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Results of a survey of people engaging with self-build

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Spring 2013

Acknowledgements

This paper reports the findings of a small on-line survey undertaken as part of a larger project into the contemporary UK self-build market funded by Lloyds Banking Group. The full report *Build It Yourself? Understanding the Changing Landscape of the UK Self-Build Market* is available from www.york.ac.uk/chp/publications/2013.

The support of Lloyds Banking Group is gratefully acknowledged. The research team would also like to thank Jaclyn Thorborn at Buildstore, who provided valuable assistance by facilitating this online survey.

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Results of a survey of people engaging with self-build

Key findings

- Older and/or, wealthy people with higher incomes, savings and home equity engage with self-build. The proportion of builds undertaken by those aged 35 or under is marginal, although, in total, households aged 45 or under undertake a quarter of builds.
- Greater proportions of people engaging with self-build aged 45 or under had household incomes over £60,000 per year. Younger, lower-income households are poorly represented.
- The greatest proportion of self-build occurs in the South-East and South-West of England, although Wales has a disproportionately high share of those aged 45 or under.
- Almost half of self-builds follow the sweat equity route, where the individual both manages and undertakes a significant proportion of the construction work themselves. Younger and less affluent households are more likely to use sweat equity.
- Those who move into temporary accommodation on site during the build are more likely to be using the sweat equity route.
- Over half of building plots are financed by savings and home equity. Only a third of plots were bought using a mortgage. Almost a third of respondents indicated they required no finance at all to finance their project.
- Obtaining land and planning permission presented the most difficulty. Younger age groups found mortgage finance of greater difficulty than older people, but age made no difference to how difficult it was to obtain land.
- Self-builders were more satisfied with professionals over whom they had the greatest control – architects or designers and tradespeople. The professionals that attracted the most dissatisfaction were the planning authorities and utility companies.
- The survey evidence suggests that substantial savings, housing equity or household income play a significant role in enabling individual self-building to occur in the UK and that the current self-build sector is some distance from the goal of young, possibly first-time, buyers on low to middle incomes entering the market.
- The findings from the e-survey (facilitated by Buildstore) are broadly in line with the findings of other surveys and increase confidence that the results offer a sound guide to the characteristics of those engaging with the self-build market.

Introduction

The Government's National Housing Strategy *Laying the Foundations* sets out the ambition to increase self/custom-build housing from 100,000 to 200,000 homes over a decade. Subsequently, Lloyds Banking Group commissioned the Centre for Housing Policy at the University of York to undertake research into the motivations and perspectives of consumers and key players to consider what it might take to make self- or custom-build housing a more mainstream form of provision. The findings of that study are reported in *Build-It-Yourself? Understanding the changing landscape of the UK self-build market* published by University of York and Lloyds Banking Group.¹

The research was qualitative and aimed to interview self-builders at all stages of the process including a small number whose projects had stalled. Identifying stalled projects is a 'needle in a haystack' issue, with no extant knowledge of the incidence or location of such projects. An existing link with Buildstore – a major supplier of services to the self-build sector – led to them being willing to undertake an electronic survey of their self-build clients on behalf of the research team, enabling us to identify projects that had come unstuck at some point. There was also an opportunity to collect some basic descriptive data on a significant number of people undertaking or interested in self-building.

Methods

The research team devised the questionnaire, which Buildstore emailed to approximately 53,000 people who had registered for plot finding, financial services and/or wanted to visit the National Self-build and Renovation Centre in Swindon. The sample excluded those who had indicated they were interested in, or had undertaken, renovation or conversion projects. The survey was open for one week from the 16-23 November 2012 and 580 responses were received.² Those who were contacted are not a random sample of all self-builders for two reasons: first, not all self-builders register with Buildstore, and second, those contacted included some who were only potentially interested as well as those actually building. The results therefore provide (and included those potentially interested in self build as well as those fully committed) an insight into the circumstances and views of self-builders and potential builders registered with a key intermediary of the self-build sector.

