

If you're considering extending your home in a green belt area such as Solihull, you've likely come across the somewhat bewildering term **"the 1948 rule"**. This planning principle plays a pivotal role in shaping what's allowed when it comes to extending your property, particularly in protected green belt zones where the rules are strict to preserve the countryside. For homeowners facing a widening *Solihull price gap* and looking to *extend rather than move*, understanding this regulation can save you time, cost, and legal headaches. In this in-depth guide, we unpack what the 1948 rule means, how it affects planning applications, and what costs you need to budget for — including those sneaky extras many underestimate.

Understanding the 1948 Rule and Its Origins

The origin of the term "1948 rule" derives from the pivotal year when many UK planning regulations were introduced post-World War II. Specifically, it refers to how extensions built onto a property after 1 July 1948 are treated under green belt planning policy. The key point: when applying for permission to extend your home, planners will compare your proposed extension against the **original building size of 1948**. This acts as a baseline to measure whether an addition is *"disproportionate"* to the original structure.

So why 1948? That year marks the first important legislation that controls building on protected land, notably green belts. If your home has had previous extensions or alterations since then, these will be carefully considered to figure out whether you risk exceeding limits on total floor space or footprint — crucial in green belt policies designed to prevent overdevelopment.



How the 1948 Rule Affects Your Extension Plans

In practice, this means:

- Authorities look at the size of the **original house as it stood on 1 July 1948**, ignoring any later expansions.
- They sum up all **previous extensions added since then** to assess the cumulative increase.
- If your proposed addition pushes the total size beyond a reasonable threshold — often somewhere around 30% to 50% more than the original — it could be classed as a **disproportionate addition**.

- This often leads to refusal of full planning permission under green belt rules, although permitted development rights or other exceptions might apply.

Keep in mind different councils may have slightly varying thresholds or interpretations, so it's essential to check local policies. For example, in Solihull, the council's planning portal offers advice and tools such as pre-application enquiries to clarify your specific situation.

Solihull's Price Gap: Why More Homeowners Choose to Extend, Not Move

According to recent data from the Office for National Statistics (ONS), Solihull's local housing market remains buoyant with prices expected to keep climbing through May 2026. This has led to what's been dubbed the **"Solihull price gap"** — the growing financial difference between what people can afford to sell their current home for, versus buying their preferred next property.

This widening gap means many locals find that **extending their existing home** is a more affordable, practical, and less risky option than moving. Especially for households looking to add space for home offices, gyms, or growing families, extensions offer a way to add maximum value and enjoyment for less upfront outlay.

However, this only works if you fully understand your options and restrictions — the 1948 rule in green belt zones being a prime example. Failing to heed this can lead to costly refusals and the frustration of scrapped plans.

Extension Costs by Size and Type: Single-Storey vs Two-Storey

Let's talk money.

How much does it cost to build an extension that satisfies regulations and keeps well solihullobserver.co.uk within the 1948 rule proportions? The costs vary widely depending on size, complexity, and finishes, but it's critical to *sanity-check estimates against typical £/m² benchmarks*. Pricing too low or too high might mean your budget is off-course.



Extension Type	Approximate Size (m ²)	Typical Cost Range (Including VAT)*	Cost per m ²	Contingency
Recommendation Single-Storey Rear Extension	20-40 m ²	£25,000 - £50,000	£1,250 - £1,500	10-15%
Two-Storey				

Side Extension 50-80 m² £75,000 - £120,000 £1,400 - £1,600 15-20%

* Estimates include VAT at 20%, which many quotes neglect to specify — a pet peeve of mine. Always check whether VAT is included or to be added separately.

Single-storey extensions tend to be cheaper per square metre than two-storey due to simpler design, foundation, and structural demands. But be mindful that two-storey extensions provide double the floor space without increasing your footprint — an advantageous factor in green belt zones where ground coverage limits often exist.

Moving Costs That Add No Space: Stamp Duty and Fees

While extending might seem straightforward, many forget the *hidden costs of moving* that an extension avoids, making the former financially sounder in tight markets like Solihull. These include:

- **Stamp Duty Land Tax (SDLT):** On average, this can add upwards of £5,000 to £10,000 or more depending on your property value.
- **Estate agent fees:** Typically 1-3% of the sale price.
- **Solicitor and conveyancing fees:** Roughly £1,000-£2,000.
- **Removal costs:** Usually £500-£1,500 depending on distance and property size.

None of these add any actual living space or direct value to your home. Extending avoids these fees but demands understanding and navigating planning restrictions like the 1948 rule carefully. This highlights the importance of making accurate cost comparisons early on.

Previous Extensions Headroom & Permitted Development Checks

Another frustrating oversight occurs when homeowners or even some tradespeople fail to account for **previous extensions**. These earlier additions count towards the total permitted increase since 1948 and can drastically reduce your available expansion “headroom.”

Tools like the Solihull Council Pre-Application Enquiry allow you to submit sketches and details to get an early sense of what’s likely to be permitted — crucial in complex green belt cases. Combined with MyJobQuote or Checkatrade, you can access vetted local professionals familiar with these rules, ensuring your budgets and plans are realistic.

Planning Applications Vs Permitted Development Rights

Knowing when you need full planning permission — versus relying on **permitted development rights (PD)** — is essential. PD rights have strict size, height, and footprint limits but are often quicker and cheaper routes for smaller extensions.

However, in green belt areas, PD rights are often curtailed or do not apply, making formal planning applications unavoidable. This is where the 1948 rule’s calculation and the concept of disproportionate additions take centre stage. Failure to submit a proper planning application can result in enforcement notices or expensive retrospective applications.

What People Forget to Budget For

Besides the physical construction costs and planning fees, many people forget these vital budget items:

- **Planning application fees:** Typically £200-£500, depending on extension size and council.
- **Building control fees:** Charged by the local authority or approved inspectors, often £300-£1,000.
- **Professional fees:** Architect, structural engineer, or surveyor costs can add 5-15% of your build budget.
- **Contingency for unexpected works:** Always allow 10-20% for unforeseen site conditions, especially in older homes.
- **VAT:** A common omission; some work qualifies for reduced or zero VAT rates, but many do not.

Final Thoughts: Don't Let the 1948 Rule Trip You Up

Extending in Solihull's green belt areas offers a smart strategy for dealing with the local house price crunch and the costs of buying bigger. But the **1948 rule** is a crucial gatekeeper to what's achievable. Always sanity-check your property's baseline size compared to historic data and current regulations. Use official tools like Solihull Council's pre-application enquiry and planning application checks to clarify what's feasible early.

Hiring local tradespeople through vetted platforms like Checkatrade and MyJobQuote ensures that your project is priced honestly, reflecting the proper scope and constraints of green belt extensions. And remember, moving involves significant costs that buy no extra space, so properly tallying extension costs — including those often-overlooked fees and contingencies — is the smartest way to future-proof your home's expansion.

For detailed, property-specific advice, always consult your local council's planning department and consider professional guidance to navigate this often-complex intersection of history, policy, and budgets.