Your hosting bill: what it pays for, and what to ask.

For a small business paying for hosting, or comparing two quotes for it. How to find out what the fee covers, whether anybody is looking after the site, and how to put two prices on the same footing.

General guidance, from the hosts' and platforms' own pages as they read in November 2026. Their prices change, and most are shown without VAT, so check the total at checkout before budgeting. Prices named for Adam Roe's work are his own as of November 2026.

WHAT YOU ARE PAYING NOW

- [ ] **You know which company the charge on the statement goes to**
  Search your email for the name on the statement. The invoice names the plan.
- [ ] **Somebody at the business can log in to the hosting account**
  Whoever holds that login controls where the site lives. If nobody can, sort that before anything else.
- [ ] **You know the renewal date and the price after it**
  An introductory price is the cheapest you will ever pay. The second year is the one to budget for.
- [ ] **The domain is registered to your business**
  Not to whoever set the site up. For a .uk name, the lookup on Nominet's .UK registry page says which registrar it is with.

WHAT THE FEE COVERS

- [ ] **There is a backup, and you know how often it runs**
  And how many are kept. The hosting account or the plan page says; do not assume.
- [ ] **You have restored one onto a test copy**
  Until a backup has come back, you do not know it works. If there is no restore button, ask the host in writing how it is done.
- [ ] **The site opens with a padlock, not a Not secure warning**
  A certificate should be in the plan. Let's Encrypt gives them away free, so a separate charge is worth a question.

WHETHER ANYBODY IS LOOKING AFTER IT (WORDPRESS)

- [ ] **Dashboard, then Updates, shows little or nothing waiting**
  It lists WordPress, plugins and themes with an update waiting. A long list means updating is nobody's job.
- [ ] **Tools, then Site Health, shows no critical issues**
  It flags things like an outdated version of PHP, the language WordPress is written in.
- [ ] **Somebody has said in writing who applies the updates**
  And who checks the site afterwards. If nobody has said, it is you.

- [ ] **You know who puts the site back if an update breaks it**
  It is the part you notice on the day something goes wrong, so ask before then.

TWO QUOTES, SIDE BY SIDE

- [ ] **Both prices are for the second year, not only the first**
  Compare the price you will pay for longest.
- [ ] **Both are monthly or both yearly, and both with VAT or both without**
  Yearly is cheaper per month but paid up front. At 20%, £9 a month without VAT is £10.80 with it.
- [ ] **Each says who updates the site, and who restores it**
  A few pounds a month is space on a server. A quote at ten times that should say who does the work.

IF YOU WANT A HAND

- [ ] **Hosting, £50 a month, for WordPress sites**
  No VAT charged. Hosting and the certificate, a daily backup, monitoring, updates every month checked afterwards, and the site put back if one breaks it.
- [ ] **A take-on check first, £200**
  Half a day, for a live WordPress site I did not build, so nothing moves blind. The findings come in writing.
- [ ] **Changes at £75 an hour, or Hosting and Manage at £350 a month**
  Three hours of changes and a reply within 12 working hours. Squarespace, Wix and Shopify host themselves, so they need no hosting from me.

If the first two sections are ticked, you know what you are paying for. The rest makes sure somebody is actually doing it.
adamroe.co.uk/blog/how-much-does-web-hosting