

Anderson Property Transfers
4 Cloverlea Grove, Narre Warren South 3805
Tel: (03) 8786 5772
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# Vendor's Statement to the Purchaser of Real Estate

PURSUANT TO SECTION 32 OF THE SALE OF LAND ACT 1962 (VIC)

VOLUME: 09723 FOLIO: 231 PLAN: 159913S

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.

Property	2 Nangana Street, Cockatoo 3781		
Vendor's name Vendor's signature	Andrew Constantin Gatt	Date /	/
Vendor's name Vendor's signature	Michelle Clare Harvey  Michelle Harvey  Michelle Harvey (Nov 18, 2022 17.09 GMT+11)	Date /	1
Purchaser's name Purchaser's signature		Date /	1
Purchaser's name Purchaser's signature		Date /	/ .

1.	FIN	ANCIAL MATTER	S		
	1.1	Particulars of any Rate	s, Taxes,	Charges or Other Similar Outgoings (and any	interest on them)
		(a) Their total does	not excee	ed:	\$4,500.00
	1.2			her registered or not) imposed by or under any Ac unt owing under the charge	t to secure an amount due
		\$0.00	То	None to the vendor's knowledge.	
		Other particulars (inclu	ding date:	s and times of payments):	
	1.3	Terms Contract			(a)
		obliged to make 2 or mo	re payme	s vendor statement is in respect of a terms contrac nts (other than a deposit or final payment) to the v r is entitled to a conveyance or transfer of the land	endor after the execution of the
		Not Applicable.			
	1.4	Sale Subject to Mortga	ige		
		This section 1.4 only ap (whether registered or u or receipts of rents and	nregistere	s vendor statement is in respect of a contract whiced), is NOT to be discharged before the purchaser	h provides that any mortgage becomes entitled to possession
		Not Applicable.			
2.	INS	SURANCE			
	2.1	Damage and Destructi	on		
		This section 2.1 only ap to remain at the risk of the	plies if this he vendor	s vendor statement is in respect of a contract whic until the purchaser becomes entitled to possession	h does NOT provide for the land on 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 description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered): -

Is in the attached copies of title documents.

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 within the meaning of regulations made under the *Building Act* 1993 if the square box is marked with an 'X'

 $\boxtimes$ 

3.4 Planning Scheme

Attached is a certificate with the required specified information.

#### 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:

Not Applicable.

#### 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):

Refer to attached building permit for the construction of a shed. The verandah noted in the building permit was not constructed.

#### 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	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 2000m²; (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. SWIMMING POOLS

In the event a swimming pool is on the land herein described, the purchaser may be required at his expense to comply with the provisions of the Building Act 1993 and the Building Regulations 1994 and in particular Regulation 5.13 requiring the provisions of barriers to restrict access by some children to the swimming pool within 30 days after:

- (a) in the case of a Contract other than a terms Contract (as defined in Section 2 of the Sale of land Act 1962) the date of completion of the Contract: and
- (b) in the case of a terms contract, the purchaser becomes entitled to possession or to the receipt of rents and profits under the Contract.

#### 13. 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.)

Is attached.

#### 14. 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)



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

Page 1 of 1

VOLUME 09723 FOLIO 231

Security no : 124101856726V Produced 15/11/2022 11:57 AM

#### LAND DESCRIPTION

Land in Plan of Consolidation 159913S.

PARENT TITLES:

Volume 06006 Folio 026 Volume 09628 Folio 072

Created by instrument CP159913S 21/01/1987

#### REGISTERED PROPRIETOR

Estate Fee Simple
Joint Proprietors
ANDREW CONSTANTIN GATT
MICHELLE CLARE HARVEY both of 2 NANGANA STREET COCKATOO VIC 3781
AH507825R 20/09/2010

#### ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AQ654927F 22/01/2018 MEMBERS EQUITY 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

DOCUMENT END

SEE CP159913S 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: 2 NANGANA STREET COCKATOO VIC 3781

Title 9723/231 Page 1 of 1

# **Imaged Document Cover Sheet**

The document following this cover sheet is an imaged document supplied by LANDATA®, Secure Electronic Registries Victoria.

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Document Identification	CP159913S
Number of Pages	1
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PLAN OF CONSOLIDATION LOTS 179,180 ON P/S 8732 PART OF CROWN ALLOTMENT 123B

# PARISH OF GEMBROOK

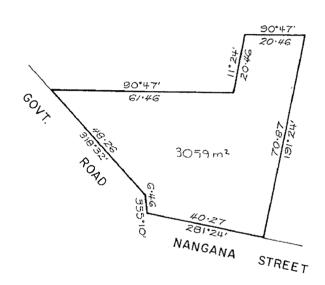
COUNTY OF EVELYN

Scale: 0 10 LENGTHS ARE IN METRES

CHART No. 13

DEPTH LIMITATION: 15.24m

APPROVED Sesistant Registrar of Titles DATE 21-1-87 TIME 9.08AM



SHIRE OF PAKENHAM Ref No 68 13 | PIG , 247

#### AL & ENDORSEMENT OF MUNICIPALITY SEAL

Sealed Pursuant to the provisions of Sec. 569 A B of the Local Gov. Act

#### SHIRE OF PAKENHAM

The Common Seal of the President Councillors and Citizens of the SHIRE OF PAKENHAM was hereunto affixed in the presence of:-

SURVEYORS CERTIFICATION

I certify that this plan has been made by me or under my immediate supervision and accords with title.

