## A Purchaser's Guide to



# Welcome from the Welsh Group

We're looking forward to welcoming you to the Thornhill Park community.

To ensure that your land settlement, building and moving in experience is memorable, we have compiled this guide to land settlement and building, including an explanation of the design approval, front landscaping, fencing and fibre to the home processes.

As always, we strongly recommend that you seek independent legal advice and speak with the Thornhill Park Sales Team if any part of the process is unclear.

At the core of every Welsh Group project is a firm commitment to integrity that's supported by the team's expertise and an understanding that development is not just about efficient construction, but is about building the foundations on which thriving communities can grow.

Congratulations on your purchase. We're as excited as you are that Thornhill Park will be your home.



# How the development process works

Long before you chose your block at Thornhill Park, there have been many years of planning by the Welsh Group together with their consultants' team, the Melton City Council, the Metropolitan Planning Authority (formerly the Growth Areas Authority) and infrastructure providers, such as Western Water and Powercor Australia, to ensure that we deliver a community that not only will you enjoy living in, but also complies with all regulatory and statutory requirements.

Once all the relevant approvals are received, construction commences. This is the same for every stage within the development.

Thornhill Park's development team then manage the team of consultants and contractors who facilitate the construction of each state according to stringent standards.

#### Those involved include:

- · Civil engineer
- Surveyor
- Environmental engineer
- Water and sewerage authority
- Electricity and gas authority
- Cultural and heritage consultant
- Landscape architect
- $\bullet$  Fibre to the home provider
- Civil contractor

We prepare a health and safety management policy to ensure everyone who comes to work, goes home from work as well as a site environmental management policy to help minimise the impact of construction activity on the environment. Once the stage works have been completed, the surveyor submits a Plan of Subdivision to the Melton City Council for certification.

The Council will then request that all authorities such as power, water and sewerage and OptiComm (providers of fibre to the home) provide their approval to release the stage to the Land Titles office. This means that the team at Thornhill Park have done a great job!

The next step is that the Melton City Council will issue a Statement of Compliance. A statement of compliance enables a council to ensure compliance with any agreements and conditions placed on any planning permit relating to public works and open space provision. The council will also provide a Certified Plan of Subdivision to the surveyor.

The surveyor then provides the Statement of Compliance and the Certified Plan of Subdivision to Thornhill Park's legal representative, who submits these documents to the Victorian Land Titles office registration. A land title is an official record of who owns a piece of land. It can also include information about mortgages, covenants, caveats and easements.

Once the Land Titles office registers the individual titles, the surveyor is notified and then contacts Thornhill Park's legal representative that the land has been registered. Each individual title has its own Volume and Folio number to distinguish it from the others.

Thornhill Park's legal representative will then advise your conveyancer or lawyer within two business days of the settlement date.



# Legal requirements leading up to settlement

Once your legal representative has been advised of the settlement date, there are a few things that they must do to help you prepare for settlement.

- 1. Advise you of the settlement date, which will be in accordance with your contract of sale.
- 2. Advise your bank of the settlement date and ensure that they receive all the necessary title details to prepare mortgage documents.
- Prepare the transfer of land document and deliver it to the Vendor's solicitor at least 10 days before settlement. The delivery of the transfer of land document is not acceptance of title.
- 4. Provide the bank cheque details to the Vendor's solicitor
- 5. Contact your financial institution when booking settlement to make sure that your funds are in place to pay the vendor and provide the bank with any necessary details. You must ensure that you have the funds with your legal representative at least 24 hours prior to settlement.
- 6. If adjustments are required to council rates or other charges, ensure you only pay post-settlement bills. The Statement of Adjustment will be provided by the Vendor's solicitor 7 days prior to settlement outlining any land tax, council rates or other fees that need to be allowed for as part of the final settlement amount.
- 7. Assist with advising you about what statutory fees you need to pay, such as stamp duty and transfer fees.

- 8. Advise you on the cheques (up to 4 separate cheques) that need to be drawn ready for settlement.
- 9. Attend settlement on your behalf with the Vendor's solicitor and your financial institution.

