



**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: RW & LJ GARIOCH**

**PROPERTY: 55 TWELFTH STREET,  
MILDURA 3500**

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

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

**Ref: PM:SM 211304**

**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

**Lot 9 on Plan of Subdivision 015043 Parish of Mildura being the  
land contained in Certificate of Title Volume 8117 Folio 630 and  
known as 55 Twelfth Street, Mildura 3500**

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**

**ROBERT WILLIAM GARIOCH AND LISA JAYNE GARIOCH**

Signature of the Vendor

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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

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DATE OF ACKNOWLEDGEMENT            /            /20\_\_

## FINANCIAL MATTERS

### 1.1 Land subject to a mortgage

Applies if the land is to be sold subject to a mortgage (registered or unregistered), which is not to be discharged before the purchaser becomes entitled to possession or to the receipt of rents and profits.

Not applicable

### 1.2 Any Charge

Not applicable

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

### 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 \$3,000

(b) Their amounts are as follows:

	Authority	Amount	Interest (if any)
(1)	Mildura Rural City Council	See attached certificate	\$
(2)	Lower Murray Water	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 knowledge<sup>1</sup>, which are not included in items 1.3 (a) & (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

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<sup>1</sup> 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 Planning Property Report
Name of planning overlay	See attached Planning Property 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

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.

#### 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 08117 FOLIO 630

Security no : 124090663881G  
Produced 21/06/2021 12:56 PM

LAND DESCRIPTION

Lot 9 on Plan of Subdivision 015043.  
PARENT TITLE Volume 06828 Folio 559  
Created by instrument A180997 29/06/1956

REGISTERED PROPRIETOR

Estate Fee Simple  
Joint Proprietors

ROBERT WILLIAM GARIOCH  
LISA JAYNE GARIOCH both of 55 TWELFTH STREET MILDURA VIC 3500  
AB215323W 15/04/2002

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AN237762Q 02/11/2016  
AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD

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 or imaged folio set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE LP015043 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: 55 TWELFTH STREET MILDURA VIC 3500

ADMINISTRATIVE NOTICES

NIL

eCT Control 15314Q ANZ RETAIL BANKING  
Effective from 02/11/2016

DOCUMENT END

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LAND	ID	MODIFICATION	DEALING No.	EDITION	ART
LOTS 9, 10 & 11	E-1	EASEMENTS ENHANCED		2	AD

LP 15043

EDITION 2

PLAN MAY BE LODGED 26.4.39.

