

The STRUCTURA Master Budget Blueprint

Uncovering the True Cost of Your UK Build

Most homeowners blow their budget before a single brick is laid. Why? Because they only budget for the bricks. They forget the VAT, the legal fees, the groundworks contingencies, and the finishing touches.

At STRUCTURA, we don't believe in hidden surprises. Use this Master Budget Blueprint to map out the *actual* cost of your project. If you leave any of these boxes blank, your budget is already at risk.

Part 1: Pre-Build Legal & Professional Fees

These are the non-negotiable costs you must pay before construction even begins. Do not assume your builder is paying for these.

- **Architectural Design Fees:** (Concept drawings and full scale plans) -> £
- **Structural Engineer Fees:** (Calculations for steelwork, foundations, etc.) -> £
- **Local Authority Planning Fees:** (Application fees for Planning Permission) -> £
- **Building Control Fees:** (Initial submission fee + site inspection fees) -> £
- **Party Wall Surveyors:** (Budget for *both* your surveyor and your neighbour's, just in case) -> £
- **Water Authority Build-Over Agreement:** (If building near a public sewer) -> £
- **Specialist Surveys:** (Asbestos R&D survey, arboricultural reports, CCTV drain surveys) -> £

Part 2: The Core Build (The Heavy Lifting)

This is the bulk of the construction cost. A professional quote from Structura will itemize these for you.

- **Site Setup & Demolition:** (Scaffolding, skip hire, muck-away, temporary propping) -> £
- **Groundworks & Foundations:** (Excavation, pouring concrete, drainage alterations) -> £
- **The Superstructure:** (Brickwork, blockwork, structural steel installations) -> £
- **The Roof Structure:** (Timber framing, flat roof systems, tiles, fascias, guttering) -> £
- **External Glazing:** (Thermally broken aluminium bi-folds, windows, roof lanterns) -> £

Part 3: Internal Fit-Out & Finishes

This is where costs spiral. You have complete control over this section, but premium finishes come with a premium price tag.

- **First & Second Fix Plumbing:** (Boiler upgrades, underfloor heating, pipework) -> £
- **First & Second Fix Electrics:** (Rewiring, consumer unit upgrades, smart lighting) -> £
- **Plastering & Screeding:** (Floor leveling, wall and ceiling skimming) -> £
- **Joinery:** (Internal doors, skirting, architraves, bespoke cabinetry) -> £
- **The Kitchen:** (Units, worktops, appliances, and installation) -> £
- **The Bathrooms:** (Sanitaryware, tiling, wet-room trays, extraction) -> £
- **Flooring & Decorating:** (LVT/engineered wood, carpets, professional painting) -> £

Part 4: The STRUCTURA Reality Check (The "Invisible" Costs)

If you ignore this section, your project will run out of money.

- **The 20% VAT:** (Unless you are building a new-build from scratch, you must add 20% VAT to all contractor quotes. Do not get caught out by cash-in-hand cowboys) -> £
- **The Contingency Fund (15% - 20%):** (This money is ring-fenced for bad ground, rotten floorboards, or upgrading your mains water feed. Do not touch it for luxury upgrades) -> £
- **Living Costs:** (Temporary kitchen setup, increased takeaways, or renting a property for 3 months if you move out) -> £
- **Site Insurance:** (Upgrading your home insurance or purchasing specialist non-negligence site insurance) -> £



The Final Calculation

1. Total Estimated Build Cost: £

2. Add 20% VAT: £

3. Add 15% Contingency: £

YOUR TRUE PROJECT BUDGET: £

The STRUCTURA Standard: Feeling overwhelmed by the numbers? That is exactly why you need a proper contractor. Send your architectural drawings to the Structura Domestic Team. We will run the numbers, identify the engineering risks, and provide a forensic, fixed-price Schedule of Works so you know exactly where every single penny is going. No guesswork. No faff.

We hope you found this free resource useful.