

The Ultimate London Householder Guide

Extensions, loft conversions and garden rooms. Planning, building control and costs, explained in clear, straightforward terms.

WRITTEN FROM 120 LONDON HOUSEHOLDER PROJECTS

Survey · Planning · Building control · Party walls · Budgets

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Welcome

Most London homeowners lose months before a single brick is laid. Not because their project is difficult, but because they started in the wrong place: the wrong route, the wrong measurement, the wrong order.

I have designed and taken through approval around 120 householder projects across London, each one run by me from the measured survey to the building control package. This guide is what I explain on almost every first visit: the rules as they really apply to London houses, the routes that get projects approved, and a realistic picture of time and cost.

Read it before you speak to a designer, a builder or your neighbours. You will ask better questions, and spend your budget on the building rather than on detours.

Denise

Founder, Denise S Design

KEY RULE

What this guide covers

Houses in London, under the planning law of England, as it stands in September 2026. New builds, flat conversions and HMOs are covered in the companion Ultimate London Developer Guide.



Words that matter

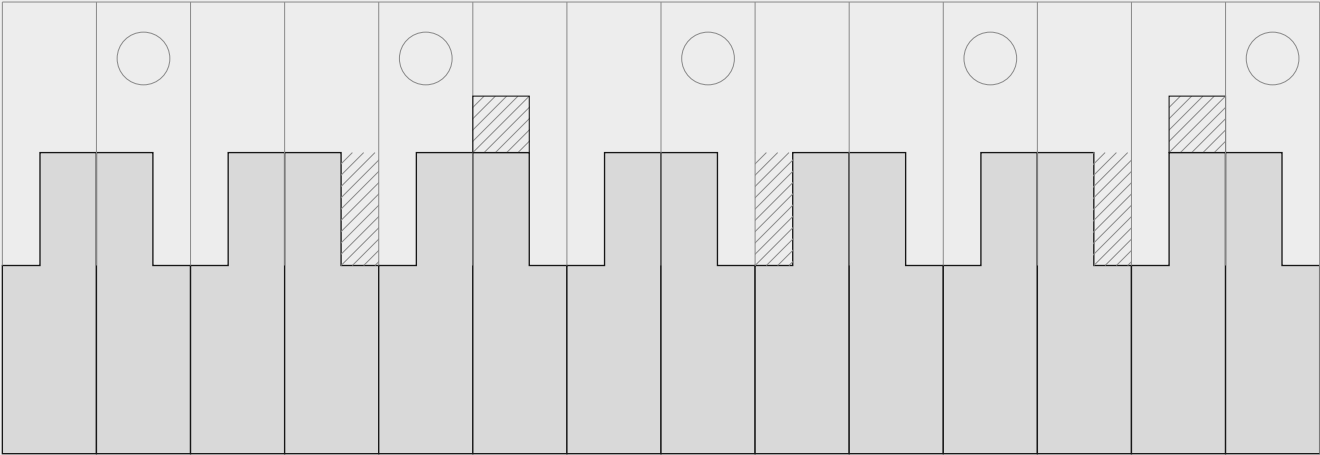
Small differences in wording carry large differences in meaning. These are the terms worth getting exactly right.

TERM	WHAT IT MEANS
Planning permission	The consent itself. It can come from an application, or be granted nationally through permitted development.
Permitted development (PD)	Planning permission granted automatically by national legislation, within strict limits. No application, and no proof either.
Householder planning application	The application to extend or alter a single house. The borough decides it on its merits.
Full planning application	The application type for flats, new homes and changes of use. Extending a flat needs one.
Prior approval	A light-touch application for larger single-storey rear extensions. Only the impact on neighbours is assessed.
Lawful Development Certificate	Legal confirmation from the borough that your proposal is lawful, usually because it is permitted development.
Article 4 direction	A borough order that removes specific permitted development rights in a defined area.
Original house	The house as it stood on 1 July 1948, or as first built if later. PD limits are measured from it.
Building regulations	Technical standards for how the building is built. Separate from planning; most projects need both.

WATCH OUT

The distinction that causes the most confusion

Planning permission is the outcome. Permitted development, prior approval and a planning application are different routes to it. A Lawful Development Certificate is the proof.





PART 01

Before you start

Which route can your project take, and is your house protected?

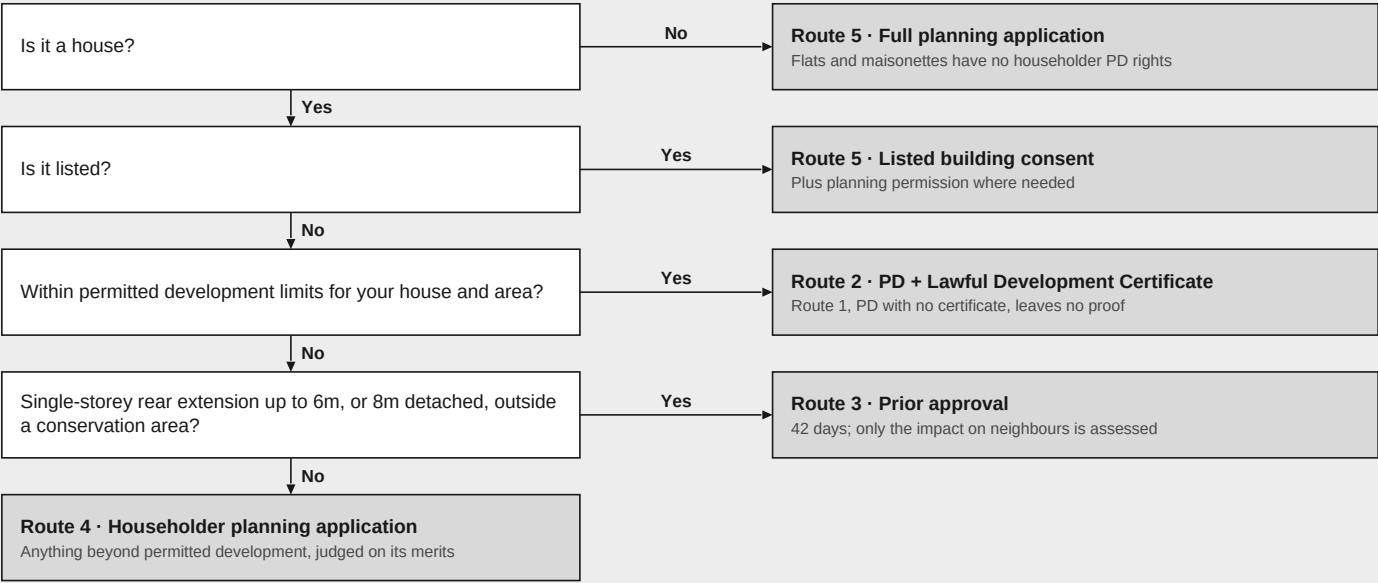
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The five routes to approval

