Your guide to

Making changes to your home or land

NHBC Buildmark doesn't protect you against anything done to your home or land after the completion date. So, if you're planning an alteration or extension, please read this leaflet carefully.

This guide explains how your home or land may be affected by alterations or extensions and suggests ways to avoid problems.

This information is for guidance only. It isn't intended to be a substitute for professional advice.

NHBC

Altering and extending your home

Your Buildmark policy doesn't provide cover for any alterations or extensions to your home, or for any damage or problems caused by those alterations or extensions.

To avoid problems, it's important that any building work is carried out carefully by competent contractors who are fully insured.

What is an alteration?

An alteration is building work that changes your home, such as:

- removing an existing wall or partition
- replacing windows or doors, or adding new ones
- laying a patio or significantly altering the ground levels around your home
- carrying out work to drainage, plumbing or electrical services
- fixing solar thermal or solar pv panels to your roof or walls
- installing additional insulation to cavity walls.

What is an extension?

An extension is building work that results in additional space to the home, such as adding:

- a new room (including rooms in the roof) or making an existing room bigger
- a conservatory
- a porch
- a garage, or changing an existing garage into a habitable room.

Why you need to be careful

If it isn't done properly, building work could cause damage to your home, and reduce the effectiveness of health and safety measures. Some things to consider are explained below:

Damage

It might not be obvious which parts of your home provide structural support, so you should always get professional advice before making any changes.

The external walls of your home have been designed to keep moisture out, so any building work must be done carefully. For example, rainwater could enter your home if the damp proof course were to be damaged or bridged. Adding cavity wall insulation could also affect a wall's resistance to moisture.

Digging in the ground around your home, whether this is to build an extension or construct a patio, must be done carefully to avoid damaging or undermining your existing foundations.

If you intend to build over drains and services (such as water and gas pipes, or electricity and telephone cables), this must be carried out in line with appropriate regulations and standards to avoid damage and maintain access points (such as rodding points and manholes, which are needed to clear blockages and general maintenance).

Health and safety

Your home was built to meet fire regulations and allow you to escape safely if a fire were to occur. Any alterations or extensions must also take this into account.

Walls, ceilings and floors that separate you from your neighbours are designed to provide resistance to fire (and sound transmission), so it's important that any work doesn't reduce their effectiveness.

Your home may have vents installed in the ground floors, walls and roof to prevent the build-up of moisture, to make sure heating appliances work safely, or to prevent gases building up. These vents mustn't be blocked or covered over.

Some walls, ceilings and floors have gas-tight layers in them to stop gas or moisture vapour entering your home, so they mustn't be damaged.

Flue outlets are needed to safely discharge flue gases from your home. If your home has a flue located behind a wall or ceiling, the inspection hatch that allows the full length of the flue to be viewed and inspected must be maintained. The outlets and hatch mustn't be blocked, covered over or changed.

Accessibility

Ideally, your home should be accessible and be able to be adapted easily if required. When planning an alteration or extension to your home, consider whether the changes are likely to make your home less accessible for you or future owners.

How to avoid problems

Some ways to avoid or reduce problems are explained below:

Get advice and approvals

Get professional advice from a building surveyor, structural engineer or architect before you start any work. They should also be able to guide you through the technical and legal issues related to the work you're considering.

To reduce the likelihood of problems (and delays), find out what approvals you might need. Contact your local authority to find out if the work needs planning permission or building regulation approval (or a building warrant, if your home is in Scotland).

If the proposed work will affect walls or floors that separate you from your neighbours, and your home is in England or Wales, it may be covered by the Party Wall etc. Act 1996. If so, you'll need to give your neighbours notice of the work as set out in the Act.

It's a good idea to call your building insurance provider before you start work, as it may affect your existing and future cover.

If you don't own the freehold of your home, check whether you need permission from your landlord or housing association.

If your home is a listed building, check whether you need Listed Building Consent.

If you intend to plant shrubs or trees close to your home, make sure your existing foundations are adequate. Certain types of woody shrubs and trees demand a lot of water, and this can lead to subsidence in clay soils.

If you're planning an extension, make sure the design of the new foundations take into account any trees that you'll be removing or planting. Before cutting down or pruning a mature tree, check with your local authority to make sure that it's not protected by Planning Conditions, Conservation Area Restrictions or a Tree Preservation Order.

Use competent contractors

Ask your friends, colleagues and neighbours if they can recommend a qualified, experienced, reputable and reliable builder or contractor. Alternatively, the National Federation of Builders (NFB) can give you details of registered builders and contractors in your area.

Even if you intend to do some of the work yourself, remember that any work on gas appliances must be done by a Gas Safe

registered engineer, and any electrical alterations must be carried out by a professional electrician. NICEIC (National Inspection Council for Electrical Installation Contracting) and ECA (Electrical Contractors' Association) keep registers of approved electricians.

OFTEC (Oil Firing Technical Association) can give you details of engineers who are able to work with oil-fired equipment, while HETAS (Heating Equipment Testing and Approval Scheme) has a register of engineers trained to maintain solid fuel heating systems.

Need more advice?

If you have any concerns or questions that aren't covered by this guide, please contact us.

Please call us if you'd like to receive this information in an alternative format, such as large print, audio or Braille.

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