### COLOUR CODE

E-1 & BL = BLUE  
G=GREEN  
P=PURPLE  
BR=BROWN  
Y=YELLOW  
R=RED  
H=HATCH  
CH=CROSS HATCH

### APPROPRIATIONS

THE LAND COLOURED BLUE  
IS APPROPRIATED OR SET  
APART FOR EASEMENTS OF  
DRAINAGE

THE LAND COLOURED BROWN  
IS APPROPRIATED OR SET  
APART FOR ROADS

### ENCUMBRANCES

AS TO THE LAND MARKED E-1  
ANY EASEMENTS AFFECTING  
THE SAME

## PLAN OF SUBDIVISION OF PART OF CROWN PORTION 1 PARISH OF MILDURA

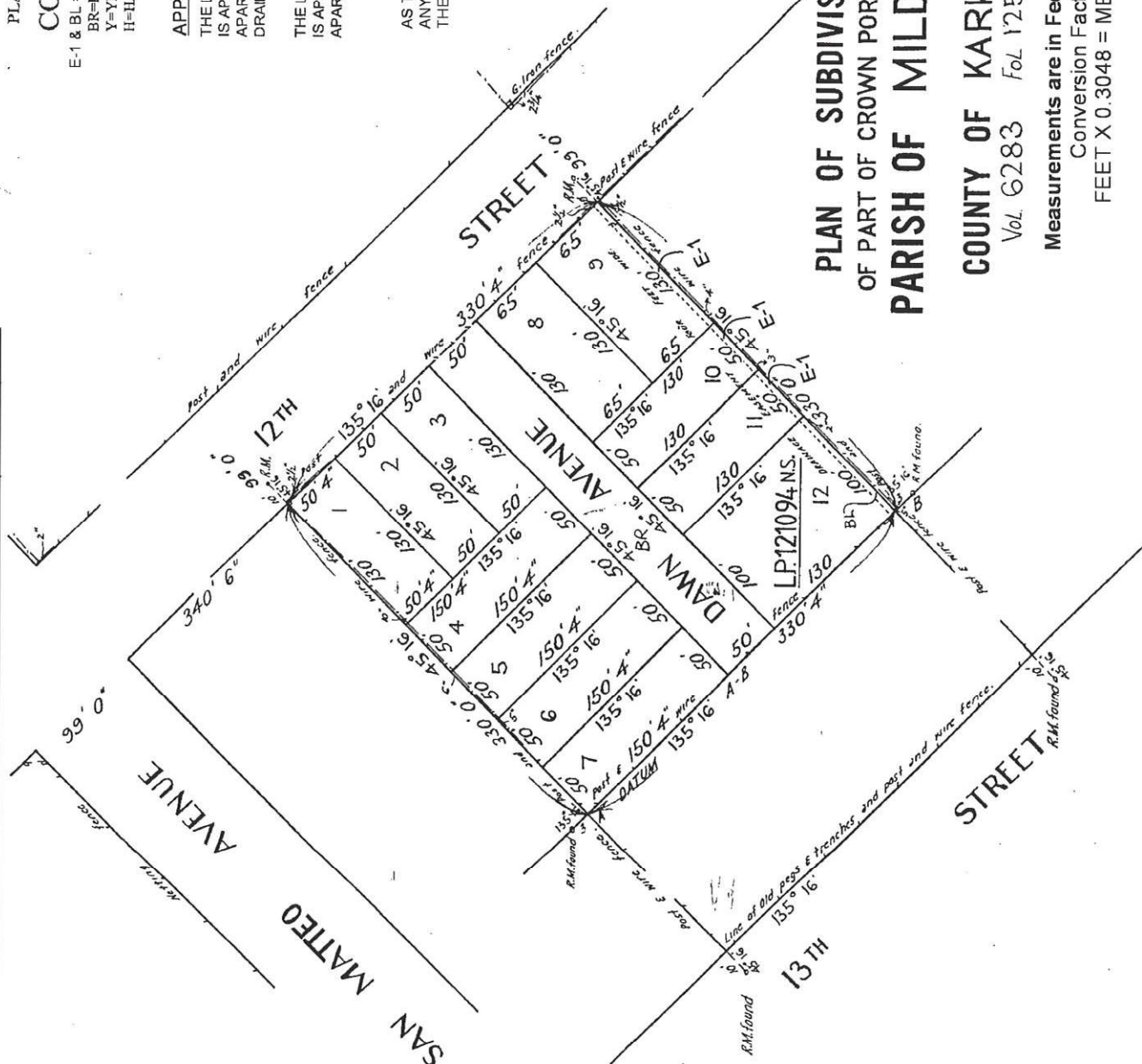
COUNTY OF KARKAROOC

Vol. 6283 Fol. 1256473

Measurements are in Feet & Inches

Conversion Factor

FEET X 0.3048 = METRES



WARNING: THE IMAGE OF THIS DOCUMENT OF THE REGISTER HAS BEEN DIGITALLY AMENDED.  
NO FURTHER AMENDMENTS ARE TO BE MADE TO THE ORIGINAL DOCUMENT OF THE REGISTER.





