

# PLATINUM

## Dual Lot Single Title, Boundary Realignment, & House Relocation

Monthly Mastermind  
Event

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*State Coaches*

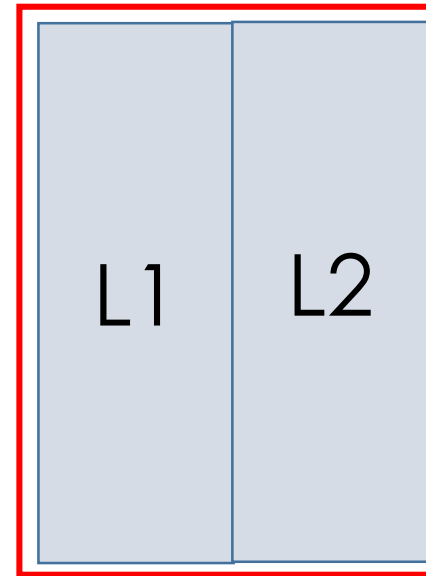


**I LOVE**  
REAL ESTATE

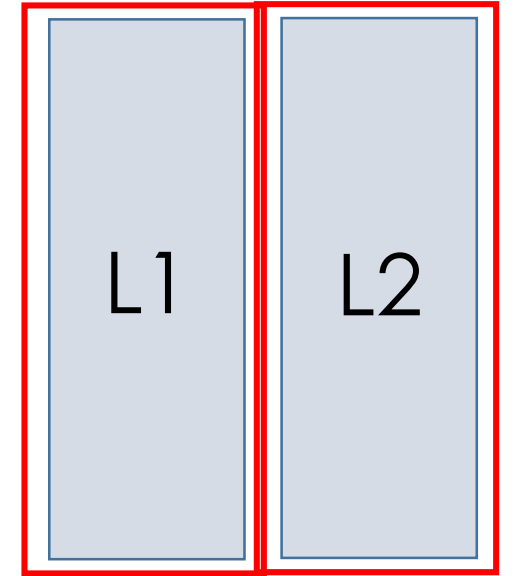
# A) Dual Lot Single Title Strategy

# A) Dual Lot Single Title Strategy -

- Manufactured Growth / Chunk Deal
- Starting Point = **Two lots** (dual lot) covered by **1 freehold title**
- Strategy = Create separate title for each lot (2 lots 2 titles)
- Process = Lift (cancel) single title & replace with **2 separate titles**. **Lot boundary positions** MUST remain unchanged



T1



T1

T2

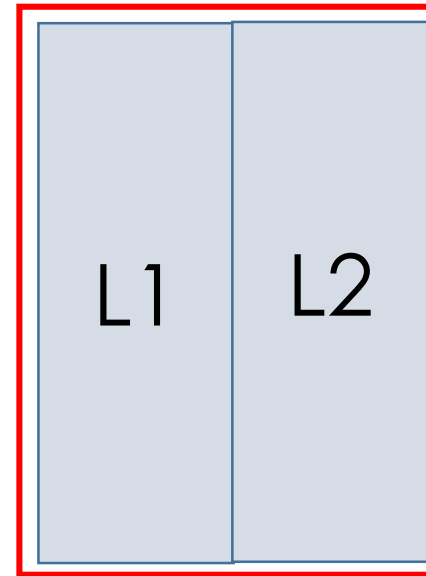
# A) Dual Lot Single Title Strategy -

- Not a subdivision because 2 lots already exist & are remaining the same
- Other names = Splitter block; Title lift
- Can be vacant lots or built on
- Can be 2 or more lots (e.g. 3 lots on 1 title)

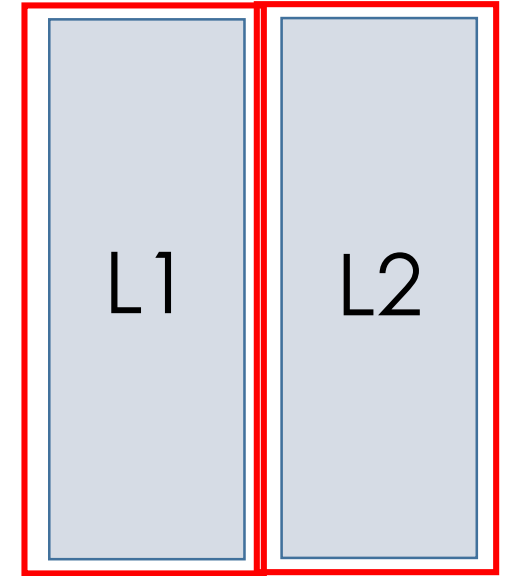


# What is a Title & Why Create 2 Titles?

- Property title documents ownership rights and allows the **transfer of property** ownership
- Can't transfer (sell/buy/gift) a property without a title
- 2 lots on 1 title – **MUST sell the 2 lots together**
- Creating 2 titles allows each lot to be **sold separately**
- 2 separate titles typically **worth more (freehold)**



