



the rooflights.com guide to building an extension

all you need to know

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BUILDING AN EXTENSION

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SHOULD I BUILD AN EXTENSION?

Many factors can effect your decision to build an extension. Your family might be growing, your work requirements may have changed and you need office space, or you might be looking to create a new space to build your dream kitchen.

When the housing market becomes slow, extending your property can be a smart option, especially if your current location is perfect for your current or future lifestyle. This option has become incredibly popular in recent years, helping homeowners to save money on stamp duty, along with the other associated costs with moving to a new house.

Building an extension to your property also adds value. Whether it's the addition of a new bedroom, a loft conversion, conservatory or additional toilets, your house will be worth significantly more. The amounts will vary from property to property and will depend on various factors such as location, build quality and type of extension.

Note, you will also need to consider the cost of the building works. Adding £25,000 to the value of your property is great, but will not be as beneficial if you have spent £40,000 in the process. The Office for National Statistics can guide you on which parts of the country extensions are most profitable and how much you can expect the value of your home to increase by.

In this e-book, we will guide you through the stages of planning and executing an extension project, factoring in all the considerations you will need to make and providing you a foundation to work with to ensure you get the most out of your new extension.

The Office for National Statistics (ONS) reports that UK average house prices increased by 12.4% in the year to April 2022.

In Nottingham, a small extension (15m²) on average would cost you between £1,200 and £1,500 per square metre (sqm), and you can expect to increase your house value by £1,391 per sqm. Hence the importance of managing your costs and considering the full worth of your investment.

In central London, where property is at such a premium, the rules of extension pricing vary hugely. In Kensington and Chelsea, the cost is usually between £2,000 and £3,000 per sqm. However, you can expect to yield an added value of £17,988 per sqm, although it may be challenging to gain planning permission.

As with all construction projects, in-depth research should be carried out throughout. The financial commitment and impact on your day-to-day life are important considerations when deciding whether extending your home is the best choice for you, rather than making internal changes or moving to a more suitable property.



EXTENDING TO ADD VALUE

If your main objective is to raise the asking price of your home, then it is always worth first checking the maximum ceiling price of houses in your area. If financially worthwhile, you could consider some smaller-scale undertakings which could improve your properties valuation in a more cost and time effective method.

LOFT CONVERSIONS

With appropriate planning, loft conversions can be quick. Staircases and boarding can be completed in a day with little disruption to day-to-day life. They also open up previously unobtainable views from the property, increasing its desirability. If your loft has a minimum floor to ceiling height of 2.2m and isn't in a conservation area, a conversion would likely qualify for permitted development.

BASEMENT CONVERSIONS

If you have an existing basement or cellar, then converting it to suit liveable standards may be a cost-effective way to increase the value of your property. This is especially the case in more affluent, urban areas like London. Whether this is a good idea will depend on the cost and nature of converting your basement and the ceiling price of properties in your area. We advise contacting a local estate agent for guidance.

INTERNAL CHANGES

Often the main goal of reconfiguring your home would be to add extra bedrooms to accommodate a growing family. Increasing from two to three, or from three to four bedrooms will almost certainly increase the value of the dwelling. This may be a viable option for those who want to avoid a long planning process and professional fees. You could also consider knocking through walls to enlarge a bedroom or to open up a living area. Again, in this case planning permission would not be needed, but building regulations would be an important factor.



GARAGE CONVERSIONS

There are a number of benefits in choosing a garage conversion as a way to extend your home, the main benefit being cost-efficiency. Planning permission is not usually required, providing the work is internal and does not involve enlarging the building.

Building costs for a garage conversion are minimal because you are working with an existing structure. However, there will be some major alterations to make, so ensure you consider the doors, fenestration, heating and utilities before moving forward.

EXTENDING FOR CHANGES TO YOUR LIFESTYLE

Building an extension is considerably cheaper than buying a property, especially considering stamp duty etc. It also allows you to have a dwelling that feels new without having to relocate from a community and amenities to which you have grown accustomed to.

If your lifestyle has changed, it is important to determine what you're aiming to achieve in both the short and long term. Understanding this will help you to decide whether a home extension is the best route for you.

The reason you're extending won't be the reason that someone else buys that property. Make sure that any features that are specific to you can be changed/removed/repurposed by a prospective buyer.

LIFESTYLE CHANGES

With more people needing to work from home, having a dedicated workspace and home office is becoming more of a necessity. It is important to consider the location of this new room, whether you choose to create a garden office or redesign your current home to accommodate your new workstation.

GROWING FAMILY

With an ageing population and children leaving home later in life, there's a need for more space within the home for storage and privacy. Adding extra living spaces can also increase quality family time.

UPDATING YOUR PROPERTY

Living in your house for a long amount of time will naturally result in a desire for change. Extending your home means that you can choose what to do with new added space and gives you control of the design. Extending your house can modernise and improve the efficiency of your home, with more people deciding to create open plan kitchen and living areas, making larger sociable spaces.

IMPROVING NATURAL LIGHT

Certain areas of the property may get more daylight than others. Natural daylight has been proven to have a positive impact on vision, orientation, productivity, alertness and general health, and it has been shown to positively influence social behaviour and cognitive performance.



EARLY STAGE CONSIDERATIONS

There are three main types of extension: the rear extension, the side return extension, and the wrapped extension.

A rear extension is one which extends from the back towards the garden. These tend to be popular as they are often hidden from the front of the house and therefore, won't impose on the roadside view, allowing you to create your design with more freedom.

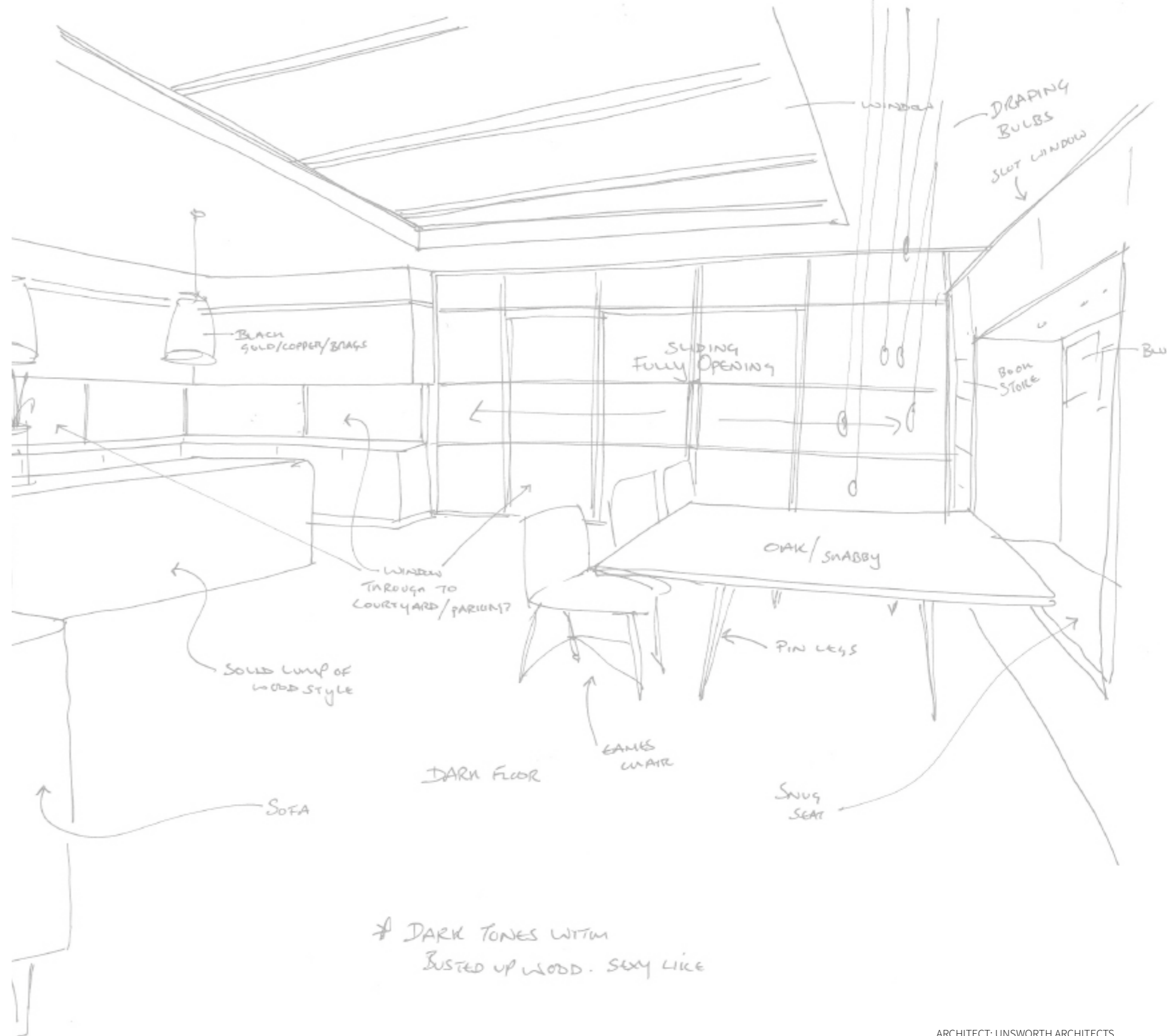
A side return extension is an infill of the passage to the side of a property. This is commonly between two homes and unlike rear extensions, which often result in a loss of garden space, makes use of an otherwise unused part of the property.

Wrapped extensions will run across both the side elevation and the back of the property and can be either single or two storeys.

In many cases, unless your design is likely to impinge heavily on your neighbours there is unlikely to be a planning permission objection, however it is always worth checking out the latest planning advice via the Government's Planning Portal website. Indeed, many planners welcome this as an improvement on what is there already.

If changing the style is likely to give you what you want, then go ahead. Don't forget that if the size of the extension you are building falls under Permitted Development Rights the planners will be unable to have any influence on your design so you can be as imaginative as you wish.

Even the smallest and simplest extension can transform your property. You don't always need more space to make this happen. Careful choice of materials and an understanding of how light will flow through a space can radically alter your home. Many architects are against extensions that are a slavish copy of what already exists. It is much more beneficial to create something new and exciting.



ARCHITECT: UNSWORTH ARCHITECTS

You should also consider whether your planned extension is likely to affect the value of your property. Radical internal alterations can completely change the way that a home functions. Whilst this is not necessarily cheaper, the results can be just as stunning.

In the case of listed buildings, extensions are often a case of what the conservation officer and their colleagues will permit. The key element that your council will consider is whether an extension will drastically change the existing building, therefore if you're looking to update, it will typically have to be smaller and lower than a modern addition.

