

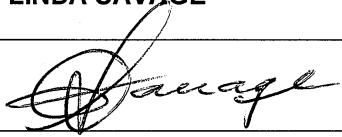
Vendor Statement

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	1 ALBERT STREET, TRARALGON 3844	
Vendor's name	LINDA SAVAGE	Date 25/10/2022
Vendor's signature		
Purchaser's name		Date/...../2022
Purchaser's signature		
Purchaser's name		Date/...../2022
Purchaser's signature		

Semmens, Hatch & Anderson
Solicitors
47 Temple Street
PO Box 251
Heyfield VIC 3858
Tel: (03) 5148 2292
Fax: (03) 5148 2188
Email: sha@wideband.net.au
Ref: KAB:HR:29721

1 FINANCIAL MATTERS

1.1 Particulars of any Rates, Taxes, Charges or Other Similar Outgoings (and any interest on them)

Are contained in the attached copy rate notices

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

None to the best of the vendor's knowledge

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

2 INSURANCE

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 on the land that was constructed by an owner-builder within the preceding 6 years and section 137B of the *Building Act* 1993 applies to the residence.

Not Applicable.

3 LAND USE

3.1 Easements, Covenants or Other Similar Restrictions

- (a) 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 vendors 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 *Building Act* 1993 if the square box is marked with an 'X'

3.4. Planning Scheme

The required specified information is as follows:

Name of planning scheme	Latrobe Planning Scheme
Name of responsible authority	Latrobe City Council
Zoning of the land	Residential Growth Zone (RGZ) Residential Growth Zone - Schedule 2 (RGZ2)
Name of planning overlay	None

4 NOTICES

4.1. Notice, Order, Declaration, Report or Recommendation

Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approved proposal directly and currently affecting the land, being a notice, order, declaration, report, recommendation or approved proposal of which the vendor might reasonably be expected to have knowledge:

None to the best of the vendor's knowledge

4.2. Agricultural Chemicals

To the best of the vendor's knowledge, 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 property.

4.3. Compulsory Acquisition

The particulars of any notices of intention to acquire that have been served under section 6 of the *Land Acquisition and Compensation Act 1986* are as follows:

None to the best of the vendor's knowledge.

5 BUILDING PERMITS

Particulars of any building permit issued under the *Building Act 1993* in the preceding 7 years (required only where there is a residence on the land):

Nil

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.

7 GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")

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 <input type="checkbox"/>	Gas supply <input type="checkbox"/>	Water supply <input type="checkbox"/>	Sewerage <input type="checkbox"/>	Telephone services <input checked="" type="checkbox"/>
---------------------------------------------	-------------------------------------	---------------------------------------	-----------------------------------	--------------------------------------------------------

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.)

- Vacant Residential Land or Land with a Residence
- Attach Due Diligence Checklist

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)

- | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none">1. Register Search Statement Volume 4037 Folio 2722. Plan LP0069893. Planning Property Report4. Latrobe City Council rate notice5. Gippsland Water rate notice6. Vendor Supplier GST Withholding Notice7. Due Diligence Checklist |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Copyright State of Victoria. No part of this publication may be reproduced except as permitted by the Copyright Act 1968 (Cth), to comply with a statutory requirement or pursuant to a written agreement. The information is only valid at the time and in the form obtained from the LANDATA REGD TM System. None of the State of Victoria, its agents or contractors, accepts responsibility for any subsequent publication or reproduction of the information.

