

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	80 Morbey Road, Gembrook 3783
-------------	-------------------------------

Vendor's name	Alison Heather Lowe	Date / /
Vendor's signature	DocuSigned by:  <small>AD44CA9E48E547B...</small>	11/2/2024

Vendor's name	David Andrew Whitby	Date / /
Vendor's signature	DocuSigned by:  <small>0CBFDBE996A8477...</small>	11/2/2024

Purchaser's name		Date / /
Purchaser's signature		

Purchaser's name		Date / /
Purchaser's signature		

1 FINANCIAL MATTERS

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

(a) Are contained in the attached certificate/s.

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

	To	
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Other particulars (including dates and times of payments):

1.3 Terms Contract

This section 1.3 only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.

Not Applicable

1.4 Sale Subject to Mortgage

This section 1.4 only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is NOT to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.

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): -

Not Applicable.

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

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.

4.2. Agricultural Chemicals

There are NO notices, property management plans, reports or orders in respect of the land issued by a government department or public authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes. However, if this is not the case, the details of any such notices, property management plans, reports or orders, are as follows:

Not Applicable.

4.3. Compulsory Acquisition

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

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):

Not Applicable.

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 checked="" type="checkbox"/>	Water supply <input checked="" type="checkbox"/>	Sewerage <input checked="" type="checkbox"/>	Telephone services <input type="checkbox"/>
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9 TITLE

Attached are copies of the following documents:

9.1 (a) Registered Title

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

10 SUBDIVISION**10.1. Unregistered Subdivision**

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

Not Applicable.

10.2. Staged Subdivision

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

Not Applicable.

10.3. Further Plan of Subdivision

This section 10.3 only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the *Subdivision Act 1988* is proposed.

Not Applicable.

11 DISCLOSURE OF ENERGY INFORMATION

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

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

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

Not Applicable.

12 DUE DILIGENCE CHECKLIST

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

- Vacant Residential Land or Land with a Residence
- Attach Due Diligence Checklist (this will be attached if ticked)

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)

Register Search Statement – Volume 11224 Folio 533
Copy Title Plan – TP193069S
Property Report
Planning Property Report
Council Rates Notice
Due Diligence Checklist

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

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

VOLUME 11224 FOLIO 533

Security no : 124112496067U
Produced 08/02/2024 12:46 PM

LAND DESCRIPTION

Lot 1 on Title Plan 193069S.
PARENT TITLE Volume 09307 Folio 040
Created by instrument AH474246M 03/09/2010

REGISTERED PROPRIETOR

Estate Fee Simple
Joint Proprietors
ALISON HEATHER LOWE of 8 MCRAE COURT YARRAWONGA VIC 3730
DAVID ANDREW WHITBY of 20 HIGGINS AVENUE SUNBURY VIC 3429 Executor(s) of
JONATHAN RALPH WHITBY deceased
AX677843W 25/01/2024

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AH841553H 16/03/2011
BENDIGO AND ADELAIDE 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 set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE TP193069S FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NUMBER		STATUS	DATE
AX674801F (E)	NOMINATION OF ECT TO LC	Completed	25/01/2024
AX677843W (E)	TRANSMISSION APPLICATION	Registered	25/01/2024