LICENSED SURVEYOR

DATED 18 /4 /85 C.O.S. 5491 (89)

P16B-179,180

14873/79-PL

PO Box 458, SUNSHINE VIC 3020

Mob 0490 010 144

Email tripleh.buildingconsultants@hotmail.com

Application Number: BLD20190310

#### FORM 2

Regulation 37(1)
Building Act 1993
Building Regulations 2018

# Building Permit No. BS-U 28986/20190305/0 12 February 2019

Issue to

Agent of Owner

Elite Garages & Barns

**Postal Address** 

2/12-15 Lentini Street Hoppers Crossing

Postcode 3029

**Email** 

larissa@elitegarages.com.au

Address for serving or giving of documents: 2/12-15 Lentini Street Hoppers Crossing

Postcode 3029

Postcode 3781

Contact Person

Telephone

**Ownership Details** 

Owner

**Email** 

**Andrew Gatt** 

Postal Address

2 Nangana Street Cockatoo

mitchgatt@gmail.com

Contact Person

**Andrew Gatt** 

Allulew Gatt

Owner Postal Address Michelle Harvey

2 Nangana Street Cockatoo

**Email** 

Contact Person

Michelle Harvey

Telephone 0418 373 892

Postcode 3781

Telephone **0418 373 892** 

**Property Details** 

Number 2

Street/Road Nangana Street

Suburb Cockatoo

Postcode 3781

Lot/s

LP/PS CP159913S

Volume **09723** 

Folio 231

Crown allotment

Section No

Parish

County

Municipal District Cardinia Shire Council

Builder Note 2:

Name

Andrew Gatt and Michelle Harvey

Telephone 0418 373 892

Address

2 Nangana Street Cockatoo 3781

This builder is specified under section 24B (4) of the **Building Act 1993** for the building work to be carried out under this permit.

#### **Details of Building Practitioners and Architects**

Who were engaged to prepare documents forming part of the application for this permit<sup>4</sup>

Name	Category/class Registration Number		
Timothy Messer	Enigneer - Civil	EC 36692	

#### Details of Domestic Building Work Insurance<sup>5</sup>

The issuer or provider of the required insurance policy is: N/A

Insurance policy number : N/A
Insurance policy date : N/A

**Details of Relevant Planning Permit** 

Planning Permit No: T180374 Date of grant of Planning Permit: 15 November 2018

#### Nature of Building Work

Construction of Shed and Verandah

Storeys contains: 1

Version of BCA applicable to permit: 2016 V2

Cost of Building Work: \$15,860.00

Total floor area of new building work in 106 m<sup>2</sup>

#### **Conditions and required Certificates**

This building permit is issued subject to compliance with all of the conditions as listed in attached Annexures.

#### **BCA Class**

Part of Building: Part Ground Floor and Whole

Class: 10a and 1a(i)

#### **Protection Work**

Protection work is not required in relation to the building work proposed in this permit.

#### Inspection Requirements<sup>3</sup>

The mandatory inspection notification stages are:

- 1. Pad Footing/Slab Steel Inspection
- 2. Frame/Final Inspection

Occupation or User of Building: A certificate of final inspection is required prior to the occupation or use of this building

If an occupancy permit is required, the permit is required for the of the building in relation to which the building work is carried out.

#### **Commencement and Completion**

This building work must commence by 12 February 2020

If the building work to which this building permit applies is not commenced by this date, this building permit will lapse unless an extension is applied for and granted by the relevant building surveyor before this date under regulation 59 of the Building Regulations 2018.

This building work must be completed by 12 February 2021

If the building work to which this building permit applies is not completed by this date this building permit will lapse, unless an extension is applied for and granted by the relevant building surveyor before this date under regulation 59 of the Building Regulations 2018.

#### **Relevant Building Surveyor**

Name: Rached Hachouch

Address: PO Box 458, SUNSHINE VIC 3020 Email: tripleh.buildingconsultants@hotmail.com Building practitioner registration no.: BS-U 28986

Municipal district: Cardinia Shire Council Permit no.:BS-U 28986/20190305/0

Date of issue of permit: 12 February

2019



#### Notes

Note 1 Under Regulation 318 an owner of a building of land, for which a building permit has been issued. must notify the relevant building surveyor within 14 days after any change In the name or address of the owner or of the builder carrying out the building work. The penalty for non-compliance is 10 penalty units;

- Note 2 Under Regulation 317 the person in charge of the carrying out the building work on an allotment must take all reasonable steps to ensure that a copy of this permit and one set of any approved plans and relevant documentation are available for inspection at the allotment while the building works in progress. They must also take all reasonable steps to ensure that the registration numbers and contact details of the builder and building surveyor are displayed in a conspicuous position accessible to the public before and during the building work to which this permit applies.
- Note 3 Include building practitioners with continuing involvement in the building work.
- Note 4 Include building practitioners with no further Involvement in the building work.
- Note 5 Domestic builders carrying out domestic building work forming part of this permit (where the contract price for that work Is more than \$16,000) must be covered by an Insurance policy as required under section 135 of **The Building Act 1993.**

# Annexures 'A' Conditions of Approval Building Permit No. BS-U 28986/20190305/0 Issued 12 February 2019

The building permit for this project has been issued subject to the following conditions and further information being submitted prior to completion of works certificate being issued:

- 1. A suitable qualified engineer and/or structural engineer must be engaged should any unforseen soil conditions be encountered during the footing excavation stage.
- 2. A suitable qualified structural engineer must be engaged should any structural framing and/or connections not be adequately detailed on the drawings.
- 3. All building works authorised by the above building permit shall be constructed in accordance with the Building Act 1993. Building Regulations 2018. Building Code of Australia and referenced Australian Standards.
- 4. Any building works including site cuts and retaining walls or the like are excluded from this permit unless they are listed and shown on the Building Permit and endorsed plans. Any building works not listed/shown on the Building Permit will require a separate Building Permit to be obtained prior to commencing any such works.
- 5. As the existing detached dwelling was constructed prior to September 2009, the subject allotment has been assessed under the requirements of AS3959-2009 (Construction of Buildings in Bushfire-Prone Areas); Clause 3.2.3 Adjacent Structures.
- 6. Before building works is commenced additional permits and / or consents must be obtained under other relevant Acts and /or Regulations including Local Laws and Traffic Law.
- 7. If domestic work is to be carried out by a Registered Domestic Builder, insurance cover as required by Section 135 of the Building Act 1993 must be executed prior to the commencement of the Works with written evidence forwarded to the Relevant Building Surveyor prior to the commencement of the Works.
- 8. It is the responsibility of the owner to comply with any covenant which exist on the property title. A building surveyor is not responsible for the reinforcement of a covenant. The owner is responsible for seeking and obtaining any further approvals and/ or body corporate approvals, as may be required, and providing these to the builder prior to the structure been erected.
- 9. Verandah roof not designed for access by and support of any loads required to support owners or workmen or repairmen and any material access is not allowed for to roof deck area.

