

Floor Overlay vs Hacking: Which Costs Less Overall?

By [DirectHome Editorial](#)

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7 min read

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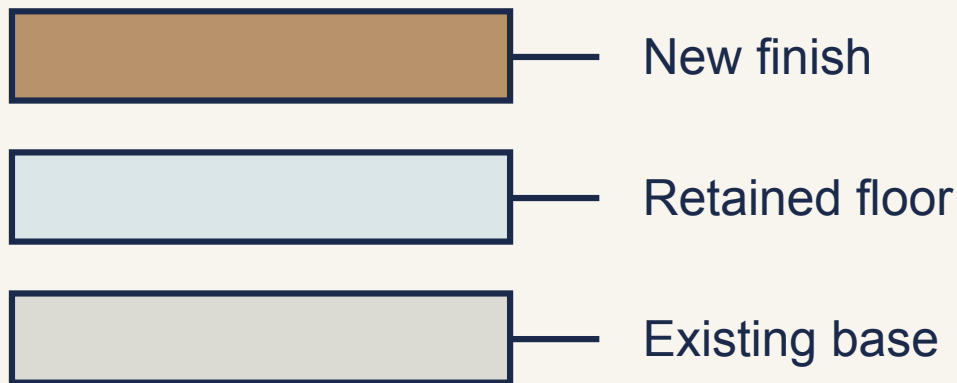
Overlaying a floor can avoid some removal work, but it is cheaper overall only if the existing floor is suitable and the added height does not create expensive changes elsewhere. Doors, thresholds and adjoining rooms all need checking. Compare preparation and finishing work alongside the price of the new flooring before deciding whether to overlay or hack.

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For a landed [flooring renovation](#), ask for two prices using the same chosen finish: one for keeping and preparing the existing floor, and one for removing it and preparing the base below. Each should include the work needed for doors to operate and for edges to meet the adjoining rooms. That makes the price difference a comparison of two finished floors.

Keeping the old floor avoids removal work if the base is suitable



An overlay retains the existing layers, which must suit the selected new system.

An overlay leaves the existing floor layers in place, so it can avoid removing and disposing of them. Those layers must still be suitable for the new product. A clean-looking tile surface does not tell you whether the floor beneath is stable or otherwise meets the proposed flooring's requirements.

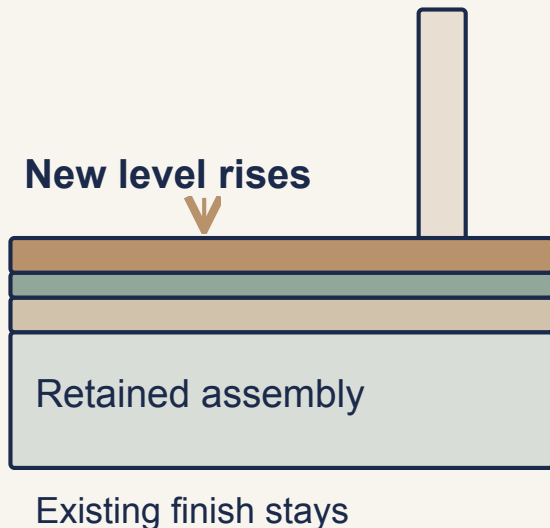
For example, one manufacturer permits certain existing coverings beneath its floating vinyl but requires the retained base to be stable and firmly fixed. Its list also identifies coverings that must come out. Use the instructions for the actual proposed product; the word “overlay” does not describe one interchangeable construction method.

An assessment should therefore connect a named finish and installation system to the floor that is present. A proposal to lay bonded tile over existing tile needs its own substrate and bonding justification. Permission to float a particular vinyl floor over sound ceramic tile cannot establish that a different system is suitable.

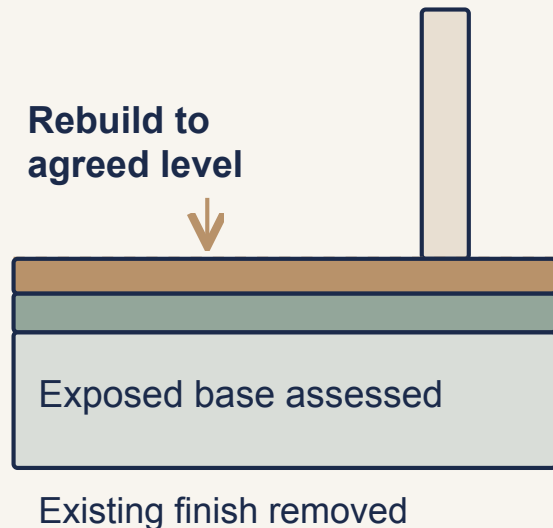
Added height follows you through the house

Follow the finished floor level

OVERLAY



REMOVE + REBUILD



Check door clearance and adjoining levels in both options.