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

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

Street Address: 80 MORBEY ROAD GEMBROOK VIC 3783

ADMINISTRATIVE NOTICES

NIL

eCT Control 18057S BENDIGO BANK
Effective from 25/01/2024

DOCUMENT END

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TITLE PLAN	EDITION 1	TP 193069S						
Location of Land Parish: GEMBROOK Township: Section: Crown Allotment: Crown Portion: Last Plan Reference: LP4620 Derived From: VOL 9307 FOL 040 Depth Limitation: NIL		Notations ANY REFERENCE TO MAP IN THE TEXT MEANS THE DIAGRAM SHOWN ON THIS TITLE PLAN						
Description of Land / Easement Information		THIS PLAN HAS BEEN PREPARED FOR THE LAND REGISTRY, LAND VICTORIA, FOR TITLE DIAGRAM PURPOSES AS PART OF THE LAND TITLES AUTOMATION PROJECT COMPILED: 21/10/1999 VERIFIED: C.L.						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: center;">TABLE OF PARCEL IDENTIFIERS</th> </tr> <tr> <td colspan="2" style="font-size: small;">WARNING: Where multiple parcels are referred to or shown on this Title Plan this does not imply separately disposable parcels under Section 8A of the Sale of Land Act 1962</td> </tr> <tr> <td colspan="2" style="font-size: small;">PARCEL 1 = LOT 12 ON LP4620</td> </tr> </table>			TABLE OF PARCEL IDENTIFIERS		WARNING: Where multiple parcels are referred to or shown on this Title Plan this does not imply separately disposable parcels under Section 8A of the Sale of Land Act 1962		PARCEL 1 = LOT 12 ON LP4620	
TABLE OF PARCEL IDENTIFIERS								
WARNING: Where multiple parcels are referred to or shown on this Title Plan this does not imply separately disposable parcels under Section 8A of the Sale of Land Act 1962								
PARCEL 1 = LOT 12 ON LP4620								
LENGTHS ARE IN METRES	Metres = 0.3048 x Feet Metres = 0.201198 x Links	Sheet 1 of 1 sheets						

PROPERTY REPORT



Energy,
Environment
and Climate Action

From www.land.vic.gov.au at 08 February 2024 12:44 PM

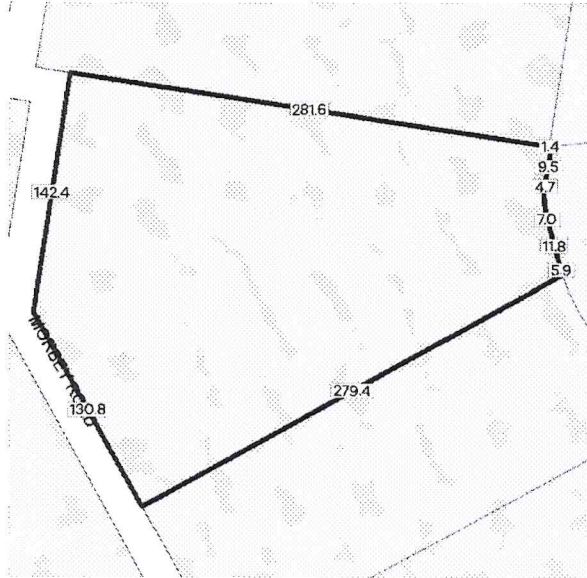
PROPERTY DETAILS

Address: **80 MORBEY ROAD GEMBROOK 3783**
 Lot and Plan Number: **Lot 1 TP193069**
 Standard Parcel Identifier (SPI): **1\TP193069**
 Local Government Area (Council): **CARDINIA**
 Council Property Number: **2594050600**
 Directory Reference: **Melway 299 D8**

www.cardinia.vic.gov.au

SITE DIMENSIONS

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



Area: 49735 sq. m (4.97 ha)

Perimeter: 913 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.

10 overlapping dimension labels are not being displayed

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

For more accurate dimensions get copy of plan at [Title and Property Certificates](#)

UTILITIES

Rural Water Corporation: **Southern Rural Water**
 Melbourne Water Retailer: **Yarra Valley Water**
 Melbourne Water: **Inside drainage boundary**
 Power Distributor: **AUSNET**

STATE ELECTORATES

Legislative Council: **EASTERN VICTORIA**
 Legislative Assembly: **MONBULK**

PLANNING INFORMATION

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

The Planning Property Report for this property can found here - [Planning Property Report](#)

Planning Property Reports can be found via these two links

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

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

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PROPERTY REPORT: 80 MORBEY ROAD GEMBROOK 3783

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PROPERTY REPORT



Energy,
Environment
and Climate Action

Area Map



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PROPERTY REPORT: 80 MORBEY ROAD GEMBROOK 3783

