

Before You Extend

A practical guide to planning,
building regulations, and costs
for homeowners

ZIC Architecture



Before You Extend

If you're thinking about extending your home, you may already be feeling slightly overwhelmed and unsure where to start.

- Common questions tend to come up very quickly:
- Do I need planning permission?
- Does this fall under permitted development?
- What about building regulations?
- How much is this likely to cost?
- In what order do I actually do things?

Individually, none of these questions are unusual or difficult. Taken together, they can make the process feel more complicated than it needs to be.

Why It Often Feels Unclear

Part of the difficulty is that information about extensions is rarely presented in one place. Planning rules, building regulations, costs, and design decisions are often explained separately, even though they all influence one another. As a result, it's easy to understand one part of the process while still feeling unsure about the overall picture.

This guide brings those early questions together and explains how they relate to one another, so you can make informed decisions before committing to drawings, applications, or construction.

What This Guide Covers

- The sections that follow explain:
- The difference between planning permission and permitted development
- How building regulations apply to extensions and loft conversions
- What typically affects costs and budgeting
- What a sensible, low-stress process usually looks like

The aim isn't to overwhelm you with detail, but to give you enough clarity to move forward with confidence.



Planning Permission vs Permitted Development

One of the first things most homeowners want to understand is whether their extension or loft conversion needs planning permission, or whether it can be carried out under permitted development.

The distinction matters, but it's often misunderstood. While many domestic projects do fall under permitted development, the rules are specific, and not every property qualifies. This section explains the difference and outlines the situations where each route applies.

What Is Planning Permission?

Planning permission is formal approval from the local planning authority to carry out development that falls outside permitted development limits or where additional controls apply.

It is usually required when:

- The proposed extension exceeds permitted development size limits
- The property is listed
- The property is within a conservation area
- Permitted development rights have been removed by a previous planning condition
- The design significantly alters the appearance of the building
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A standard householder planning application is typically decided within eight weeks once validated, although this can vary depending on the proposal and local workload.

What Is Permitted Development?

Permitted development (often shortened to PD) allows certain types of work to be carried out without applying for full planning permission, provided strict criteria are met.

Permitted development applies only to houses, not flats or maisonettes, and is subject to limits on:

- Size and volume
- Height
- Position relative to boundaries
- Materials and appearance

Even where permitted development applies, the work must still comply with building regulations.



Common Permitted Development Limits (Houses)

The following outlines typical limits for houses. These are general rules and may not apply in every situation.

Rear Extensions

- Terraced or semi-detached houses:
 - Up to 3m from the original rear wall
- Detached houses:
 - Up to 4m from the original rear wall
 - Maximum height: 4m, or 3m if within 2m of a boundary

In some cases, larger rear extensions may be possible under the prior approval process, which involves notifying neighbours and the local authority.

Side Extensions

- Single storey only
- Maximum width: no more than half the width of the original house
- Maximum height: 4m

Loft Conversions

- Volume allowance:
 - 40m³ for terraced houses
 - 50m³ for detached and semi-detached houses
- No extensions beyond the plane of the roof facing the highway
- No balconies, verandas, or raised platforms
- Dormers must not exceed the highest part of the existing roof

When Planning Permission Is Required

Planning permission is usually required where:

- The property is listed
- The property is within a conservation area
- The proposal exceeds permitted development limits
- Previous extensions have already used up permitted development allowance
- The design materially alters the character of the building

Local planning policies and site-specific constraints can also affect what is acceptable, even where permitted development might otherwise apply.



Local Considerations

In Bournemouth and surrounding areas, additional factors may influence whether planning permission is required, including:

- Conservation area designations
- Coastal or cliff-top locations
- Flood risk zones
- Historic planning conditions attached to estates

These factors are not always obvious from national guidance alone, which is why local context is important.

Lawful Development Certificates

Where an extension qualifies as permitted development, it is often sensible to apply for a **Lawful Development Certificate (LDC)**.

An LDC provides formal confirmation from the council that the proposed or completed work is lawful.

