nSBRC
National Self Build & Renovation Centre

BETTER SUSTAINABLE HOMES
Est. 2007

In partnership with NaCSBA
National Custom & Self Build Association

The National Self Build & Renovation Centre
ANNUAL SURVEY - 2026

In June & July 2026 we commissioned our **sixth annual survey** of our customers, in partnership with the National Custom & Self Build Association (NaCSBA).

We want to understand who are the people undertaking substantial homebuilding projects, what **motivates** them, and what **barriers** they are faced with. We also asked about **funding** and **sustainability**.

We had 415 responses which provide a comprehensive picture of self builders' profiles, aspirations and challenges.

2026

WHO ARE OUR VISITORS?

TOP 4 MOTIVATIONS

#1 To achieve a **higher quality** home than a standard new build (4.75/5)

#2 To attain a home that is more **energy efficient and cheaper to run** (4.69/5)

#3 A home **built to my exact specifications** (4.61/5)

#4 To overcome a **lack of choice** when it comes to standard new builds (4.6/5)

Note: Ranking numbers 1 and 2 have switched from previous years

2026

TOP 3 OBSTACLES

#1 Planning (3.48/5)

#2 Finding a plot (3.24/5)

#3 Time (3.03/5)

Note: of the options provided, finding the money to finance the build (including getting a mortgage) was viewed as the least challenging, scoring just 2.72/5

2026

TYPICAL AGE

55-74

- **67%** are in this age bracket. This has remained consistent for several years, however this year there were for the first time, more people in the 65-74 bracket (35%) than the 55-64 bracket (32%).
- **78%** are 55+ and just **7%** are under 45 years old.

2026

EMPLOYMENT STATUS

Employment Status

- Reflecting the age demographic of our audience, **40% are retired** with a further 9% describing themselves as ‘semi-retired’.
- **34% of our audience our working full time** - either employed or self-employed, with a further 12% working Part Time - either employed or self-employed.

TYPICAL JOINT HOUSEHOLD INCOME

£59,518

The average joint household income is just under **£60Kpa**. **28%** of households earn under **£50Kpa** with **18%** earning over **£100Kpa**.

This data needs to be read in the context of the age profile (with many retirees not receiving significant income from salaried employment).

2026

TYPE OF PROJECT

2026

PERCEIVED LACK OF QUALITY IN UK HOUSING

97% believe a self-built home is a higher quality building than a home built by a large developer

Strongly Agree – **76%**

Agree – **21%**

Just one person disagreed!

2026

BUILDING A BRAND-NEW HOME

New Homes

Almost Two-thirds (61%) are building a brand-new home (Note: this is **5%** less than 2025)

Of those building a new home **69%** are building on an empty plot with the remaining **31%** replacing an existing house or building.

This latter group perhaps reflect the challenges of finding an empty plot and while the ‘knock it down and rebuild’ approach does not represent additions to the nations housing stock, they will represent a significant upgrade in quality (and possibly size) of dwelling.

Of those building a new home **82.6% are undertaking a traditional self build** and just **3.9% are custom building** (where you buy a prepared plot of land with existing services).

9.6% were undecided, with the remaining responses (**3.9%**) converting properties into a home for the first time.

2026

PREFERRED METHOD OF CONSTRUCTION

Construction Methods

TIMBER REMAINS THE MOST POPULAR CHOICE FOR SELF BUILDERS.

We asked which building system people were choosing to build with, and as all previous years **Timber Frame** came out as the most popular system, with **33.1%**, followed closely by **prefabricated timber panels** (Structural Insulated Panels) at **27.6%**. Also popular is **traditional masonry (20.4%)** and **Insulated Concrete Formwork** (ICF) at **9.9%**. There was strong interest in sustainable materials and attaining 'Passivhaus' standards.

- Timber Frame – **33.1%**
- Pre-fabricated / Structural Timber Panels (SIPs) – **27.6%**
- Traditional Masonry – **20.4%**
- Insulated Concrete Formwork (ICF) – **9.9%**
- Oak Frame – **5.5%**

2026

WHO IS MANAGING THE PROJECT?

Project Manage

The preferred type of project management route reflects a more 'hands-on' approach:

58% - Self-build '**self-managed**' (where you find a plot of land, design your home, and appoint a range of sub-contractors, and you are very hands on during the build)

29% - Self-build '**contractor**' (where you find a plot of land, design your home, & appoint a main contractor to build it and you are mainly hands off during the build)

13% - Self-build '**package / turn-key**' (where you find a plot of land and engage a package company to design and build for you)

Of those completing a traditional self build, almost one in three (**30%**) expect to be '**very hands on**' during their project, completing all or a large amount of the physical work themselves, with a further **27.8%** looking to take on a '**modest**' amount of physical work.

