# 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 the vendor and given to the purchaser before the purchaser signs the contract.

The vendor may sign by electronic signature.

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

Land	63 Mayfair Drive, West Wodonga 3690	
Vendor's name	Helen Margaret Doddridge	Date 14/1/2025
Vendor's signature	Signed by:  9AE1TTADFC4B456	
	SAETTAUP04B430	
Purchaser's name		Date
Purchaser's signature		
Purchaser's name		Date
Purchaser's signature		

1

## 1

FIN	ANCIAL MATTERS				
1.1	Particulars of any Rates, Taxes, Charges or Other Simi				
	(a) Their total does not exceed:		\$5,000.00		
1.2	Particulars of any Charge (whether registered or not) impunder that Act, including the amount owing under the charge		e an amount due		
	То				
	Other particulars (including dates and times of payments)	):			
1.3	Terms Contract				
	This section 1.3 only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.				
	Not Applicable.				
1.4	Sale Subject to Mortgage				
	This section 1.4 only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is NOT to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.				
	Not Applicable.				
1.5	Commercial and Industrial Property Tax Reform Act 20	024 (Vic) (CIPT Act)			
(a)	The Australian Valuation Property Classification Code (within the meaning of the CIPT Act) most recently allocated to the land is set out in the attached Municipal rates notice or property clearance certificate or is as follows	AVPCC No.			
(b)	Is the land tax reform scheme land within the meaning of the CIPT Act?	□ Yes □ No			
(c)	If the land is tax reform scheme land within the meaning of the CIPT Act, the entry date within the meaning of the CIPT Act is set out in the attached Municipal rates notice of property clearance certificate or is as follows	Date: OR □ Not applicable			
INS	SURANCE				
2.1	Damage and Destruction				
	This section 2.1 only applies if this vendor statement is in respect of a contract which does NOT provide for the land to remain at the risk of the vendor until the purchaser becomes entitled to possession or receipt of rents and profits.				
	Not Applicable.				
2.2	Owner Builder				
	This section 2.2 only applies where there is a residence or	the land that was constructed by:	an owner-huilder		

within the preceding 6 years and section 137B of the Building Act 1993 applies to the residence.

Not Applicable.

#### 3 LAND USE

2

## 3.1 Easements, Covenants or Other Similar Restrictions

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

Is in the attached copies of title documents.

	(b) Particulars of any existing failure to comply with that easement, covenant or other similar restriction are:  To the best of the vendor's knowledge, there is no existing failure to comply with the terms of any easement, covenant or other similar restriction.
3.2.	Road Access
	There is NO access to the property by road if the square box is marked with an 'X'
3.3.	Designated Bushfire Prone Area
	The land is in a designated bushfire prone area under section 192A of the <i>Building Act</i> 1993 if the square box is marked with an 'X'
3.4.	Planning Scheme
	Attached is a certificate with the required specified information.
NO	TICES
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:
	Not Applicable.
4.2.	Agricultural Chemicals
	There are NO notices, property management plans, reports or orders in respect of the land issued by a government department or public authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes. However, if this is not the case, the details of any such notices, property management plans, reports or orders, are as follows:
	Not Applicable.
4.3.	Compulsory Acquisition
	The particulars of any notices of intention to acquire that have been served under section 6 of the <i>Land Acquisition</i> and <i>Compensation Act</i> 1986 are as follows:
	Not Applicable.
BU	ILDING PERMITS
	culars of any building permit issued under the <i>Building Act</i> 1993 in the preceding 7 years (required only where there

## 5

is a residence on the land):

Not Applicable.

4

#### 6 **OWNERS CORPORATION**

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

Not Applicable.

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

Not Applicable.

#### 8 **SERVICES**

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

Electricity supply □ Gas supply ⊠	Water supply □	Sewerage □	Telephone services ⊠	
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### 9 TITLE

Attached are copies of the following documents:

#### 9.1 (a) Registered Title

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

### 10 SUBDIVISION

#### 10.1. Unregistered Subdivision

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

Not Applicable.

### 10.2. Staged Subdivision

This section 10.2 only applies if the land is part of a staged subdivision within the meaning of section 37 of the *Subdivision Act* 1988.

Not Applicable.

#### 10.3. Further Plan of Subdivision

This section 10.3 only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the *Subdivision Act* 1988 is proposed. Not Applicable.

#### 11 DISCLOSURE OF ENERGY INFORMATION

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

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

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and
- (b) which has a net lettable area of at least 1000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):

Not Applicable.