#### You are responsible for the following:

- 1. Make sure you are in a position to settle on time.
  If you request an extension to the agreed settlement terms, you may incur penalty interest.
- 2. Ensure that your funds are with your legal representative at least 24 hours prior to the advised settlement timeframe.
- 3. Thornhill Park will ensure that the block is free from debris prior to settlement. After settlement, any debris that are on your block, including anything dumped illegally, is your responsibility and you will have to pay to have it removed. We suggest you take a walk on your block and find the wooden or plastic survey pegs (50mm square and between 50 and 100mm high). The pegs are white and often have the lot number painted in black). Please check with the Thornhill Park Sales Team prior to entering a construction site.



## First Home Owner Grant

The Australian Federal Government and the Victorian State Government provides assistance to first home buyers.

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If you are eligible for the First Home Owner Grant (FHOG), you can lodge your application with the State Revenue Office once a Certificate of Occupancy has been issued for your home.

Some homebuyers choose to use an Approved Agent, who will complete and lodge these forms on your behalf.

All the details regarding the First Home Owner Grant can be found here: http://www.sro.vic.gov.au/first-home-owner



# House plan approval process

## The Welsh Group is committed to creating beautiful communities.

As part of this commitment, it is essential to ensure that the quality of the homes in Thornhill Park reflect the quality of the community being created. The key purpose of the Design Guidelines is to achieve a consistently high standard of home.

Building designs must comply with the Building Regulations of Victoria and the Melton Planning Scheme, which will be addressed by your building surveyor.

The Thornhill Park Design Review Panel (DRP) process includes all proposed dwellings, garages, outbuildings and fencing.

We recommend that you familiarise yourself with the Design Guidelines as it is ultimately your responsibility that your builder submits plans on your behalf that comply.

### How to submit your plans

- 1. Plans of all buildings should be submitted via email along with the completed checklist in Section 6 of the Guidelines to drp@thornhillpark.com.au.
- 2. The submission of plans must include:
- a. A siting plan of the home on the lot with dimensions and setbacks from all boundaries, proposed fencing and driveway location;
- b. Floor plans that show the layout of the home indicating all rooms, windows, external doors, external fixtures and nominated floor levels;
- c. Full elevations indicating wall heights and all external finishes including garage door type;
- d. Relevant cross sections showing roof pitches, eaves depth and height of walls along the boundaries;
   Colour selection (External Only).

#### Plan approval

The DRP will review and approve plans that comply with the Guidelines within 10 working days.

#### Plan resubmission

Where plans do not comply with the Guidelines, the DRP will advise of issues. Revised plans should then be resubmitted to the DRP explaining changes for reassessment and approval. A third submission will attract a fee of \$260 per additional submission.

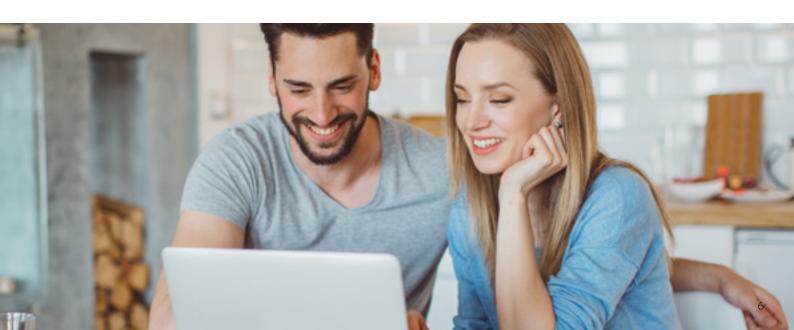
### **Building permit**

Following DRP approval, the purchaser will obtain a building permit from the Melton City Council or a licensed building surveyor.

#### **Construction & Certificate of Occupancy**

Once a building permit is issued, construction of your home may commence and a Certificate of Occupancy will be issued following completion of construction.

The Thornhill Park Design Guidelines forms part of the Contract of Sale and contains a checklist of what needs to be submitted. Please familiarise yourself with this document.



## Fencing process

We've taken the hassle out of negotiating fencing preferences with your neighbours by organising the installation of boundary fencing to your block.

## What do you need to do to receive free boundary fencing?

- 1. Complete the construction of your home in full compliance with the planning and building controls within 12 months of land settlement.
- 2. Provide the Thornhill Park Sales Team with your Certificate of Occupancy and request your fencing works to be completed.

