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The UK Homeowner's Guide

Extensions, Renovations, Landscaping and Self Build

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OMRY BUILDING CONTRACTORS

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The UK Homeowner's Guide to Extensions, Renovations, Landscaping and Self Build. First published 2026 by Omry Building Contractors, United Kingdom.

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Please Read First

This guide provides general information for homeowners in the United Kingdom about extensions, renovations, landscaping and self build projects. It is written for England in most of its regulatory detail, with notes on Wales, Scotland and Northern Ireland where the position differs: always confirm the position for your own nation and local authority area.

This guide is not legal, financial, structural engineering or architectural advice, and it is not a substitute for advice from a qualified professional about your specific project. Planning rules, Building Regulations, tax treatment and grant schemes change regularly. The rules, figures, fees and thresholds in this guide reflect the position as understood at the time of writing and are provided as a starting point for your own research, not as a guarantee of current accuracy.

Before starting any work, always check current requirements directly with your Local Planning Authority, Building Control body, and the relevant government guidance ([gov.uk](https://www.gov.uk) and the Planning Portal for England and Wales. mygov.scot for Scotland. nidirect.gov.uk for Northern Ireland).

For anything involving a shared wall or boundary, structural alteration, significant sums of money, or a listed building or conservation area, take advice from a qualified architect, structural engineer, party wall surveyor, solicitor or accountant before committing to a course of action.

Costs quoted throughout this guide are indicative ranges only. Construction costs vary significantly by region, specification, site conditions and market conditions, and should always be confirmed with local quotes before budgeting a real project.

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CHAPTER ONE

Introduction & How to Use This Guide

Whatever you're planning (a side return kitchen extension, a full rewire, a new patio, or building an entire house from a bare plot), almost every UK home project sits on the same foundation: planning rules, Building Regulations, and (often overlooked) the law governing shared walls and boundaries. Get that foundation right first, and the rest of the project (design, cost, contractors) becomes far more manageable.

This guide is organised so you can read it in two ways. Read Chapter 2 first regardless of your project, since it explains the planning and Building Control system that every other chapter refers back to. Then go straight to the chapter that matches what you're doing:

- **Chapter 3: Extensions**, single and double storey rear, side, wraparound, loft, garage, basement and garden room extensions.
- **Chapter 4: Renovations**, structural work, roofing, damp, insulation, electrics, plumbing, windows, kitchens and bathrooms.
- **Chapter 5: Landscaping**, patios, decking, fences, driveways, trees, garden buildings and drainage.
- **Chapter 6: Self Build**, land, design, build routes, finance, VAT reclaim, warranties and project management for building a whole new house.
- **Chapters 7 to 11**, cross cutting topics that apply to every project: costs, hiring professionals, avoiding pitfalls, resources and a glossary.

A note on the four nations: planning permission, Building Regulations and Building Control are devolved matters. The detailed limits in this guide (permitted development thresholds, Approved Document letters, fee structures) describe the system in England unless stated otherwise, because it is the most heavily documented and is broadly representative.

Wales operates a similar but separately legislated system. Scotland uses different terminology ('planning permission' still applies, but Building Regulations are replaced by the Building Standards system, checked by 'verifiers' rather than 'Building Control').

Northern Ireland has its own planning and Building Regulations regime entirely. Section 2.7 summarises the key differences, and you should always confirm specifics with the relevant national body before relying on an England specific figure.

CHAPTER TWO

Understanding the UK Planning & Building Control System

2.1 Two Separate Approvals, Not One

The single biggest source of confusion for homeowners is treating 'planning' and 'Building Regulations' as the same thing. They are not, they are checked by different bodies, and you can need either, both, or neither depending on the work:

- **Planning permission / permitted development** controls whether you are allowed to build something at all: its size, position, and impact on neighbours and the street scene. Decided by your Local Planning Authority (the council).
- **Building Regulations** control how whatever you build must be constructed: structural safety, fire safety, insulation, ventilation, drainage, electrical safety and accessibility. Checked by Building Control, regardless of whether planning permission was needed.

A small single storey rear extension might need no planning permission at all (it falls within permitted development) but will still need full Building Regulations approval, because it involves a new structure, foundations, drainage and insulation. Conversely, painting your house a different colour needs no Building Regulations approval but could, in rare cases (a listed building, an Article 4 area), need planning permission. Always consider the two separately.

THIRD STRAND

A third, entirely separate piece of law (the Party Wall. Act 1996) can also apply to work near a shared wall or boundary, regardless of what planning and Building Control require. See section 2.5.

2.2 Permitted Development Rights (PD)

Permitted development (PD) is a national right, set out in the Town and Country Planning (General Permitted Development) (England) Order 2015 (the GPDO), that lets homeowners carry out a defined range of works without submitting a planning application. If your project stays within the published limits, it is automatically lawful: no application, no fee, no waiting. Roughly 60 to 80% of UK single storey rear extensions are built this way.

PD rights are calculated against the 'original house': meaning the house as it was first built, or as it stood on 1 July 1948 if it predates that. Crucially, any extensions or outbuildings added since then by you or a previous owner count against your remaining PD allowance, even if you didn't build them yourself. Always check what has already been added to a property before assuming you have full PD headroom available.

2.2.1 General conditions that apply across almost all PD extension and outbuilding work

- Materials used must be similar in appearance to the existing house.
- No verandas, balconies, or raised platforms more than 300mm above ground level.
- Extensions and outbuildings together must not cover more than 50% of the land around the 'original house' (gardens, not the footprint of the house itself).
- Work must not extend forward of the principal elevation, or the side elevation where it fronts a highway.
- Upper floor side windows in extensions must be obscure glazed, and any opening section must be at least 1.7m above the floor (the 'privacy rule').

2.2.2 Where PD does not apply at all

PD rights are removed or restricted on what the GPDO calls 'Article 2(3) designated land' and similar protected categories:

- **Flats and maisonettes** have no PD rights for extensions at all: any flat owner needs full planning permission, and lease terms may also restrict alterations.
- **Listed buildings** (Grade I, II* and II) have PD removed and require Listed Building Consent for almost any alteration, inside or out: see section 2.6.
- **Conservation areas**, National Parks, Areas of Outstanding Natural Beauty, the Broads, and World Heritage Sites ('Article 2(3) land') have tighter PD limits, particularly for side extensions, two storey rear extensions, and cladding.
- **Article 4 Directions** are local orders that strip some or all PD rights from a specific street, estate or area: common in parts of London and historic town centres. Always check with the council before assuming PD applies.