Mildura Rural City Council

Internal Use Only



TAX INVOICE

ABN 42 498 937 037



Mr R W & Mrs L J Garioch  
1 King Avenue  
MILDURA VIC 3500

033

R2\_3565

**Total Rates & Charges For this Year**

**\$1,862.40**

Refer below for payment options

## Rate and Valuation Notice

1 July 2020 to 30 June 2021

### Property Location & Description

55 Twelfth Street MILDURA VIC 3500  
Lot 9 PS 15043 Sec 84 Blk D

AVPCC: 110 - Detached Home

### RATING DETAILS

Residential Rate  
Waste Management

Assessment No: 7252

Issue Date 10 September 2020

Rate declaration date: 1 July 2020

Capital Improved Value:

Site Value: \$1,303.27

Net Annual Value: \$434.79

Valuation Date: 1 January 2020

\$1,303.27

\$434.79

### VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

Residential Fire Levy (Fixed)

\$113.00

Residential Fire Levy (Variable)

\$11.34

### 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](http://mildura.vic.gov.au/coronavirus) or call us for details.

**TOTAL AMOUNT**

**\$1,862.40**

Payment in full

Due 15 Feb 2021  
\$1,862.40

Or

1st Instalment

Due 14 Oct 2020  
\$465.60

2nd Instalment

Due 14 Dec 2020  
\$465.60

3rd Instalment

Due 28 Feb 2021  
\$465.60

4th Instalment

Due 31 May 2021  
\$465.60

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

Mr R W & Mrs L J Garioch  
55 Twelfth Street MILDURA VIC 3500  
Assessment No: 7252

**Payment In Full: \$1,862.40**

**Or 1st Instalment: \$465.60**



Biller code: 93922  
Ref: 72520

POST billpay



Full Payment \*41 72520



Post Billpay Biller code: 0041  
Ref: 72520

Pay in person at any post office, phone 13 18 16 or go to [postbillpay.com.au](http://postbillpay.com.au)

Centrepay Ref:  
555 054 730B

Internal Use Only



BPAY this payment via Internet or phone banking.  
BPAY View®. View and pay this bill using internet banking.  
BPAY View Registration No.: 72520



**MILDURA**

741 - 759 Fourteenth Street Mildura 3500  
 PO Box 1438 Mildura 3502  
 AUSDOC DX 50023  
 Tel: (03) 5051 3400 Fax: (03) 5051 3480

**SWAN HILL**

73 Beveridge Street Swan Hill 3585  
 PO Box 1447 Swan Hill 3585  
 AUSDOC DX 30104  
 Tel: (03) 5036 2150 Fax: (03) 5036 2180



**24 Hour Supply Emergency**  
**1800 808 830**

# LOWER MURRAY

## WATER

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

**KERANG**

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

**Reference No. 008237**

**Amount Due \$299.36**

**URBAN ACCOUNT**

**Due Date 14-MAY-2021**

MR RW GARIOCH & MRS LJ GARIOCH  
 1 KING AVENUE  
 MILDURA VIC 3500

Date Of Issue 8/04/2021

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

**POST \*850 700082373**

Property Address : 55 TWELFTH STREET MILDURA VIC 3500 (Prop:8237) - Urban Account  
 Lot 9 LP 15043 Blk D Sec 84 Vol 8117 Fol 630

	Charge	Balance
Water Service Tariff	52.09	52.09
Water by Measure Chg-Info on reverse	124.31	124.31
Sewerage Service Tariff	122.96	122.96

**TOTAL OWING**

**\$299.36**

*sch  
13/5/21*



LMW054G

Payments/Credits since last Notice \$176.41

### Payment Slip - Methods of Payment

Online at [lmw.vic.gov.au](http://lmw.vic.gov.au) - Pay your 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 700082373

\$299.36



**Billers Code: 78477**

**Ref: 7000 8237 3**

**BPAY®** - Make this payment via internet or phone banking.

**BPAY View®** - Receive, view and pay this bill using internet banking.

**BPAY View** Registration No: 7000 8237 3

**Amount Due**

**\$299.36**



**Billpay Code: 0850**

**Ref: 7000 8237 3**

Pay in person at any Post Office.