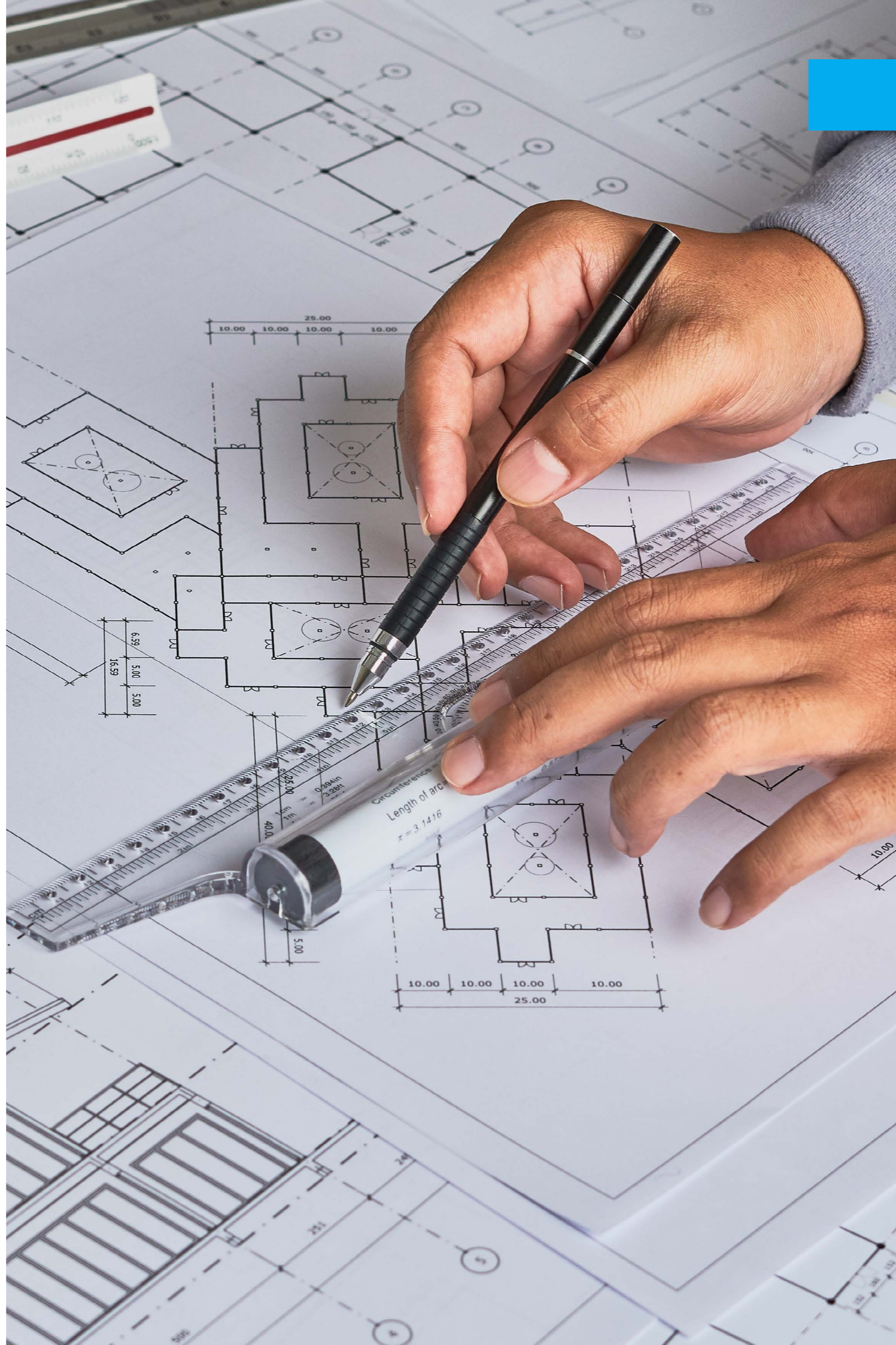
Increase your chances of obtaining planning permission by keeping the dimensions of your extension modest and to the rear, and only using materials that match and/or complement the original structure.

In the case of historic properties that are not listed we advise you to consult your planners first to see what kind of extension they favour on such properties in the area. If it is a stone house, will they permit an extension in reconstituted stone? If it is a Georgian style home, will they insist that any extension is in the same style? Understanding this early can help to save you money and time in the long run.

PLANNING YOUR DESIGNS

Having settled on a professional to draw up the plans for your new build it is important to put together a detailed brief. Be very clear in your own mind what you want to achieve and establish aspects of your property that you want to change.

At this point you may wish to create a detailed list of ideas that you have seen. This can include inspiration for materials, finishes, layout, or products you may use to complete the project.



STRUCTURAL DESIGNS

One of the first design considerations for you to make, will be the structural walling system for the build. The most popular option remains the standard cavity wall blockwork, due to its familiarity, affordability, and robust feeling. The solid construction means there's no restriction on fixing items, while you can introduce steelwork to support large, glazed openings. However, Masonry (brick and block) isn't the only option available.

One option which is essential in some areas of the country is stone, which is usually the choice in many Areas of Outstanding Natural Beauty (AONB). It's seen as a more expensive option to the classic brick and block, but it's beauty of design is often favoured.

Many homeowners choose a timber frame (either stick-built or prefabricated), which helps maintain insulation values but with a thinner wall profile, helping create more space. Planners often insist on extensions looking distinctively different to the original property to make it clear what part is the original building. Wood is a perfect way to achieve this. In particular, green oak timber is perfect for homeowners wanting their extension to be packed with character and beauty.

Glass solutions such as Bi-Fold Doors and Curtain Walling can also be used to create a dramatic extension, offering a completely new aspect to your extension and creating a seamless integration from house to garden. However, these options can be expensive and offer poor insulation when compared to other materials. Rooflights are a great alternative to this. Incorporating rooflights into your design, even as far as glazed links between old and new style extensions, can create a flow of balanced light to your build.

It is important to speak to your design professional to understand how your different ideas can be pieced together to create the perfect style for you and your home – encompassing your requirements and needs with your own characteristics.

ROOF DESIGNS

Your house and window locations will often determine the style of roof you choose for your extension. Pitched roof designs can often tie in well with the rest of the architecture of your property, whereas flat roofs, which are generally designed to have a slight angle allowing for rainwater runoff, tend to make a more contemporary statement.

FLAT ROOF

Commonly used in single-story extensions, flat roof extensions can create a modern style to your home. This is often cheaper than a pitched roof as they require fewer materials and generally involve less structural engineering to cover the same roof span.

Flat roofs allow the incorporation of important design elements such as rooflights or light wells to introduce fundamental light into the space below. The average lifespan of a flat roof is estimated to be around thirty years, depending on materials used and the level of workmanship.

Flat roofs also provide you with the ability to take advantage of the space above in the form of a roof terrace, and further increase the value of your property (it is important to specify this early in the design process and is subject to planning approval).

PITCHED ROOF

If you have a more traditional house, the design of a pitched roof on your extension is likely to better suit which is favoured by planning departments. The higher ceilings that a pitched roof gives you also offer more architectural features for your property, such as beams or a sloping ceiling.

Despite being considered a more expensive option – mainly due to the level of structural engineering required and the materials used, a pitched roof tends to have a longer lifespan when compared to a flat roof due to the design and the more weather resistant, and durable materials that are used.

If your property is listed or in a conservation area, you may be asked to build an extension with a pitched roof to keep in line with the integrity of the building and area.

ROOF TERRACE

One way to increase the amount of outdoor living space on a property is to build a roof terrace. In many buildings, the roof area is left underutilised, and a roof terrace can help you to make the most of the space while also creating a stylish multi-purpose area perfect for relaxing, entertaining, and even working.

Space is often at a premium in the UK. In most of the country, around 20% of households live in flats, many of which have no garden or balcony space. The problem is compounded in London where just over half of the accommodation is apartments.

Adding a roof terrace results in homeowners having a beautiful outdoor space, even in urban environments, while property developers see a higher return on investment.

You can find even more information about roof terraces and how to best utilise this space by reading [Glazing Vision's guide to planning and specifying roof terraces](#).

Increase your chances of obtaining planning permission by keeping the dimensions of your extension modest and to the rear, and only using materials that match and/or complement the original structure.





LAYOUT ESSENTIALS

Regardless of the type of extension you choose, and where it is located, it is vital that your new space connects seamlessly with your existing house and the outdoors. Ensure time and consideration is put into reconfiguration of your internal layout to guarantee a flow between rooms – it may be worth involving an experienced designer who can come up with imaginative solutions as to how to best use the whole property.



OPEN PLAN LIVING OR ZONED?

More people are turning towards open plan living and the feeling and avoiding closing off any spaces. Evaluating at an early stage what you want to achieve from your extension project can help you to better understand the best design for your new bespoke home.

For example, you might want to create a new family space which encompasses a large kitchen and dining area, or you are looking at extending to create a new office.

You don't need to use walls to separate areas. It may be worth considering different floor levels within your extension or your home to create new spaces within an open planned living arrangement. Alternatively, to avoid an open plan style taking over, organise your materials and furniture to create different atmospheres within a single room. Potentially using different floor coverings and separators within the room can break away a family orientated area from the entertaining space you may encompass.

Remember that the more open planned your home and your extension becomes, the harder it can be to keep that space heated. Potentially incorporate heating setup which can zone single rooms or simply prioritise good thermal properties when sourcing materials if you're in need for an open plan living arrangement. The earlier you can get these ideas noted, the easier it is to plan and deliver these.

"A few years ago, everybody was going for open-plan extensions, but there's a growing realisation of the downsides of complete open plan living, such as lack of storage and nowhere for adults/children to escape to, and people are moving towards broken plan, or leaving part of the home as traditional rooms, instead."

Laura Crombie, Real Homes Magazine



You will also need to think about the light you will be bringing into the extension and into the home. Natural daylight has been proven to have a positive impact on vision, orientation, productivity, alertness and general health, and it has been shown to influence social behaviour and cognitive performance.

Introducing plenty of natural daylight into your new property also helps to emphasise the space in your home and brings a real connection with the outdoors. There are some very bespoke options available which will help modernise your extension and bring a completely new dimension to your property.

Windows in the roof can bring in up to 3 times the amount of light than a standard vertical window, so this is a great way to brighten up your space.

Whether you choose a flat roof or pitched roof, you can benefit from frameless rooflights, to allow light to flow through your whole home. You could even introduce an access rooflight if you are considering adding a roof terrace, helping to not only flood the extension with natural daylight but also unlock new areas of your property.

A well-designed, open plan layout can make for a light, spacious and sociable home, but note down your ideas early and plan these out in the initial stages to explore your options and how they will help you realise your properties full potential.

[rooflights.com](https://www.rooflights.com)

MAXIMISE LIGHT



CHOOSING THE PERFECT GLAZED DOORS



The importance of introducing natural daylight has led to the blurred lines between doors and windows, and as such you can now benefit from glass doors spanning wide apertures and offering panoramic views, whilst providing a useful entrance.

BI-FOLD DOORS

Bi-fold doors offer an inside-outside feel when opened. This system consists of glass panels that concertina back to stack against one another – either inwards or outwards.

On a summers day you can open to 90% of the aperture, allowing you to benefit from the fresh air and daylight, whilst opening up the outside. Bi-fold doors are also helpful for those with disabilities, or for the elderly as they can be on the same level with no step down.

However, not only are they a costly option, but the folded glass panels can also take up some space when opened – making them an unlikely candidate for homes with small gardens or modest budgets.

SLIDERS

Sliders are ideal for overlooking stunning views due to their minimal framework when the doors are shut. These glide in front of one another, rather than stacking like bi-fold doors – making them the most space efficient option compared to bi-folds and French doors.