The respondents were not all self-builders and it was unclear what proportion would actually become so. Survey respondents were therefore at all stages of the self-build process: 18 per cent were researching a plot or the whole self-build process; 20 per cent were in the early stages of either finalising a plot or planning permission; 13 per cent were on site, while just over 30 per cent were close to or had completed their build. A further four per cent had a 'stalled' project.

Analysis of the raw survey data was undertaken with SPSS, a statistical software package. Contingency tables (cross-tabulations) are presented when the statistical chi-square test shows that there is a significant association between the variables.

Structure of the report

The report considers who engages with self-building and their location before examining how they organise the delivery of the project and how they anticipate funding it. The report continues by reflecting on respondents' views of the ease of, and their satisfaction with, various aspects of the building project and their attitudes to self-building itself. The report considers how responses vary between respondents of different ages and incomes. Finally, there are some caveats about how age and income were determined.

¹ Wallace et al. (2013) *Build-It-Yourself? Understanding the changing landscape of the UK self-build market*. York, University of York/Lloyds Banking Group. Available at <https://www.york.ac.uk/chp/publications/2013/>

² A reliable response rate cannot be calculated as there is no information as to how many potential recipients opened the survey document.

From here on, for ease of presentation, the term 'self-builder' is used to refer to both potential self builders and those who are engaged in or have completed a self build (excluding renovations and conversions).

Who self-builds?

As found in other studies, this survey suggests that people who self-build are:

- mostly couples or families;
- in the middle and older age groups;
- more likely to have higher incomes.

Seventy four per cent of aspiring and extant self-builders were aged 46 and over, the overwhelming majority being between 46 and 65 (Figure 1). Twenty-five per cent were 45 or under (with only eight per cent self-building when aged 35 or below) and 11 per cent were aged 65 or above.

Figure 1 Age of self-builders (n=580)

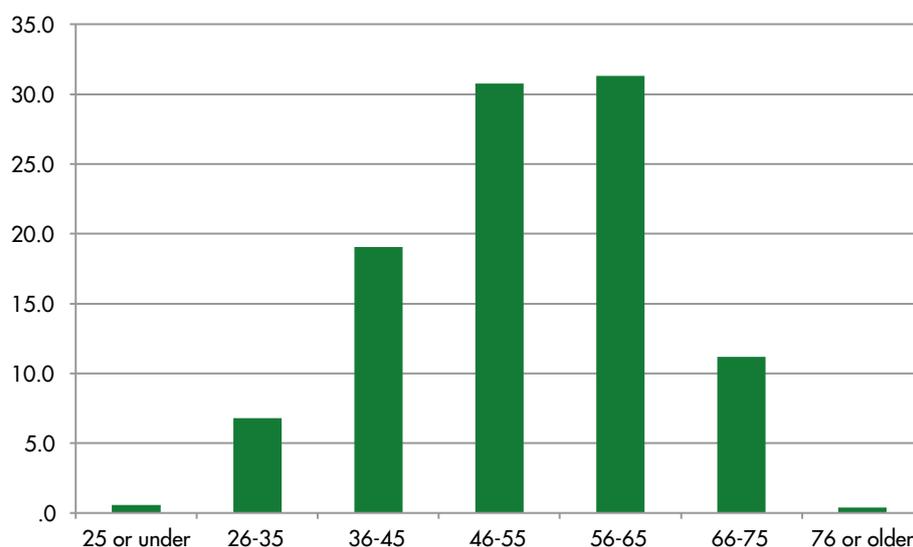


Table A (overleaf) shows the age of self-builders by income and size of the household. Half of respondents were couples and just under a half were households with three or more members, most likely families. Few respondents were single.

Thirty seven per cent of respondents indicated that their household contained at least one person who was retired (not shown). Six households where the respondent was aged 45 or below, included someone who was retired, as did 29 households in the 46-55 age groups, possibly indicating people who have retired early or three-generation households.

The survey asked if net household income was above or below £60,000 per year. A figure of £60,000 or more places them within the top 40 per cent of household incomes nationally. A slightly higher proportion of people interested in, or, undertaking, self-build projects had household incomes over £60,000 compared to the general population. Forty-seven per cent of respondents reported that their income was above £60,000 (53 per cent below £60k).