Every project reaches approval through one of five routes. The route decides your timeline, your fees and how much certainty you have, so choosing it is the first design decision.

ROUTE	WHAT IT IS	TIME
1. Permitted development	Within national limits, no application, no written proof	None
2. PD + certificate	The borough confirms in law that it is permitted development	About 8 weeks
3. Prior approval	Rear extensions up to 6m, or 8m detached; not in conservation areas	42 days
4. Householder application	Anything beyond permitted development, judged on its merits	8 weeks + validation
5. Full application or listed building consent	Flats, and any work to a listed building	8 weeks + validation



Drawing 01 Choosing your route

FROM THE STUDIO

Why I treat the certificate as essential

It is not legally required, but it is the only proof your extension is lawful. Buyers' solicitors ask for it, and since April 2024 boroughs have ten years, not four, to take action against unauthorised building work. For £274 and around eight weeks, it is the cheapest insurance in the project.

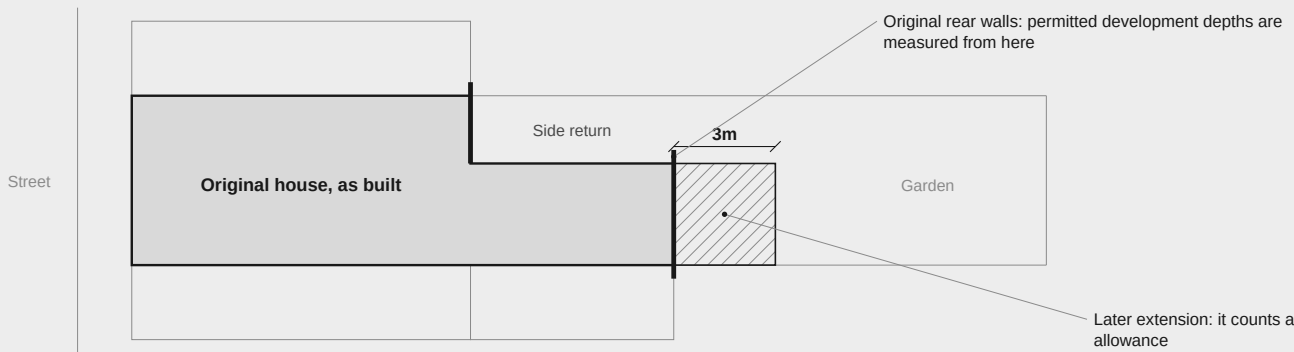
— Denise

Is your house protected?

Some restrictions are visible on a map; others are hidden in the planning history of the house. Check all eight before any design begins.

CHECK	WHAT IT CHANGES
Conservation area	Fewer permitted development rights
Listed building	Consent needed for almost any work, inside or out
Article 4 direction	Specific permitted development rights removed
Green Belt or Metropolitan Open Land	Tight limits on the size of extensions
Flat or maisonette	No householder permitted development rights
Conditions on the original permission	Permitted development rights may have been removed
Extensions added since 1948	They use up your permitted development allowance
Covenants and leases	Private restrictions, separate from planning

Where to look: your borough's planning map and online register, Historic England's list, and your title register from HM Land Registry.



Drawing 02 Original house versus today's house

KEY RULE

Measure from the original house

Permitted development limits run from the house as it stood in 1948. If a previous owner added a 3m kitchen extension, your rear allowance may already be used.

Designated land in London

Conservation areas

- Side extensions and two-storey rear extensions are not permitted development.
- Rear extensions are limited to 3m (4m detached). The 6m and 8m prior approval route does not apply.
- Dormers and other loft enlargements need planning permission. Rooflights usually do not.
- Cladding in render, timber, stone, tiles or plastic needs planning permission.
- Trees with a trunk over 75mm across need six weeks' notice before any work.

Listed buildings

Listed building consent is needed for any work that affects the building's character, inside or out, and working without it is a criminal offence. There is no fee. Outbuildings within the

grounds are not permitted development.

Green Belt and Metropolitan Open Land

Permitted development still applies. Planning applications, however, are limited to extensions that are not disproportionate to the original building.

Article 4 directions

London boroughs often use them to control front windows, front roof slopes, front walls, painting and paved front gardens. They don't ban the work; they mean you need to apply for it.

FROM THE STUDIO

Read the appraisal before you design

Most London conservation areas have a published appraisal describing what the borough values: roof profiles, rear building lines, windows, materials. It is the closest thing to the case officer's checklist.

— Denise



Drawing 03 A conservation area street



PART 02

Your project

The limits, the routes and the details that matter, one project at a time.