RECOMMENDED STEP

Even when you are confident a project meets the PD rules, apply for a Lawful Development Certificate (a modest fixed fee, payable to the council) before building. It gives you a legal document confirming the work is lawful, which matters enormously if you sell the property later or if a neighbour challenges the works years afterwards: the council can otherwise issue an enforcement notice requiring demolition.

2.3 Full Planning Permission

If your project falls outside PD limits, you'll need a householder planning application (for most house alterations) or a full planning application (for new dwellings and larger schemes). In England and Wales this is submitted through the Planning Portal. Scotland uses the ePlanning service. Northern Ireland applications go through your local council's planning portal.

1. **Pre application advice** (optional but recommended): many councils offer a paid pre application service where a planning officer gives informal feedback on your proposal before you commit to a full application.
2. **Submit the application:** with site plans, elevations, and a written description. Current fees are set by the council/government and change periodically: check the Planning Portal's fee calculator for the up to date figure rather than relying on an old number.
3. **Validation and consultation:** the council notifies neighbours and may post a public notice. Anyone can comment within the consultation period.
4. **Decision:** councils aim to decide most householder applications within 8 weeks (longer for larger or more complex schemes).
5. **Appeal:** if refused, you can appeal to the Planning Inspectorate (England) or the equivalent body in your nation, though this adds significant time.

2.4 Building Regulations & Building Control

Building Regulations set minimum standards for the safety, energy efficiency and accessibility of building work, regardless of whether planning permission was needed. The detailed technical standards are published as a series of 'Approved Documents', each covering a different topic,

PART	COVERS
A	Structure
B	Fire safety
C	Site preparation & resistance to moisture
D	Toxic substances
E	Resistance to sound
F	Ventilation
G	Sanitation, hot water safety & water efficiency
H	Drainage & waste disposal
J	Heat producing & fuel storage systems
K	Protection from falling, stairs & ramps
L	Conservation of fuel & power (energy efficiency)
M	Access to & use of buildings
O	Overheating
P	Electrical safety
Q	Security
R	Infrastructure for electronic communications
S	Infrastructure for charging electric vehicles

- Building Regulations approval can be obtained through two routes:
- **Local Authority Building Control:** the council's own building control team. They can also enforce against unauthorised work.
 - **A Registered Building Control Approver (RBCA),** a private sector alternative: this is the term that replaced 'Approved Inspector' from April 2024 under the Building Safety Act 2022. RBCAs are registered with, and overseen by, the Building Safety Regulator.

For most domestic work you submit either a Building Notice (simpler, for straightforward jobs, but gives the council/RBCA no chance to check your design before you start) or a Full Plans application (your drawings are checked in advance, giving more certainty before work begins, usually preferred for extensions and conversions). Inspections happen at key stages (foundations, damp proofing, drainage, structure, completion), and you receive a Completion Certificate at the end. Keep this safely: you will need it to sell the house, to satisfy a mortgage lender, and (for self build and qualifying conversions) to claim back VAT.

Many smaller jobs (replacing windows, a new boiler, rewiring, a new bathroom) can instead be self certified through a Competent Person Scheme (for example FENSA or Certass for windows, Gas Safe for gas work, NICEIC or NAPIT for electrical work). The installer notifies the scheme and issues you a compliance certificate directly, without a separate Building Control application. Always check the installer is currently registered.

2.5 The Party Wall. Act 1996

This is the single most commonly overlooked piece of legislation among homeowners renovating or extending their homes. It applies in England and Wales (not Scotland or Northern Ireland, which have different neighbour notification arrangements) and exists entirely separately from planning permission and Building Regulations: you can need all three, or just one, for the same project.

The Act applies to three categories of work, each with its own notice period:

TYPE OF WORK	NOTICE REQUIRED	MINIMUM NOTICE PERIOD
Work directly to an existing party wall or party structure (e.g. cutting in steel beams, raising the wall, underpinning)	Party Structure Notice	2 months
Building a new wall on or astride the boundary line	Line of Junction Notice	1 month
Excavating within 3m of a neighbouring building (where your foundations will go deeper than theirs), or within 6m where a 45° line from the base of their foundations would be cut	Section 6 (3m/6m) Notice	1 month, with detailed excavation plans included

Common trigger projects include loft conversions (steels into the party wall), rear and side extensions built up to or astride a boundary, and basement digs. Once a notice is served (in writing, and it remains valid for one year), your neighbour can consent, dissent, or simply not respond: a non response is treated as a dispute, not as agreement. Where there's a dispute, a party wall surveyor (or one surveyor agreed jointly, or one appointed by each side) prepares a Party Wall Award setting out how and when the work can proceed, alongside a schedule of condition recording the existing state of the neighbouring property. As the person carrying out the work (the 'Building Owner'), you normally pay for the surveyor(s): typically £700 to £1,200 for a single agreed surveyor, or £1,500 to £2,500+ where each side appoints their own.

Starting notifiable work without serving notice doesn't make the work illegal in itself, but it removes your statutory rights and exposes you to a court injunction or a claim for damages if anything goes wrong. Serve notice in good time, and have an informal conversation with your neighbour before the formal letter lands: it resolves the great majority of cases without a dispute ever arising.

2.6 Listed Buildings & Conservation Areas

If your home is listed (Grade I, II* or II in England and Wales. Category A, B or C in Scotland. Grade A, B+ or B1/B2 in Northern Ireland), you need Listed Building Consent for almost any alteration that affects its character: internal or external, and regardless of whether the work would otherwise fall under permitted development. Carrying out unauthorised work to a listed building is a criminal offence. Speak to your council's conservation officer early. many will give informal advice before you commission drawings.

Conservation area status doesn't usually affect internal works, but it does restrict external alterations, removes some PD rights (notably for cladding, side extensions and two storey rear extensions), and requires six weeks' written notice to the council before felling or substantially pruning most trees over 75mm in diameter (measured at 1.5m height), with limited exemptions for dead, dying or dangerous trees.