Considering age as well as income³, amongst respondents aged 45 or under, two thirds had incomes above £60k, compared to 40 per cent of those aged 46 and over, suggesting a sizeable proportion of respondents interested in or undertaking self-build were fairly affluent. Amongst the larger proportion of builders who were aged 46 or older, 40 per cent had incomes of £60K or more, reflecting the national income distribution. However, the largest group of self-builders were older people with incomes under £60k (43 per cent of all respondents). Only 44 respondents (10 per cent) were younger (under 35), lower-income households. This suggests that self-build is not yet either a preferred and/or affordable option for younger, lower income households.

Table A: Socio-economic attributes of self-builders by age group (n=580)

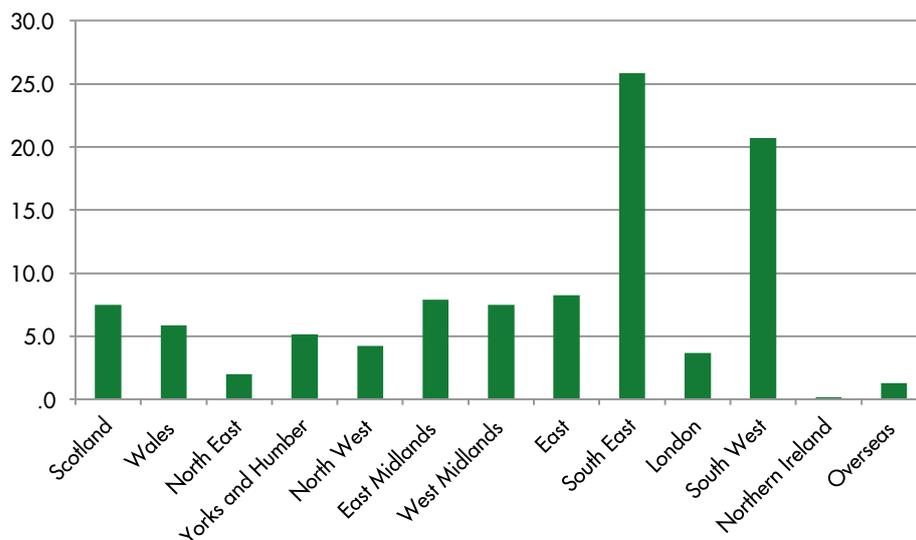
			Number of household members				Household Income above £60,000 per year		
			one person	two people	three people or more	Total	£60,000 or more	Below £60,000	Total
age bands	25 or under	Count %	0 0%	0 0%	3 100%	3 100%	3 100%	0 0%	3 100%
	26-35	Count %	4 10%	15 41%	18 3%	37 100%	17 51%	16 49%	33 100%
	36-45	Count %	6 6%	30 29%	68 12%	104 100%	65 70%	28 30%	93 100%
	46-55	Count %	14 8%	68 41%	86 16%	168 100%	70 49%	74 51%	144 100%
	56-65	Count %	12 7%	111 65%	48 9%	171 100%	51 37%	86 63%	137 100%
	66-75	Count %	3 5%	54 89%	4 1%	61 100%	10 21%	37 79%	47 100%
	76 or older	Count %	1 50%	1 50%	0 0%	2 100%	0 0%	2 100%	2 100%
	Total	Count %	40 7%	279 51%	227 42%	546 100%	216 47%	243 53%	459 100%

³ Not all respondents provided income data

Where do they build?

Nearly half of the self-build projects were in the South-East and South-West (44 per cent) (Figure 2). We know that Northern Ireland has a higher incidence of self-build activity so the low incidence reported in this survey may be due to few self-builders in Northern Ireland using the services of Buildstore. The high proportion of respondents from the South-East and South-West of England may also reflect the use of Buildstore which is based in southern England, although Her Majesty's Revenue and Customs' (unpublished) figures for VAT reclaimed by self-builders accord with this pattern of activity.

