

SECTION 32 STATEMENT

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

Vendor: Shirley May Case

Property: 89 Indi Avenue RED CLIFFS VIC 3496

VENDORS REPRESENTATIVE

Mildura Property Transfers Pty Ltd
124A Eighth Street, Mildura 3500

PO Box 1012
MILDURA VIC 3502

Tel: 03 5022 9300
Email: jenni@mildurapropertytransfers.com.au

Ref: Jenni Foster

SECTION 32 STATEMENT
89 INDI AVENUE RED CLIFFS VIC 3496

1. FINANCIAL MATTERS

- (a) Information concerning any rates, taxes, charges or other similar outgoings AND any interest payable on any part of them is contained in the attached certificate/s and as follows-

Provider	Amount (& interest if any)	Period
Lower Murray Water	\$ 175.05	Per quarter
Mildura Rural City Council	\$1,965.68	Per annum

Any further amounts (including any proposed Owners Corporation Levy) for which the Purchaser may become liable as a consequence of the purchase of the property are as follows:- None to the vendors knowledge

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

- (b) The particulars of any Charge (whether registered or not) over the land imposed by or under an Act to secure an amount due under that Act, including the amount owing under the charge are as follows:- Not Applicable

2. INSURANCE

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

No such Insurance has been effected to the Vendors knowledge.

3. LAND USE

- (a) **RESTRICTIONS**

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

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

To the best of the Vendor's knowledge there is no existing failure to comply with the terms of any easement, covenant or similar restriction affecting the land. The Purchaser should note that there may be sewers, drains, water pipes, underground and/or overhead electricity cables, underground and/or overhead telephone cables and underground gas pipes laid outside any registered easements and which are not registered or required to be registered against the Certificate of Title.

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(b) BUSHFIRE

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

(c) ROAD ACCESS

There is access to the Property by Road.

(d) PLANNING

Planning Scheme:

Responsible Authority: Mildura Rural City Council See attached Property Report

Zoning:

Planning Overlay/s:

4. NOTICES

(a) 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 of which the Vendor might reasonably be expected to have knowledge are:- None to the Vendors knowledge however the Vendor has no means of knowing all decisions of the Government and other authorities unless such decisions have been communicated to the Vendor

(b) The Vendor is not aware of any 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.

Particulars of any Notice of intention to acquire served under Section 6 of the *Land Acquisition and Compensation Act, 1986* are: Not Applicable

5. BUILDING PERMITS

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

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

6. OWNERS CORPORATION

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

7. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION (GAIC)

(1) The land, in accordance with a work-in-kind agreement (within the meaning of Part 9B of the *Planning and Environment Act 1987* is NOT –

- land that is to be transferred under the agreement.
- land on which works are to be carried out under the agreement (other than Crown land).
- land in respect of which a GAIC is imposed

(2) ~~Attached is a copy of a notice or certificate in the case of land where there is a GAIC recording (within the meaning of Part 9B of the *Planning and Environment Act 1987*):~~

- ~~—any certificate of release from liability to pay;~~
- ~~—any certificate of deferral of the liability to pay;~~

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- ~~— any certificate of exemption from the liability to pay;~~
- ~~— any certificate of staged payment approval;~~
- ~~— any certificate of no GAIC liability;~~
- ~~— any notice given under that Part providing evidence of the grant of a reduction of the whole or part of the liability to pay;~~
- ~~— any notice given under that Part providing evidence of an exemption of the liability to pay;~~

OR

- ~~— a GAIC certificate relating to the land issued by the Commissioner under the *Planning and Environment Act 1987*.~~

8. SERVICES

Service	Status
Electricity supply	Connected
Gas supply	Connected
Water supply	Connected
Sewerage	Connected
Telephone services	Connected

Connected indicates that the service is provided by an authority and operating on the day of sale. The Purchaser should be aware that the Vendor may terminate their account with the service provider before settlement, and the purchaser will have to have the service reconnected.