2.7 Wales, Scotland & Northern Ireland: Key Differences

NATION	PLANNING SYSTEM	BUILDING CONTROL TERMINOLOGY	WHERE TO CHECK
England	Town & Country Planning Act 1990 / GPDO 2015	Building Regulations. Local Authority Building Control or a Registered Building Control Approver	planningportal.co.uk, gov.uk
Wales	Planning (Wales) Act 2015 / Wales specific permitted development order	Building Regulations (Wales): separately amended from England, including its own energy efficiency timetable	planningportal.co.uk (Wales section), gov.wales
Scotland	Town and Country Planning (Scotland) Act 1997	Building Standards (not 'Building Regulations'), checked by a 'verifier' rather than Building Control	mygov.scot, eplanning.scot
Northern Ireland	Planning Act (Northern Ireland) 2011	Building Regulations (Northern Ireland), administered by local council Building Control NI	planningni.gov.uk, nidirect.gov.uk

The principles in this guide (separating 'can I build it' from 'is it built safely', checking neighbour notification law, budgeting realistically) apply everywhere in the UK. The specific numeric limits (the 4m/3m extension depths, the fee amounts, the exact Approved Document letters) are England specific and should be checked against the equivalent Welsh, Scottish or Northern Irish source before you rely on them.

CHAPTER THREE

House Extensions

This chapter covers every common type of extension, the permitted development limits that apply in England (always cross check Wales/Scotland/NI equivalents), and realistic cost benchmarks. Whichever type you're planning, read Chapter 2 first: every extension also needs Building Regulations approval, and most trigger the Party Wall Act if built up to or through a shared wall.

3.1 Single Storey Rear Extensions

The most common UK home improvement project, usually used to create an open plan kitchen diner. Two permitted development tiers apply:

	DETACHED HOUSE	SEMI DETACHED / TERRACED
Standard PD limit (no neighbour consultation needed)	Up to 4m deep	Up to 3m deep
'Larger Home Extension' PD limit (requires prior approval)	Up to 8m deep	Up to 6m deep
Maximum height	4m overall. eaves max 3m within 2m of a boundary	Same

Going beyond the standard limit doesn't need full planning permission: it uses the Larger Home Extension Scheme ('prior approval'), a lighter touch neighbour consultation process: you submit a written description and plans to the council, neighbours have 21 days to object, and if no one objects (or the council judges any objection doesn't cause unacceptable harm to daylight or amenity) the extension is automatically approved without a full planning decision. It is not a rubber stamp: a well founded neighbour objection about loss of light can still see the scheme refused or reduced.

Typical construction costs for a mid range single storey rear extension (standard block and brick, lean to or flat roof, decent windows and doors, plastered and decorated, excluding kitchen fit out) run broadly £1,900 to £2,500 per m² ex VAT in much of England. premium specifications with large glazing, roof lanterns and underfloor heating run higher, around £2,700 to £3,300 per m². a shell only build (weathertight structure, no internal finish) can come in around £1,300 to £1,900 per m². Costs vary significantly by region and site access: always get local quotes.

3.2 Side Extensions & Side Return Extensions

Under PD, a single storey side extension must be no more than half the width of the original house, no higher than 4m, and must use matching materials. Side extensions of more than one storey always require full planning permission. The 'side return' extension (infilling the alley alongside a Victorian or Edwardian terrace's kitchen) is one of the most popular ways to gain space in this type of property and is often combined with a rear extension.

3.3 Two Storey & Multi Storey Rear Extensions

Permitted development for a two storey (or taller) rear extension is far tighter than for single storey: maximum depth 3m, the extension must be at least 7m from the rear boundary, eaves and ridge height cannot exceed the existing house, the roof pitch must match as far as practicable, and any upper floor side windows must be obscure glazed with openings 1.7m above floor level. Two storey rear extensions always require a prior approval application (the equivalent neighbour consultation process to section 3.1), and on Article 2(3) land (conservation areas, AONBs etc.) they require full planning permission outright, with no PD route available at all.

Structurally, these projects usually involve cutting into the party wall for floor joists and steel beams on both storeys, so a Party Wall Notice is almost always required (section 2.5).

3.4 Wraparound Extensions

Combining a side and rear extension into a single 'wraparound' L shape is a very popular way to maximise ground floor space, but the combined footprint almost always exceeds the standard PD limits: most wraparounds need full planning permission. They're popular precisely because they create large, light, open plan kitchen diner living spaces. expect a structural engineer to specify a steel portal frame or similar to support the open span.

3.5 Loft Conversions

Loft conversions are permitted development up to a volume allowance of 40m³ added roof space for terraced houses, or 50m³ for semi detached and detached houses, provided the conversion doesn't extend beyond the existing roof slope facing a highway, materials match, and (for any dormer) the design doesn't sit forward of the existing roof. Beyond those limits, or for any change to the roof shape visible from the highway, full planning permission is needed.

- **Rooflight/Velux conversion:** cheapest and quickest, no change to the roof shape, almost always within PD.
- **Dormer conversion:** a box shaped extension to the rear slope that adds full headroom and floor space: the most common type.
- **Hip to gable conversion:** extends a hipped roof out to a vertical gable end, common on 1930s semi detached houses, adding significant width.
- **Mansard conversion:** replaces most of the rear roof slope with a near vertical wall, maximising space but the most disruptive and expensive option, and more likely to need full planning permission.

Building Regulations are demanding for loft conversions: a safe escape route in case of fire (often requiring upgraded fire doors and smoke alarms throughout the house, not just the loft), adequate structural strengthening of the existing floor joists (rarely sized for habitable loads), a compliant staircase, and insulation meeting current Part L standards. Steel beams almost always go into the party wall in a semi detached or terraced house, triggering a Party Wall Notice.

3.6 Garage Conversions

Converting an integral or attached garage into living space is one of the lowest risk PD projects: around 90% proceed without a full planning application, because you're typically not changing the external footprint, just the use and the (now blocked up) garage door opening. Two checks before committing: first, some councils apply local policies protecting off street parking provision, particularly where on street parking is already under pressure: check before removing a garage's parking function. Second, converting a free standing detached garage into a separate habitable annexe (rather than ancillary space connected to the main house) is more likely to need full planning permission, especially if it could function as an independent dwelling.