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 04037 FOLIO 272

Security no : 124101236447M
Produced 18/10/2022 10:43 AM

LAND DESCRIPTION

Lot 6 on Plan of Subdivision 006989.
PARENT TITLE Volume 01518 Folio 531
Created by instrument 0823852 18/04/1917

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
LINDA SAVAGE of 1 ALBERT STREET TRARALGON VIC 3844
AQ733767M 15/02/2018

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 LP006989 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: 1 ALBERT STREET TRARALGON VIC 3844

DOCUMENT END

Delivered from the LANDATA® System by GlobalX Pty Ltd

From www.planning.vic.gov.au at 18 October 2022 10:17 AM

PROPERTY DETAILS

Address: **1 ALBERT STREET TRARALGON 3844**

Lot and Plan Number: **Lot 6 LP6989**

Standard Parcel Identifier (SPI): **6\LP6989**

Local Government Area (Council): **LATROBE** www.latrobe.vic.gov.au

Council Property Number: **23148**

Planning Scheme: **Latrobe** [Planning Scheme - Latrobe](#)

Directory Reference: **Vicroads 696 G6**

UTILITIES

Rural Water Corporation: **Southern Rural Water**

Urban Water Corporation: **Gippsland Water**

Melbourne Water: **Outside drainage boundary**

Power Distributor: **AUSNET**

STATE ELECTORATES

Legislative Council: **EASTERN VICTORIA**

Legislative Assembly: **MORWELL**

OTHER

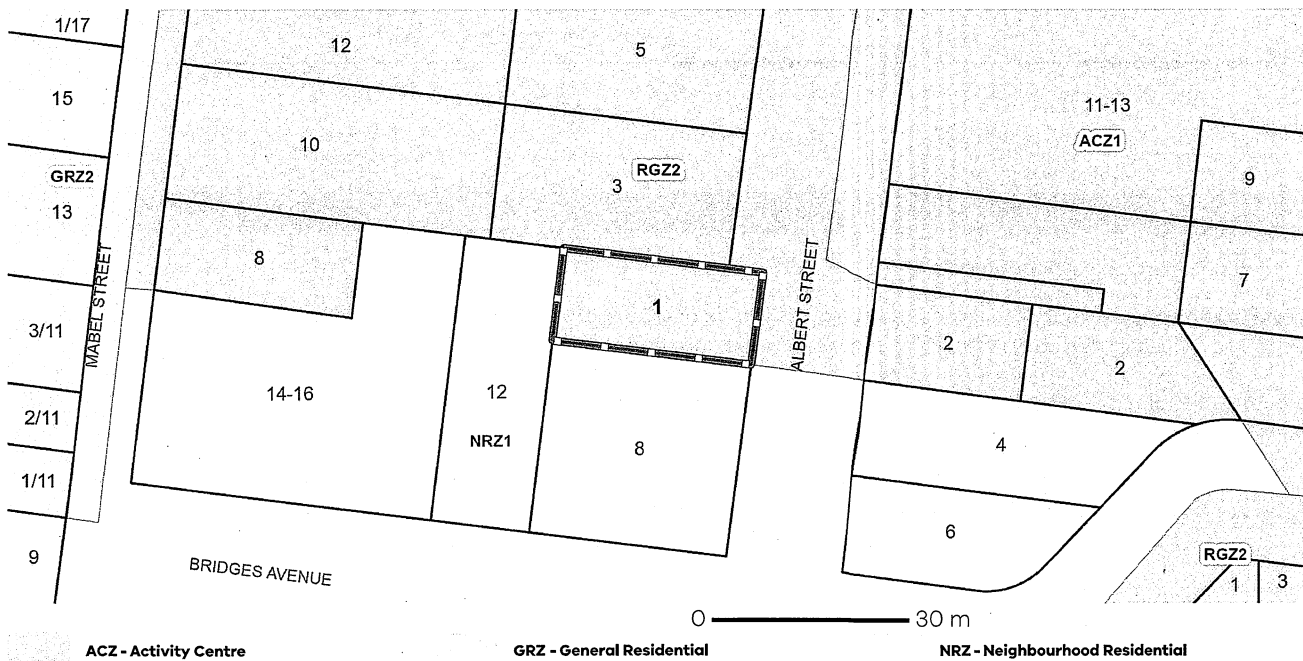
Registered Aboriginal Party: **Gunaikurnai Land and Waters Aboriginal Corporation**

[View location in VicPlan](#)

Planning Zones

RESIDENTIAL GROWTH ZONE (RGZ)

