

Appendix B

Homeowner Risk-Grading Sheet

Use this to decide whether the project can be self-controlled with checklists or needs targeted professional oversight.

Risk question	Low / Medium / High
Does the work affect structure?	
Will work be hidden by concrete, plaster, tile, ceiling or joinery?	
Is the work regulated or certificate-dependent?	
Is scaffolding, roof work, excavation or demolition involved?	
Are premium/bespoke/imported products involved?	
Is the project occupied while work continues?	
Are payments large or front-loaded?	
Is the contractor documentation incomplete?	
Decision: self-control / targeted oversight / active oversight	

Notes
