A GUIDE FOR HOMEOWNERS



The Home Renovation *Confidence Checklist*

Everything to ask, confirm and check before you sign a building contract in Victoria.

Clarity before commitment.

Bawden Building Group

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INTRODUCTION

CLARITY BEFORE *commitment.*

This checklist is for homeowners planning a renovation with a registered builder. It exists to help you get clarity, transparency and confidence before you sign anything.

Choosing a builder is one of the biggest decisions you will make about your home, and it is usually made after only a few conversations. The answers to the questions in this guide are best known before a contract is signed rather than after.

The guide is in two parts. **Part One** covers assessing quotes and choosing a builder. **Part Two** covers what to confirm once you have chosen one, before work begins.

Print it, take it to every meeting, and tick as you go.

> **Before you request quotes**
>
> Make sure your project is documented to a level that suits its complexity. In Victoria, renovations are typically designed by either an architect or a draftsperson, depending on scope.
>
> **Architects** are generally engaged for structural alterations, major extensions, heritage or planning-sensitive projects, and designs needing close coordination between structure, services and finishes.
>
> **Draftspersons and building designers** commonly handle internal reconfigurations, minor extensions and straightforward alterations, where structural complexity is limited.
>
> Whoever prepares them, your drawings need to be clear, complete and appropriate for the work being priced. Incomplete or conceptual drawings lead to assumptions, variations and quotes that cannot fairly be compared.

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Initial builder enquiries

QUESTIONS TO ASK

- [ ] Are you a licensed and insured builder?
- [ ] How long have you been operating under this business name?
- [ ] Can you provide recent client references?
- [ ] Can we meet previous clients and see one of your completed renovations?
- [ ] What types of projects do you specialise in?
- [ ] Are you available to start within my preferred timeframe?
- [ ] Are you a member of a recognised industry body (HIA, Master Builders or similar)?

CONFIRM

- [ ] Builder's registration is current — check it on the Building and Plumbing Commission's Find and check a practitioner register
- [ ] References have been checked
- [ ] Experience aligns with your project type
- [ ] A site visit or client meeting has been arranged
- [ ] Builder's ABN and business registration are valid

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Understanding and comparing quotes

QUESTIONS TO ASK

- [ ] What exactly does this quote include?
- [ ] Are there any assumptions or allowances in this quote?
- [ ] Are all items shown on the drawings included in the price?
- [ ] Are there any exclusions or items I need to supply myself?
- [ ] Does the quote include GST?
- [ ] How long is this quote valid for?

CONFIRM

- [ ] The quote is detailed and itemised
- [ ] All inclusions and exclusions are clearly listed
- [ ] The builder has explained any provisional sums or prime cost items
- [ ] The quote includes realistic allowances for materials and finishes

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Reviewing the scope of work

QUESTIONS TO ASK

- [ ] Can you walk me through the full scope of works?
- [ ] Does the scope include demolition, site preparation and clean-up?
- [ ] Are temporary works, supports or protection of existing areas included?
- [ ] Are there any works I am responsible for arranging?
- [ ] What happens if something unexpected is found during construction?
- [ ] How will I know each stage of the work has been completed?

CONFIRM

- [ ] The scope of work matches the drawings and specifications
- [ ] All demolition and making-good work is included
- [ ] Access and site conditions have been considered
- [ ] Site preparation, excavation and waste removal are included

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How you know a stage is finished

For a new home the building stages are defined in law, and each has a precise meaning.

Base. The footings and floor base are complete to floor level. The exact definition depends on whether the floor is timber, concrete slab or suspended.

Frame. The frame is complete and has been approved by the building surveyor.

Lock-up. External wall cladding and roof covering are fixed, flooring is laid, and external doors and windows are fixed.

Fixing. All internal cladding, architraves, skirtings, doors, built-in shelves, baths, basins, troughs, sinks, cabinets and cupboards are fitted and fixed in position.

Renovations rarely fit these four stages, so a renovation contract usually sets out its own. Either way, the stages and what completes each one should be written into the contract before you sign, not agreed as you go.

Before you pay for any stage, three things should be true: the work has passed any inspection the building permit requires at that stage; it matches the plans and specifications; and it is genuinely complete. By law you pay for stages that are finished, not in advance — and paying ahead can put your Home Warranty cover at risk. If you are not sure, you can engage an independent building consultant to inspect before you release the payment.