PLANNING PROPERTY REPORT



VICTORIA
State
Government

Environment,
Land, Water
and Planning

From www.planning.vic.gov.au at 08 February 2024 12:45 PM

PROPERTY DETAILS

Address: **80 MORBEY ROAD GEMBROOK 3783**
 Lot and Plan Number: **Lot 1 TP193069**
 Standard Parcel Identifier (SPI): **1\TP193069**
 Local Government Area (Council): **CARDINIA**
 Council Property Number: **2594050600**
 Planning Scheme: **Cardinia**
 Directory Reference: **Melway 299 D8**

www.cardinia.vic.gov.au

[Planning Scheme - Cardinia](#)

UTILITIES

Rural Water Corporation: **Southern Rural Water**
 Melbourne Water Retailer: **Yarra Valley Water**
 Melbourne Water: **Inside drainage boundary**
 Power Distributor: **AUSNET**

STATE ELECTORATES

Legislative Council: **EASTERN VICTORIA**
 Legislative Assembly: **MONBULK**

OTHER

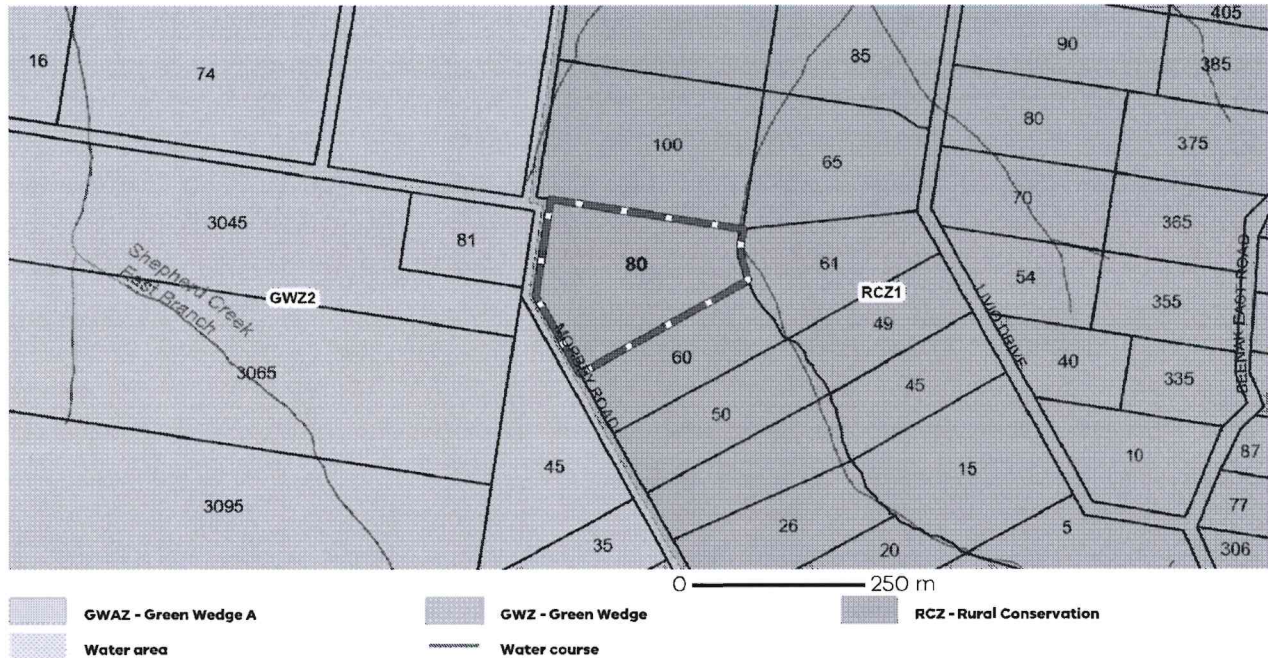
Registered Aboriginal Party: **Wurundjeri Woi Wurrung Cultural
Heritage Aboriginal Corporation**

[View location in VicPlan](#)

Planning Zones

RURAL CONSERVATION ZONE (RCZ)

RURAL CONSERVATION ZONE - SCHEDULE 1 (RCZ1)



