

Before You Sign

5 renovation mistakes to check for
before choosing your builder

Clear questions. Written answers. A better-informed decision.

PLUS A PRINTABLE, FILLABLE QUOTE-COMPARISON WORKSHEET

START WITH THE GAP IN YOUR QUOTE

01	Scope, exclusions and allowances	02
02	Approvals and who is responsible	03
03	Payments tied to clear progress	04
04	Changes agreed before they grow	04
05	Handover, documents and snags	05

Keep this pack beside your quotes. Use page 6 to record what each builder has confirmed and what still needs an answer.

For homes in England. General guidance; your property and contract need their own checks. Reviewed 15 September 2026.

CHECK 01

Comparing prices before comparing the scope

A total is only useful when you know exactly what it buys.

Get the quote in writing. Check the work, materials, VAT position and anything excluded. Check whether a figure is an agreed price or an estimate. ^[1]

ASK YOUR BUILDER

Which parts of this quote are fully priced, which are allowances, and which are excluded?

MAKE THE UNKNOWN PARTS VISIBLE

Work and finish	Which rooms, surfaces, products and finish levels are priced? Which drawing or specification version was used?
Allowances	For every placeholder sum: what quantity or choice does it assume, what will set the final price, and when is your decision needed?
Supply and fitting	Who orders each item? Does its line include delivery, fitting, connection and finishing around it?
Site arrangements	Who handles protection, access, waste, storage and making good? What would you need to arrange separately?

Use the same brief for every quote. Give each builder the same drawings and list of decisions. Put differences on the worksheet instead of treating an omitted item as included.

THE THREE ITEMS I NEED CLARIFIED

Guidance: [Citizens Advice: before building work](#) | [FMB: comparing quote assumptions](#)

CHECK 02

Treating one approval as permission for everything

Check each route separately, then put a name against the next action.

PLANNING

Check with your local planning authority whether the proposed work needs planning permission. ^[2]

Ask: What written planning position are we relying on?

BUILDING REGULATIONS

Planning and building regulations are separate. Alterations can require approval; higher-risk buildings have a different route. ^[3]

Ask: Who confirms the route, arranges inspections and keeps the records?

PARTY WALLS

Work affecting a shared wall, boundary or party structure may need the party-wall procedure. It is separate from planning and building control. ^[4]

Ask: Who will check whether notices or other steps are needed?

LEASEHOLD CONSENT

Check your lease. Required written landlord consent must be obtained before work starts, even if planning or building control is satisfied. ^[5]

Ask: Who checks the lease and any licence conditions?

Also check property-specific restrictions, including listed status or conservation-area requirements, with your adviser or council. ^[1]

MY NEXT APPROVAL CHECK

Question / approval needed

Person checking it

Evidence needed / target date

Guidance: [GOV.UK: planning permission](#) | [GOV.UK: building regulations approval](#)

Guidance: [GOV.UK: party walls and building work](#) | [LEASE: alterations and home improvements](#)

CHECK 03

Paying against vague milestones

Define what must be complete and how it will be checked.

Set out payment stages, amounts and due dates in the contract. Link stages to defined progress and confirm the relevant work is complete before paying. ^[6, 7]

ASK YOUR BUILDER

What must be finished for each invoice, and who confirms that stage is complete?

If an advance is requested, record its purpose and the arrangements for any ordered materials. Discuss the schedule for your project; a percentage alone does not define a milestone. Keep invoices and receipts. ^[7]

CHECK 04

Agreeing extras in passing

Agree a written process for changes: describe the work, price it and record approval. Include any effect on the programme. ^[6]

ASK YOUR BUILDER

Before an extra starts, how will I see its cost, any saving and the effect on the finish date?

A CHANGE NOTE TO COPY

Change / reason

Added cost or saving / VAT

Effect on timing / affected decisions

Approved by / date / reference

Guidance: [FMB: avoiding contract pitfalls](#) | [FMB: choosing a builder and handover](#)

CHECK 05

Leaving the finish line undefined

Decide what handover includes before choosing your builder.

Agree how completion, outstanding snags and later defects will be handled. Specify the documents and who supplies them. ^[7]

ASK YOUR BUILDER

What will I receive at handover, and who returns to close out the agreed snag list?

- ☐ **Snag record:** item, room, person responsible and agreed action date.
- ☐ **Approvals:** list the completion or compliance documents relevant to your work and who will obtain each one. ^[3, 8]
- ☐ **Products:** instructions, maintenance information and any supplied warranties; check their actual terms. ^[1, 7]
- ☐ **Using your home:** agree any demonstrations, keys, controls and final clearance to include in the handover.

Before you appoint anyone: verify their identity, relevant references and insurance. Read the written contract before agreeing to the work. ^[1]

ONE THING I WANT WRITTEN INTO THE AGREEMENT**CHECK THE ORIGINAL GUIDANCE**

Reviewed 15 September 2026. Links are clickable. Advice applies to England; obtain property-specific advice where needed.

[1] [Citizens Advice: before building work](#)

[6] [FMB: avoiding contract pitfalls](#)

[2] [GOV.UK: planning permission](#)

[7] [FMB: choosing a builder and handover](#)

[3] [GOV.UK: building regulations approval](#)

[8] [GOV.UK: competent person certificates](#)

[4] [GOV.UK: party walls and building work](#)

[9] [FMB: comparing quote assumptions](#)

[5] [LEASE: alterations and home improvements](#)

YOUR QUOTE-COMPARISON WORKSHEET

Put the answers side by side

Type into the blank fields in a compatible PDF reader, or print this page. Record unknowns as questions. A lower total is not a like-for-like comparison until the differences are clear.

PROJECT / SAME BRIEF OR DRAWING VERSION SENT TO ALL BUILDERS

COMPARE	BUILDER A	BUILDER B	BUILDER C
Quote date / reference			
Total and VAT position			
Scope / specification version confirmed?			
Exclusions / work you must arrange			
Allowances / assumptions to resolve			
Approvals / named responsible person			
Start / finish / dependencies			
Payment stages / advance explained			
Written change process confirmed?			
Handover / snags / documents			

MY MOST IMPORTANT FOLLOW-UP QUESTION

Continue your brief in the [Renovation Planner](#). Ready to discuss the work? [Contact Hampstead Renovations](#).

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