3.7 Basements & Cellar Conversions

Converting an existing cellar, or excavating a new basement, often doesn't need planning permission if there's no enlargement and no change to the external appearance of the house; but it always needs full Building Regulations approval, covering structural waterproofing and tanking design, fire escape provision, ventilation, and drainage (including pumped drainage where the new floor level sits below the main sewer). Basement excavation is structurally demanding and frequently requires underpinning beneath party walls or close to neighbouring foundations, which brings the Party Wall Act's 3m/6m excavation notice into play (section 2.5).

In some London boroughs, locally adopted 'basement policies' require full planning permission for basement excavation regardless of the general PD position, often with extra conditions around construction method statements, traffic management for spoil removal, and protection of neighbouring structures. Always check local policy specifically for basement work.

3.8 Porches, Conservatories, Orangeries & Garden Rooms

- **Porches** are PD provided the floor area is no more than 3m², the height doesn't exceed 3m, and no part is within 2m of a boundary that fronts a highway.
- **Conservatories** are often exempt from full Building Regulations if they're thermally separated from the house by proper external quality doors, have independently controlled heating, and the glazing meets safety standards: but confirm the exemption applies to your design with Building Control before assuming it does.
- **Garden rooms and outbuildings** used for ancillary purposes (office, gym, studio) generally fall under the outbuilding PD rules covered in Chapter 5. using one as habitable accommodation (a bedroom, or self contained annexe with its own kitchen and bathroom) is treated differently and is far more likely to need full planning permission.

3.9 Extension Costs at a Glance

PROJECT	TYPICAL INDICATIVE RANGE (EX VAT)
Single storey rear extension, mid range spec	£1,900 to £2,500 per m ²
Single storey rear extension, premium spec (large glazing, roof lantern, UFH)	£2,700 to £3,300 per m ²
Single storey extension, shell only	£1,300 to £1,900 per m ²
Loft conversion (rooflight)	£20,000 to £35,000 typical, varies by roof size
Loft conversion (dormer)	£35,000 to £55,000 typical
Garage conversion	£10,000 to £25,000 typical, depends on insulation/services needed

These are broad, regionally variable indicators only: get at least three local quotes before budgeting a real project, and see Chapter 7 for the hidden costs that often catch homeowners out.

CHAPTER FOUR

House Renovations: All Aspects

Renovation work ranges from cosmetic redecoration (which needs no permission of any kind) to major structural alteration (which needs an engineer, Building Control sign off, and possibly a Party Wall Notice). This chapter works through the building fabric system by system.

4.1 Structural Alterations

Removing or altering a load bearing wall (most commonly to create an open plan kitchen diner or living space) always requires a structural engineer's calculations specifying the replacement beam (commonly an RSJ steel beam or engineered timber beam) and its bearing, followed by Building Regulations sign off under Part A (Structure), with an inspection during the works to verify the beam and supports are installed as designed. If the wall is, or is adjacent to, a party wall, a Party Wall Notice is usually required too. Never remove a wall 'to see what happens': get a structural survey of any older or previously altered property before any structural renovation, since past unrecorded alterations are a common and expensive surprise.

4.2 Roofing

Re roofing (tiles, slate, or a flat roof system such as EPDM rubber, GRP fibreglass, or modern high performance felt) is generally PD as repair/maintenance if it doesn't change the roof shape, but a substantial re roof does trigger Part L energy efficiency requirements for the insulation specification, even though the work might not need planning permission at all. Roof lights and replacement chimneys are usually straightforward. raising the ridge height or changing the roof shape goes beyond simple re roofing and may need planning permission (see also the loft conversion rules in section 3.5).

4.3 Damp, Timber Treatment & Ventilation

Damp has three distinct causes that require different remedies, and misdiagnosis is the single most common reason damp treatment fails:

- **Rising damp**, ground moisture drawn up through masonry, usually addressed via a damp proof course or chemical injection: genuinely rare in practice compared to how often it's diagnosed.
- **Penetrating damp**, water entering through a defect (failed pointing, a cracked render, a blocked gutter, a bridged cavity), fixed by remedying the actual point of entry, not by injecting chemicals.
- **Condensation**, by far the most common cause in occupied homes, caused by warm moist air meeting cold surfaces, addressed through ventilation and heating patterns rather than any structural treatment.

Older properties (particularly pre 1920s solid wall construction) are also prone to woodworm and dry/wet rot in roof and floor timbers: get a timber and damp survey before structural renovation work, and treat genuine structural infestation rather than cosmetic surface treatment alone. Building Regulations Part F sets ventilation requirements for any renovation that affects airtightness or adds wet rooms: background ventilation, mechanical extract in kitchens and bathrooms, and (in highly airtight retrofits) consideration of whole house mechanical ventilation with heat recovery (MVHR).

4.4 Insulation & Energy Efficiency

Cavity wall, loft, internal wall (for solid wall properties), and underfloor insulation are the standard retrofit measures, each with different cost, disruption and payback profiles: loft insulation is typically the cheapest and fastest payback. internal or external wall insulation is the most disruptive and expensive but transforms comfort in solid wall Victorian and Edwardian housing stock.

An Energy Performance Certificate (EPC) is a legal requirement whenever you sell or let a property, rating it from A (most efficient) to G (least efficient): worth checking your current rating before a major renovation, since several common upgrades (insulation, glazing, heating system) directly move the rating and can be planned together rather than piecemeal.

Note that the Future Homes Standard (covered in depth in Chapter 6) primarily targets new build homes from 2027, not existing home retrofits, but it signals the direction of travel for the whole housing stock, and heat pumps and solar PV are increasingly common choices in renovation projects too. Government grant schemes for low carbon heating and insulation change periodically: check current schemes via gov.uk before assuming a specific grant or amount is still available.

4.5 Electrical Rewiring

A full or partial rewire, or a new consumer unit, is ‘notifiable’ work under Part P of the Building Regulations. In practice almost everyone uses an electrician registered with a competent person scheme (NICEIC, NAPIT and others) who self certifies the work and issues an Electrical Installation Certificate directly, without a separate Building Control application: confirm your electrician is currently registered before work starts. If you're buying an older property, an Electrical Installation Condition Report (EICR) will flag any inherited wiring that needs attention.