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Drawings and documentation

QUESTIONS TO ASK

- [ ] Have you priced everything shown on the drawings?
- [ ] Are there any assumptions not shown on the plans?
- [ ] Do the drawings include all structural and engineering details?
- [ ] Are there any discrepancies between the drawings and the quote?

CONFIRM

- [ ] The builder has reviewed the latest set of drawings
- [ ] All documents used for quoting are clearly identified
- [ ] Any missing details or assumptions are clarified in writing
- [ ] The builder will provide copies of all approvals and certificates once available

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Inclusions and exclusions

QUESTIONS TO ASK

- [ ] Can you confirm what is included in this quote?
- [ ] What is specifically excluded?
- [ ] Are fixtures, fittings and finishes included or provisional?
- [ ] Is rubbish removal and final cleaning included?
- [ ] Are approvals, inspections or certifications included?

CONFIRM

- [ ] Inclusions and exclusions are clearly listed in the quote
- [ ] Client-supplied items are identified
- [ ] No conflicts exist between drawings and exclusions
- [ ] All statutory approvals and inspections are accounted for

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Prime cost (PC) items and provisional sums (PS)

QUESTIONS TO ASK

- [ ] What PC and PS allowances are included in the quote?
- [ ] What quality or brand were the allowances based on?
- [ ] Do the allowances include GST and delivery, and is installation priced separately?
- [ ] What happens if my selections exceed the allowance?
- [ ] How will I be notified if a provisional sum changes in cost?

CONFIRM

- [ ] PC and PS allowances are listed with quantities and values
- [ ] Allowances are a reasonable estimate of the real cost — Victorian law does not allow them to be set artificially low
- [ ] The contract sets out how any amount above an allowance is calculated, including the builder's margin
- [ ] Allowances reflect the expected quality level
- [ ] The builder will provide invoices or receipts showing the actual cost of each PC and PS item

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Comparing builders

QUESTIONS TO ASK

- [ ] What makes your quote different from the others I have received?
- [ ] How do you manage communication during the project?
- [ ] Who will be my main point of contact?
- [ ] Can I visit one of your current or past projects?

CONFIRM

- [ ] Each builder has provided a complete, transparent quote
- [ ] References and past work have been verified
- [ ] Builder’s registration has been checked on the Building and Plumbing Commission register

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Contract and payment schedule

QUESTIONS TO ASK

- [ ] What type of contract will be used (HIA, Master Builders or custom)?
- [ ] Is it a fixed-price contract or a cost-plus contract?
- [ ] Are all inclusions, exclusions and allowances listed in the contract?
- [ ] What are the payment stages and due dates?
- [ ] Are there any deposits or progress payments required?
- [ ] What happens if there are delays or disputes?

CONFIRM

- [ ] The agreement is a written major domestic building contract — required in Victoria for work worth $10,000 or more
- [ ] The contract includes all required details and attachments
- [ ] Progress payments match work actually completed; where the standard building stages are used they do not exceed the legal maximums (base 10%, frame 15%, lock-up 35%, fixing 25%)
- [ ] Deposit complies with Victorian law — a maximum of 10% for contracts under $20,000, or 5% for contracts of $20,000 or more
- [ ] If any part of the work is priced cost-plus, the contract explains why — Victorian law allows cost-plus only in limited circumstances
- [ ] Home Warranty cover is arranged and you have the Notice of Cover — since 1 July 2026 this scheme replaces Domestic Building Insurance, is provided by the Building and Plumbing Commission, and applies to work worth more than $20,000
- [ ] The five business day cooling-off period is understood — it runs from the day you receive the signed contract, and you give it up if you have a lawyer check the contract before signing
- [ ] Both parties understand the dispute resolution process

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Building approvals and permits

QUESTIONS TO ASK

- [ ] Who is responsible for obtaining building permits and approvals?
- [ ] Are all required council and planning approvals in place?
- [ ] Who is the relevant building surveyor, and who arranges the mandatory inspections?
- [ ] Will I receive copies of all approvals and compliance certificates?

