

Frequently asked *questions*

1/2

1. How do I start the *buying process*?

It's good to begin by understanding your financial position. A mortgage broker can help you find the right lender, explain any additional costs (e.g. bank fees, government charges, etc.), and check your eligibility for grants like the Queensland First Home Owner Grant.

2. How do I choose the right *homesite and home*?

Think about how you live now and what life might look like in the future. Are you seeking more room for a growing family, or would you love the convenience of a low-maintenance courtyard lot?

Consider:

- **Size and layout:** Number of bedrooms, garage size, outdoor space, and living areas.
- **Future needs:** Growing families, guests, and/or multigenerational living.
- **Design compliance:** Your chosen home must comply with Allura's Design Guidelines.

We can walk you through our house & land packages designed in partnership with SEQ's leading builders.

3. What is the *First Home Owner Grant*?

The First Home Owner Grant is a Queensland Government initiative for first-time buyers who are building or buying a brand-new home. Eligibility criteria and grant amounts may change, so check the latest details with your mortgage advisor or on the official website.

For more information, visit: qro.qld.gov.au/property-concessions-grants/first-home-grant/

4. What is *stamp duty*?

Stamp duty (also called transfer duty) is a state government tax which you pay when you purchase property. It is calculated based on the property's value.

From 1 May 2025, first home buyers in Queensland may be eligible for a full stamp duty concession when purchasing a new home or vacant land to build a home.

To estimate your costs, visit: qro.qld.gov.au/duties/transfer-duty/calculate/transfer-duty-estimator

5. What is *settlement*?

Settlement is the legal process of transferring ownership of land. On settlement day, your solicitor and lender finalise payments, and ownership is officially transferred to you.

Before settlement, you'll need to:

- Ensure your loan is approved and all paperwork is complete.
- Stay in contact with your solicitor or conveyancer to confirm key dates and fees.

Common costs include stamp duty, registration fees, legal fees, loan application fees, and mortgage insurance.

6. What is a *land title*?

A land title is the official record of property ownership. It may include information about mortgages, easements, covenants, and caveats.

For more information, visit: titlesqld.com.au

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2/2

7. When can I start building my *new home*?

You can begin building once your land is titled. Titling occurs after civil works (such as roads and infrastructure) are completed, and the Plan of Subdivision is registered. We will keep you updated throughout the process. At this stage, your builder can then confirm the construction timeline.

8. What is a *Plan of Subdivision*?

This is the legal plan that divides the estate into individual lots. Lots can only be sold and built on once the Plan of Subdivision is registered and the titles are issued.

9. What is an *easement*?

An easement gives authorities access to part of your land to service infrastructure like water or sewer lines. You still own the land, but you cannot build over or obstruct the easement area. Easements will be marked on your Plan of Subdivision.

For more information, see: titlesqld.com.au/wp-content/uploads/2025/07/ltpm-part-09.pdf

10. Is Allura at risk of *flooding*?

While flooding remains a natural environmental consideration for the broader region, the local council actively implements a range of measures to mitigate flood impacts and enhance community resilience.

Importantly, there are no records of Allura in any major historical flood reports for the area. This suggests that the site has not experienced significant flood-related issues in the past, offering added peace of mind for future residents.

More details on flooding can be found on the Ipswich City Council website at: ipswich.qld.gov.au/about-council/initiatives/environment/waterways/floods

11. Why do we have *Design Guidelines*?

Design Guidelines help maintain a consistent, high-quality appearance across the community. This supports long-term value and ensures every home contributes to the overall vision of Allura.

Download the Allura guidelines [here](#).

12. What is the Allura *Design Assessment Panel*?

The Design Assessment Panel ensures that all home designs meet the estate's building and design standards before construction begins.

13. Can I choose my *own builder*?

Yes. You may use your own licensed builder, provided the home complies with the estate covenants and Design Guidelines. We also work closely with leading builders to offer pre-approved house & land packages for a smoother process.