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Thinking about extending your home in the Midlands? Whether you're in Rugby, Coventry, or further afield, understanding the difference between **planning permission** and **building regulations (or building control)** is crucial to getting your project off the ground without unexpected delays or costs. Most homeowners confuse the two or assume one covers all the legalities — spoiler alert: it doesn't. This guide will cover everything from when you need formal planning permission, what permitted development rights involve, the cost factors for 2026, and why even permitted development still needs building regs sign-off.

If you're wondering whether it's cheaper to move or extend, the HomeOwners Alliance cost of moving calculator is a handy tool to crunch those numbers before committing.

## Planning Permission vs Building Control: Two Separate Approvals

Before we get into extensions specifically, here's a quick primer on the two main approval types:

- **Planning Permission:** This is about whether your proposed work is acceptable in terms of design, the impact on neighbours, and compliance with local development plans. It's a "yes/no" approval based on where and what you want to build.
- **Building Regulations Approval (Building Control):** This checks that the construction meets health and safety, structural integrity, fire safety, energy efficiency, ventilation, and accessibility standards. It's about *how* your extension is built.

You basically need both unless your work is permitted development (more on that later), but even then you still always need building regs approval.

## Planning Permission: When Do You Need It?

For most homeowners with interwar or postwar semis in the Midlands, your extension might fall within *permitted development rights*, meaning you do not need planning permission if you meet certain limits and conditions.

### Permitted Development

Permitted development allows you to build extensions without a planning application up to a certain size and height:

- **Single-storey rear extension:** usually up to 4 metres deep for detached houses, and 3 metres for semis or terraces; height capped at 4 metres;
- **Two-storey rear extension:** usually up to 3 metres deep, no closer than 7 metres to the rear boundary;
- Other limits apply to roof extensions, side extensions, and outbuildings.

These limits can vary if your property is in a conservation area or has article 4 directions removing permitted development rights, or if the development would impact a listed building.

## Rugby and Midlands: Local Planning Considerations

Local councils like **Rugby Borough Council** hold the reins on approving planning applications and may apply tighter restrictions especially in conservation areas or on properties visible from key streets. They also administer

the lawful development certificate process, which can confirm that your planned work is permitted development or otherwise lawful—helpful for future buyers and mortgage lenders.

## Key Advice:

- **Always check:** Do you have permitted development rights intact, or has your area restricted them?
- **If in doubt, apply for a lawful development certificate.** It's a small upfront cost that avoids headaches later.
- **Planning application fees vary** but expect to pay around £200-£250 depending on the scale.
- **Watch out for conservation area controls in Rugby** and elsewhere in the Midlands.

## Building Regulations Approval: The Technical Backstop

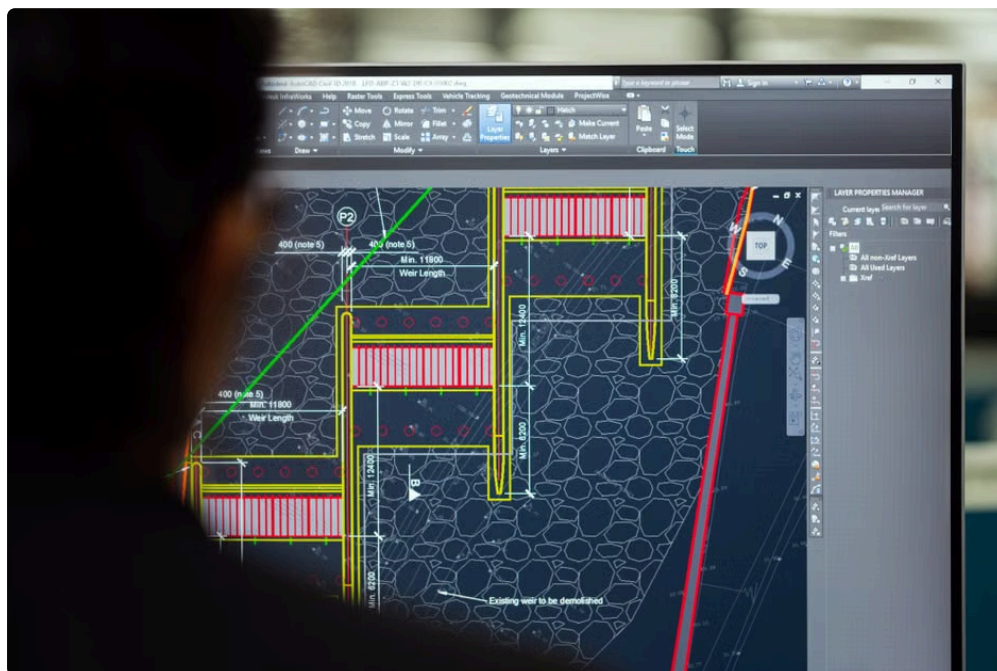
No matter your planning situation, your extension must comply with UK Building Regulations. This ensures your new space is safe, energy efficient, and built to proper standards.

### Building Control Inspection and Fees

When you submit your building regs application—either through the local authority's building control service or an approved inspector—you'll pay inspection and application fees. Typically:

Type of Work Estimated Building Control Fees (£) Single-storey extension £500 - £900 Two-storey extension £800 - £1,200

These fees usually cover multiple site inspections—from foundation trenches, damp-proofing, frame, electrics, final sign-off, etc. Builders often factor these into their quotes, but **always ask whether VAT and building control fees are included** before discussing design.