Thornhill Park will then arrange for side and rear boundary fencing, constructed from capped and lapped vertical timber with exposed timber posts, to be installed. The fencing height will be a minimum of 1.80m and maximum of 1.95m.

By lodging your Certificate of Occupancy via the Thornhill Park fencing portal, you will receive an email confirming it has been received and within 30 days your fencing will be installed.

For security reasons, it may be worthwhile to accept handover of your home after the fencing has been installed. We suggest talking to your builder about issuing your Certificate of Occupancy as early as possible so as to ensure your fencing is installed prior to the building settlement.

You are required to install your own side fence/gate (return from fence to dwelling).

With the exception of medium density product, front fencing forward of the dwelling is not permitted.

Full detail on the fencing requirements are set out in section 3.10 of the Thornhill Park Design Guidelines and also your Contract of Sale.



## Front Landscape Rebate

One of the keys to great looking streets is ensuring that front gardens and the nature strip are established once the home has been constructed.

As per your Contract of Sale, home owners may receive a monetary rebate for construction of front landscaping as per the following Guidelines. In addition to section 4.0 Landscape Style Guide in 'Thornhill Park Design Guidelines', the following minimum requirements will apply;

- Your front yard landscape (nature strip will be constructed by the Developer) must be completed and approved by the Design Review panel within 6 months of obtaining the Certificate of Occupancy as per your contract.
- 2. Further to the setback requirement in 2.2 'Thornhill Park Design Guidelines', at least 50% of the front yard area must be planting.
- 3. A pedestrian entry with a mail box and a path to your front door is required for pedestrian safety and neighbourhood surveillance.
- 4. Apart from the driveway, permeable materials (feature toppings, stepping stones, etc.) are required for ancillary pedestrian paths / access.
- 5. 600 700mm high formal or informal hedge style planting must be planted at front boundary interface with footpath to define boulevard streetscape and your front yard.
- 6. Garden beds with planting are required alongside boundaries and between the pedestrian path to your door and the driveway (if any).

At least one semi advanced (45lt pot size) feature canopy tree with mature height of minimum 4m is to be planted in your front yard. The species of tree preferred should be flowering or have seasonal colour and be appropriate to the soil and climatic conditions.

#### Others elements:

- Planting of trees, shrubs and ground cover must be provided to both frontages of corner lots.
- Recycled water will be connected to individual lots by purple pipes, ensuring a front tap is connected to this system for garden irrigation.
- When selecting plant species, further to your personal preference, also consider the impacts of soil condition, local climate, recycled water irrigation, etc.
- Your front yard design should reference the Landscape Style Guide and be contemporary, classic or water wise.



## Front Landscape Rebate cont.

## The minimum planting quantities in your front yard:

- 1 Semi advanced (45lt) feature trees
- 15 No medium shrubs
- 10 No small shrubs
- 20 Ground covers
- 20m² turf / feature topping

### How to submit your plans

- 1. Plans of all buildings should be submitted via the Landscape portal. You will receive an email acknowledging their receipt.
- 2. A fully detailed landscape plan indicating plant locations, spacings and plant species and quantities must be submitted to the Design Review Panel (DRP) for approval, prior to commencement of works.

**Note:** Hand drawn sketches on builder siting will be considered a sufficient landscaping plan.

## **Approval**

- 1. The DRP will review and approve plans that comply with the Guidelines within 10 working days.
- Once your landscape works are complete, the DRP will inspect and review your garden within 10 working days. Please note you do not have to be present at this inspection.
- 3. Once your front garden has been approved, Thornhill Park will electronically transfer any agreed rebate to your nominated bank account.
- \* Vendor's discretion



## Fibre to the home

Thornhill Park has chosen OptiComm as its fibre to the home partner. We believe they can deliver advanced services over and above that specified by the Government's National Broadband Network policy.

Fibre to the home replaces existing copper infrastructure such as telephone wires and coaxial cable by delivering communications signal over optical fibre from the operator's switching equipment all the way to the home.

Thornhill Park is responsible for the 'pit and pipe infrastructure' to each block but is not responsible for the actual connection to the home.