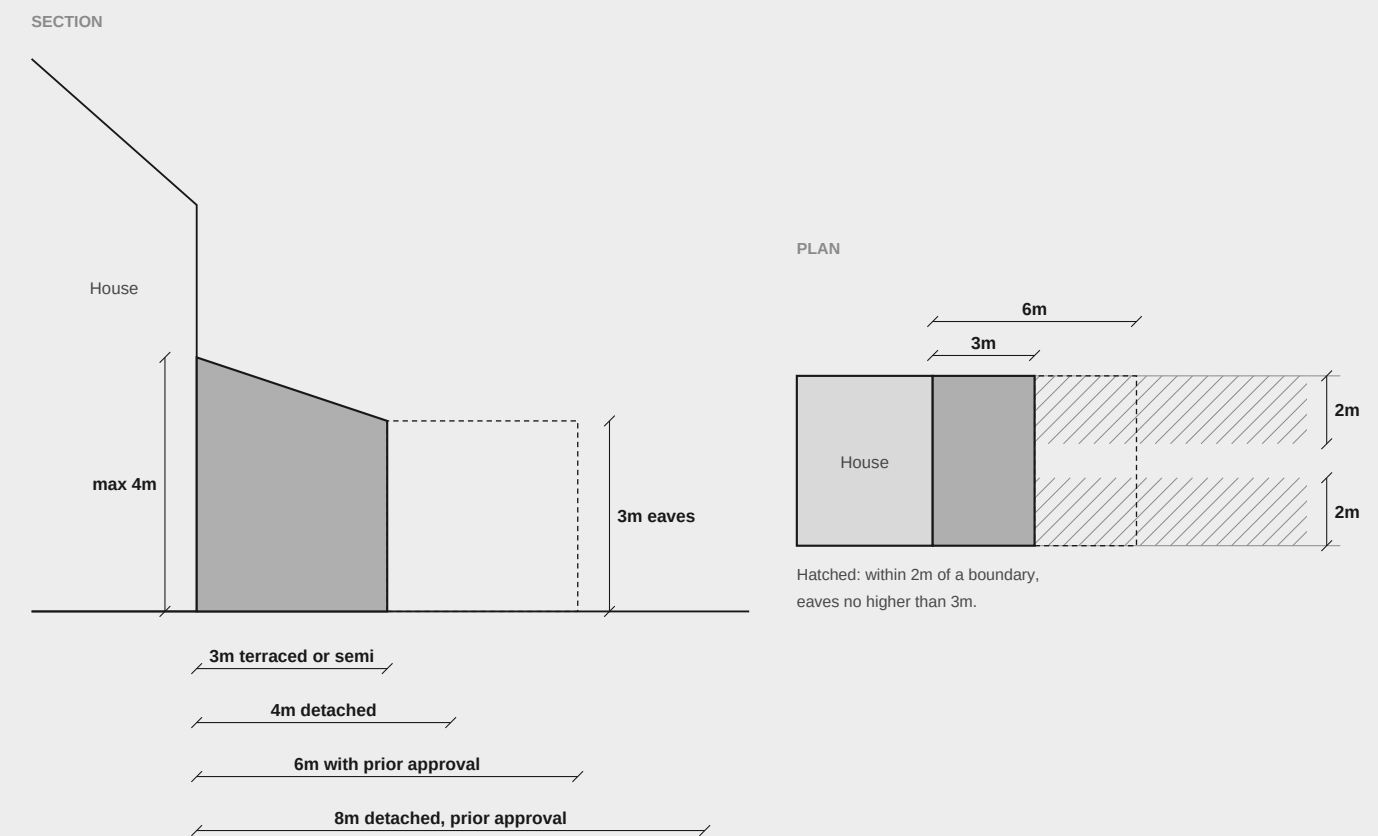
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Single-storey rear extensions

London’s most common project, and the one with the most routes to approval.

LIMIT	PERMITTED DEVELOPMENT
Depth from the original rear wall	3m terraced or semi-detached; 4m detached
With prior approval	6m or 8m; not in conservation areas
Maximum height	4m
Eaves within 2m of a boundary	No higher than 3m
Garden coverage	No more than half the garden
Materials	Similar in appearance to the house



Drawing 04 Rear extension limits

Prior approval in five steps

- 1 Submit drawings, the depth and heights, and the addresses of all adjoining neighbours.
- 2 The borough notifies neighbours, who have 21 days to comment.
- 3 Only the impact on neighbours is assessed: light, outlook and privacy.
- 4 A decision is due within 42 days. If none arrives, you may build.
- 5 When it is finished, notify the borough in writing.

KEY RULE

The 3m eaves rule is the one that bites

Most London extensions sit on the boundary. Structure, insulation, roof finish, parapet and rooflight upstands all have to fit within 3m.

FROM THE STUDIO

Your neighbour's extension is evidence, not a promise

"Next door got 4m" helps only if it was approved recently, under the same policies. Check the planning history before relying on it.