PO Box 458, SUNSHINE VIC 3020 Mob 0490 010 144

Email tripleh.buildingconsultants@hotmail.com

Application Number: BLD20190310

#### Form 17

Regulation 200
Building Act 1993
Building Regulations 2018

#### CERTIFICATE OF FINAL INSPECTION

**Property Details** 

Number: 2

Street/Road: Nangana Street

Suburb: Cockatoo

Postcode: 3781

Lot/s:

LP/PS: CP159913S

Volume: 09723

Folio: 231

Crown allotment:

Section: No

Parish:

County:

Municipal District: Cardinia Shire Council

**Building permit details** 

Building permit number: BS-U 28986/20190305/0 Version of BCA applicable to building permit: 2016 V2

#### Description of building work

Part of building to which permit applies	Permitted use	BCA Class of building
Whole	Shed	10a

#### Maintenance determination

A maintenance determination is not required to be prepared in accordance with regulation 215 of the Building Regulations 2018.

#### Directions to fix building work

All directions to fix building work under Part 4 of the Building Act 1993 have been complied with.

Relevant building surveyor

Name:

Rached Hachouch

Address:

PO Box 458, SUNSHINE VIC 3020

Email:

tripleh.buildingconsultants@hotmail.com

Building practitioner registration no.:

BS-U 28986

Municipal district name:

Cardinia Shire Council BS-U 28986/20190305/0

Certificate no.

20 0 20000 2010

Date of issue:

12 May 2019

Date of final inspection

8 May 2019

Signature:

Konstens



# wner Builder Defect Report (Sedtion 137k

**BUILDING INSPECTIONS** 

Inspection Date: 11 Nov 2022

Property Address: 2 Nangana Street Cockatoo 3781



	2
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	11

If you have any queries with this report or require further information, please do not hesitate to contact the person who carried out the inspection.

Inspection Details

Company Phone Number:

Property Address:	2 Nangana Street Cockatoo 3781
Date:	11 Nov 2022
Client	
Name:	Michelle Clare Harvey & Andrew Constantin Gatt
Email Address:	
Phone Number:	
Consultant	
Name:	Mehran Orangi
Email Address:	mehran@oranik.com.au
Licence / Registration Number:	EC41610, DB-U63182
Company Name:	Engbuild Pty Ltd Trading as "ORANIK Building Inspections"
Company Address:	(www.oranik.com.au) Bulleen 3105

0401295096

Building Type:	Outbuilding
Storeys:	Single storey
Gradient:	The land is sloping
Site drainage:	The site appears to be poorly drained
Orientation of the property:	The facade of the building faces east Note. For the purpose of this report the façade of the building contains the main entrance door.
Weather conditions:	Dry
Primary method of construction	
Main building – floor construction:	Slab on ground, Conventional slab (Stiffened raft)
Main building – wall construction:	Steel framed, Metal sheets
Main building – roof construction:	Finished with sheet metal roofing, Pitched roof, Steel framed
Other timber building elements:	N/A
Other building elements:	Shed

### Special conditions or instructions

Special requirements, requests or instructions given by the client or the client's representative -

There are no special conditions or instructions

#### Areas Inspected

The inspection covered the Readily Accessible Areas of the property. Please note obstructions and limitations to accessible areas for inspection are to be expected in any inspection.

- Building interior
- Building exterior
- Outbuildings
- Roof exterior- partially

The inspection does not include areas which are inaccessible due to obstructions, or where access cannot be gained due to unsafe conditions.

#### **Obstructions and Limitations**

The following obstructions may conceal defects:

- Floor coverings
- Furniture
- Wall linings
- Flooring
- Fittings
- Clothing and personal effects

Obstructions increase the risk of undetected defects, please see the overall risk rating for undetected defects.

#### Inaccessible Areas

The following areas were inaccessible:

- Underground pipes
- Ceiling cavity
- Areas of scillion or flat roof

Any areas which are inaccessible at the time of inspection present a high risk for undetected building defects. The client is strongly advised to make arrangements to access inaccessible areas urgently.

SUMMARY INFORMATION: The summary below is used to give a brief overview of observations made in each inspection area. The items listed in the summary are noted in detail under the applicable sub headings within the body of the report. The summary is NEVER to be relied upon as a comprehensive report and the client MUST read the entire report and not rely solely on this summary. If there is a discrepancy between the information provided in this summary and that contained within the body of the Report, the information in the body of the Report shall override this summary. (See definitions & information below the summary to help understand the report)

Evidence of defects

**Not Found** 

Evidence of incomplete works

Found

Evidence of non compliant works

**Not Found** 

#### Additional specialist inspections

The following inspections / reports are recommended

Not Applicable

#### Defect

No evidence was found

#### Incomplete Works

# **Incomplete Works 2.01**

Location:

Roof exterior

Finding:

Roof plumbing

Roof plumbings of the building were done properly including metal sheets, flashings, cappings,

gutters and downpipes.