CONFIRM

- [ ] All permits and approvals are obtained before work begins
- [ ] The contract states clearly who obtains the permits — the obligation sits with you as the owner unless the builder takes it on
- [ ] You have a copy of the building permit before work starts
- [ ] Builder provides copies of all certificates and inspection reports
- [ ] Engineering and energy efficiency reports are included
- [ ] You will receive a certificate of final inspection at completion, or an occupancy permit if the work creates a new building

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Site conditions and access

QUESTIONS TO ASK

- [ ] Has the builder inspected the site?
- [ ] Are there any access limitations or special conditions?
- [ ] Who is responsible for temporary fencing, toilets and site security?
- [ ] How will existing structures and gardens be protected?

CONFIRM

- [ ] Site conditions are documented and understood
- [ ] Allowances for excavation, drainage and waste removal are included
- [ ] Builder will manage site safety and access

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Variations and changes

QUESTIONS TO ASK

- [ ] How are variations handled?
- [ ] Will I receive written approval requests before any changes are made?
- [ ] How are variation costs calculated?
- [ ] How will variations affect the project timeline?

CONFIRM

- [ ] The variation process is clearly written in the contract
- [ ] Every variation is put in writing before the work is done — describing the change, the cost and the effect on the timeline
- [ ] A builder who does not follow the written variation process generally cannot charge you for that variation
- [ ] Time and cost impacts are communicated before proceeding

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Timeframes, delays and compensation

QUESTIONS TO ASK

- [ ] What is the estimated start and completion date?
- [ ] What assumptions does the timeline rely on?
- [ ] What could cause delays?
- [ ] How often will I receive progress updates?
- [ ] Who will be my main point of contact during construction?
- [ ] When will work commence once the contract is signed?
- [ ] How will site access and safety be managed?
- [ ] What happens if the build is not completed within the agreed timeframe, or is completed ahead of schedule?
- [ ] Will I be compensated for delays, such as rent or storage costs?

CONFIRM

- [ ] The timeline is realistic and includes key milestones
- [ ] Communication expectations are agreed
- [ ] The builder provides updates in writing
- [ ] All pre-start requirements are complete
- [ ] Builder contact details are saved
- [ ] The contract includes a liquidated damages clause specifying a daily rate for delays
- [ ] The contract sets out how delays are notified and how extensions of time are granted, and how many days are allowed for weather, public holidays and weekends
- [ ] Whether rent, storage or accommodation costs can be claimed depends on what the delay clause actually says — check it before you sign
- [ ] You can end the contract if the work is not finished within one and a half times the agreed construction period for reasons the builder could not have foreseen
- [ ] Practical completion is defined in the contract — it is the date the final payment falls due and the date your defects liability period starts, whether the build finishes late or early

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Insurance, warranties and compliance

QUESTIONS TO ASK

- [ ] Do you hold current builder's insurance and public liability cover?
- [ ] Are subcontractors covered under your insurance?
- [ ] What warranties apply to workmanship and materials?
- [ ] Will I receive a plumbing compliance certificate and a certificate of electrical safety?
- [ ] What happens if defects are found after completion?
- [ ] How long does my cover last, and what counts as a major defect?

CONFIRM

- [ ] You have the Notice of Cover for Home Warranty before work begins
- [ ] Public liability cover is a commercial policy rather than a registration requirement in Victoria — ask to see the certificate
- [ ] Warranty terms are clearly stated in the contract
- [ ] Compliance documentation will be supplied at handover
- [ ] The defects liability period is confirmed in writing — this is a contract term, not a legal requirement, so check what yours says
- [ ] Home Warranty covers major defects — structural, waterproofing and weatherproofing — for up to six years, and other defects for up to two years, both measured from completion of the work
- [ ] Plumbing work is certified by your licensed plumber; electrical work is certified by a registered electrical contractor through a certificate of electrical safety

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If the build runs late — or finishes early

If a builder cannot finish on time, what happens next depends entirely on the contract.

Extensions of time. Builders can claim extra time for delays outside their control — weather, council, material shortages. They must notify you in writing within the period the contract specifies.

Liquidated damages. If completion is delayed without an approved extension, you may be entitled to compensation. This is a pre-agreed daily or weekly amount written into the contract.

Rent and temporary accommodation. These are not covered automatically. Whether you can claim them depends entirely on what your contract says, so read the delay and liquidated damages clauses before you sign rather than after.

Before signing: check the Time for Completion and Liquidated Damages sections, agree a daily rate that reflects your likely costs, make sure the clause is not left blank, and keep written records of everything to do with delays.