This is often a cheaper option to bi-fold doors; however, you can only ever move one pane of glass, thus allowing a smaller opening of the aperture than a bi-fold door.

FRENCH DOORS

French doors are the most traditional option for extensions. This style comprises of two panels hinged on opposite sides of the frame that lock at the middle of the aperture, offering a more traditional look to your property.

This reduces the amount of daylight and connection with the outside due to the limited glazing involved, and are therefore cheaper than bi-fold and sliding doors, but can still provide easy access to the outside and when combined with other glazing can still look great and be a fantastic choice.

A huge amount of your homes character will come from the windows that you choose. You may decide to compliment the style you already have in your home, or you may opt to go for a complete contrast.

TRADITIONAL

If you are trying to mirror a particular style within your own home, you may need to match the style to your original windows, this may be important in listed properties.

Research the type of windows already used and make sure you match to the same style - make sure to include the number of panes and the width and style of the glazing.

CONTEMPORARY

When choosing contemporary windows, simplicity should be maintained throughout – this often comes from minimising the frame.

Contemporary style windows will often compliment more dramatic features in the extension such as bespoke rooflights.

WINDOW CHOICES



Rooflights and roof windows can bring in up to 3 times the amount of light than a standard vertical window, which is a great option when you're looking to flood your extension with natural daylight and open up the appearance of your new found space.

By design, rooflights are most often pointed directly at the light source with little diffused or reflected light from ground cover or other buildings meaning that they can let in up to twice the amount of daylight compared to vertical windows and up to three times compared to traditional dormas.

This is particularly evident in deep buildings where façade windows will only ever have limited reach within the interior. It is common for the most central rooms of a house to appear the darkest, especially with the increase in clients adding side extensions to their properties, what they gain in space they can sometimes lose in usable space because the original room is simply too dark and uncomfortable. Rooflights can be used in your design to effectively combat this.

It is important to understand whether you are looking to incorporate a rooflight or roof window, the difference between the two is often misunderstood but can lead to implications with building regulations if not sourced correctly.

Essentially, a rooflight is out of plane with the building, being installed on to an upstand or builders kerb, whereas a roof window is installed in plane with the rest of the building – often seen in conservation buildings.

LIGHT

The most obvious reason for incorporating rooflights and roof windows into your property is to increase the natural daylight entering your new extension. Fixed flat glass rooflights are a simplistic, cost-effective method for sourcing light into your home. These can come in a variety of shapes and sizes, including multipart options for when you need an extremely large piece of glass – ideal if you want almost the entire roof to be glazed.

Other fixed rooflights can be provided for more detailed designs, which can add a wow factor to a home, linking together a new extension to the old building or showcasing unrivalled views. Products such as Eaves rooflights which comprises of two or more glazed sections installed in both vertical and horizontal planes, joined together with a structural silicone seal. Alternatively, a glass ridge rooflight designed to be installed over the apex of your pitched roof and allow glazing on both returns.

AIR

Rooflights are an ideal solution for creating wind driven ventilation within your design and is most effective when the rooflight is combined with another opening on a different side of the building.

There are several ways of doing this, you could opt for a cost-effective hinged ventilation unit or go for something more ambitious by including a sliding rooflight.

Rooflights such as this offer complete control over the ventilation in a room but also acts as incredible feature to your room. In many domestic applications, natural ventilation products such as the sliding rooflight offer a tangible connection with the outdoors and can transform the interior living space at the touch of a button.





ARCHITECT: MULROY ARCHITECTS

SPACE

Making the most of useable space on your property can yield big rewards, and gaining extra space on top of your extension can help to potentially add value to your home.

There are several options which will allow access to the roof from simple maintenance hatches, larger hinged access units or sliding glass box rooflights.

Occasionally you may encounter planning issues in some cases, relating to potential increase to the building height, particularly where this will exceed any existing balustrading or parapet wall.

This is most likely to restrict the use of box rooflights but other options such as the Skydoor hinged access rooflight are more likely to be accepted as an alternative option due to its lower profile when closed.

Adding space is not always a case of considering access options. Traditional methods incorporating roof glazing can also open up additional spaces and add value to your property. A walk on glass rooflight can be installed flush with the terrace paving on top of your newly built extension which can allow full use of the space above whilst at the same time providing natural daylight to the extension below.

STOCK OR BESPOKE

Another consideration will be whether to go for a stock (off the shelf) rooflight or roof window, or whether to develop a bespoke option. Off the shelf rooflights come with benefits, such as a shorter lead time and cheaper price. However, if your budget can stretch, choosing a bespoke rooflight allows you the freedom to take advantage of something which will add emphasis to your extension.

“Always check the quality of the rooflights your builder has quoted for. We use Glazing Vision as we believe they provide the best quality and value for our customers.”

Jonny Greve, Greve and Son Ltd

SPECIFY THE RIGHT GLAZING FOR YOUR APPLICATION

With glass becoming a more popular material to use within extensions it is even more important to think about thermal performance, energy efficiency and safety.

When you are choosing rooflights for domestic applications, the first choice for the inner pane should be a laminated glass – this minimises the risk of any glass falling into the room beneath should the inner pane break.

When considering energy efficiency of your rooflight, it's important that you search for the products 'whole product' U-values to ensure the thermal performance will allow you to be compliant with Part L Building Regulations. 'Centre pane' U-values are often quoted by some manufacturers, but these do not consider edge spacers and frame construction. [You can learn more about Part L Building Regulations by downloading our guide.](#)

You will need to consider the thermal performance of the whole rooflight, as a poor frame design can lead to poor thermal performance - resulting in higher energy bills.





THINK ABOUT THE SURROUNDINGS

When specifying a rooflight or roof window, it is important to also factor in the surroundings and whether there are any implications around the type of rooflight which you can use. Questions to ask are:

Will it be positioned where it is subject to high thermal stress?

Can something fall on the glass?

Will it require wall abutments?

Will the rooflight be subject to foot traffic?

Understanding these elements and discussing them early on with your rooflight supplier and manufacturer will help to eradicate problems further down the line. Companies such as Glazing Vision have blog posts full of information to help you understand what the best option for your extension is.

A good rooflight supplier will design and manufacture their own products and ideally be specialists in their field. Look for companies with in-house design experience like Glazing Vision; this ensures that they have complete control over each stage of the manufacturing process. UK manufacturing facilities should also allow you to view the products first-hand and ask further questions prior to purchase.

LIVING ARRANGEMENTS

It is important to think about where you will live during the building works. You may consider moving out while the build is being completed, whether that is into a family members home, a new property, or if you have room, a caravan in your garden.

The obvious benefits to this are that your daily living schedule is likely to be unaffected and you don't have the worry of living amongst a building site which poses health and safety risks to everyone, especially children.

However, it is likely you will be living on site while the work is done and it's important to understand what to expect. It's safe to say that living on site is not easy, but by understanding what's involved will help you to mentally prepare and give you some tips of how to best handle what to expect.

8 THINGS TO EXPECT...

1. DUST WILL BE EVERYWHERE

Especially during the destruction phase of a house renovation. This will become a common theme throughout the entire project, and you will end up wiping down surfaces constantly.

2. EVERYTHING WILL BECOME A PLAYGROUND

A major concern is the safety in your home. If you have children they will find a way to play on or with anything and everything on site. Exposed wires, heavy machinery, piles of dirt, leftover bricks or discarded units will provide children with hours of fun. Aim to have one room that is a safety room where the children (or animals) can play.

Remember to wear protective clothing and hard hats, especially during the early destruction phase. Advise any family members and visitors to do similar, helping to reduce the risk of any unfortunate injuries.

3. SAY GOODBYE TO EVENINGS AND WEEKENDS

You will always find something that needs to be done, whether that's decorating, stripping floorboards, or ordering more materials, your project will take over your spare time. Remember it's important to take time away from a project, especially for your own mental wellbeing.

4. YOUR SLEEP WILL BE AFFECTED

Unfortunately, whilst you can be prepared as much as possible, the stress of the task at hand can often take its toll. The constant worry that you've forgotten to organise the plumber/electrician/surveyor, have you decided on the wrong colour for the bedrooms, and are those kitchen units you've ordered really the perfect fit?

The builders arriving before the sun rises and the constant drone of digging, drilling and lorries coming and going will likely affect your sleep, along with having no heating, halfbuilt walls and all your home comforts scattered around.

5. THINGS WILL TAKE LONGER THAN EXPECTED

There is always likely to be one part of the extension that takes longer than expected to complete which will push back other stages and you will need to adapt.

Keep going with the plan and speak to the trades to adjust timings. It will all work out and remember your dream home will be waiting for you in the end.

6. EVERYTHING WILL BE EVERYWHERE

With multiple deliveries and trades working on your project at different times you may find yourself hurdling walls, or fixtures and fittings. Try to have at least one room which acts as a storage area for items yet to be fitted. That helps to ensure everything is in one place and can help to prevent you buying multiples of the same product.

7. IT WILL BE COLD

You may be living on site in the summer or winter, but with the unpredictable British weather you will most likely suffer from the cold. You may endure days and nights spent on a freezing and wet building site, so you may need to prepare with lots of layers and determination to see it through for periods of time.

8. HAVE A BACKUP PLAN

Always plan to have a backup option should you need to get out of the house for a day or two. Recharge your batteries at a nearby hotel/B&B or ask friends and family if you can come over and stay for a small period of time. This will help to eat real meals and to stay warm throughout the more difficult times of the project build.

However, remember there are benefits to living on site while work is happening. Firstly, you will save yourself money by not having to pay rent on temporary accommodation, or for a new caravan etc. Also, by being on the site, you can quickly answer builders' questions, make decisions on the spot and take in deliveries if required.

Living on site won't be easy and lulls in activity won't be tolerated, so you are likely to be able to keep things moving with more ease, and when each milestone is completed and you start to see your new home coming together, it will bring you far more joy and appreciation at the end of it.



PETS AND ANIMALS

Having work carried out on your house can be a stressful time, even for your animals. It is important to plan ahead unless you intend to leave your pet with a family member or put them into kennels.

The best method is to keep animals and any works well apart. If you can leave your pets in a room that won't be affected by any new works, it is highly advised. If access doors are removed, it may be worth investing in a baby gate which can still provide separation between the areas. Similarly, it would be worthwhile noting where animals are being kept preventing workmen accidentally stumbling across them or letting them out.

It might be worth hanging about during the initial phases to ensure there is minimal distress from the animal and helping to prevent your animals from reacting negatively to strangers in their home.

Pets4Homes' advice throughout a project is to maintain some level of normality and routine to their lives. This will help to ease the disruption during a project build - simple things such as, walking them at the same time and feeding them at the same time will help to ease them back into some normality throughout the process.



PLANNING PERMISSION

If you are considering a home improvement project, you will be required to understand planning permission and how it will affect your project.

WHAT IS PLANNING PERMISSION?

Essentially, Planning Permission is the process of obtaining consent from the local authority for any building work and is in place to prevent any unlawful development. Most planning applications are decided within eight weeks, however, for larger scale or complex projects, it can take up to 13 weeks. After that time your applications for permission will be granted (possibly subject to certain conditions) or refused.

