

A clear, impartial guide to

# Home extensions





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### Introduction

Many properties provide potential for expansion – either up, out or even down. Providing building works are undertaken sensibly, such work can add value to your home while giving your family more room to live and work.

With a little imagination and some expert advice, you could add a conservatory, convert your loft space into the home office or spare room you've always wanted, or even excavate a cellar or basement.

The following guide has been written by RICS and offers advice to homeowners considering developments to their home.

It is also useful for those looking to improve their property before putting it on the market, or for homebuyers planning to take on a property with a view to developing it.

#### How RICS can help you

As the world's largest professional body for chartered surveyors, RICS offers clear, impartial, expert advice on the issues raised in this quide.

RICS members can assist homeowners in a variety ways. So whether you want an expert opinion on the cost/value equation for your proposed extension, an innovative design solution or a professional to manage the project for you, visit www.ricsfirms.com to find an RICS member in your area.

Using the services of RICS members offers confidence because:

- they give you clear, impartial and expert advice
- they are tightly regulated and have strict rules of conduct to protect you – including appropriate insurance
- RICS members have to update their skills and knowledge throughout their careers, so you can rely on their expertise
- you are further protected by RICS' complaints service and access to independent redress, for example through an Ombudsman scheme.

## Planning a development? Talk to the professionals

An extension to your home is a major project. It will probably cost thousands of pounds and may cause considerable disruption while works are being carried out. If carefully planned and executed your extension should add value to your property and greatly enhance your living space.

To minimise the possibility of running into problems, consider appointing an RICS member to take you through the process from start to finish and ensure that works are carried out with as few hitches as possible.

## Key benefits of employing an RICS member

- when moving house an RICS member can advise you on which properties have potential for expansion or improvement
- an RICS member can act as your agent when dealing with the statutory authorities; they understand planning law and compliance with Building Regulations and have experience of historic and listed buildings
- RICS members have experience in seeking and appointing reliable building contractors and can act as project manager, managing the contract and monitoring the work on your behalf
- an RICS member can produce initial designs, plans and specifications for your building to work to. They can also provide a cost consultancy service – managing your budget throughout the project to help you not overspend
- if your project runs into problems, RICS members can also offer advice on the best method of settling any dispute that may arise.



## Extending your living space

## Before embarking on any home improvement project you should first consider:

- · the size and shape of your house and garden
- how much additional space you want or need
- · how much you can afford
- whether the project will add value to your property.

If you live in a conservation area or your home is listed there may be additional constraints on the type of works – if any – that you can undertake. If you are unable to extend your home beyond its existing boundaries it may still be possible to knock down an internal wall to create more space or even partition a room to add a bathroom or study area.

## Planning permission

Planning permission is not normally needed for minor internal alterations. The first thing you should do is consult the government Planning Portal website which will give you an overview of how the planning system works.

There may also be additional restrictions on permitted development rights especially in conservation areas. Discuss your ideas with your local planning officer to see if permission is likely to be granted. Don't just presume that if the neighbours have a loft conversion or other development that you'll be granted permission too – regulations may have changed over time.

In England and Wales the government has a variety of resources which will also help you to assess whether your alterations will require planning consent which can be viewed by visiting www.planningportal.qov.uk

Advice and information on the Scottish planning system can be found at **www.scotland.gov.uk/ planning** 

If you are refused planning permission there is a right of appeal but if you go ahead with a building project without permission, you could be served an 'enforcement notice' which could mean you are forced to demolish the work you have just had done. If in doubt seek specialist advice from an RICS member – it could save you considerable time and money.

## **Building Regulations**

Your extension project may not only need planning permission but also Building Regulations approval. This is to ensure among other things that your home remains structurally safe, protected from fire risks, is energy efficient and has adequate ventilation.

This is a complex area that has your health and safety at heart so if you have any doubts on how the regulations may affect you then don't leave it too late – consult an RICS member before you 'sign-off' the design and appoint a builder.

The rules that govern Building Regulations in England and Wales can be viewed at the Planning Portal website, and for Scotland on the Scottish government's website.

Once work has started, a building control surveyor will make a number of checks to ensure that Building Regulations are complied with. It is important that you obtain a Completion Certificate at the completion of the works. If this is not provided it could prove a problem if you ever wish to sell the property.

All applications are different and the rules are complex so it is well worth considering employing an RICS member to draw up and submit the plans, obtain approvals and oversee the project on your behalf.



## Digging deep

If you don't have the space to extend your house upwards or outwards you could always consider going down.

Cellar conversions are becoming increasingly popular for creating fun or practical space – e.g. home cinema, games room, utility room, storage area. However, they should always be carried out by skilled professionals, particularly if additional excavation is required.

The advantage is that you could add an extra storey with little change to the external appearance of your home. However, cellar projects can be complex and may cost up to three times more than a loft conversion. Check with your local planning officer before starting excavation works. Always look at other options before considering this type of alteration.

## Raising the roof

If you need more space but don't want to lose part of your garden, expanding upwards could be the answer.

More than a million homes in the UK now have loft conversions, with the market growing by an estimated 10% each year. Estate agents calculate that an average loft conversion costs around a third of the price of moving to a property with an extra room. Turning your attic into useable space could increase the value of your home by as much as 25%, particularly if you are adding an extra bedroom and a bathroom.

