FinForce Subdivision submission playbook · finforce.com.au/subdivision-playbook.html

PROPERTY · SUBDIVISION · DO-IT-YOURSELF PLAYBOOK

Subdivision submission playbook: how to plan, lodge and finish a subdivision in Queensland

Thinking of splitting your block? In Queensland, subdividing land is called **reconfiguring a lot** and it always needs a development application to your council. This playbook walks you through each stage, from "can I?" to new titles, with the checks, documents, timeframes, costs, finance and tax questions to sort out along the way.

General information only. This playbook explains how the process generally works in Queensland, with Brisbane examples. It isn't planning, legal, tax or financial advice for your property. Every council's planning scheme is different, so confirm the rules for your lot with your council and qualified professionals before you spend money. Checked 10 November 2026.

The short version

- **It's a development application.** Splitting one lot into two or more is "reconfiguring a lot" under the *Planning Act 2016* (Qld). Your local council is usually the assessment manager.
- **Zoning decides most of it.** Your zone, minimum lot sizes, frontage, overlays (flood, bushfire, character, vegetation) and services decide whether a split is likely, and how hard the application will be.
- **Two approvals, then a title.** First the development approval, then (usually) operational works for driveways, water, sewer, stormwater and power. When every condition is met and charges are paid, council endorses ("seals") the survey plan and you register it with Titles Queensland.
- **Budget for the whole job.** Consultants, council fees, civil works, utility connections and infrastructure charges add up. In Brisbane, infrastructure charges alone are tens of thousands of dollars for each new lot.
- **Tax and finance shape the result.** Whether a profit is a capital gain or ordinary income, whether GST applies, and what your lender needs before it releases a lot all change what

you keep.

Stage 1: Can my land be subdivided?

Start with the public mapping tools, which cost nothing to use, before paying anyone. You're looking for reasons the idea works, and reasons it won't.

Check 1 Find your zone and overlays

Look up your property in your council's planning scheme mapping (in Brisbane, City Plan online (https://cityplan.brisbane.qld.gov.au/eplan/)). Note the zone, any precinct or neighbourhood plan, and overlays such as flood, bushfire, heritage, traditional building character, biodiversity or koala habitat, and steep land. State mapping is on the Development Assessment Mapping System (https://www.planning.qld.gov.au/planning-framework/mapping) and Queensland Globe (https://qldglobe.information.qld.gov.au/).

Check 2 Compare your block with the minimum lot rules

Each zone sets a minimum lot size, frontage, average width and a "development rectangle" each new lot must fit. In Brisbane's Low density residential zone, for example, the standard lot is 450 m², small lots can go to 400 m² (and smaller near larger centres, with extra conditions), and a rear (battle-axe) lot must be at least 600 m². Going below the trigger usually makes the application **impact assessable**, which means public notification and a merit assessment. Source: Brisbane City Council, subdividing land (https://www.brisbane.qld.gov.au/building-and-planning/getting-started-on-your-project/subdividing-land).

Check 3 Read the title and the survey plan

Order a current title search and the registered survey plan (through a search provider or Titles Queensland). Look for easements (sewer, drainage, access), covenants, a community title scheme, and mortgages or caveats that need the holder's consent.

Check 4 Check services and the existing house

Where do the sewer and water mains run, and can each new lot connect? Will the existing house, pool, sheds or driveway sit across a new boundary, or too close to it? Check slope and stormwater: water has to drain lawfully from every new lot.

Check 5 Look at what's been approved nearby

Search recent applications near you (in Brisbane, Development.i (https://developmenti.brisbane.qld.gov.au/)). Similar approvals on similar lots are a good sign; refusals tell you what council worries about.

Rule of thumb, not a rule: in Brisbane's Low density residential zone, a side-by-side split of two standard lots generally needs around 900 m² or more with enough frontage, and a front-and-rear split needs room for a 450 m² front lot plus a 600 m² rear lot and the access handle. Corner blocks, sloping blocks and overlays change the answer, so treat this as a first filter only.

Stage 2: Build your team

Small subdivisions are usually run by a **town planner** or a **surveyor**, who coordinates the rest. Typical roles:

Who	What they do
Town planner	Feasibility, pre-lodgement meeting, planning report against the codes, lodges the application and handles information requests.
Licensed surveyor	Detail and contour survey, proposed plan of subdivision, final survey plan for sealing and registration.
Civil engineer (RPEQ)	Stormwater, driveways, earthworks, service connections and operational works drawings.
Other specialists (if needed)	Arborist, ecologist, traffic, flood or bushfire consultant, depending on your overlays.
Solicitor or conveyancer	Owner's consent, easements and covenants, lender consents, contracts for selling lots.
Accountant or tax adviser	Capital or revenue treatment, GST registration and the margin scheme, which entity holds and sells the lots.
Lender or broker	Consent to subdivide mortgaged land, partial discharge of a lot, funding for works.
Financial adviser	How the project fits your wider plan: cash flow, debt, super, retirement and what to do with the proceeds.

