

23/08/2017

## BRITS BUSY BUILDING AS BASEMENTS ARE IN AND CONSERVATORIES ARE OUT

- Basements soar in popularity, especially in London, with a 183% increase in planning applications over five years
- Single storey extensions up 49% and loft conversions grow 43% since 2012
- Total planning applications see 27% increase across the UK
- Porches and conservatories mark 3% drop in popularity
- Just one in five Brits (22%) lives in their dream home
- A new kitchen takes the top spot on Britain's 'dream home' wish-list

Research from Halifax Insurance, *Dream Abode\**, shows that just one in five Brits (22%) lives in their dream home, and higher value ownership doesn't always bring home happiness - almost two thirds (62%) of those who live in homes worth more than £500,000 say their current house isn't their dream home.

Yet this hasn't dampened our obsession with home improvements – anyone reaching for DIY tools this bank holiday won't be alone with a fifth (22%) of homeowners having spent at least £11,000 on domestic improvements in the last two years. In fact, almost two thirds (63%) of homeowners have done up their dwellings over this period with homeowners most likely to spend between £2,000 and £5,000.

And we are not just making cosmetic changes. The study, which includes a review of local authority data, shows that planning applications have risen by 27% over the last five years. Nowhere is the "simply extend" trend more popular than in Barnet in north London, where the number of domestic planning applications reached a 51-month high in March last year. At the other end of the scale, Scotland's Western Isles saw just 357 applications over five years.

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There are, however, signs that enthusiasm might be cooling: the last 12 months (June 2016-May 2017) have seen a year-on-year increase in planning applications of less than 2%, a significant slowing from the 6% growth seen over the same period a year earlier.

In national terms, and with a 60% hike, London saw the highest increase in planning applications between 2012 and 2016, followed by the East of England (up 31%) and East Midlands (up 28%). Scotland showed the lowest appetite for home improvements, with planning applications growing by just 3% between 2012 and 2016, even marking a fall of 1.3% between 2015 and 2016.

## **Basements see rapid growth, while conservatories go out of fashion**

The data also shows how Britain's 'dream home' is changing. While single storey extensions (up 49% since 2012) and loft conversions (up 43%) remain most popular, basements have seen the most dramatic growth in applications, a rise of 183% since 2012, with London boroughs representing the top 16 local authorities. Meanwhile, conservatories and porches are falling out of fashion in most parts of the country, recording a 3% fall in applications over the last five years.

Wiltshire and Cornwall buck the trend – conservatories and porches have remained popular here - and there are other distinct regional differences. Edinburgh tops applications for kitchens over the last five years (10% higher than the next-highest authority), Cornwall leads for garages and car ports (61% more applications than the next-highest authority), and Derby sees the greatest number of applications for both bedrooms and bathrooms.

## **A dream home has the kitchen at its heart**

Halifax's research also provides a guide to owners considering home improvements that add value or 'saleability' to their properties. A new kitchen takes the top spot on Britain's 'dream home' wish-list (cited by 37% of homeowners), followed by bigger rooms (22%), extra bedrooms (19%) and extra bathrooms (17%).

Encouragingly, a dream abode may not be as out of reach as we think – when asked what homeowners would like to see in their ideal home, respondents said an extra bathroom is a more desired addition than a swimming pool. While differences in the definition of an ideal home varies between the sexes - twice as many women as men would look for a separate utility room, while twice as many men as women want a games room. Regionally, loft extensions are rated most highly by those in the West Midlands (18%) while a fifth (18%) of homeowners in Wales look for bi-folding doors and Yorkshire and the Humber (10%) show greatest appetite for a 'man cave'.

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Melanie Backe-Hansen, historian and author of *House Histories*, said:

*“The way we live in our homes is evolving. Take the example of basements and the trend for extending downwards: this is probably down to a lack of space in our cities and towns, and it represents a big shift in the way we think about our homes. If we look back to Georgian and Victorian times, the basement is where you’d have found the kitchen and the servants’ quarters and was certainly not viewed as a space to be used for family life.*”

*“The place of the kitchen has changed dramatically. In this study it takes the top spot on Britain’s ‘dream home’ wish-list, yet in historical terms the kitchen is a relatively modern invention. Where once you’d be lucky to have running water, today it is the ultimate status symbol and where we do most of our entertaining.*”

*“A lot has certainly changed in the last 150 years, but the Halifax Dream Abode study reveals that we will continue to aspire to our dream home.”*

Jeremy Ward, Head of Home Insurance, Halifax, said:

*“There’s an ongoing desire to improve where we live, as this increase in home improvements shows. It’s encouraging to see that the nation is doing what it can to improve living situations as well as saleability – but in the creative excitement of developing their dream home, it’s important not to forget practical matters like insurance.*”

*“Many people may not realise they need to let their insurer know about works they carry out on their home – just 14% of homeowners say they have notified their insurer before beginning work. It’s imperative to have the necessary insurance policy in place whilst carrying out the work and equally important to update insurance when the job is complete – failing to do so will invalidate the policy. On the positive side, however, having a burglar alarm or CCTV installed as part of home renovations could help reduce premiums, and also provide extra peace of mind.”*

- ENDS -

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## Notes to Editors

\* The Halifax *Dream Abode* research combines analysis of planning data for England, Scotland and Wales with a survey of 2,007 UK homeowners

All planning data refers to the five-year period January 2012 – December 2016 inclusive, except where otherwise stated

Region	Growth in planning applications, 2012-2016
London	+60%
East of England	+31%
East Midlands	+28%
South East	+24%
West Midlands	+19%
Yorkshire & Humber	+19%
North West	+18%
South West	+11%
Wales	+6%
North East	+6%
Scotland	+3%

Regions ranked by total number of planning applications, 2012-2016
1. London
2. South East
3. East of England
4. South West
5. North West
6. Yorkshire & Humber
7. West Midlands
8. East Midlands
9. Scotland
10. Wales
11. North East

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<b>Dream home attribute*</b>	<b>Region showing highest preference</b>
Separate utility room	East Midlands (22%)
Garden or outside space	South West (19%)
Loft extension	West Midlands (18%)
Swimming pool	South West (19%)
Bi-folding doors	Wales (18%)
Man cave	Yorkshire and the Humber (10%)
Home gym	London (9%)
Hot tub	East Anglia (8%)
Games room	Wales (7%)
Tennis court	London (6%)

*\*NB this table includes a selection of popular attributes from a longer list as part of a survey of UK homeowners*

## Methodology

Research included a survey of 2,007 UK adult homeowners – conducted online in July 2017 by Atomik Research on behalf of Halifax - and an analysis of UK planning application data for January 2012-May 2017 by Landmark Analytics and Barbour ABI.

## About Halifax Home Solutions

Halifax Home Solutions is underwritten by Lloyds Bank General Insurance Limited and has a 5 Star Defaqto rating. Halifax Home Insurance is underwritten by Lloyds Bank General Insurance Limited. The 24 hour emergency hotline is provided by Royal & Sun Alliance Insurance plc (RSA)

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