9. TITLE

Attached are the following document/s concerning Title:

- (a) In the case of land under the *Transfer of Land Act 1958* a copy of the Register Search Statement/s and the document/s, or part of the document/s, referred to as the diagram location in the Register Search Statement/s that identifies the land and its location.
- (b) In any other case, a copy of -
 - (i) the last conveyance in the Chain of Title to the land; or
 - (ii) any other document which gives evidence of the Vendors title to the land.
- (c) Where the Vendor is not the registered proprietor or the owner of the estate in fee simple, copies of the documents bearing evidence of the Vendor's right or power to sell the land.
- (d) In the case of land that is subject to a subdivision -
 - (i) a copy of the Plan of Subdivision which has been certified by the relevant municipal council (if the Plan of Subdivision has not been registered), or
 - (ii) a copy of the latest version of the plan (if the Plan of Subdivision has not been certified).
- (e) In the case of land that is part of a staged subdivision within the meaning of Section 37 of the *Subdivision Act 1988* -
 - (i) if the land is in the second or a subsequent stage, a copy of the plan for the first stage; and
 - (ii) details of any requirements in a Statement of Compliance relating to the stage in which the land is included that have not been complied with; and
 - (iii) details of any proposals relating to subsequent stages that are known to the Vendor; and
 - (iv) a statement of the contents of any permit under the *Planning and Environment Act 1987* authorising the staged subdivision.
- (f) In the case of land that is subject to a subdivision and in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed -
 - (i) if the later plan has not been registered, a copy of the plan which has been certified by the

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89 INDI AVENUE RED CLIFFS VIC 3496

relevant municipal council; or
(ii) if the later plan has not yet been certified, a copy of the latest version of the plan.

10. DUE DILLIGENCE 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 the 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 but the checklist has been attached as a matter of convenience.

DATE OF THIS STATEMENT

04 / 02 /20 21

Name of the Vendor

Shirley May Case

Signature/s of the Vendor

x



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

DATE OF THIS ACKNOWLEDGMENT

/ /20 21

Name of the Purchaser

Signature/s of the Purchaser

x

IMPORTANT NOTICE - ADDITIONAL DISCLOSURE REQUIREMENTS

Undischarged mortgages – S32A(a)

Where 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 receipt of rents and profits, then the vendor must provide an additional statement including the particulars specified in Schedule 1 of the *Sale of Land Act 1962*.

Terms contracts – S32A(d)

Where the land is to be sold pursuant to a terms contract which obliges the purchaser to make two or more payments to the vendor after execution of the contract and before the vendor is entitled to a conveyance or transfer, then the vendor must provide an additional statement containing the information specified in Schedule 2 of the *Sale of Land Act 1962*.

Register Search Statement - Volume 9078 Folio 660

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

VOLUME 09078 FOLIO 660

Security no : 124087851930A
Produced 01/02/2021 12:11 PM

LAND DESCRIPTION

Lot 7 on Plan of Subdivision 114816.
PARENT TITLE Volume 08032 Folio 799
Created by instrument LP114816 24/04/1975

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
SHIRLEY MAY CASE of 87 INDI AVENUE RED CLIFFS
P789678X 09/05/1990

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 or imaged folio set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE LP114816 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: 89 INDI AVENUE RED CLIFFS VIC 3496

DOCUMENT END

**The information supplied has been obtained by SAI Global Property Division Pty Ltd who is licensed by the State of Victoria to provide this information
via LANDATA® System. Delivered at 01/02/2021, for Order Number 66293875. Your reference: WW:27-21.**

