BEFORE YOU START

Home Project *Readiness Checklist*

Ten things most homeowners discover too late — before you hire your first contractor, sign your first contract, or before work begins on your home project.

“I am a qualified financial advisor and a qualified project manager. I had professional frameworks for managing budgets and people. None of it fully prepared me for what managing a renovation from the inside actually involves. This checklist is the ten things I wish someone had handed me before I started. Tick them off before a single contractor arrives.” — The Founder, Navigate Your Money Pit”

YOUR PROJECT

NAME	PROPERTY / PROJECT	START DATE

HOW TO USE THIS CHECKLIST

Work through each section before your project begins — not during. Items marked Critical need to be resolved before any contractor sets foot on your property. Items marked Action need a specific task completed. Items marked Check need verification with a professional or authority. This checklist covers Ireland and the UK. Where the two jurisdictions differ, both are noted.

YOUR NOTES

1 Your Budget Is Three Numbers, Not One

Most people build one budget. You need three distinct pots before you start spending anything.

- [ ] The Known Budget — every trade, every material, every professional fee, written down and costed before work starts. No vague line items. No rounding down. **Critical**

  Include: all trades, professional fees, planning costs, insurance, skip hire, temporary living costs, eating out budget, replacement items.

- [ ] Unplanned Costs — a separate fund specifically for what the property reveals when the walls come down. On a pre-1990 property, treat this as a certainty not a risk. **Critical**

  Pre-2000 property: 5-15%. 1980s or older: minimum 15%. Full structural renovation: minimum 15%. This is separate from your main contingency.

- [ ] Extra Cost Not Planned — 5% set aside for deliberate decisions to add work not in the original scope. Every addition must pass through a conscious decision with a written cost before it is agreed. **Warning**

  This is not for surprises — it is for choices. Log every scope addition in writing before agreeing to it.

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2 Your Home Insurance May Not Cover You

This is the section most homeowners discover too late. Read it twice.

- [ ] Notify your home insurer before work begins. Failing to do so may void your policy or significantly reduce your protection during the project. **Critical**

  Get their response and any conditions confirmed in writing — not verbally.

- [ ] Update your buildings sum insured to reflect the increased rebuild value during the works. New structure, new materials, new fit out all increase what it would cost to rebuild from scratch. **Action**

  Ask your insurer specifically whether your current sum insured needs updating.

- [ ] If self-managing without a main contractor — arrange a Contract Works Insurance policy before anyone arrives on site. This covers the works in progress, materials on site, and the existing structure. **Critical**

  Get a specific quote from a specialist broker. This policy is not optional for self-managed builds.

- [ ] Employers Liability — Ireland: Not legally compulsory but you assume employer duties the moment you hire direct labour. Most Irish lenders require a minimum €13m EL policy as a condition of self-build mortgage drawdown. **Warning**

  Ireland: hsa.ie for guidance on your obligations.

- [ ] Employers Liability — UK: Legally compulsory the moment anyone works on your site in any capacity — paid, casual, or voluntary. Penalty up to £2,500 per day without cover. **Critical**

  UK: hse.gov.uk for current requirements.

- [ ] Check every contractor's public liability certificate before they start. Ask for the actual certificate with the expiry date visible. Note it. Set a reminder to recheck mid-project. **Action**

  A contractor who resists this request is telling you something important about how they operate.

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Planning Permission — Know Before You Dig

Getting this wrong has permanent consequences. An unauthorised extension cannot be unbuilt.

- [ ] Is your property a protected structure, listed building, or in a conservation area? If yes, assume you need permission for any external alteration and check before proceeding. **Critical**

  Ireland: citizensinformation.ie · UK: planningportal.co.uk

- [ ] Ireland — get a Section 5 Declaration (€80, 4 week decision) for any external alteration you are uncertain about. Moving a window to a different wall requires planning permission. A Section 5 Declaration settles it permanently. **Action**

  Ireland: apply via your local council planning department.

- [ ] UK — consider a Lawful Development Certificate even when your works appear to fall under Permitted Development. It permanently proves lawfulness on any future sale or remortgage. **Action**

  UK: apply via planningportal.co.uk or your local planning authority.

- [ ] Ireland — lodge your Commencement Notice at least 14 days before works begin via localgov.ie/en/BCMS/ (€30). This is a legal requirement regardless of whether planning permission was needed. **Critical**

  Also assign a certifier and register on the BCMS portal for any significant works.

- [ ] UK — notify building control before works begin. Either your local authority building control or an approved inspector. Building regulations apply regardless of whether planning permission was required. **Critical**

  Contact your local council building control department for current fees and process.

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4 Timeline Reality Check

Whatever timeline a contractor gives you is a best-case assumption. Plan your family life around the realistic version.

- [ ] Get a week-by-week programme from every contractor before work starts. Not a headline figure. Ask them to walk you through it stage by stage. **Action**

  Ask specifically: what could cause delays, are other jobs running simultaneously, what is the realistic worst case finish date.

- [ ] Add at least 25% to every timeline before making any personal commitments around completion. Short phases overrun proportionally more than long ones. **Warning**

  A 2-week estimate: plan for 3 weeks. A 2-month estimate: plan for 2.5 to 3 months. Full project: add 25% minimum.