T1



T1

T2

# Why Dual Lot Single Titles Exist -

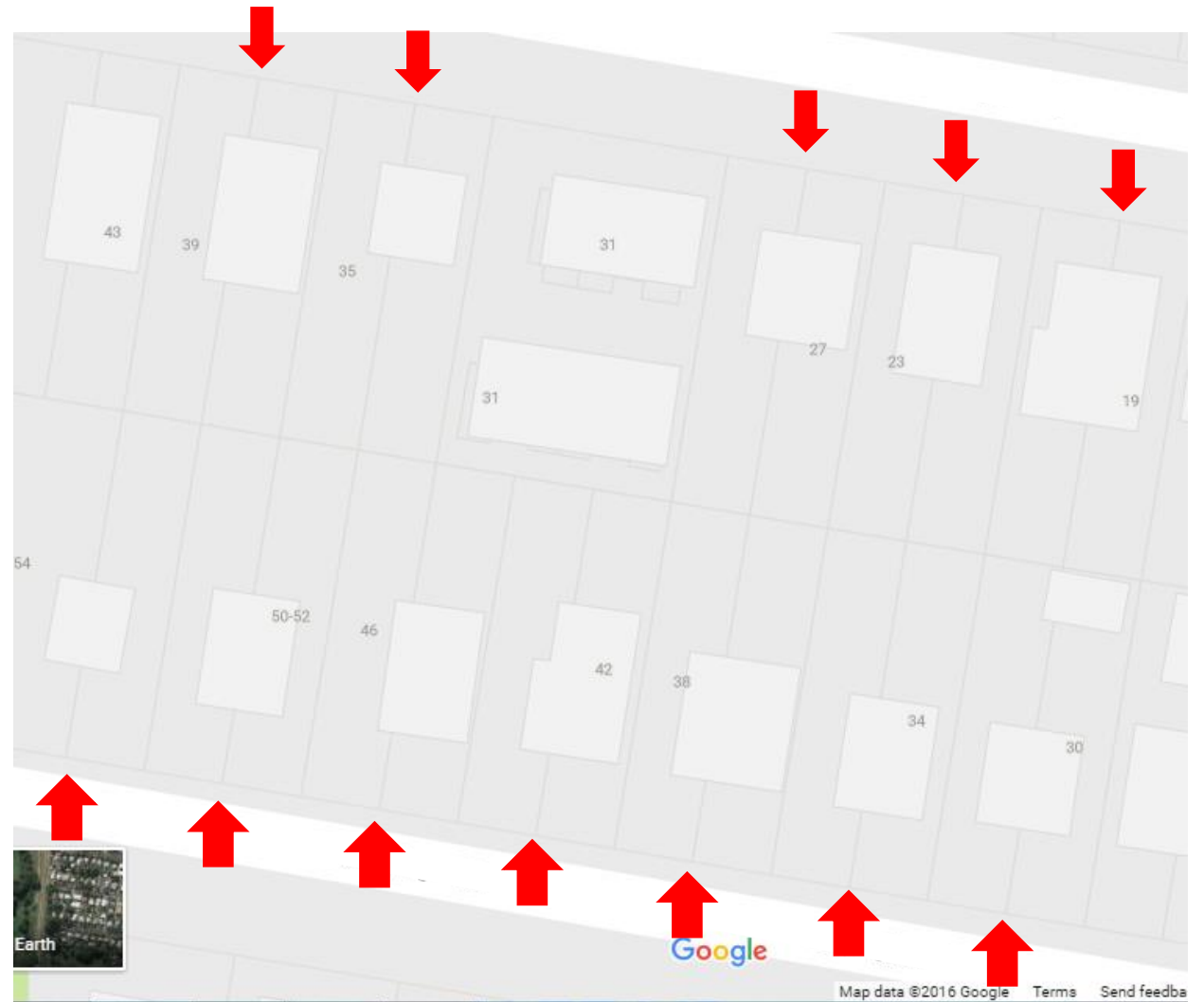
# Why Dual Lot Single Titles Exist -

- Owners with **multiple blocks** of land side by side often amalgamate titles to save hold costs
- Council charge rates per title, **NOT** per lot, so owners **amalgamated titles** to save on council rates!!!
- Only 1 rates charged on dual lot single title vs 2 rates for 2 separate titles
- Simple request to **Titles Dept.** to amalgamate titles



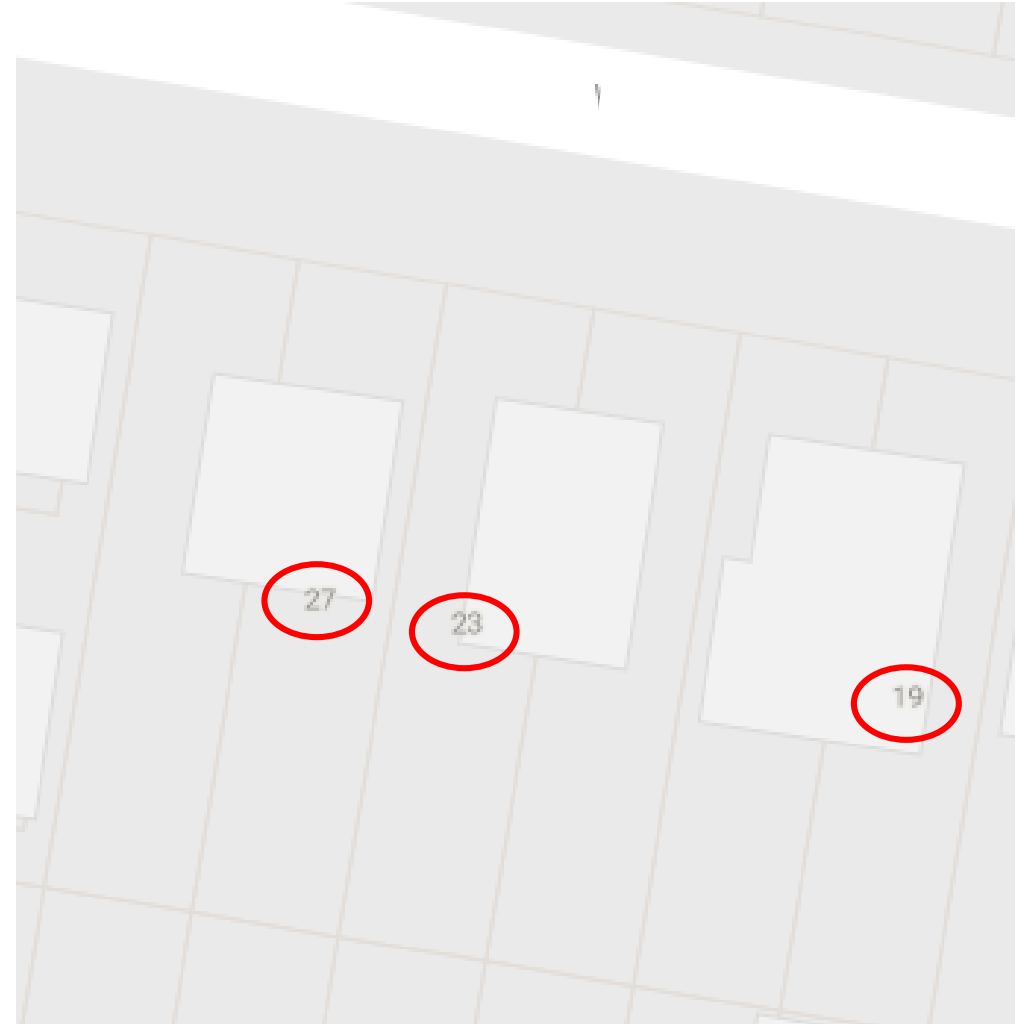
# Locating Dual Lot Single Titles -

- A) **Google Earth** –
- ❖ House Built over 2 lots
- ❖ Lot = light grey line
- ❖ Title = Darker outer line