Whereas in the past applications might be determined with a simple yes or no, councils are now encouraged by the government to consult with householder applicants where proposals are not currently acceptable, but where reasonable modifications would make them so. In this way, there can be scope to apply for a preferred solution, with a view to potentially modifying the design in line with the planning departments recommendations. In practice however this is subject to the particular council's resources, as such requesting feedback in a timely manner can be beneficial (but not always successful).

The cost involved in submitting a planning application will vary across the UK. In England, the cost for a full application on a new single dwelling is £462 per dwelling. For alterations/extensions (householder consent), the application in England will cost £206, whereas in Wales the cost is £190 and in Scotland £202.

However, the real cost of obtaining planning permission comes from preparing the plans and documents needed to gain approval (the design fees) and any accompanying surveys which may be required. Remember there may also be revisions required to your plans, which may incur further architect/designer fees when re-applying. A minimum budget of around £2,000 is realistic for getting planning permission.

HOW LONG DOES IT LAST?

All planning permissions granted expire after a certain period. Unless your permission says otherwise, you have three years from the date it's granted to begin the development.

If you have been granted outline permission, you will be required to submit a further application for approval for anything not covered by the outline application, before starting work. This must be done within three years of the grant of outline permission.

FULL PLANNING PERMISSION

Full planning permission results in a decision on the detailed proposals of how a site can be developed. This grants permission for a project with a detailed design, however the planning conditions attached to the consent must be satisfied. Before commencing any work, these planning conditions must be formally discharged by letter by the local authority – otherwise the approval is invalidated. Examples of building works which may require planning permission include:

- Structural alterations of or additions to buildings including:
 - » any works relating to a flat
 - » applications to change the number of dwellings (i.e. flat conversions, building a separate house in the garden)
 - » changes to use of part or all of the property to non-residential uses
 - » anything outside the garden of the property (i.e. stables in a separate paddock)
- Demolition of buildings
- Rebuilding
- Other work normally undertaken by a builder

HOUSEHOLDER PERMISSION

Householder planning applications are used for proposals to alter or enlarge a single house, including works within the boundary and garden of a house. This is generally required for projects such as:

- Extensions
- Conservatories
- Loft conversions
- Dormer windows
- Garages, car ports and outbuildings

OUTLINE PLANNING PERMISSION

Outline planning permission is granted subject to conditions requiring the subsequent approval of one or more 'reserved matters'. It is important to note that outline planning consent does not provide permission to start work. An application for reserved matters will need to be submitted and approved before work can take place.

WHAT ARE 'RESERVED MATTERS'?

Reserved matters are those aspects of a proposed development which an applicant can choose not to submit details of with an outline planning application - this allows them to be 'reserved' for a later date. This can include the size of the proposed house, appearance, position, landscaping, and access.



DO I NEED PLANNING PERMISSION FOR MY EXTENSION?

If you are planning to build something new or make a major change to your building then you will most likely need planning permission.

However, there are numerous smaller improvements that can be undertaken without planning permission. Smaller additions and improvements can normally be made under Permitted Development (PD). You should always check with your Local Planning Authority, before starting any work, to ensure you do not require planning permission, as some PD rights may have been restricted or removed.

Always check before you start. If your project needs planning permission and you do the work without getting it, you can be served an enforcement notice ordering you to undo all the changes you have made.



PERMITTED DEVELOPMENT RIGHTS

Rules known as ‘permitted development’ rights allow housebuilders to improve and extend their homes without needing to apply for planning permission, if specific limitation and conditions are met.

It is important that homeowners understand how they can exercise their rights to carry out development while protecting the interests of their neighbours and the wider environment. The Ministry of Housing, Communities and Local Government have produced technical guidance to help you. All PD requirements apply to the dwelling as it was originally built, or as it stood on 1st July 1948.

Mentioned in the Technical Guidance, PD rights fall into different categories dependent on the work being planned:

Class A: Extensions (covers the enlargement, improvement, or alterations to a house)
This allows homeowners to build up to half the width of the existing dwelling. The 50% limit covers all buildings so will include existing and proposed outbuildings as well as any existing or proposed new extensions to a house. It will exclude the area covered by the original house but will include any later extensions or any separate detached buildings, even where they were built prior to 1948, or if the house was built after that date, built when the house itself was built (for example a detached garage or garden shed). The changes that took effect on 30 May 2019 now make permanent the decision that larger single-storey rear extensions of up to 8m (6m for semi or terrace) are permissible under Class A.

Class B: covers additions or alterations to roofs which enlarge the house such as loft conversions involving dormer windows.

Class C: covers other alterations to roofs such as re-roofing or the installation of rooflights/windows.

Class D: covers the erection of a porch outside an external door.

Class E: covers the provision of buildings and other development within the curtilage of the house.

Class F: covers the provision of hard surfaces within the curtilage of the house such as driveways.

Class G: covers the installation, alteration, or replacement of a chimney, flue or soil and vent pipe.

Class H: covers the installation, alteration, or replacement of microwave antenna such as satellite dishes.

An extension or addition to your house can be considered a permitted development, so you wouldn't need planning permission for an extension.

This is however subject to certain limits and criteria. The regime for what is allowed without planning permission applies largely to the dimensions of the proposed extension, its position on the house and its proximity to your boundaries:

- Your extension is no more than half the area of land around the original house (curtilage). The “original house” is seen as it was in 1948; after this date, how it was newly built
- Your extension is not forward of the principal elevation or side elevation onto a highway
- Your extension is not higher than the highest part of the roof
- In the case of single storey extensions, it must not extend beyond the rear wall of the original house by more than eight metres for a detached house, or more than six metres for any other house
- The maximum height of your single-storey rear extension is not higher than four metres
- Extensions of more than one storey do not extend beyond the rear wall of the original house by more than three metres
- Side extensions are single storey with maximum height of four metres and width no more than half that of the original house
- Two-storey extensions are no closer than seven metres to rear boundary
- The materials are similar in appearance to the existing house
- Your extension does not include verandas, balconies or raised platforms
- Any upper-floor, side-facing windows are obscure-glazed; any opening is 1.7m above the floor

For full details on what can and cannot be done under PD, it is worthwhile looking at the Planning Portal website, where you can get a detailed description specialised to the type of extension you are planning.

The permitted development allowances described here apply to houses, not flats, maisonettes or other buildings. You should check with your Local Planning Authority whether permitted development rights apply – they may have been removed by what are known as Article 4 directions. Other consents may be required if your house is listed or in a designated area.

LAWFUL DEVELOPMENT CERTIFICATES

While in most cases it should be possible to determine whether or not your proposed project qualifies as permitted development (PD), there will inevitably be instances where the decision isn't clear or you're not confident.

For peace of mind, you may want to apply for a lawful development certificate (LDC). This is not the same as planning permission, but it is proof that your extension is lawful and 100% compliant. An LDC can also be useful to answer queries from potential buyers at a later date, should you wish to sell your property.

If you decide that your extension falls within permitted development rights, and start construction without an LDC, you run the potential to put yourself and your home at risk.

"In our experience, there are many extensions that are being built under the premise of permitted development, but which actually don't meet the basic requirements." Richard Skinner, ARCHEA

If you find that your extension is a fraction too big or a little outside of the guidelines, you can face not only some big fines, but more alarmingly, can even be made to demolish the work. With planning policies changing all the time, it can also be proof that what you did, at the time, was considered legal.

The LDC (and associated drawings) will also give the builder a clear set of instructions for carrying out the work within the permitted allowances, and would place responsibility and risk on them, should they build outside of these (which happens far more often than should and I think most people would realise or believe).

"In our view, all development should be pre-empted with a LDC, despite the cost & time involved. This is so the client has certainty that the development that they are about to invest in is legal and that they are protected should any issues be raised by any external parties in the future."

Richard Skinner, ARCHEA

To apply you'll require:

- An application form
- Evidence verifying the information within the application
- Architectural plans and elevations
- A site location plan
- A fee

It may be advisable to consult with an architect to help obtain a lawful development certificate.

To apply for a lawful development certificate, is very similar to the planning permission process, without the stress of rejection.

Fees are typically half the cost of full planning permission - £103 in England, £85 in Wales and £101 in Scotland. However, if you choose to apply for an LDC retrospectively, you'll need to pay double the fees.

NEIGHBOUR CONSULTATION SCHEME

This is the approval process for extensions built under the Larger Home Extension Scheme.

Once you have provided the detailed plans for your project to the council, they will then write to the immediate neighbours and provide them the opportunity to raise any objections within a 21 day period.

If your work is likely to affect your neighbours, they're bound to be concerned. For example, your building work could take away some of their light or spoil a view from their windows.

Once the 21 day period is over, and if no objections are received, you'll be notified by the council within a 42 day period and may start building.

However, if your application is refused, you may still appeal – it may be best to consult a lawyer if you think you need advice about this.

PARTY WALL AGREEMENTS

A party wall agreement is a legal agreement between you and your neighbours regarding any building work that affects a shared wall, outbuilding, or boundary.

Party walls stand on the land of 2 or more owners. If you're living in a semi-detached or terraced house, you will share a wall with your neighbour – the party wall – and may require a party wall agreement should your extension affect this wall.

Two months prior to any work being carried out, you need to serve notice to all legal owners of any building affected by your proposed build. Under the Party Wall etc. Act 1996, those neighbours have 14 days to respond.

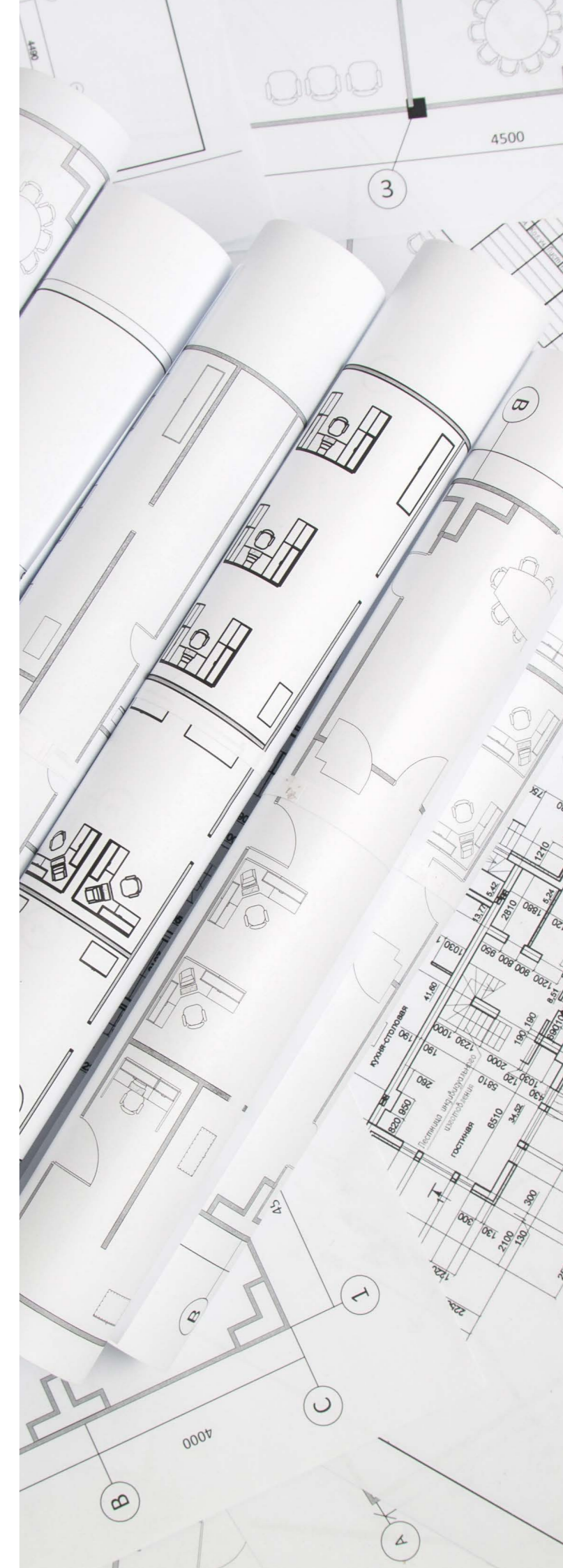
If they give consent, ensure that it is written, you wouldn't need a party wall surveyor and works can go ahead. Note, your neighbour may have to meet a share of the cost, if the work needs to be done because of defects or lack of repair. Similarly, if they serve a counter notice for further works to be completed to benefit them, they will also need to pay for the additional works that benefit them.

