
Vendor statement

Property address: 8 Jude Avenue, Mildura, Victoria 3500

Vendor: Cameron Richard Penny

Purchaser:

Prepared by
Salvatore E. Iamarino
158 Seventh Street
Mildura VIC 3500
Email: sam@iamarinolaw.com
Ref: SEI:RP:6923

Vendor statement

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

This statement must be signed by, or on behalf of, the vendor and given to the purchaser before the purchaser signs the contract.

The parties may sign by electronic signature.

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

Land: Lot 21 on Plan of Subdivision 043650 Certificate of Title Volume 8345 Folio 614 being the land situate and known as: **8 Jude Avenue, Mildura, Victoria 3500**

SIGNED BY THE VENDOR

Name: **Cameron Richard Penny**

On 29 / 06 / 2021



State nature of authority if applicable, for example, 'director', 'attorney under power of attorney'

SIGNED BY THE PURCHASER

Name:

On ____ / ____ / 20____

State nature of authority if applicable, for example, 'director', 'attorney under power of attorney'

SUMMARY PAGE OF THE VENDOR STATEMENT *(Please tick)*

✓	Topic	✓	Topic	✓	Topic
✓	Attachments		Subdivision		Building insurance
✓	Title		Owners corporation		Terms contract
✓	Land use & services		Notices		Sale subject to mortgage
✓	Planning		Building permits		(GAIC) Growth areas infrastructure contribution
✓	Financial matters		Owner builder insurance		Disclosure of energy information

ATTACHMENTS

Any certificates, documents and other attachments may be annexed or further information added here.

☒ Attached.

☐ Further information:

Property Report

TITLE

(a) Attached are copies of the following documents:

☒ Register Search Statement and the document referred to as the diagram location in the Register Search Statement.

☐ General Law Title.

The last conveyance in the chain of title or other document which gives evidence of the vendor's title to the land.

(b) ☐ Evidence of the vendor's right or power to sell where the vendor is not the registered proprietor or the owner in fee simple.

Not Applicable

LAND USE AND SERVICES

(a) Easements, covenants, or other similar restrictions

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

☒ Attached copies of title document/s.

OR

☐ Full description:

Nil

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

None known at this time

(b) Services

The following services are **NOT** connected to the land:

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

(c) Road access ☒ Yes ☐ No

PLANNING

(a) Planning scheme

Name of planning scheme:	Mildura Rural City
Name of responsible authority:	Mildura Rural City Council
Zoning of the land:	General Residential
Name of planning overlay:	Specific Controls

(b) Designated bushfire prone area

☐ Yes ☒ No Under section 192A of the Building Act 1993

FINANCIAL MATTERS

(a) Particulars of the amount of any rates, taxes, charges or other similar outgoings including interest

☒ Their total does not exceed:

\$2,125.10

(b) Particulars of any charge under any Act

Amount owing:

To chargee:

Other particulars, including dates and times of payments:

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

VOLUME 08345 FOLIO 614Security no : 124088982420G
Produced 30/03/2021 09:50 AMLAND DESCRIPTION

Lot 21 on Plan of Subdivision 043650.
PARENT TITLE Volume 08345 Folio 613
Created by instrument B091671 02/11/1960

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
CAMERON RICHARD PENNY of 8 JUDE AV MILDURA 3500
X267720J 17/01/2001

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE X267721F 17/01/2001
NATIONAL AUSTRALIA BANK 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 LP043650 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: 8 JUDE AVENUE MILDURA VIC 3500

ADMINISTRATIVE NOTICES

NIL

eCT Control 16089P NATIONAL AUSTRALIA BANK LIMITED
Effective from 22/10/2016

DOCUMENT END

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PLAN OF SUBDIVISION OF
PART OF CROWN PORTION. I
PARISH OF MILDURA
COUNTY OF KARKAROOC

