

London Homeowners Choose Lofts Over Moving as Property Values Jump 24.5%

Loft conversions deliver £100,000+ returns while avoiding £40,000 moving costs



Hendon, London Jun 11, 2026 ([issuewire.com](https://www.issuewire.com)) - London homeowners are building up rather than moving out, with loft conversions adding an average of 24.5% to property values across the capital – substantially higher than the 21% UK average, according to industry research.

A typical loft conversion in London costs £50,000-£90,000, yet can add £100,000 to £150,000 to a

property's value when converting a two-bedroom terrace into a three-bedroom home. Compare that to moving: stamp duty alone on a £750,000 property is £27,500, with total moving costs exceeding £40,000.

"We're seeing a fundamental shift in how Londoners approach space," says John Stevenson, Managing Director at [Sunlight Lofts](#). "Clients are doing the maths and realising that £70,000 spent on a quality loft conversion adds significantly more to their property value than it costs – while avoiding the hassle and expense of moving."

Research from Nationwide confirms that loft conversions, adding a bedroom and en-suite, add 20% to property values nationally, with London commanding a 24.5% premium. In sought-after areas like Hackney, Wandsworth, and Camden, that additional bedroom can push properties into an entirely new valuation bracket.

Property experts validate the trend. *"In North London, a well-executed loft conversion can add anywhere from 15 to 20 percent to a property's value. For a typical three-bedroom semi, that's a significant return on investment. Buyers expect usable space, and a fourth bedroom with an en-suite is often the difference between a viewing and an offer."* explains Alex Clayton, Director at Phillip Alexander Estate Agents in Haringey. Projects typically take four to five weeks to complete.

London's loft conversion costs run 10-20% higher than the national average due to labour rates and planning requirements. However, the ROI more than compensates for this.

"We're regularly seeing conversions where £80,000 spent adds £120,000 to £150,000 to the property value," adds John Stevenson from [Sunlight Lofts](#). *"That's equity you can't get from any other home improvement."*

Beyond property value, modern building regulations require high-performance insulation, dramatically reducing heating bills. Post-pandemic demand for home office space has added another dimension, with well-designed loft conversions commanding a premium from work-from-home buyers.

With stamp duty thresholds reverting to pre-2022 levels from April 2025 and the Government's easing of loft extension rules in December 2024, the financial case strengthens further.

"At Sunlight Lofts, we've helped hundreds of London families unlock hidden value in their homes," concludes John. "It's about positioning your property in a higher value bracket while avoiding the enormous costs of moving."

SOURCES & SUPPORTING DATA:

Value Add Statistics:

21% UK Average Value Increase

- Source: OnTheMarket, June 7, 2023
- URL: <https://www.onthemarket.com/content/much-value-loft-conversion-add-property/>
- Quote: "A Nationwide study found that a loft conversion which added an extra bedroom and en-suite bathroom would add an average of 21 per cent to the value of a property."

24.5% London Value Increase

- Source: OnTheMarket, June 7, 2023
- URL: <https://www.onthemarket.com/content/much-value-loft-conversion-add-property/>
- Quote: "In London, according to another study by Abbey Lofts, the increase in value was likely to be even higher, at 24.5 per cent."

20% Value Add (Nationwide Chief Economist)

- Source: Architecture For London, March 26, 2025
- URL: <https://architectureforlondon.com/news/loft-conversion-costs-london/>
- Quote: "Research from Nationwide's chief economist shows that a full loft conversion can add 20% to the property's value."

20-25% Value Add Range

- Source: Simply Construction Group, June 20, 2025
- Quote: "Most significantly, loft conversions typically increase a property's market value by as much as 20-25%, delivering a strong return on investment (ROI) for London homeowners."

Cost Statistics:

£50,000-£90,000 London Costs

- Source: LoftCompare, 2025
- Quote: "Based on recent data, the average cost of a loft conversion in London ranges from £50,000 to £90,000, depending on the type and complexity of the project."

10-20% London Premium

- Source: LoftCompare, 2025
- Quote: "London prices are typically 10–20% higher than the national average due to increased labour rates and other regional factors."

£49,000-£90,000 Range (Supporting Source)

- Source: LCCL Construction, March 17, 2024
- Quote: "The average cost of a Loft Conversion in London in 2024 is between £49,000 to £90,000."

Property Value Increases:

£100,000-£150,000 Increase for Two-Bed Terraces

- Source: Dulwich Loft Conversions, May 29, 2025
- Quote: "A standard two-bedroom terrace that gains a third bedroom and en-suite via a loft conversion can see a price increase of £100,000–£150,000, depending on location."

£100,000+ in Popular Boroughs

- Source: LoftCompare, 2025
- Quote: "Increases property value by £100,000+ in popular boroughs like Hackney, Wandsworth,

and Camden."

Moving Costs vs Conversion:

£40,000 Moving Costs

- Source: Architecture For London, March 26, 2025
- Quote: "Moving house in London can cost in the region of £40,000, including estate agents fees and stamp duty."

£27,500 Stamp Duty on £750,000 Property

- Source: Stamp Duty Calculator, 2025
- Quote: "On a property purchased for £750,000 the total stamp duty payable would be £27,500."

Expert Quotes:

Alex Clayton, Philip Alexander Estate Agents

- Source: Direct Quote, May 30th, 2026
- Quote: "In North London, a well-executed loft conversion can add anywhere from 15 to 20 percent to a property's value. For a typical three-bedroom semi, that's a significant return on investment. Buyers expect usable space, and a fourth bedroom with an en-suite is often the difference between a viewing and an offer." says Alex Clayton, Director at Phillip Alexander Estate Agents

Project Duration:

4-5 Weeks Typical Duration

- Source: Unbiased, March 1, 2024
- Quote: "The time it takes to complete a loft conversion can vary, but you can typically expect the process to take four to five weeks from start to finish."

Technical Requirements:

2.2 Metres Minimum Head Height

- Source: Chancellors Estate Agents, 2018
- Quote: "The usable part of the loft (i.e. the distance between the bottom of the ridge timber and the top of the ceiling joist) should be at least 2.2 metres tall in order to give you sufficient headroom."

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Source : Sunlight Lofts

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