

ULTIMATE LOFT CONVERSION GUIDE

Everything you need to know to plan and
conduct a successful loft conversion
project in your home.





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Introduction



Thinking about adding more space to your home? A loft conversion could be the perfect solution. Whether your family is growing, you've picked up a new hobby, or you need a dedicated home office, converting your loft lets you maximize your existing space without altering your home's footprint. Our comprehensive guide covers everything you need to know—from costs and planning permissions to top design ideas for your project.

Loft conversions are especially handy in areas where planning permission for extensions might be tricky or in densely populated urban settings where outdoor space is limited. Plus, it's worth noting that, according to Nationwide, adding an extra bedroom and bathroom can boost the value of a typical three-bedroom, one-bathroom house by around 20%.

Assessing Loft Suitability

Some lofts are more suitable for conversion than others. Tricky loft conversions can be costly and disruptive so it is important to ensure the finished product is a useful space and/or adds the value you hoped to achieve. Factors that determine whether or not your loft can be converted include:

- ✈ *Available Head Height*
- ✈ *Roof Pitch*
- ✈ *Roof Structure*
- ✈ *Chimneys, Tanks & other obstructions*
- ✈ *Head space for staircases*



Assessing Loft Suitability

Available Head Height

When measuring head height in your loft, it's important to take it from the top of the floor joists to the underside of the ridge beam. While building regulations allow for a minimum height of 2.2m, aiming for 2.4m is a much more comfortable option once the new flooring and ceiling finishes are in place.

Roof Pitch

Generally, the steeper your roof pitch, the easier the loft conversion will be, with most angles above 30 degrees working best. And the steeper the roof pitch, the more head height will be available

Roof Structure

Roof structures are typically either cut or trussed. Homes built before the 1960s often have cut roofs, which use rafters, joists, and purlins, leaving much of the loft space open. Post-1960s homes usually have trussed roofs, with W-shaped supports running through the loft and limiting usable space. Both types can be converted, but the approach varies.

For trussed roofs, work with a structural engineer and builder to ensure proper support at the base and apex—often with new floor joists, collars, and steel beams before cutting any trusses. Rafters may also need reinforcing, typically by doubling them up or using oriented strand board for bracing

Assessing Loft Suitability

Chimneys, Tanks & other obstructions

If your water tank is located in the loft, you'll need to relocate it. Alternatively, you could consider removing it entirely by switching to a mains-fed combination boiler or a pressurised unvented hot water cylinder, which can be installed elsewhere in the house, such as in an airing cupboard.

If there's a chimney stack in your loft, you may want to remove it to create more space. In this case, it's essential to consult a structural engineer and hire a skilled builder. While this will add to costs and timescales, it won't prevent the conversion. If you share the chimney with a neighbour, make sure to check how it may impact their structure and address any party wall agreements

Head space for staircases

Even if your loft has sufficient headspace, you may face challenges fitting a staircase. Building regulations require a minimum of 1.9m headroom at the centre of the flight and 1.8m at the edges where sloping roofs are present.

You'll also need space for the staircase on the floor below. Various staircase designs can impact the cost, timescale, and level of work required. Consulting a skilled builder, loft specialist, architect, or design-and-build company early on is essential to determine the project's feasibility and budget.

Types of Loft Conversion

There are five main loft conversion types that tend to be used in the UK. The loft conversion type you opt for should depend on your existing roof structure and shape, how much you want to spend and will, on some occasions, be dictated by planning restrictions.

✈ *Dormer Loft Conversion*

✈ *Roof Light Loft Conversion*

✈ *Mansard Loft Conversion*

✈ *Hip-to-Gable Loft Conversion*

✈ *Modular Loft Conversion*



Dormer Loft Conversion

A flat roof dormer loft conversion is a popular choice for many people, being one of the simpler and more cost effective types of loft conversion out there.



A dormer loft conversion projects out vertically from the sloping section of the roof and uses standard windows — as opposed to rooflights. They can span the entire width of the roof, or simply feature a couple of smaller dormer windows spaced at regular intervals. This is a great way to add headroom, with its box-like structure creating an easy-to-use space with flat ceilings and walls.



While not always aesthetically pleasing compared to other types of conversion, they can fall under permitted development.

A gabled dormer, where the roof has a pitched roof as opposed to flat, is more visually appealing but might be a little more expensive and limit internal headroom.



Roof Light Loft Conversion



Roof light loft conversion will almost certainly be the cheapest way to convert a loft. The existing space remains just as it is, with roof windows added. The floor will need to be reinforced and stairs added. Electricians, plumbing and insulation will also be required for the space to become habitable.

