
4 FREE GUIDES

EVERY UK RENOVATION SHOULD START WITH

Planning permission • comparing builder quotes • hidden costs • questions to ask before you sign

SOUTHERN ESTIMATES

Written by a construction professional with 15+ years managing real UK building projects

Do You Need Planning Permission?

Most straightforward home improvements in England can be built under “permitted development” rights, without a full planning application. But the limits are specific, and going even slightly over them means you need permission. Here's what the rules actually allow (correct for England; Scotland, Wales and Northern Ireland have their own rules).

Single-storey rear extensions

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- _____

- _____

Side extensions

- _____

Loft conversions

- _____ 3
- _____ 3
- _____

- _____

- _____

Garden rooms & outbuildings

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What always needs full planning permission

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- Any project affected by an Article 4 Direction removing permitted development rights locally – check with your local planning authority.

The application process

Full planning applications and Lawful Development Certificates (proof that permitted development work was lawful – worth getting even when you don't strictly need permission, especially before selling) are both submitted through the **Planning Portal** (planningportal.co.uk), which routes your application to your local council.

Building control is a separate thing

Planning permission and building regulations approval are two different processes. Permitted development removes the need for planning permission, but building regulations still apply to almost all structural work, extensions and loft conversions – covering structural safety, insulation, fire escape, ventilation and drainage. You'll need to apply separately (via a Full Plans application or a Building Notice) or use a registered private building control approver.

This is general guidance, not a substitute for checking with your local planning authority before you build – rules vary by council and by property.

Hidden Costs Homeowners Forget to Budget For

Most renovation budgets cover the obvious: materials and labour. The costs below are the ones that catch homeowners out because they sit outside the main build price – and they can easily add 10–20% on top of the headline figure.

Hidden cost	Typical range	Why it's often missed
Party wall surveyor	£900 – £2,700	Needed when work is near a shared/boundary wall. An “agreed surveyor” acting for both sides (around £1,000) is usually cheaper than each neighbour appointing their own.
Building regulations fees	£250 – £550+	Full Plans applications for a single-storey extension typically run £250–£550 plus inspection fees; a Building Notice route can run £450–£800. Loft conversions are broadly similar. Fees are set by each local council.
Structural engineer	£200 – £1,000+	From around £200 for a simple beam (RSJ) calculation up to £1,000+ for a full single-storey extension design, more for anything complex or a double-storey build.
Skip hire	£200 – £400 per skip	Larger projects often need two or three skips across the build, not one.
Scaffolding	£750 – £1,500+	Roughly £10–£20 per m ² of coverage, or £1,000–£1,200 for a typical 6–8 week hire on a semi-detached property; ongoing weekly cost after that is around £30–£50.

The 10–15% contingency rule

Even a well-planned project uncovers surprises once walls are opened up – old wiring, damp, unexpected drainage runs, or structural issues that weren't visible beforehand. Set aside **10–15% of your total build cost** as a contingency fund you don't touch unless something genuinely comes up. If you reach the end of the project without needing it, that's a bonus – not a sign you budgeted too generously.

Ask your builder or estimator to itemise these separately rather than folding them into one headline figure – it's the only way to see where your money is actually going.