However, if they fail to reply or dissent, then you'll need to commission a party wall agreement. At this point, you will need to employ at least one-party wall surveyor to manage the subsequent agreement. Your neighbour may choose to use the same surveyor or alternatively they may appoint their own.

Your party wall agreement will cover the following areas:

- Guidelines governing how the works should progress
- A schedule of condition of the adjacent property, possibly with photos
- Drawings and details of the proposed works
- Details of the contractor's public liability insurance
- Neighbour's surveyor's fee
- Indemnities by the building owner in favour of the neighbour
- Both addresses
- Surveyors' details and access arrangements for them
- Working hours
- Time limit for work starting (usually one year)

Once the agreement has been witnessed and signed, both parties will have 14 days to appeal should they feel the agreement has been improperly created.



BUILDING REGULATIONS

If you plan to extend your home, you will need to comply with building regulations. Building Regulations are objective, unlike planning permission, and a house will pass or fail according to this set of rules. As a legal requirement, it is important to understand what parts of your project will need approval to avoid any complication – this could even lead to prosecution and unlimited fines. However, the process doesn't need to be complicated.

The regulations cover new buildings and extensions, and also major alterations to services or some changes of use, such as barn conversions. It is also important to note that any alterations to an existing building shouldn't make adjacent fabric, services and fittings less compliant with Building Regs than they previously were, or even dangerous. However, you don't need approval for repairs, as long as the materials are replaced like for like. If in doubt, consult your local building control officer.

The first step is to understand which route is best for you, below we have outlined the 3 options available when it comes to getting your compliance certificate at the end of the job.

1. FULL PLANS APPLICATION

A full plans application requires you to provide in-depth information about the proposed works – including drawings of structural details.

The building control department can then review your proposal and issue you a decision, usually within five weeks, giving you a definitive response on whether your plans are acceptable or not. For self-builds, extensions or complex projects, this is considered the best choice.

After checking your plans, if the proposals do not comply, the building control department may ask you to make amendments or ask for additional details. Alternatively, you will be issued a conditional approval, this will either specify modifications which must be made to the plans; or will specify further plans which must be deposited with your authority.

A building inspector from your local authority will carry out inspections of the building work once it is in progress. They will explain about the notification procedures or will remain in communication with your architect and builder to inspect key milestones of your project, e.g. the foundations, damp proofing and drainage.

Provided they're content that the work complies with building regulations, they will issue you with a completion certificate which will be key at the end of the project.

2. BUILDING NOTICE

This is a much quicker and less detailed process than the full plans application, as plans are not required.

It is designed to enable some types of building work to get under way quickly, best suited to small home improvements. You do not need to submit plans to the council first, instead you or your builder give notice to the Local Building Authority that work is about to start. Be careful, as there are specific exclusions in the regulations as to when building notices cannot be used.

- For building work in relation to a building to which the Regulatory Reform (Fire Safety) Order 2005 applies or will apply after the completion of the building work.
- For work which will be built close to or over the top of rainwater and foul drains shown on the 'map of sewers'
- Where a new building will front onto a private street.

When choosing this method, you will need to be confident that the work will comply with building regulations, otherwise you risk having to demolish/re-do any work that doesn't comply – wasting time and your budget.

A 'building notice' is valid for three years from the date the notice was given to the local authority, after which it will automatically lapse if the building work has not commenced.

Again, the work will be inspected at key milestones as it progresses and upon satisfactory completion of works a local authority will automatically issue a completion certificate.

3. REGULARISATION

The final type of application – regularisation – will only arise if works have been completed without prior authorisation.

The purpose of this process is to regularise the unauthorised works and obtain a certificate of regularisation. Be aware that fees are higher for this service and the inspector may require work to be stripped back to allow for proper scrutiny, as well as rectification of works – leading to extra costs. Note, where works are carried out without building regulations approval being sought, the owner may be prosecuted.

With both Building Regulation applications and building notices, you will require building control to inspect the work to ensure compliance at key stages. Below are the main inspection points in a build and the notice required (some projects may differ):

BUILD STAGE

1. Commencement
2. Excavation of foundations
3. Foundations laid
4. Oversite preparation
5. Damp proof course
6. Drains testing
7. Occupation prior to completion
8. Completion

Failure to inform local authority of each stage, allows them to open up the work for inspection at your expense. However, if they fail to arrive within 24 hours after notice is issued, they cannot ask you to take down the work.

Assuming they approve the work carried out, you may then carry on to the next stage – a crucial factor for most self-builders, as stage payment mortgage funds are only released upon approval.

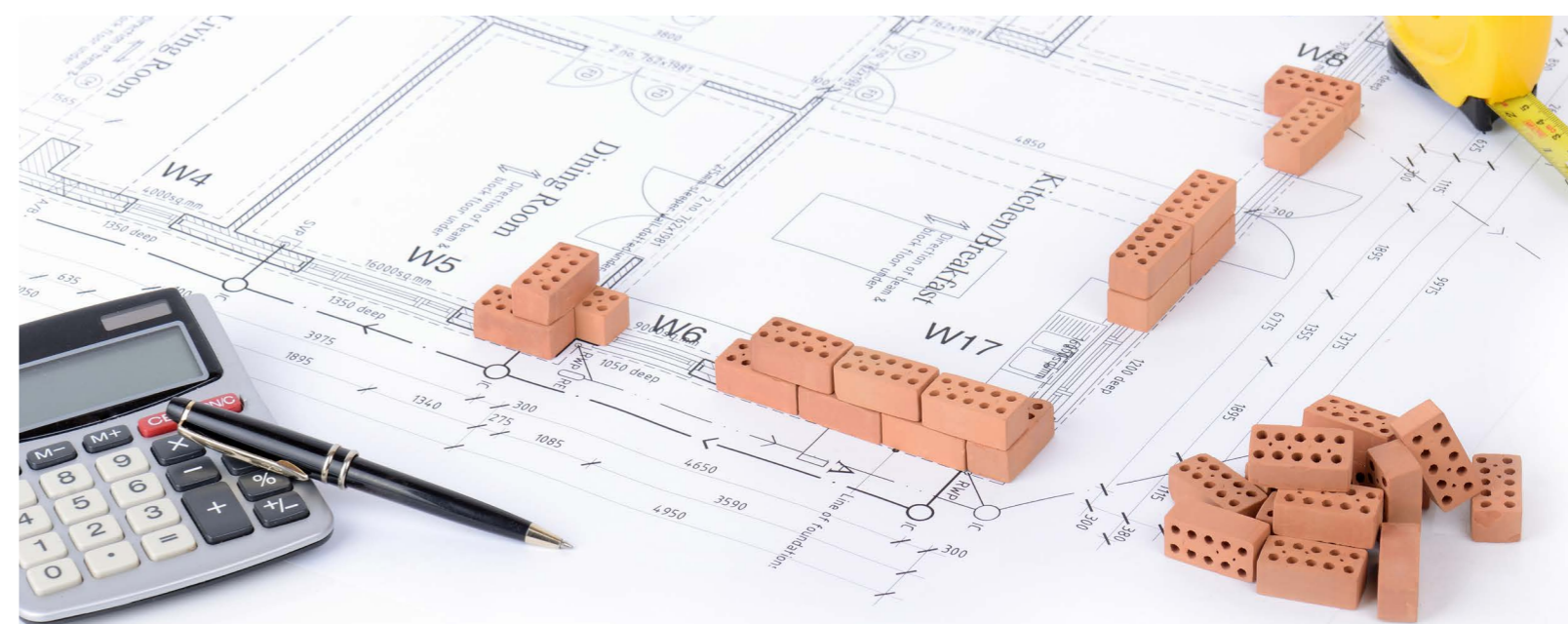
APPROVED INSPECTOR

Another option is to use an approved inspector. They will take responsibility for checking the plans and inspection of your building work. The Construction Industry Council approves and registers these inspectors and holds the list of approved inspectors.

Approved Inspectors do first need to submit an Initial Notice to the council (minimum 5 days before works commence) in order to be granted jurisdiction to act as inspector for the project. Failure to do this will mean that the project cannot be overseen by an Improved Inspector, and this duty will be taken on by the Local Authority Building Inspector by default.

The approved inspector will take responsibility for checking plans and inspection of your building work. When the project is finished, the approved inspector must issue a final certificate to the local authority to say the work has been completed, inspected, and complies with the regulations.

Finally, once all the building work is finished, your project will be required to go through a completion inspection. If compliant, you will receive a completion certificate from your building control office. This is vital if you plan to re-mortgage or sell your home in the future – this confirms that your project, as inspected, complies with Building Regulations.





FUNDING YOUR BUILD

Any renovation project you undertake has the potential to be an expensive experience. Even those with sizeable savings may need to look at additional finance at some stage of the project.

The best home improvement financing option for you may depend on your individual circumstances, the amount you can afford each month, and the type of project you're carrying out. A useful starting point is to find out how much you will need to borrow for your extension.

When setting your budget, it is important to have a clear idea of what extension design you want to go ahead with, how many stories and what you plan to have within this newfound space.

Start collecting prices, remember to include all the upfront design fees, labour and materials and most importantly include a contingency buffer of around 15-20% of the total cost, which will help fund any unexpected issues. This will help you to build an idea of what you'll need to fund for your project.

Make sure you shop around and find the best price for the best quality of work. It is recommended that you get at least 3-5 different quotes for your build.

For those who don't have the savings to fund their project, there are several options which are potentially worth your while looking over, dependant on your circumstances. Remember it is always worth speaking to your bank who can provide you with financial assistance regarding the best option dependant on the amount you're looking to finance.

RE-MORTGAGING

It's worth considering your current mortgage deal. If you're not tied into any special terms or reduced rates with early repayment charges, then re-mortgaging is an ideal way to increase your capital and lock yourself into a better deal.

It's important to ensure you have enough income to prove you can afford the additional repayments and that there is enough spare equity in the property to raise capital. Speak to your lender about your current options or speak to a mortgage broker who can scan the whole market for the best deals.