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

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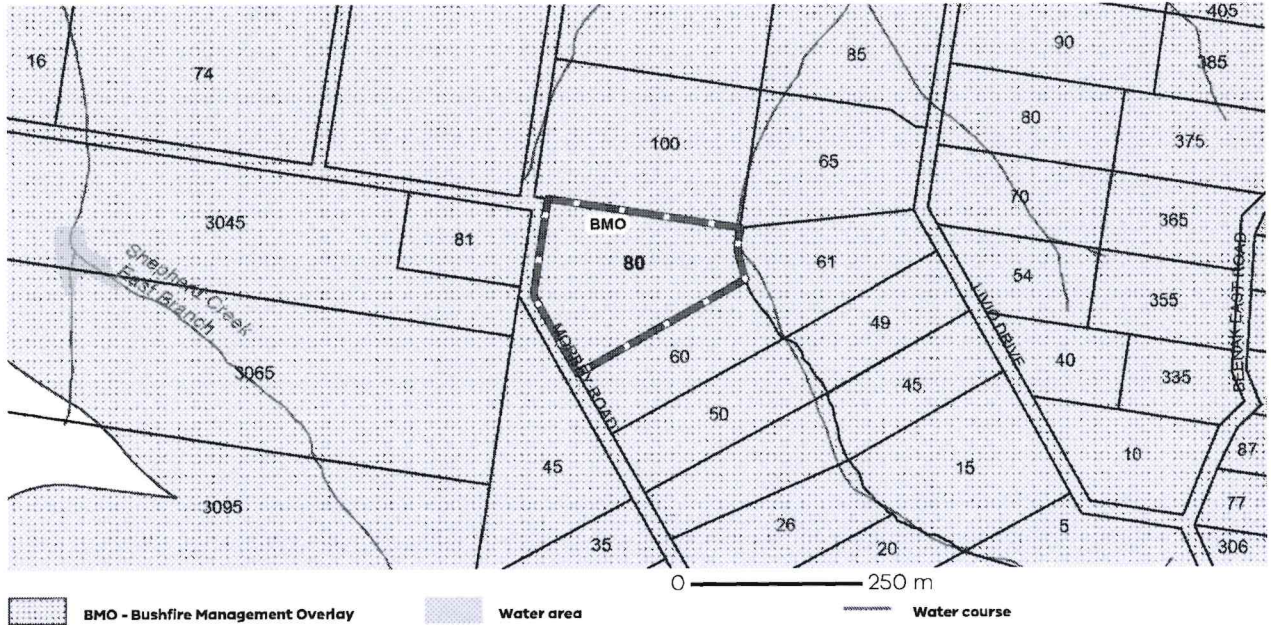
PLANNING PROPERTY REPORT: 80 MORBEY ROAD GEMBROOK 3783

