

STUDIO MASS · LONDON

# Extension Cost Guide

Real 2026 figures for London homeowners planning a home extension, loft conversion, or refurbishment. Construction costs by type, specification level, and borough zone.

# How Much Does an Extension Cost?

Planning a home extension is one of the biggest financial decisions a London homeowner will make. Getting the budget right from the start means fewer surprises on site and better decisions at every stage.

This guide gives you real 2026 construction cost figures for London, broken down by extension type, specification level, and borough zone. All figures are for construction only — add VAT (20%) and professional fees (typically 15–20%) on top.

## Calculating Your Extension Budget

Estimating the total cost can be broken into three stages:

1. Set a realistic construction budget using the cost-per-m<sup>2</sup> figures in this guide.
2. Develop a detailed cost estimate as the design takes shape — refining decisions as you go.
3. Get fixed-price tenders from contractors once build-ready drawings are complete.

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*"If you think it's expensive to hire a professional, wait until you hire an amateur."*

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All cost data is based on 2026 London market rates, cross-referenced with Studio MASS project data, BCIS construction cost indices, FMB Build Cost Data, and published builder pricing. Figures are reviewed annually.

# How to Set a Budget for Your Extension

The quickest way to set an initial budget is to use average construction cost per m<sup>2</sup> for the type of extension you are planning. Multiply the floor area by the rate — then add VAT and professional fees on top.

## 2026 London Extension Costs Per m<sup>2</sup>

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

All figures are 2026 London averages for construction only. Professional fees, VAT, fit-out (kitchens, bathrooms, flooring), and contingency are additional. Figures sourced from BCIS, RICS, FMB, and Studio MASS project data.

## Cost by London Borough Zone

ZONE	EXAMPLE BOROUGHES	COST RANGE/M <sup>2</sup>
Inner (Z1–2)	Westminster, Kensington & Chelsea, Islington, Hackney	£4,000–£5,500+
Mid (Z3–4)	Lambeth, Lewisham, Haringey, Ealing	£3,200–£4,500
Outer (Z5–6)	Bromley, Havering, Hillingdon, Kingston	£2,800–£3,800

London extensions cost 25–40% more than the UK average. Higher labour rates (the BCIS Labour Cost Index rose 7.1% year-on-year in Q2 2025), logistical constraints on terraced plots, Victorian-era foundations, and a planning environment that demands more professional input all contribute to the premium.

# 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.

PRE-BUILD COST	TYPICAL RANGE	NOTES
Measured Survey	£350–£700	Before design begins
Designer Fees (Planning Package)	£3,000–£7,000	Design + planning drawings
Structural Engineer	£1,500–£4,000	Required for building regs
Planning Application Fee	£548	Fixed fee to council (from April 2026)
Planning Portal Fee	£91	Portal processing fee (inc. VAT)
Building Regs Drawings + Sign-Off	£1,500–£3,000	Designer + building control inspector
Party Wall Surveyor (Per Neighbour)	£800–£2,000	Required if within 3m of boundary
<b>Total Pre-Build Range (Typical Project)</b>		<b>£8,000–£16,000+</b>

## Why This Matters

The most expensive mistake in a renovation is not choosing the wrong tiles. It is commissioning a design you cannot afford to build. Tell your designer your build budget on day one. A good designer works within constraints. A great one thrives on them.

## Contingency

Every experienced project manager recommends a contingency of 10–15% of construction cost. For older London properties — Victorian terraces, pre-war semis — budget 15–20%. Unexpected drainage, underpinning requirements, and poor existing foundations are real risks that routinely add cost mid-project.

# Fine-Tuning Your Budget

The per-m<sup>2</sup> figures give you a starting point. Apply these modifiers based on your specific circumstances to get closer to your actual project cost.

## Small Extensions (Under 10m<sup>2</sup>)

Site set-up and mobilisation costs are fixed regardless of size — small extensions cost proportionally more per m<sup>2</sup>.

**+ 25% to budget**

## Kitchen Extensions

More plumbing, drainage, and electrics — plus the kitchen fit-out itself is one of the highest-cost items in any project.

**+ 20% to budget**

## Side Extensions

Restricted access increases labour time and delivery costs. Party wall issues with neighbours are more common.

**+ 10% to budget**

## Conservation Area

Restricted material choices, additional planning scrutiny, and specialist trades for period-appropriate details.

**+ 15% to budget**

## City Centre Sites

Parking restrictions, delivery windows, and limited on-site storage add logistics costs for central London projects.

**+ 5–10% to budget**

## Listed Building

Specialist materials, bespoke joinery, and the complexity of working with heritage fabric increase costs significantly.