4.6 Plumbing & Heating

Any work on a gas appliance (a new boiler, moving a gas pipe, a new gas fire) must legally be carried out by a Gas Safe registered engineer. Heat pump installation (increasingly common, and effectively mandatory for new build compliance with the Future Homes Standard from 2027, see Chapter 6) should use an MCS certified installer, partly because MCS certification is usually required to access any current government grant. Underfloor heating and unvented hot water cylinders both have their own Building Regulations requirements (Part L and the G3 unvented hot water storage rules respectively), generally satisfied via a competent person scheme rather than a standalone Building Control application.

Hidden but expensive renovation realities worth budgeting for early: relocating a boiler or hot water cylinder, upgrading the incoming electrical supply for a heat pump or EV charger, and bringing old lead or galvanised steel pipework up to current standards in pre 1970s properties.

4.7 Windows & Doors

Replacement windows and doors are notifiable Building Regulations work, almost always handled through the FENSA or Certass competent person schemes rather than a direct Building Control application: the installer registers the work and you receive a certificate. Part L sets minimum thermal performance (U value) standards for replacements, which is why modern double or triple glazing is required even in a straightforward like for like swap. In a listed building or conservation area, window style, glazing bar pattern and even frame material can be restricted or require Listed Building Consent: always check before ordering replacement windows in a protected property.

4.8 Kitchens & Bathrooms

Planning permission is rarely needed for kitchen or bathroom renovations unless you're altering the external appearance (a new soil vent pipe, an extractor flue through an external wall in a sensitive location) or the property is listed. Building Regulations matter more here: Part P defines electrical safety 'zones' around baths and showers restricting socket and switch positions. Part G covers sanitation, hot water safety (preventing scalding) and water efficiency. and Part F sets minimum mechanical extraction rates for bathrooms without external windows and for kitchens generally.

4.9 Flooring, Plastering & Decorating

Purely cosmetic work (new flooring, replastering, decorating) needs no permission and no Building Regulations approval in almost all cases. The main exception is where work affects fire separation between flats or between a house and an integral garage, or where you're changing floor levels in a way that affects accessibility or drainage falls.

4.10 Renovating Listed & Period Properties

If your home is listed, Listed Building Consent is required for the great majority of alterations: including many that would be entirely unregulated in a non listed house, such as repointing with the wrong mortar mix, replacing internal doors, or installing a new kitchen if it affects a historic room layout. Carrying out unauthorised work to a listed building is a criminal offence with no statute of limitations, and can require reversal at your own cost. Engage your council's conservation officer at the earliest possible stage.

Asbestos containing materials were used extensively in UK construction until the substance was banned outright in 1999 (white asbestos): anything built or renovated before 2000 may contain it in textured ceiling coatings ('Artex'), old garage and outbuilding roof sheets, floor tiles, pipe lagging, and some insulation boards. Commission an asbestos survey before any renovation work that will disturb these materials in a pre 2000 property. if asbestos is present, use a licensed contractor for removal rather than attempting it yourself.

CHAPTER FIVE

Landscaping & Outdoor Spaces

Garden and outdoor projects are subject to their own permitted development rules, distinct from (but related to) the extension rules in Chapter 3: most notably, garden structures and hard surfacing count towards the same cumulative 50% land coverage limit as house extensions.

5.1 Patios & Decking

A patio or deck is permitted development provided its surface sits no more than 300mm above the original (pre works) ground level, and (combined with any other outbuildings, extensions and decking) doesn't exceed the 50% garden coverage limit. Raised decks above 300mm need full planning permission, primarily because of the privacy and overlooking impact a raised platform has on neighbouring gardens. sloping gardens are a frequent trap here, since a deck level with the house at one end can easily exceed 300mm by the time it reaches the far end of a sloping plot.

Separately, sustainable drainage (SuDS) rules require that paving over more than 5m² of a front garden with an impermeable material (standard concrete, non porous block paving) either uses a permeable alternative (gravel, porous resin bound surfacing, permeable block paving) or drains the run off to a soft landscaped area rather than the street: paving a front garden in non permeable material without one of these provisions technically requires planning permission, even though most homeowners are unaware of the rule.

5.2 Fences, Walls, Gates & Boundaries

Fences, walls and gates are PD up to 2m in height measured from ground level on your side of the boundary. next to a highway used by vehicles (including most front gardens), the limit drops to 1m. Height is measured to the very top of any structure, including trellis toppers: adding a 300mm trellis to a 2m fence pushes the whole structure over the limit.

Boundary ownership disputes are common and rarely resolved by guesswork: check the title deeds (available from the Land Registry) rather than relying on the conventional 'T marks' on old plans, which are a helpful indicator but not legally conclusive. If a fence or wall sits exactly on (or straddles) the boundary, building or rebuilding it can itself trigger the Party Wall Act's Line of Junction Notice (section 2.5).

5.3 Driveways & Parking

Creating a new vehicle crossing over a public footway (a 'dropped kerb') needs separate permission from the council's highways department: distinct from, and in addition to, any planning permission for the driveway itself. The same SuDS permeability rule from section 5.1 applies to driveways: use a permeable surface, or direct run off to soft landscaping, to stay within permitted development.

5.4 Trees, Hedges & Protected Landscape Features

A Tree Preservation Order (TPO) makes it a criminal offence, carrying potentially unlimited fines, to fell, top, lop, uproot or wilfully damage a protected tree without the council's written consent: check whether a tree is protected before any work, particularly before buying a plot with mature trees you plan to remove. In a conservation area, even unprotected trees over 75mm trunk diameter require six weeks' written notice to the council before felling or substantial pruning, with limited exemptions for dead, dying or dangerous trees.

The High Hedges Act 2003 (England and Wales) gives neighbours a formal complaint route to the council where an evergreen hedge over 2m blocks light or access to a neighbouring garden: the council can require the hedge to be reduced, with a fee charged to the complainant.

5.5 Garden Buildings: Sheds, Studios, Offices & Summer Houses

Outbuildings (sheds, garden offices, summer houses, greenhouses, pergolas) are PD subject to: maximum eaves height 2.5m where the structure is within 2m of a boundary. maximum overall height 4m for a dual pitched roof or 3m for any other roof shape. not positioned forward of the principal elevation of the house. and counted, cumulatively with any house extensions and other outbuildings, towards the overall 50% garden coverage limit.