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PLANNING PROPERTY REPORT

Planning Overlays

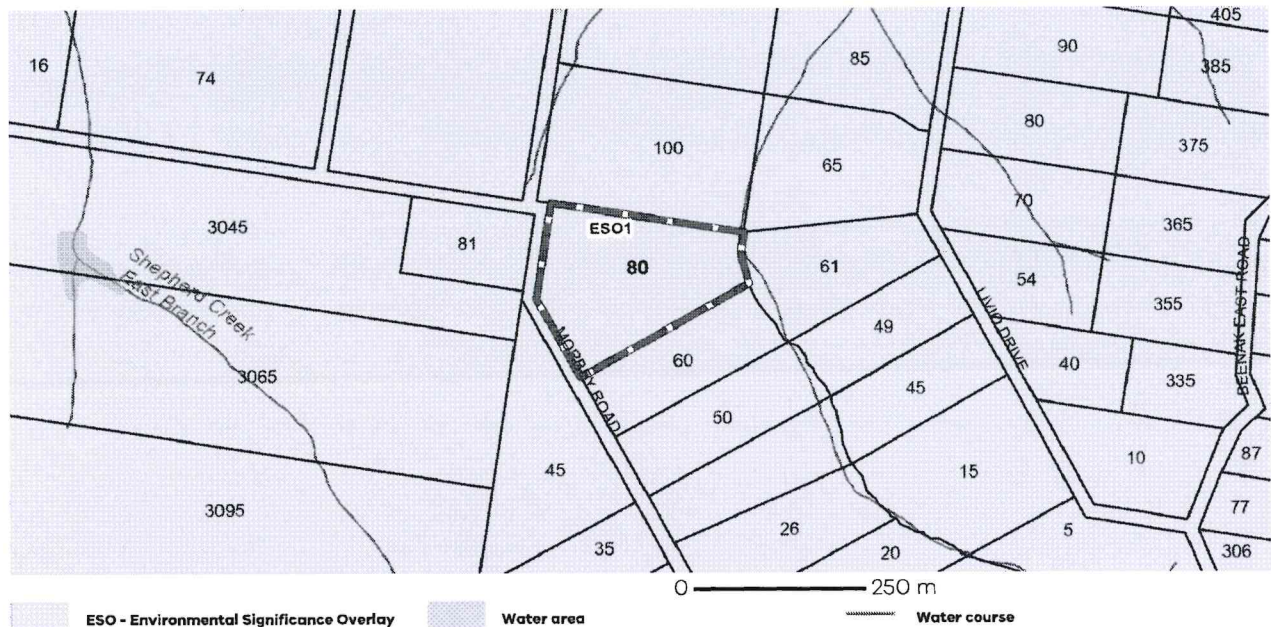
BUSHFIRE MANAGEMENT OVERLAY (BMO)



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

ENVIRONMENTAL SIGNIFICANCE OVERLAY (ESO)

ENVIRONMENTAL SIGNIFICANCE OVERLAY - SCHEDULE 1 (ESO1)



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 PROPERTY REPORT

Planning Overlays

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

SIGNIFICANT LANDSCAPE OVERLAY (SLO)



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 7 December 2023.

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>

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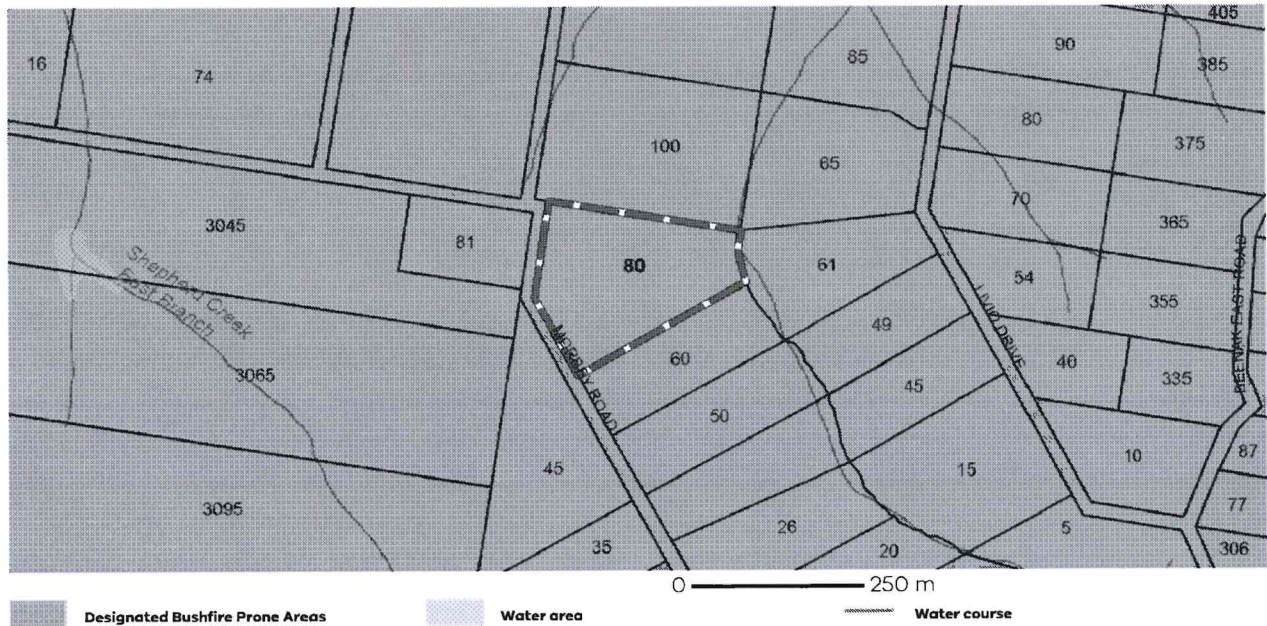
PLANNING PROPERTY REPORT