This is an area where individuals can make cost savings during their projects, by providing their own '**free labour**'.

Just **13%** said they intended to do none of the physical building work themselves.

FUNDING & FINANCE

2026

BUDGET FOR LAND AND BUILD

The **combined budgets** for land and build show a wide spread.

Below £250K – 10%

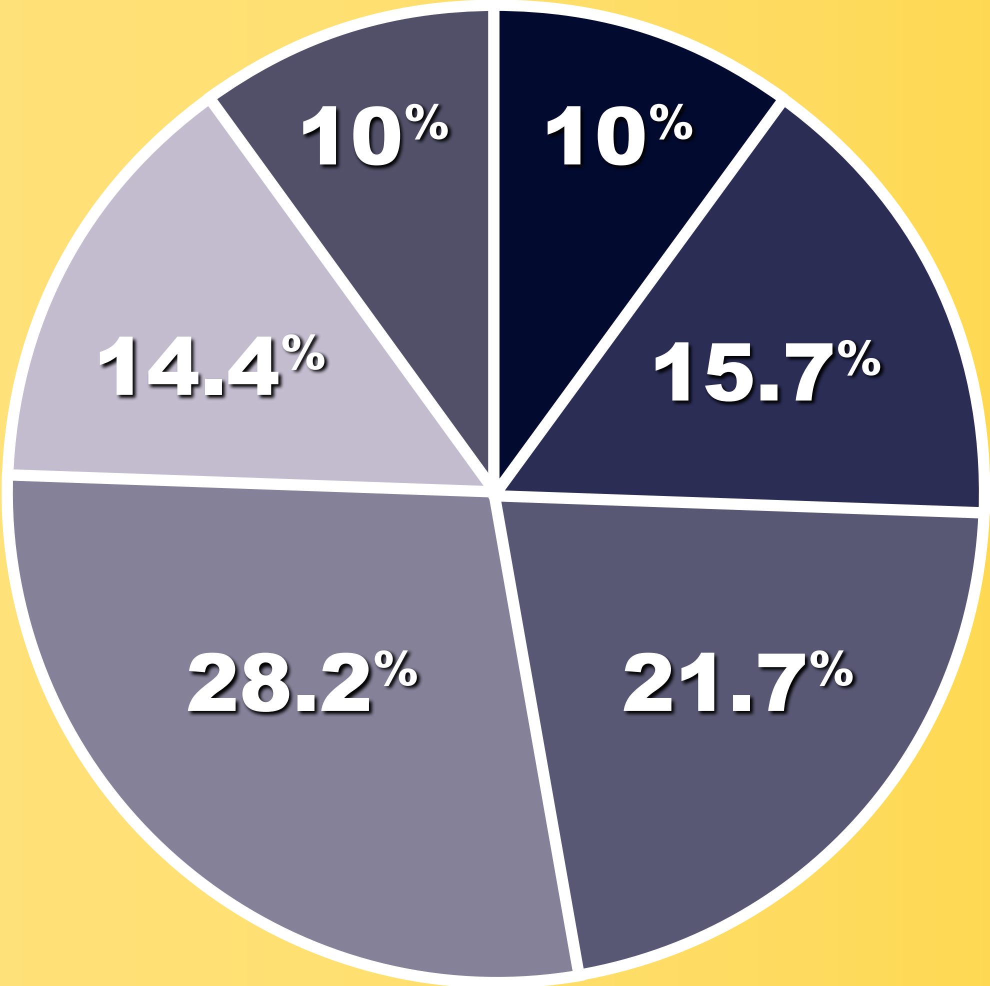
£250 – £350K – 15.7%

£350 – £500K – 21.7%

£500K+ – 28.2%

£750K+ – 14.4%

£1M+ – 10%



Note: The 'sweet spot' in 2023 was between £350K–£500K. The trend in 2025 and 2026 is that this has now increased to £500K+ with one in ten projects now having a combined budget of over £1million.

MOST COMMON SOURCES OF FUNDING

Funding

The two most common sources of funding a project is from **savings** (**61.3%**) and **selling an existing home** (**46.1%**). Often funding comes from a combination of 'pots' with equity in existing properties (**13.5%**) and inheritance (**9.6%**) two commons sources. **19.6%** of responses were using a specialist self-build mortgage (with staged/ advance drawdowns).