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114816

F

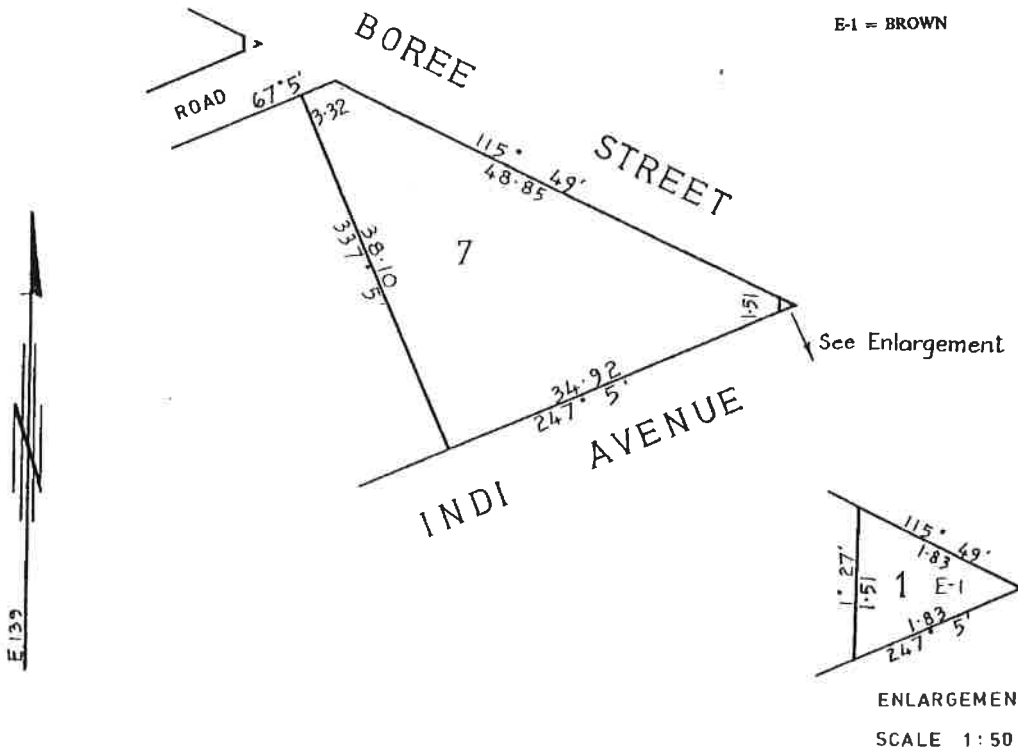
LP114816
EDITION 1
APPROVED 14/3/75

<p>PLAN OF SUBDIVISION OF: PART OF CROWN ALLOTMENT 232 SECTION B PARISH: MILDURA COUNTY: KARKAROOC</p> <p>SCALE 1:500 10 5 0 10 20 30 LENGTHS ARE IN METRES</p>	<p>APPROPRIATIONS</p> <p>The land coloured brown is appropriated or set apart as an easement for carriageway and drainage.</p> <p>NOTATIONS</p> <p>DEPTH LIMITATION 15.24m IN THE MALLEE COUNTRY FOR THE PURPOSES OF THE LAND ACT</p>
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Vol 8032 Fol 799

**COLOUR CONVERSION
FOR EASEMENT**

E-1 = BROWN



<p>CONSENT OF COUNCIL</p> <p>17 TH OCTOBER 74</p> <p><i>[Signature]</i></p>	<p>SURVEYORS CERTIFICATION</p> <p>I certify that this plan has been made by Donald Alexander Pedler, it is based on title and is mathematically correct; and is not based on survey.</p> <p><i>Donald A Pedler</i> DATE 30-9-1974</p>
--	--

FOR APPROPRIATIONS, ETC,
SEE BACK HEREOF

114816

SUBDIVISIONAL
CERTIFICATE OF TITLE V.....2032.....F.....799.....

LP 114816
BACK OF SHEET 1

FOR TITLE REFERENCES TO LOTS
SEE PARCELS INDEX

LODGED BY.....GALLAGER, RYAN & BYRNE.....

DEALING No..... DATE 11th/FEB./'75.....

DECLARED BY.....D. A. PEDLER.....

ON 30th/SEPT/'74.....

COUNCIL.....SHIRE OF MILDURA.....

DATE OF CONSENT 11th/OCT/'74.....

PLAN MAY BE LODGED...../...../.....

PLAN APPROVED. DATE 14th/MAR/'75. TIME 2:10^{pm}.....

THE LAND COLOURED BROWN IS
APPROPRIATED OR SET APART
FOR EASEMENTS OF WAY & Drainage

PHOTOGRAPHED AT CENTRAL PLAN OFFICE

SIZE..... DATE.....
COLOURED..... CHECKED.....