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.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 \(environment.vic.gov.au\)](#) 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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Valuation, rates and charges notice

For period 1 July 2023 to 30 June 2024



ABN 32 210 906 807

Estate of Jonathan Ralph Whitby
80 Morbey Rd
GEMBROOK VIC 3783

Date of issue **21/08/2023**
Property number **2594050600**

028

Instalment 1
Due 30
September 2023 **\$1,286.58**

Instalment 2
Due 30 November
2023 **\$434.00**

Instalment 3
Due 28 February
2024 **\$434.00**

Instalment 4
Due 31 May 2024 **\$433.44**

Rates and valuation information for your property

Description and location of property

80 Morbey Rd
Gembrook 3783
L1 TP193069

Capital Improved Value (CIV) as at 1 January 2023 **\$735,000**
Site Value (SV) **\$560,000**
Net Annual Value (NAV) **\$36,750**
Land Use Classification Residential

Australian Valuation Property Classification Code (AVPCC)

117 : Single Residential Accommodation - Residential Rural/Rural Lifestyle (0.4 to 20 Hectares)

Owner Name(s) Estate of Jonathan Ralph Whitby

We are required by legislation to display the property owner name(s).

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		\$852.58
Base Rate	735000 x \$0.0020833	\$1,531.23
120lt Garbage & Recycling Charge	1 x \$348.60	\$348.60
State Fire Services Property Levy	735000 x \$0.000046 + \$125.00	\$158.81
Municipal Rates Concession		\$-253.20
Fire Services Property Levy Rebate		\$-50.00
Total		\$2,588.02



Scan here to pay



Payment options



Bill code: **858944**
Ref: **25940506006**

BPAY @ this payment via internet or phone banking
BPAY View @ - view and pay this bill via internet banking
BPAY View registration number: 25940506006



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



Billpay Code: **0860**
Ref: **2594 0506 0000 006**

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



Instalment *860 259405060000006



Set up regular Centrepay deductions from your Centrelink payments
at www.servicessaustralia.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: **06608E8D0U**



To verify your property in MyCardinia use
verification code: KD6N
www.cardinia.vic.gov.au/mycardinia

Financial hardship and assistance

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.

You may apply for a waiver, deferral or payment plan for your rates and charges in accordance with sections 170, 171, 171A or 171B of the Local Government Act 1989. A copy of the legislation is available on our website at www.cardinia.vic.gov.au/rates.

Council may enter into a payment plan with you, upon certain terms and conditions determined by Council and in accordance with the applicable legislation, to make smaller, more regular payments towards your rates and charges. Please visit www.cardinia.vic.gov.au/rates or call us for more information.

Payment of rates and charges

Rates and charges are payable in 4 instalments as per the due dates on the front of this notice, or by weekly, fortnightly, monthly or quarterly direct debit payments. To set up a direct debit payment plan please visit www.cardinia.vic.gov.au/flexipay.

Interest may be charged on overdue rates and charges in accordance with sections 172 and 172A of the Local Government Act 1989. Subject to sections 180 and 180A of the Local Government Act 1989 legal action may also be taken for recovery of unpaid rates and charges and may incur additional costs.

Please note, Council does not offer payment in full by February 15.

You may pay the total due in a single payment if you wish, but you must pay at least the instalment amount by the instalment due dates to avoid interest accruing on overdue instalments.

