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What to ask for

Information request

Document	Details
Purpose	A blank working resource for Pre-build Stress Test.
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Jurisdiction	England and Wales
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Information for your Pre-build Stress Test

Please send the information below as it stands, including incomplete material. Tell me what has changed and the next payment or decision date. You may redact account numbers and unrelated transactions, but funding evidence must still show the relevant amount, date and conditions. Do not send passwords or bank credentials.

A review of the proposed self-build scope, budget, funding and contingency before construction commitments are made. It tests the numbers, omissions, payment assumptions and financial setbacks while the building choices remain open.

1. Project location, build route, finished scope, next decision and evidence date and confirmation that construction procurement and substantive works have not begun

Why it helps. Set a common project scope and decision.

Without it. A whole-project comparison has no reliable scope.

Where to find it. Your project notes and initial discussion.

Information status. Required.

If it does not arrive. I need a defined finished scope and the project stage before I can assess the whole project. I will discuss a narrower review if that cannot be established.

2. Current proposed budget, early estimates, quotations and allowances, including exclusions and unfinished decisions

Why it helps. Establish a traceable baseline and identify missing work.

Without it. The expected completion cost cannot be assessed reliably.

Where to find it. Your budget file, designer, builder and suppliers.

Information status. Required.

If it does not arrive. I can identify the missing cost information, but I cannot give an affordability or resilience conclusion without a usable cost basis. A separate cost plan may be needed.

3. Land, design, planning and investigation costs already paid or owed, plus confirmation of any construction orders, deposits or works

Why it helps. Separate paid history, unpaid obligations and remaining work.

Without it. Costs, liabilities or available cash could be misstated.

Where to find it. Statements, invoices, quotations, orders and correspondence.

Information status. Required.

If it does not arrive. I need to establish paid costs and remaining obligations before I can give a complete cost or cash conclusion. I will also confirm which stress test applies.

4. Cash held for the project, undrawn funds, offers and release conditions, repayments and expected receipts

Why it helps. Establish available money and its conditions.

Without it. No reliable funding or cash conclusion can be given.

Where to find it. Relevant statements, funding offers and your adviser.

Information status. Required.

If it does not arrive. I can review supported costs, but I cannot assess funding sufficiency, cash timing or overall resilience until the available money and its conditions are established.

5. Intended build dates, proposed payment stages, quote validity and expected funding-release dates and conditions

Why it helps. Establish when payments are due and funding becomes accessible.

Without it. A total-cost comparison cannot prove payments can be met.

Where to find it. Builder, designer, suppliers, lender and your records.

Information status. Required.

If it does not arrive. I can compare supported cost totals, but I cannot conclude that each payment is funded without usable payment and receipt timing.

6. Current drawings, specification, scope descriptions and undecided selections

Why it helps. Compare prices against the intended finished scope.

Without it. Completeness and specification exposure remain uncertain.

Where to find it. Your designer and supplier information.

Information status. Degrades.

If it does not arrive. I will identify the priced scope and unresolved choices. A material unbounded gap prevents a complete-project conclusion and may need your designer or a separate cost plan.

7. Ground, drainage, utilities, access, levels, flood and other site or specialist evidence held

Why it helps. Identify abnormal cost evidence and unresolved questions.

Without it. Uninvestigated site exposure cannot be treated as resolved.

Where to find it. Surveys, design team, utility providers and site records.

Information status. Degrades.

If it does not arrive. I will mark uninvestigated conditions as unknown and identify the evidence or specialist investigation needed. I will not assume that the site has no abnormal costs.

8. Proposed builder, trade and supplier package scopes, quote exclusions, deposit requests and draft payment/protection terms

Why it helps. Check scope gaps, pricing exposure and payment protection.

Without it. The commercial exposure may be misunderstood.

Where to find it. Quotations, contracts, orders and correspondence.

Information status. Degrades.

If it does not arrive. I will identify unconfirmed terms and test the financial exposure on stated assumptions. Detailed protection or legal rights may need a separate review or solicitor.

9. Household reserve to protect, project allocation, accommodation costs and proposed own labour or unpaid help

Why it helps. Separate project funds from household resilience.

Without it. The model could spend money that cannot be released.

Where to find it. Your agreed household allocation and cost evidence.

Information status. Required.

If it does not arrive. I need your conscious allocation, including an explicit zero if that is your decision. I will not assume that all household savings can be spent on the build.

10. Known concerns, unresolved choices and proposed mitigations, including anything that could change before procurement

Why it helps. Select project-specific scenarios without double counting.

Without it. Known exposure could be omitted from the tests.

Where to find it. Your discussion notes and project correspondence.

Information status. Required.

If it does not arrive. We need to discuss known concerns before selecting the tests. If that is unavailable, any review will be limited to the risks visible in the supplied documents.

11. Previous cost reviews, advice and scenario models where available

Why it helps. Explain changed assumptions and unresolved earlier findings.

Without it. No comparison with previous advice can be made.

Where to find it. Earlier advisers and your project files.

Information status. Optional.

If it does not arrive. I can perform the current review, but cannot compare it with advice I have not received.