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Homeowners across the Midlands frequently face a tough question when considering how to expand their living space: should they opt for a two-storey extension or stick with a single-storey build? Both options offer distinct tradeoffs and cost implications, especially in 2026, when building costs continue to fluctuate. If you're based near Rugby, or anywhere in the Midlands, you have a labour cost advantage compared to London — but careful planning, budgeting, and understanding permitted development rights remain crucial.

In this post, I'll break down key considerations around 2026 extension costs, per-square-metre pricing for single-storey vs two-storey builds, and how to decide which option offers better value for your property. Plus, I'll touch on essentials such as planning permission, conservation constraints, and useful tools like the **HomeOwners Alliance cost of moving calculator** and the **Rugby Borough Council lawful development certificate process**, so you have the full picture before committing.

## Understanding the Cost Landscape in 2026

Extension costs in 2026 continue to vary widely depending on location, design, and ground conditions. Here in the Midlands — particularly near Rugby — labour costs are generally more affordable than in London or the South East, offering a distinct pricing advantage.

Typical Extension Costs per Square Metre in 2026 (Region: Midlands)

| Extension Type          | Estimated Cost per sqm (£) |
|-------------------------|----------------------------|
| Single-Storey Extension | £1,800 - £2,300            |
| Two-Storey Extension    | £1,600 - £2,100            |

Includes groundworks, basic finishes. Shared foundations and roof reduce per sqm cost.

It might surprise some that two-storey extensions can come in at a lower *per square metre* cost. This is because upper floors share foundations and the roof, distributing fixed costs across more usable space. However, this doesn't automatically mean they are cheaper *overall* — total cost depends heavily on how many rooms you add and the complexity of the build.

## Single-Storey vs Two-Storey Extensions: Key Tradeoffs

### Single-Storey Extensions

- **Simplicity:** Generally simpler to build, often faster, with less structural complexity.
- **Light & Access:** Easier to integrate with the existing ground floor layout, especially useful for open-plan living or extending kitchens and dining rooms.
- **Height Restrictions:** Typically less impacted by planning height limits or neighbours' views.
- **Site Constraints:** Can be a challenge if your side access or driveway is tight — a single-storey extension requires more footprint space.
- **Cost:** While the per sqm rate is higher, the total overall budget might be lower for smaller space expansions.

### Two-Storey Extensions

- **Space Efficiency:** Doubles internal space without doubling the footprint, critical on narrow or constricted plots common in interwar and postwar semis around Rugby.
- **Cost Efficiency:** Shared foundations and roofing mean a lower per sqm cost, making large expansions more affordable per room gained.

- **Design Complexity:** More complicated structurally and typically requires more detailed planning and coordination with existing upper floors.
- **Planning Constraints:** Height and neighbour impact often require planning permission, especially in conservation areas or if you exceed permitted development rights.
- **Timeline:** Generally takes longer and may disrupt your household more due to scaffolding, higher working elevations, and extra trades involved.

## Breaking Down “Cheaper per sqm” vs “Cheaper Overall”

This is where I often see misunderstandings from homeowners and even some builders. A two-storey extension might quote at, say, £1,700 per square metre, whereas a single-storey extension might come in at £2,000 per square metre. That sounds straightforward but you have to consider:

1. **How many extra rooms or living areas does each option add?** If your single-storey extension adds a spacious kitchen/family room, it might fulfill your needs without the complexity and additional cost of bedrooms upstairs.
2. **Site constraints:** If your plot or side access is tight, a two-storey extension might be the only way to get the extra bedrooms you want without losing garden space.
3. **Roof and foundations:** Two-storey builds amortise these costs over two levels, so the per sqm cost is spread out, but initial expenditure is higher.

This means that a single-storey extension can sometimes be **cheaper overall** for smaller expansions—even if its cost per square metre is higher.



## Mental Checklist for Groundworks Surprises

Before you get lost in price comparisons, always confirm whether your quote includes VAT, groundworks, and proper allowances for unexpected surprises below ground. Some sites near Rugby might have hard clay, historical backfilling, or tree roots that blow out foundations costs.



## Planning Permission, Permitted Development & Lawful Development Certificates

Another critical element to your extension decision is whether the design requires formal planning permission or falls under permitted development (PD) rights. Many single-storey rear extensions under a certain size qualify as PD, which can save time and cash:

- Single-storey rear extensions typically limit to 3-4 metres depth for terraced/semi-detached homes.
- Two-storey extensions almost always require full planning permission.
- If you're in a conservation area or a designated heritage zone (covered by Rugby Borough Council's conservation policies), rules might be tighter.

For peace of mind, consider applying for [party wall agreement cost](#) a **Lawful Development Certificate** via Rugby Borough Council. This confirms whether your planned works conform to PD rights or planning limits without the uncertainty of enforcement later. It's a cost-effective route to avoid expensive redesign or legal headaches down the line.

## Compare Rooms Gained: A Taste of Practical Value

Value isn't just about cost per sqm—it's what you get at the end:

| Extension Type | Typical Room Gain | Common Uses                                                 |
|----------------|-------------------|-------------------------------------------------------------|
| Single-Storey  | 1-2 rooms         | Kitchen/dining extension, family room, garden room          |
| Two-Storey     | 3-4 rooms         | Extra bedrooms upstairs, extended kitchen/living downstairs |

If you want to add bedrooms without losing garden space, two-storey offers a leap in functional space. But if you're after an open-plan kitchen or accessible living without stairs, single-storey wins on lifestyle.

## Is Moving a Better Option?

Before making your final decision, try the **HomeOwners Alliance cost of moving calculator** which factors in not only moving expenses but stamp duty, solicitor fees, and DIY or extension costs. Sometimes, depending on your

goals, moving to a larger property might make more financial sense than a costly extension.

## Summary: What's the Best Value Choice?

- **Two-storey extensions usually cost less per square metre** due to shared foundations and roof, offering more rooms for your money.
- **Single-storey extensions can be cheaper overall for smaller expansions** or where you want to improve ground-level living.
- **Labour cost advantage in the Midlands** (including Rugby) makes extensions significantly more affordable here than in London.
- **Check planning and PD rights carefully**, especially if you're in a conservation area or want a two-storey build requiring full approval.
- **Get a Lawful Development Certificate** from Rugby Borough Council to reduce legal risks.
- **Always demand a breakdown of costs before discussing design** and confirm VAT inclusion to avoid surprises.

Whatever you decide, it pays to get multiple detailed quotes, avoid lump-sum figures without stage breakdowns, and keep a healthy contingency fund—don't spend it in week one!

If you're thinking about an extension here in Rugby or the wider Midlands, hopefully, this guide helps you weigh your options with clear eyes and confidence.

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