If it runs badly over. Under section 41 of the Domestic Building Contracts Act 1995 you may end a major domestic building contract if the work has not been completed within one and a half times the construction period stated in the contract, and the builder could not reasonably have foreseen the delay. You must give the builder signed written notice saying you are ending the contract under section 41. Free conciliation is also available through the Building and Plumbing Commission before anything reaches VCAT.

If it finishes early. There is no automatic bonus for finishing ahead of schedule, and nothing extra is owed unless the contract specifically provides for it. What changes is the date everything else runs from. Practical completion is when the final payment falls due and when your defects liability period and statutory warranties begin, so an early finish means an earlier final invoice and an earlier start to the window for raising defects. Walk through the house and write your defects list *before* you make the final payment, not after.

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Contract clauses to review

Before signing your HIA or Master Builders contract, check these clauses carefully. Blanks left unfilled are the most common source of later disputes.

- [ ] Contract price adjustments and escalation clauses
- [ ] Provisional sums (PS) and prime cost (PC) item allowances
- [ ] Site possession and access rights
- [ ] Builder's right to suspend work
- [ ] Owner's obligations — access, payments, selections
- [ ] Progress payment schedule and inspection rights
- [ ] Variation process and builder's margin
- [ ] Extensions of time and notification requirements
- [ ] Liquidated damages daily rate
- [ ] Insurance and risk responsibilities
- [ ] Dispute resolution process and tribunal jurisdiction (the Building and Plumbing Commission, then VCAT in Victoria)
- [ ] Termination rights and notice periods
- [ ] Warranties and defects liability period
- [ ] Practical completion and handover requirements
- [ ] Cooling-off period and withdrawal rights
- [ ] Special conditions that override standard terms
- [ ] Builder's margin and administration fees
- [ ] Energy efficiency and sustainability requirements
- [ ] Ownership of plans and intellectual property
- [ ] Communication and notice procedures
- [ ] Deposit amount and statutory limits
- [ ] Home Warranty cover and the Notice of Cover
- [ ] Latent site conditions and unforeseen discoveries
- [ ] Statutory warranties under the Domestic Building Contracts Act
- [ ] Subcontractors, suppliers and their supervision
- [ ] Occupancy permit or final inspection certificate

CONFIRM

- [ ] All blanks in the contract are filled in, especially timeframes, damages and allowances
- [ ] All special conditions are understood and documented
- [ ] The builder's obligations and your responsibilities are clear
- [ ] Independent legal or contract advice has been sought if needed

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Final checks before signing

- [ ] I understand what is included and excluded
- [ ] I understand all allowances and provisional sums
- [ ] I know how variations and delays will be managed
- [ ] I have confirmed the timeline, communication plan and compensation terms
- [ ] I have reviewed the contract and payment schedule
- [ ] I understand when insurance certificates will be provided
- [ ] All verbal agreements are written into the contract
- [ ] I have confirmed start date, site access and pre-start requirements

NOTES

Where this information comes from

Every legal requirement, threshold and time limit in this checklist has been checked against the following sources, current at September 2026.

Building and Plumbing Commission (BPC) — the Victorian building regulator, which since 1 July 2025 has brought together the former Victorian Building Authority, Domestic Building Dispute Resolution Victoria and the domestic building insurance scheme. Source for Home Warranty cover and thresholds, practitioner registration, mandatory inspections, permits and dispute resolution. *bpc.vic.gov.au*