LP 43650
EDITION 1
PLAN MAY BE LODGED 1-11-58

V. 3365 F. 979

V. 3433 F. 495

Measurements are in Feet & Inches

Conversion Factor

FEET X 0.3048 = METRES

COLOUR CODE

E-1 = BLUE

R1 = BROWN

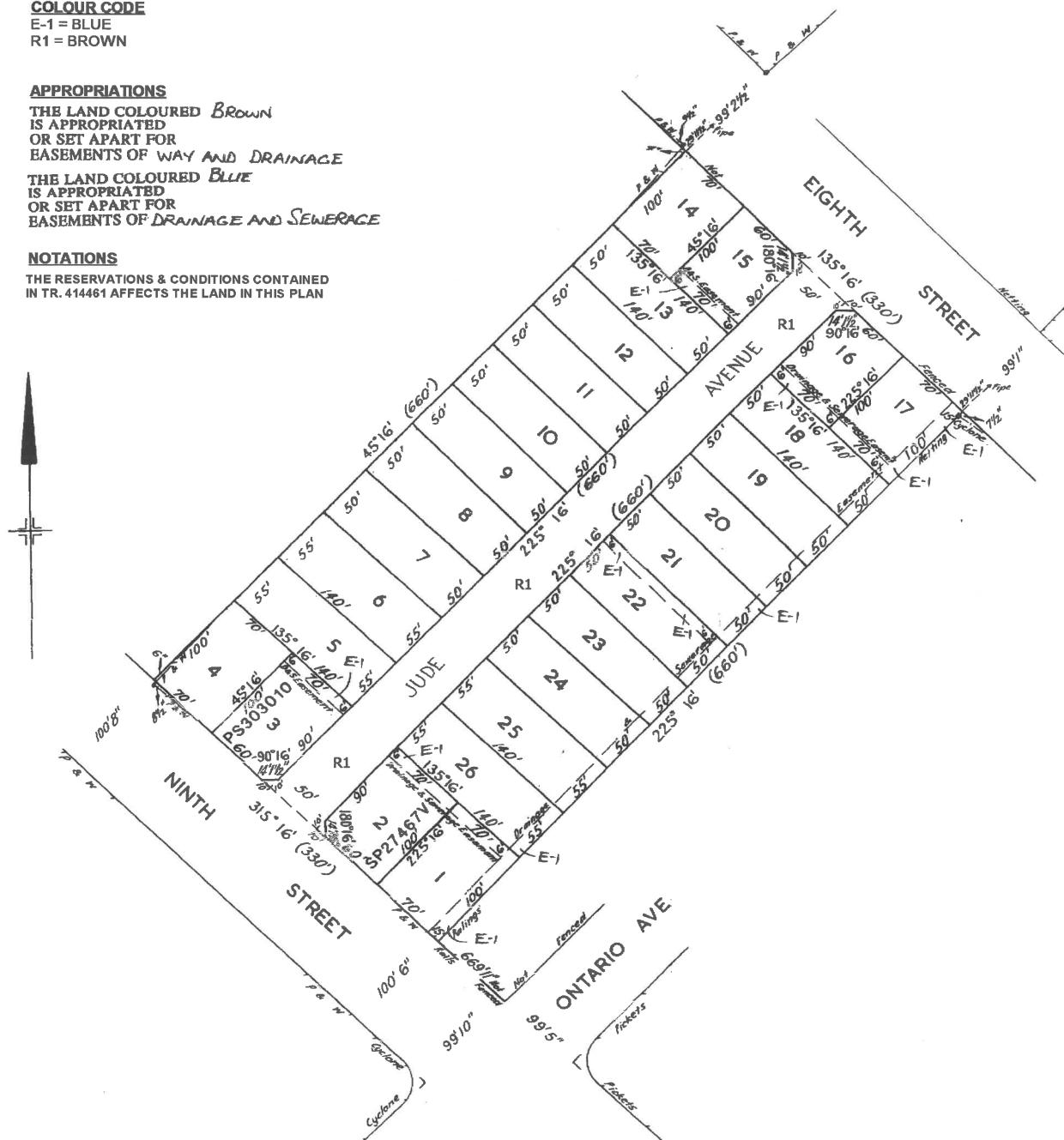
APPROPRIATIONS

THE LAND COLOURED *BROWN*
IS APPROPRIATED
OR SET APART FOR
BASEMENTS OF WAY AND DRAINAGE

THE LAND COLOURED *BLUE*
IS APPROPRIATED
OR SET APART FOR
BASEMENTS OF DRAINAGE AND SEWERAGE

NOTATIONS

THE RESERVATIONS & CONDITIONS CONTAINED
IN TR. 414461 AFFECTS THE LAND IN THIS PLAN



WARNING: Where multiple parcels are referred to or shown on this Title Plan this does not imply separately disposable parcels under Section 8A of the Sale of Land Act 1962

TRANSFER OF LAND

Section 45 Transfer of Land Act 1958

Lodged by:

Name:

Phone:

Address:

Ref:

Customer Code:



X267720J

170101 1333 45 12



MADE AVAILABLE/CHANGE CONTROL

Land Titles Office Use Only

The transferor at the direction of the directing party (if any) transfers to the transferee the estate and interest specified in the land described for the consideration expressed and subject to the encumbrances affecting the land including any created by dealings lodged for registration before the lodging of this transfer.

