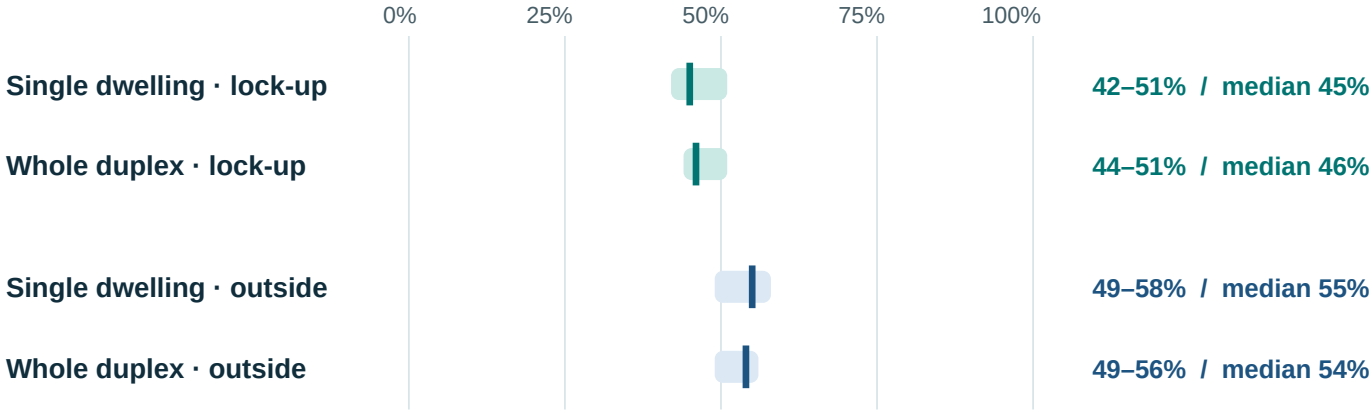
Source tables dated 1 September 2026

What lock-up accounts for in a residential estimate

Lock-up made up a median **45%** of estimated net construction cost in 55 single dwelling estimates and **46%** in 15 whole duplex estimates. Lock-up covers the weatherproof shell, with the roof, external walls, windows and external doors in place.

Share of each estimate

Coloured band shows the middle half. The dark tick shows the median.



How to reproduce the chart. Plot the published lower quartile, median and upper quartile for lock-up. For the share outside lock-up, subtract the upper quartile, median and lower quartile from 100%, in that order. The whole duplex figures cover both homes together.

Compare the work behind the figures

Put both prices on the same drawings and cost basis. Check which estimate covers internal fitout, completion of services and external works. If a line is an allowance, record what it covers and what would settle the price.

What the estimates measure

These shares come from estimates prepared from plans. The cost basis excludes builder’s margin and GST. The samples cover a portion of 2026 and include only estimates with a usable lock-up split. The figures describe cost allocated to work. They give no payment schedule, actual spending at lock-up or evidence of which work overran.

Sources and citation

EstiFlow, What lock-up accounts for in a residential estimate, 22 November 2026. Aggregate figures are from the Split between structure and finishes tables dated 1 September 2026.

Single dwelling source table
Whole duplex source table

Pavlo Hanna, EstiFlow