



AMORY  
AT RIPLEY

Life unlimited at Amory

# Frequently Asked Questions

## Where do I start the buying process?

Your first move is to know your financial position. If in doubt, a mortgage advisor will know many lenders and can help find the right home loan for your needs.

They can also explain any extra costs, such as bank and government charges, and any grants that may be available to you, such as the First Home Owner Grant.

## How do I choose the right block of land?

There are a few things to think about:

- Have you already decided which house you want to build? If so, there will be a minimum lot size required. Then you'll need to decide if you want a large back yard. A handy tip is to make sure the width of the lot is suitable for the home design. Talk to our sales team for advice.
- What is your budget? It will need to cover the cost of your land AND your house. Our friendly sales team can put you in touch with a builder to determine the cost of your house, and then you'll know what you can spend on the land.
- What direction do you want your house to face? The orientation and position of your land may or may not be important to you, but it's worth thinking about.

Our friendly team at Amory is here to help. We can discuss all these options and show you a range of lots that might suit you perfectly.

## Things to consider:

### How do I choose the right home?

How much space do you need? Think about the number of bedrooms, single or double garage (to help determine how wide the lot needs to be), and anything else important to you, such as the size of the kitchen or backyard. Ultimately this might help you decide if you need a two-storey home.

What will your family's needs be in the future? Think about accommodating children, parents, and perhaps even international visitors. You might need separate living spaces, or an outdoor entertaining area.

Ideally, you'll be able to visit a display village and see a home similar to the one you want. Then you can talk to the builder and discuss your budget and design preferences, making sure that your home design complies with the Amory Design Guidelines, which we developed to help protect the value of your Amory home.

We can point you towards display homes and put you in contact with a range of leading builders. We also offer a variety of House & Land packages that make the whole process simple.

## What is the First Home Owner Grant?

The First Home Owner Grant is a government initiative designed to help Australian citizens who have not previously owned a home enter the property market. The details can change, so check the current qualification criteria with your legal advisor, and visit the Queensland Revenue Office website: <https://qro.qld.gov.au/property-concessions-grants/first-home-grant/>

## What is Stamp Duty?

Stamp duty is calculated based on the market value of your house. You might be eligible for concessions if you are a first-time buyer and/or buying the house as a primary residence.

## Do First Home Buyers pay Stamp Duty?

Eligible first home buyers can claim the First Home Concession, which could save you up to \$24,525. The thresholds for the concession are subject to change, so for up-to-date information (including eligibility criteria) visit the Queensland Revenue Office website: <https://qro.qld.gov.au/duties/transfer-duty/concessions/homes/first-home/>

## What is settlement?

Settlement is the process of completing the purchase of your property (the Contract of Sale) on a specific day, when your legal representative, your lender and the vendor's solicitor complete the transfer of ownership into your name.

Leading up to settlement you must confirm with your mortgage lender that all the paperwork is complete and that the required funds will be available.

You should also be in regular contact with your conveyancer, to review the Contract of Sale and help finalise any remaining details prior to settlement.

Remember to ask your conveyancer and lender about any fees you may incur, such as government stamp duty and lodging fees, property searches, legal fees, mortgage insurance, and loan application fees.

## What is land title?

The land title is an important historical record of previous and current owners of the property. It is an official document that can also include information about mortgages, covenants, caveats, and easements that affect the land. Visit [www.titlesqld.com.au](http://www.titlesqld.com.au) for more information.

## When can I start building my new home?

You can start building your new home after your lot becomes titled, which occurs once the civil construction of the land (roads, services and infrastructure) has been completed. We will be in regular contact to update you about our progress, and you can view live updates via our online portal MyAmory, which will show the real-time construction progress.

To help you prepare for settlement, we will call you upon reaching three main construction milestones:

1. When civil construction is complete and we ask the council to register the plan of subdivision.
2. When we have lodged the plan of subdivision at the Land Titles Office.
3. When the plan of subdivision has been registered and titles have been issued.

We can then determine a settlement date. Your builder can advise you about when construction of your home can begin and how long it might take to complete.

## What is a Survey Plan?

Each stage release at Amory shows individual lots. The official plan that divides the land into lots is called a Survey Plan. Lots can only be sold when the Survey Plan has been registered by the Land Titles Office and individual lots have been titled.

## What is a covenant?

A covenant is a written agreement between the seller and the buyer of land that defines any restrictions placed on the land. Please ask your legal advisor about any covenants that may apply to your lot.

## What is an easement?

When essential services that must be maintained by a local authority (such as sewerage or drainage) run through a private property, an easement grants the authority access. It remains your land, however you can't block access to an easement by building over it.

Any easements affecting your lot will appear on the plan of subdivision, usually noted as a 'Building Exclusion Zone'. Please ask your legal advisor about any easements that may apply to your homesite.

## Why do you have design guidelines?

Amory's Design Guidelines were developed to ensure every home upholds the integrity of the estate, protecting the value of each home as an investment for its owners.

Our easy-to-follow design guidelines will help your builder and landscaper prepare an appropriate response and give you a house that you will be proud to call home.

Our design guidelines are available to download on the Amory website: [amoryripley.com.au/myamory](http://amoryripley.com.au/myamory).

## What is the Amory Design Review Committee?

The Amory Design Review Committee was established to assess all new home construction applications, to make sure that every home complies with the vision and building objectives set out in Amory's Design Guidelines.

## What are the advantages of building a new home?

Almost too many to mention! For a start, you get the home you want, built to your specifications to meet the needs of your family.

Building at Amory means your future home is protected by our Design Guidelines, and you are just minutes away from all the amenities to be found within the community and the surrounding area.

And of course, there may be financial advantages if you are eligible for any of the Government grants currently available to first home owners and new home builds.



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[amoryripley.com.au](http://amoryripley.com.au)

  @amoryripley

SALES OFFICE

Tenancy 1, 20 Main St, Ripley, QLD 4306  
0474 848 028

AMORY AT RIPLEY

Ripley Rd,  
Ripley, QLD 4306

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