Roof lights are an easy way to draw in natural light and provide ventilation, with relatively minimal disruption to your existing living space.



The frame of the roof lights will be fitted into a new opening in the roof, before flashings are added and the tiling made good around the new window.



This is a good option for small loft conversions or simple loft bedrooms — although remember that a minimum of 2.25m of head height in the centre of the room will be required in order to properly build up the floor. It may also be necessary for the new loft stairs to come into the centre of the room due to limited headroom.

In most cases, a roof light loft conversion won't require planning permission (although it may if the roof lights will be at the front of the house).

Mansard Loft Conversion

A mansard loft conversion is almost like adding an entire new storey to a house and is ideal for period properties and for loft conversions on terraced houses. Bear in mind that the party wall between houses will usually need to be raised and suitable agreements required.



A mansard loft conversion involves altering the roof structure of a sloped roof, giving it an almost vertical wall – usually 72 degrees. The roof remains flat and windows are inserted into the new roof structure. Most mansard conversions span gable wall to gable wall.

Mansard loft conversions are most commonly added to the rear of houses, but they can be added to the side and front too. Double mansard roofs are also possible, where they are added to both the front and rear of the house.

Those after loft conversions with en-suites or attic conversions should consider this style of conversion.

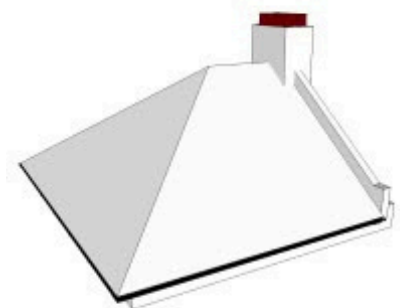
A mansard loft conversion is usually more expensive than other types of loft conversion, taking more time and, in the majority of cases, requiring planning permission.

Hip-to-Gable Loft Conversion

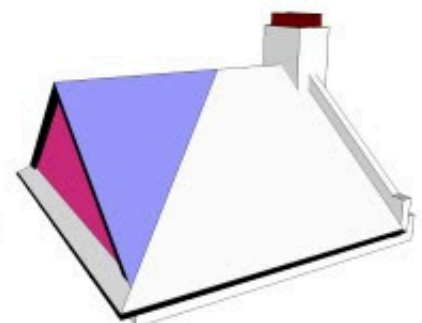
Those looking for ideas for loft conversions for bungalows, or for a semi-detached house, could consider a hip to gable loft conversion. In layman terms, a hip to gable loft conversion straightens the slanted (hipped) end of a roof in order to create a vertical wall (the gable end).

The existing roof is taken back and the end wall built up to form the new gable with a standard pitched roof. This creates a good space internally with full headroom.

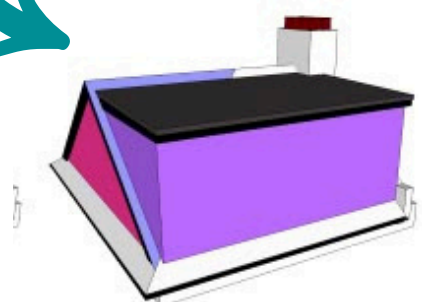
The creation of this new vertical wall means standard window openings can be added for natural light



Hipped roof



Gable roof



Gable roof with Dormer

Modular Loft Conversion

Ready-made loft conversions, often made up using a steel frame, are fabricated off-site before being craned into position — after the roof of the house has been taken off. Many modular loft companies can organise planning permission approval on your behalf.

This type of loft conversion is quick and requires little in the way of on-site labour – you can even choose packages which include doors, windows, electrics and bathrooms.

Some modular lofts come complete with a Building Regulations certificate and a Part P Electrical certificate too. Accurate measurements and planning will be required to ensure a good fit and smooth installation.



Planning Permission & Building Regulations

Planning Permission for Loft Conversions

In England, most loft conversions fall under permitted development rights, meaning planning permission is not required if certain criteria are met:


Volume Increase Limits:

Up to 40m³ for terraced houses.


Up to 50m³ for detached and semi-detached properties.


(Note: Any previous roof extensions count toward these limits.)


Roof Slope: The new space must not extend beyond the plane of the existing roof slope that faces the highway.


 **Height:** No part of the extension should exceed the height of the existing roof's highest point.

 **Platforms and Balconies:** Raised platforms and balconies are not permitted.

 **Roofing Materials:** New materials must match, or be closely similar to, the original roof.

 **Side Windows:** Any side-facing windows must have obscured glazing and an opening positioned at least 1.7m above the floor.

 **Dormers & Extensions:** Dormers and other roof extensions (except hip-to-gables) must be set back by at least 200mm from the eaves, unless structural limitations prevent it.