You will need to work with your builder to ensure that your home has been prepared in accordance with OptiComm's Cable Entry Guidelines and that your in-home wiring for broadband, telephone and pay TV service provider have been installed in accordance with industry standards.

Once your home is complete, you then register your property with OptiComm online or call 1300 137 800. You will need to confirm your connection with the return of documentation to OptiComm.

The next steps are to make payment of your connection fee and agree to an appointment time and date for connection.

Finally, you contact your preferred telephone, internet or pay TV service provider to request connection.

As always, please refer to your Contract of Sale and visit www.opticomm.com.au for more details.



# Community Infrastructure Levy

The Community Infrastructure Levy (CIL) is a financial contribution to new infrastructure that will be used by the new community, such as pavilions, in growth area developments. Each growth area precinct has different infrastructure needs, and therefore a unique list of infrastructure requirements.

## Why is there a Community Infrastructure Levy?

The Planning & Environment Act 1987 distinguishes between Development and Community Infrastructure Levies. A Development Infrastructure Levy generally is intended to fund infrastructure which is needed by the development of the land and which must be provided or set aside earlier such as roads, drainage and open space. A Community Infrastructure Levy generally funds infrastructure needed later in the development of a community by its occupants such as sporting pavilions. The Planning and Environment Act 1987 requires the building permit applicant to pay the community infrastructure levy prior to the building permit being issued.

#### When do I need to pay?

Payment of the levy is triggered by the approval of a building permit for the construction of a new house. It is mandated under Section 24(5) of the Building Act 1993. Payment is made to the Melton City Council.

#### How much do I need to pay?

The levy is currently \$900\* per dwelling, in accordance with Section 46(L)(1) of the Planning and Environment Act 1987.

#### How can I pay?

You can pay the levy by completing the Community Infrastructure Levy payment form (available to download at http://www.melton.vic.gov.au/Services/Building-Planning-Transport/Statutory-planning/Community-Infrastructure-Levy) and lodging it in one of the following methods:

- In person: at Council's Melton or Caroline Springs Civic Centres
- Email: planningsupport@melton.vic.gov.au
- Mail: Melton City Council, PO Box 21 Melton Vic 3337 (Cheques to be made out to Melton City Council)
- Fax: 03 9743 9970

# Building your home

The process of choosing a home design and builder often starts before the land is purchased. However, it's important to research your options thoroughly. After all, this is a significant investment, both financially and emotionally, and the builder you choose will ultimately be responsible for delivering your dream home. Feeling confident that you have invested your money with a qualified, reputable builder will give you peace of mind throughout the entire building process.

The steps in the home building process can take between 90-120 days before construction commences.

Here are the steps you can expect to undertake:

### 1. Initial deposit

The amount varies among builders but it triggers the requirement for the builder to provide you with a written estimate within 3-5 days. This includes the house façade, inclusions and electrical layout selections. The builder should also confirm that the chosen house design can fit on your block.

You will need to provide the builder with your Certificate/Plan of Subdivision and a copy of your land contract including the Section 32. The builder may also require a copy of your finance pre-approval.

#### 2. Choose your style and finishes

Your builder will arrange for you to have a home styling appointment. This is where you can seek some assistance to ensure that you comply with the Thornhill Park Design Guidelines, especially when it comes to material selection.

Some builders require a second deposit at this stage.

#### 3. Tender

A new home tender is a document that outlines the costs to build, based on your façade, style and finishes selections, soil, survey and preliminary engineering costs.

You will most likely attend a tender appointment (allow up to four hours) to help finalise this step.

The builder will present you with the completed tender document, which, upon signing and further payment, is acceptance that you would like the builder to prepare working drawings.

#### 4. Contract

The builder will prepare a New Home Building Contract which will include working drawings. They will usually require you to attend an appointment where they will take you through the contact.

Upon signing the contract, you will pay the balance of 5% of the contract value.

## 5. Getting ready for construction to commence

Before construction can commence, your builder must obtain relevant permits and approvals.

This is the time that the builder will submit plans to the Thornhill Park Design Review Panel on your behalf. Following DRP approval, they will submit the application for building permits and finalise the construction drawings.

The responsibility to ensure that your block is ready to build on lies with you. You must ensure that your block is free from rubbish at this point.