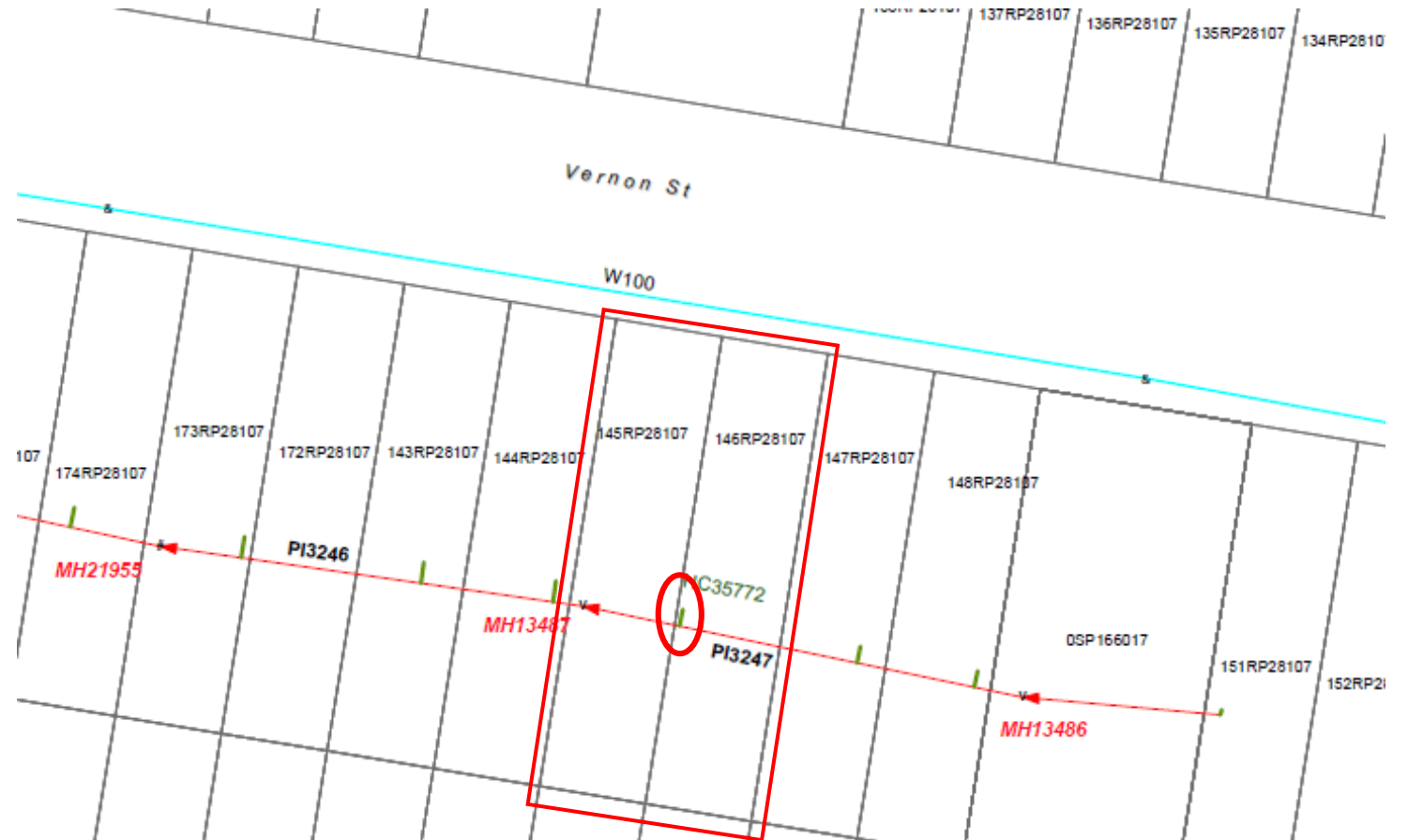
# Locating Dual Lot Single Titles -

- B) Jump in **street numbers**  
– 19; 23; 27 Vs 19, 21, 23,  
25, 27, 29
- **Not guaranteed** but an  
indicator to look into



# Locating Dual Lot Single Titles -

- C) Single sewer connection to dual lots



# Locating Dual Lot Single Titles -

- D) **Title Search** – Same Title Reference # for 2 lots

**CURRENT TITLE SEARCH**  
DEPT OF NATURAL RESOURCES AND MINES, QUEENSLAND  
Request No: 23510859  
Search Date: 31/05/2016 11:48  
Title Reference: 14861154  
Date Created: 12/12/1972

Previous Title: 11661051

**REGISTERED OWNER**

Dealing No: 713497165 04/10/2010

SIRATEL PTY LTD A.C.N. 006 825 609  
TRUSTEE

UNDER INSTRUMENT  
NO.713497165

**ESTATE AND LAND**

Estate in Fee Simple

LOT 10	REGISTERED PLAN 27893 Local Government: SUNSHINE COAST
LOT 11	REGISTERED PLAN 27893 Local Government: SUNSHINE COAST

**EASEMENTS, ENCUMBRANCES AND INTERESTS**

1. Rights and interests reserved to the Crown by Deed of Grant No. 10536225 (FOR 54A)
2. MORTGAGE No 716146489 18/11/2014 at 15:35  
WESTPAC BANKING CORPORATION A.B.N. 33 007 457 141

**ADMINISTRATIVE ADVICES - NIL**  
**UNREGISTERED DEALINGS - NIL**

**CERTIFICATE OF TITLE ISSUED - No**

Caution - Charges do not necessarily appear in order of priority

\*\* End of Current Title Search \*\*

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Requested By: D-ENQ GLOBAL X

# Dual Lot Single Title: Why Low Risk Strategy? (Module 3 Appendix)



# Dual Lot Single Title: Why Low Risk Strategy? (Module 3 Appendix)

- Low to medium price point
- Residential finance
- Relatively quick process - 2 Lots already exist
- Relatively low skill level required e.g. no council approval
- Less money required because not full subdivision
- Potential to retain existing dwelling – depending on position
- Potential to rent during title lift
- Done in many locations, Resi & Commercial properties
- Do at a distance (may require site supervision for services connection)



# Opportunities & Constraints -

Opportunities	Constraints
No Council Approval Required e.g. 2 lots already exist	End product often narrow & small lots – harder to build on
Paperwork Process via Titles Department	Potentially less demand for end product
Potential to register 2 titles even with house built over both	Value reduced if services not connected (un-serviced block)
No Council Contributions / Head Works / Infrastructure Charges Payable - 2 lots already exist	Profit not guaranteed - End value MAY be less if removing house

# Dual Lot Single Title - Process Outline

- Phase 1 – Deal Finding
- Phase 2 – Due Diligence
- Phase 3 – Feasibility
- Phase 4 – Finance
- Phase 5 – Site Works (If required)
- Phase 6 – Titling Process
- Phase 7 – Selling (If required)

# Phase 1 – Deal Finding

- **Search terms** (internet & with agent)
  - ❖ 2 lots
  - ❖ Dual lot
  - ❖ Single title
  - ❖ Splitter
  - ❖ Title lift
  - ❖ STCA – Subject to Council Approval
- **Aerial photos** – Google Earth – view roof configuration, street numbers, sewer plan
- **Talk** to locals, consultants, door knock, letterbox drop



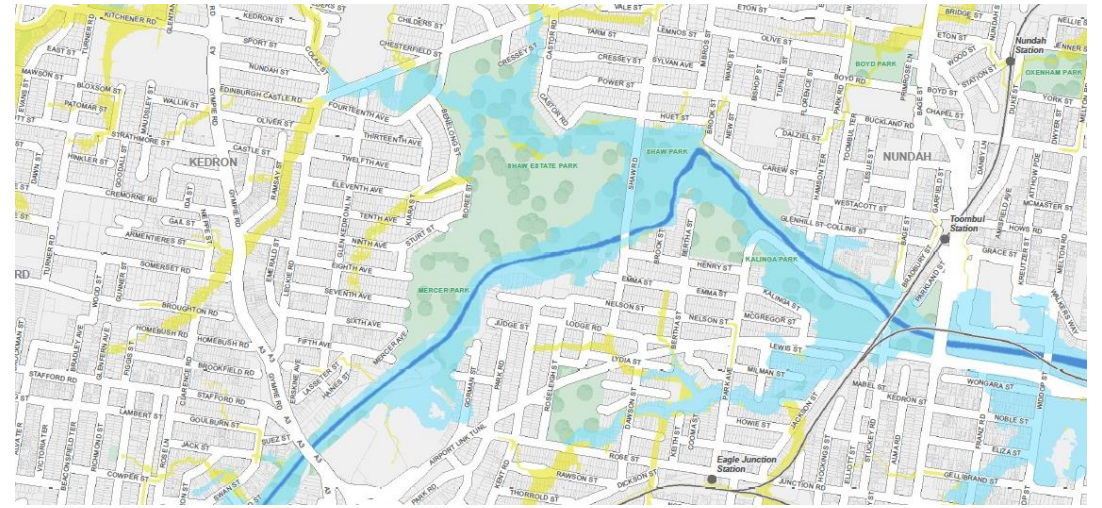
# The Deal -

- Advertised For Sale “Calling all Builders”
- Leafy street, easy walk to town centre, **2 lots 1 title**
- Agent called Sunday noon & 3 offers by 2pm!!