Figure 2: Self-builders by region (n=546)

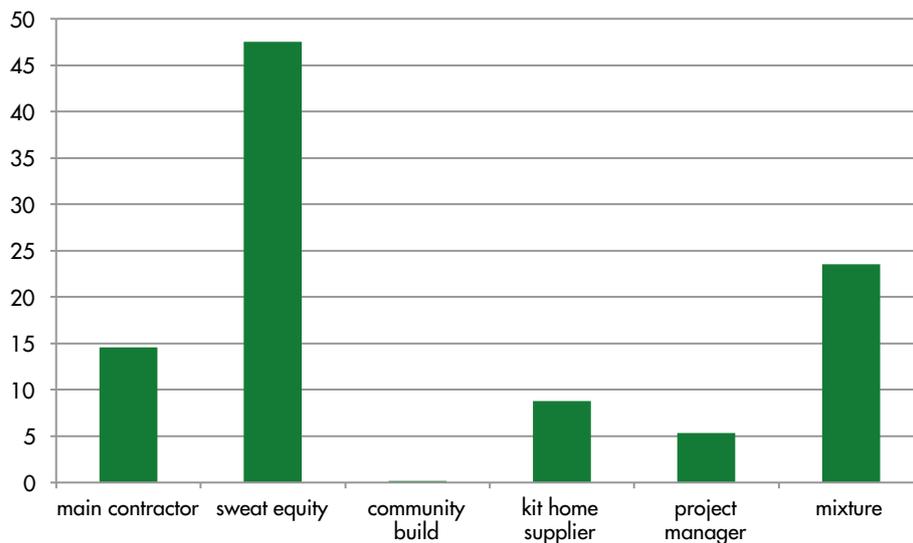


The North-East, North-West and Yorkshire and Humber regions show the lowest level of activity in England. Notably, these are regions with lower land values, suggesting factors other than access and affordability of land affect the rate of self-build; potentially, greater access to other forms of housing, levels of unemployment or wages are likely to exert an influence. People interested in or undertaking self-build activity in Wales were disproportionately people aged 45 or under.

How do they build?

Almost half (48 per cent) of respondents in the survey undertook or planned to undertake the bulk of the management and construction of the project themselves by committing sweat equity to the build (Figure 3).⁴ A slightly higher proportion of the younger households (53 per cent) and those in the lower income band (54 per cent) took or planned to adopt this sweat equity route (Table B overleaf).

Figure 3 Method of procuring the self-build home by age and income (n=538)



Around 1 in 8 respondents were using or planned to use a contractor for both the build and project management and these people were more likely to be in the older age groups and in the higher income group. A further one in 20 respondents handed over the project management in its entirety to a professional project manager. Again they were more likely to be older builders although a sizable minority of those using a project manager were younger. Younger age groups were also slightly less likely to use a kit home supplier, main contractor or use a mixture of procurement methods.

A higher proportion of those aged 45 and under manage the build and do much of the work themselves (53 per cent) compared to older households (44 per cent). This may indicate higher energy levels amongst younger households or a lack of resources to do otherwise. When considered by income, 54 per cent of those with incomes less than £60,000 are managing and building themselves compared to 42 per cent of respondents with incomes in excess of £60,000, suggesting that this may be seen as a more affordable route to self-build, particularly important it seems for those who are both younger and less affluent.

⁴ The survey did not ask how much time respondents were putting into their project. This category is likely to include those undertaking a significant proportion of the work (if not all), as well as those taking over at 'first fix' or later.

