Deciding whether to extend your home or move to a new property is one of the biggest dilemmas facing homeowners in Solihull today. With the **detached average Solihull £597,000** price point firmly in the higher bracket of local property values, the shock of additional costs—particularly stamp duty—often nudges families toward extending rather than relocating. But just how painful are these stamp duty and other moving costs? And could budgeting for an extension, with its own costs and pitfalls, make more sense in the long run?

The Solihull Price Gap Driving Extend-Not-Move Decisions

Recent data from the Office for National Statistics (ONS) highlights a clear phenomenon: the price gap between current homes and desirable next-step detached houses in Solihull creates a natural brake on moving. In the ONS May 2026 local house price breakdowns, detached homes in Solihull average around £597,000—a hefty sum when you factor in the other costs that come with moving, chief among them **stamp duty higher price bands**.

This financial barrier means many Solihull homeowners are instead considering extensions and home improvements. A well-planned extension—whether a single or two-storey addition—can add considerable value and crucial space without triggering those steep moving expenses. The planning process itself, including using resources like the Solihull Council pre-application enquiry, helps ensure the project complies with local regulations and permitted development rights, saving costly redesigns.

Breaking Down Extension Costs by Size and Type

Choosing to extend isn't a small undertaking, and homeowners often overlook the nuances in cost per square metre depending on the type of extension:

Extension Type Average Cost per m² Typical Project Size (m²) Estimated Total Cost Notes Single-Storey Extension £1,800 - £2,500 20 - 30 £36,000 - £75,000 Suitable for kitchens, dining rooms, home offices Two-Storey Extension £2,200 - £3,200 40 - 60 £88,000 - £192,000 Great for adding bedrooms and bathrooms

These figures come from trusted trades vetted through platforms like Checkatrade and project quotes sourced via MyJobQuote. Always sanity-check quotes against known industry benchmarks; overpaying or underestimating can spoil the project.

And do not forget—depending on your home’s designation, you may need to verify if your extension falls under permitted development or requires a full planning application. Solihull Council’s online planning application checks are a fantastic tool to avoid surprises.

Moving Costs That Add No Space: Stamp Duty and Related Fees

Stamp duty is extension contingency 10 percent often the elephant in the moving costs room, particularly at the £597,000 average detached level in Solihull. For a house in this price range, here's how stamp duty really stacks up:

Price Band (£) Stamp Duty Rate Amount Paid (£) 0 – 250,000 0% 0 250,001 – 925,000 5% £17,350 ((597,000–250,000)*5%)

Total Stamp Duty Bill: Approximately £17,350

That’s a substantial upfront cost when you consider it’s on top of solicitors’ fees, removal costs, and mortgage arrangement fees. These add-ons often push moving costs above £20,000, expenses that yield no additional living space whatsoever. For growing families, this “space tax” alone can make extensions financially prudent.

Other Moving Costs to Budget

- **Solicitors’ Fees:** £1,000 - £2,500
- **Removal Costs:** £500 - £1,500
- **Mortgage Arrangement and Valuation Fees:** £1,000 - £2,000
- **Survey and Homebuyer Reports:** £400 - £700

All told, it's sensible to add a 5-10% contingency on top of this, which many quotes or budget outlines tend to omit.

Sanity-Checking the Numbers: Which Route Saves You More?

It’s tempting to think extensions are always cheaper. But they carry their own risks:

- Higher up-front costs than many expect, especially two-storey builds.
- Potential delays and additional planning fees if permissions are needed.
- Disruption to your daily life during construction.

Ask yourself this: moving avoids construction hassle but brings those stamp duty and transaction fees, which, at nearly £20k or more in solihull, don’t add a single square metre of space. If banding up to a detached home near £597,000, you’ll find stamp duty and moving costs pushing the total to £615,000-plus before you even buy curtains.

To make a truly informed decision:

1. Use Solihull Council's pre-application enquiry tool early to understand planning constraints, especially in conservation areas.
2. Get quotes for extensions via reputable platforms like Checkatrade or MyJobQuote for realistic costings.
3. Calculate stamp duty and moving-related costs precisely—with VAT considerations and a contingency budget.
4. Check the latest insights and house price distributions from the ONS May 2026 dataset for your specific postcode.

What People Forget to Budget For

- **Costs for new landscaping or garden re-design after extension or move.**
- **Temporary accommodation or rent if your home isn't liveable during renovations.**
- **VAT: Make sure quotes specify whether VAT is included; it adds 20%.**
- **Planning application fees if your extension isn't permitted development—Solihull Council charges can range from £206 to £462.**
- **Higher council tax in your new property if moving to a bigger house.**

Final Verdict: Is Stamp Duty at £597,000 a Deal Breaker?

The pain of stamp duty at higher price bands in Solihull is very real and should factor heavily into any homeowner's decision to move versus extend. While £17,350 stamp duty may seem like just a line item on the sale contract, its ripple effect on total moving outlay—that £20,000+ moving costs Solihull homeowners brush over—can be the difference between staying put or upgrading.

Ultimately, your personal priorities around space, lifestyle, and timing matter most. But by approaching this question armed with clear data—from ONS statistics to pre-application checks and realistic builder quotes—you stand the best chance of making a financially sound choice that suits your family’s needs today and tomorrow.