Land:

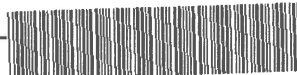
Certificate of Title Volume 8345 Folio 614

Estate and Interest:

All My half Estate and Interest In Fee Simple

Consideration:

\$12,500.00



DX267720J-1-7

Transferor:

MATTHEW BRUCE PENNY and CAMERON RICHARD PENNY

Transferee:

CAMERON RICHARD PENNY of 8 Jude Avenue, Mildura, Vic. 3500.

Directing Party:

NIL

Dated: **5/7/00**

Execution and Attestation

Signed by the Transferor
in the presence of:

[Signature]

[Signature]

Matthew Penny

[Signature]

Signed by the Transferee
in the presence of:

[Signature]

[Signature]

Approval No. 1060989A

T1

Page 1 of 1



Customised Databases

01 FEB 2001

me

ORDER TO REGISTER
Please register and issue title to

Signed

Cust. Code:

THE BACK OF THIS FORM MUST NOT BE USED

STAMP DUTY USE ONLY

Accept value \$100,000 for 1/2 interest as per clt
Original Transfer of Land
Stamped with: \$1,000.00
Trn: 811837 25-JUL-2000
Stamp Duty Victoria, EYFO

\$1000-

SPa 7/7/00

Mortgage of Land

ORIGINAL

X267721F
170101 1333 74

Section 74 Transfer of Land Act 1958

Lodged by:

Name: National Australia Bank Limited A.C.N. 004044937

Telephone no.: ()

Address:

Ref:

NATIONAL AUSTRALIA BANK LIMITED 9E

Customer Code:

MADE AVAILABLE/CHANGE CONTROL

Land Titles Office Use Only

The Mortgagor mortgages to the Mortgagee the estate and interest specified in the land described together with each structure, fixture or improvement on it or fixed to it subject to the registered encumbrances affecting the land and any created by dealings lodged for registration prior to the lodging of this Mortgage with the payment of the amount owing and agrees as set out in this Mortgage.

Land (Title or Crown Grant Volume Folio)

Certificate of Title Volume 8345 Folio 614

Estate or Interest being mortgaged

Estate in fee simple

Mortgagor (full name)

Cameron Richard PENNY

("Mortgagor")

Mortgagee

National Australia Bank Limited A.C.N. 004044937
500 Bourke Street Melbourne Victoria

("Bank")

Date of this Mortgage

14 DECEMBER 2000

The provisions contained in Home Mortgage Memorandum of Common Provisions retained by the Registrar of Titles in No. AA528 ("Memorandum") are incorporated in this Mortgage.

The Mortgagor agrees with the Bank as follows:

1. A reference to "this Mortgage" in this instrument of Mortgage, the Memorandum, and any annexure to this Mortgage is a reference to the Mortgage constituted by this instrument of Mortgage, the Memorandum and any annexure to this Mortgage. Words defined in the Memorandum have the same meaning when used in this instrument of Mortgage and any annexure to this Mortgage. The Mortgagor acknowledges that the Mortgagor has received and read a copy of this Mortgage prior to executing it.
2. The Mortgagor acknowledges giving this Mortgage and incurring obligations and giving rights under this Mortgage for valuable consideration received from the Bank.