**Billers Code: 78477**

**Ref: 7000 8237 3**

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](http://www.bpay.com.au)



Payment Ref: 7000 8237 3

**By Phone**

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

**See reverse for In Person and By Mail options**



# PLANNING PROPERTY REPORT



Environment,  
Land, Water  
and Planning

From [www.planning.vic.gov.au](http://www.planning.vic.gov.au) at 21 June 2021 02:30 PM

## PROPERTY DETAILS

Address: **55 TWELFTH STREET MILDURA 3500**  
Lot and Plan Number: **Lot 9 LP15043**  
Standard Parcel Identifier (SPI): **9\LP15043**  
Local Government Area (Council): **MILDURA**  
Council Property Number: **7252**  
Planning Scheme: **Mildura**  
Directory Reference: **Vicroads 535 Q7**

[www.mildura.vic.gov.au](http://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**

## STATE ELECTORATES

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

## OTHER

Registered Aboriginal Party: **First People of the Millewa-Mallee**

[View location in VicPlan](#)

## 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.

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Read the full disclaimer at <https://www2.delwp.vic.gov.au/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 Overlay

SPECIFIC CONTROLS OVERLAY (SCO)

SPECIFIC CONTROLS OVERLAY - SCHEDULE 1(SCO1)



 **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 17 June 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>

## Native Vegetation

Native plants that are indigenous to the region and important for biodiversity might be present on this property. This could include trees, shrubs, herbs, grasses or aquatic plants. There are a range of regulations that may apply including need to obtain a planning permit under Clause 52.17 of the local planning scheme. For more information see [Native Vegetation \(Clause 52.17\)](#) with local variations in [Native Vegetation \(Clause 52.17\) Schedule](#)

To help identify native vegetation on his property and the application of Clause 52.17 please visit the Native Vegetation Information Management system <https://nvim.delwp.vic.gov.au/> and [Native vegetation \(environment.vic.gov.au\)](https://environment.vic.gov.au) or please contact your relevant council.

You can find out more about the natural values on your property through NatureKit [NatureKit \(environment.vic.gov.au\)](https://environment.vic.gov.au)

**Request For Building Information**  
Pursuant to regulation 51 Building Regulation 2018

**Applicant's Name and Address:**

**Maloney Anderson Legal**  
**Attn: S Mulder**  
**Email:**  
**smulder@maloneyandersonlegal.com.au**

<b>File:</b>	<b>PA7252</b>
<b>Your Ref:</b>	<b>PM:SM 211304</b>
<b>Date Issued:</b>	<b>22 June 2021</b>

<b>Property Address:</b>	<b>55 Twelfth Street – MILDURA</b> <b>Lot 9 on Plan of Subdivision 015043</b> <b>Volume: 8117 Folio:630</b>
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N.B. Please see page 2 for Salinity Statement

**Regulation 51 (1)**

(A) Details of any permit or certificate of final inspection issued in the preceding 10 years

- Building Permit 1070/130104/0 issued on 16 May 2013 for Extension to Dwelling – Verandah  
Final Certificate issued on 21 June 2021

(B) Details of any current statement issued under regulation 64(1) or 231(2) of these regulations

Nil

(C) Details of any current notice or order issued by the relevant building surveyor under the Act.

Nil



**Signed:**  
**MARK YANTSES**  
**MUNICIPAL BUILDING SURVEYOR**

**N.B.** Please note that information on this form is taken from Council records and is **NOT** evidence that illegal building works do not exist in relation to this property.

**ATTACHMENT TO REQUEST FOR INFORMATION  
BUILDING REGULATION 51  
SALINITY AFFECTING THE MUNICIPALITY**

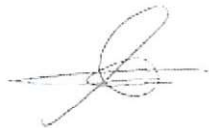
Some land within the municipality of the Mildura Rural City Council contains high levels of salt resulting in a condition commonly referred to as 'salinity'. Salinity can result in 'salt damp' or 'rising damp and salt attack' which can cause damage to certain building materials such as concrete and masonry.

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.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Mark Yantses', with a stylized flourish at the end.

**Mark Yantses**

**MUNICIPAL BUILDING SURVEYOR**

MY/cm



# 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](http://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