#### 12 DUE DILIGENCE CHECKLIST

(The Sale of Land Act 1962 provides that the vendor or the vendor's licensed estate agent must make a prescribed due
diligence checklist available to purchasers before offering land for sale that is vacant residential land or land on which
there is a residence. The due diligence checklist is NOT required to be provided with, or attached to, this vendor
statement but the checklist may be attached as a matter of convenience.)

#### 13 ATTACHMENTS

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

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

(Attached is an "Additional Vendor Statement" if section 1.3 (Terms Contract) or section 1.4 (Sale Subject to Mortgage) applies)

4	
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The Victorian Government acknowledges the Traditional Owners of Victoria and pays respects to their ongoing connection to their Country, History and Culture. The Victorian Government extends this respect to their Elders, past, present and emerging.

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

\_\_\_\_\_\_

VOLUME 09890 FOLIO 250 Security no : 124121166673X Produced 13/01/2025 04:37 PM

#### LAND DESCRIPTION

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Lot 35 on Plan of Subdivision 215270M. PARENT TITLE Volume 08786 Folio 760

#### REGISTERED PROPRIETOR

\_\_\_\_\_

Estate Fee Simple

Sole Proprietor

HELEN MARGARET DODDRIDGE of 18 MURPHY STREET RUTHERGLEN VIC 3685 Administrator(s) of MARK STEPHEN JOHNSON deceased AY767209N 10/01/2025

#### ENCUMBRANCES, CAVEATS AND NOTICES

\_\_\_\_\_

MORTGAGE AN371761R 13/12/2016
COMMONWEALTH BANK OF AUSTRALIA

COVENANT (as to whole or part of the land) in instrument P432546H

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

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SEE LP215270M FOR FURTHER DETAILS AND BOUNDARIES

#### ACTIVITY IN THE LAST 125 DAYS

-----

NUMBER STATUS DATE
AY762651Y (E) NOMINATION OF ECT TO LC Completed 08/01/2025
AY767209N (E) TRANSMISSION APPLICATION Registered 10/01/2025