# Phase 2 – Due Diligence

- Council Overlay research:
  - ❖ **Demolition** control (may prevent removing existing house)
  - ❖ **Heritage** / streetscape significance (effects if can modify existing house)
  - ❖ **Flood** / overland flow / water ways (effects build potential)
  - ❖ **Slope** (effects build potential / cost / stormwater management)



# Phase 2 – Due Diligence

- **Site inspection** – Assess characteristics / opportunities / constraints
- **Town planner enquiry** - Confirm impact of overlays & Council requirements re separate titling
- **Council enquiry** – Confirm no requirements re separate titling



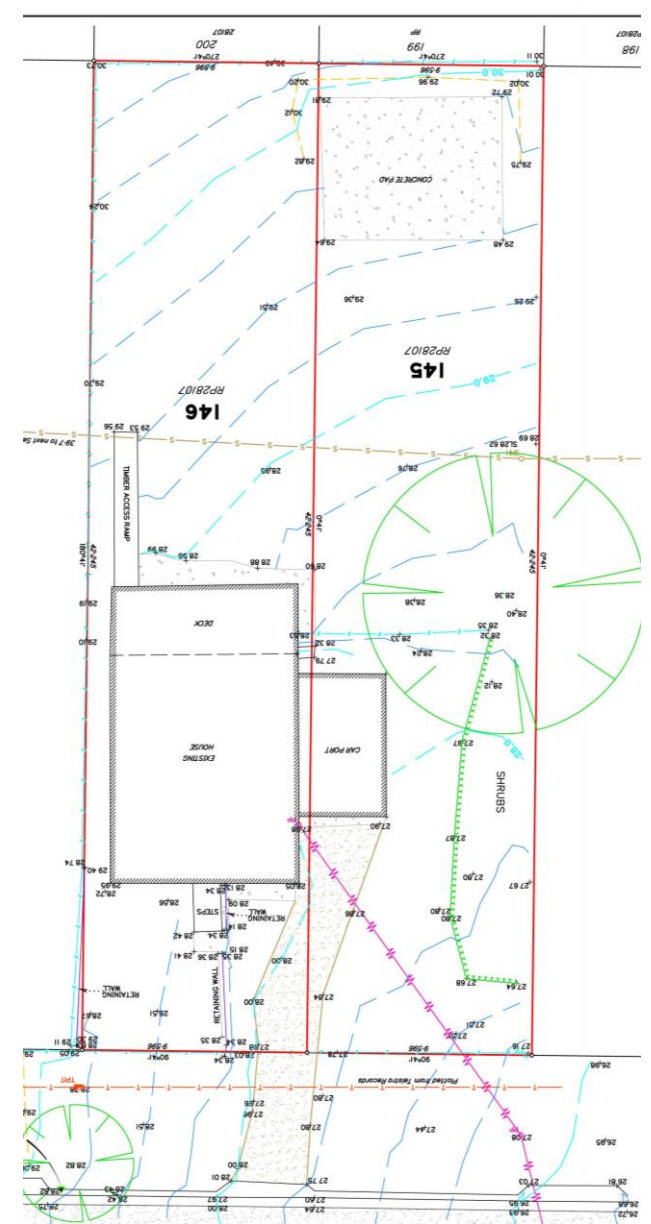
# Phase 2 – Due Diligence

- **Solicitor** - Confirm no conditions, agreements or covenants requiring lots to be held on 1 title
- **Services Location** - Assess ease of services connection to new block – (DBYD)
- **Titles Department** – Confirm if services connection is required before titling, if cleared lot required before titling, titling process & cost
- **Contour & Detail Survey** - Confirm position of existing house, services location etc.)
- **Realestate Agents** – Confirm demand for end product & pricing – vacant land vs house



# The Deal -

- Vacant lot with existing house “potentially on 1 lot?”
- Contour & detail survey confirmed house on 1 lot



# The Deal -

- Existing house pre 1945 hence **demolition control**
- Streetscape** significance overlay
- Result = existing **house had to stay** –  
reno only



# The Deal -

- Council confirmed **no approval required** from them & services connection not required until building on newly titled lot
- **Titles Dept.** confirmed existing house could stay, no services required to title, simple paperwork process & minimal timeframe & fee





# Phase 3 - Rough Feasibility – Major Headings?

Item	Formula	\$
Sale Value (Market Value) – 2 new titles	A	
Sale Costs		
Purchase Price		
Purchase Costs		
Strategy Costs – Title Lift		
Operating Expenses – Hold Costs		
Total Costs	B	
Profit / Loss	A-B	

# Detailed Feaso - Expand on Sales Value / Market Value -

Item	\$
<b>1. Sales Value</b>	
Block 1 (Existing house??)	
Block 2	
Rental from existing house	
<b>Total</b>	

# Expand on Sale Costs -

Item	\$
<b>2. Sale Costs</b>	
Commission – Block 1 & 2	
Advertising & Marketing	
Auction Costs	
Photographer	
Staging (Existing house?)	
Website	
Legals	
Off-the-plan Sales Contract	
Other	
<b>Total</b>	

# Expand on Purchase Costs -

Item	\$
<b>3. Purchase Costs</b>	
Purchase Price	
Stamp Duty	
Legals	
Borrowing Costs	
Lenders Mortgage Insurance (LMI)	
Structure Set up	
Other	
<b>Total</b>	

# Expand on Strategy Costs – Title Lift

Item	Item

# Expand on Strategy Costs – Title Lift

Item	Item
Contour & Detail Survey*	Fencing*
Water Main / Meter Connection*	Driveway*
Sewer Connection*	Tree Removal*
Power Pole Install*	House Removal*
Power Connection*	Solicitor Fee – Title Lodgment *
Phone Connection*	Titles Dept. Title Registration fee
Drainage / Stormwater *	Public Liability Insurance – Vacant Land
	<b>Total Approx. \$5k-\$40k</b>

\* If Applicable

- No Council contribution fees – 2 lots already exist

# Expand on Operating / Hold Costs -

Item	\$
<b>5. Operating / Hold Costs Per Year</b>	
Rates & Water	
Insurance	
Land Tax	
Management Fee – House Rental?	
Repairs & Maintenance – House?	
Other	
Interest on Mortgage - Purchase	
Interest on Owner Funds	
<b>Total</b>	

# Expand on Analysis Calculations -

Item	Formula
1. Total Development Costs (TDC) incl. GST	Purchase Costs + Strategy Costs + Hold Costs
2. Gross Realization Value (GRV)	Sales Value
3. Less GST on Sales	Margin Scheme
4. Net Realizable Value	2 - 3
5. Less Selling Costs	Selling Costs
6. Net Realization	4 - 5
7. Profit \$	6 - 1
8. Profit % (Profit / TDC)	(7/1)x100
9. Return on Investment % (ROI)	(Profit/Owner Funds)x100

# Feasibility-

- **GST payable** on sale of vacant lots because new titles created
- **No GST** payable if sold after 5 years
- **Profitability** typically lower :
  - ❖ Less involved & quicker strategy e.g. 10% approx?
  - ❖ Sellers price inflated by value of second lot?



# Phase 4 - Financing -

- Residential finance
- Use own cash for strategy costs – demolition / reno, titling, services connection etc.



