

# Your Annexe Options

Choosing between a Caravan Act annexe and a full Building Regulations annexe

There are two ways we can build your annexe, and they lead to genuinely different buildings — different construction, different paperwork, and a different price. Neither is 'better' in the abstract; the right choice depends on how you plan to use the annexe and what you need it to do for you. This guide explains both so you can decide with confidence. We are always happy to talk it through.

Option A — Caravan Act Annexe		Option B — Full Building Regs Annexe	
Built to garden room specification, certified to BS 3632		Built to extension specification, signed off by Building Control	
<b>Construction</b>	Garden room specification — structural timber, lighter (compliant) insulation.	<b>Construction</b>	Same as a house extension — structural timber and full Building Regs insulation.
<b>Standard</b>	Built and certified to BS 3632 (the residential park home / caravan standard).	<b>Standard</b>	Built to the Building Regulations (statutory standards for permanent buildings).
<b>Sign-off</b>	We self-certify conformity to BS 3632. Does not go through Building Control.	<b>Sign-off</b>	Inspected by Building Control at stages; ends in a completion certificate.
<b>VAT</b>	Zero-rated (0%) on the qualifying unit — a real saving.	<b>VAT</b>	Standard-rated (20%) — the build is treated as a permanent building.
<b>Certificate</b>	Certificate of conformity to BS 3632 (not a Building Regs completion certificate).	<b>Certificate</b>	Building Regs completion certificate — the document lenders & insurers usually expect.
<b>Best if</b>	You want a high-quality, cost-effective annexe for everyday use and don't need a Building Regs completion certificate.	<b>Best if</b>	You need the annexe to be a permanent building with full sign-off, e.g. for mortgage, insurance or resale certainty.

## The cost difference

There are two reasons the two options come in at different prices:

- **How it's built.** The Caravan Act annexe is built to our garden room specification — a lighter (still fully compliant) insulation build — so the construction cost is lower. The full Building Regs annexe is built like an extension, to full Building Regs insulation and standards, which costs more.
- **VAT.** A qualifying Caravan Act annexe is **zero-rated (0%)**, whereas the full Building Regs annexe is **standard-rated (20%)**. On top of the lower build cost, the VAT saving makes the Caravan Act route noticeably more affordable.

In short: the Caravan Act annexe is the more cost-effective option both on build and on VAT; the full Building Regs annexe costs more but gives you a permanent building with full statutory sign-off. Your

written quote will set out the exact figures for your project.

## Side-by-side comparison

	Caravan Act annexe	Full Building Regs annexe
<b>Build spec</b>	Garden room spec — structural timber, lighter insulation.	Extension spec — structural timber, Building Regs insulation.
<b>Standard met</b>	BS 3632 (caravan / park home standard).	The Building Regulations (Part L, etc.).
<b>Who signs off</b>	We self-certify to BS 3632.	Building Control, staged inspections.
<b>Certificate you receive</b>	Certificate of conformity to BS 3632.	Building Regs completion certificate.
<b>VAT</b>	0% (zero-rated qualifying unit).	20% (standard-rated).
<b>Relative cost</b>	Lower — cheaper build and no VAT.	Higher — extension build plus VAT.
<b>Planning</b>	A planning route is still needed (we handle this).	A planning route is still needed (we handle this).

## A few things worth knowing before you choose

### Finance & insurance

If you may want to mortgage, re-mortgage or specifically insure the annexe as a permanent building, a Building Regs completion certificate is usually what lenders and insurers look for. Our Caravan Act annexe comes with a certificate of conformity to BS 3632 rather than a completion certificate. If finance or insurance matters to you, it's worth checking what your lender or insurer requires before you decide — we're happy to help you with that conversation.

### Planning permission

Whichever option you choose, a planning route is effectively always needed to site an annexe. We manage this for you. For the Caravan Act route this can be confirmed through a Lawful Development Certificate, though in practice it takes a similar amount of work and time to a standard planning application — we'll set out the expected timeline for your site.

### Keeping the Caravan Act status

The Caravan Act annexe's lower VAT and simpler sign-off depend on it genuinely remaining a caravan — built on a movable base rather than permanent foundations. That's how we build it, and it's part of what keeps the option cost-effective for you.

## Which is right for you?

Choose the Caravan Act annexe if...	Choose the full Building Regs annexe if...
<ul style="list-style-type: none"><li>• You want the most cost-effective option</li><li>• It's for everyday family use, a home office, guest or hobby space</li><li>• You're comfortable with a BS 3632 certificate of conformity</li><li>• You don't need a Building Regs completion certificate for finance</li></ul>	<ul style="list-style-type: none"><li>• You need it treated as a permanent building</li><li>• You may mortgage, re-mortgage or sell with it factored in</li><li>• Your insurer or lender requires a completion certificate</li><li>• You want full statutory Building Control sign-off</li></ul>

**Talk it through with us.** Tell us how you plan to use your annexe and whether finance or insurance is a factor, and we'll recommend the right route and give you a clear written quote for your project — with the exact costs and VAT for each option so you can compare like for like.

This guide is for general information to help you understand your options. Final costs, VAT treatment and planning requirements are confirmed in your individual written quote and proposal. VAT and planning outcomes can depend on the specifics of your site and intended use.