 **Overhangs:** The extension must not overhang the original wall's outer face.

Planning Permission & Building Regulations

loft conversions always need building regulations approval, irrespective of whether planning permission is required. Your builder or Architect will help to prepare building regulations plans, structural specifications and calculations and, ultimately, ensure the project complies with building regulations to ensure you get approval.



New windows in a loft conversion must be large enough for escape in the event of a fire, meaning egress windows are required for all first-floor habitable rooms (except bathrooms). These openings must be at least 450mm x 450mm and a minimum of 0.33m² in area. Rooflight openings (typically top-opening) should be positioned 800mm to 1,100mm from the floor.



If your loft conversion creates a third storey, a protected stair enclosure must lead to the external exit door. For staircases rising from a room rather than a hallway, you have two options: fully enclosing the staircase in a hallway that leads to the door or enclosing it in a lobby with two fire-resistant doors offering front or rear escape options. For open-plan homes, sprinklers are often required if the staircase lands in an open space.



Fire regulations also require the new floor joists to provide 30 minutes of fire resistance, which may necessitate replastering the ceilings below. A fire door must be installed at either the top or bottom of the new staircase.



All existing doors on the staircase leading to the ground and first floor must offer 20 minutes of fire resistance and should not be glazed unless the glass is fire-rated. Additionally, mains-powered, interlinked smoke alarms must be installed on every floor of the house.

Planning Permission & Building Regulations



Floors and Beams: New floor joists are typically required to support the weight of the loft conversion. A structural engineer should assess the spacing and specify the size and grade of joists needed. These joists will run alongside the existing ones and span between load-bearing walls.

Soundproofing: Adequate sound insulation must be installed to meet building regulations.



Staircase: In addition to fire safety regulations (see above), other staircase rules must be followed to ensure compliance.

Wall Construction: New walls must effectively support the roof structure, especially if any existing supports are removed.



Windows: Refer to the earlier section for fire safety and window requirements.

Bathroom: Installing a bathroom will involve regulations for plumbing, electrics, and ventilation.



Electrics: All new electrics must comply with Part P of the building regulations and the 17th Edition Electrical Regulations. If the existing consumer unit can't handle the additional load, a new unit may be needed. Always use a qualified electrician to ensure compliance and receive the necessary completion certificate.



Thermal Insulation: The space must meet building regulation insulation standards, either through cold roof or warm roof insulation. Your building control inspector will determine the required method.

Cost Considerations

Loft conversion costs vary a great deal, so it's important to get three quotes in and ask the builders to provide a detailed breakdown of costs. This will help you to compare quotes easily and identify where price differences are happening.

Factors shaping your project budget:

1. **Your vision is key:** What's the end goal for your loft? Will it be a luxurious master suite, a home office, or a hangout for teenagers? The purpose can impact the complexity and cost.
2. **Location, location, location:** North or south, town or country – regional variations in labour and material costs play a role.
3. **Planning permission pitfalls:** Factor in the cost of submitting a planning application, if required.
4. **DIY or delegate?** Your involvement level influences costs. Will you take on painting and decorating, installing floors or tiles, or leave it to the professionals?
5. **Design details matter:** Simple skylights or dormer windows? Bespoke built-in storage or simple shelving? Each design choice affects the price tag.
6. **Roof realities:** Your roof's type, size, and condition influence the complexity and cost of conversion.
7. **Energy efficiency:** Your builder can advise on whether your existing boiler and electrical systems need upgrading to support your new loft space.

Summary



Thank you for reading our comprehensive loft conversion guide! Throughout this guide, we've covered everything you need to know to plan a successful conversion. From understanding head height and roof structures to navigating fire safety, insulation, soundproofing, and staircase options, we've provided the essential details to help you make informed decisions. We've also discussed the importance of structural reinforcements, window regulations, and ensuring compliance with building standards. Whether you're planning a simple conversion or a more complex project, you now have the knowledge to move forward with confidence.



Templewood Construction is a leading UK-based construction company specialising in high-quality loft conversions, home extensions, and renovations. With a reputation for expert craftsmanship and a commitment to detail, our experienced team works closely with homeowners to create beautiful, functional spaces that meet all building regulations. We're dedicated to helping you maximise your home's potential with solutions tailored to your needs and budget.

Book Your Complimentary Consultation

If you're ready to bring your vision to life, Templewood Construction is here to help. Book your complimentary, no-obligation consultation today. Our team will assess your space, provide tailored advice, and guide you every step of the way towards your dream loft conversion. Get in touch with us now to take the first step!



Harry Fanshawe

A handwritten signature in black ink, reading "H Fanshawe".

Director & Master Builder