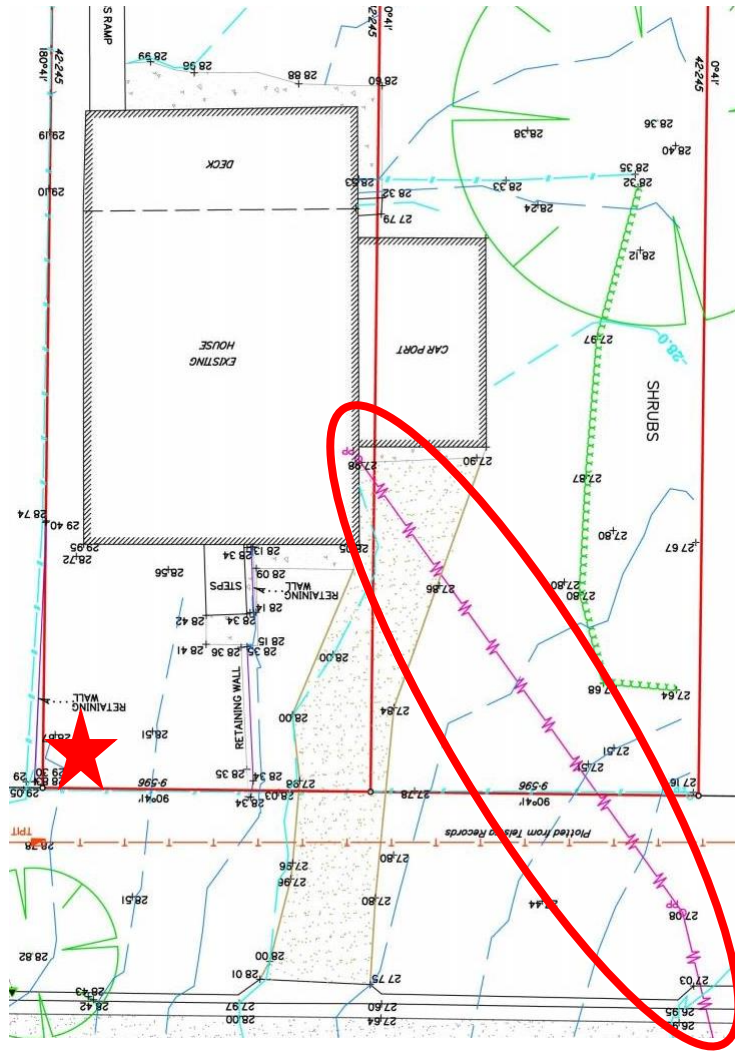
## Phase 5 – Site Works -

- Relocate existing house - demolish / move if required
- Connect services – power, water, sewer, phone, gas - If required by Council, Titles Dept., or Market (purchasers) – position of services & slope important
- Fence lots & install driveway - if required by market



# The Deal -

- Site inspection & survey confirmed **new power property pole** required for existing house



- Power line **can not cross separate title**

# Phase 6 – Titling Process-

- **Confirm bank requirement with** mortgage broker – You are changing banks underlying security e.g.
  - ❖ If keeping house - bank notified after new titles issued
  - ❖ If removing house - prior bank consent required
- Lodge **Title Registration form** with Titles Dept. (You can do, or your Solicitor)
- **Simple, cheap, quick process** – may not even have to supply survey plan – 1 to 2 weeks?



# Phase 6 – Titling Process-

- Existing **title cancelled** & **2 new titles created** – 1 for each lot (New Title Reference # issued)
- Title Registration Confirmation Statements** issued
- Titles Dept. **notifies Council** (approx. 3 mths?) Council issues 2 rates notices
- Confirm with Council **street numbering** based on new titles



# The Deal -

- Title Registration Confirmation Statements issued x 3

LAND TITLE ACT 1994

**REGISTRATION CONFIRMATION STATEMENT**

NATURAL RESOURCES AND WATER, QUEENSLAND

Title Reference : 12041076

This is the current status of the title as at 08:49 on 20/05/2008

**This Title Has Been Fully Cancelled**

ADMINISTRATIVE ADVICES - NIL  
UNREGISTERED DEALINGS - NIL

CERTIFICATE OF TITLE ISSUED - No

DEALINGS REGISTERED  
711656662 REQ FOR NT

\*\* End of Confirmation Statement \*\*

M G Locke  
Registrar of Titles and Registrar of Water Allocations

LAND TITLE ACT 1994

**REGISTRATION CONFIRMATION STATEMENT**

NATURAL RESOURCES AND WATER, QUEENSLAND

Title Reference : 50720297

This is the current status of the title as at 08:48 on 20/05/2008

REGISTERED OWNER

Dealing No: 711656662 19/05/2008

UNDER INSTRUMENT 711577473

ESTATE AND LAND

Estate in Fee Simple

LOT 145 REGISTERED PLAN 28107  
County of CANNING Parish of MOOLOOLAH  
Local Government: SUNSHINE COAST

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by Deed of Grant No. 10657085 (POR 135)
2. MORTGAGE No 711577474 15/04/2008 at 11:13 PERPETUAL LIMITED A.C.N. 000 431 827

ADMINISTRATIVE ADVICES - NIL  
UNREGISTERED DEALINGS - NIL

CERTIFICATE OF TITLE ISSUED - No

Caution - Charges do not necessarily appear in order of priority

\*\* End of Confirmation Statement \*\*

M G Locke  
Registrar of Titles and Registrar of Water Allocations

# Phase 7 - Selling -

- Can sell prior to titling using **Special Condition/s in Sale Contract** – Sale subject to title registration (& house removal?)
- Can't settle until new titles registered
- Market as vacant land or **house & land package** or build and sell?



# The Deal - End Product -

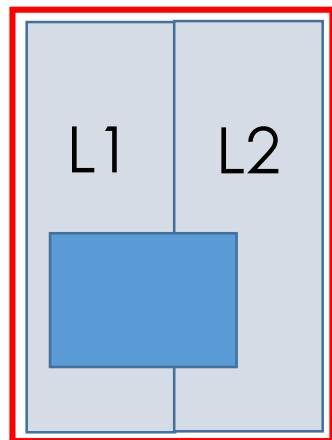
- Reno'd existing house, created new title, street #13 & 15, revalued, built new house on vacant lot & connected to services during build, rented then sold both



# B) Boundary Realignment Strategy

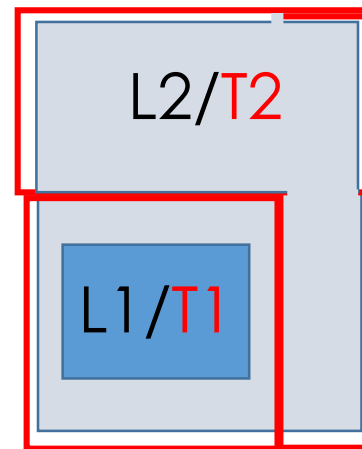
## B) Boundary Realignment Strategy –

- Starting Point = Two or more lots covered by 1 freehold title, typically lots dissect existing building (house or commercial)
- Strategy = Re-align lot boundary so building solely on 1 lot leaving balance lot/s vacant. Create separate title for each lot (2 lots 2 titles)
- Process = Council Development Approval (DA): Lot reconfig - Boundary Realignment + Titling