Approval No. 6469810A

ORDER TO REGISTER
Please register and issue title to



01 FEB 2001
129-461 (8/99)

Signed

Cust. Code:

THE BACK OF THIS FORM MUST NOT BE USED

STAMP DUTY USE ONLY	
\$75000	264
TH	JUNE 7770/3782
DATE	11/01/01
ASSESSED	AS
STAMPS ACT 1988 AP NO. 161 J. AUSTRALIA DANCE	

MORTGAGOR EXECUTION AND ATTESTATION – MANDATORY

Individual/s

Signed Sealed and Delivered in Victoria by the Mortgagor
in the presence of:

Signature of Witness
Signature of Witness
Signature of Witness
Signature of Witness

Signature of Mortgagor
Signature of Mortgagor
Signature of Mortgagor
Signature of Mortgagor

Companies Executing without using a Common Seal

Executed by

--

by being signed by:

Signature
Full name (BLOCK LETTERS)
Address
Office held (Director, Secretary or Sole Director and Sole Company Secretary)

Signature
Full name (BLOCK LETTERS)
Address
Office held (Director, Secretary or Sole Director and Sole Company Secretary)

Companies Executing by using a Common Seal

The Common Seal of

--

was affixed in the presence of:

--

Signature
Full name (BLOCK LETTERS)
Address
Office held (Director, Secretary or Sole Director and Sole Company Secretary)

Signature
Full name (BLOCK LETTERS)
Address
Office held (Director, Secretary or Sole Director and Sole Company Secretary)

MORTGAGEE – NO EXECUTION REQUIRED

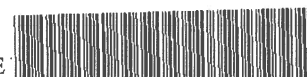
Approval No. 6469810A

M page 2



THE BACK OF THIS FORM MUST NOT BE

X267721F
170101 1333 74



DX267721F-2-7



Mildura Rural City Council

Land Information Certificate

Date of certificate: 30 March 2021

SECTION 229 LOCAL GOVERNMENT ACT 1989

Certificate No: 24255

Assessment No: 3563

Your Reference: 6923

Applicant Details

Salvatore E. Iamarino
158 Seventh Street
MILDURA VIC 3500

Property Address: 8 Jude Avenue MILDURA

Description: Lot: 21 Sec: 33 Blk: D LP: 43650

Area: 651.0000 Square Metres

Capital Improved Value	\$224,000
Site Value	\$112,000
Net Annual Value	\$11,200
Base Date:	01/01/2020

RATES, CHARGES AND OTHER MONIES: FOR THE 2020-2021 FINANCIAL YEAR

(Current rates and charges are payable in one lump sum by 15 February or by quarterly instalments due (1st) 30 September, (2nd) 30 November, (3rd) 28 February and (4th) 31 May of this financial year.)

Residential Rate	\$1,390.16
Waste Management	\$434.79
Residential Fire Levy (Fixed)	\$113.00
Residential Fire Levy (Variable)	\$12.10
Rate Arrears to 30/06/2020:	\$463.57
Interest to 09/04/2021:	\$33.89
Other Monies:	\$0.00
Less Rebates:	\$0.00
Less Payments:	-\$952.00

Total Rates & Charges Due:	\$1,495.51
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Additional Monies Owed:

Debtor Balance Owing:

Total Rates & Charges & Additional Monies Owed:	\$1,495.51
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Pay via BPay Biller Code: 93922

Reference Number: 35634

For further information contact

Rates Department
Mildura Rural City Council
PO Box 105, Mildura Vic 3502; or
DX 50014, Mildura
Telephone: (03) 5018 8122

Certificate updates

Certificates are valid for 90 days from the original date of issue. Updates may be requested by the applicant only. All update requests must be submitted via the following email address:
helpdesk-revenue@mildura.vic.gov.au



Mildura Rural City Council

Land Information Certificate

Date of certificate: 30 March 2021

SECTION 229 LOCAL GOVERNMENT ACT 1989

Certificate No: 24255

Assessment No: 3563

Your Reference: 6923

Property Address: 8 Jude Avenue MILDURA 3500

Description: Lot: 21 Sec: 33 Blk: D LP: 43650

This certificate provides information regarding valuation, rates, charges, other moneys owing and any orders and notices made under the **Local Government Act 1989**, the **Local Government Act 1958** or under a local law of the Council.

There are no monies owed for works under the **Local Government Act 1958** or earlier act.

There are no monies owed under Section 94(5) of the **Electricity Industry Act 2000**.

There is no potential liability for rates under the **Cultural and Recreational Lands Act 1963**.

There is not any outstanding amount required to be paid for recreational purposes or any transfer of land required to be made to Council for recreational purposes under Section 18 of the **Subdivision Act 1988** or the **Local Government Act 1958**.