RESIDENTIAL GROWTH ZONE - SCHEDULE 2 (RGZ2)



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 <https://www.delwp.vic.gov.au/disclaimer>

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

Planning Overlay

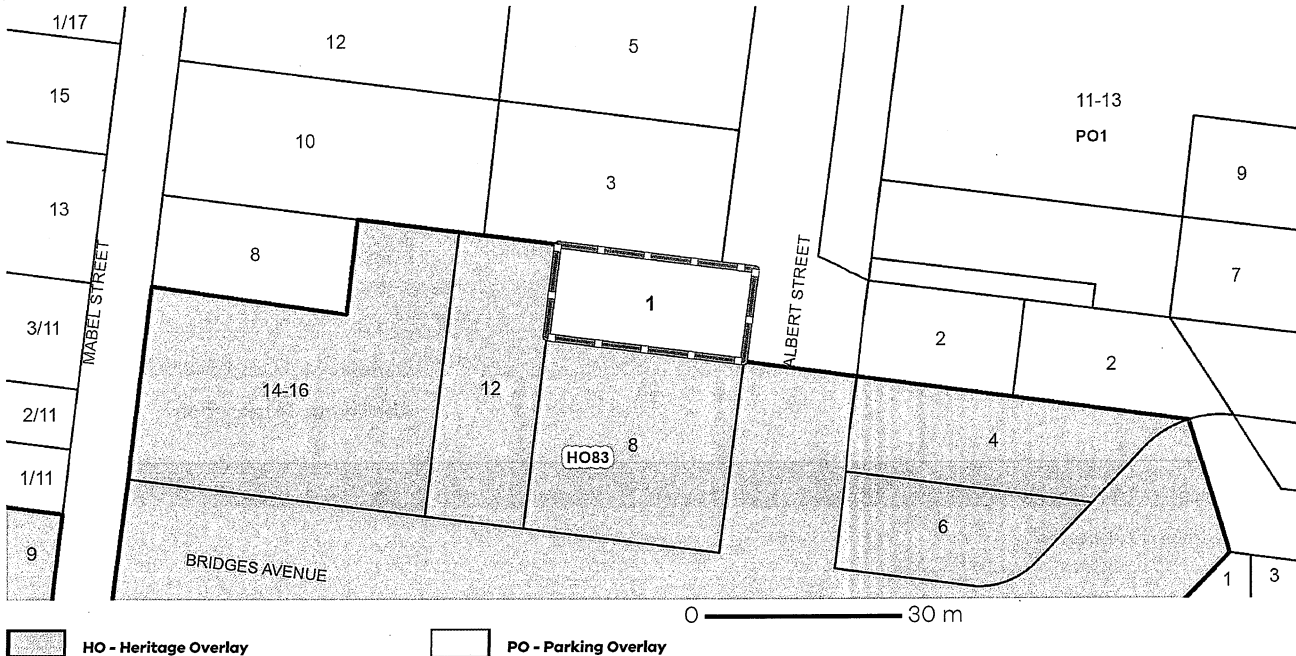
None affecting this land - there are overlays in the vicinity

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

HERITAGE OVERLAY (HO)

PARKING OVERLAY (PO)



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 12 October 2022.

A **planning scheme** sets out policies and requirements for the use, development and protection of land. This report provides information about the zone and overlay provisions that apply to the selected land. Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting <https://www.planning.vic.gov.au>

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the **Planning and Environment Act 1987**. It does not include information about exhibited planning scheme amendments, or zonings that may affect the land. To obtain a Planning Certificate go to Titles and Property Certificates at Landata - <https://www.landata.vic.gov.au>

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

To view planning zones, overlay and heritage information in an interactive format visit <https://mapshare.maps.vic.gov.au/vicplan>

For other information about planning in Victoria visit <https://www.planning.vic.gov.au>

Designated Bushfire Prone Areas

This property is not in a designated bushfire prone area.

No special bushfire construction requirements apply. Planning provisions may apply.

