FREE BUILDING WORKSHEET

The real build price

A practical checklist for comparing the quote with the cost to move in.

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PROJECT / ADDRESS

BUILDER / QUOTE

Use your written quote. Tick what is included, flag what needs checking and write an extra cost if known.

Do not count an item twice. An unknown cost is a question to resolve before you commit.

	IN QUOTE	CHECK	EXTRA $
LAND AND SITE			
Land price, duty, settlement and legal costs	☐	☐	
Soil testing, surveys and site preparation	☐	☐	
Retaining, drainage and service connections	☐	☐	
Approvals, permits and required reports	☐	☐	
THE BUILDING CONTRACT			
Prime cost items and provisional sums	☐	☐	
Engineering, energy or bushfire requirements	☐	☐	
Variations, builder margin and price changes	☐	☐	
Progress payment stages and due dates	☐	☐	
A HOME YOU CAN ACTUALLY MOVE INTO			
Flooring, window coverings and lighting	☐	☐	
Air conditioning, appliances and upgrades	☐	☐	
Driveway, fencing and landscaping	☐	☐	
External works and connections not in contract	☐	☐	
TIME AND CASH FLOW			
Rent plus loan payments during construction	☐	☐	
Rates, insurance and land holding costs	☐	☐	
A buffer for delays or unexpected changes	☐	☐	

Need details? Ask the builder to mark every inclusion and exclusion in writing.

BRING THE NUMBERS TOGETHER

Before you sign

A place to record the full project cost and the questions still open.

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YOUR WORKING TOTAL

Use written quotes where possible. Add extras only when they are outside the contract price.

Land purchase price	$
Duty, legal, settlement and purchase costs	$
Build contract price	$
Site, finishing and other costs outside the contract	$
Rent, rates, insurance and holding costs	$
Your own buffer for changes or delays	$
TOTAL PROJECT COST TO PLAN FOR	$

SIX QUESTIONS TO RESOLVE

- ☐ 1 What exactly is excluded from the land or build price?
- ☐ 2 Which allowances can change and how are variations approved?
- ☐ 3 Will the payment schedule work with the lender's process?
- ☐ 4 What cash is needed before the lender's first build payment?
- ☐ 5 Has the full project cost and valuation risk been discussed?
- ☐ 6 Do any grant or scheme dates affect when I buy land or sign?

Want help with the finance before you commit?

Book a free construction-loan conversation with Liran Morris.

homelenderhub.com.au/book/

BOOK A TIME

General information only. This worksheet is not a quote, loan approval or contract review.

Check the final figures and terms with your builder, lender and legal adviser before signing.

Useful official guidance: wa.gov.au (Building contracts; Site considerations) and firsthomebuyers.gov.au.

Liran Morris, Credit Representative 548043 | Authorised under ACL 389328 held by Connective Credit Services Pty Ltd.