Ask each consultant for a fixed fee proposal and an exclusions list. Items like flood studies, re-submissions after an information request and plan sealing are often priced separately.

Stage 3: Test the numbers and the finance

Before you commit to consultant fees, rough out the whole project: what the new lots might sell for (ask a local agent or valuer for vacant-land comparables), every cost to get to registered titles,

holding costs, and tax. Our subdivision scenario builder does this and gives you a full PDF report to take to your planner, accountant or lender.

- **Your lender has a say.** If the land is mortgaged, the lender must consent to the new plan, and will usually want the mortgage to continue over the new lots or a **partial discharge** when a lot sells (often with a set repayment). Ask early.
- **Funding the works.** Options include savings, an increase on an existing loan, or a construction or development loan. Lenders typically want the approval, costings and a valuation of the finished lots. For help with lending, see Lending.
- **Holding costs keep running.** Interest, rates, land tax (if applicable), insurance and utilities continue for the whole project, which is often a year or more.
- **Keep a contingency.** Information requests, extra service works and price rises are common. Many people allow 10% or more of the build-out costs.

Stage 4: Talk to council before you lodge

Most South East Queensland councils offer a **pre-lodgement meeting** (usually for a fee). Bring a concept plan and your questions. It's the cheapest way to hear council's concerns, such as lot size, access, stormwater or trees, before they become an information request. In Brisbane, see how Council assesses development applications (https://www.brisbane.qld.gov.au/building-and-planning/application-process/development-assessment-process).

If your site triggers a State matter (for example, it fronts a State-controlled road or affects protected vegetation), the application may also be referred to the State Assessment and Referral Agency (SARA). SARA also offers pre-lodgement advice.

Stage 5: Prepare the submission

A council will only start assessing once the application is "properly made": the approved form, the required documents, the fee and owner's consent. A typical reconfiguring-a-lot submission includes:

- [ ] **DA Form 1** (Development application details), the State's approved form, completed for reconfiguring a lot
- [ ] **Owner's consent** from every registered owner (and, if required, the mortgagee)
- [ ] Current **title search** and registered survey plan
- [ ] **Proposed plan of subdivision** by a surveyor: lot areas, dimensions, frontages, easements, existing buildings and setbacks
- [ ] **Planning report** showing how the proposal meets the subdivision code, zone code and any overlay codes

- [ ] **Engineering information**: stormwater management, driveway access, levels, and how water and sewer will connect
- [ ] **Specialist reports** your overlays call for (flood, bushfire, vegetation or arborist, character, contamination)
- [ ] **Application fee** (Brisbane 2025–26: $4,290 base fee for up to two lots, plus $858 for each lot from 3 to 30)
- [ ] **SARA referral** material, if a State trigger applies

Fees and forms change. Check your council's current schedule of fees and the forms on the Queensland planning website (https://www.planning.qld.gov.au/planning-framework/development-assessment).

Stage 6: Lodgement and assessment

Applications are lodged online with council (in Brisbane, through Development.i). The steps and timeframes are set by the Development Assessment Rules. Days are **business days**.

Statutory steps and timeframes (Development Assessment Rules)

Step	What happens	Timeframe
Confirmation	Council checks the application is properly made and gives a confirmation notice.	10 business days
Information request	Council (or a referral agency) may ask for more information.	Within 10 business days after confirmation
Your response	You provide all, part or none of the information and ask council to proceed.	3 months (extendable by agreement)
Referral (if triggered)	State agencies such as SARA assess their matters.	Runs alongside
Public notification (impact assessment only)	Sign on site, notices to neighbours and a public notice; anyone can make a submission.	At least 15 business days
Decision	Council assesses and decides: approve, approve with conditions, or refuse.	35 business days (includes time to make an information request)
Decision notice	Council issues the decision notice and conditions.	Within 5 business days of deciding
Appeal or negotiation	You can make representations about conditions, or appeal to the Planning and Environment Court.	20 business days

Timeframes can be extended by agreement, and the clock stops while you're answering an information request. Source: Queensland Development Assessment Rules (https://www.planning.qld.gov.au/planning-framework/development-assessment/development-assessment-process/da-rules).

> **Read the conditions carefully.** They set what you must build, pay and prove before council will seal the plan. If a condition is unworkable or costly, talk to your planner straight away: the window to make representations or appeal is short.