A garden office or studio used for ancillary purposes (working from home, a gym, a hobby room) is generally fine under these rules. Using a garden building as independent living accommodation (a bedroom, or a self contained annexe with its own kitchen and bathroom capable of functioning as a separate dwelling) is treated quite differently by most councils and is far more likely to need full planning permission, partly because of council tax and separate dwelling implications.

5.6 Drainage, SuDS, Ponds & Pools

Beyond the patio/driveway permeability rules already covered, garden ponds generally need no permission unless unusually large, affecting site drainage, or located where protected species (great crested newts being a common example) might be present. Swimming pools are typically fine under PD if uncovered or only lightly enclosed and within the general outbuilding and coverage limits. a substantial permanent pool building or enclosure is more likely to need planning permission, both for its own footprint and because it usually pushes the cumulative garden coverage over the 50% threshold.

5.7 Outdoor Lighting & Electrics

New electrical circuits for garden lighting, power to a garden office, a hot tub, or a pond pump are notifiable Part P work, in the same way as electrics inside the house (section 4.5): use a registered electrician and obtain the appropriate certificate, since insurers and future buyers will expect to see it.

CHAPTER SIX

Building a New House: The Full Self Build Journey

Self build is the most involved project in this guide, combining everything in Chapters 2 to 5 with land acquisition, specialist finance, structural warranties, and (from 2027) a step change in energy standards. This chapter walks the journey in the order most self builders actually experience it.

6.1 Finding & Buying Land

Plots are found through estate agents, specialist plot finding services, land auctions, direct approaches to landowners, and increasingly through council 'self build registers' that some authorities are required to maintain. Before committing, carry out due diligence covering:

- Title checks, restrictive covenants and easements (rights of way or services crossing the land) via the Land Registry.
- Availability and cost of connecting water, electricity, gas, foul/surface water drainage and broadband.
- Flood risk and ground contamination history.
- Ecology: protected species surveys (bats, great crested newts and similar) are a common and sometimes expensive condition of planning consent.
- Highways access: visibility splays and any need for a new or widened access onto the public road.

Plots sold with planning permission already secured cost more but carry far less risk. buying land speculatively and pursuing planning yourself is cheaper but means budgeting for the very real possibility of refusal, appeal, or a permission with conditions that change your design significantly.

6.2 Design & Planning Strategy

Self build planning applications can be outline (establishing the principle of development, with detailed design to follow in a later 'reserved matters' application) or full (everything decided in one application). Pre application advice from the council, taken before finalising drawings, is worth its modest fee on almost every self build project. Most self builders appoint an architect or architectural technologist at this stage: see Chapter 8 for how to choose one.

Timing matters more than usual right now: the Future Homes Standard (section 6.4) comes into force on 24 March 2027. If your planning application is submitted before that date and you make a 'meaningful start' on site (built up to ground floor slab level, individually, plot by plot) by 24 March 2028, you can build to the current Part L 2021 standard. Applications submitted on or after 24 March 2027 must comply with the new standard immediately. If your build is likely to straddle that date, design for the new standard from the outset rather than risking a late, costly redesign.

6.3 Build Routes & Methods

METHOD	CHARACTERISTICS
Traditional masonry (brick & block)	Familiar to every UK trade, flexible design, slower build programme, good thermal mass.
Timber frame	Fast to erect and weathertight, strong thermal performance, well suited to self build and package company routes.
SIPs (Structural Insulated Panels)	Very fast on site erection and excellent airtightness/insulation, but a premium material cost.
ICF (Insulating Concrete Formwork)	Strong thermal mass and airtightness, durable, mid to premium cost, less common but growing.
Oak frame	Bespoke, characterful, premium cost, often combined with masonry infill.
Modular / off site manufacture	Fastest on site assembly and factory controlled quality, but less design flexibility and transport/access constraints to the site.

Project delivery routes range from fully DIY (you design, source materials and manage every trade: cheapest, most time intensive, and the most common route for experienced self builders), to a package company (a timber frame or SIPs supplier manages design and structure, leaving you or a separate contractor to finish internally), to appointing a single main contractor for the whole build (least hands on, but you pay their margin and have less day to day control).

6.4 The Future Homes Standard: What It Means for You

KEY DATE

The Future Homes Standard (the 2026 update to Approved Document L) comes into force on 24 March 2027, with a 12 month transitional period to 24 March 2028 for plots already under way under the old rules.

The Future Homes Standard requires new homes to produce roughly 75 to 80% lower carbon emissions than the 2013 baseline standard. In practice this means:

- **Low carbon heating is effectively mandatory.** The standard doesn't explicitly 'ban' gas boilers, but the carbon targets are set at a level a gas boiler realistically cannot meet: almost all new builds will need an air source heat pump (or a connection to a low carbon heat network).
- **On site solar PV becomes a functional requirement.** New homes need solar panel coverage equivalent to roughly 40% of the ground floor area where the roof allows it, with limited exemptions for heavily shaded or complex roof geometries.
- **Fabric standards stay broadly similar to Part L 2021.** Most of the carbon saving comes from the switch to electric heating and renewable generation, rather than dramatically thicker insulation: though airtightness and ventilation commissioning are scrutinised more closely.
- **Compliance is demonstrated using SAP 10.3 or the Home Energy Model (HEM).** Whichever methodology your project starts under, you can generally continue with it to completion.

If you're at the design stage now, specifying a heat pump and PV array from day one (rather than designing around a gas boiler and retrofitting later) will be both cheaper and more straightforward, regardless of exactly when your build completes.

6.5 Financing a Self Build

Specialist self build mortgages release funds in stages rather than as a single lump sum, typically tied to: land purchase, foundations/oversite, wall plate height, weathertight (roofed and glazed), first fix, and second fix/completion. Some lenders pay each stage in arrears (you fund the work yourself, then get reimbursed: harder on cash flow), while a smaller number of specialist lenders pay in advance of each stage, which significantly eases the cash flow pressure that catches out many self builders. Bridging finance, drawing on equity in an existing home, and family loans are also common ways to fund the gap between stage payments.