- [ ] Link stage payments to completion milestones in every contract. A contractor who gets paid on completion has more incentive to finish than one who has already been paid. **Action**

- [ ] Plan the most disruptive works for summer where possible. No heating, no running water, and managing dust are all significantly more manageable when you can open windows and the weather is on your side. **Warning**

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5 Cash Flow Is Not The Same As Budget

You can have a solid overall budget and still run out of cash at the wrong moment. Know when money needs to be available, not just how much.

- [ ] Map your cash flow by month before the project starts. Funds in against payments out. The gaps will show themselves early enough to act on — if you are looking. `Critical`

- [ ] Research all financing options before you need them. Credit Union, mortgage top up, remortgage, personal loan. Know which option fits which scenario before you are making that decision under pressure. `Action`

  Ireland: check your Credit Union first — often the most accessible source for renovation amounts. UK: speak to a mortgage broker about equity release options.

- [ ] Grants are paid retrospectively. If you are applying for any grant — SEAI in Ireland or UK energy efficiency schemes — you must fund the full cost yourself first. The grant comes back to you after completion and approval. It does not reduce what you need upfront. `Critical`

  Ireland: seai.ie for current schemes · UK: gov.uk for current schemes

- [ ] Run the budget stress test: What if costs rise 15%? What if the timeline doubles? What if one income disappears? Have an honest funded answer to all three before you commit. `Warning`

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Before You Hire Any Contractor

Getting quotes without preparation is expensive. Do your own calculation first.

- [ ] Aim for three quotes on every significant job if you can get them. Even getting two willing tradespeople to quote can take real persistence. Two quotes tell you there is a difference. Three tell you where the market sits — but do not let the absence of a third stop a sound decision. Action

- [ ] Do your own rough calculation first for individual trades. Measure the area, research materials, price from a supplier, estimate labour time, apply a day rate. Your base figure tells you immediately whether a quote is in the right territory. Action

  This is not feasible for a building contractor pricing an entire project. Apply it to individual trades — electrician, plumber, plasterer, tiler, carpenter.

- [ ] Ask every contractor to separate materials and labour in their quote. Once separated you know immediately where any inflation sits. Action

- [ ] Open a trade account with your local building merchant before significant purchasing begins. Ask for a discount — most will offer one to a customer representing multi-trade spend over several months. Action

  We negotiated 7.5% across all materials. Most self-managers never access this saving because they never ask.

- [ ] Confirm agreed scope and price in writing by email after any verbal conversation — even where no formal written contract exists. A detailed quote accepted by email creates a paper trail. Action

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Practical Survival — Before The Disruption Starts

Living through a home project is harder than most people anticipate. Plan for it specifically before it starts.

- [ ] If losing running water — get a firm duration commitment from your plumber before work starts. Arrange showering facilities. Set up a water station. Plan children's school mornings specifically. Warning

  One outdoor tap and one working toilet for sixteen weeks with two children is manageable. It is significantly more manageable with a plan.

- [ ] Budget for skip hire — minimum two to three across any significant renovation. As you clear out, demolish, and remove accumulated belongings you will need significantly more disposal capacity than you think. Action

- [ ] Budget for replacement items. Accept before you start that something will get damaged or destroyed. Bedlinen, rugs, smaller household items do not survive a construction site. This is a project cost, not bad luck. Warning

- [ ] Price short-term rental for the duration of the most disruptive phase and add it to your budget. Even if you decide to stay, make it an informed financial decision rather than a default. Action

- [ ] If you have storage — use it. If you do not, price a storage unit for furniture and valuables before the project starts and factor it into the budget. Action

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The Full Cost Before You Buy

If you are still in the buying decision, do this calculation before you sign anything.

- [ ] Calculate the realistic total cost before you commit to a property that needs significant work. Purchase price plus renovation plus extension plus contingency plus the cost of living through it. That is the number you are committing to. **Critical**

  We spent more on our house than the sale price of the finished house we walked away from because it felt out of reach. It was not out of reach. We just spread the cost across three years and never saw the full number until it was already spent.

- [ ] Factor in a BER assessment as part of your post-works plan. Ireland: a BER is legally required on sale or rental. Not during renovation of your own home — but an improved rating matters when you eventually sell. Commission a post-works assessment from a SEAI registered assessor. UK: EPC equivalent. **Action**

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ONE MORE HONEST THING

"Completing this checklist does not guarantee a smooth renovation. Nothing does. What it does is reduce the number of things that blindside you — and the ones that still surprise you, you will be better positioned to handle. The construction industry is unpredictable. Your preparation does not have to be."

How Did You Score?

All items □	You are as prepared as you can be before the walls come down. Start with confidence.
Most items □	Address the outstanding Critical items before work starts. Everything else can be completed early in the project.
Several gaps	Do not start work until the Critical items are resolved. The cost of getting these wrong significantly outweighs the cost of a short delay.

Don’t Start Your Project Without a Control System

You’re about to make one of the biggest financial commitments of your life.

The Home Project Control System gives you everything you need to manage your budget, cashflow, contractors, timelines and decisions — helping you stay organised and in control from planning to completion.

YOUR HOME PROJECT CONTROL SYSTEM INCLUDES:

- ✓ Home Project Control Centre
- ✓ Home Project Guide
- ✓ Complete Home Project Checklist
- ✓ “I’m Over Budget” Decision Framework

One purchase. One system. Complete control.

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