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#51

Titles Office Use Only	
REGD	
090590 2105 504	P789678X

Lodged at the Titles Office by

BY LETTER

J. B. GARDE & CO.

Code 0847L

VICTORIA

APPLICATION BY SURVIVING PROPRIETOR

Section 50 *Transfer of Land Act 1958*

The applicant applies to be registered as the proprietor of the estate or interest held jointly with the deceased in the land described. (Notes 1-3)

Land (Title mortgage charge or lease affected)

(Note 4)

Certificate of Title Volume 9078 Folio 660

Applicant

(Note 5)

SHIRLEY MAY CASE of 87 Indi Avenue, Red Cliffs

Deceased

(Note 6)

Colin John Case

Date

20th April 1990

Execution by Applicant

(Note 7)

S. Case

Register
Apply last

ASP

Office Use Only



A memorandum of the within instrument has been entered in the Register Book.



REGISTRATION
-date-

5m
11/1/90

Approval No. ASP/1

NOTES

1. This application may be lodged as an original only and must be typed or completed in ink.
2. All signatures must be in ink.
3. If there is insufficient space in any panel to accommodate the required information use an annexure sheet (Form A1). Insert only the words "See Annexure A" (or as the case may be) in the appropriate panel and enter the information on the annexure sheet under the appropriate heading.
Multiple annexures may appear on the same annexure sheet but each must be correctly headed.
All annexure sheets should be properly identified and signed by the parties and securely attached to the instrument.
4. The reference numbers of all Crown grants, certificates of title, mortgages, charges or leases the subject of this application must be set out.
5. Insert full name and address.
6. Insert full name. Proof of the death of the deceased joint proprietor must be lodged. This may be satisfied by production of Probate or Letters of Administration if the applicant is the executor or administrator or by statutory declaration. The form of declaration printed below may be filled out but sufficient means of knowledge must be given both as to the death and as to the identity of the deceased with one of the joint registered proprietors.
7. The application must be signed by the applicant. The execution by the applicant need not be witnessed. If applicant is a body corporate execution should conform to any prescribed formalities relating to the affixing of the common seal.

STATUTORY DECLARATION

I SHIRLEY MAY CASE
of 87 Indi Avenue, Red Cliffs Widow
do solemnly and sincerely declare—
1. That the deceased referred to in this application died on 16 February, 1990
2. That the deceased was one of the joint registered proprietors of the land the subject of this application.
3. That my means of knowledge for the above statements are—

The said deceased was my husband and I attended his funeral.

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of an Act of the Parliament of Victoria rendering persons making a false declaration punishable for wilful and corrupt perjury.

Declared at MILDURA
in the State of Victoria, the 20th
day of April, 19 90
before me

[Signature]
Notary Public, Mildura

A Justice of the Peace for Victoria
(or as the case may be)

PLANNING PROPERTY REPORT



Environment,
Land, Water
and Planning

From www.planning.vic.gov.au on 01 February 2021 12:13 PM

PROPERTY DETAILS

Address: **89 INDI AVENUE RED CLIFFS 3496**
Lot and Plan Number: **Lot 7 LP114816**
Standard Parcel Identifier (SPI): **7\LP114816**
Local Government Area (Council): **MILDURA**
Council Property Number: **18542**
Planning Scheme: **Mildura**
Directory Reference: **VicRoads 538 G9**