### Common Building Regs Requirements for Extensions

- **Structural calculations:** Foundations, lintels, floor joists must be designed safely.
- **Insulation and energy efficiency:** Walls, roofs, and floors must meet current U-value standards.
- **Fire safety:** Proper fire doors and alarms.

- **Drainage and ventilation:** Adequate plumbing and airflow.
- **Accessibility:** Reasonable access, especially for two-storey work.

## Extension Costs 2026: What to Expect in the Midlands vs London

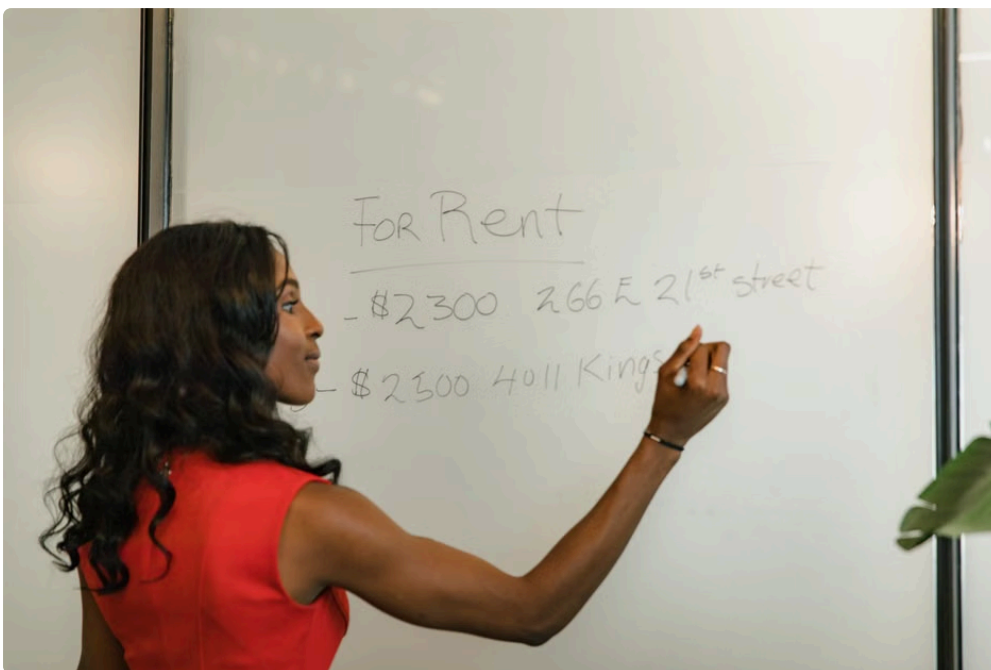
Now to the tough question — how much?

The Midlands offers a discernible labour cost advantage compared to London and the South East. As of early 2026:

- **Labour rates:** Midlands trades average £18-£28 per hour depending on skill, compared to £30+ in London.
- **Material prices:** More uniform nationally but transportation can add costs for remote areas.

### Per-Square-Metre Pricing for Extensions

Approximate build costs (excluding VAT) for two common types of extensions:



Extension Type Typical Cost Per m<sup>2</sup> (excluding VAT) Notes Single-storey rear extension £1,500 - £2,200 Basic foundations, standard finishes Two-storey extension £1,800 - £2,800 More complex structural work

The total price can vary a lot depending on groundworks surprises (particularly if you have soft soil or access issues), finishes, and whether your driveway or side access is wide enough for machinery.

### Single-Storey vs Two-Storey Tradeoffs

Many Rugby and Midlands homeowners debate whether to go for single or two-storey extensions. Consider:

- **Single-storey:** Generally less expensive and quicker but takes more footprint, potentially reducing garden space.
- **Two-storey:** More expensive per square metre due to structural demands but conserves garden space and adds more living area.
- **Planning angles:** Two-storey extensions more often require full planning permission and neighbour consultation.

# Common Pitfalls and How to Avoid Them

Knowing the differences is half the battle. But many homeowners trip up on:

1. **No breakdown of costs:** Lump-sum builder quotes without stage payment schedules can complicate budgeting and delays. Always ask your builder for a detailed breakdown, including whether VAT and building control fees are included.
2. **Verbal briefs:** Builders pricing without a proper scope or drawings often lead to change orders and extra costs — get quotes based on detailed plans.
3. **Using contingency funds early:** Many extensions encounter groundworks surprises (poor soil, drains), so keep your 10-15% contingency for later stages.
4. **Ignoring lawful development certificate:** If unsure about permitted development status, get this certificate from your local council like Rugby Borough Council. It gives peace of mind before investing heavily.

## Final Thoughts

Extension projects can boost your home's value and enjoyment, especially with the labour cost advantage in Rugby and the Midlands compared to London. But understanding *planning permission vs building control* is <https://rugbyobserver.co.uk/lifestyle/how-much-does-a-home-extension-cost-the-2026-prices-rugby-homeowners-need-to-know/> fundamental:

- **Planning permission decides *whether* you can build.**
- **Building regulations** decide *how* you build safely and to standard.
- **Permitted development** means you may skip formal planning applications but still need building regs.
- Budget your project carefully, ensure your builder's quote includes VAT and building control fees (£500-£1,200), and always prepare for groundwork surprises.

Don't forget to weigh the cost of extending against moving with the HomeOwners Alliance cost of moving calculator—sometimes extending is a no-brainer, but sometimes a new home can be the smarter choice.

If you're in Rugby or the wider Midlands, don't hesitate to reach out to your local council planning office or building control for guidance early on. It could save you delays, disputes, and thousands in compliance headaches.

Good luck with your home extension journey!

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