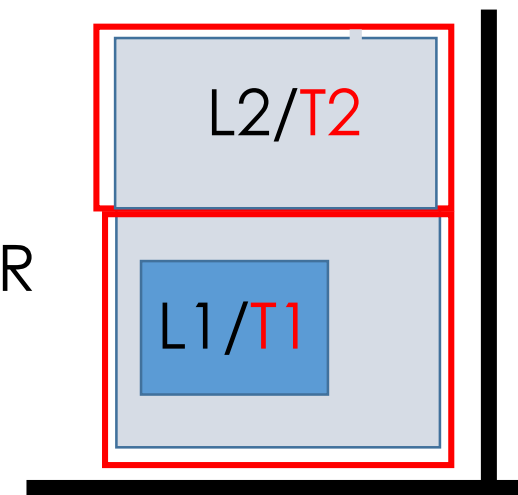


T1

Battle-axe



OR



Corner Block

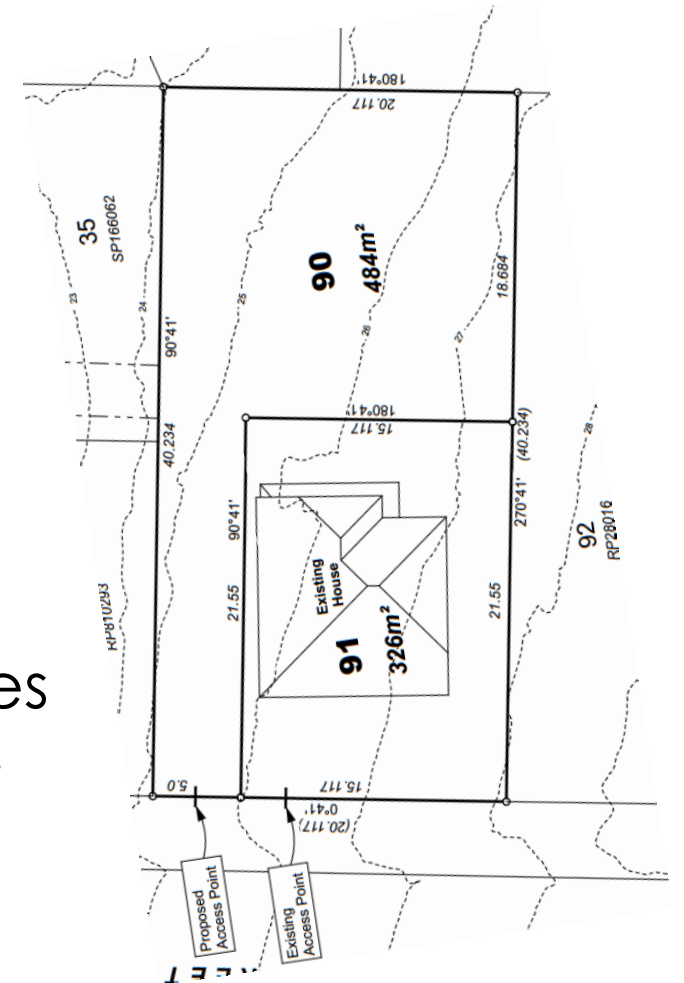
# B) Boundary Realignment

- Example 1 – Battle-axe

- **Before**  
2 lots 1 title

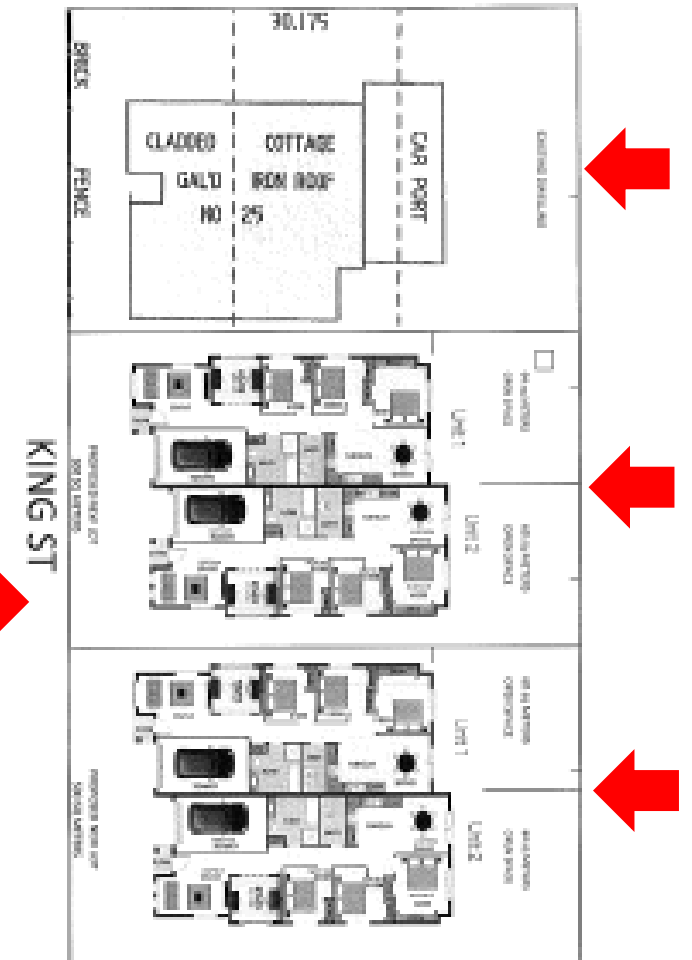


- **After**  
2 lots 2 titles  
Battle-axe  
rear lot



## B) Boundary Realignment

- Example 2 – Corner Block - 3 Lots

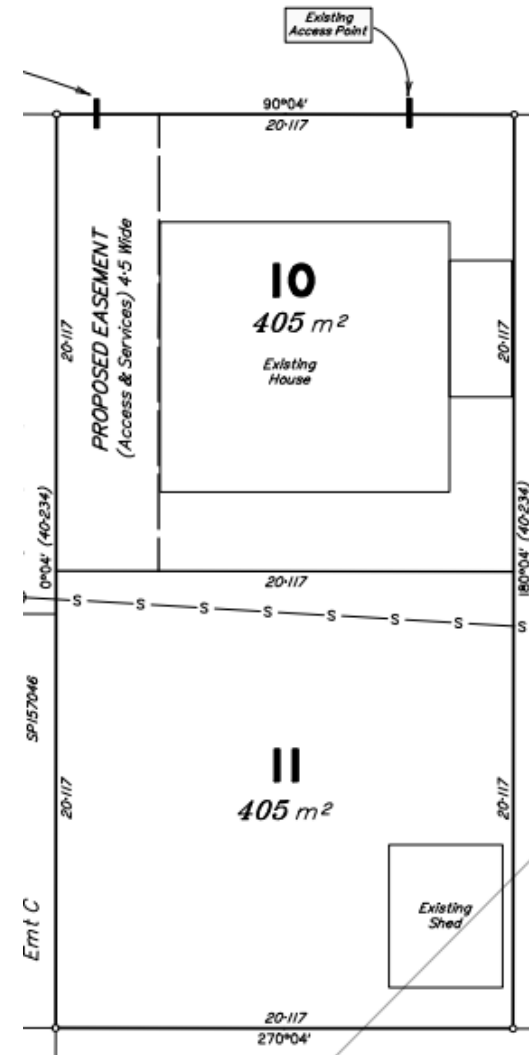
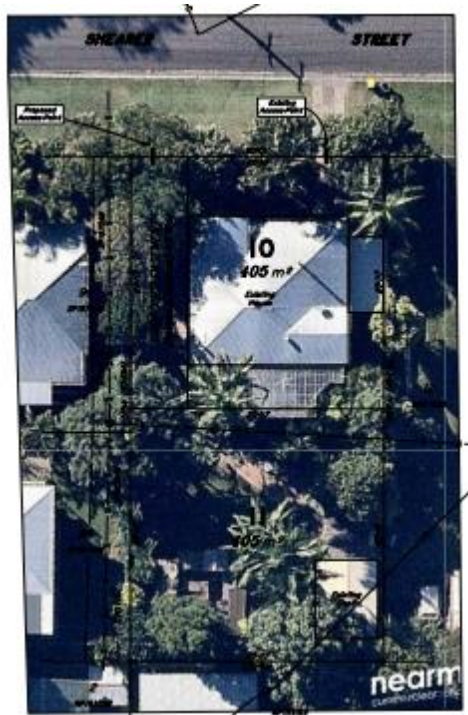