10% were taking a lump sum from their pension pot, with other sources including borrowing from family/friends (**3.5%**) and sale of a business (**2.1%**).

Unsurprising the older age groups rely on savings to a greater extent while younger people are more likely to require mortgages.

RECLAIMING VAT

SELF BUILDERS CAN RECLAIM THE VAT ON BUILDING MATERIALS (AND SOME SERVICES) ON A NEW BUILD OR CONVERSION.

83.7% intend to make a claim to recoup their VAT.

9.6% had already made a claim.

6.7% were not aware of this benefit.

2026

PLOTS & PLANNING

2026

WHERE DID YOU FIND YOUR PLOT?

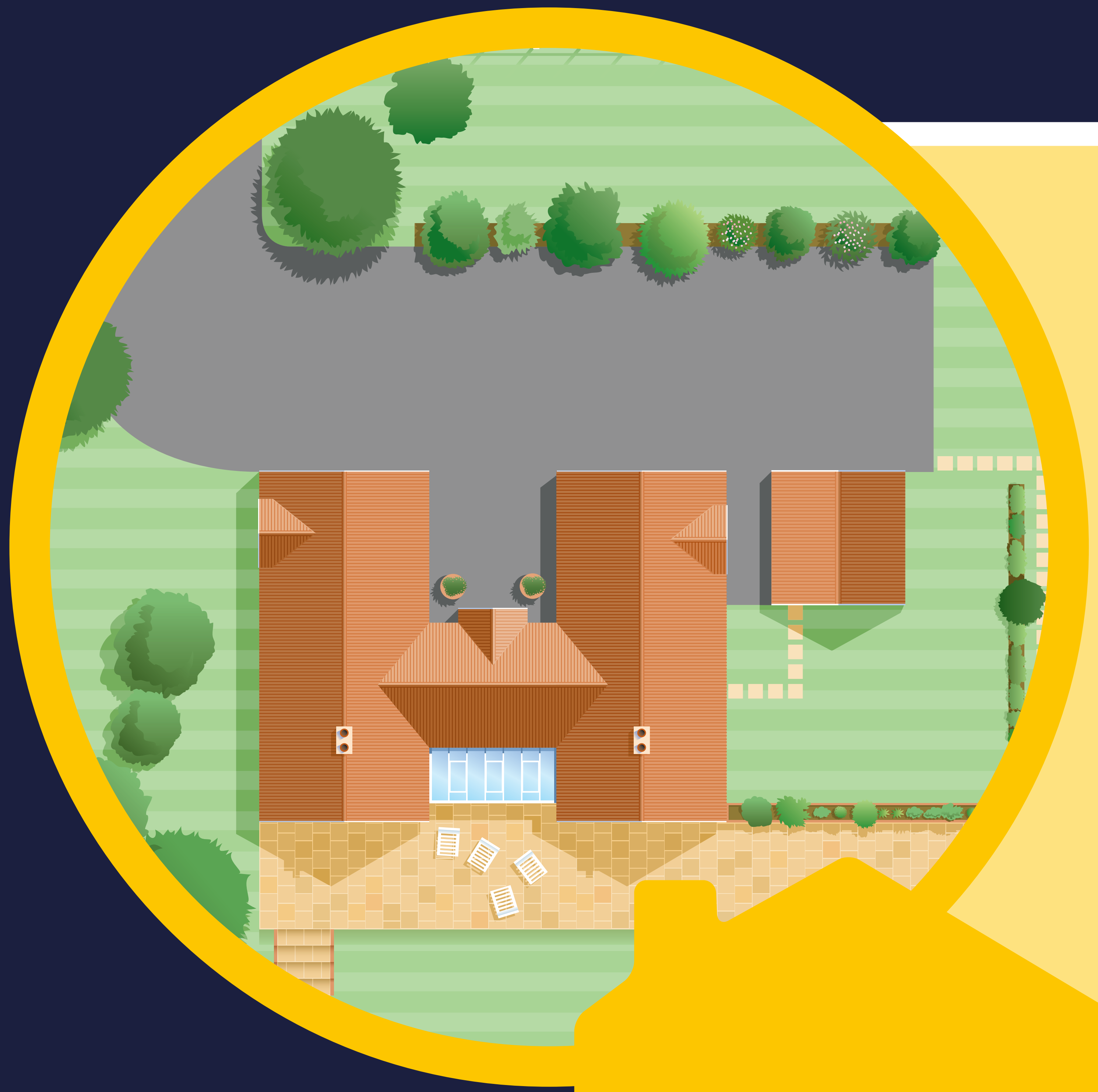
60% of respondents already own a plot, with a further **12%** having identified a plot (but not yet completed the purchase).