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

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

Street Address: 63 MAYFAIR DRIVE WEST WODONGA VIC 3690

ADMINISTRATIVE NOTICES

\_\_\_\_\_

NIL

eCT Control 15940N COMMONWEALTH BANK OF AUSTRALIA Effective from 10/01/2025

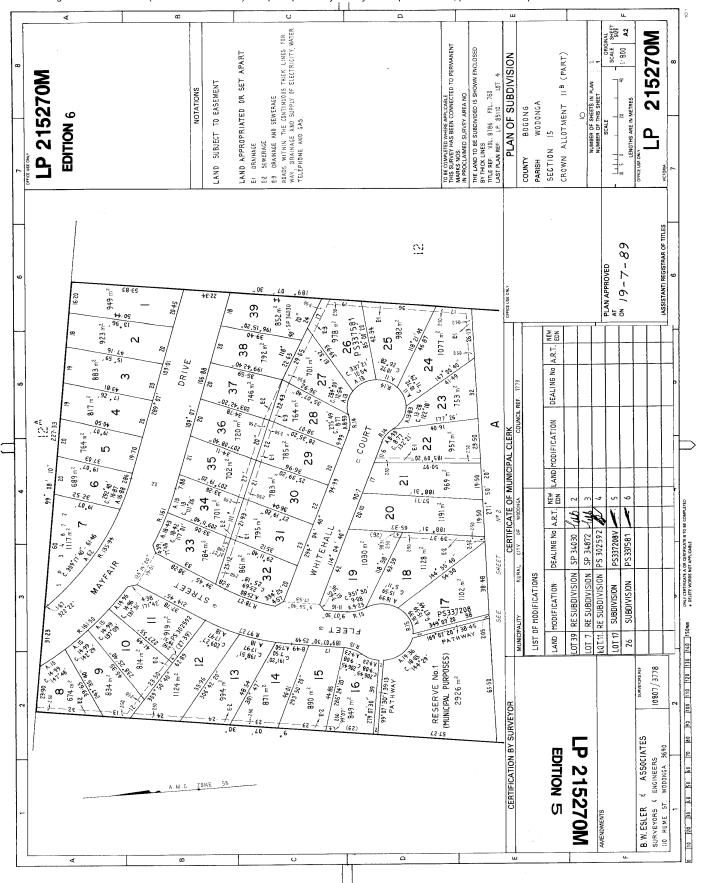
DOCUMENT END

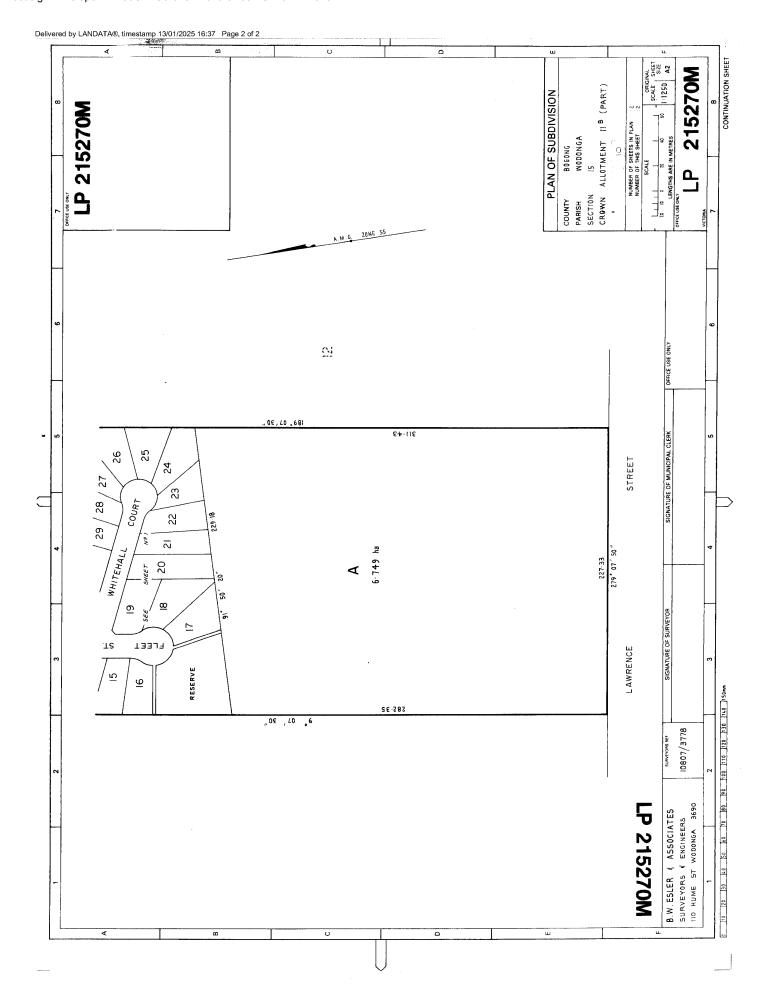
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	Titles Office Use Only
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Code 1220D	P432546H
VICTORIA	TRANSFER OF LAND
the lodging of this instrument the transferor for the color the directing party (if any) transfers to the transferee	ng any created by dealings lodged for registration prior to insideration expressed at the request and by the direction the estate and the interest specified in the land described to any easement hereby reserved or restrictive covenant the and included herein. (Notes 1-4)
Land	(Note 5)
CERTIFICATE OF TITLE VOLUME 9890 FOLIO 250	
	STANE DUTY VICTORIA U\$03C\$1 \$\$1 T\$028936 00072673 t R\$110229 D\$44 \$352.60
Consideration	(Note 6)
\$23,000.00 (Twenty three thousand dollars)	
Fransferor	(Note 7)
AUSTRALIAN REGIONAL DEVELOPMENTS PTY. LTD.	
Transferee	(Note 8)
RACHELLE VALENTE of 9 Arden Place, Wodonga	
Estate and Interest	(Note 9)
All its estate and interest	

Directing Party

(Note 10)

Comption

Comption

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Covenant

Covenant

See over

Directing Party

(Note 10)

Office Use Only

OFFICE OF THE STATE OF THE

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M.C.S.

Approval No. T2/1

Delivered by LANDATA®, timestamp 13/01/2025 16:37 Page 2 of 3

The Transferees hereby covenant with the Transferor and as a separate covenant with the reigstered proprietor or proprietors for the time being of every Lot and every road or street shown on Plan of Subdivision Number 215270M of which Lot 35 is a part lodged in the Office of Titles (other than the land hereby transferred), whether transferred by the Transferor before or after the transfer of the Lot hereby transferred to the intent that the burden of these covenants may run with and bind the Lot hereby transferred and every part thereof and to the intent that the benefit of these covenants may be annexed to and run with each and every Lot and road or street shown on the said Plan of Subdivision (other than the Lot hereby transferred) as part of and for the purpose of effectuating a general building scheme affecting the whole of the Lots and roads or streets shown on the said Plan of Subdivision, as follows, namely:-

1. That the Transferees will not build construct or erect or cause to be built, constructed or erected on the lot hereby transferred any buildings other than one dwelling house constructed of new materials and having a total area of not less than 100m<sup>2</sup>, together with a garage or other usual outbuildings and such building(s) shall have external walls of brick, stone or similar materials or glass and incorporating the use of timber, provided that such timber used shall not exceed 25% of the total external wall area, but not including normal timber fascia and trimmings and further provided that nothing in this covenant shall preclude a dwelling house having the inner framework of its external walls constructed of timber or other materials or a garage or other usual outbuildings being constructed of timber or other materials.