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 <https://www.planning.vic.gov.au>.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website <https://www.vba.vic.gov.au>. Copies of the Building Act and Building Regulations are available from <http://www.legislation.vic.gov.au>. For Planning Scheme Provisions in bushfire areas visit <https://www.planning.vic.gov.au>.

Native Vegetation

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

To help identify native vegetation on 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 \(environment.vic.gov.au\)](http://www.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 \(environment.vic.gov.au\)](http://www.environment.vic.gov.au)

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 <https://www.delwp.vic.gov.au/disclaimer>

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

Valuation and Rates Notice

For the period 1 July 2022 to 30 June 2023



034 17828

Ms L Savage
PO Box 2045
TRARALGON VIC 3844

To be eligible for the instalment program and receive reminder notices, you must pay the first instalment in full by 30 September 2022

Assessment number: 231480

Issue date: 16/08/2022

Your payment options:

Pay by instalment

Instalment 1
Due: 30 Sept 2022

Instalment 2
Due: 30 Nov 2022

Instalment 3
Due: 28 Feb 2023

Instalment 4
Due: 31 May 2023

OR

Full payment

Due date: 15 February 2023
-\$427.00

Property: 1 Albert Street, TRARALGON VIC 3844

Description: L 6 LP 6989
AVPCC: 110 - Detached Home
(see reverse)

Capital Improved Value (CIV): \$580,000 Valuation date: 01/01/2022
Effective as at: 01/07/2022

Payments

Payments since 01 July 2022 -\$3,000.20

Council rates and charges

General Rates Residential (0.00322058 x CIV)	\$1,867.95
Municipal Charge	\$144.00
Garbage Charge (Rubbish x1, Recycling x1, Green Waste x1)	\$382.00

State government charges

Fire Service Property Levy - Residential (0.000053 x CIV)	\$30.75
Fire Services Property Levy Fixed Charge	\$117.00
EPA Victoria Landfill Levy	\$31.50

Total amount payable -\$427.00

Difficulty paying on time?

If you are experiencing financial difficulties, contact us to discuss your eligibility for an alternative payment plan. Overdue amounts attract interest of 10% per annum.

pay \$ 25 B 20

Payments made on or after 05 August 2022 may not be included

- Full payment: \$0.00
 Instalment: \$0.00

Assessment number: 231480

Property: 1 Albert Street, TRARALGON VIC 3844



Billor Code:6072
Ref: 231480

Pay 24 hours a day by phone or internet, direct from your bank account or via BPAY View.



Billor Code:0359
Ref: 231480

Pay 24 hours a day by credit card:

Online: www.auspost.com.au/postbillpay

Phone: 13 18 16

Direct debit

To arrange regular deductions, including weekly, fortnightly or monthly, from your bank account. Visit www.latrobe.vic.gov.au/directdebit or call 1300 367 700 to obtain a direct debit form.

In person

At any Latrobe City Service Centre or Library, (locations on reverse) or Australia Post outlet.

Mail

Detach this slip and send with payment to: Latrobe City Council
PO BOX 264, Morwell VIC 3840.

Centrepay

To arrange regular deductions from your Centrelink payment, please use your Centrelink online account, Express Plus Centrelink mobile app or you can contact Centrelink in person or by phone and quote reference number (CRN): 555 070 553H.

You now have a choice

...receive your rates notice by email.

Visit: <https://erates.latrobe.vic.gov.au/erates>
See the rates brochure for more details.

Please retain this notice for your records as a fee of \$20.00 may be charged for replacement copies. Or, see the Rates Brochure for instructions on how to register for electronic notices in order to obtain a replacement copy free of charge.

More information
overpage



Council Use Only



LOT7828 036802 #84172

Property Valuation and Rates

The **Capital Improved Value (CIV)** is the total market value of your property, including your **Site Value** (land value) plus the value of any buildings or other improvements.