— Denise

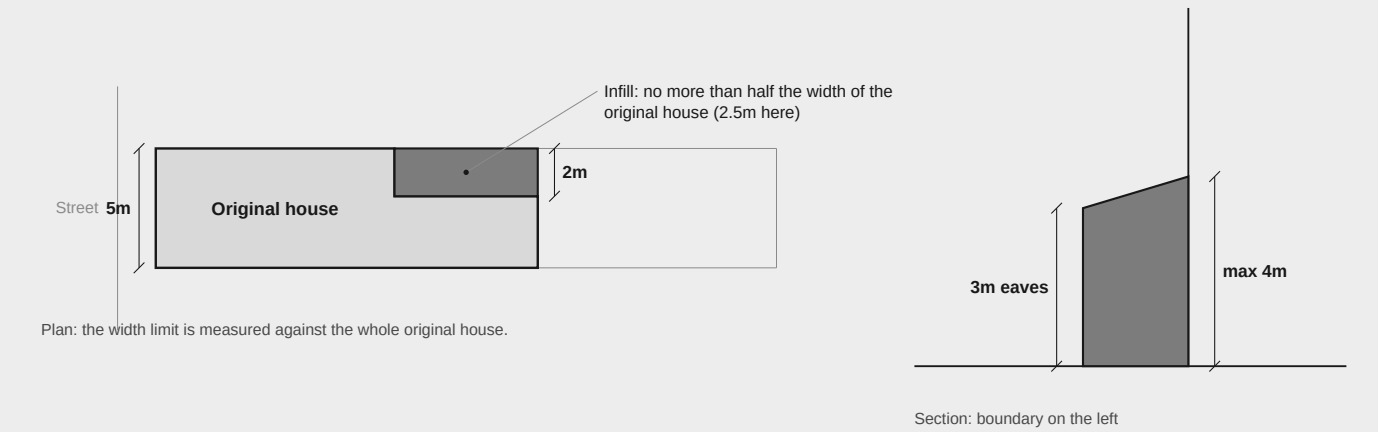


An open-plan kitchen extension, London

Side-return extensions

On Victorian terraces, the narrow side return is often the most valuable few square metres in the house. Infilling it is assessed as a side extension.

LIMIT	PERMITTED DEVELOPMENT
Storeys and height	One storey, 4m maximum
Width	No more than half the width of the original house
Eaves within 2m of a boundary	No higher than 3m
Corner plots	Not beside a side wall facing a road
Conservation areas	Not permitted development



Drawing 05 Side-return infill

KEY RULE

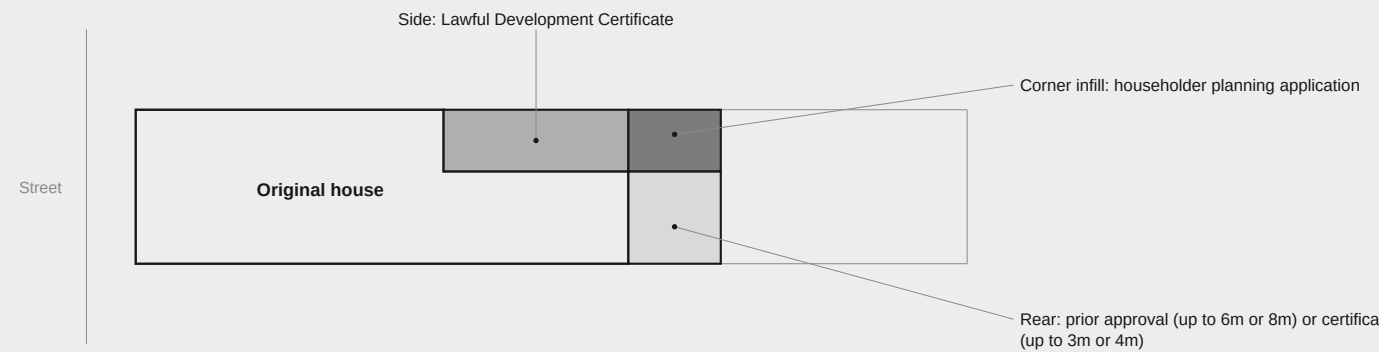
Front extensions and porches

Anything beyond the front wall needs a householder application, except a porch up to 3 square metres and 3m high, at least 2m from a road.

Wraparound extensions

The side return and the rear combined in an L: the best ground floor on a London terrace, and the project most often submitted incorrectly. Under permitted development it is three elements, each with its own application, route and timeframe.

ELEMENT	TYPICAL ROUTE	TIMEFRAME
Rear	Prior approval (up to 6m or 8m) or certificate (up to 3m or 4m)	42 days or about 8 weeks
Side	Lawful Development Certificate	About 8 weeks
Corner infill	Householder planning application	About 8 weeks



Drawing 06 Wraparound: three elements

KEY RULE

Submit them as one coordinated set

Every drawing across the three applications must describe the same building. The alternative is one householder application for the whole design: one decision, but judged on its merits.

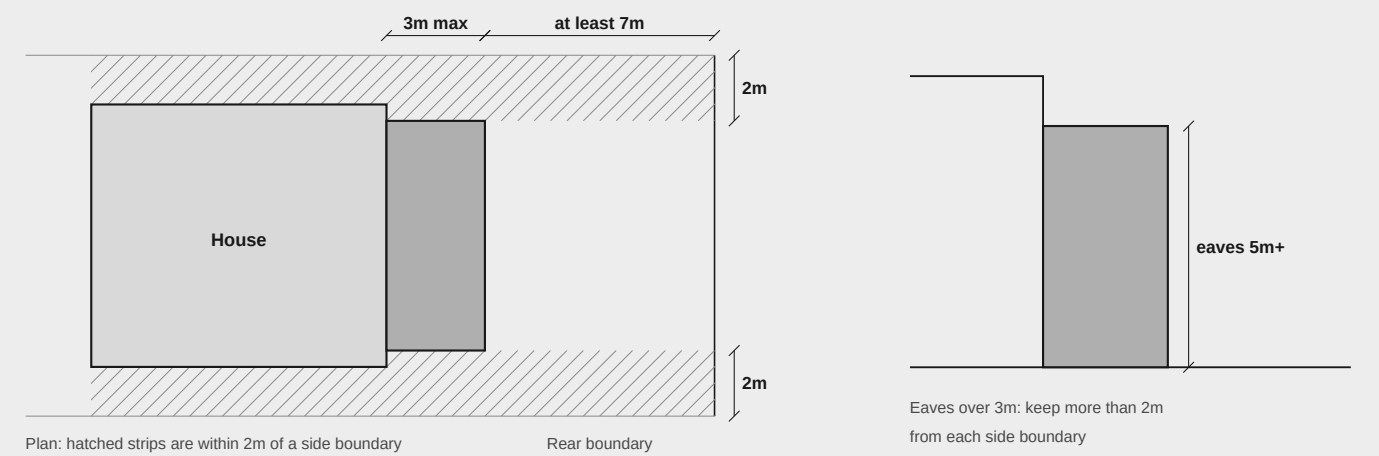
Two-storey rear extensions

LIMIT	PERMITTED DEVELOPMENT
Depth	No more than 3m from the original rear wall
Rear boundary	At least 7m away
Eaves within 2m of a boundary	No higher than 3m
Conservation areas	Not permitted development

KEY RULE

Why most London houses can't use it

A two-storey extension has eaves of 5m or more, so it must stand over 2m from each side boundary. On terraced and semi-detached houses, that leaves almost nothing. In practice, it is a planning application.