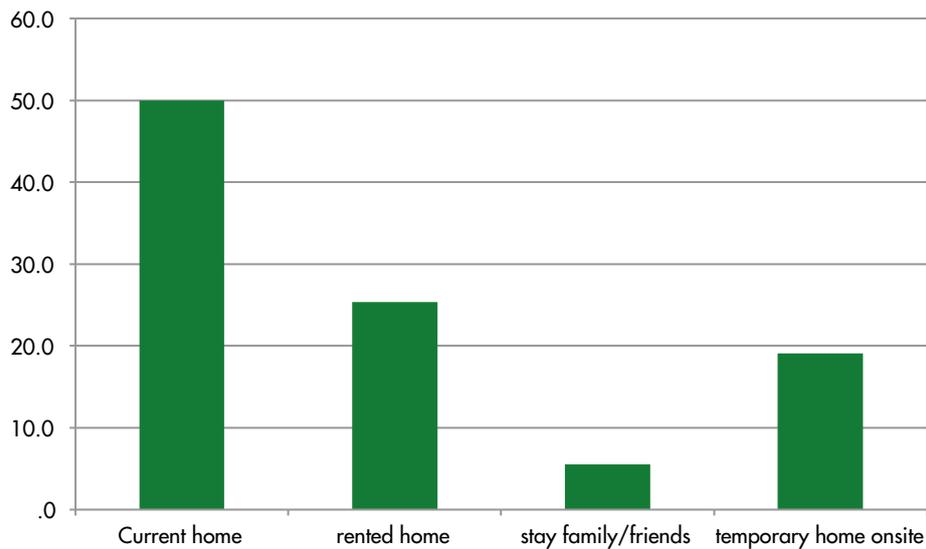
Table B Method of procuring self-build home by age and income (n=449)

Sig. <0.05		Age		Total		Household Income		Total
		46 or over	45 or under			£60,000 or more	Below £60,000	
Main contractor	Count	58	18	76	Count	36	25	61
	% procurement	76.3%	23.7%	100.0%	% procurement	59.0%	41.0%	100.0%
	% age	14.9%	12.9%	14.3%	% income	17.0%	10.5%	13.6%
	% of Total	10.9%	3.4%	14.3%	% of Total	8.0%	5.6%	13.6%
Sweat equity	Count	177	74	251	Count	88	128	216
	% procurement	70.5%	29.5%	100.0%	% procurement	40.7%	59.3%	100.0%
	% age	45.4%	52.9%	47.4%	% income	41.5%	54.0%	48.1%
	% of Total	33.4%	14.0%	47.4%	% of Total	19.6%	28.5%	48.1%
Community build	Count	1	0	1	Count	1	0	1
	% procurement	100.0%	.0%	100.0%	% procurement	100.0%	.0%	100.0%
	% age	.3%	.0%	.2%	% income	.5%	.0%	.2%
	% of Total	.2%	.0%	.2%	% of Total	.2%	.0%	.2%
Kit home supplier	Count	34	14	48	Count	22	20	42
	% procurement	70.8%	29.2%	100.0%	% procurement	52.4%	47.6%	100.0%
	% age	8.7%	10.0%	9.1%	% income	10.4%	8.4%	9.4%
	% of Total	6.4%	2.6%	9.1%	% of Total	4.9%	4.5%	9.4%
Project manager	Count	16	12	28	Count	15	6	21
	% procurement	57.1%	42.9%	100.0%	% procurement	71.4%	28.6%	100.0%
	% age	4.1%	8.6%	5.3%	% income	7.1%	2.5%	4.7%
	% of Total	3.0%	2.3%	5.3%	% of Total	3.3%	1.3%	4.7%
Mixture	Count	104	22	126	Count	50	58	108
	% procurement	82.5%	17.5%	100.0%	% procurement	46.3%	53.7%	100.0%
	% age	26.7%	15.7%	23.8%	% income	23.6%	24.5%	24.1%
	% of Total	19.6%	4.2%	23.8%	% of Total	11.1%	12.9%	24.1%
Total	Count	390	140	530	Count	212	237	449
	% procurement	73.6%	26.4%	100.0%	% procurement	47.2%	52.8%	100.0%
	% age	100.0%	100.0%	100.0%	% income	100.0%	100.0%	100.0%

Where do self-builders live during the construction of their home?

Overall, one half of self-builders are able to remain in their current home during the construction of their new home, while a quarter take up rented accommodation (Figure 4). A fifth move into temporary accommodation on-site.