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**

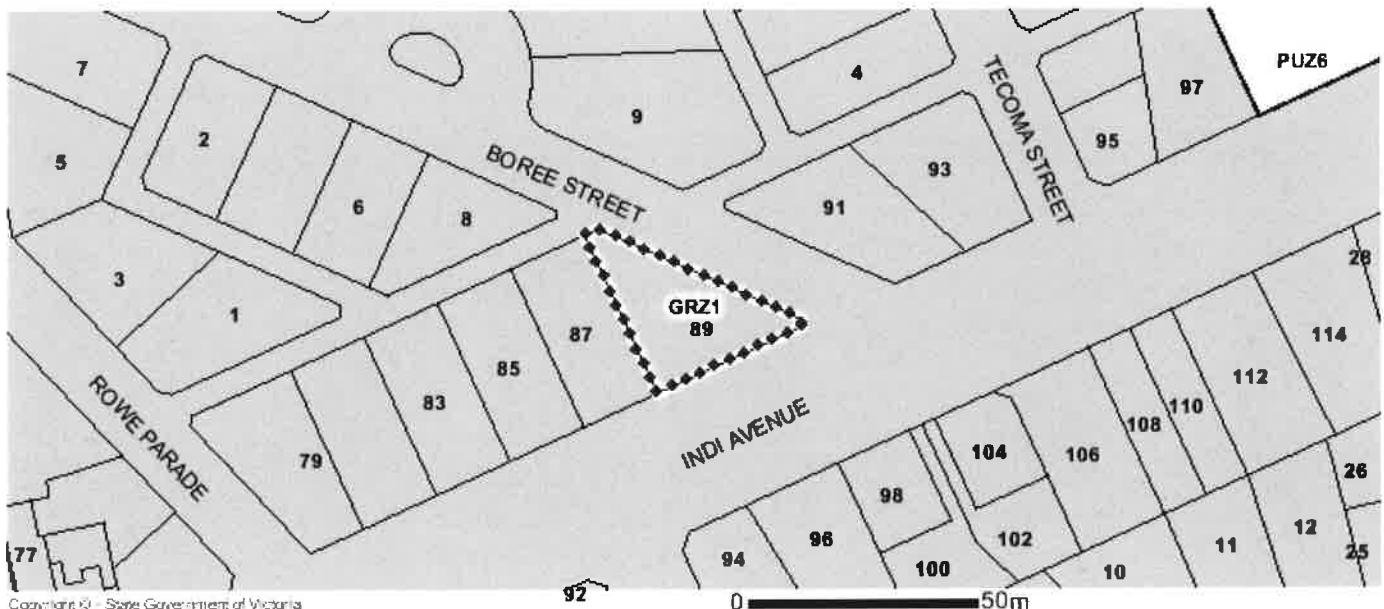
STATE ELECTORATES

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

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)



Copyright © - State Government of Victoria

GRZ - General Residential

PPRZ - Public Park & Recreation

PUZ6 - Public Use - Local Government

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

Copyright © - State Government of Victoria

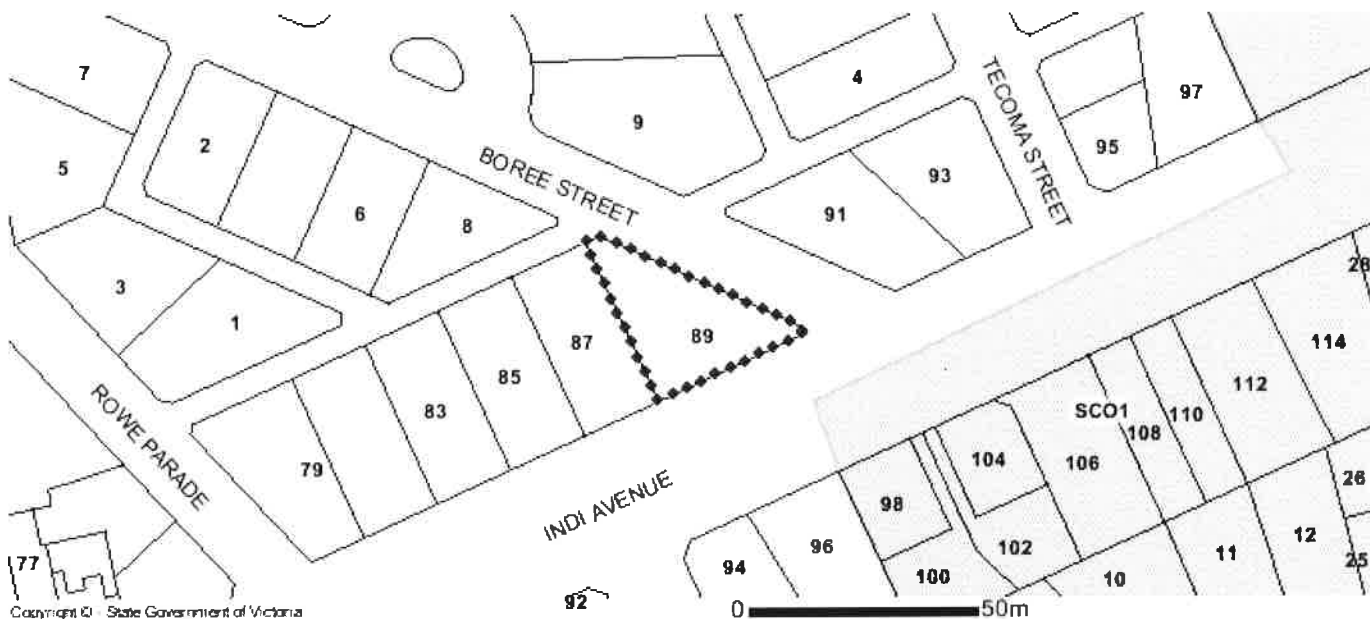
Disclaimer: This content is provided for information purposes only. No claim is made as to the accuracy or authenticity of the content. The Victorian Government does not accept any liability to any person for the information provided. Read the full disclaimer at www.land.vic.gov.au/home/copyright-and-disclaimer