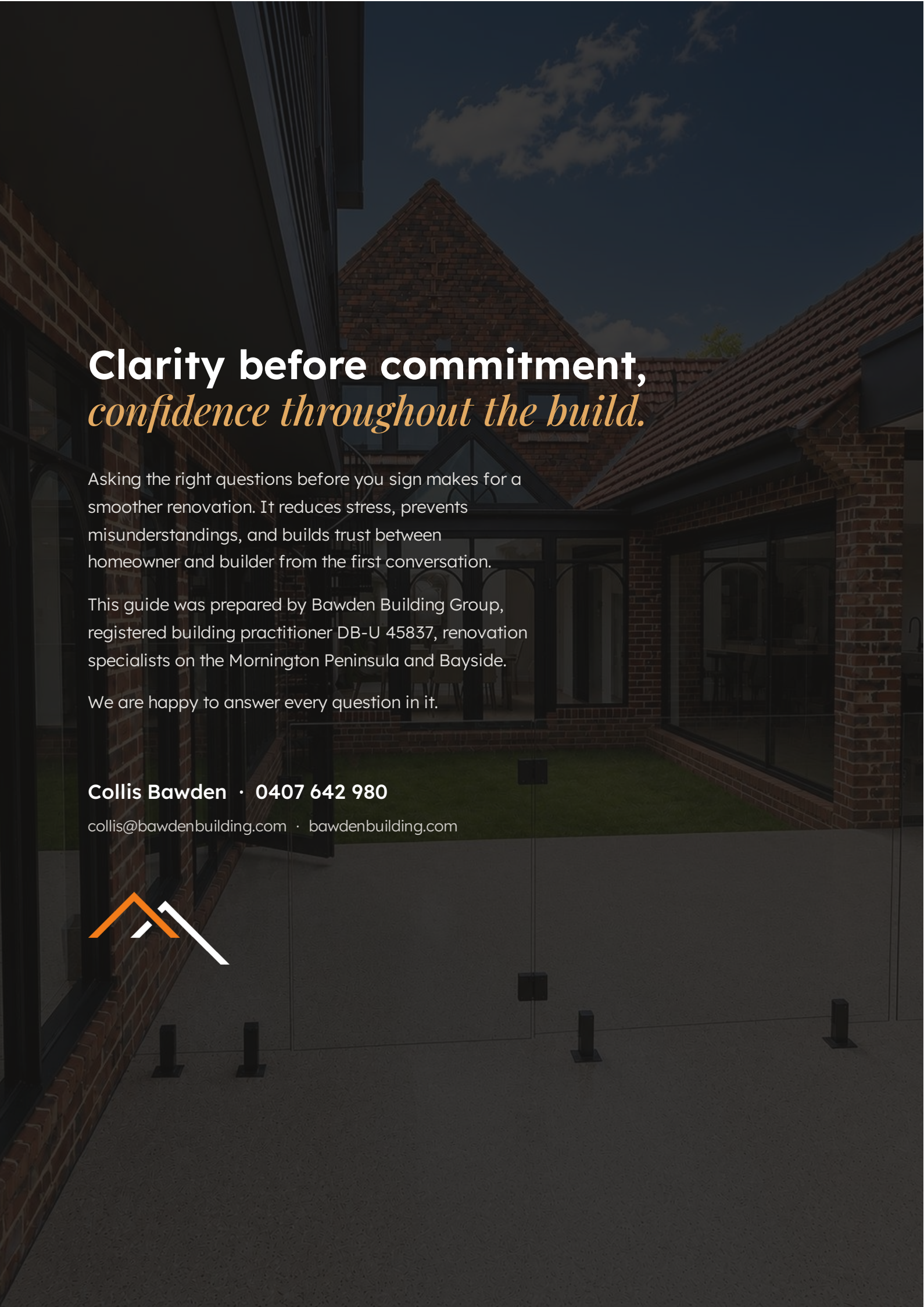
Consumer Affairs Victoria — source for deposit limits, progress payment maximums, the cooling-off period and the major domestic building contract threshold. *consumer.vic.gov.au*

Domestic Building Contracts Act 1995 (Vic) — source for prime cost and provisional sum obligations, cost-plus restrictions, the variation process and the right to end a contract that runs substantially over time. *legislation.vic.gov.au*

Housing Industry Association (HIA) and **Master Builders Victoria** — source for the contracts in common use in Victoria and for what is a contract term rather than a legal requirement. *hia.com.au* and *mbav.com.au*

Where something is a matter of contract rather than law — liquidated damages, defects liability periods, extension of time notice periods, rent and accommodation costs — this checklist says so, because those are the points you negotiate rather than assume.

Disclaimer. This checklist is general information only. It is not legal, financial or technical advice, and it assumes you are working from drawings prepared by a suitably qualified professional. Requirements referenced are those applying in Victoria and current at September 2026. Victorian domestic building contract law is changing — further reforms are due to take effect by 1 December 2026, and the timing may move — so check the current requirements before you sign. Seek independent professional advice before signing any contract.



Clarity before commitment, *confidence throughout the build.*

Asking the right questions before you sign makes for a smoother renovation. It reduces stress, prevents misunderstandings, and builds trust between homeowner and builder from the first conversation.

This guide was prepared by Bawden Building Group, registered building practitioner DB-U 45837, renovation specialists on the Mornington Peninsula and Bayside.

We are happy to answer every question in it.

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