CUBIT BUILT

PRACTICAL TOOLS

Builder Quote Comparison Checklist

Compare scope, inclusions, exclusions, allowances and project terms before choosing your builder.

PLAN SMARTER	COMPARE CLEARLY	CHOOSE WITH CONFIDENCE
Ask the right questions before you commit.	See what each quote does and does not include.	Understand scope, allowances and next steps.

How to use this checklist

This document has been designed so that you can compare up to three builder quotes side by side. Work through each section, note anything unclear and ask the builder to explain it before making any decisions.

Important: This checklist is a planning tool and does not replace professional or legal advice on a building contract.

1. Are the quotes actually comparable?

Start by checking that each builder has been given the same information. A quote is only useful and relevant when the scope, drawings and specifications behind it are clear.

Check	Builder A	Builder B	Builder C
Same drawings provided	☐	☐	☐
Same scope of works provided	☐	☐	☐
Same fixtures and finishes specified	☐	☐	☐
Same structural information provided	☐	☐	☐
Same site information provided	☐	☐	☐
Quote is in writing	☐	☐	☐
Quote states whether GST is included	☐	☐	☐
Quote validity period is clear	☐	☐	☐

Quote at a glance

	Builder A	Builder B	Builder C
Builder / company			
Quote date			
Total quoted price	$	$	$
GST included?			
Quote valid until			
Proposed start date			
Estimated build period			
Key notes			

TIP Check the scope behind each price. Different inclusions and allowances can create a significant difference between quote totals.

2. What is actually included?

Look beyond the total cost quoted and check which parts of the project each builder has allowed for. Use the notes column for anything that needs clarification.

Scope item	A	B	C	Notes
Site Preparation & Preliminaries				
Site setup and protection	☐	☐	☐	
Demolition	☐	☐	☐	
Waste removal	☐	☐	☐	
Temporary services	☐	☐	☐	
Access, parking or delivery allowances	☐	☐	☐	
Structure & Exterior				
Structural work	☐	☐	☐	
Carpentry	☐	☐	☐	
Doors and windows	☐	☐	☐	
Glazing	☐	☐	☐	
External works	☐	☐	☐	
Internal Works				
Plumbing	☐	☐	☐	
Electrical	☐	☐	☐	
Waterproofing	☐	☐	☐	
Tiling	☐	☐	☐	
Flooring	☐	☐	☐	
Joinery / cabinetry	☐	☐	☐	
Painting and decorating	☐	☐	☐	
Fixtures and fittings	☐	☐	☐	
Appliances	☐	☐	☐	

3. What is excluded or unclear?

Exclusions matter. They show which costs may need to be allowed for elsewhere in your budget or confirmed before you choose a builder.

Common exclusion to check	A	B	C	Notes
Approvals / certification	☐	☐	☐	
Engineering or consultant reports	☐	☐	☐	
Asbestos assessment or removal	☐	☐	☐	
Appliances	☐	☐	☐	
Window furnishings	☐	☐	☐	
Landscaping / external works	☐	☐	☐	
Temporary accommodation or storage	☐	☐	☐	
Final cleaning and handover	☐	☐	☐	

Exclusions to clarify

Builder	Exclusions to clarify	Follow-up required
Builder A		
Builder B		
Builder C		

TIP A clear exclusion is useful information. It tells you what needs to be included elsewhere in your project budget.

4. Allowances, assumptions and cost changes

This is where many quote differences sit. Check whether each quote includes realistic allowances and whether any assumptions need to be confirmed in writing.

Prime Cost (PC) items

A Prime Cost item is an allowance for an item that has not been finally selected when the contract is prepared, such as certain fixtures, appliances or fittings.

Check	Builder A	Builder B	Builder C
Total PC allowances	$	$	$
Individual PC items are clearly listed	☐	☐	☐
Allowances match the quality level expected	☐	☐	☐
Adjustment method or margin is clear	☐	☐	☐

Provisional sums

A provisional sum is an estimated allowance for work where the final cost cannot be accurately established when the quote or contract is prepared.

Check	Builder A	Builder B	Builder C
Total provisional sums	$	$	$
Individual provisional sums are identified	☐	☐	☐
Reason for each provisional sum is explained	☐	☐	☐
Adjustment method or margin is clear	☐	☐	☐

Questions to ask

- ☐ Are there any assumptions behind this quote that are not written down?
- ☐ Which parts of this price are most likely to change?
- ☐ Are there selections I can make now to replace an allowance with a firmer price?

5. How will the project be run?

A renovation quote should also help you understand how the project will be delivered, who will manage it and how changes will be handled.

Programme and management

Check	Builder A	Builder B	Builder C
Proposed start timeframe clear	☐	☐	☐
Estimated construction period provided	☐	☐	☐
Day-to-day project manager identified	☐	☐	☐
Main homeowner contact identified	☐	☐	☐
Communication process explained	☐	☐	☐

Payments and variations

Check	Builder A	Builder B	Builder C
Deposit stated	%	%	%
Progress payment stages clear	☐	☐	☐
Variation process explained	☐	☐	☐
Margin / fee applied to variations clear	☐	☐	☐

Note: In NSW, residential building contracts over $5,000 need to be in writing. For work over $20,000, the contract must include a progress payment schedule. The maximum deposit is 10% of the contract price.

Project costs to clarify

Cost	Builder A	Builder B	Builder C
Building approvals / certification	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC
Engineering	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC
Other consultants	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC
HBC insurance	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC
Site access / parking costs	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC
Material delivery costs	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC	☐ Included ☐ Excluded ☐ TBC

6. Before you choose

Use this final page to check the builder details, capture outstanding questions and review anything that needs clarification before you make a decision.

Builder due diligence

Check	Builder A	Builder B	Builder C
Current NSW contractor licence checked	☐	☐	☐
Licence covers the work being quoted	☐	☐	☐
Relevant renovation experience discussed	☐	☐	☐
References / previous projects reviewed	☐	☐	☐
HBC cover requirements discussed	☐	☐	☐
Contract type explained	☐	☐	☐

Note: In NSW, relevant home building work over $20,000 requires Home Building Compensation cover. Check the cover before paying a deposit or allowing work to start.

Your final questions

Builder	Question to clarify	Answer / next step
Builder A		
Builder B		
Builder C		

Before you decide

☐ Do I understand exactly what each builder has priced?
☐ Are the main inclusions and exclusions clear?
☐ Are the PC items and provisional sums realistic for the project I want?
☐ Do I understand which costs may still change?
☐ Do I know who will manage the project and how communication will work?
☐ Have I checked the builder's licence and relevant insurance requirements?

Planning a renovation?

A clear quote starts with a clear understanding of the project. Cubit Built works with homeowners across Sydney's Bayside and Eastern Suburbs to establish the scope, understand the property and plan the build before construction begins.

Talk to Larry About Your Project →

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