ECHOBYLD

FOR LENDERS & MORTGAGE BROKERS

Know what the build will really cost, before you lend against it.

Independent construction cost verification and chartered engineer stage certificates for self-build, extension and renovation lending in Ireland.

Why it matters now

One quote

Most borrowers' budgets rest on a single builder's price, with exclusions and provisional sums that only surface on site.

+3%

SCSI Tender Price Index, first half of 2026: the strongest six month rise since 2022, with further increases expected.

+26%

Irish construction insolvencies year to date (PwC, Q3 2026). A builder failure mid-project leaves unfunded scope.

What we provide

BEFORE APPROVAL

Independent cost verification

An itemised estimate and risk report from the borrower's drawings, usually within 24 hours, with the builder's quote checked line by line for exclusions and missing scope.

DURING THE BUILD

Stage certificates

A Chartered Structural Engineer inspects at each drawdown stage and certifies the work completed and its value, so funds follow progress.

AT COMPLETION

Sign off

Final inspection and an Opinion on Compliance: the document solicitors and lenders look for at handover.

From recent projects

- A €296k extension tender was really **€305k** once exclusions and open allowances were counted, flagged before the contract was signed.
- A closed loop extension was certified at **€128,162 against a €125,000 plan (2.5%)** across four bank stage certificates, with nothing outstanding at handover.
- A €70,000 vacant and derelict property grant drawdown evidenced with **47 vouched items** and a defect close out report.

How it works

1. You refer the borrower, or ask for a report as a condition
2. The borrower uploads drawings and the builder's quote
3. Report to the borrower, shared with you on consent
4. Stage certificates at each drawdown, then sign off

Engineers Ireland · The Institution of Structural Engineers · Supported by Enterprise Ireland, An Irish Government Agency · InterTradeIreland Seedcorn Regional Finalist 2026

Founded and led by John Lawlor, Chartered Structural Engineer (CEng, IStructE). Supported by Enterprise Ireland. InterTradeIreland Seedcorn 2026 Regional Finalist.

Figures from EchoByld 2026 projects, anonymised. Market data: SCSI Tender Price Index (August 2026); PwC Ireland Restructuring Update Q3 2026.
EchoByld Limited, registered in Ireland, CRO 780026. Baseline Community & Offices, 61 Thomas Street, The Liberties, Dublin 8, D08 W250.

Let's talk about your self-build and renovation book.

John Lawlor · info@echobyld.com
www.echobyld.com/lenders