

Moving house is one of the most significant financial commitments many homeowners make, yet the true costs involved often come as a surprise. If you're planning to buy or sell a property in 2026, understanding the breakdown of transaction costs, moving expenses, and potential extension costs is essential. This detailed guide navigates the key elements affecting your budget—from using the HomeOwners Alliance cost of moving calculator (which estimates average costs around £13,018) to local planning rules like Rugby Borough Council's lawful development certificates.

Transaction Costs When Moving House: What to Expect in 2026

The phrase *transaction costs moving house* covers fees beyond the property price itself—think legal fees, taxes, surveyors, and removals. According to the **HomeOwners Alliance** cost of moving calculator, the average moving costs in the UK add up to around **£13,018**. This figure varies depending on location, property type, and complexity of the sale.

Key Transaction Cost Components

- **Stamp Duty Land Tax (SDLT)** – payable on purchases over £250,000, with thresholds and rates possibly updated by 2026.
- **Solicitor or conveyancer fees** – average £800 to £1,500 for legal work on both buying and selling.
- **Estate agent fees** – typically 1% to 1.5% of sale price; can be fixed or tiered.
- **Survey costs** – ranging from £400 for a basic homebuyer report to over £1,000 for a full structural survey.
- **Removal costs** – depend on distance and volume; typically £500 to £1,200.
- **Mortgage arrangement fees** – if applicable, up to £2,000 depending on lender.

Each of these elements can vary widely. Before getting into renovation talks or design decisions, always **ask whether your quote includes VAT**. Many builders leave this out, and unexpectedly high VAT can derail your budget.

Extension Costs in 2026: What to Budget Per Square Metre

Extending your home can increase its value and practicality, but it comes with its own costs. Having spent 12 years pricing extensions and conversions across the Midlands, including tight-driveway homes similar to interwar and postwar semis common in Rugby, here's what you need to know.

Current Extension Pricing Overview

Extension Type	Average Cost per Square Metre (£)	Notes
Single-Storey Extension	£1,400 – £1,800	Ideal for kitchen or lounge; fewer structural complications
Two-Storey Extension	£1,800 – £2,300	More complex foundations and roofing; higher labour costs

These ranges assume typical straightforward groundworks. Always keep a mental checklist for **groundworks surprises** such as tree root interference, restrictive soil, or narrow access—which can significantly increase costs.

Single-Storey vs Two-Storey: Tradeoffs

Choosing between a single-storey and two-storey extension depends on your needs and site constraints:

- **Single-storey** extensions generally cost less, allow easier access for those with mobility issues, and avoid structural challenges with rooflines.
- **Two-storey**

Remember, in Rugby and Midlands areas, labour costs are typically 10%-20% lower than London and the South East. This offers noticeable savings on your build compared with capital-region prices.



Planning Permission, Permitted Development & Conservation Areas

Navigating local planning rules is crucial to estimate costs and timelines accurately. Many homeowners overlook the impact of these regulations on their projects.

Planning Permission and Permitted Development in 2026

“It depends” is frequently used when discussing planning permissions, but here’s a range-based clarity:

- **Permitted Development Rights (PDR)** allow certain types of extensions and conversions without full planning permission, typically up to 6m for detached and 3m for attached properties in single-storey rear extensions.
- Going beyond PDR or into complex two-storey works usually requires planning permission, potentially adding around £250-£500 in application fees and 8-12 weeks in waiting time.

When applying for lawful development certificates, such as those handled by Rugby Borough Council, confirm what evidence the council requires—this can affect your documentation and legal costs.



Conservation Areas and Their Impact

Properties in conservation areas face stricter controls. External materials, window types, and overall design will need approval, sometimes requiring specialist reports or heritage consultants—factors that increase both time and money outlay.

Summary Table: Average Costs for Buying, Selling, and Extending in 2026

Cost Element Estimated Range (£) Notes Average Moving Costs (UK) £10,000 – £15,000 Includes solicitor fees, estate agent, survey, removals Stamp Duty Land Tax Variable Thresholds subject to government update; check latest Single-Storey Extension per m² £1,400 – £1,800 Midlands labour cost advantage Two-Storey Extension per m² £1,800 – £2,300 Higher complexity and requirements Planning Application Fees £250 – £500 Permitted development may avoid this

Final Tips: Avoiding Budget Pitfalls

As someone who worked [Click to find out more](#) extensively on project pricing, here's my take:

1. **Don't accept lump-sum quotes with no stage breakdown.** Get detailed cost stages to track spending and manage contingencies.
2. **Never rely on builders pricing from a verbal brief alone.** Get written, itemised quotations and confirm whether VAT is included.
3. **Aim to preserve at least 10% contingency beyond estimate.** Many people spend the contingency in week one—avoid that trap.
4. **Utilise tools like the HomeOwners Alliance calculator** to understand average costs and spot where your project sits on that scale.

Conclusion

Moving house and extending property in 2026 comes with a complex blend of costs impacted by location, property type, and regulatory environment. Midlands buyers and sellers, especially around Rugby, benefit from a relative labour cost advantage, but must still plan carefully for transaction and build expenses. Armed with the right tools and knowledge of local processes like lawful development certification, you can approach your move or extension project with confidence.

If you're ready to explore your next move or home improvement, start with the HomeOwners Alliance cost of moving calculator and contact Rugby Borough Council planning for checks on your site's permissions.