

STUDIO MASS · LONDON

Project Guide

A complete guide to building a home extension in London. From first idea through planning, design, and construction — everything you need to know before you start.

A Guide to Building an Extension

Building an extension or carrying out a loft conversion are two of the most popular home improvement projects people take on to add much-needed space and value. From planning permission to design and finance, there is a lot to consider.

This guide covers everything you need to know, in the order you need to know it:

01 **Should I build an extension?**

The financial case for extending vs moving.

02 **How long will it take?**

A realistic timeline from first call to completion.

03 **What to consider before extending**

Party walls, access, insurance, and the costs before a brick is laid.

04 **How much will it cost?**

2026 London construction costs by type and specification level.

05 **Do I need planning permission?**

Permitted development rules for extensions and loft conversions.

06 **Planning: reduce risk before you apply**

Pre-application advice, and your options if the answer is no.

07 **Building regulations**

Planning permission and building regs are not the same thing.

08 **Design to your budget**

Brief your designer with a number, not just a wish list.

09 **Finding a builder**

Red flags, contracts, payment milestones, and what to do if it goes wrong.

Should I Build an Extension?

Moving house costs money — agent fees, legal fees, stamp duty, and the premium for that extra bedroom or bigger kitchen. For the same outlay, you may be able to build a good extension or convert your loft, adding both space and value to your existing home.

What to Consider Before Extending

Party Walls

If your extension involves building or digging foundations within 3m of a boundary or party wall, you must comply with the Party Wall Act. Budget £800–£2,000 per neighbour.

Site Access

How will delivery trucks reach the property? Where will trades park and store materials? Restricted access adds cost — factor it in early.

Your Boiler

Will your existing boiler cope with the demands of the new extension? Replacing the boiler is one option; underfloor heating is another.

Insurance

Notify your insurer before works start. Most home insurers exclude cover during alteration works. Dedicated extension insurance products exist.

Ground Conditions

Soil type, existing drainage, nearby trees (root protection zones), and any history of flooding can all affect foundation design and cost.

Services & Rights of Way

Check for underground services (gas, water, electric, drainage) and any rights of way or easements that cross your property.

The Costs Before a Brick Is Laid

Most homeowners budget for the build. Almost none budget for what comes before it. For a typical London extension, expect £8,000–£16,000 in professional and statutory fees before construction starts. See our Extension Cost Guide for the full itemised breakdown.

How Long Will It Take?

A typical single-storey rear extension in London takes 9–14 months from first meeting to completion. Two-storey and basement projects take longer. Here is a realistic breakdown of each stage.

01

Initial Consultation

First call and home visit. Discuss your brief, assess the property, and agree the scope. **1–2 weeks**

02

Design Development

Concept design, revisions, and finalising the scheme for planning submission. **4–8 weeks**

03

Planning Application

Statutory determination period is 8 weeks for householder applications. Allow 10–13 weeks including validation and potential queries. **8–13 weeks**

04

Technical Design + Building Regs

Detailed construction drawings, structural engineering, and building regulations submission. Runs in parallel with or after planning. **4–6 weeks**

05

Tender + Contractor Selection

Issue schedule of works to builders, allow 4 weeks for pricing, review and appoint. **4–6 weeks**

06

Pre-Construction

Party wall agreements (if needed), building control start notice, contractor mobilisation. **2–4 weeks**

07

Construction

Single storey: 12–16 weeks. Two storey: 16–24 weeks. Basement: 20–30+ weeks. Weather, supply chain, and discovery of unknowns can add time. **12–30 weeks**

08

Snagging + Completion

Walk-through inspection, snagging list, builder fixes defects, building control final sign-off. **2–4 weeks**

Total typical timeline: 9–14 months (single storey), 12–18 months (two storey), 15–24 months (basement). Some stages overlap — your designer will map the programme specific to your project.

How Much Will It Cost to Build?

The cost of your extension will come down to size, specification, and location. A good first step is to use average cost per m² for a similar project to set an initial budget.