This can be useful because it:

- Provides written proof of compliance
- Reduces risk when selling the property
- Helps avoid future disputes

LDC applications are usually processed within **eight weeks** and cost less than a full planning application.

Why This Matters Early On

Understanding whether planning permission is required, or whether a project falls under permitted development, helps avoid delays and redesign later in the process.

Clarifying this before committing to drawings or construction allows decisions about layout, scale, and cost to be made with greater certainty.



Building Regulations: What Actually Matters

Even when planning permission is not required, building regulations almost always apply. This often surprises homeowners, particularly where an extension or loft conversion falls under permitted development. Planning and building regulations are separate systems, with different purposes, and one does not replace the other.

Understanding what building regulations are — and why they exist — helps explain why certain design decisions, drawings, and approvals are required later on.

What Are Building Regulations?

Building regulations are national standards that apply to most building work in the UK. Their purpose is to ensure that buildings are:

- Structurally safe
- Fire safe
- Energy efficient
- Properly ventilated
- Suitable for long-term use

Unlike planning permission, which is concerned with how a building looks and how it affects its surroundings, building regulations focus on how the building performs.

They apply regardless of whether planning permission is required.

When Do Building Regulations Apply?

Building regulations approval is required for most domestic building work, including:

- House extensions
- Loft conversions
- Garage conversions
- Structural alterations
- New drainage, plumbing, or electrical work

There are limited exemptions, such as some small detached outbuildings or conservatories, but these are specific and conditional. In practice, most extensions and loft conversions will need building regulations approval in some form.



What Building Regulations Cover

Building regulations are divided into parts, each dealing with a different aspect of performance. For homeowners, the most relevant areas typically include:

- Structural safety — foundations, walls, floors, roofs, and beams
- Fire safety — escape routes, fire separation, alarms, and fire doors
- Energy efficiency — insulation, glazing, and ventilation
- Drainage and plumbing — foul water, surface water, and ventilation
- Electrical safety — compliance with Part P
- Access and usability — stairs, door widths, and levels

Not every project engages every part equally, but all projects must comply where applicable.

Why Building Regulations Influence Design

Because building regulations set minimum performance standards, they directly influence how an extension or loft conversion is designed.

For example:

- Structural requirements affect wall thicknesses, floor depths, and beam sizes
- Fire safety requirements influence layouts, stair positions, and door types
- Energy standards affect insulation build-ups and window specifications

These requirements are not optional add-ons. They shape the design in practical ways, which is why they are best considered early rather than treated as a technical afterthought.

Why This Matters Early On

Many of the decisions that affect compliance with building regulations are made at the design stage, not during construction.

Understanding that building regulations apply — and what they are concerned with — helps explain why certain drawings, calculations, and checks are required later in the process. Addressing these considerations early reduces the risk of redesign, delays, or unexpected changes once work is underway.



How This Fits Into the Bigger Picture

Planning permission determines whether development is acceptable.

Building regulations determine how it must be built.

Both are necessary parts of the process, and both influence cost, design, and programme.

The next section explains what is typically required to satisfy planning and building regulations, including drawings, approvals, and the involvement of other professionals.

What's Typically Required

Once it's clear whether planning permission is required, and how building regulations apply, the next question is usually:

“What actually needs to be produced or approved for this to move forward?”

The answer varies from project to project, but most householder extensions and loft conversions follow a broadly similar pattern. This section explains what is typically involved, and why each part exists.

Drawings: The Starting Point

For most projects, drawings form the backbone of both planning and building regulations approval.

At a basic level, these usually include:

- Existing drawings showing the current layout
- Proposed drawings showing what is being changed or added
- Site or location plans showing the property in context

For planning applications, drawings are used to assess scale, appearance, and impact. For building regulations, drawings are used to assess safety, performance, and compliance. The level of detail increases as the project moves from planning into technical design.