Drawing 07 Two-storey rear extension

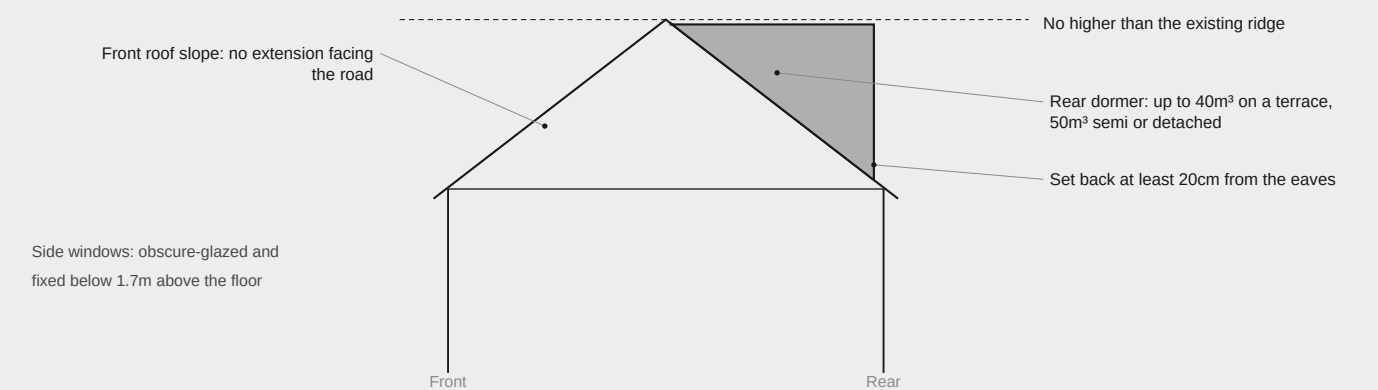
Boroughs expect a shallower first floor, set in from the neighbour, with a roof lower than the main roof.

Loft conversions

A new bedroom and bathroom without losing garden, usually under permitted development, but measured in cubic metres and centimetres.

LIMIT	PERMITTED DEVELOPMENT
Additional volume	40m ³ terraced; 50m ³ semi-detached or detached
Height	No higher than the existing ridge
Front roof slope	No extension facing the road
Dormer set-back	At least 20cm from the eaves
Side windows	Obscure-glazed, fixed below 1.7m
Balconies	Not permitted development
Conservation areas	Not permitted development; rooflights usually are

The main types: rooflight conversion, rear dormer, L-shaped dormer over the outrigger, hip-to-gable, and mansard. A mansard always needs a planning application.



Drawing 08 Loft conversion limits

KEY RULE

Plan within the existing ridge

Raising the ridge is not permitted development, and it is very rarely approved in London. I design every loft within the existing ridge height.

WATCH OUT

The volume is a calculation, not an estimate

It includes any previous roof additions and must come from a measured survey. One cubic metre over, and the whole loft needs planning permission.

FROM THE STUDIO

Check the head height first

Measure from the top of the ceiling joists to the underside of the ridge. 2.2m is the practical minimum; 2.4m gives you real choice. A loft also brings fire escape, stair headroom and structural steel into play, so building regulations matter as much as planning.

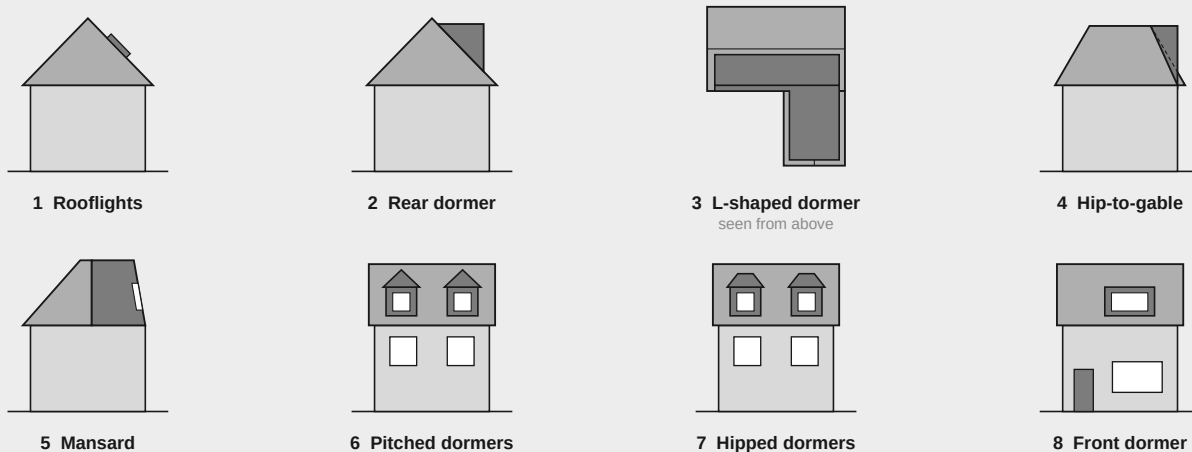
— Denise



A bathroom in a loft conversion

Eight ways to convert a loft

The shape of your roof sets the options. Mid-terrace houses usually choose between a rear or L-shaped dormer and a mansard. Semi-detached and end-of-terrace houses can add hip-to-gable.



