

# The National Self Build & Renovation Centre **ANNUAL SURVEY - 2025**

In August 2025 we commissioned our **fifth annual survey** of our customers, in partnership with the National Custom & Self Build Association (NaCSBA).

We wanted 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 508 responses.**

# **WHO ARE OUR VISITORS?**

# TOP 4 MOTIVATIONS



- #1 To attain a home that is more **energy efficient and cheaper to run** (4.8/5)
- #2 To achieve **Higher quality** than a standard new build (4.8/5)
- #3 A home **built to their exact specifications** (4.7/5)
- #4 A more **sustainable and environmentally friendly** home (4.6/5)

# TOP 3 OBSTACLES



- #1 Planning** (3.7/5)
- #2 Finding a plot** (3.1/5)
- #3 Time** (2.8/5)

# TYPICAL AGE



## 55-64

- **35%** are in this age bracket.  
This has remained consistent for several years.
- **78%** are 55+ and just **10%** are under 45 years old.

# EMPLOYMENT STATUS



- Reflecting the age demographic of our audience, **one third (35%) are retired** with a further 9% describing themselves as 'semi-retired'.
- **34% of our audience are working Full Time** - either employed or self-employed, with a further 17% working Part Time - either employed or self-employed.



## TYPICAL INCOME



**£64,606**

The average joint household income is just under **£65K**. Over one third of households (**39%**) earn under **£50K** and almost a quarter (**22%**) earn 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).

# TYPE OF PROJECT

# PERCEIVED LACK OF QUALITY IN UK HOUSING



**Do you believe a self built home is a higher quality building than a home built by a large developer?**

Strongly Agree – **77%**

Agree – **20%**

(No one dis-agreed!)

# BUILDING A BRAND-NEW HOME



**Two-thirds (66.3%) are building a brand-new home** (This is the same as 2024)

Of those building a new home, **81.7% are self building** and **5.9% are custom building** (where you buy a prepared plot of land with existing services).

The remaining responses were converting properties into a home or undecided.

# 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. Of those who had decided on their preferred method **Timber Frame** came out as the most popular system once again, with **39%**, followed closely by **prefabricated timber panels** (Structural Insulated Panels) at **22.5%**. Also popular are **traditional masonry** (**18.5%**) and **Insulated Concrete Formwork (ICF)** at **10%**. There was also a strong interest in sustainable materials and attaining 'Passivhaus' standards.

- Timber Frame – **39%**
- Pre-fabricated / Structural Timber Panels (SIPs) – **22.5%**
- Traditional Masonry – **18.5%**
- Insulated Concrete Formwork (ICF) – **10%**
- Others (including Oak, Straw Bale, Steel Frame, Hempcrete) – **10%**
- (Undecided – **21%**)

# WHO IS MANAGING THE PROJECT?



**43%** - 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)

**35%** - 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)

**10%** - Self-build '**package / turn-key**' (where you find a plot of land and engage a package company to design and build for you)

# DURING THEIR PROJECT



**24%** EXPECT TO BE '**VERY HANDS ON**' DURING THEIR PROJECT...

...completing all or a large amount of the physical work themselves, with a further 30% 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'.

# **FUNDING & FINANCE**

# BUDGET FOR LAND AND BUILD



The **budget for land and build** shows a wide spread across the range.

**Below £250K - 9%**

**£250 - £350K - 17%**

**£350 - £500K - 25%**

**£500K+ - 37%**

**£1M+ - 12%**

The 'sweet spot' in 2023 was between £350K-£500K. The trend in 2025 is that this has now increased to £500K+.

# MOST COMMON SOURCES OF FUNDING



The two most common **sources of funding** a project is from **savings (66%)** and **selling an existing home (50%)**. Often funding comes from a combination of 'pots' with **equity** in existing properties (**16%**) and **inheritance (14%)** two commons sources. **22%** of responses were using a specialist **self-build mortgage** (with staged/ advance drawdowns).

**11%** were taking a lump sum from their pension pot, with other sources including borrowing from family/friends (**7%**) and sale of a business (**3%**).

# RECLAIMING VAT



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

**87%** intend to make a claim to recoup their VAT.  
**6%** had already made a claim.  
**7%** were not aware of this benefit.

# **PLOTS & PLANNING**

# WHERE DID YOU FIND YOUR PLOT?



**68% of respondents already own a plot**, with a further **9%** having identified a plot (but not yet completed the purchase).

The most common methods of finding a plot were:

1. Estate Agent / Auction - **20%**
2. Rightmove (similar property website) - **19%**
3. Garden Plot or owned land - **18%**
3. My own research in the local area - **12%**

It took **27%** of people **up to one year** to find their plot. **18%** took **one to three years** with **39% already owning** or having inherited the plot/property.

# REALISTIC EXPECTATION FOR A PLOT



## WE ASKED PEOPLE THEIR REALISTIC EXPECTATION FOR A PLOT

*(considering cost, location and affordability).*

- **70%** would like to live within, or on the edge of, a **smaller settlement**
- **38%** would like a single plot in the **open countryside**
- **22%** would like to be part of a **larger urban settlement**
- **20%** would like to be part of a **smaller multi plot development (up to 20 homes)** within or on the edge of a larger settlement
- **4%** would like to be part of a plot **within a larger development (over 20 homes)**
- **21%** a **brown field** plot within an existing settlement

# DO YOU HAVE PLANNING PERMISSION?



- **Yes** – Detailed PP – **57%**
- **Yes** – Outline PP – **6%**
- **No** – Submitted but not yet granted – **17%**
- **No** – **20%**

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

# PLANNING ISSUES



## HAD EXPERIENCED SPECIFIC **PLANNING ISSUES:**

- Policies not supportive of Self Build – **38%**
- Lack of response / resource – **43%**
- Inflexible officers / poor planning balance – **37%**
- Unwillingness to consider non-standard designs – **23%**
- Bias towards large developments – **23%**
- Not being listened to / not understood – **22%**

*We received 74 additional comments, the vast majority very negative towards the experience of planning.*

# **SUSTAINABILITY**

# SUSTAINABILITY IS VERY IMPORTANT TO SELF-BUILDERS



Sustainability is very important to self-builders, with **92% of people said they'd budgeted for higher levels of insulation.**

## TOP EIGHT BUDGETED SUSTAINABLE ITEMS:

1. Higher levels of insulation – **92%**
2. A sustainable heat source (such as an air source or ground source heat pump) – **82%**
3. Micro renewables to generate energy (such as solar PV) – **79%**
4. EV Charging Points – **74%**
5. Airtightness membranes & tapes – **74%**
6. Mechanical ventilation and/or heat recovery system – **74%**
7. Triple glazing – **71%**
8. Battery Storage – **70%**

# BIODIVERSITY



## WE ASKED ABOUT BIODIVERSITY

Have you given any consideration to whether your plot (when built upon) can contribute to local biodiversity?

**58% Yes**

**19% No**

**23% Unsure**

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

# PROJECTS WITH EXISTING PROPERTIES

**27%**

Improving an existing property

**17%**

Extending and improving an existing property

**27%**

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

**12%**

Improving an existing property for a better layout

**7%**

are converting a property into a home for the first time

**50%**

have a budget of **£100K+** with a further **12%** having a budget of **£50K plus.**

**72%**

of Funding has come from **Savings**. **24%** of projects were largely being funded by the sale of an existing home.



**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 August 2025, sent to the NSBRC and NaCSBA databases, with a total response of 508 people.*