Your builder will also require written confirmation from your financial institution that your funds are ready to be released for construction progress payments.

#### 6. Construction and progress payments

Most builders have six stages of construction, where progress payments are required:

- Initial deposit 5% of the total contract
- Base stage 10%
- Frame stage 15%
- Lock up 35%
- Fixing stage 20%
- Practical completion 15%

A single storey home takes on average 16 weeks to build, while a double storey home takes on average 27 weeks to build.

## Settlement

How will I find out that my block is titled?	Thornhill Park's legal representative will notify your legal representative who should then advise you.
Can I arrange settlement of the block myself, without legal representation?	You can arrange settlement of the block without legal representation, but we strongly recommend that you engage a conveyancer or solicitor who is a specialist in this field.
Do I have to attend settlement in person?	No. Your legal representative will ensure settlement takes place on your behalf.
Why does the proposed title date sometimes get extended?	Land development depends on many people to complete works and provide approval. The Thornhill Park Team works to a timetable and always provides the current best estimate. Unfortunately, sometimes the timeframe gets extended due to issues outside our control.
Can I inspect my block before settlement?	Yes. We strongly encourage you inspect your block prior to settlement to ensure that it is free from rubbish. Please contact our sales team on site before entering a construction area.
What if someone dumps rubbish on my block after settlement?	In the unlikely event that this occurs, as you now own the block, the responsibility of removing any rubbish after settlement is yours.
How do we know that the pegs are in the right place on the block?	The Thornhill Park surveyor will re-peg each block once all the construction works are complete, and it is incumbent upon Thornhill Park at the time of settlement to ensure that the pegs are in the correct place so that your home is constructed within the correct boundaries.
What happens if the pegs are not there when I inspect my block?	They are sometimes hard to find but please look closely. If you can't find them, speak to our sales team who will review and if necessary, arrange re-pegging.

## Building

Why do site costs vary so much from builder to builder?	Site costs can vary from block to block depending on the type of soil, the amount of engineered fill and slope on your block.  Every builder has an allowance for site costs based on their experience in the area or the community.
What type of fill has been used on my block?	Thornhill Park uses clean fill that has been tested by a geotechnical and environmental consultant and has been classified as suitable material to achieve level one compaction.
How do I find out my street number?	The City of Melton allocates street numbers. Contact them on 9747 7200 and have your lot number and street name available.
What is a BAL rating?	The Bushfire Attack Levy (BAL) rating determines the type of construction required that will provide greater protection for the occupants who may be sheltering inside while the fire front passes.
When can my builder do a soil test?	Access to site will be provided for soil testing once Statement of Compliance is achieved on your stage.
When can I start building on my block?	As soon as your plans have been approved by the Design Review Panel and the City of Melton has issued a building permit, your builder can commence construction of your home.
How long do I have to start building after I settle?	There is no time frame to commence construction.  However fencing and landscaping bonuses may be compromised.
Can I submit plans to the DRP before my block settles?	Yes, you can. Contact drp@thornhillpark.com.au.

## Fencing

Will you let me know when you are going to install the fencing on my block?	Once we have received your application and Certificate of Occupancy we will advise you of both the commencement and completion date of your fencing.
Can I have aluminium fencing?	Aluminium and Colorbond fencing is not permitted.
Do I need a different type of side fence if I have a corner block or my block is adjacent to open space?	Please refer to your Contract of Sale and Design Guidelines as this varies.

## Services

Can I choose not to have OptiComm as my fibre to the home provider?	No. All homes at Thornhill Park will be serviced by OptiComm.
What services will be available for connection when I move in?	Gas, water, power, recycled water and OptiComm will be available for connection when you move in.

## Landscaping

What if my landscaping costs more than the rebate?

Thornhill Park may provide you with a contribution to front landscaping if these works are completed and inspected within six months of obtaining your Certificate of Occupancy, as determined within your Contract of Sale. Any additional requirements are at your own expense.

## Community

When will the first school be open?	Thornhill Park is working closely with the Victorian Education  Department to ensure that the school is a priority. However it will be subject to demand and government funding.
What suburb will I be living in?	The City of Melton has announced that the area will be known as Thornhill Park.