6.6 VAT Reclaim: The DIY Housebuilders Scheme

Self builders can reclaim VAT paid on eligible building materials through HMRC's DIY Housebuilders Scheme, putting you in a broadly similar position to a property developer building a zero rated new home. The scheme applies to:

- Construction of a genuinely new dwelling (built on no more than a slab, or with at most one or two retained walls in defined circumstances).
- Conversion of a qualifying non residential building (a barn, office, church, and similar) into a dwelling.
- Renovation of a residential building that has stood empty for ten years or more before work began.

Extensions to an existing home, and renovations that don't meet the empty ten years test, are not eligible: the scheme is specifically for creating a new dwelling, not improving an existing one.

1. **Pay VAT as you go.** Materials you buy directly are usually charged at the standard rate (commonly 20%). Labour and materials supplied together by a VAT registered contractor on a qualifying new build should already be zero rated (or 5% for a qualifying conversion): check every invoice is correctly rated, because VAT charged in error cannot be recovered through this scheme. only the supplier can correct and refund it, and that becomes far harder if they later become insolvent.
2. **Keep meticulous records.** Every invoice, in your name, for every eligible purchase.
3. **Wait for your Completion Certificate.** From Building Control, confirming the building is finished.
4. **Submit one claim, within six months of completion.** This window was extended from three months in December 2023, and claims can now be made through HMRC's online digital service (form VAT431NB for new builds, VAT431C for conversions) as well as on paper. You only get one claim per project, so include everything eligible the first time.

Excluded items typically include furniture, white goods and most fitted appliances, carpets and some floor coverings, garden landscaping beyond the immediate building, and broadband installation. For a typical self build, reclaims in the region of £10,000 to £25,000 are common, though this varies enormously with how much of the build you source materials for directly versus through a zero rated contractor.

6.7 Structural Warranties & Site Insurance

Almost every self build mortgage lender (and most standard mortgage lenders if you remortgage onto a conventional deal after completion) requires a recognised 10 year structural warranty before lending. The main providers serving self builders are:

- **NHBC Buildmark**, the best known scheme, covering most UK new build homes. for self builders specifically it's accessed through Self Build Zone, NHBC's appointed provider for individual self build projects.
- **LABC Warranty**, delivered in partnership with Local Authority Building Control, broadly equivalent cover to NHBC.
- **Premier Guarantee, Build Zone / Self Build Zone, ICW and Protek**, additional FCA regulated providers, each offering broadly similar 10 year structural cover. always confirm your specific lender accepts the provider you choose before committing.

Site insurance is a separate, equally essential product covering the works themselves, materials on site, and any existing structure against fire, theft, storm, flood, and accidental damage during the build: arrange this from the day you take possession of the land, not from the day building work starts.

6.8 Project Management Routes

- **DIY project management:** you coordinate every trade and supplier directly: cheapest, but demands a great deal of time, knowledge and on site presence.
- **Main contractor:** a single company takes responsibility for the whole build and subcontracts the trades: least hands on for you, at the cost of their management margin.
- **Package company route:** a timber frame, SIPs or similar supplier designs and erects the structural shell to a watertight stage, leaving you (or a separate contractor) to manage the internal fit out: a popular middle ground for first time self builders.

6.9 Building Control Sign Off & Completion

As with any other project (section 2.4), a self build needs Building Regulations approval from either the Local Authority or a Registered Building Control Approver, with staged inspections through foundations, drainage, damp proofing, structure and final completion. The resulting Completion Certificate is essential for three separate things: releasing your final mortgage stage payment, supporting your VAT reclaim, and registering for council tax: keep the original safely.

6.10 Council Tax, Insurance & Moving In

Council tax banding is triggered once a new home is substantially complete or habitable: some councils will issue a 'completion notice' forcing banding even if you haven't quite finished every last item, so factor this into your final stage cash flow. Switch from site/works insurance to a standard buildings and contents policy at practical completion, and notify your structural warranty provider of the change so cover transitions cleanly.

CHAPTER SEVEN

Costs & Budgeting Across Every Project Type

Whatever the project, the same budgeting discipline applies:

- Get at least three quotes from separate, independently sourced contractors: never rely on a single quote, however confident it sounds.
- Separate the shell/structure budget from the fit out budget. Kitchens, bathrooms and finishes are where costs balloon fastest, and where you have the most discretion to control spend.
- Build in a contingency of 10 to 20%. Older properties and anything involving groundworks or party walls should sit at the higher end.
- Budget professional fees separately. Architect fees for a full design and build service commonly run 7 to 15% of construction cost. structural engineer and party wall surveyor fees are usually fixed or hourly, not percentage based.
- Factor VAT correctly for your project type. Most renovation and extension work is charged at the standard rate. genuine new build construction services are usually zero rated. certain conversions and works to homes empty for two years or more can qualify for the reduced 5% rate: confirm the correct treatment with your contractor and, if in doubt, an accountant, before work starts.

7.1 Hidden Costs Checklist

- Planning application and pre application advice fees.
- Building Control / Registered Building Control Approver fees.
- Party wall surveyor fees (often £700 to £2,500+ depending on whether one or two surveyors are needed).
- Structural engineer's calculations and site visits.
- Skip hire and waste disposal.
- Temporary accommodation or storage if the home is uninhabitable during works.
- New utility connections (especially for self build or major conversion work).
- Site or contract works insurance.
- Snagging inspections and professional certification fees.

CHAPTER EIGHT

Working with Professionals & Contracts

8.1 Who Does What

- **Architect / architectural technologist** designs the scheme and produces planning and (often) Building Regulations drawings. Look for RIBA chartered membership (architects) or CIAT membership (architectural technologists).
- **Structural engineer** calculates and certifies load bearing alterations, beams, foundations and retaining structures. Look for IStructE membership.
- **Quantity surveyor** costs the project and helps control spend against budget, particularly valuable on larger renovations and self builds.
- **Main contractor / builder** carries out the physical work, either directly or via subcontracted trades.
- **Party wall surveyor:** RICS qualified surveyors are generally the safer choice, given the legal weight of a Party Wall Award.