There are not any notices or orders on the land that have been served by Council under the **Local Government Act 1958**, **Local Government Act 1989**, any other Act or regulation, or under a local law of the Council, which have a continuing application as at the date of this certificate.

There is not a potential liability for the land to become rateable under Section 173 or 174A of the **Local Government Act 1989** unless stated in 'Please Note'.

There is no money owed under Section 227 of the **Local Government Act 1989**.

This certificate is not required to (and does not) include information regarding planning, building, health, land fill, land slip, flooding information or service easements. Information regarding these matters may be available from Council or the relevant authority. A fee may be charged for such information.

PLEASE NOTE:

I hereby certify that the information given in this certificate is a true and correct disclosure of rates and other monies payable to the Mildura Rural City Council as at the above date, together with any notices served pursuant to the Local Government Act, Local Law or any other Act.

.....David Clohesy..... **DELEGATED OFFICER**

RECEIPT OF \$27.00 ACKNOWLEDGED, BEING THE FEE FOR THIS CERTIFICATE.

Legend

Urban Water

Pipeline

Retired Pipeline

Urban Sewer

Gravity Pipeline

Pressure Main Pipeline

Rising Main Pipeline

Retired Gravity Pipeline

Retired Pressure Main Pipeline

Retired Rising Main Pipeline

Rural Irrigation

Channel

Pipeline

Retired Channel

Retired Pipeline

Rural Drainage

Channel

Gravity Pipeline

Rising Main

Retired Channel

Retired Pipeline

0 11.84 23.7

Meters



1: 621

Printed: 30/03/2021