Drawing 09 Loft and dormer types

TYPE	WHAT IT IS	PLANNING ROUTE
1. Rooflights	Windows set into the existing slope. The roof shape stays the same: the least space, the simplest approval.	Permitted development if they project no more than 150mm
2. Rear dormer	A flat-roofed box across the rear slope, giving full-height space. London's most common loft.	PD within 40m ³ on a terrace, 50m ³ semi or detached; an application in a conservation area
3. L-shaped dormer	A rear dormer joined to a second dormer over the rear projection. The most space on a Victorian terrace.	PD if the volume fits, which is often tight; an application in a conservation area
4. Hip-to-gable	The sloping side of the roof is built up into a vertical gable, often with a rear dormer. For semi-detached and end-of-terrace houses.	PD outside conservation areas, within the volume limits
5. Mansard	The rear slope is rebuilt at about 70 degrees, with a flat top and windows set in. The closest to a full extra storey.	Always a planning application
6. Pitched dormers	Small dormers with their own pitched roofs, often in pairs. Less space than a box dormer, but gentler on the roofline.	PD at the rear outside conservation areas; the form conservation areas most often accept
7. Hipped dormers	Like pitched dormers, but with roofs sloping on three sides. Neat on hipped roofs, with a little less headroom.	As for pitched dormers
8. Front dormer	Any dormer on the roof slope facing the road.	Not permitted development, and rarely approved on London streets

FROM THE STUDIO

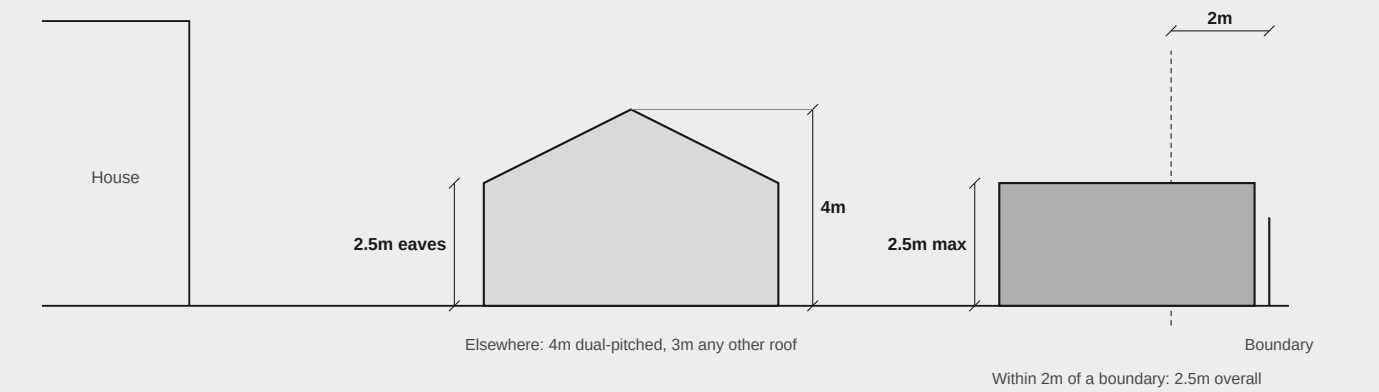
Match the dormer to the street

In a conservation area, start with what has already been approved on your street. Small pitched or hipped dormers at the rear are far more likely to be accepted than a full-width box.

— Denise

Garden rooms

LIMIT	PERMITTED DEVELOPMENT
Height within 2m of a boundary	2.5m overall
Height elsewhere	4m dual-pitched roof; 3m other roofs
Eaves	2.5m maximum
Position	Not in front of the house
Garden coverage	No more than half the garden, with extensions
Listed buildings	Not permitted development



Drawing 10 Garden room heights

KEY RULE

“Incidental” is a legal test

An office, gym or studio is fine. A bedroom or self-contained annexe needs a planning application.

Building regulations: generally exempt under 15m² with no sleeping accommodation; 15 to 30m² if 1m from boundaries or non-combustible; always required over 30m². Electrical work always needs certifying.



A side-return kitchen extension



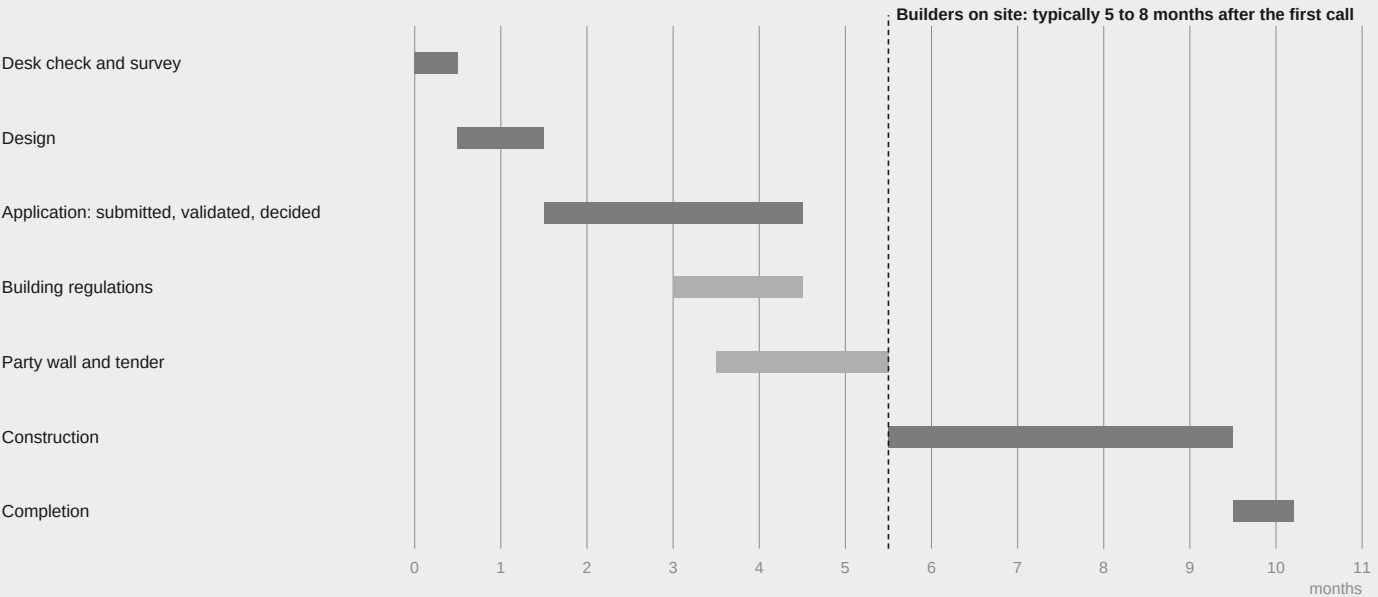
PART 03

The process

From first idea to completion certificate: the stages, the paperwork, the fees and your neighbours.