**+ 30%+ to budget**

## Glass / Frameless Extension

A frameless structural glazing system can cost as much as the rest of the extension combined. Specification choices are critical.

**+ up to 100% to budget**

## Basement (Under House)

Supporting the existing structure while excavating beneath it is the most complex form of residential construction in London.

**+ 50%+ vs under garden**

# Calculating Your Extension Budget

Most projects combine several types of work. Here is a worked example showing how to build up a total project budget from the figures in this guide.

## Worked Example: Side + Rear Extension with Refurbishment

ELEMENT	SIZE	RATE/M <sup>2</sup>	MODIFIER	COST
Two Storey Side Extension	25m <sup>2</sup>	£3,400	+10% side	£93,500
Single Storey Rear (Kitchen)	12m <sup>2</sup>	£4,500	+20% kitchen	£64,800
Internal Refurbishment	15m <sup>2</sup>	£2,000	—	£30,000
<b>Construction Subtotal</b>				<b>£188,300</b>
<b>Pre-Build Fees (Survey, Design, Planning, Building Regs, Party Wall)</b>				<b>£12,000</b>
<b>VAT (20% on construction)</b>				<b>£37,660</b>
<b>Contingency (10%)</b>				<b>£18,830</b>
<b>Total Project Budget</b>				<b>~£257,000</b>

This example uses mid-specification rates for zones 3–4. Your project cost will vary based on size, specification, location, and site conditions. Kitchen and bathroom fit-out costs are additional.

## Total Project Cost Breakdown

A useful rule of thumb for budgeting the full cost of an extension project in London:

COST ELEMENT	APPROX. % OF TOTAL
Construction (Build Cost)	60%
VAT	20% of construction
Professional Fees	10–15%
Planning / Building Regs / Party Wall	3–5%
Contingency	10–15%

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 generally applies only to new-build, not extensions.

# How Extension Design Affects Cost

Every construction cost is built up from a series of elements. Understanding how these break down helps you make informed trade-offs during the design process.

## Typical Construction Cost Breakdown

ELEMENT	% OF BUILD	INCLUDES
Preliminaries	10%	Contractor site set-up, scaffolding, skips, welfare
Foundations & Structure	45%	Below-ground works, steelwork, load-bearing walls
External Envelope	15%	Windows, external doors, roof, cladding
Plumbing & Electrics	10%	Heating, lighting, drainage connections
Internal Finishes	20%	Plaster, floor screed — excludes fit-out items

## The Four High-Cost Decision Points

These choices have the biggest single impact on total project cost. Get them right during design — changing them on site is far more expensive.

### Kitchens

£15,000–£100,000+

The range is enormous. IKEA carcasses with bespoke door fronts is the most cost-effective route to a high-end look.

### Glazed Openings

£4,000–£50,000+ per opening

Bi-folds, sliders, or fixed glazing all vary significantly. Frameless structural glazing sits at the top of the range.

### Floor & Wall Finishes

£30–£300+ per m<sup>2</sup>

Tile only where needed (wet areas). Use paint elsewhere. Large-format tiles cost less to lay than small-format mosaics.

### Special Features

£5,000–£30,000+

Underfloor heating, high-spec lighting, ceiling speakers. Plan for these early — retrofitting costs more.

Work closely with your design team during the technical design stage. Trade-offs are normal — a more expensive kitchen may mean simpler finishes elsewhere to stay within budget.

# Getting the Right Price From Builders

## Never start on an estimate

An estimate is useful during design — but never commit to construction without a clear, fixed-price quotation for defined works.

## Run a proper tender process

Provide builders with complete drawings and a schedule of works. Give at least four weeks to price. Open all tenders at the same time.

## Three quotes minimum

Builder quotes for the same project often vary by 15–25%. Getting multiple competitive prices is the single most effective way to control build cost.

## Fixed price, not day rate

Day-rate contracts remove cost certainty. Insist on a fixed price for defined works. A JCT Minor Works contract is recommended for most residential extensions.

## Check insurance and references

Ask for contractors all-risks insurance and speak to previous clients. A recommendation from someone with a similar project is worth more than any online review.

## Never pay ahead of stage

Agree milestone payments: mobilisation, foundations, structure, watertight, first fix, second fix, practical completion. Never pay for work that has not been completed.

## Ready to Start Your Project?

Book a free 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 — no obligation.

[studio-mass.com](https://studio-mass.com)

5 star reviews across Google and Houzz

### Also from Studio MASS — Free Guides

**Project Guide 2026** — Everything you need to know about building an extension: planning permission, building regs, finding a designer, and finding a builder.

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