GDA_1994_MGA_Zone_54

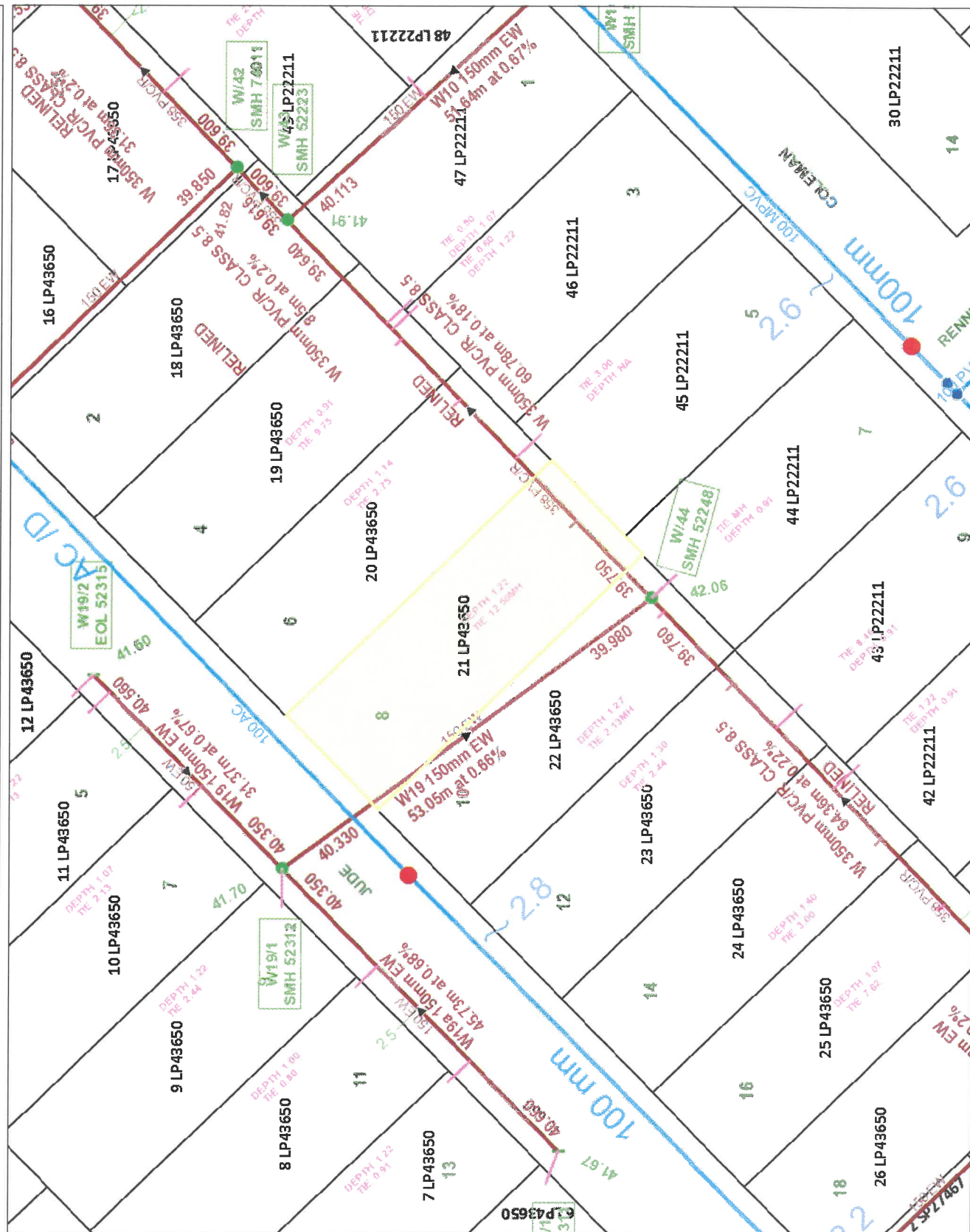
© Lower Murray Urban

and Rural Water Corporation

Notes/Comments

LMW DISCLAIMER: The accuracy and completeness shown on this plan is not guaranteed and therefore shall be used as a guide only. The user is responsible to prove locations and depths in the field. This information is only to be used for the initial project and shall not be passed onto a third party. Note for further assistance please contact LMW.

LOWER MURRAY WATER



Property Report from www.land.vic.gov.au on 30 March 2021 10:05 AM

Address: 8 JUDE AVENUE MILDURA 3500

Lot and Plan Number: Lot 21 LP43650

Standard Parcel Identifier (SPI): 21\LP43650

Local Government (Council): MILDURA **Council Property Number:** 3563

Directory Reference: VicRoads 535 N3

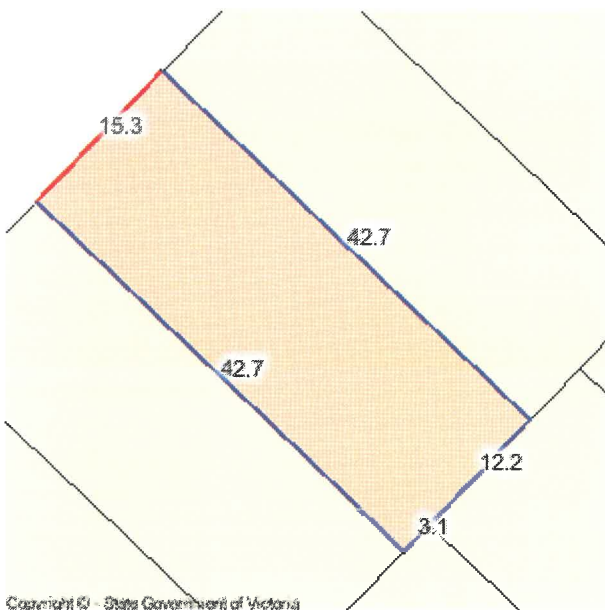
This property is not in a designated bushfire prone area.

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: 649 sq. m

Perimeter: 116 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: GENERAL RESIDENTIAL ZONE (GRZ)
GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)

Planning Overlay: SPECIFIC CONTROLS OVERLAY (SCO)
SPECIFIC CONTROLS OVERLAY - SCHEDULE 1 (SCO1)

Planning scheme data last updated on 24 March 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 [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 30 March 2021 10:05 AM

PROPERTY DETAILS

Address: **8 JUDE AVENUE MILDURA 3500**
 Lot and Plan Number: **Lot 21 LP43650**
 Standard Parcel Identifier (SPI): **21\LP43650**
 Local Government Area (Council): **MILDURA**
 Council Property Number: **3563**
 Planning Scheme: **Mildura**
 Directory Reference: **VicRoads 535 N3**