However, there are a number of important points to bear in mind:

 not every loft can be turned into living space and because every house is different, costs will vary greatly so seek professional advice at an early stage

- bear in mind that you may need planning permission for a loft conversion, particularly if you live in a conservation area, and you must comply with Building Regulations
- you may need to seek permission from your neighbours before work goes ahead. In England and Wales party walls regulations apply. Its best to seek professional advice before building work goes ahead. For more information call the RICS Party Walls helpline on 02476 868 555 – you will be put in touch with an experienced, local RICS member who will provide you with up to 30 minutes of free advice
- choose your builder carefully and consider appointing an RICS member to oversee the works. Acting as your own project manager can be complex, time consuming and ultimately costly if you have no previous knowledge or understanding of the construction process.

## Choosing a builder

A major extension that involves structural alterations to your home should never be considered a DIY project. When choosing a builder, keep these points in mind:

Do shop around and get at least three detailed quotes. If possible use personal recommendations and check the quality of past projects yourself.

Do ask plenty of questions:

- does your prospective builder have experience of the work you require?
- how do they expect to be paid on completion or in stages – and are they happy for you to retain some of the money until the job has been done to your satisfaction?
- will they agree to independent arbitration should you end up in dispute?
- will they accept a penalty clause for failure to complete the work on time?

Do use a builder who is a member of a trade association and check credentials with the organisation concerned. You can find professional builders and specialists in your area through the Federation of Master Builders (FMB) – www.findabuilder.co.uk FMB members also meet TrustMark's government-endorsed standards on workmanship and service. They can offer their clients a 10 year insurance backed warranty.

Do get written specifications and guotes.

Do use a written contract, compile a fully itemised and costed schedule of works and agree a completion date. The FMB (www.fmb.org.uk) provides a plain English contract for use by its members which sets out the agreed work in layman's terms. The JCT Building Contract for Home Owners/Occupiers is also suitable for domestic building projects in England and Wales and copies are available from www.rics.org/shop or WH Smith. The equivalent contract for homeowners carrying out projects in Scotland is published by Scottish Building Contract Committee (SBCC) and is available from our office in Scotland.

Do agree 'start' and 'completion' dates as a basis for any bonuses, penalties or changes.

Do agree a method for making changes to the work (before the work begins), in terms of agreeing to make a change and what the time and cost implications will be.

Do hold back a sum of 5% that will be released on completion of the works.

Do make sure the builder has a good waste disposal strategy in mind. This will help avoid disputes with neighbours when building work is underway.

Do check the building insurance and make sure your insurance company and mortgage company are aware of the work being done – you may need a joint policy with the builder.

Don't automatically accept the cheapest quote. Good builders are hard to find and are always busy. It will be worth the wait.

Don't pay cash in advance on the promise of a 'cheap' deal.

## Further reading

The Property Makeover Price Guide: organising and budgeting for home improvements. A guide to organising and budgeting for home improvement or development is available from BCIS – The Building Cost Information Service of RICS. It includes:

- prices for more than 1 300 different types of work, including common defects (e.g. replacing gutters), common alteration works (e.g. installing double glazing) and total project works (e.g. adding a conservatory)
- practical advice on how to plan for building work
- major property problems what they will cost to fix
- alterations and extensions the issues and typical costs
- planning permission and Building Regulations
- employing a contractor or builder important considerations and advice.

Price £20.00 Published by BCIS June 2008 ISBN 978 1 904829 52 2

To order, call **02476 868 555** Or visit **www.rics.org/shop** 



## Free RICS guides

RICS has a range of free guides available for the property issues listed here.

#### Development issues

Compulsory purchase
Home extensions

#### Home hazards

Dilapidations

Flooding

Japanese knotweed

Subsidence

#### Neighbour issues

Boundary disputes

Party walls

Right to light

#### Residential

Buying a home

Buying and selling art and antiques at auction

Home surveys

Letting a property

Property auctions

Renting a property

Selling a home

### Further information

We hope this guide is useful to you. If you'd like to know more about home extensions, or how RICS can help, please contact us.

#### Visit our website

#### rics.org/consumerguides

alternatively email

contactrics@rics.org or call the RICS Contact Centre 02476 868 555

#### Consumer helplines

RICS offers telephone helplines giving you 30 minutes of free advice on:

- · Boundary disputes
- Party walls
- · Compulsory purchase.

Just call **02476 868 555** and you will be put in touch with an RICS member local to you, willing to provide a free 30 minute initial consultation. Lines are open

0830 -1730 (GMT), Monday to Friday.

## Find a Surveyor

Contact us if you want to find independent, impartial advice from a qualified professional with good local knowledge.

Look out for firms that are 'Regulated by RICS'. Estate agents and surveying firms that are regulated by RICS are easy to spot as they use 'Regulated by RICS' on their stationery and promotional material.

To find an RICS firm in your area visit

www.ricsfirms.com

alternatively email

contactrics@rics.org or call the RICS Contact Centre 02476 868 555

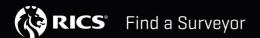
## THERE'S ONE THING WE LIKE TO SEE BROKEN

# NEW GROUND

Unlike other insurers we provide comprehensive cover for your home renovations and extensions. So, even if there are a few surprises along the way, we're here to ensure your dream home becomes a reality.

Experts in home insurance.

RICS members save 5%.
Call 0800 042 0328
or visit www.hiscox.co.uk/findasurveyor









#### Confidence through professional standards

RICS promotes and enforces the highest professional qualifications and standards in the valuation, development and management of land, real estate, construction and infrastructure. Our name promises the consistent delivery of standards - bringing confidence to markets and effecting positive change in the built and natural environments.

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