2026 London Extension Costs Per m²

EXTENSION TYPE	BASIC SPEC	MID SPEC	HIGH SPEC
Single Storey Extension	£3,000/m ²	£3,500–£4,500/m ²	£4,500–£5,500+/m ²
Two Storey Extension	£3,000/m ²	£3,400–£4,200/m ²	£4,200–£5,000+/m ²
Loft Conversion	£2,600/m ²	£3,200–£3,800/m ²	£4,200+/m ²
Basement (Under Garden)	£6,000/m ²	£7,000/m ²	£8,000+/m ²
Basement (Under House)	£8,000/m ²	£10,000/m ²	£12,000+/m ²
Refurbishment	£1,200/m ²	£2,000/m ²	£3,000+/m ²

Construction only, excluding VAT (20%), professional fees (15–20%), and contingency (10–15%). For the full cost breakdown including pre-build fees and a worked example, see our Extension Cost Guide.

How to Pay for Your Extension

Savings

The ideal option. No interest payments, no risk to your property.

Credit Card

Suits smaller works (thousands, not tens of thousands). Interest-free cards are best.

Personal Loan

Up to ~£25,000. May cover building work if kitchens/bathrooms are bought on store finance.

Remortgage

For larger projects (£25,000+). Many building societies offer Home Improvement Loans up to £200,000.

VAT is charged at 20% on extension works. If the property has been empty for 2+ years, the rate may be reduced to 5%. Zero-rated VAT applies to new-build only, not extensions.

Do I Need Planning Permission?

In many cases you can extend your home under Permitted Development (PD). These rights allow certain works without a planning application, provided you meet the criteria below.

Permitted Development: Extensions

- No more than half the land around the original house covered by additions.
- No extension forward of the principal elevation fronting a highway.
- Single-storey rear: max 8m from rear wall (detached) or 6m (other houses).
- Max height of single-storey rear extension: 4 metres.
- Two-storey rear: max 3m beyond the original rear wall.
- Side extensions: single storey only, max 4m height, max half the width of the original house.
- Max eaves height within 2m of boundary: 3 metres.
- Materials to be similar in appearance to the existing house.
- In conservation areas and designated land, limits are reduced further.

Permitted Development: Loft Conversions

- Volume allowance: 40m³ for terraced houses, 50m³ for detached and semi-detached.
- No extension beyond the plane of the existing roof slope facing the highway.
- No higher than the highest part of the existing roof.
- Side-facing windows must be obscure-glazed, openings 1.7m above floor.
- Dormers (except hip-to-gable) set back at least 20cm from the original eaves.
- Not permitted development in conservation areas or designated land.

Planning Application Fees (from April 2026)

Householder application: £548 to the council + £91 Planning Portal processing fee (inc. VAT). If you are planning a significant extension, engaging with your local authority early and researching local policies is always a good idea.

Planning: Reduce Risk Before You Apply

With planning approvals currently 27% below the 10-year average, it pays to maximise your chances before you submit — and to know your options if the answer is no.

Pre-Application Advice: Your Best Insurance

Before submitting a planning application, you can pay for a pre-app meeting with the council's planning officer. Typical cost: £150–£300. You get written feedback on what is likely to be acceptable — allowing your designer to shape the proposal around the officer's guidance before a formal decision is made. This significantly reduces the risk of refusal and is something we recommend on most projects.

If Planning Is Refused

A refusal is not the end of the road. You have two clear options.

01 Appeal to the Planning Inspectorate

You can appeal the council's decision within 12 weeks (for householder applications). An independent inspector reviews your case. Appeals typically take 6–9 months. No additional fee, but you may need updated drawings and a planning statement.

02 Resubmit a Revised Design

Address the specific reasons for refusal in a new application. Resubmissions within 12 months of refusal are free. This is often the fastest route — most designers can revise within 2–4 weeks.

Common Reasons for Refusal

Overbearing

Extension is too large or too close to neighbours, causing loss of light or outlook.

Street Scene

Design does not match or complement the character of the existing streetscape.

Overlooking

New windows create direct sight lines into neighbouring habitable rooms or gardens.

Conservation Area

Materials, scale, or design approach not sympathetic to the conservation area context.

Studio MASS regularly works with homeowners whose initial applications have been refused. A revised design by an experienced team often resolves the issue.

Building Regulations

Planning Permission vs Building Regulations

Planning permission is the council agreeing to *what* you are building — the size, appearance, and impact on neighbours. **Building regulations** is the council checking *how* it is being built — the structure, fire safety, insulation, and drainage. Most projects need both. They involve different people, different fees, and different stages.

Two Routes to Building Regs Compliance

Full Plans Submission

Send plans to building control or an approved inspector before work starts. The inspector visits at key stages and signs off as you go. Lower risk — problems are caught before they are built.