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**

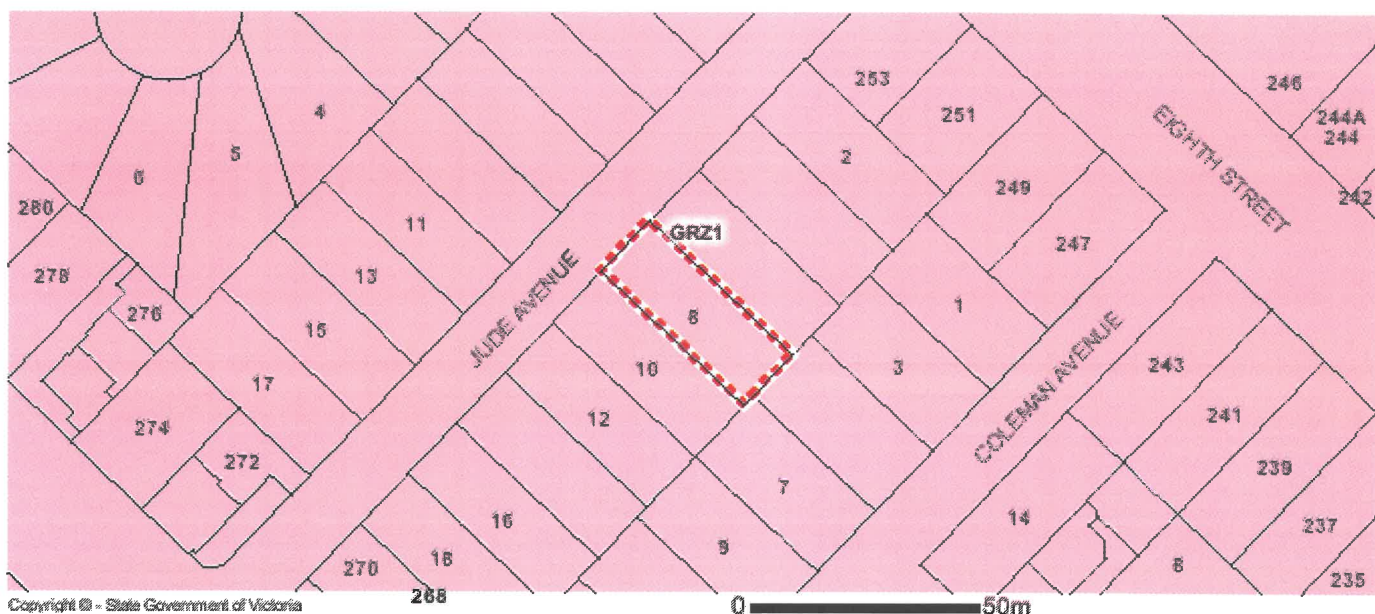
STATE ELECTORATES

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

Planning Zones

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

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



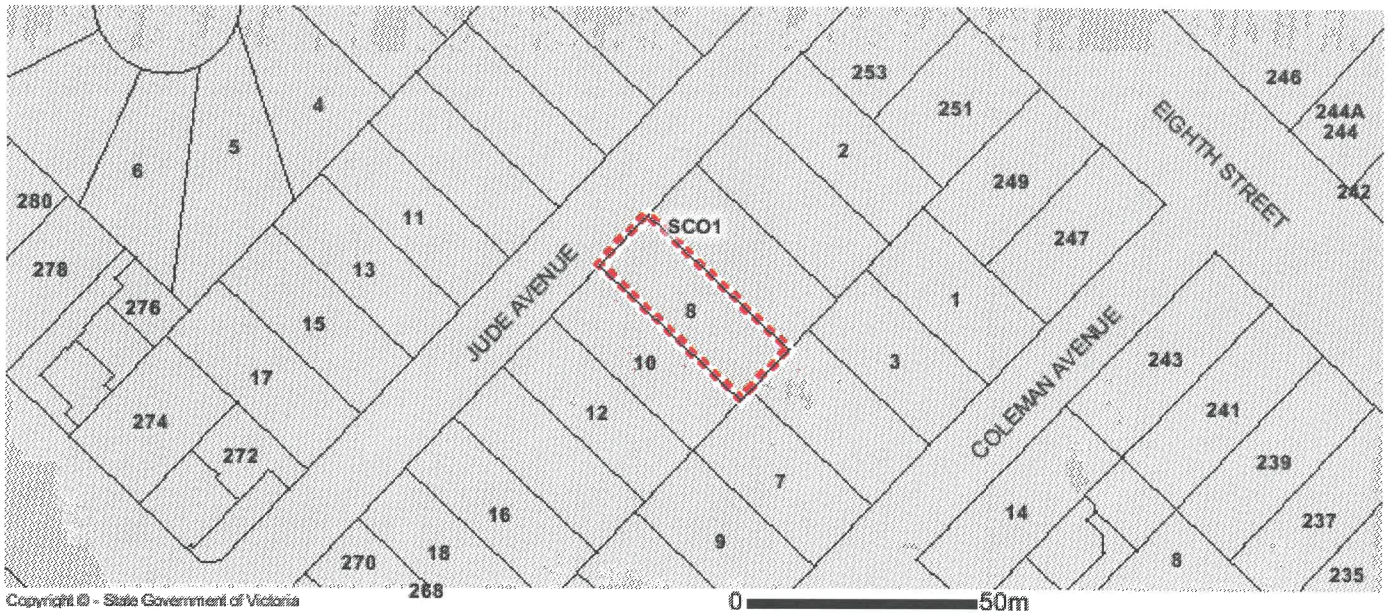
 **GRZ - General Residential**

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