The top of the finished floor is the comparison point. Layer thicknesses are illustrative; the site measurements and selected system determine the real levels.

A floor is usually drawn as a rectangle on a quotation. In use, it meets door leaves, sliding tracks, stair landings, bathroom thresholds and built-in furniture. Raising that rectangle changes its relationship with all of them. A thin new finish still has an installed build-up that includes the required preparation and any specified underlay or adhesive.

A bedroom door may clear the new surface when closed yet catch a high point along its swing. A bathroom threshold may become less distinct from the dry floor beside it. At the foot or head of a staircase, changing only the landing can alter its relationship to the adjoining step. These are reasons to measure and coordinate the proposal before work begins, including appropriate professional assessment where stair geometry changes.

Do not assume every conflict can be solved by trimming something. Door construction, frame details, seals, tracks and the purpose of a threshold can limit what is sensible. The contractor should identify the proposed treatment and who supplies it. "Door adjustment by others" is an unresolved cost if nobody has assessed the doors.

Built-in appliances deserve a look as well. If new flooring stops at the face of an existing dishwasher recess, can the appliance still be removed across the raised edge? If the room will later receive new cabinetry, agree how the flooring and fixed units are coordinated under the chosen installation

instructions. The convenient order for one system may be wrong for another.

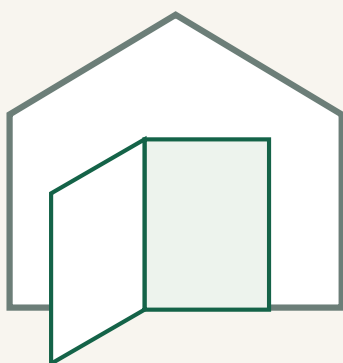
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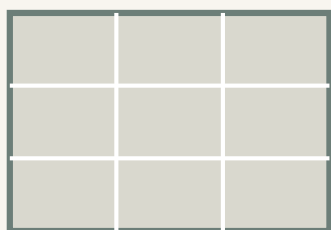
Include the same finishing and surrounding work in both quotes

Compare the same finished room



Overlay proposal

Include affected doors, thresholds and adjoining work.



Removal proposal

Include removal, preparation and finishing work.

Overlay proposal: Include affected doors, thresholds and adjoining work. Removal proposal: Include removal, preparation and finishing work. Schematic only; no dimensions or site-specific approval are implied.

A comparison worksheet to populate with written quotations. These are scope headings, not market prices.

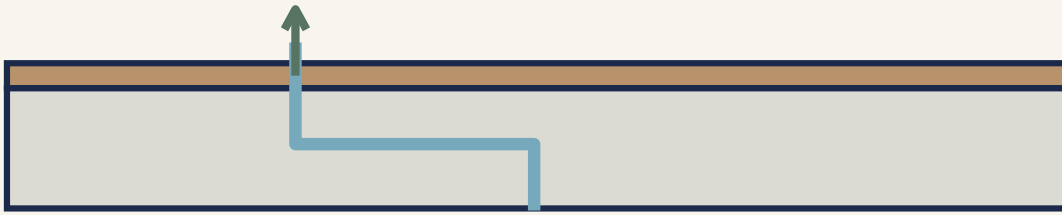
Scope item	Retain and overlay	Remove and replace
Existing condition	Identify retained layers and the basis for accepting them.	State which layers are removed and which remain.
Preparation	Price required repairs, smoothing and system-specific preparation.	Price preparation of the exposed base; identify what is still unknown.
Floor finish	Name product, installation method, area and required accessories.	Use the same finish where feasible, or record the changed specification.
Interfaces	Include doors, transitions, skirtings, stairs and appliance access.	Include the same interfaces against the proposed rebuilt level.
Site logistics	Include protection, moving contents and access restrictions.	Add removal, debris handling and relevant reinstatement.
Uncertain work	State what finding changes the scope and how it is priced.	State how concealed conditions will be assessed and agreed.