It was noticed that one of the downpipes was not connected to the underground pipe and was dripping beside the outbuilding. Excessive moisture beside the building could ingress under the

footing and slab and cause further damages to the building.



#### Non compliant

No evidence was found

#### Additional comments

N/A

#### For Your Information

#### For Your Information 4.01

Location:

Shed

Finding:

Structural condition

The new constructed shed was in stable condition and there was no sign of structural defect like sagging, leaning or settlement in its building elements. There was engineering drawings for this construction and work has been approved by building surveyor after its completion.

Hence, garage area was structurally sound and there was not any structural defect in the construction. The claddings and linings both exterior and interior areas were in good condition.

All the connections and structural members were built properly and as per standard details. There was no incomplete work in the structural elements of the building.

# For Your Information 4.02

Location:

Roof exterior

Finding:

Roof plumbing condition

All element of the roof including roof sheets, flashings, downpipes and gutters were inspected and all found in normal condition. No defect was detected in the roof area. The down-pipes were joined together and the main branch had been connected to the underground pipe. One of downpipes were not connected which is considered as incomplete works.

Shed building has experienced harsh environmental conditions during the last several years and it was still in good condition.









# For Your Information 4.03

Location:

Shed

Finding:

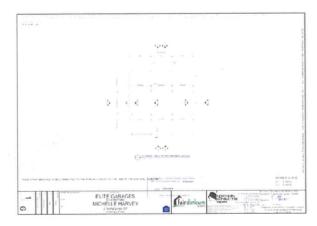
Documentations of building permit

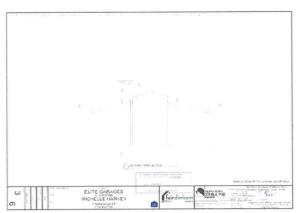
Documentations for building permit including of the following documents were observed:

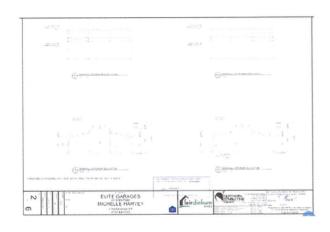
- engineering drawings and certificate,

- final inspection certificate

Having final inspection certificate would be a good proof that job has been done properly with the certificates provided to building surveyor.









# For Your Information 4.04

Location:

Shed

Finding:

Exterior cladding

Exterior cladding of the shed was inspected and the metal sheets were found in good condition. All the flashings, metal sheets, cappings and the exterior cladding elements were in good condition. Number of top hats and screw lines seem to be as per manufacturer's specifications.











#### Conclusion

#### **Building consultant's summary**

This report has been prepared to fullfil requirements of Section 137A & 137B of building Act 1993 in regards to providing defect report as well as insurance for domestic building works which have been carried out by owner for the of selling property.

The area which have been built under Owner builder, was construction of shed inside the existing property

Quality of the workmanship and materials were good in the construction. There was no usage of second hand materials in this construction.

Building permit and final inspection certificate documents were observed for this construction.

Signature of consultant -

#### Terms on which this report was prepared

#### Service

- 1. This agreement is between the building consultant ("Inspector") and you ("Client"). You have requested the Inspector to carry out an inspection of your property for the purpose of preparing a Standard Property Report ("Report") to you outlining their findings and recommendation from the inspection.
- 2. The purpose of the inspection is to provide the Client with an overview of the Inspector's findings at the time of the inspection and advice as to the nature and extent of their findings.
- 3. This Report has been prepared at the direction of and exclusively for the Client. Details contained within this Report are tailored to the Pre-Inspection Agreement between the Inspector and the Client at the time of the Inspection and no

other party can rely on the Report nor is the Report intended for any other party.

#### Scope of the Report

- 4. This Report is limited to the findings of the of the Inspector at the time of the inspection and any condition of the property which is not within the scope as set out herein or which occurs after the inspection is expressly excluded from this Report.
- 5. This Report expressly addresses only the following discernible to the Inspector at the time of inspection:
- (a) Major Defects in the condition of Primary Elements including Structural Damage and Conditions Conducive to Structural Damage;
- (b) any Major Defect in the condition of Secondary Elements and Finishing Elements and collective (but not individual) Minor Defects; and
- (c) any Serious Safety Hazard.
- 6. This Report is limited to the observations and conclusions of the Inspector that were readily observable at the building or site and given the state of property at the time of the Inspection.
- 7. This Report does not include the inspection and assessment of items or matters that are beyond the Inspectors direct expertise.

#### Inspection Limitations

- 8. The Inspection is limited to Readily Accessible Areas of the Building & Site based on the Inspector's visual examination of surface work (excluding furniture and stored items) and the carrying out of Tests.
- 9. Where the Inspection is carried out on a strata or company title property, the Inspection is limited to the interior and the immediate exterior of the residence inspected. The Inspection does not extend to common property areas and the Inspector will not inspect common property areas.
- 10. The Inspector's findings do not extend to matters where the Inspector was restricted or prevented from assessing the building or site as a result of:
- (a) possible concealment of defects, including but not limited to, defects concealed by lack of accessibility, obstructions such as furniture, wall linings and floor coverings, or by applied finishes such as render and paint;
- (b) undetectable or latent defects, including but not limited to, defects that may not be apparent at the time of inspection due to seasonal changes, recent or prevailing weather conditions, and whether or not services have been used some time prior to the inspection being carried out; and
- (c) areas of the building or site that were obstructed at the time of the inspection or not Readily Accessible Areas of the Building Site. An obstruction may include a condition or physical limitation which inhibits or prevents inspection and may include but are not limited to roofing, fixed ceilings, wall linings, floor coverings, fixtures, fittings, furniture, clothes, stored articles/materials, thermal insulation, sarking, pipe/duct work, builder's debris, vegetation, pavements or earth.

