

Refurbishment Budget Planner

Refurbs don't overrun because trades are slow; they overrun because the budget was a guess. Price every line before exchange, get real quotes for the big five (roof, damp, electrics, heating, structure), and protect a 15% contingency you genuinely don't spend.

HOW TO USE THIS — Take it to the property before exchange and walk room by room, writing a number or a quote against every line that applies. The total plus 15% is your budget.

01 Strip-out & structure

- ☐ Skip hire and strip-out labour — £800-2,000 for a 3-bed
- ☐ Damp treatment with guarantee — £1,500-4,000 if flagged
- ☐ Structural work (steels, lintels, wall removal) — engineer's design first, then quotes
- ☐ Roof repairs £500-2,000; full re-roof £5,000-12,000
- ☐ Replacement windows — £400-800 per unit fitted

02 First fix

- ☐ Full rewire with new consumer unit — £3,000-5,500 on a 3-bed
- ☐ New boiler and full central heating — £3,500-6,000
- ☐ Plumbing first fix for new bathroom/kitchen positions
- ☐ Plastering: skim £8-15/m²; full reboard and skim £25-45/m²

03 Second fix & finishes

- ☐ Kitchen fitted: £3,000-6,000 rental grade; £6,000-12,000 for sale
 - ☐ Bathroom fitted: £2,500-5,000
 - ☐ Internal doors, skirting, architrave — £150-250 per door all-in
 - ☐ Decoration throughout — £1,500-3,500 on a 3-bed
 - ☐ Flooring: LVT £30-45/m² fitted; carpet £15-25/m²
 - ☐ External: fencing, path, front door — the kerb appeal your valuation needs
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04 The rules

- ☐ 15% contingency on top of the total — untouched unless something is discovered, not chosen
 - ☐ Fixed-price quotes in writing for everything over £1,000
 - ☐ Payment on completion of stages, never large sums up front
 - ☐ One change-order rule: any addition is priced and signed before work continues
 - ☐ Spec to the exit: rental-grade for rent, sale-grade for sale — never in between
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