Stage 7: Conditions, works and charges

- **Operational works.** Most approvals need civil works: water and sewer connections, stormwater, driveway crossovers, sometimes footpaths or street trees. These usually need a

separate operational works approval (or compliance assessment) and inspections. In Brisbane, compliance and inspection fees for 1 to 10 lots were $1,430 a lot in 2025–26.

- **Water and sewer.** Your water and sewerage provider approves connections and issues a connection certificate needed for sealing. In South East Queensland that's Urban Utilities (Brisbane, Ipswich, Lockyer Valley, Scenic Rim, Somerset), Unitywater (Moreton Bay, Sunshine Coast, Noosa), or the council itself (Gold Coast, Logan, Redland).
- **Power and telecommunications.** Arrange supply for each new lot with the electricity distributor (Energex in South East Queensland) and NBN Co or another provider. Lead times can be long, so start early.
- **Infrastructure charges.** Councils (and water providers) levy charges for each additional lot to fund trunk roads, parks, water and sewer. In Brisbane, the council's adopted charge for reconfiguring a lot was $18,026.28 for each additional lot under its 2025 resolution, with Urban Utilities charging its share separately. Charges are indexed each 1 July. In Brisbane they're payable when council approves the plan. You can request an infrastructure charges estimate. Source: Brisbane City Council, infrastructure charges (https://www.brisbane.qld.gov.au/building-and-planning/fees-and-charges/infrastructure-charges).
- **Approval lapses.** A reconfiguring-a-lot approval lapses if the plan isn't given to council for approval within the period stated in the approval, or 4 years if no period is stated (*Planning Act 2016*, section 85).

Stage 8: Plan sealing and new titles

Step 1 Final survey

Once works are done, your surveyor pegs the new boundaries and prepares the survey plan.

Step 2 Plan sealing request

Lodge the survey plan with council with Titles Queensland Form 18A, the water connection certificate, as-constructed plans and evidence that every condition is met, plus any easement documents and a community management statement if there's common property. Rates, fees and infrastructure charges must be paid. Brisbane aims to respond within 20 business days. Source: Brisbane City Council, plan sealing requests (https://www.brisbane.qld.gov.au/building-and-planning/additional-approvals/plan-sealing-requests).

Step 3 Council endorses the plan

Council issues the planning body approval of the survey plan (Form 18B).

Step 4 Register with Titles Queensland

Your solicitor or surveyor lodges the endorsed plan, lender consents and any easements with Titles Queensland (https://www.titlesqld.com.au/) within **6 months** of council approval. New titles issue on registration, and only then can the new lots be settled or built on.

How long it usually takes

A straightforward two-lot, code-assessable subdivision commonly takes around 9 to 18 months from first enquiry to new titles. Impact assessment, information requests, State referrals, sewer extensions or slow utility connections can push it well past that.

Indicative timeline for a simple two-lot subdivision

Stage	Typical range
Due diligence, team and pre-lodgement	1 to 3 months
Survey, reports and preparing the application	1 to 2 months
Council assessment (code), including an information request	2 to 6 months
Operational works approval and civil works	2 to 6 months
Plan sealing and title registration	1 to 2 months

Indicative ranges only, based on statutory timeframes and typical project experience. Your consultants can give you a program for your site.

Costs to budget for

Cost checklist

Cost	Notes
Feasibility and pre-lodgement	Title searches, planner's initial advice, council pre-lodgement meeting fee.
Survey and design	Detail survey, proposed plan, final survey plan.
Planning and engineering reports	Planning report, stormwater and civil design, any specialist reports.
Council application fee	Brisbane 2025–26: $4,290 for up to two lots, plus $858 a lot from 3 to 30.
Civil works and connections	Water, sewer, stormwater, driveways, power and NBN. This is often the largest and least predictable item.
Compliance and inspections	Brisbane 2025–26: $1,430 a lot for 1 to 10 lots.
Infrastructure charges	For each additional lot, from council and the water provider. Indexed each year.
Plan sealing and titles	Council sealing fee, Titles Queensland lodgement fees, legal costs for easements and consents.
Holding costs	Interest, rates, land tax, insurance for the project's length.
Selling costs	Agent commission, marketing and conveyancing for each lot you sell.
Tax	Income tax or capital gains tax on the profit, and GST if it applies.

Tax: capital gain or income, and GST

The tax outcome depends on your purpose and how the subdivision is carried out. The ATO explains it on subdividing land (https://www.ato.gov.au/individuals-and-families/investments-and-assets/property-and-land/land-vacant-land-and-subdividing/subdividing-land) and subdividing and combining land (https://www.ato.gov.au/individuals-and-families/investments-and-assets/capital-gains-tax/property-and-capital-gains-tax/subdividing-and-combining-land).