#### **Exclusions**

- 11. This Report does not consider or deal with the following:
- (a) any individual Minor Defect;
- (b) solving or providing costs for any rectification or repair work;
- (c) the structural design or adequacy of any element of construction;
- (d) detection of wood destroying insects such as termites and wood borers;
- (e) the operation of fireplaces and chimneys;
- (f) any services including building, engineering (electronic), fire and smoke detection or mechanical;
- (g) lighting or energy efficiency;
- (h) any swimming pools and associated pool equipment or spa baths and spa equipment or the like;
- (i) any appliances or white goods including dishwashers, refrigerators, ovens, stoves and ducted vacuum systems;
- (j) a review of occupational, health or safety issues such as asbestos content, the provision of safety glass or the use of lead based paints;
- (k) a review of environmental or health or biological risks such as toxic mould:
- (I) whether the building complies with the provisions of any building Act, code, regulation(s) or by-laws;
- (m) whether the ground on which the building rests has been filled, is liable to subside, swell or shrink, is subject to landslip or tidal inundation, or if it is flood prone; and
- (n) in the case of strata and company title properties, the inspection of common property areas or strata/company

landslip or tidal inundation, or if it is flood prone; and

- (n) in the case of strata and company title properties, the inspection of common property areas or strata/company records.
- 12. Should the Client seek information from the Inspector related to one of exclusions above, that information is to be provided by way of a Special-Purpose Inspection Report which is adequately specified and must be undertaken by an appropriately qualified inspector. Additional information requested by the Client is not included in this Report.

#### Workplace Safety

13. The Client warrants to the Inspector (including the Inspector's, agents, employees and other personnel) that the Building Site is, to the Client's reasonable knowledge, safe and free of hazardous materials and that no party of the Building site constitutes a dangerous environment or work place safety concern.

#### Acceptance Criteria

- 14. The Inspector may compare the building being inspected with a similar building, unless specified otherwise in the Special Conditions or Instructions. The similar building which the Inspector may compare the current building to was, to the best of the Inspector's knowledge, constructed in accordance with ordinary building construction and maintenance practices at the time of construction and as such has not encountered significant loss or of strength or serviceability.
- 15. The Inspector assumes in their Report that the existing use of the building or site will continue unless specified otherwise in the Special Conditions or Instructions.

#### Acknowledgments

- 16. The Client Acknowledges that contents of the Report is subject to the Scope of the Report, Inspection Limitations, Exclusions and Acceptance Criteria. This Report does not include recommendations or advice about matters outside the scope of the requested inspection.
- 17. Should the Client have any queries or concerns about the purposes, scope or acceptance criteria on which this Report was prepared, all enquiries or concerns are to be discussed with the Inspector within a reasonable time upon receipt of this report.
- 18. The Client acknowledges that they will take all reasonable steps to implement any recommendation or advice provided by the Inspector in their Report as a matter of urgency specified otherwise.
- 19. Any further discussions the Inspector following the production of this Report addressing concerns will not be reflected in this Report and as such the Report may not contain all advice or information related to the building or site provided by the Inspector.
- 20. The Client acknowledges that a visual only inspection restricts the Inspectors capacity to inspect the building or site thoroughly and is not recommended by the Inspector unless an inspection of the Readily Accessible Areas and appropriate tests are also carried out.
- 21. The Client Acknowledges that in accordance with the Australian Standard AS4349.0 2007 Inspection of Buildings, this Report does not warrant or give insurance that the building or site from developing issues following the date of inspection.
- 22. The Client acknowledges that the Inspector is not affiliated with Hello Inspections Pty Ltd ACN 620 518 238 ("Hello Inspections") nor is Hello Inspections liable for the content of the Report prepared by the Inspector or any other third party and the Client hereby indemnifies Hello Inspections from all claims, losses and damage arising, either directly or indirectly, from the Report and the Client accepts this document can be presented to a court as a complete bar to any proceedings by the client or its agents or related parties against Hello Inspections. The Client further acknowledges the Inspector is the agent for Hello Inspections solely for the purposes of this clause.
- 23. The Client acknowledges that Hello Inspections may reproduce the content within this Report for any commercial purpose, including sale of the Report in whole or in part to third parties, provided personal details or information of the Client contained therein are excluded.

# Valuation, rates and charges notice

For period 1 July 2022 to 30 June 2023



ABN 32 210 906 807

Gatt, A C & Harvey, M C 2 Nangana St COCKATOO VIC 3781

028

Date of issue 12/08/2022 Property number 2616500100

Instalment 1 Due 30 September 2022

\$996.70

# Rates and valuation information for your property

Description and location of property 2 Nangana St

Cockatoo 3781 CP159913

Capital Improved Value (CIV) as at 1 January 2022

Site Value (SV)

Net Annual Value (NAV)

Land Use Classification

Australian Valuation Property Classification Code (AVPCC)

110: Single Residential Accommodation - Detached Dwelling

Instalment 2
Due 30 November
2022

\$516.00

Instalment 3 Due 28 February 2023

\$516.00

Instalment 4 Due 31 May 2023

\$517.70

Any arrears shown on this notice are overdue and payable immediately and may continue to accrue interest at 10% p.a. until paid in full

#### **Rates and Charges**

Arrears Base Rate 120lt Garbage & Recycling Charge State Fire Services Property Levy

\$480.70 700000 x \$0.002264 \$1,584.80 \$326.80 1 x \$326.80 700000 x \$0.000053 + \$117.00 \$154.10

\$700,000

\$560,000

\$35,000

Residential

Total

\$2,546.40

# **Payment options**



Biller code: 858944 26165001004

BPAY ® this payment via internet or phone banking BPAY View ® - view and pay this bill via internet banking BPAY View registration number:26165001004



Set up regular direct debit payments at cardinia.vic.gov.au/rates



Billpay Code: 0860

2616 5001 0000 004 Ref:

Call 131 816 to pay over the phone Go to postbillpay.com.au or visit an Australia Post store

() POST billpay





Set up regular Centrepay deductions from your Centrelink payments at www.humanservices.gov.au/centrepay CRN: 555 012 959V



Pay in person at our Customer Service Centre 20 Siding Avenue, Officer. (Open Monday to Friday, 8.30am-5pm).