- **Before:** 3 lots 1 title

- **After:** 3 lots 3 titles

# B) Boundary Realignment

- Example 3 – Access / Services Easement

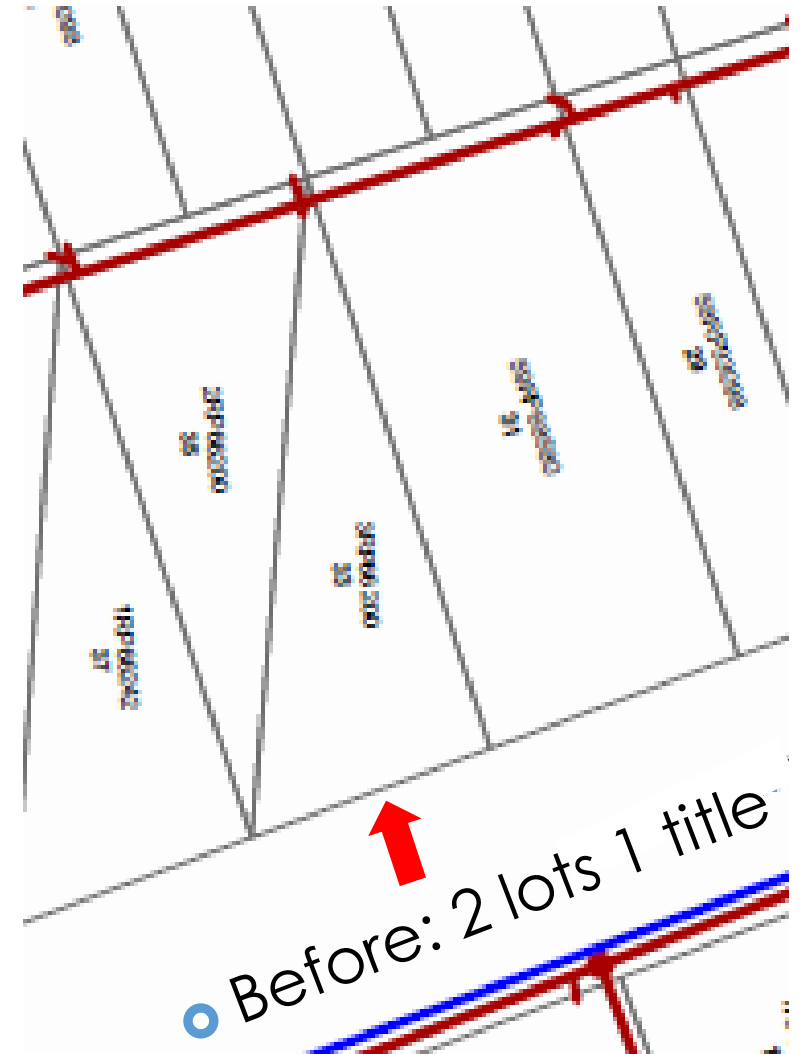


- **Before:** 2 lots 1 title

- **After:** 2 lots 2 titles + Easement

## B) Boundary Realignment

- Example 4 – Widow Block
  - 2 lots on **diagonal**
  - Rear lot has **no legal access**
  - When men went to war they did this so their wives didn't split off the block & sell before their return?



# Comparison Between Strategies

	Dual Lot Single Title / Splitter / Title Lift	Boundary Realignment	Subdivision (1 into 2)
Start Product			
Finish Product			
Lot Boundary			
Process			
Certainty			
Site Works			
Duration			
Council Contribtn			
Total Costs			
Skill Required			

# Relative Comparison – Strategies

	Dual Lot Single Title / Splitter / Title Lift	Boundary Realignment	Subdivision (1 into 2) (see Subdivision Webinar)
Start Product	2 lots 1 title	2 lots 1 title	1 lot 1 title
Finish Product	2 lots 2 titles	2 lots 2 titles	2 lots 2 titles
Lot Boundary	Same Position	Changed Position	Newly Created
Process	Titles Dept.	DA + Titles Dept.	DA + Titles Dept.
Certainty	High	Medium	Medium
Site Works	Low	Medium	Medium
Duration	Fast	Medium	Medium
Council Contribtn	No	No	Yes
Total Cost	Low	Medium	High
Skill Required	Low	Medium	Medium

Focus on the major differences!!!

	Dual Lot Single Title / Splitter / Title Lift	Boundary Realignment	Subdivision (1 into 2) (see Subdivision Webinar)
Start Product	2 lots 1 title	2 lots 1 title	1 lot 1 title
Finish Product	2 lots 2 titles	2 lots 2 titles	2 lots 2 titles
Lot Boundary	Same Position	Changed Position	Newly Created
Process	Titles Dept.	DA + Titles Dept.	DA + Titles Dept.
Certainty	High	Medium	Medium
Site Works	Low	Medium	Medium
Duration	Fast	Medium	Medium
Council Contribtn	No	No	Yes
Total Cost	Low	Medium	High
Skill Required	Low	Medium	Medium

# Boundary Realignment Process -

- **Same process as full subdivision** - Despite 2 lots, because changing boundary configuration, need to comply with town planning code for lot reconfiguration (subdivision) hence full DA application process
- **Private town planner** to lodge application
- **Overlay's** have impact e.g. overland flow, flood etc.
- **Services installation** required – e.g. battle-axe config. Hence services location important
- **Stormwater management** required, so slope important



# Site Works -

- Council will require **services to be connected** to reconfigured lots (as per subdivision) + stormwater management + driveway – see Subdivision Monthly Webinar (December)



# Dual Lot / Boundary Realignment / Subdivision may involve:

- ❖ Moving house on **existing site** – sliding house
  - ❖ Relocating house to **new site**
  - ❖ **Demolishing** house
- ❖ Similar processes  
= **House Relocation**



# C) House Relocation Strategy

# House Relocation: Why Medium Risk Strategy? (Module 3 Appendix)

# House Relocation: Why Medium Risk Strategy? (Module 3 Appendix)

- Cash intensive strategy – no finance
- More involved process & more management needed e.g. design, approvals, reno,
- Higher skill level required
- Higher time input & timeframe can blow-out
- Greater potential to blow budget – many elements
- Need good price variance (upside) to be profitable
- If doing at distance requires greater site supervision

# Process: Existing House -

- Phase 1 – Demolition **Approval** (same approval to move on & off site)
- Phase 2 - **Prep house** for demolition / removal
- Phase 3 - **Approval** to relocate to new site
- Phase 4 - **Building Approval** (BA)
- Phase 5 - **Prep** new site
- Phase 6 - **Physical move** to new site
- Phase 7 - **Re-establish** at new site & renovate
- # Phase 0 - **Source** house if not existing



- ❖ Renovation (February Monthly Webinar); Construction (May Monthly Webinar)
- ❖ **Ultimate Wednesday Webinar Series** – 2<sup>nd</sup> May 2018!!