Ensure you consider not only any switching costs but also any charges and penalties for repaying the advance if you reduce the loan or sell the property early.

CREDIT CARDS

If you don't have the full amount required in savings, it can make sense to apply for a credit card that offers an introductory 0% finance deal on purchases, allowing you to spread the cost interest free over several months and allowing you to manage your home improvement payments. However, remember it's important to pay the balance before the interest free period ends otherwise you can be hit with higher interest charges.

Independent finance service Moneyfacts states that the average interest-free balance transfer term is now 602 days, the first time that the number has passed 600 days since 2018.

One of the main advantages of using a credit card is that if the home improvement work you have done turns out to be faulty or never gets completed, you'll be able to claim the money back from your card provider under section 75 of the Consumer Credit Act – this is the case even if you only pay for the deposit on your card, as long as you spend between £100 and £30,000, helping to provide peace of mind.

There are other benefits to using a credit card for home improvements. By shopping around for the best deals, you can find that some offer rewards points for money spent in certain retailers. If you're planning an extension project and planning to spend a few thousand pounds then you may as well get the reward points – which can often lead to money off later, a cashback incentive or other reward benefits.

Make sure you check your credit score to avoid being rejected. If you haven't done this before you can find out using a free credit score platform such as Experian.

HOME IMPROVEMENT LOANS

Home improvement loans can be used to provide upfront payment for your extension project. The amount you're allowed to borrow and amount of interest you'll have to pay back however, will depend on the type of loan, amount you are borrowing, your credit rating and how quickly you plan to pay it back.

There are two main sources of home improvement loans - you can choose either a secured or unsecured loan. An [unsecured home improvement loan](#) is generally for smaller projects and repaid over several years, known as a personal loan, as you don't take the loan out against your house. Therefore, lenders are more careful with the amount they are prepared to loan you and will generally require you to have a good credit score and borrowing history.

If you're a homeowner or have a mortgage, you can take out a loan against your home. This is known as a [secured home improvement loan](#) and allows you to borrow the money against the equity or value of your home.

With the lending being secured by the money you have built up in property, lenders will generally offer better interest rates which are fixed for a longer period. You may also find some lenders are prepared to let you borrow a higher amount with a secured loan than they would with an unsecured loan. Some lenders offer £30,000 - £100,000, depending on your credit history and financial situation.

Using a home improvement loan for your extension build can provide quick access to your loan money, which means you can begin your home improvement when you're ready, without waiting until you have the finance in place. You may also benefit from fixed interest rates and a choice of loan terms dependant on the type of loan and amount you require.

However, be aware if you decide to take out a home improvement loan with a secured loan, your car or home may be repossessed if your financial situation changes and you're no longer able to keep up with the repayments. You may also have to pay arrangement fee or early repayment fees, should you wish to pay off the balance quicker.

BANK OF MUM AND DAD

Research in 2017 from Plentific.com, an online home service marketplace, found that financial help from the Bank of Mum and Dad isn't just limited to purchasing a property and that a fifth of homeowners relied on it for help with financing home improvements.

If you're in a position where you can benefit from help from the Bank of Mum and Dad, it might be a worthwhile option to help you through. However it is worth noting that according to research from Legal and General Group, whilst 56% of parents or grandparents have said they would help financially, 11% agree that they feel less secure in their future due to giving money.

Your home may be repossessed if you do not keep up repayments on a mortgage, loan or any other debt secured on it.



TOP TIP

If you have bad credit or you're self-employed, it may be difficult to source a home improvement loan.

BUDGETING AND SCHEDULE OF WORKS

At the early stages of your project, before any plans are created and no permissions have been applied for, it is important for you to list out everything which you may need to account for financially throughout the project.

Setting a clear budget at this initial stage will help to ensure that you don't end up spending a lot more money than you expected and that you can afford. This initial budget may also be important for the financing of your project, so it's important to get it right from the outset.

What needs to be budgeted for can be broken down into several categories, and it's important to understand that whilst the categories are often similar, the values will differ dependant on numerous factors, such as your extension size, your location and your own intended gain from the extension.

1. [Design](#)
2. [Permissions and Legal Requirements](#)
3. [Construction Costs](#)
4. [Fixtures and Fittings](#)
5. [Contingency](#)

DESIGN

The design of the property is a fundamental part of any project and getting the right team in place is crucial to making your dream a reality. You will need to put a budget in place for your team of designers, who will be working on your house extension, before and during the construction works. Depending on the complexity of your extension, the quantity of people required will vary.

The first step is to appoint an architect and/or builder to discuss the project. After consultation with your architect or builder, they will recommend what further input they need to complete the designs for your project. These could be any of the following:

- Interior Designer
- Structural Engineer
- M&E Engineer
- Quantity Surveyor (QS)
- Project Manager
- Planning Consultant

Once you have an idea of who is required for your project, you can start to allocate costs and build together an initial budget for the design of your extension. Ensure to factor in cost for any surveys that may be required – ask your architect or builder which surveys may be required (such as structural, damp, asbestos, or drainage) and establish a required budget.

“One of the reasons for undertaking a good feasibility study early on in the project is that it may mean that you cannot afford to build or have to amend your ambitions for the project.”

Howard Evans, CE+CA Studio



PERMISSIONS AND LEGAL REQUIREMENTS

Before starting any work on your project, you will need to make sure you have completed the necessary legal requirements, all of which come at a cost. The three main areas which need to be budgeted for are:

- Planning Permission Costs
- Building Control Costs
- Party Wall Agreement Costs

Depending on your project, you may or may not need to include some of these legal costs. As a basis, the planning fee for a residential single storey extension in England is £206. A certificate of lawful development will cost you £103, while the size of your extension will affect the building regulations costs. Dependant on your project plans and your neighbours, you may or may not need a Party Wall Agreement, more information can be found using the Planning Portal for legal requirements and costs.

CONSTRUCTION COSTS

The construction phase is the biggest cost within your project, so it is important that you spend quality time doing research and allocate the appropriate budget towards this.

An extension goes through several stages of building, and while it is difficult to identify individual prices for each section, it is important to realise the different stages and attain a total expected cost from your builder or architect. Many homeowners will agree to pay their tradesmen in stages, typically after some of the following elements are completed:

Groundworks

Groundworks, or Foundations, are essential to ensuring your extension is built securely and with structural integrity. However, it is difficult to fully plan out costs until you start on site. Without knowing what is under the ground, complications such as moving drains or dealing with tree roots, can slow down the process and increase costs.

The Shell

The main building of the extension is erecting the shell. Building a basic structure, a roof with rooflights and interior elements such as plasterboard and a subfloor are added to ensure a watertight structure. Costs will be related to the size of your build and it's something you should be able to be quoted for quite easily.

Fitting

The cost of the fit out of your extension will depend on the type of products you buy - this stage includes features such as skirting boards, doors, radiators and rooflights. Ensuring you buy from reputable companies who can advise on the right products for your home will be essentially to cutting down costs in the long run.

FIXTURES AND FITTINGS

Key to any extension build is all your fixtures and fittings. This will include items like your kitchens, sanitary ware and flooring as well as all your soft furnishings which you plan to put into the extension. Depending on what you are using your extension for, remember to factor into your budget any new furniture.

A general rule when building an extension, 80% of the extension (the building of the extension) requires 20% effort. However, the final 20% of the extension (the fixtures and fittings) requires 80% of the effort. Therefore, it is important to plan early on, exactly what you are looking to include in your extension and the style you want to achieve once it is completed.

Remember that unless you're planning to have a completely contrasting style to the original house, then you should try to match the fittings to the current style of the property. This level of detail shows the difference between a well planned and executed extension to a run of the mill one.

CONTINGENCY

Unfortunately, despite even the best planning, when completing an extension there is usually always something which ends up throwing your initial planned costs out. It is therefore worthwhile putting in place a contingency fund early to take care of unforeseen circumstances on site. Don't be tempted to use this contingency fund unless you must.

"A contingency is essential to every project because every project has something that is unexpected. Equally, this contingency is not a slush fund for that nice light fitting or that really expensive flooring" Howard Evans - CE+CA Studio.

Usually aim for a contingency of around 10% of your total build cost - if you have a particular worry, such as a sloping site, it may be worthwhile adding 20% as a contingency.

Be realistic about your project and your financial constraints. Key to this is not making changes as you go.

TOP TIP

Be very clear with your builder as to what is included in their quote, is it a supply and fit of a kitchen or just the fitting? Similarly, does the quote include a worktop, taps, sink etc.



PLANNING YOUR PURCHASES

It is important to plan your purchases to allow you breathing space and to ensure that the project is managed correctly. You don't want to be spending money on new lighting before the foundations are ready, for example.

Planning your purchases upfront and understanding exactly what you want your final build to look like will allow the progress of the build to run smoothly. This is key to ensuring that you don't overpay for any items and that you don't hold up any of your tradesmen (which may incur fees).

It's vital that you look to keep to the main objective before you start looking to spend on any luxury items. You may feel like it's worth delving into the contingency budget to upgrade some of your items but remember the initial end goal and don't be tempted to let your costs spiral out of control.

Research is very important in the early stages, but it is also important to remember that you should be spending the budget on ensuring that planning permission, the design of the build, and the first fix are all completed before looking to upgrade any options you may have previously chosen.

INTEREST FREE FINANCE

Another benefit to look for from manufacturers and retailers is the ability to purchase products using interest free finance. The ability to spread costs into monthly payments can help to achieve the extension you've always wanted. Providing you can afford the payments; you could free up funds for more immediate purchases or contingencies without compromising quality.

Research companies and find the best deals. In the initial stages when money can seem tight, it can be very helpful to ensure that you don't overspend. As with anything else though, make sure that you are still keeping to your initial budget – just because you can spread the payment over 12 months doesn't mean you can increase your spend on certain items. This is more to help with managing your finance.

ALWAYS GET AT LEAST TWO QUOTES

Whenever you are looking to hire architects, builders, or tradesmen you should ideally get at least two quotes - this will give you a range of prices to compare.

Be careful to check what is included and excluded from their quote. As there will be some unknowns in the early stages it is important to check they are all quoting for the same work and that it covers everything you expect it to. They may make some assumptions which may not always be correct – ensure you go through and avoid any additional costs later on.

TOP TIP

Be careful with items such as VAT – is the quote +VAT or including VAT?



NEVER PAY THE FULL AMOUNT UPFRONT

As mentioned previously, many homeowners will agree to pay their tradesmen in stages, typically after some of the following elements are completed. Setting up an agreement based on work completed and timescales is an option that many choose to take.

This can help to protect some of your investment until work has been completed to a satisfactory standard, remember it is important to update building control throughout the process and once various stages are signed off, you can start to release more money into the project.

THE TRIANGLE OF TRUTH

When building an extension it is important to factor in the 'triangle of truth' for your decision making. Quality, Fast and Cheap are all desirable outcomes but the triangle dictates that you can only really hope for two of these.

- » If a product or service is **good AND cheap**, it may not be fast.
- » If it's **good AND fast**, it may not be cheap.
- » If it is **fast AND cheap**, then it may not be any good.

Using this method when planning purchases and deciding on which trades to work with can be helpful to establishing what you are after.

