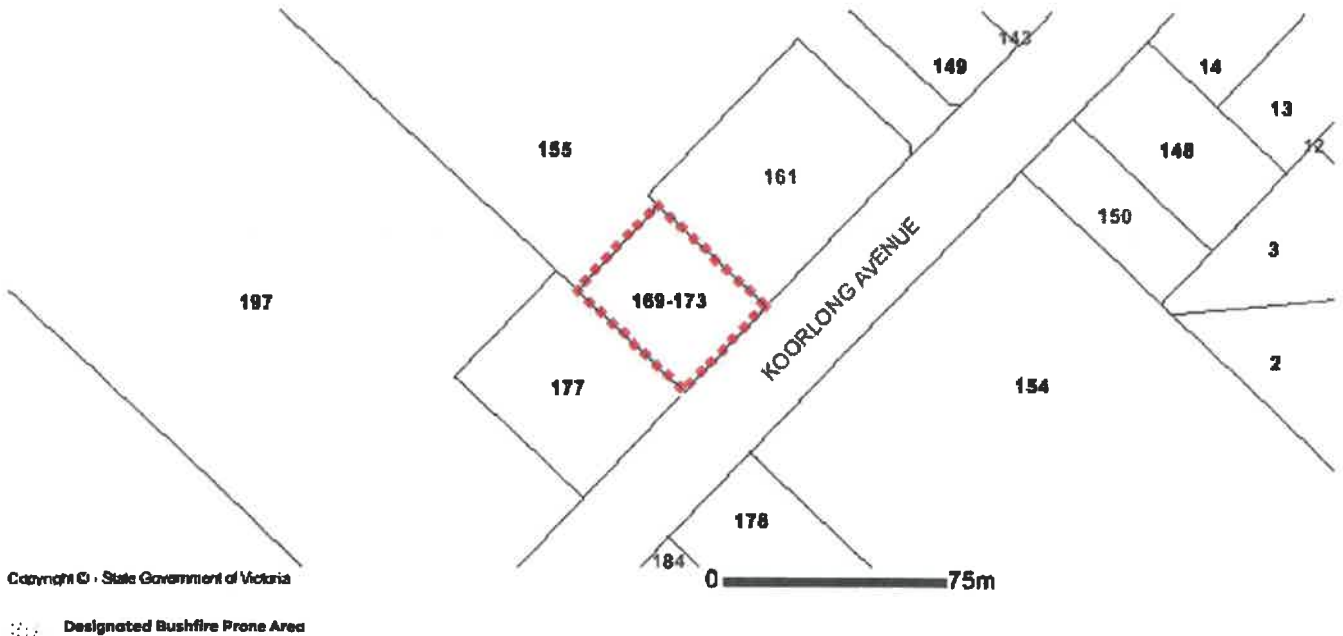
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Designated Bushfire Prone Area

**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 <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>

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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).

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