Planning Applications: What's Usually Needed

Where planning permission is required, a typical householder application will involve:

- Location and block plans
- Existing and proposed plans and elevations
- Supporting information where necessary

Some projects also require additional supporting documents, depending on the site and location. These might relate to:

- Trees
- Ecology
- Flood risk
- Design within conservation areas

Not every project requires every report. These requirements are site-specific and are usually driven by location, constraints, or local policy rather than the type of extension alone.



Lawful Development Certificates

Where work proceeds under permitted development, it is often advisable to apply for a Lawful Development Certificate (LDC).

An LDC uses similar drawings to a planning application, but the purpose is different. Rather than seeking permission, it confirms that the proposal complies with permitted development rules. This provides written confirmation from the council and can be useful for future sales or peace of mind.

Building Regulations: How Approval Is Secured

Building regulations approval can be obtained in two main ways:

Full Plans

Under the Full Plans route, detailed drawings and specifications are submitted to Building Control before work starts. These are checked for compliance in advance, and approval is issued once they meet the regulations.

This route provides the greatest certainty and is generally recommended for extensions and loft conversions.

Building Notice

A Building Notice allows work to start without prior approval of detailed plans, with compliance checked through site inspections as work progresses.

While this can be suitable for small or straightforward works, it carries more risk. If something is found not to comply, changes may be required during construction.

Structural Engineers and Calculations

Many projects require input from a structural engineer, particularly where:

- Steel beams are introduced
- Load-bearing walls are altered or removed
- Foundations need to be designed or verified

Structural calculations demonstrate that the building will safely support the proposed changes and are usually submitted as part of the building regulations process.

Their involvement is normal and proportionate for this type of work.



Building Control Inspections and Completion

Once work begins, Building Control will inspect the project at key stages, such as:

- Foundations
- Structural elements
- Insulation
- Completion

When the work complies, a Completion Certificate is issued. This document is important and is typically requested when selling the property.

Why This All Matters

Drawings, approvals, and supporting information are not bureaucracy for its own sake. Each part exists to confirm that the work is:

- Lawful
- Safe
- Buildable
- Fit for long-term use

Understanding what is typically required helps explain why certain steps cannot be skipped, and why clarity early on reduces risk later.

The next section looks at costs and budgeting, and how decisions made at this stage influence overall spend more than most people expect.



Costs and Budgeting Realistically

One of the first questions most homeowners ask is how much an extension or loft conversion is likely to cost.

While no two projects are the same, it's still helpful to start with realistic, current figures before looking at what influences where a project sits within that range.

Typical Build Costs (2025/26 Guide)

As a broad guide, typical construction costs for house extensions are often in the region of: £1,800 – £3,000 per square metre.

Loft and Garage Conversions

For other common householder projects, typical costs are often in the following ranges:

Loft conversions:

- £25,000 – £65,000 depending on type and complexity

Garage conversions:

- £9,000 – £20,000 for straightforward conversions

More complex layouts, structural alterations, or higher specifications will sit towards the upper end of these ranges.

What Influences Where a Project Sits Within the Range

Projects that appear similar on paper can differ significantly in cost once details are considered. Key factors include:

- Structural requirements
- Steelwork, large openings, and alterations to existing structures.
- Ground conditions
- Foundation depth and ground preparation.
- Design complexity
- Layout changes, roof alterations, and stair configurations.
- Specification and materials
- Windows, doors, finishes, and insulation levels.
- Site constraints
- Access, working around an occupied home, and build sequencing.

These factors often matter more than size alone.



Design Decisions and Layout

Design choices play a substantial role in cost, sometimes in less obvious ways.

Changes such as:

- Open-plan layouts
- Stair repositioning
- Roof alterations
- Complex junctions between old and new

Can all add to construction complexity and time on site.

Good design balances function, buildability, and budget, rather than maximising size or features without considering their implications.

Materials and Specification

Material choices affect both upfront cost and long-term performance.

Items such as:

- Windows and doors
- Roofing materials
- External finishes
- Insulation levels

Can vary widely in price. Higher specification does not always mean better value, and cost-effective solutions often come from understanding where performance matters most.