Call 131 816 to pay by credit card over the phone



To have your notice emailed Register at cardinia.enotices.com.au Reference No: 2FC26595EL

#### **Financial Hardship**

If you are experiencing financial hardship which is affecting your ability to pay your rates, please visit www.cardinia.vic.gov.au/rateshelp or call us to discuss your options.

To access free financial counselling and advice visit the National Debt Helpline's website www.ndh.org.au or call them on 1800 007 007.

#### **Payment Arrangements**

Choose how much you want to pay and when with a weekly, fortnightly or monthly payment plan. Set up a direct debit payment plan at www.cardinia.vic.gov.au/flexipay or call us to discuss other payment plan options.

#### What if I don't pay my rates instalment by the due date?

In accordance with Section 172 of the *Local Government Act* 1989 you need to pay each rates instalment by its due date to avoid being charged interest (10% per year as set by the Attorney-General of Victoria). Legal action may also be taken for recovery of unpaid rates and may incur additional costs.

#### Concessions & rebates

I have a Pensioner Concession Card or Department of Veterans' Affairs Gold Card. Do I get a discount on my rates?

Yes, if the rateable property is your principal place of residence and you don't receive this concession on any other property. The concession doesn't apply to Health Care Card holders.

To apply for this concession go to www.cardinia.vic.gov.au/rates for a link to the 'Municipal rates concession' web page on the Department of Human Services website (DHHS). Please complete the application form on the DHHS website and post or email it to Council.

If you receive Jobseeker payments you may be eligible for the Jobseeker rebate provided by Council. To apply for the Jobseeker rebate go to www.cardinia.vic.gov.au/rates, download the Jobseeker rate rebate application form and return the completed form by post or email to Council.

# What should I do if my mailing address or property ownership details have changed?

If your mailing address has changed please go to www.cardinia.vic.gov.au/rates to update your details. Property owners are legally required to advise Council of changes in ownership by way of a Notice of Acquisition or copy of title.

#### The Victorian Government's rate cap

Council has complied with the Victorian Government's rates cap of 1.75%. The cap applies to the average annual increase of rates. The rates for your property may have increased or decreased by a different percentage amount for the following reasons:

- (i) the valuation of your property relative to the valuation of other properties in the municipal district;
- (ii) the application of any differential rate by Council;
- (iii) the inclusion of other rates and charges not covered by the Victorian Government's rates cap, e.g. waste charges and State Fire Services Property Levy.

#### What is the 'rate in the dollar'?

This is calculated by dividing the total rates Council needs for the financial year by the total CIV for Cardinia Shire.

#### Are there different rate categories?

Yes. A different rate is applied depending on the type of property you own, such as residential, agricultural, commercial and industrial, and vacant or unoccupied land. These categories are the fairest way to determine the rates contribution to be made by owners of different property classes.

Differential rate	Rate in dollar
Base rate	0.002264
Farm land	0.001698
Urban farm land	0.001924
Urban commercial and industrial land	0.003283
Urban residential	0.002422
Urban vacant land	0.005185

# What is the Australian Valuation Property Classification Code (AVPCC)?

Independent property valuers assign this code to your property according to the land's use. The code is used to determine your property's Land Use Classification, in accordance with the Fire Services Property Levy Act 2012.

#### What is the Land Use Classification?

This classification is used to calculate the Fire Services Property Levy amount payable. It does not refer to the zoning of the property or how rates are calculated.

#### What is the Fire Services Property Levy?

This is a Victorian Government levy to fund fire services. The rate varies depending on the property's classification and CIV. You have the legal right to apply for a waiver, deferral or discount on the levy amount under Section 27 of the *Fire Services Property Levy Act 2012* for rateable land, and under Section 28 for non-rateable residential land. For more information visit www.firelevy.vic.gov.au

# Can I request a review of my rates or charges, property valuation or land use classification?

Yes – you have the legal right to appeal for a review of your rates and/or charges, associated differential rating and the valuation and/or AVPCC (Australian Valuation Property Classification Code) applied to your property, within 60 days of receiving this notice.

Capital Improved Value (CIV) The property's total value including land & buildings.

Site Value (SV) The land value only (included in the CIV)

Net Annual Value (NAV) Estimated annual market rent for commercial or industrial properties, or 5% of CIV for other properties.

For more information about rates and your legal rights and responsibilities visit www.cardinia.vic.gov.au/rates, or contact us on 1300 787 624 or mail@cardinia.vic.gov.au

#### Privacy statement

Personal information collected by Council is used for municipal purposes as specified in the Local Government Act 1989. Personal information will be held securely and used solely by Council for these purposes and/or directly related purposes. Council may disclose this information to other organisations if required or permitted by legislation.

Emailed to: mitchngatt@gmail.com MR A GATT & MS M HARVEY 2 NANGANA ST COCKATOO VIC 3781

Account number Invoice number 1220 3059 53639 Issue date INCLUDES - LOT 180

Property address Property reference

2 NANGANA ST COCKATOO 1453591, CP 159913

12 2799 7791

15 Sep 2022

Tax Invoice Yarra Valley Water ABN 93 066 902 501

# Summary

Previous bill	\$38.53 CR
Payment received thank you	-\$125.00
Balance carried forward	\$163.53 CR
This bill	
Usage charges	
Water usage	\$132.44
Service charges	
Water supply system	\$19.90
Other authority charges	
Waterways	\$15.17
Adjustments	
Pension and concession rebate	-\$44.63
Direct debit/ebilling discount	-\$2.00
Total this bill (GST does not apply)	\$120.88
Total balance	\$42.65 CR

Your concession has been applied to this bill.