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From first idea to completion



Drawing 11 The project journey

STAGE	WHAT HAPPENS	TYPICAL TIME
Desk check and survey	Constraints checked, house measured	1 to 2 weeks
Design	Options explored, route confirmed	2 to 4 weeks
Application	Submitted, validated, decided	8 to 12 weeks
Building regulations	Construction drawings and structure	3 to 6 weeks, overlapping
Party wall and tender	Notices served, builders priced	1 to 2 months, overlapping
Construction	Inspected at key stages	2 to 5 months
Completion	Certificate issued, documents filed	2 to 4 weeks

KEY RULE

Allow five to eight months to builders on site

The eight-week clock only starts once the borough validates the application. Most invalid applications fail on the fee, the red line on the site plan or the borough’s own validation checklist.

The paperwork matrix

DOCUMENT	REAR	SIDE / WRAP	TWO-STOREY	LOFT	GARDEN ROOM
PLANNING					
Existing and proposed drawings	Usually	Usually	Usually	Usually	Usually
Site location and block plans	Usually	Usually	Usually	Usually	Usually
Volume calculation	Rarely	Rarely	Rarely	Usually	Rarely
Prior approval description and neighbours	Depends	Depends	Rarely	Rarely	Rarely
Heritage statement	Depends	Depends	Depends	Depends	Depends
Tree, flood or daylight reports	Depends	Depends	Depends	Rarely	Depends
CONSTRUCTION					
Building regulations drawings	Usually	Usually	Usually	Usually	Depends
Structural calculations	Usually	Usually	Usually	Usually	Depends
Party wall notices and awards	Usually	Usually	Usually	Usually	Depends
Thames Water build-over agreement	Depends	Depends	Depends	Rarely	Depends
Fire strategy	Rarely	Rarely	Depends	Usually	Rarely
CIL exemption and commencement notice	Depends	Depends	Depends	Rarely	Rarely
COMPLETION					
Completion certificate	Usually	Usually	Usually	Usually	Depends
Electrical certificate	Usually	Usually	Usually	Usually	Usually
Notice of completion (prior approval)	Depends	Depends	Rarely	Rarely	Rarely

Usually needed, depends on your house, location or route, or rarely needed.

Fees and building control

APPLICATION	FEE (FROM APRIL 2026)	DECISION
Householder planning application	£548	8 weeks
Lawful Development Certificate	£274	About 8 weeks
Prior approval, larger rear extension	£249	42 days
Listed building consent	No fee	8 weeks
Householder appeal	No fee	Several months

National fees from the Planning Portal. Always check the current fee before submitting.

Building control

- **Two providers:** your borough, or a private registered building control approver.
- **Inspections:** foundations, drainage, structure, insulation and completion.
- **Full plans, not building notice:** drawings approved before work starts, so every builder prices the same thing.
- **The completion certificate** is the document your buyer's solicitor will ask for.

KEY RULE

Everyone now has legal duties

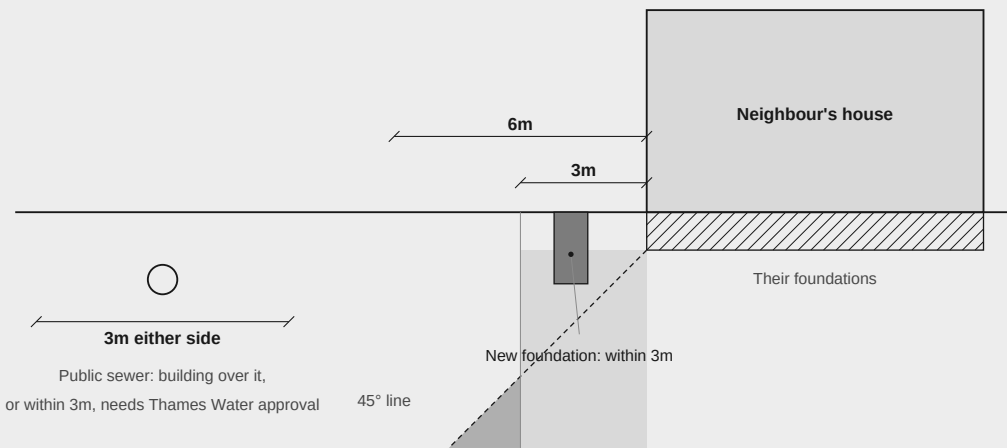
Since October 2023, clients, designers and contractors all have duties to make sure work complies. On a home project, most of yours pass to the principal designer and principal contractor. Know who holds each role.

After approval: start within three years, and discharge any pre-commencement conditions before work begins.

Party walls and drains

NOTICE	WHEN IT APPLIES	NOTICE PERIOD
Party structure	Work to a shared wall: steels, raising, underpinning	2 months
Line of junction	A new wall on the boundary line	1 month
Adjacent excavation	Digging within 3m of a neighbour, deeper than their foundations	1 month

Neighbours have 14 days to consent. If they don't, surveyors agree a party wall award, and you normally pay their reasonable costs. Notices lapse after 12 months, so time them with your planning.