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30th of august, 1989 Date

(Note 13)

Execution and Attestation

THE COMMON SEAL of AUSTRALIAN REGIONAL DEVELOPMENTS PTY. LTD. was hereunto affixed in accordance with its Articles )

of Association in the presence of:

SIGNED by the Transferee RACHELLE

VALENTE in the presence of:

(Note 14)

Docusign Envelope ID: 433CFAC3-0187-4616-9B63-4C125FD1E575



ABN: 63 277 160 265

Hovel St, Woodonga, VIC 3690

Customer service enquiries: (02) 6022 9300

1300 792 795 wodonga.vic.gov.au

## RATES AND VALUATION NOTICE | TAX INVOICE

1/7/2024 - 30/6/2025



MR M S JOHNSON 63 MAYFAIR DRIVE WEST WODONGA VIC 3690



605581 8		
16/08/2024		
30/09/2024		
01/01/2024		
\$408,000.00		
\$194,000.00		
\$20,400.00		
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INTEREST RATE 10 PER CENT SEE REVERSE FOR DETAILS.

## PROPERTY LOCATION AND DESCRIPTION

63 MAYFAIR DRIVE

Cut-off

and

WEST WODONGA VIC 3690

Owners: MR M S JOHNSON

Fire Services Property Levy Category: Residential

AVPCC: 110 - Detached Home

LOT 35 LP215270

Area: 0.0702 Hectares Title Description: DT

## PARTICULARS OF RATES AND CHARGES

@ 0.0034920 of 408,000 1,424.75 Rates residential occupied Garbage charge 3 bins service 276.45 Waste management levy 110.80 167.50

(@ 0.0000870 of 408,000) + \$132 State government fire services property levy

Payments received to 13/08/2024 are reflected on this notice.

1ST INSTALMENT	2ND INSTALMENT	3RD INSTALMENT	4TH INSTALMENT	6	4 070 50
\$494.95	\$494.85	\$494.85	\$494.85	BALANCE \$	1,979.50
30/09/2024	02/12/2024	28/02/2025	02/06/2025	1ST INSTALMENT	494.95

retain

Biller Code: 293241 Ref No.: 6 055 818

BPAY® this payment via Internet or phone banking.

PLEASE SEE REVERSE OF FORM FOR PAYMENT OPTIONS

RATEPAYER: MR M S JOHNSON

PROPERTY: 63 MAYFAIR DRIVE, WEST WODONGA

**RATE ASSESSMENT NO: 605581 8** 

Billpay

Billpay Code: 2301 Ref: 605 5818

Pay in-store at Australia Post, online at auspost.com.au/ postbillpay, by phone 13 18 16 or via AusPost app





Instalment Payment \*2301 6055818



For emailed notices: wodonga.enotices.com.au Reference No: 5EE187704Z

**Balance** 

First Instalment 30/09/2024 \$494.95

\$1,979.50



### **PROPERTY REPORT**



www.wodonga.vic.gov.au

From www.land.vic.gov.au at 19 December 2024 01:28 PM

#### **PROPERTY DETAILS**

63 MAYFAIR DRIVE WEST WODONGA 3690 Address:

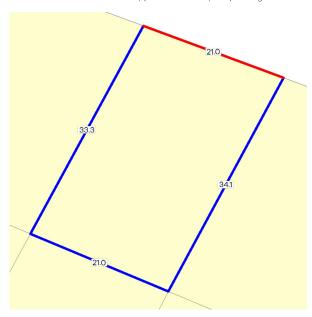
Lot and Plan Number: Lot 35 LP215270 Standard Parcel Identifier (SPI): 35\LP215270 Local Government Area (Council): WODONGA

Council Property Number: 309391

Vicroads 652 G4 Directory Reference:

#### SITE DIMENSIONS

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



**Area:** 702 sq. m Perimeter: 109 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.

Calculating the area from the dimensions shown may give a different value to the area shown above

For more accurate dimensions get copy of plan at <u>Title and Property</u> Certificates

#### **UTILITIES**

Rural Water Corporation: **Goulburn-Murray Water** 

Urban Water Corporation: **North East Water** 

Melbourne Water: Outside drainage boundary

Power Distributor: AUSNET

#### STATE ELECTORATES

Legislative Council: **NORTHERN VICTORIA** 

Legislative Assembly: BENAMBRA

#### PLANNING INFORMATION

Property Planning details have been removed from the Property Reports to avoid duplication with the Planning Property Reports from the Department of Transport and Planning which are the authoritative source for all Property Planning information.