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 Overlay

None affecting this land - there are overlays in the vicinity

SPECIFIC CONTROLS OVERLAY (SCO)



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 27 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>

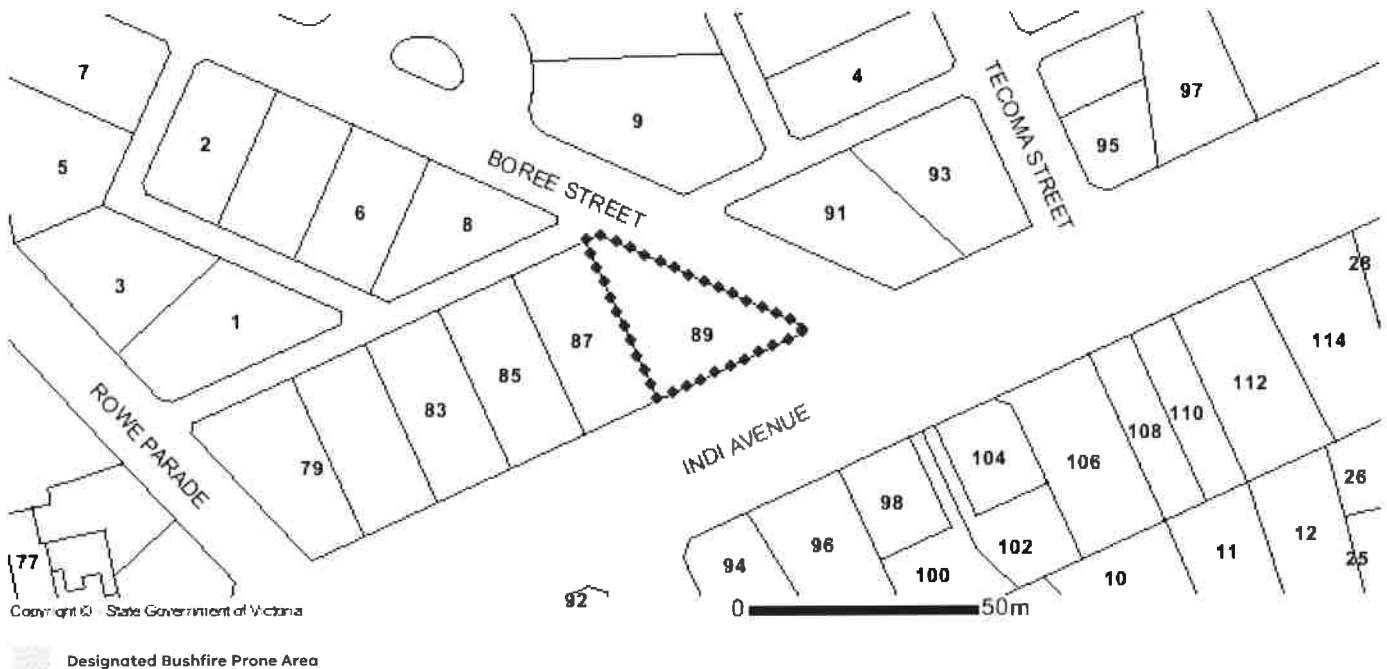
For details of surrounding properties, use this service to get the Reports for properties of interest.