8.2 Choosing & Vetting a Builder

- Check public liability insurance is current and adequate (£2 million+ is a common minimum for domestic work).
- Ask for, and actually contact, references from recent, comparable jobs: ideally including one you can visit in person.
- Look for trade body accreditation (Federation of Master Builders, TrustMark registered, or similar) as one data point among several, not a substitute for your own checks.
- Insist on a detailed written quotation, not a verbal estimate, itemising what's included and excluded.
- Never agree to pay the full cost upfront: a sensible payment schedule is tied to verified project milestones.

8.3 Contracts

Use a written contract for every project above the smallest jobs, regardless of how well you know or trust the builder. The JCT Homeowner Contract (available with or without a separate consultant overseeing the work) and contracts published by the Federation of Master Builders are both designed specifically for domestic projects and set out payment stages, variations procedure, and dispute resolution clearly for both sides.

8.4 Insurance Through the Project

Notify your existing buildings insurer before starting any structural work: undisclosed major alterations can invalidate cover at the worst possible moment. For self build and major renovation, arrange dedicated site/contract works insurance (Chapter 6.7) rather than relying on a standard household policy, and check that any designer carries appropriate professional indemnity insurance.

CHAPTER NINE

Avoiding Common Pitfalls

- **Starting work before confirming PD status.** A Lawful Development Certificate is cheap insurance against a much costlier enforcement notice years later.
- **Skipping the Party Wall Act.** It applies far more often than most homeowners assume: loft conversions, rear extensions and basement digs are the classic triggers.
- **Underestimating contingency.** Especially on older properties, where hidden structural and damp issues are the norm rather than the exception.
- **Paying large deposits with no written contract.** Tie payments to verified milestones, always in writing.
- **Treating a verbal 'it'll be fine' as Building Regulations sign off.** Insist on the actual Completion Certificate before making a final payment: you will need it to sell the property, satisfy a lender, or claim VAT.
- **Ignoring drainage and SuDS rules.** Paving over a front garden in the wrong material is a genuine planning breach, not just bad practice, and can also create real flooding liability.
- **DIY structural work without engineer sign off.** The cost of a structural engineer is trivial compared to the cost of a failed beam, a subsiding extension, or an unsellable house.

CHAPTER TEN

Useful Contacts & Resources

RESOURCE	COVERS
gov.uk	Building Regulations Approved Documents, the Future Homes Standard, HMRC's DIY Housebuilders Scheme guidance
planningportal.co.uk	Planning permission and permitted development guidance for England and Wales, application submission
Your Local Planning Authority (council website)	Local policy, Article 4 Directions, pre application advice, application tracking
NHBC / Self Build Zone	Structural warranties for new build and self build homes
LABC Warranty / Premier Guarantee	Alternative structural warranty providers
RIBA (architects), IStructE (structural engineers), RICS (surveyors)	Professional body directories for finding accredited consultants
Federation of Master Builders (FMB)	Accredited builder directory and model domestic contracts
gov.uk Party Wall etc. Act 1996 explanatory booklet	Plain English official guidance on party wall notices and disputes
mygov.scot / eplanning.scot	Scottish planning and Building Standards guidance
gov.wales	Welsh planning and Building Regulations guidance
nidirect.gov.uk / planningni.gov.uk	Northern Ireland planning and Building Regulations guidance

CHAPTER ELEVEN

Glossary of Key Terms

Permitted Development (PD): National rights allowing certain building work without a planning application, set out in the GPDO 2015.

GPDO: The Town and Country Planning (General Permitted Development) (England) Order 2015: the legislation underpinning PD rights.

Article 4 Direction: A local order removing some or all PD rights from a specific area.

Article 2(3) designated land: Conservation areas, AONBs, National Parks, the Broads and World Heritage Sites: land with reduced PD rights.

Prior approval / Larger Home Extension Scheme: A lighter touch neighbour consultation process allowing larger rear extensions than standard PD without a full planning application.

Lawful Development Certificate LDC: A council document formally confirming that completed or proposed work is lawful under PD.

Building Regulations: Minimum legal standards for the safety, energy efficiency and accessibility of building work, set out in the Approved Documents.

Approved Document: The detailed technical guidance for each part (A to S) of the Building Regulations.

Registered Building Control Approver RBCA: A private sector body authorised to check Building Regulations compliance, replacing the former 'Approved Inspector' title from April 2024.

Building Notice / Full Plans application: The two routes for submitting Building Regulations approval: a simple notice, or detailed plans checked in advance.

Completion Certificate: The document confirming Building Regulations approval has been satisfied on completion.

Party Wall / Party Structure: A wall, floor or structure shared between two properties, governed by the Party Wall etc. Act 1996.

Party Wall Award: The binding document, prepared by surveyor(s), setting out how notified works will proceed where neighbours disagree.

Listed Building Consent: Separate permission required for almost any alteration to a listed building.

Tree Preservation Order (TPO): A council order making it an offence to fell, prune or damage a protected tree without consent.

SuDS Sustainable Drainage Systems: rules requiring permeable surfacing or managed run off for significant hard paved areas.

EPC Energy Performance Certificate: a legally required efficiency rating when selling or letting a property.

SAP or Home Energy Model (HEM): The official calculation methodologies used to demonstrate Building Regulations energy compliance for new homes.

Future Homes Standard: The 2026 update to Approved Document L, in force from 24 March 2027, requiring low carbon heating and on site solar generation in new homes.

NHBC Buildmark: The most widely used 10 year new build structural warranty in the UK.

DIY Housebuilders Scheme: HMRC's VAT reclaim scheme for self builders and qualifying conversions.

JCT Homeowner Contract: A standard form contract designed for domestic building projects.

MVHR Mechanical Ventilation with Heat Recovery, whole house ventilation used in highly airtight retrofits and new builds.

Competent Person Scheme. Schemes (e.g. Gas Safe, NICEIC, FENSA) allowing registered installers to self certify Building Regulations compliance for specific work.

Snagging: The process of identifying and listing minor defects in newly completed building work for the builder or developer to put right.

A Final Word

This guide aims to give you the structure and vocabulary to ask the right questions, recognise the key legal triggers, and budget realistically: for everything from a single garden fence to a full self build. It cannot replace project specific advice from a qualified professional, and the precise figures, fees and thresholds it quotes will continue to change over time.

Before relying on any specific number or rule in this guide for an active project, confirm it directly with your Local Planning Authority, Building Control body, or a relevant professional adviser. Good luck with your project.

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