Your property is now revalued every year by an independent valuer appointed by the Valuer-General of Victoria (VGV) who is the sole valuation authority. Learn more and for FAQs visit

www.latrobe.vic.gov.au/valuation

All properties in Victoria were revalued in January 2022. Therefore, your rates may have changed this year because a revaluation of your property has occurred.

Valuations vary depending on the current market, the size and quality of building construction, improvements such as pools or landscaping and the land size and location.

The VGV provides valuations to councils and the State Revenue Office for the purposes of council rates, land tax, and the Fire Services Property Levy.

Your rates are a property tax, calculated by multiplying the Capital Improved Value of your property by the rate in the dollar as determined by Council (see 'Rates charge' overpage).

For more information go to www.propertyandlandtitles.vic.gov.au/valuation/council-valuations

Your property valuation as at 01 January 2022 is:

Capital Improved Value (includes Site Value)	\$580,000.00
Site Value only	\$325,000.00
Net Annual Value	\$29,000.00

What is an AVPCC?

An AVPCC is an Australian Valuation Property Classification Code. An AVPCC is allocated to each property by the valuer (appointed by the Valuer-General of Victoria) according to the use of the land – e.g. house, shop, farm. The land use classification is then used to calculate the Fire Services Property Levy.

Objections to Valuation

If you disagree with your property valuation or Australian Valuation Property Classification Code (AVPCC) you have a right to lodge an objection within 60 days from the issue date on this notice. Please submit your objection online at: <https://ratingvaluationobjections.vic.gov.au/>

Or learn more by visiting www.latrobe.vic.gov.au/objections

Other Objections

If you disagree with any other rate or charge on your notice please contact us to discuss your concerns or learn more by visiting www.latrobe.vic.gov.au/objections

Financial hardship

You may be eligible to apply for the deferral or waiver of your rates, charges or levies if you are assessed by Council as experiencing genuine financial hardship. Visit our website to learn more about your eligibility.

Concessions

If you have a Pensioner Concession Card or an eligible Veterans' Affairs Gold Card, you meet the eligibility criteria and a concession does not already appear on this notice, obtain an application from www.latrobe.vic.gov.au/concession or a service centre.

A Health Care Card or Seniors Card does not entitle the holder to a rebate.

Change of details

Change your contact details, including postal address and property ownership, by visiting www.latrobe.vic.gov.au/changemydetails or contact us.

Privacy

Personal information included in this notice is used by Latrobe City Council for the primary purpose of issuing and collecting municipal rates, or for a lawful secondary purpose.

Your personal information may also be disclosed to other government agencies in relation to matters that may potentially affect you or your property, or debt collection agencies where rates remain unpaid.

Visit our website to read our privacy policy.

Victorian Government's Fair Go Rates Cap Policy

Council has complied with the Victorian Government's rate cap of 1.75 percent. The cap applies to the average annual increase of rates and charges.

The rates and charges for your property may have increased or decreased by a different percentage amount for the following reasons:

- the valuation of your property relative to the valuation of other properties in the municipal district;
- the application of any differential rate by Council;
- the inclusion of other rates and charges not covered by the Victorian Government's rate cap.

Visit www.localgovernment.vic.gov.au/our-programs/a-fair-go-rates-system-for-victorians to learn more.

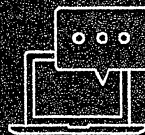
Any questions?



1300 367 700
Weekdays
8.30am to 5.15pm



In person at our
service centres
and libraries



latrobe.vic.gov.au/rates



rates@latrobe.vic.gov.au

Churchill

9-11 Phillip Parade

Mon & Fri: 8.30am to 5.15pm

Tue & Thu: 9.15am to 6pm

Wed: 8.30am to 4.30pm

Moe

1-29 George Street

Mon – Fri: 8.30am to 6pm

Sat: 9am to 12pm

Morwell

141 Commercial Road

Mon – Fri: 9am to 5pm

63-65 Elgin Street (Library)