EXTENSION INSURANCE

When planning an extension it is important not to just rely on your current home insurance and your builder's public liability cover. You will need to make your home insurer aware of any development work you are planning to do, keeping them in the loop at all times will help make sure your cover is never invalid.

On top of this, during the build stage it will be important to take out some extension insurance. Extension insurance will adequately cover the home and all the new works, materials, plant equipment as well as your liability to others and has been specifically designed to give you the protection you need. When taking out a Self-Build Insurance Policy, ensure you have the following elements covered:

- Contractors All Risk
- Employers' Liability
- Public Liability
- Legal Expenses Insurance

Also remember that after your build is completed, you will need to update your home insurance and contents cover to include the improvements you have made to your home.

Make sure you keep all your approval documents from Building Control. This will be important if you ever plan on selling your home as you will need to pass these on to prove that the extension you built was lawful.



CHOOSING AN ARCHITECT

When you decide to build your extension you will need an architect to produce the relevant drawings and help you bring your vision to life. That is why it's important to find an architect who is respected and one you can ensure will deliver a successful project. Choosing the wrong one can be expensive and painful.

What an architect does...

It's worth being clear about why hiring an architect is worthwhile. Not only are they able to negotiate complicated planning procedures and building regulations on your behalf, but they are also able to understand your needs and build a suitable brief which will have a positive impact on your home. The design they will deliver is likely to add value not only to your home but to your quality of life, sense of wellbeing and emotional attachment to your home.

Architects often challenge your expectations and look to deliver something that brings joy and meets your requirements. "We are there to help our clients and not impose our will on their project. The best projects always result from an open dialogue between client and architect" Howard Evans, CE+CA Studio. As long as there is trust between you and your architect, the process of the building, whilst challenging should be enjoyable.

How to find the right architect

It is vital that you do research and you create a relationship and bond with your architect that will help you to achieve the best result first time.

In the initial stages it will be worthwhile scouting through local architects or asking friends and family if they can recommend anyone. Consider these factors when shortlisting architects:

- Are they registered with the Architects Registration Board?
- Are they a chartered architect?
- Are you likely to encounter problems with planning permission or building control?
- Do you live in a listed building?

Analysing questions like these will help you to shortlist the type of architects that are going to help you with your specific project. Not all architects are the same and they all have their own style, as such if you want a particular style, it is also worth looking to see if your architect style matches yours.

Once you have shortlisted a few architects then it is worth giving each architect a brief of the work you want done, a rough budget and ask them if it is the sort of work they do, and whether they are available to do it. The clearer and more precise you can be, the more likely you are to find an architect to match your requirements.

Ideally you should aim to meet with at least three different architects at your home to discuss the project in depth. It is also worthwhile looking at their portfolio, their style, and asking them directly about their fees. Once you have a clear idea and find an architect that you think is not only a good match but one that you get on well with and one that fills you with confidence, then you can start moving forward and instructing them on the next steps.

Is an architect essential?

It is not essential for you to appoint an architect if you feel you do not need to. However, a good package of drawings and specification is a means to communicate with your builder. These documents will help you to get accurate quotes from different builders and will ensure that you and your builder are on the same page, helping to avoid any disputes and unexpected costs during your build.

It may be that your builder has an in-house design service – known as a 'design and build', meaning they can provide the drawings for you. It is advisable that you speak to the design consultant before agreeing to this and seeing examples of previous work.

TOP TIP

Get building costs before applying for planning. You may find out you can't afford the build and have to

CHOOSING TRADES

It's now important that you start planning which building company you will choose to do the work. Choosing a builder shouldn't be difficult and you will want one that you trust and that you can build a good relationship with. Below are some top tips for finding a builder who's right for you:

Build a shortlist of builders – speak to family and friends who may have recently had work completed. There's nothing better than a recommendation from a friend or family member who's had building work done. Failing that, you can check services such as the 'Federation of Master Builders' for professional builders in your local area, all are checked and inspected and can offer a warranty on your work.

TOP TIP

Don't be fooled by builders who fraudulently claim membership of trade associations, call the associations and make sure they are a member.

References are important – all builders should be able to provide references of work they've completed, contact these people and ask how happy they were with the quality of workmanship and builder's conduct.

Prepare a brief – this is your project. Make sure you are able to provide them with all the relevant drawings, a brief of work you expect from them and your cost expectations. You can then provide this brief to each builder to quote for the works. The clearer and more precise the better, this will avoid any additional costs at a later stage.

Get quotes in – ask at least 2 builders and get a full breakdown of their quote. Read the quotes carefully, don't always go for the cheapest and ensure everything you wanted is included. Make sure there is nothing missing and that all language used is clear and understandable – is it supply and fit or fit only? If it's supply and fit, what is included in the supply?

Define a contract – your contract should outline what work is to be done, start/completion dates, security, safety, the cost of the work and materials, payment plans, catering and lavatory arrangements, hours of work, cleaning up and disposal of waste materials. You should also agree payment terms clearly in writing and upfront.

Avoid any upfront fees or cash deposit – it shouldn't be necessary to supply any money upfront.

Guarantees and insurance – ensure that your builder insured and has cover to protect themselves against property damage and personal and public liability to protect you and the general public. If it is a new build extension, you will need a guarantee on the property.

When you've selected your builder, they will generally have a selection of tradesmen that they work with all the time.

However, should you need or want to organise trades and select your own electrician, plumbers etc, then the same process should be followed as your builder. Remember to plan this in early as the best trades are generally busy and you may need to plan for 3 months in advance.

TOP TIP

Avoid a 'VAT-free' deal – You will not have a valid contract if there is no proof of payment.



FINDING A STRUCTURAL ENGINEER

When making home improvements that involve the stability of a building you will probably need a structural engineer.

A structural engineer is an engineer who specialises in the structure of buildings. With the ability to determine the strength and durability of your building, they are able to assess the safety and provide specifications and calculations for the design. Your structural engineer will be able to aid in the calculation of the weight of your proposed structure and specify key elements such as steel beams.

If you are using an architect, they will advise whether you need to use a structural engineer and may even be able to recommend one. Otherwise, you may need to invest some time researching for a local structural engineer with experience of residential properties.

To help find a structural engineer you can visit istructe.org where you should be able to find a registered professional. As with anyone involved in your project, it's important to make sure your structural engineer has Professional Indemnity insurance.

“Your architect will have a structural engineer that they work with on projects. It would be a good idea to have a package if needed as this will save money and time if it is in place before the project proceeds.”

Nairn Black, NH Black Construction Ltd



THE BUILD



The experience you have acquired to work on your project will now be helping to turn those dreams into a successful reality. This next section will take you through the different processes and things to consider when you build your project and fitting out your new extension.

PROJECT MANAGEMENT

Project management in its simplest term encompasses the requirement to produce an outcome within the constraints and resources available – all within a timescale. It involves finding the right materials, sourcing the right people who will complete the work to an agreed standard and finding a price that suits you.

Often forgotten in the project management stage is the contract agreement with your tradesmen. In these contract discussions a project manager will help to ensure that proper insurance is in place, agreed contractor day rates, working hours and timings (including contingency days) are all agreed prior. Plus, all the details that you may otherwise forget that need to be managed on a day-to-day basis, for example; waste removal, organisation of the right products, subcontractor assurances and potentially toilet hire.

SHOULD I USE A PROFESSIONAL?

A good project manager can save you considerable time and stress but can be costly. However, it is worth noting that a project manager can often save most or even all their fees through the job they perform.

Therefore, whilst the initial outlay may seem unnecessary, the efficiency, experience and use of their trade discounts can end up helping you to avoid costly delays, and minimise any need for rework, ensuring the build is completed on time and within budget – saving you unplanned costs and stress.

With a simple extension, it doesn't make sense to spend money on a specific project manager. Instead, you could include the project management in your architect fees - be sure to agree a fixed fee or ceiling price as this can be an expensive option but might be worthwhile if your design is complex and can give you reassurance that the person who designed it will be bringing to reality.

Most of us will entrust a general builder into the role of project manager (main contractor) but ensure that you have selected a contractor who you have fully vetted. Having already detailed a lot of the finite plans with the architect, you should be able to get an accurate quote and choose the one which suits your budget.

Having a main contractor provides you one point of contact for all issues throughout the construction process and allows them to buy materials on your behalf using their trade discounts and essentially taking full responsibility for having the right items and trades on site when required.

"It's best to let your builder take control. Greve and Son as a company take control and organise the timings of different trades when required. This way it takes the stress away from our clients and we deal with the same trades all the time."

Jonny Greve, Greve & Son Ltd

Finally, you could choose a specialist design and build company. They take care of everything from start to finish, removing the requirement for an architect and providing you with a single company to deal with throughout.

These types of company are generally not the cheapest option, but you'll get exactly what was designed at a pre-fixed price. Note, as always, it is important to check references, and get recommendations.

SHOULD I SELF MANAGE MY PROJECT?

This is not uncommon; many people choose to do this and most complete their schemes with no major issues. Self-managed projects allow you to choose your own preferred trades and negotiate your own deals with them, cutting out any profit that the main contractor would be making (*saving you about 10-15% of the project cost*).

Some even choose to take this further and choose to do bits of work on a DIY basis and save even further, however, bear in mind that some elements will require sign off from a competent professional.

Before deciding this is the best option, remember that whilst the rewards can be considerable, self-managed projects tend to take longer to complete and the responsibility for everything is with you.

Make sure you feel confident scheduling the work and making sure your subcontractors know in advance when they are required to turn up, what to do and ensure everything is there they need.

Whilst a lot of this organisation can be done in the evenings and on weekends, you may still require making decisions whilst in or around working hours – ensure you are confident you can manage that before starting, as any delays will inevitably lead to extra unforeseen costs.

Once you have finished the project however, you will be surprised at just how rewarding it is to see the finished results, which have been achieved by your hard work and that you've made it to your exact specifications.



5 KEY PROJECT MANAGEMENT TIPS

To pass on some project management tips, we enlisted the help of Nairn Black, owner of construction company NH Black Construction. Nairn outlined 5 key tips for anyone who is considering undertaking the project management process themselves.

1. Always be two steps ahead – organisation is key
2. Listen to your tradesmen and understand what they want and need
3. When choosing your tradesmen make sure they are used to working with each other – this will help your project flow more smoothly as they are used to each other's working practices
4. Book building control inspections on days that the relevant trades are on site – this means any add-ons or unforeseen can be dealt with straight away, saving time and unexpected costs
5. Don't rush your trades to follow on from each other. For example – if the electrician is due to finish first fix on a Thursday, don't arrange for the plaster boarding to happen on the Friday – give yourself a day to check and check again that everything is correct. This may seem frustrating as you want to keep everything moving, but it will help save time and cost in the long run.

FOUNDATIONS AND GROUNDWORKS

The foundations of your build are a crucial stage. Your local planning authority will be keen to ensure that your extension is built in the position shown on the approved drawings from your architect.

It will be important for you and your builder to map out your boundaries, not only from a planning perspective but also to avoid any issues with overlooking neighbouring buildings. Once you have set the boundaries, it may be a worthwhile exercise to spray chalk lines on to the ground to clarify the dimensions.