Keep the room areas consistent. A quote measured to visible floor and another measured wall-to-wall may treat built-ins differently. Supply quantity can also differ from laid area because of the chosen layout, cuts and spare material. Ask for those quantities separately so a material allowance does not masquerade as a different room size.

Then look at the finishing work. Skirtings might be retained, removed and refitted, or replaced. Door trims and metal transition profiles can change the appearance of a modest refresh. If one quote includes new skirtings and the other assumes they remain, the total is comparing two designs as well as two installation methods.

Preparation is where a cheap comparison can unravel

Moisture can remain below a new finish



Resolve the base before covering it

Covering the floor does not resolve unexplained moisture in the base.

A new finish does not resolve an unexplained moisture problem beneath it. Discolouration, persistent dampness or a known leak history should enter the assessment before the surface is covered. Even a finish marketed for resistance to water has installation requirements for the substrate. Those are separate questions.

The manufacturer's [subfloor preparation guidance](#) illustrates why the quote needs more than a generic "levelling included" line: its requirements address stability, surface irregularities and moisture. Ask the installer to record the relevant findings and the specified remedy for the selected system. A threshold or test method taken from another product is a poor substitute.

Removal also carries uncertainty. Until the old finish is lifted, the full state of the base may remain concealed. A credible removal quote can distinguish known work from a defined allowance or later assessment. That transparency is more useful than assuming demolition automatically produces a ready-to-lay surface.

Investigate existing tile defects before relying on the old floor as a base. [Hollow or cracked floor tiles: repair a few or replace the floor? →](#)

Read the saving as a difference between complete totals

Complete removal + replacement

Actual quotation total

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Complete overlay total

Difference between complete totals

Unpriced work remains unresolved

Calculate the saving from complete totals and keep unpriced work visible beside the result.

Use a blank calculation with the actual quotations: **complete removal-and-replacement total minus complete overlay total**. Include tax treatment consistently and add each option's known work outside the flooring contract. Keep unresolved items visible beside the result. Do not give them a value of zero merely because a supplier has not priced them.

Invented amounts for arithmetic only, not Singapore market rates. Same room area and chosen finish; both options assumed technically suitable after assessment.

Hypothetical same 50 m² floor and finish	Overlay	Hack and replace
New finish and installation	S\$5,000	S\$5,000
Preparation of the accepted base	S\$1,200	S\$1,500
Removal and disposal	S\$0: existing floor retained	S\$1,800
Doors, thresholds, stairs and skirtings	S\$1,600	S\$600
Protection and moving contents	S\$400	S\$400
Known total before tax	S\$8,200	S\$9,300

The overlay saves S\$1,100 in this example: S\$9,300 minus S\$8,200. Avoiding S\$1,800 of hacking does not produce a S\$1,800 overall saving because preparation and surrounding work differ. If a further S\$1,500 of door or stair alterations is confirmed for overlay alone, its total becomes S\$9,700, making hacking S\$400 cheaper. That is the point at which the complete comparison changes.

The example assumes no unresolved damp repair in either option. If dampness is found, establish its cause and price the suitable remedy before relying on either total. An unknown repair does not belong in the table as S\$0. Keep tax treatment the same in both real quotations.

If the overlay option retains a suitable base, preserves workable levels and includes modest interface work, the comparison may support it clearly. If it needs substantial correction and extensive door or threshold changes, the headline saving may narrow. There is no reliable percentage saving to apply before those facts are established.

Occupancy can change the practical choice. A family remaining in the house needs to know how rooms will be handed over, where contents can go and which routes stay usable. A less disruptive operation may have value even if the final prices are close. Ask for the proposed sequence and restrictions for each option; a generic promise of a quick installation does not describe life during the work.

The [flooring buying guide](#) helps connect this installation decision with material suitability and the wider renovation. For this comparison, bring the contractor a floor plan, the intended material, photographs of door and stair junctions, and any damage or leak history. The purpose is to make both prices answer the same house.

A useful floor quote finishes its reasoning at the edge of the room. You should be able to point to the door, the bathroom entrance and the first stair and see how each still works. Once those details are settled, the saving has something solid underneath it.

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