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 24 March 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>

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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>

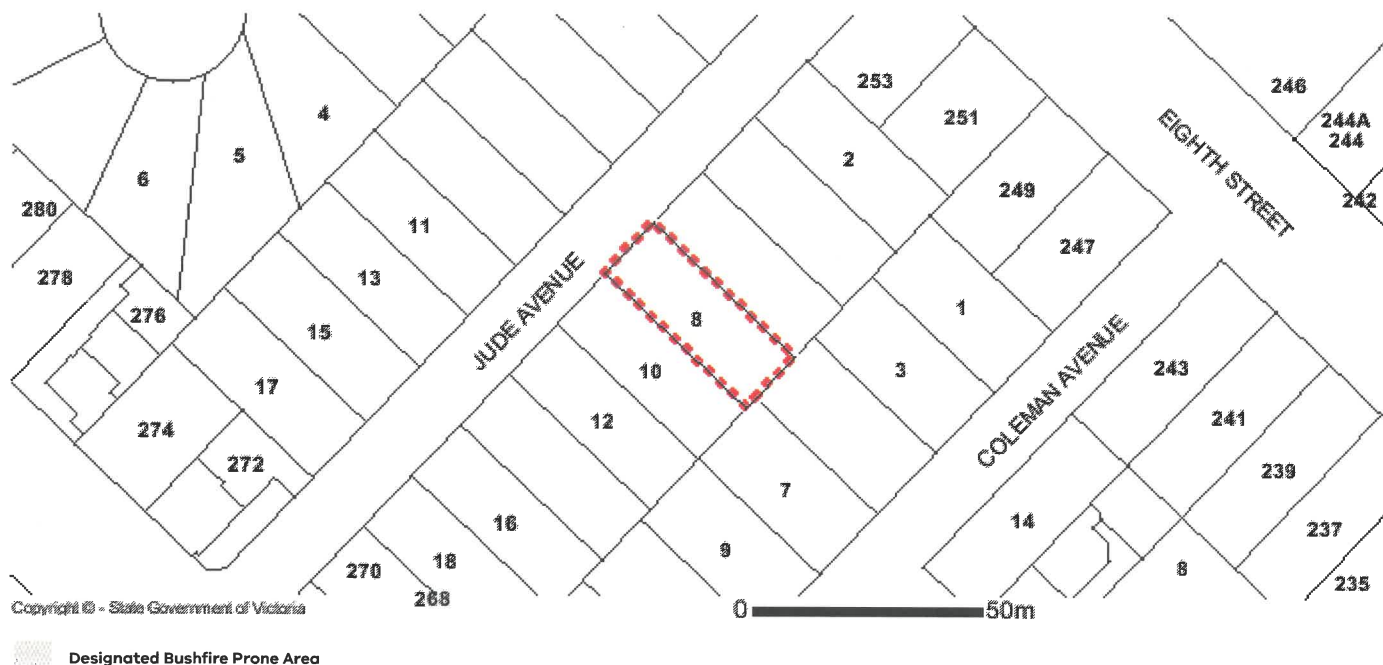
For details of surrounding properties, use this service to get the Reports for properties of interest.

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>

DUE DILIGENCE CHECKLIST

Consumer Affairs Victoria

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.