The Planning Property Report for this property can found here - Planning Property Report

Planning Property Reports can be found via these two links

Vicplan https://mapshare.vic.gov.au/vicplan/

Property and parcel search https://www.land.vic.gov.au/property-and-parcel-search

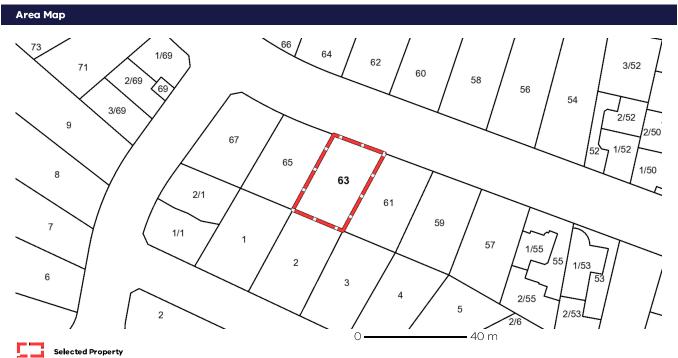
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## **PROPERTY REPORT**





## PLANNING PROPERTY REPORT



From www.planning.vic.gov.au at 19 December 2024 01:28 PM

#### **PROPERTY DETAILS**

63 MAYFAIR DRIVE WEST WODONGA 3690 Address:

Lot and Plan Number: Lot 35 LP215270 Standard Parcel Identifier (SPI): 35\LP215270

Local Government Area (Council): WODONGA www.wodonga.vic.gov.au

Council Property Number: 309391 Planning Scheme: Wodonga

Planning Scheme - Wodonga

Directory Reference: Vicroads 652 G4

**UTILITIES STATE ELECTORATES** 

Rural Water Corporation: **Goulburn-Murray Water** Legislative Council: **NORTHERN VICTORIA** 

Urban Water Corporation: North East Water Legislative Assembly: **BENAMBRA** 

Melbourne Water: Outside drainage boundary

Power Distributor: **AUSNET OTHER** 

Registered Aboriginal Party: None

View location in VicPlan

#### **PLANNING SUMMARY**

Bushfire Prone Area This property is not in a designated bushfire prone area.

**Planning Zone** GENERAL RESIDENTIAL ZONE (GRZ)

GENERAL RESIDENTIAL ZONE - SCHEDULE 1 (GRZ1)

**Planning Overlay** None

### **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.

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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 PROPERTY REPORT



#### **Planning Overlays**

No planning overlay found

### **Further Planning Information**

Planning scheme data last updated on 13 December 2024.

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 abut 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

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### PLANNING PROPERTY REPORT

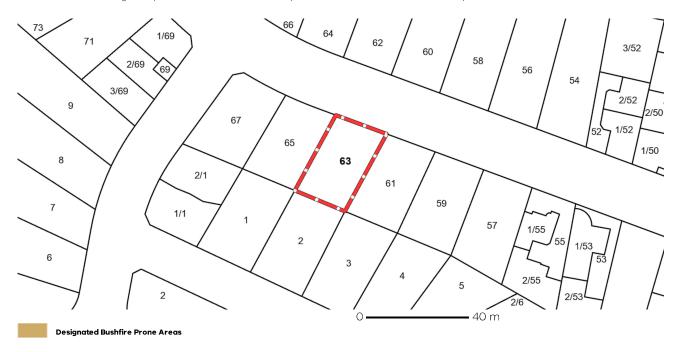


#### **Designated Bushfire Prone Areas**

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

Where part of the property is mapped as BPA, if no part of the building envelope or footprint falls within the BPA area, the BPA construction requirements do not apply

Note: the relevant building surveyor determines the need for compliance with the bushfire construction requirements



Designated BPA are determined by the Minister for Planning following a detailed review process. The Building Regulations 2018, through adoption of the Building Code of Australia, apply bushfire protection standards for building works in designated BPA.

Designated BPA maps can be viewed on VicPlan at https://mapshare.vic.gov.au/vicplan/ or at the relevant local council.

Create a BPA definition plan in VicPlan to measure the BPA.

Information for lot owners building in the BPA is available at <a href="https://www.planning.vic.gov.au">https://www.planning.vic.gov.au</a>.

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.leaislation.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 this 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) 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)

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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**

## 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 <a href="Due diligence checklist page on the Consumer Affairs Victoria website">Due diligence checklist page on the Consumer Affairs Victoria website (consumer.vic.gov.au/duediligencechecklist).</a>

## **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.