All payments received will be allocated in the following order:

- 1) Legal costs (if any)
- 2) Interest (if any)
- 3) Arrears (if any)
- 4) Current rates and charges

Concessions and rebates

If you have a Centrelink or Department of Veterans' Affairs Pensioner Concession Card or specific Department of Veterans' Affairs gold card you may be eligible for the Municipal rates concession. The property must be your principal place of residence and match the address on your eligible card.

To apply for the concession go to www.cardinia.vic.gov.au/rates for a link to the 'Municipal rates concession' web page on the Department of Families, Fairness and Housing website (DFFH) or call us to obtain a hard copy form. Please complete the application form and return the completed form to Council by post or email.

If you receive Jobseeker payments you may be eligible for the Jobseeker rebate provided by Council. To apply for this rebate please go to www.cardinia.vic.gov.au/rates or call us to obtain a hard copy form and return the completed form to Council by post or email.

Change of mailing address and property ownership

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 a change in ownership by way of a Notice of Acquisition or copy of title.

Differential rates

Council applies differential rates depending on property location and property type. Information on our differential rates is contained in our Revenue and Rating Plan and is available at www.cardinia.vic.gov.au.

We are required by legislation to provide the below rate comparison information to show what rates would be for your property for each differential rate. The actual rate levied for your property is shown on the front of this notice, based on location and predominant land use.

Differential rate	Rate in \$	Amount
Base rate	0.0020833	\$1,531.23
Farm land	0.0015625	\$1,148.44
Urban farm land	0.0017704	\$1,301.24
Urban commercial and industrial land	0.0030210	\$2,220.44
Urban residential	0.0022287	\$1,638.09
Urban vacant land	0.0047712	\$3,506.83

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.

The Victorian Government's rate cap

Council has complied with the Victorian Government's rates cap of 3.50%. The cap applies to the average annual increase of total general rates. The rates and charges 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 municipality;
- (ii) the application of any differential rate by Council;
- (iii) the inclusion of other rates and charges not covered by the Victorian Government's rate cap e.g. waste charges and the State Fire Services Property Levy.

Property valuations

Property valuations are undertaken annually by the Valuer General Victoria and is an assessment of the market value of a property as at 1 January each year.

Supplementary valuations are also made during the year where there has been a material change to the property such as a new building or land subdivision.

There are 3 separate valuations returned and Council may use any of these as its system of valuation for levying rates:

Site Value (SV) – the land value only.

Capital Improved Value (CIV) – the market value of the property, being the Site Value plus the value of any buildings and other improvements on the land.

Net Annual Value (NAV) – for residential and rural/farm properties 5% of the CIV, for commercial and industrial properties the higher of the estimated annual market rent or 5% of the CIV.

Cardinia Shire uses the CIV system of valuation to levy general rates.

Fire Services Property Levy

This is a Victorian Government levy, collected by Councils, to fund the State's fire services. The amount payable varies depending on the property's Land Use Classification and Capital Improved Value. You have the 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. Visit www.sro.vic.gov.au/fire-services-property-levy for more information.

Australian Valuation Property Classification Code (AVPCC)

This code is assigned to your property according to the predominant use of the land and is used to determine your property's Land Use Classification, in accordance with the Fire Services Property Levy Act 2012.

Land Use Classification

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

Appeal, review and objection to rates and charges, differential rates, valuations and AVPCC

You can object to the valuation of your property and/or the AVPCC assigned within 60 days of the notice issue date. Section 17 of the Valuation of Land Act 1960 specifies the grounds for objection. An objection can be made in writing on the prescribed form or online at ratingvaluationobjections.vic.gov.au.

Under section 183 of the Local Government Act 1989 you can apply to the Victorian Civil and Administrative Tribunal (VCAT) for a review of any differential rate applied to your property within 60 days of the notice issue date.

You can appeal to the County Court for a review of any rate or charge applied to your property within 60 days of the notice issue date. Section 184 of the Local Government Act 1989 specifies the grounds for appeal.

Due Diligence Checklist

Consumer Affairs Victoria

What you need to know before buying a residential property

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