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>

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>



Mildura Rural City Council

Internal Use Only



TAX INVOICE

ABN 47 498 937 037



Mrs S M Case
PO Box 411
RED CLIFFS VIC 3496



033
I003725
R1_9523

Total Rates & Charges For this Year

\$1,433.68

Refer below for payment options

Rate and Valuation Notice

1 July 2020 to 30 June 2021

Property Location & Description

89 Indi Avenue RED CLIFFS VIC 3496
Lot 7 PS 114816 Sec B

AVPCC: 110 - Detached Home

RATING DETAILS

Rebates / Concession

Residential Rate

Waste Management

0.00620605	188000	- \$241.00Cr
434.79	1	\$1,166.74
		\$434.79

VICTORIAN STATE GOVERNMENT FIRE SERVICES PROPERTY LEVY

Residential Fire Levy (Fixed)

Residential Fire Levy (Variable)

Concession

113.00	1	\$113.00
0.000054	188000	\$10.15
		-\$50.00Cr

PAYMENT DEADLINES EXTENDED

First instalment due by 14 October 2020.

Second instalment due by 14 December 2020.

COVID-19 SUPPORT

Relief options are available to assist ratepayers experiencing financial hardship.

Visit mildura.vic.gov.au/coronavirus or call us for details.

TOTAL AMOUNT

\$1,433.68

Payment In full

Due 15 Feb 2021
\$1,433.68

Or

1st Instalment

Due 14 Oct 2020
\$358.42

2nd Instalment

Due 14 Dec 2020
\$358.42

3rd Instalment

Due 28 Feb 2021
\$358.42

4th Instalment

Due 31 May 2021
\$358.42

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 S M Case

89 Indi Avenue RED CLIFFS VIC 3496

Assessment No: 18542

Payment In Full: \$1,433.68

Or 1st Instalment: \$358.42



Biller code: 93922
Ref: 185421

POST billpay



Full Payment *41 185421



Post Billpay Biller code: 0041
Ref: 185421

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

BPAY this payment via Internet or phone banking.
BPAY View View and pay this bill using Internet banking.
BPAY View Registration No.: 185421

MILDURA

741 - 759 Fourteenth Street Mildura 3500
 PO Box 1438 Mildura 3502
 AUSDOC DX 50023
 Tel: (03) 5081 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
 AUSDOC DX 30164
 Tel: (03) 5036 2160 Fax: (03) 5036 2180
 Office Hours 8.00am - 5.00pm Monday - Friday



LOWER MURRAY WATER

KERANG

56 Wellington Street Kerang 3579
 PO Box 547 Kerang 3579
 AUSDOC DX 57908
 Tel: (03) 5450 3960 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. 015576

URBAN ACCOUNT

Amount Due \$97.56

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 700155765

Property Address : 89 INDI AVENUE RED CLIFFS VIC 3496 (Prop:15576) - Urban Account
 Lot 7 LP 114816 Sec B Vol 9078 Fol 660

	Charge	Concession	Balance
Water Service Tariff	52.09	-25.08	27.01
Water by Measure Chg-Info on reverse	6.79		6.79
Sewerage Service Tariff	122.96	-59.20	63.76

TOTAL OWING \$97.56

Pension Concessions granted for the current Financial year total \$168.56
 Payments/Credits since last Notice \$97.52



Payment Slip - Methods of Payment

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

015576

89 INDI AVENUE RED CLIFFS VIC 3496 (Prop:15576) - Urban Account



*850 700155765

\$97.56

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.



Billpay Code: 0850
Ref: 7001 5576 5

Pay in person at any Post Office.



Biller Code: 78477
Ref: 7001 5576 5

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

B PAY	Billier Code: 78477 Ref: 7001 5576 5
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 5576 5	

Payment Ref: 7001 5576 5



By Phone

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

Amount Due

\$97.56

Hand

2/12/20

See reverse for In Person and By Mail options

Due diligence checklist

What you need to know before buying a residential property

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

Urban living

Moving to the inner city?

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

Is the property subject to an owners corporation?

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

Growth areas

Are you moving to a growth area?

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

Flood and fire risk

Does this property experience flooding or bushfire?

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

Rural properties

Moving to the country?

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

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

Can you build new dwellings?

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

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

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

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

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

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.