- **Capital gain (mere realisation).** Small-scale, low-complexity subdivisions with only the works council requires, of land not bought to resell at a profit, are often treated as realising a capital asset. Each new lot keeps the original acquisition date, the original cost base is

split across the lots on a reasonable basis, and individuals who held the land for more than 12 months may get the 50% CGT discount.

- **Ordinary income (profit-making).** If you bought or subdivided with the purpose of making a profit in a business-like or commercial way, the profit is generally ordinary income, even as a one-off. No CGT discount applies.
- **Your home.** If you subdivide your main residence and sell the vacant lot separately, the main residence exemption doesn't apply to the vacant lot. The lot with the house may still qualify.
- **GST.** If the subdivision is part of an enterprise, you may need to register for GST (the threshold is $75,000 of turnover, and a lot sale can exceed it), charge GST on the sale of new residential lots, possibly using the margin scheme, and claim credits on costs. Buyers of "potential residential land" may have to withhold GST at settlement.
- **Who owns it matters.** Individuals, joint owners, trusts, companies and SMSFs are taxed differently, and an SMSF has its own strict rules about developing land. Get advice before you lodge if you're unsure, and consider an ATO private ruling (https://www.ato.gov.au/about-ato/ato-advice-and-guidance/ato-advice-products-rulings/early-engagement-for-advice/applying-for-a-private-ruling).
- **State taxes.** A vacant lot that isn't your home may count toward Queensland land tax, and buyers pay transfer duty. See Queensland Revenue Office: land tax (https://qro.qld.gov.au/land-tax/).

Common mistakes

- **Paying for design before checking zoning and services.** An hour with the mapping and the subdivision code can save thousands.
- **Under-budgeting civil works and charges.** Sewer extensions, rock, steep driveways and infrastructure charges are the usual surprises.
- **Forgetting the lender.** Without the mortgagee's consent, the plan can't be registered.
- **Ignoring the existing house.** Setbacks, fire separation, stormwater and services for the house you keep can all need work.
- **Deciding the tax treatment at the end.** Intention, entity and GST registration are much easier to sort out at the start.
- **Letting the approval or the sealed plan lapse.** Diary the approval currency period and the 6-month Titles Queensland lodgement window.
- **Selling lots before titles issue without the right contract.** Off-the-plan lot sales have specific disclosure and sunset rules. Ask your solicitor.

Run your own numbers: the FinForce subdivision scenario builder (finforce.com.au/subdivision-scenario-builder.html) estimates costs, timing, value added and tax for your block, and downloads a full PDF report.

To talk it through, book at calendly.com/finnforce or call Chloe on 07 3262 6585.

▼ Sources / how we calculate this

Sources

- Brisbane City Council: Subdividing land (https://www.brisbane.qld.gov.au/building-and-planning/getting-started-on-your-project/subdividing-land)
- Brisbane City Council: How we assess development applications (https://www.brisbane.qld.gov.au/building-and-planning/application-process/development-assessment-process)
- Brisbane City Council: Plan sealing requests (https://www.brisbane.qld.gov.au/building-and-planning/additional-approvals/plan-sealing-requests)
- Brisbane City Council: Infrastructure charges (https://www.brisbane.qld.gov.au/building-and-planning/fees-and-charges/infrastructure-charges)
- Queensland Government: Development Assessment Rules (https://www.planning.qld.gov.au/planning-framework/development-assessment/development-assessment-process/da-rules)
- Planning Act 2016 (Qld) (https://www.legislation.qld.gov.au/view/html/inforce/current/act-2016-025)
- ATO: Subdividing land (https://www.ato.gov.au/individuals-and-families/investments-and-assets/property-and-land/land-vacant-land-and-subdividing/subdividing-land)
- ATO: Subdividing and combining land (CGT) (https://www.ato.gov.au/individuals-and-families/investments-and-assets/capital-gains-tax/property-and-capital-gains-tax/subdividing-and-combining-land)
- ATO: Tax consequences on sales of property (https://www.ato.gov.au/businesses-and-organisations/assets-and-property/property/tax-consequences-on-sales-of-property)

Steps, fees and timeframes checked on 10 November 2026. Brisbane fee and charge examples are from Council's 2025–26 schedule and 2025 infrastructure charges resolution; figures are indexed each 1 July, so check the current amounts for your council.

General advice warning. This page is general information only and is not personal financial, tax, legal or planning advice. It doesn't take into account your objectives, financial situation or needs, or the planning rules that apply to your property. Before acting, consider whether it's appropriate for you, read our Financial Services Guide, and get advice from qualified professionals. FinForce is a Corporate Authorised Representative (No. 001241242) of Financial Force Pty Ltd, AFSL 238337.