- Usage charges
  - Service charges
- Other authority charges

# Your household's daily water use

Target 155L of water use per person, per day.



Average use in litres per day.

# Your daily spend



Excludes other authority charges.



# How to pay



#### **Direct Debit**

Total usage charges			\$132.44
Total	50.000kL	l l	\$132.44
Step 2 (441-880 litres per day)	10.746kLx	\$3.1653=	\$34.01
Step 1 (0-440 litres per day)	33.440kLx	\$2.4851=	\$83.10
1 Jul 2022 - 14 Sep 2022			
Step 2 (441-880 litres per day)	1.414kLx	\$3.1383=	\$4.44
Step 1 (0-440 litres per day)	4.400kLx	\$2.4749=	\$10.89
20 Jun 2022 - 30 Jun 2022	Odage	T TIOC WILL	Amount
Water usage charge	Usane	Price \$/kL	Amount
YAAD020955	1,887kL -	1,837kL =	50kL

Price changes are effective from 1 July 2022.

(STEP tariffs).

#### Water supply system charge

1 July 2022 - 30 September 2022 A fixed cost for maintaining and repairing pipes and other infrastructure that store, treat and deliver water to your property.

#### Other authority charges Waterways charge

1 July 2022 - 30 September 2022 Collected on behalf of Melbourne Water and used to manage and improve waterways, drainage, and flood protection. Rural customers are charged less to reflect reduced services compared to urban customers. For more information visit melbournewater.com.au/wwdc

# Financial assistance

Are you facing financial difficulty? For more time to pay, payment plans and government assistance, we can find a solution that works for you.

Please call us on 1800 994 789 or visit yvw.com.au/financialhelp.

## Contact us

8	Enquiries	1300 304 688	
	Faults and Emergencies	13 27 62 (24hr)	
0	enquiry@ww.com au		

yvw.com.au

TTY Voice Calls 133 677

Speak and Listen 1300 555 727

For language assistance

العربية 1300 914 361 1300 921 362 廣東話 Ελληνικά 1300 931 364 普通话 1300 927 363

For all other languages call our translation service on 03 9046 4173





# Our performance

In 2021-22 we met six of the seven key outcomes that customers told us they valued and expected from us.



Learn more at yvw.com.au/performance

# Pricing update

We're committed to keeping bills affordable,

with mulas increases below inflation



#### PROPERTY REPORT



From www.planning.vic.gov.au at 15 November 2022 11:53 AM

PROPERTY DETAILS

Address: 2 NANGANA STREET COCKATOO 3781

Lot and Plan Number: Plan CP159913

Standard Parcel Identifier (SPI): CP159913

Local Government Area (Council): CARDINIA www.cardinia.vic.gov.au

Council Property Number: 2616500100 Melway 311 K2 Directory Reference:

#### SITE DIMENSIONS

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



Area: 3113 sq. m Perimeter: 270 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 atTitle and Property Certificates

#### UTILITIES

Rural Water Corporation: **Southern Rural Water** 

Melbourne Water Retailer: Yarra Valley Water

Melbourne Water:

Inside drainage boundary

AUSNET Power Distributor:

#### STATE ELECTORATES

Legislative Council: **EASTERN VICTORIA** 

Legislative Assembly: GEMBROOK

#### PLANNING INFORMATION

Property Planning details have been removed from the Property Reports to address duplication with the Planning Property Reports which are DELWP's 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 <a href="https://www.land.vic.gov.au/property-and-parcel-search">https://www.land.vic.gov.au/property-and-parcel-search</a>

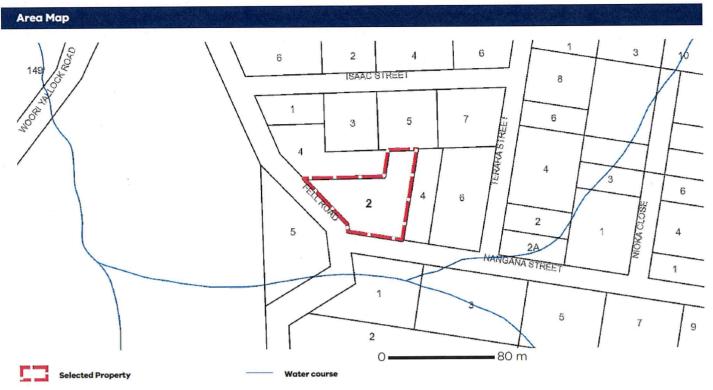
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### **PROPERTY REPORT**







#### From www.planning.vic.gov.au at 15 November 2022 11:54 AM

#### PROPERTY DETAILS

Address: 2 NANGANA STREET COCKATOO 3781

Lot and Plan Number: Plan CP159913

Standard Parcel Identifier (SPI): CP159913

Local Government Area (Council): CARDINIA www.cardinia.vic.gov.au

2616500100 Council Property Number:

Cardinia Planning Scheme - Cardinia Planning Scheme:

Directory Reference: Melway 311 K2

UTILITIES STATE ELECTORATES

**EASTERN VICTORIA** Southern Rural Water Leaislative Council: Rural Water Corporation:

Melbourne Water Retailer: Yarra Valley Water Legislative Assembly: **GEMBROOK** 

Melbourne Water: Inside drainage boundary **OTHER** 

**AUSNET** 

Registered Aboriginal Party: Wurundjeri Woi Wurrung Cultural

**Heritage Aboriginal Corporation** 

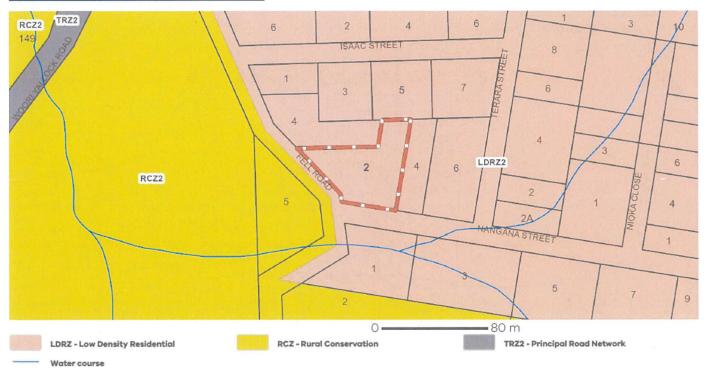
View location in VicPlan

Power Distributor:

#### **Planning Zones**

LOW DENSITY RESIDENTIAL ZONE (LDRZ)

LOW DENSITY RESIDENTIAL ZONE - SCHEDULE 2 (LDRZ2)



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

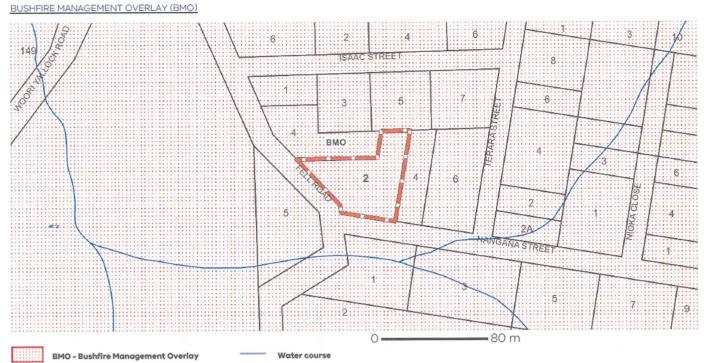
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#### **Planning Overlays**



Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

#### DESIGN AND DEVELOPMENT OVERLAY (DDO)

#### DESIGN AND DEVELOPMENT OVERLAY - SCHEDULE 1 (DDO1)



Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

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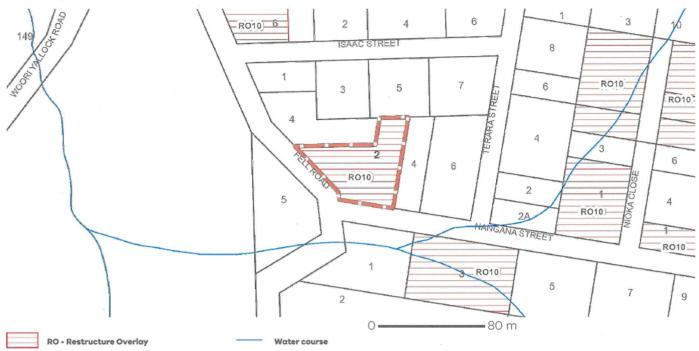
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#### **Planning Overlays**

RESTRUCTURE OVERLAY (RO)

RESTRUCTURE OVERLAY - SCHEDULE 10 (RO10)



Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

#### VEGETATION PROTECTION OVERLAY (VPO)

VEGETATION PROTECTION OVERLAY - SCHEDULE 1 (VPO1)



Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

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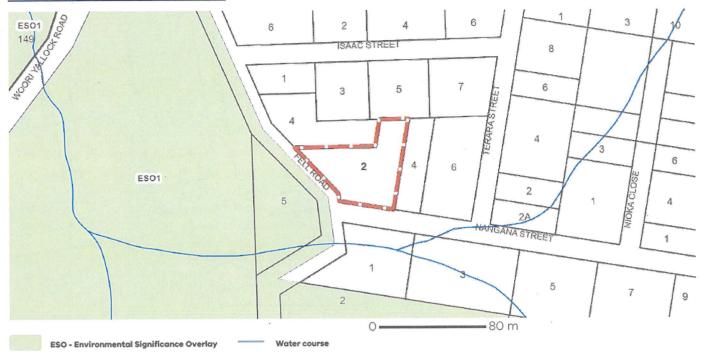


#### **Planning Overlays**

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

ENVIRONMENTAL SIGNIFICANCE OVERLAY (ESO)



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 8 November 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 <a href="https://www.planning.vic.gov.au">https://www.planning.vic.gov.au</a>

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 - <a href="https://www.landata.vic.gov.au">https://www.landata.vic.gov.au</a>

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 <a href="https://mapshare.maps.vic.gov.au/vicplan">https://mapshare.maps.vic.gov.au/vicplan</a>

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

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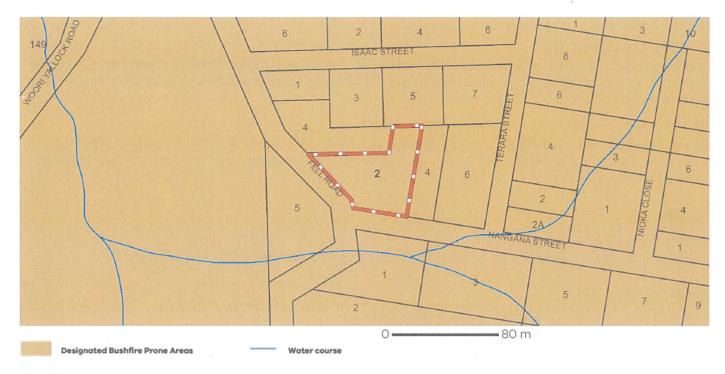


#### **Designated Bushfire Prone Areas**

This property is in a designated bushfire prone area. Special bushfire construction requirements apply to the part of the property mapped as a designated bushfire prone area (BPA). 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.gu/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) 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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# 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 <a href="Due diligence checklist page">Due diligence checklist page</a> on the Consumer Affairs Victoria website (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.

(04/10/2016)



#### 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.