The most common methods of finding a plot were:

1. Estate Agent / Auction – **23.8%**
2. Garden Plot or owned land – **19%**
3. Rightmove (or similar property website) – **13.1%**
4. My own research in the local area – **12.5%**

A quarter of the respondents **(23.8%)** reported it took up to one year to find their plot. **20.2%** took **one to three years** with **35.1% already owning** or having inherited the plot / property.

REALISTIC EXPECTATION FOR A PLOT



Plot Expectations

WE ASKED PEOPLE ABOUT THEIR REALISTIC EXPECTATION FOR A PLOT (CONSIDERING COST, LOCATION AND AFFORDABILITY).

- **65.5%** would like to live within, or on the edge of, a **smaller settlement**
- **42.8%** would like a single plot in the **open countryside**
- **19.2%** would like to be part of a **larger urban settlement**
- **18.8%** would like to be part of a **smaller multi plot development (up to 20 homes)** within or on the edge of a larger settlement
- **3%** would like to be part of a plot **within a larger development (over 20 homes)**
- **17.5%** would consider building on **a brown field** plot within an existing settlement

2026

DO YOU HAVE PLANNING PERMISSION?

Planning Permission

- **Yes** – Detailed PP – **52.4%**
- **Yes** – Outline PP – **8.4%**
- **No** – Submitted but not yet granted – **15.7%**
- **No** – **23.5%**

This shows the committed audience the NSBRC attracts – with **eight in ten people already in the planning process**, and over half with full planning approval already granted.

2026

PLANNING ISSUES

2/3 HAD EXPERIENCED SPECIFIC **PLANNING ISSUES**:

- Policies not supportive of Self Build – **38.8%**
- Lack of response / resource – **31%**
- Inflexible officers / poor planning balance – **30.1%**
- Unwillingness to consider non-standard designs – **24.7%**
- Bias towards large developments – **19.1%**
- Not being listened to / not understood – **16.7%**

We received 55 additional comments, the vast majority reflecting a negative experience of planning.

SUSTAINABILITY

SUSTAINABILITY IS VERY IMPORTANT TO SELF-BUILDERS

Sustainability is very important to self-builders, who are often early-adopters of new technologies and are seeking to maximise the thermal efficiency of their home. **90.4% of people said they'd budgeted for higher levels of insulation** showing an understanding of the importance of a 'fabric first' approach.

TOP TEN BUDGETED SUSTAINABLE ITEMS:

1. Higher levels of insulation – **90.4%**
2. A sustainable heat source (such as an air source or ground source heat pump) – **79.3%**
3. Micro renewables to generate energy (such as solar PV) – **77.1%**
4. Battery Storage – **74.8%**
5. EV Charging Points – **68.8%**
6. Mechanical ventilation and/or heat recovery system – **68.3%**
7. Triple glazing – **67.4%**
8. Airtightness membranes & tapes – **66%**
9. Rainwater Harvesting – **53.2%**
10. Smart Controls and Home Automation – **39.9%**

BIODIVERSITY

We asked if people had given any consideration to whether their plot (when built upon) can contribute to local biodiversity

51.8% Yes
28.4% No
19.8% Unsure

Comments described the installation of bat / bird boxes, landscaping features, planting trees / shrubs and drainage / water management.

PROJECTS WITH EXISTING PROPERTIES

27.9% Improving an existing property to make it more energy efficient

22.4% Purchasing and substantially renovating and improving an existing property into a modern home

15% Improving an existing property for a better layout

12.9% Extending an existing property

6.1% Converting a property into a home for the first time

49.6% **Half have a budget of £100K+** with a further 14% having a budget of £50K plus.

68.7% of Funding has come from Savings. 12.9% of projects were largely being funded by the sale of an existing home with 10.2% using inheritance money.

NSBRC

55% had visited the NSBRC **twice or more**.

4.5/5 – NSBRC rating for **Customer Experience**

THANK YOU!

The survey was conducted by email in June/July 2026, sent to the NSBRC and NaCSBA databases, with a total response of 415 people.

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