Building Notice

Notify the council 48 hours before starting. Inspectors visit during construction. Higher risk — you may only discover a compliance issue after it has been built, which then costs money to fix.

Local Authority vs Approved Inspector

You can use your council's building control department or an independent Approved Inspector. Approved Inspectors can be faster and more flexible on scheduling but typically cost more. Both routes result in the same legal sign-off.

Why Building Regs Sign-Off Matters

Without a completion certificate, you face problems when you sell. Conveyancing solicitors check for building regs compliance on every sale. Missing certificates require retrospective applications or indemnity insurance — both cost money and delay transactions. It can also affect home insurance claims.

Warranties

Getting a warranty for your extension is advisable. It covers structural defects and faulty workmanship for a set period (typically 10 years). If something goes wrong, the original builders must return to put it right.

Design to Your Budget

Brief Your Designer With a Budget, Not Just a Wish List

The most common reason projects stall after design is that the build quotes come back higher than expected. Avoid this by sharing your construction budget at the very first meeting. A good designer will work within it. If your budget does not match your brief, better to know that at week one than after six months of design work and a £5,000 fee.

Finding a Designer

Choosing the right person to draw up your plans is as important as choosing the right builder. Do your research, look at previous work, speak to past clients, and choose someone who aligns with your design aspirations.

If you design the extension yourself, you will still need a designer or draughtsperson for planning drawings, and a structural engineer for building regulations calculations. Both form part of the tender documents for builders.

Professional Bodies

RIBA

Royal Institute of British Architects. Chartered architects with full qualifications and PI insurance.

CIAT

Chartered Institute of Architectural Technologists. Specialists in the technical design and construction stages.

RICS

Royal Institution of Chartered Surveyors. Surveyors and project managers with construction expertise.

IStructE

Institution of Structural Engineers. For structural calculations, steelwork design, and foundation engineering.

Whichever designer you choose, confirm they carry sufficient professional indemnity insurance before you instruct them.

Finding a Builder

If there is one thing more difficult than finding the right builder, it is getting on with them throughout the project. Word of mouth is usually the best starting point — speak to friends, family, and neighbours who have done similar work.

How to Compare Quotes

Never compare total numbers alone. Insist that all builders price against the same schedule of works — a detailed, line-by-line document your designer prepares. This is the only way to compare like with like. Get a minimum of three quotes. Builder prices for the same project routinely vary by 15–25%.

Red Flags

- ⚠ **No schedule of works.** A quote without a detailed breakdown is not a real quote.
- ⚠ **Day rates instead of a fixed price.** Day-rate contracts remove cost certainty entirely.
- ⚠ **Large upfront cash payment requested.** No legitimate builder needs 50% upfront.
- ⚠ **No contractors all-risks insurance.** Ask to see the certificate before work starts.
- ⚠ **Reluctance to use a written contract.** If they will not sign a contract, do not hire them.

Contracts and Payments

A **JCT Minor Works** contract is recommended for most residential extensions. It defines scope, price, timescales, and what happens if something goes wrong. Agree milestone payments: mobilisation, foundations, structure, watertight, first fix, second fix, practical completion. Never pay for work that has not been completed. Hold a 5% retention for 6 months after completion to cover defects.

Ready to Start Your Project?

Every good extension starts with a conversation. Book a free, no-obligation call with Studio MASS. We will discuss your ideas, give you an honest view on feasibility and budget, and explain exactly how we can help.

How It Works

- 01 Free introductory call**
Tell us about your property and what you are hoping to achieve. We will give you an honest first view on feasibility, timescale, and likely cost.
- 02 Home visit and survey**
We visit, measure the property, and discuss your brief in detail. This is where the design starts to take shape.
- 03 Design and planning**
We produce concept designs, refine them with you, and manage the planning application from start to finish.
- 04 Build-ready drawings**
Detailed construction drawings, structural engineering, and a full schedule of works — everything your builder needs to give you a fixed price.

Get in Touch

Book a free call to discuss your project.

studio-mass.com

5 star reviews across Google and Houzz

Also from Studio MASS — Free Guides

Extension Cost Guide 2026 — Real London construction costs by type, spec level, and borough zone. Includes pre-build costs, worked examples, and tendering advice.

How to Save Money on Your Renovation — 17 practical tips that protect your budget without compromising your home.