

Building your First Home (QLD)

FIRST HOME BUILDING GUIDE

A simple, step by step guide to building a brand-new home through House & land in Queensland



This Guide is for you if:

- You are a first home buyer considering building in QLD
- You want to understand house & land packages
- You want clarity on costs, grants, and the process
- You are planning to buy within the next 3-12 months

This Guide is **not** for you if:

- You are only looking to buy an established home
- You are not yet ready to explore finance options



Understanding Your Borrowing Capacity (QLD Context)

We work closely with trusted finance partners who specialise in construction lending and Queensland first home buyer grants.

What Lenders Assess:

- Your income (employment & stability)
 - Savings and deposit
- Living expenses (as assessed under Australian lending guidelines)
- Existing debts (credit cards, car loans, HECS, etc.)
- Current interest rates and buffers

Popular build locations for first-home buyers

These areas offer good value + strong infrastructure.

- Logan City Council
- Ipswich City Council
- Moreton Bay Council
- Gold Coast City Council

Lenders assess your borrowing capacity differently for construction loans compared to standard purchases. This is why speaking to a broker experienced in construction lending is important.

Deposit Requirements in QLD

Common deposit pathways:

Deposit requirements vary based on lender policy, buyer profile, and eligibility for government schemes.

2 - 5% deposit

(available for eligible first-home buyers with approved lenders)

10%+ deposit

for more lending flexibility

Low-deposit options

(as low as 2% under specific government or lender-supported schemes, subject to eligibility)

Deposit requirements vary by lender and buyer profile. Final confirmation should be done with a licensed broker.

Should You Buy Established or Build in QLD?

Many first home buyers choose to build because grants and incentives often apply only to brand-new homes, not established properties.

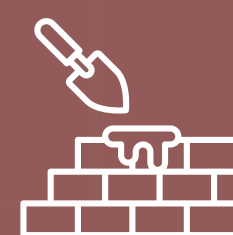
Buying Established in QLD

- ✓ Move in Quicker
- ✓ More established suburbs
- ✓ Potentially larger blocks
- X Competitive Market
- X \$\$\$ Pay More to Secure the Property and even Make Unconditional Offers



Building New in SEQ

- Newer estates in Logan, Ipswich, Ripley, Yarrabilba, Redbank Plains
- ✓ Often more affordable
- ✓ Modern designs + low maintenance
- ✓ Better long-term growth in developing suburbs



QLD New Build Considerations

When building in QLD, keep in mind:

- Soil testing (M or H soil affects slab cost)
 - Developer design guidelines
 - Land registration timing
- Site costs (common in SEQ: \$12k-\$25k but varies)

These costs are normal in South East Queensland and are factored into build feasibility early.

What to Do Next?

The next step is not choosing a house — it's understanding what works for your budget and timeline.

Fill out our Buyer Enquiry Form & we will connect to discuss:

- Your budget
- Preferred areas
- Timeframe

I'll send-specific options based on exactly what you need.

How AK Estate Group Helps First Home Buyers build

1. Confirm your budget & lending eligibility
2. Shortlist locations (Logan, Ipswich, Gold Coast growth corridors)
3. Present suitable homes or house & land options
4. Assist with contracts & QLD builds
5. Support through settlement / handover

We don't just sell New Builds - We Guide You



Contact Us

0415056279
helloakproperty@gmail.com

Happy Clients

“

"Komal has been very helpful with guiding us secure our first home"

— Keiran

“

They have been extremely helpful when we thought we could not find a home for us but Komal has been absolutely amazing. She is approachable and communicative.

— Jamie Knell

“

Good Agent, Good service, simply there to help us. Komal is motivated to help buyers like us. Very glad she helped us with building our first home.

— Paul