Drawing 12 Party walls and drains

KEY RULE

Find the drains before you design

Many London terraces have a shared sewer under the gardens, now owned by Thames Water. Building over or within 3m of it needs their approval.

FROM THE STUDIO

Talk before the notice arrives

Knock on the door and show your neighbours the drawings before anything formal is served. It costs nothing and changes the tone of the whole project.

— Denise



PART 04

Money and people

What a London project really costs, and how to choose who designs it.

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Budgeting your project

PROJECT	INDICATIVE BUILD COST (LONDON, 2026, EXCL. VAT)
Single-storey rear extension	£2,800 to £4,500 per m ²
Side-return or wraparound	£3,000 to £4,800 per m ²
Two-storey rear extension	£2,800 to £4,200 per m ²
Loft, rear dormer	£60,000 to £90,000
Loft, mansard	£80,000 to £130,000
Garden room	£25,000 to £60,000

KEY RULE

The budget is not the build cost

A 20m² rear extension at £3,500 per m² is £70,000 to build. Add a £20,000 kitchen, VAT (£18,000), fees of about £10,000 and a 10% contingency (£7,000): the real budget is around £125,000.

Also allow for: structural engineer, building control, party wall surveyors (often £1,000 to £3,000 per neighbour), and a 15% to 20% contingency on period houses.



FROM THE STUDIO

An honest note on my own title

— Denise

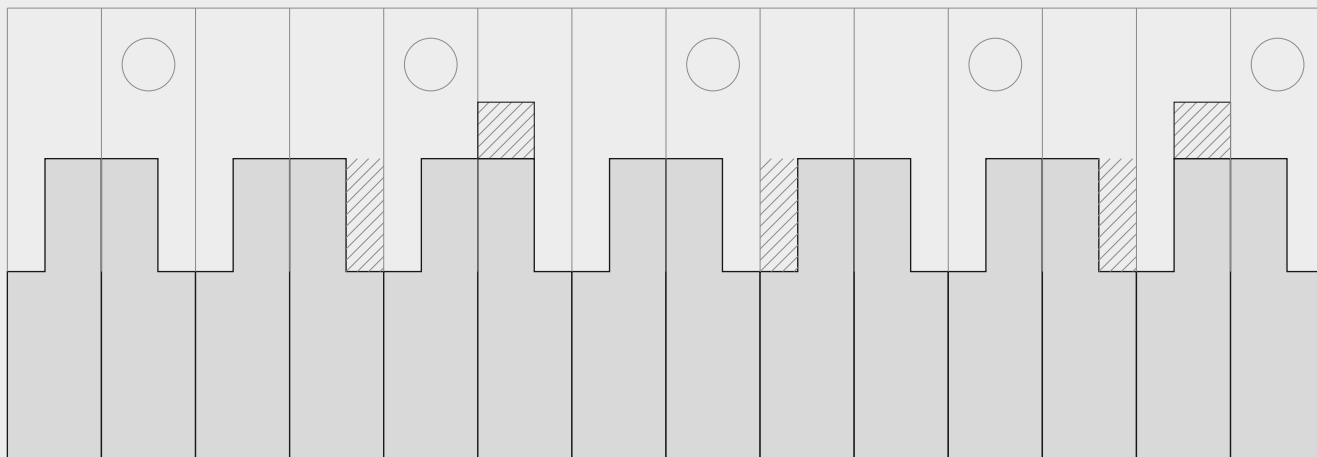
Six questions to ask any designer

- | | | | |
|---|---|---|---|
| 1 | How many projects like mine have you taken through approval, and in which boroughs? | 4 | Who will I deal with from start to finish? |
| 2 | Which route would you use for my house, and why? | 5 | What happens if the application is refused? |
| 3 | What exactly does the fee include, and is it fixed? | 6 | Do you hold professional indemnity insurance? |

WATCH OUT

“Free drawings” are never free

Builders who draw for free recover the cost in extras on site. Independent drawings let you compare builders on the same specification.



Ten mistakes to avoid

- 1 **Measuring from today's house**, not the original house.
- 2 **Building under permitted development without a certificate.**
- 3 **Relying on the neighbour's extension** as a precedent.
- 4 **Skipping the constraints check** for conservation areas and Article 4.
- 5 **Pricing with builders before the design is fixed.**
- 6 **Treating planning drawings as construction drawings.**
- 7 **Serving party wall notices too late** for a two-month notice period.
- 8 **Ignoring the drains** until the digger finds them.
- 9 **Starting before conditions are discharged.**
- 10 **Losing the paperwork** you will need when you sell.



A period front room

Your checklist

Before you speak to anyone

- ☐ Conservation area, listing and Article 4 checked
- ☐ Planning history read, including conditions
- ☐ Extensions added since 1948 identified
- ☐ House or flat, freehold or leasehold confirmed
- ☐ Drains and manholes located
- ☐ Budget set, including VAT, fees and contingency

Before work starts

- ☐ Approval received: certificate, prior approval or permission
- ☐ Pre-commencement conditions discharged
- ☐ Building regulations full plans approved
- ☐ Party wall consents or awards in place
- ☐ Thames Water build-over approval, if needed
- ☐ Building contract signed, with programme and payments

At completion

- ☐ Completion certificate and electrical certificate received
- ☐ Prior approval completion notified to the borough
- ☐ All approvals and certificates filed together for a future sale



Ready to start?

Every project I take on starts in the same place: the route. Send me your address and a few photographs of the back of the house, and I will tell you which route your project can take, what it will need, and roughly how long it will take to get approved.

FREE ROUTE CHECK

Find out which route your house can take

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This guide gives general information about planning and building regulations in England as they apply to houses in London, correct to the best of our knowledge in September 2026. It is not legal advice. Legislation changes and boroughs interpret it differently, so always confirm your proposals with your local planning authority or a qualified professional before starting work. Photographs are illustrative. © 2026 Denise S Design. All rights reserved.