Credit card only, no cash or cheques

Mon-Fri: 8.30am to 5.15pm

Sat: 9am to 12pm

Traralgon

34-38 Kay Street

Mon – Fri: 8.30am to 6pm

Sat: 9am to 12pm



**Gippsland
Water**

Customer enquiries
1800 050 500

Faults & emergencies 24hrs
1800 057 057

www.gippswater.com.au



L Savage
PO Box 2045
TRARALGON VIC 3844



034
1000720
R1_1467

Account number:
0013856504

Amount due:
Credit balance

Pay by:
Payment not required

Date of issue: 14 September 2022

Tax invoice: 6325902

Service address:
1 Albert St Traralgon Vic 3844

Previous balance	\$262.58
Payments received up to 14 September 2022	\$600.00 CR
Balance	\$837.42 CR
Current charges (over page)	\$406.96
Total amount due	\$430.46 CR
<i>Total includes GST of</i>	<i>\$0.00</i>

Payment assistance is available
If you are having difficulty paying
your bill, we can help. Call us on
1800 050 500.

**Have you registered for a
concession?**
Contact us if you think you may
be eligible for a concession and it
has not been included in the total
amount due.

**We issue invoices three times per
year.**



How to pay



Direct Debit
To register for direct debit call us or visit
www.gippswater.com.au/direct-debit



Online
Scan the QR code with your smartphone
or go to my.gippswater.com.au/pay-now
to pay with Visa or Mastercard.



BPAY
Bill Code: 3475
Ref: 3680 0000 1385 6504 5



Phone
Call 1800 050 500 and select Option 1.



Post Office
Pay in person at any Australia Post outlet.



Centrepay
Call 1800 050 500 to use Centrepay
to make regular deductions from your
Centrelink payment. Centrepay is a
voluntary and easy payment option
available to Centrelink customers.



To mail your payment, detach the
bottom section of the next page and
mail with your cheque to:
PO Box 348 TRARALGON VIC 3844.

Your current charges - 1 July 2022 to 31 October 2022

	Water Usage Treated: 13.87 kL (kilolitres) @ \$2.1434 per kL 20.13 kL (kilolitres) @ \$2.2377 per kL	\$29.73 \$45.04
	Water Service Charge	\$59.38
	Wastewater Service Charge	\$272.81

Your charges explained

Water usage

This is a variable charge for the amount of water used at your property as recorded by the water meter.

Water service

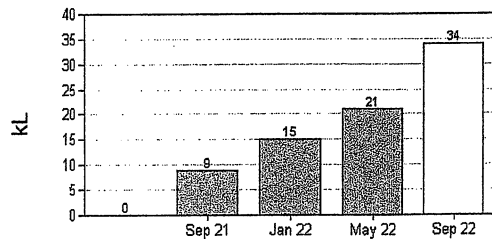
This is a fixed charge for us to maintain the quality of your drinking water and maintain and construct water mains and treatment plants.

Wastewater/sewerage service

This is a fixed charge for us to responsibly dispose of the wastewater/sewage from your property with the exception of properties serviced by septic tank systems.

Your water usage

Meter number: 16AF001790
Current meter read: 12 September 2022
Meter reading: 230
Previous meter read: 10 May 2022
Meter reading: 196



Average daily water usage 0.272 kL/day
Same time last year 0.0744 kL/day



If you are deaf or find it hard hearing or speaking with people on the phone visit nrschat.nrschat.gov.au or call 133 677.



For interpreter or translation services call 13 14 50.

Payment slip

Gippsland Water
PO Box 348 TRARALGON VIC 3844
ABN 75 830 750 413



* 368 00138565045
Account number: 0013856504
L Savage

Tax invoice number: 6325902

Amount Paid

Date Paid

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.

(04/10/2016)

LINDA SAVAGE

VENDORS STATEMENT

Property: 1 Albert Street, Traralgon 3844

Semmens, Hatch & Anderson
Solicitors
47 Temple Street
PO Box 251
Heyfield VIC 3858
Tel: (03) 5148 2292
Fax: (03) 5148 2188
Email: sha@wideband.net.au
Ref: KAB:HR:29721