FREE HOMEOWNER CHECKLIST

10 checks before accepting a builder's quotation

A low total is not always the best value. Use these checks to find missing items, unclear allowances and payment risks before you appoint a builder.

- [ ] **1. The same scope**

  Every builder should price the same drawings, specification and written scope. If the information differs, the totals cannot be compared fairly.

- [ ] **2. Clear inclusions**

  Look for an itemised list covering labour, materials, plant, waste removal, scaffolding, protection and making good.

- [ ] **3. Clear exclusions**

  Ask what is not included. Typical gaps include decorating, floor finishes, utility upgrades, professional fees and external works.

- [ ] **4. Allowances explained**

  Prime cost items and provisional sums are estimates, not fixed prices. Check what each allowance covers and whether it is realistic.

- [ ] **5. VAT confirmed**

  Make sure the quotation states whether VAT is included. An apparently cheaper quotation can change significantly if VAT is added later.

- [ ] **6. A sensible programme**

  The quotation should include an expected start date, duration and any assumptions that could affect the programme.

- [ ] **7. Stage payments**

  Payments should relate to visible progress or agreed milestones. Avoid large unexplained payments before work has been completed.

- [ ] **8. Changes controlled**

  Agree that changes and extras must be priced and approved in writing before the additional work starts.

- [ ] **9. Insurance and responsibility**

  Confirm who is responsible for Building Regulations, structural information, inspections, certificates and relevant insurance.

- [ ] **10. Completion and handover**

  Check that snagging, final certificates, guarantees, manuals and the final account are included in the completion process.

Compare the detail - not only the final figure.

For a structured three-builder comparison, payment schedule and project controls, visit homeimprovementsafe.co.uk

General information only. This checklist does not replace legal, architectural, engineering, planning, Building Regulations or other professional advice.