Regulatory Requirements

Planning conditions and building regulations can also influence cost.

Examples include:

- Enhanced insulation requirements
- Fire safety upgrades
- Drainage alterations
- Sustainable drainage or flood mitigation measures

These are not optional, and understanding them early helps avoid budget surprises later.



Fees and Statutory Costs (What to Allow For)

In addition to construction costs, most projects will also involve professional fees and statutory charges.

As a general guide, it is sensible to allow in the region of:

5% – 15% of construction cost

This allowance typically covers all non-construction costs, including:

- architectural and technical design services
- structural engineering input
- planning application or Lawful Development Certificate fees
- building regulations approval and Building Control
- specialist reports where required (such as trees, ecology, or flood risk)

Simpler projects often sit towards the lower end of this range, while more complex or constrained sites sit towards the upper end.

A Practical Way to Think About Cost

Rather than asking “How much will it cost?”, a more useful early question is:

“What size and type of extension is realistic within my budget, once structure, regulations, and specification are taken into account?”

Understanding this early helps align expectations and reduces the likelihood of costly changes later.



How the Process Typically Works

Every extension or loft conversion is different, but most householder projects follow a broadly similar sequence. Understanding this early helps make the process clearer and avoids uncertainty around what happens when.

Starting With Feasibility

Projects usually begin with an initial discussion to explore what you want to achieve and what may be possible.

This typically involves:

- Understanding your priorities and constraints
- Reviewing the existing property
- Considering whether planning permission may be required
- Identifying any obvious technical or regulatory considerations

This stage is about clarity, not commitment.

Clarifying the Planning Route

Once feasibility is understood, the planning route is confirmed. This involves establishing whether:

- The proposal can proceed under permitted development, or
- A householder planning application is required

This step is important because it determines what drawings are needed next, and in what order.

Planning Drawings and Approval

Where planning permission is required, drawings are prepared to support the planning application. These drawings focus on:

- Layout and use of space
- Scale, massing, and appearance
- How the proposal relates to the existing property and surroundings

At this stage, the drawings are sufficient for planning assessment, but they are not yet detailed construction drawings. Once planning permission is granted (or permitted development is confirmed), there is clarity to move forward without risk of redesign.



Building Regulations Drawings and Technical Design

After planning approval is in place, building regulations drawings are typically prepared. These drawings are more detailed and are used to demonstrate compliance with building regulations. They also form the construction drawings used on site.

They bring together:

- Structural design and coordination
- Fire safety requirements
- Insulation and energy performance
- Buildability and practical detailing

Where required, structural calculations are coordinated alongside these drawings.

Separating planning and building regulations stages helps avoid abortive work and keeps fees and scope proportionate.

Construction

With approvals in place and building regulations drawings completed, construction can begin. During the build:

- Building Control carries out inspections at key stages
- The drawings are used to guide construction
- Any site-specific issues are addressed as they arise

Once the work complies, a Completion Certificate is issued.

Why This Sequence Matters

Resolving planning matters first, then developing building regulations and construction information, helps manage risk, control costs, and reduce unnecessary rework.

Understanding this sequence helps explain why projects tend to run more smoothly when decisions are made in a logical order, with detail added at the right time.



Next Steps

If you've read this guide, you should now have a clearer understanding of:

- whether planning permission may be required
- how permitted development works
- how building regulations apply
- what information and approvals are typically needed
- what factors are likely to influence cost

You don't need to have everything worked out at this stage.

In many cases, the most useful next step is simply to talk things through properly, in the context of your own property, before committing to drawings or applications.

Book a Free Planning & Design Consultation

I offer a free initial planning & design consultation for homeowners considering extensions or loft conversions.

This is an opportunity to:

- discuss your ideas
- understand what may be possible
- clarify the likely planning route
- identify any obvious constraints early on

There's no obligation to proceed beyond this conversation.

👉 Book your consultation online: <https://www.zicarchitecture.co.uk/bookaconsultation/>

If you'd prefer to get in touch directly, you can also contact me here:

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