

MOI's industry insider dishes out his trade secrets and keeps us in touch with the latest legislation and hot topics for would-be purchasers and home renovators.

Hugo Tugman runs the design service Architect Your Home (www.architectyourhome.com)

With property values reaching such high levels, it is inevitable that more people are now looking to maximise the value of their homes with improvements. Increasingly, the improvement potential or 'extendibility' of a home is an important factor in the decision to buy a house. Be careful, however, many people have fallen into the trap of purchasing a property with the intention to improve only to find they aren't able to do so.

The most blatant examples of this phenomenon tend to occur with listed buildings. A common misconception here is that only parts of the building are listed. I have heard countless throwaway comments along the lines of "it's only the front façade that is listed" or "that part isn't listed because it isn't original." This is nonsense! If a building is listed, it is entirely listed – the good, the bad, the ugly, the 60's extension and all.

It may well be that a building is listed because of a particular element of the design. For example, because it is part of a Georgian terrace and the consistency of the terraced façade is important to the street scene. In this case it might still be acceptable to alter other parts of the building. However, it is very risky to make assumptions on this basis, particularly ones that will guide decisions over whether or not to spend thousands of pounds.

The problem many people face is that they might need to move fast to clinch the perfect property. Of course, you can rush about, get an Architect to sketch out a design, visit your planning department to seek an opinion, but the answer will invariably be anything but definitive. Planners will generally not be pinned down on the basis of a brief conversation. The only really conclusive way to be sure is to develop a design and submit an application for consent to alter a listed building.

This of course, involves considerable expense and time, so (if it can be negotiated) the best situation is to make an agreement to purchase subject to planning approval.

Primary structure such as purlin props in a roof space (that might need to be removed to convert a loft) and features such as chimney breasts are often prized by the conservation officers but are common examples of where people simply don't imagine they are breaking any rules. It is very important to be careful, not just because you could get seriously unstuck financially, but (unlike most planning issues that are common law) unauthorised demolition or alteration of a listed building is subject to criminal law.

The problem is not restricted to listed buildings. Many people purchase a property to extend or add a loft conversion only to find that planning thwarts their plans.

It is NOT safe to assume just because the neighbours have something on their house that you will be able to get the same thing. Planning policy changes constantly and something deemed acceptable a few years ago may not be now.

Neighbours may have loft extensions built under permitted development, but if your chosen house has an extension, the PD rights may be used up and planning could well block your proposed loft.

So my advice would be to do your homework and try to secure a purchase subject to planning. It is usually better to miss out on a property than get your fingers burned.