If you have any trees in your construction area that need removing, it is important to have these assessed for TPO – Tree Protection Order. This is a scheme that was put in place to protect trees of significance and should have been covered in your planning process but if the council hasn't been consulted, it would be worthwhile checking this before any removal begins.

Foundations are required to transmit the load of the building safely to the ground. Therefore, it is important to understand the different factors which can affect the type of foundations you will require, prior to starting, as this can help to avoid any problems further down the line and help prevent avoidable costs.



FIRST STAGE FIX

Once you have laid your foundations you can move on to the next two stages of your build, known as the first fix and the second fix. The first fix is everything that happens between having laid down your foundations to putting plater on internal walls (plastering).

This will include constructing floors, ceilings and walls and will also include the installation of electrical cables and adding pipes for your water supply. Prior to starting, it is important to ensure you have a set of detailed plans and a clear contract with your trades, identifying exactly who is responsible for what.



INSULATION

As the build starts to come together and the shell of your extension is being pieced together it is important to understand the insulation requirements as part of energy saving. Creating a well-insulated extension, will pay dividends in the long run, as you cut down those energy bills.

It is estimated that around a third of a building's heat escapes through poorly prepared walls. Even more seeps out through ill-fitting windows, doors, and lofts.

When it comes to wall insulation, the first decision you will need to make is whether an internal or external application, or cavity wall insulation is best for the property. Inserting insulation inside a cavity offers massive benefits due to the fact it does not affect the buildings external appearance, nor does it eat into internal floor space.

However, if you're extending an older property, you may not have cavity walls and may be required to maintain the same style to comply with building regulations, so insulating the outside of the property or interior walls is the only option.

It is important to speak to your designer regarding the Building Regulations around insulation and ensure you opt for the best performance rather than the minimum requirement.

FENESTRATION

With the shell of your extension built and the roof installed, it will be important to fit the doors, windows and rooflights that you had planned. Whilst a lot of the materials to date, such as bricks, blocks, sand, and cement can be called for delivery as required, if you require bespoke materials, be aware of the lead times and order in advance to ensure these are ready to arrive on time to avoid delays or extra charges.

When deciding on your windows, make sure you do plenty of research - do not just look for the cheapest, as there is often a reason why. Most companies will list case studies of their previous work or even offer you the option to come and see their actual products. If you are purchasing rooflights, you will often be required to build an upstand for the rooflights to sit on, ensure this has been built prior to the products arriving on site.

Once your shell is weathertight, your first fix electrics and plumbing can begin. With careful planning, these should all be able to happen simultaneously.

FIRST FIX ELECTRICS

Recent changes to building control regulations mean that work by an unqualified electrician is unlikely to be certified at the end of the job, therefore getting in a competent and qualified professional electrician is essential.

Your electrician will work with you to interpret your intended extension design and requirements into a safe electrical system that complies with regulations, following the technical rules laid out in BS 7671.

“Ideally if your budget stretches, the architect can also take this stress away. They can provide us with an M+E drawing which shows all locations of mechanical and electrical locations. Even down to what type of radiators/ plug sockets chosen by the client.” Jonny Greve, Greve & Son Ltd

First fix electrical work is all about preparation. Working closely with other trades, your electrician will put together the bare bones of your system – much of which will be hidden at the end of the project. Fitting all cables and boxes and ensuring that plasterers and dryliners are aware where back boxes will be installed and that holes are left in the ceiling for light fittings, where necessary.

TOP TIP

IEE wiring regulations require electrical cables to be buried in walls either vertically or horizontal from outlets, within a 150mm tolerance, which makes life a lot easier for the homeowner and following trades to avoid a nasty shock later.

If you plan to install a kitchen or a bathroom into your extension, you should be aware that Building Regulations insist a ventilation unit is installed to prevent mould, damp or any other problems that usually ensue in an area filled with damp air – it is also necessary to install mains powered smoke alarms.

By working with you to understand your intended requirements, the electrician will ensure that sockets are in the correct locations, whether that is for kitchen units or tv's etc. A common complaint amongst many homeowners is a lack of sockets, therefore as a general rule of thumb it is advised that you double the number of sockets you originally plan for a room – ensuring you futureproof the room for any additional electronic devices you will require to plug in. This will help to avoid any additions after plastering, which will not only add time but also unexpected cost.

Finally, it is worthwhile making your electrician aware of any extras such as electric underfloor heating that you plan to install as they will usually require a competent electrician to finalise the connection, therefore you can ensure you have them ready and on hand for when this is installed.





FIRST FIX PLUMBING

Most people when considering an extension will involve a bathroom, toilet, or kitchen in their new space. If this is the case, it will be necessary to extend the water supply. Even if this is not the case, the additional heating (and radiators) will still be required.

First fix plumbing essentially covers the pipework for water supply, space heating and wastewater drainage from your property. Whether you decide to use copper or plastic pipework, it can be a good idea to install some extra fittings at the first fix stage - this helps enhance performance and make maintenance easier.

TOP TIP

Pay particular attention to the neatness and tidiness of the plumbing, this is usually the mark of good workmanship.

Depending on how you plan to heat your property, will affect which system is installed and how this is fitted together. If you choose to install radiators, it is important to understand whether your existing boiler capacity can take these or whether it will be too much stress. Building regulations now require that all boilers fitted are condensing boilers as they are much more energy efficient, so it may be a worthwhile time to invest in a new system.

Alternatively, you can choose to install underfloor heating, which uses the floor itself as a radiator and removes the need for wall space. There are two different types, a wet system, which pumps water through pipes installed into a floor screed or a dry (electric) system, which use a very thin mat laid directly under your floor covering.

For extensions, wet systems are favoured as these can be installed during the construction process and can provide a very efficient method of heating your home compared to radiators as they are heated to a lower temperature whilst achieving the same result.

Once all the stages of the first fix are completed, these will then be covered up by the plasterwork or drylining – the base for the internal wall decoration. Dry lining is the quickest and most cost-effective method being used as a way of finishing your internal surfaces due to their drying timeline being days compared to the months it can take for wet plaster. This means that decoration can begin shortly after the dry lining has been applied.

SECOND STAGE FIX

Once plastering has been completed and is dry, it will be time for the 'second fix'. This is thought of as anything that is functional and not purely decorative. Dependant on what you plan to use this extension for will determine how much needs to be fitted by each trade.

At the second fix stage of your build, you will start to fit all the internal features of a property, this will include your hard flooring, skirting boards, internal doors, boxing in pipes, along with any potential kitchen, bathroom.

SECOND FIX ELECTRICAL FITTINGS

At this stage you should have wires protruding through neat holes cut into the new plastered walls. During the second fix, all switches, power sockets and light fittings will need fitting to the protruding wiring. There are plenty of different light switches and fittings to choose from, so do research and ensure you have selected ones which will blend in with the rest of your home.

Using energy saving bulbs will be a requirement from Building Regulations to make your extension more efficient, bare this in mind when purchasing. Building Regulations will also require any lightening in a bathroom is sealed into the ceiling to prevent direct contact with water.

Once all the electrics are completed and fitted, they will be safety tested and certified.

SECOND FIX PLUMBING

Second fix plumbing will tidy up your pipes and start the connections to fitted kitchen units, sanitary systems, and the boiler. Once connected, Building Control will want to inspect the site, testing for any leaks, fluent discharge, and a working boiler.



At this point you can begin to start decorating your extension and filling it with furnishings that complement the extra space and your new property.

The plans have been made, the build has been completed and you are looking at the new extension built onto your home. It's hugely exciting to want to decorate and start living inside your home properly again, however there are a few necessary steps to take to make sure you have a formal completion – and to make sure it's finished to a standard you're happy with.

You will need your building control inspector to visit and issue your completion certificate. This confirms that the property complies with current Building Regulations and is ready for occupancy – you should file this carefully as this will be required should you ever plan to sell your property.

Whilst your extension is now essentially finished, it is usual for a small percentage (2-5%) of construction costs to be held back until an agreed date against snagging work – this will need to be included in the contract before the project begins.



SNAGGING

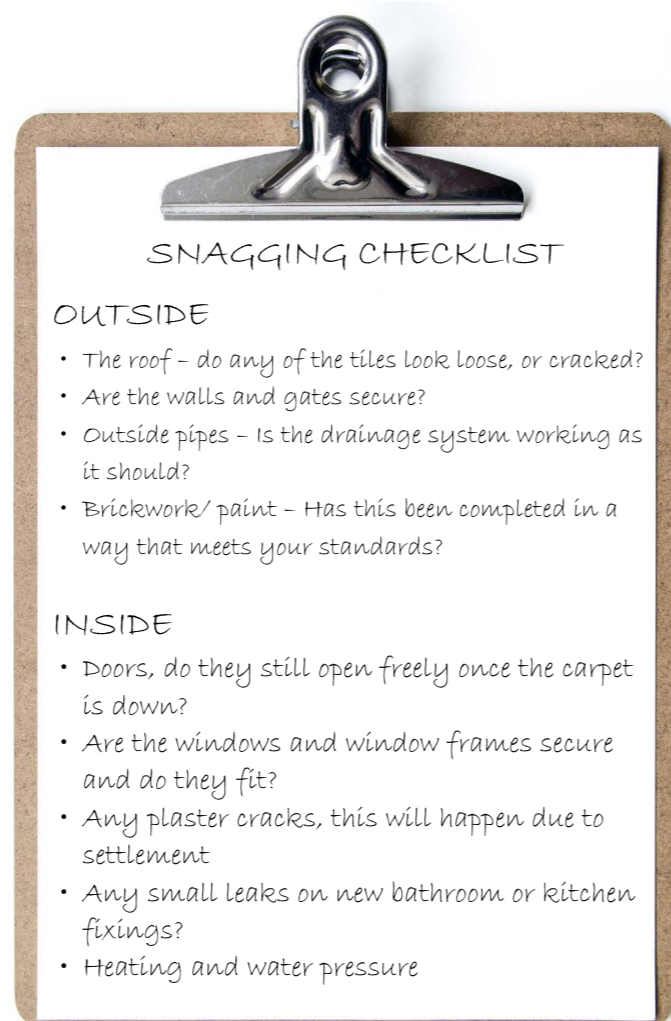
Snagging is done a few months after your project is completed and allows your extension time to bed in and settle. This is your chance to have genuine faults corrected.

Firstly, agree a date with your builder and do a walk around your home, detailing any faults you feel need correcting – this may include light switches not working properly, door hanging etc.

Once an agreement on the defects has been reached, you can plan in the work with them and once completed, pay the remaining balance – if, for whatever reason, they don't finish the work to your satisfaction, you'll be able to maintain the money you've kept back to pay someone else to do fix the defects.

Bear in mind that if you choose to self-manage the project, you will need to agree and arrange individual snagging meetings with different trades – who is responsible for certain faults can be up for debate and can cause issues, especially if something was damaged after it's been installed.

As a handy guide we have put together a few key areas to get you started when thinking about a snagging checklist. A builder or main contractor will know what to look for before the project has been signed off. Also do not panic if there are a few small problems, tradesmen will soon sort them and usually with about an hour's work.



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01379 771 002
info@rooflights.com

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Nairn Black, Owner of [NH Black Construction Ltd](#)