# The Deal -

- House removed from unit development site & relocated to newly subdivided battle-axe block



# Phase 1: Approval to Demolish / Move -

- **Demolition approval** – regardless if demolishing, moving on-site / or off-site
- **Building certifier** – Certifier may refer on to Council Building Dept.
- Ensure **no restrictions on removal** e.g. demolition control overlay, house age, heritage, streetscape significance etc.
- **Application** = site plan, photos (Heritage Report?)

## Proposal details

6. Brief description of the proposal (*e.g. 6 unit apartment building, 30 lot residential subdivision, a bore, aquaculture*)

Preliminary Approval for works to remove existing dwelling.

applicantCompany

## Phase 2: Prep to Demolish / Move -

- **Disconnect Services** to House / Shed etc:
  - ❖ **Electricity** – Abolishment or swing to temporary service (check if house remover needs power on-site) - **Electrician**
  - ❖ **Water** – Disconnect house, install tap at meter so water on-site - **Plumber**
  - ❖ **Sewer** – Disconnect House Sanitary Drain – confirm if temporary capping sanitary or if sealing sewer main. Terminology important – sewer disconnection vs capping vs sealing – **Plumber**
  - ❖ **Gas** – Disconnect & cap line / remove gas bottles – **Gas supplier**



# Phase 2: Prep to Demolish / Move -

## Secure Site

- Temporary fencing - Construction site once work begins
- Silt fencing – Install prior to site works – Erosion / Run-off major Council & neighbor issue

## Asbestos Removal

- Best to have house remover / demolisher organize so they responsible for whole site – need Asbestos Site Clearance Certificate on completion (confirms no site contamination)



## Phase 2: Demolition -

- ❖ Demolition contract – **READ!!!**
- ❖ In advance - Notify neighbors & photograph all boundaries
- ❖ Salvage material
- ❖ Remove footings, concrete paths, trees (as required)
- ❖ **End product** = Scraped / rolled site – builder ready



# Phase 2: Prep House to Move -

- Single Shift vs Double Shift

Item	Single Shift	Double Shift
House Width	<6m	>6m
Length	OK	OK
Transport	No escort?	Police Escort – Wide Load
House Size	Smaller (narrow)	Larger (wider)
Cost (within 100km)	\$20k?	\$35-50k?
Repair Works	Less	More: Re-wire, re-plumb, repair cut-line, roof repair etc.



## Phase 2: Prep House to Move -

- ❖ House Move Contract – **READ!!!**
- ❖ **Double shift** house – cut line prepared, internal bracing
- ❖ **Roof** prepared – Drop trusses?
- ❖ House raised for truck access



# Phase 3: Approval to Relocate to New Site -

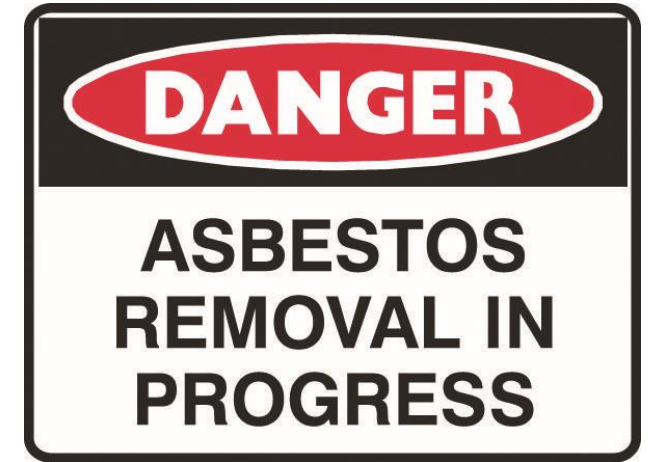
**Council Approval** For Building Work – Removal Dwelling:

- Ensure **no covenants** preventing removal house e.g. new estates. Best suited to infill lots
- Application lodged by **Building Certifier**
- Application likely to include – Full plan-set (site/elevation/floor plan), Work Schedule, Exterior Colours & Finishes Schedule, Asbestos Certificate etc.



# Phase 3: Approval to Relocate to New Site -

- **Asbestos** an issue with some Councils:
  - ❖ Not allowed to move into Council area?
  - ❖ Not allowed to move through Council area?
  - ❖ OK if staying within Council area?
- **Bond** charged by Council e.g. \$20k cash / bank guarantee - ensures 1) works completed & 2) no damage to roads etc. Refunded during / on completion





# Phase 5: Prep Destination Site -

- Clear site
- Survey house corners
- Silt fence & temporary fence
- Notify immediate neighbors week prior to move e.g. door knock, letter box drop re date, time, your contact details, reminder to avoid on street parking, put fliers on cars in street if owner unknown
- Day of house removal prevent on-street parking in area (marker cones)



# Phase 6: Move House to New Site -

- House removalist organises **permits** – Police escort, Main Roads, Electricity Authority
- **Midnight move**, block-out periods (holiday periods)
- Double shift = Several nights
- **Highset** (2.7m) vs **lowset** (600mm) – consider parking under / building under



# The Deal -



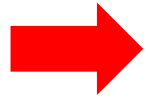
# Phase 7: Re-establish at New Site & Reno -

- House remover **re-joins house**, installs stumps, re-instates roof
- Removal house needs to comply with **current building code** = retrofitting works:
  - ❖ Tie-down (roof to walls, walls to floor, floor to stumps)
  - ❖ Energy & water efficiency - insulation, lighting, plumbing
  - ❖ Smoke alarms & Fire rating
  - ❖ Glazing (windows/doors/shower screens etc.)
  - ❖ Stairs, balustrading, water proofing etc.
- PLUS **Normal Reno**

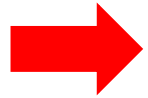


# The Deal: Re-establish & Reno -

Front



Back



# Feaso -

- Standard detailed feaso layout – slides 26 - 32
- Only Strategy Costs differ

Item	Item

# Feaso Strategy Costs - House Relocation

Item	Item
Demolition Approval	Insurance—Contract Works, Public Liability
Council Approval - Destination site	Services Disconnection
Detail & Contour Survey - Destination	Asbestos Removal & Certificate
Soil Test – Destination site	Destination Site Prep – clearing, fencing
Drafting – Existing house plans	Survey & Peg House Corner Position
Preliminary Drawings / Plans	Bond (Refundable)
Working Drawings / Plans	House Relocation & Stumping
Engineer Drawings / Plans	Services Connection (power, water, sewer, stormwater, gas)
Building Approval (incl plumbing approval & certifier inspections)	Renovation
Q-Leave	<b>* No Bank Finance – All paid by you!!</b>

# QUESTIONS?