Figure 4 Accommodation during construction of home (n=450)



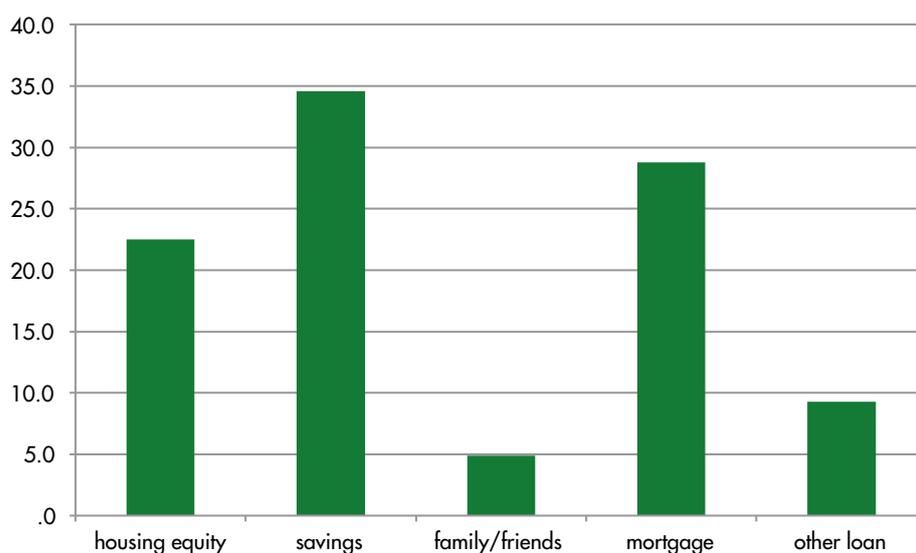
Age and income did not significantly affect where people stayed during the build period. The method by which self-builders procured their new home, however, did have a significant association with where they stayed during the build. Seventy per cent of those who move into temporary accommodation on-site are using sweat equity.

How do self-builders fund the project?

Land

Figure 5 shows how respondents were funding or planned to fund the purchase of their land for their self-build project. Overall, respondents most frequently purchased land using savings (36 per cent) or a mortgage (29 per cent).

Figure 5 Methods of funding the land purchase (n=431)



Income was not significantly associated with how the land was purchased but age was (Table C). Two-fifths (41 per cent) of households aged 45 or under took out a mortgage, or intended to do so, to purchase the plot, compared to only 24 per cent of households aged 46 or over. While 39 per cent of older households used savings, only 24 per cent of younger households did this; indeed older households represented 80 per cent of all those who used savings. Older people were also more likely to draw upon existing housing equity to fund the land purchase (24 per cent) than younger households (18 per cent). A greater proportion of people using funds from family or friends were younger households (62 per cent) than older ones (38 per cent). The way in which the land was purchased did not differ to any extent by region.

Table C Funding of land purchase by age

		46 or under	45 or under	Total
Housing equity	Count	75	22	97
	% within Funding of land purchase	77.3%	22.7%	100.0%
	% within Whether the respondent is 45 or more	24.4%	17.9%	22.5%
	% of Total	17.4%	5.1%	22.5%
Savings	Count	120	29	149
	% within Funding of land purchase	80.5%	19.5%	100.0%
	% within Whether the respondent is 45 or more	39.0%	23.6%	34.6%
	% of Total	27.8%	6.7%	34.6%
Family/friends	Count	8	13	21
	% within Funding of land purchase	38.1%	61.9%	100.0%
	% within Whether the respondent is 45 or more	2.6%	10.6%	4.9%
	% of Total	1.9%	3.0%	4.9%
Mortgage	Count	73	51	124
	% within Funding of land purchase	58.9%	41.1%	100.0%
	% within Whether the respondent is 45 or more	23.7%	41.5%	28.8%
	% of Total	16.9%	11.8%	28.8%
Other loan	Count	32	8	40
	% within Funding of land purchase	80.0%	20.0%	100.0%
	% within Whether the respondent is 45 or more	10.4%	6.5%	9.3%
	% of Total	7.4%	1.9%	9.3%
Total	Count	308	123	431
	% within Funding of land purchase	71.5%	28.5%	100.0%
	% within Whether the respondent is 45 or more	100.0%	100.0%	100.0%
	% of Total	71.5%	28.5%	100.0%

Build costs

In contrast to the way respondents purchased, or intended to purchase, land the build costs were most commonly covered using a mortgage (Figure 6). Almost half (48 per cent) used a mortgage to finance the building of the home, compared to only 29 per cent who required mortgage finance to purchase land.

Figure 6 Methods of funding the build costs (n=509)

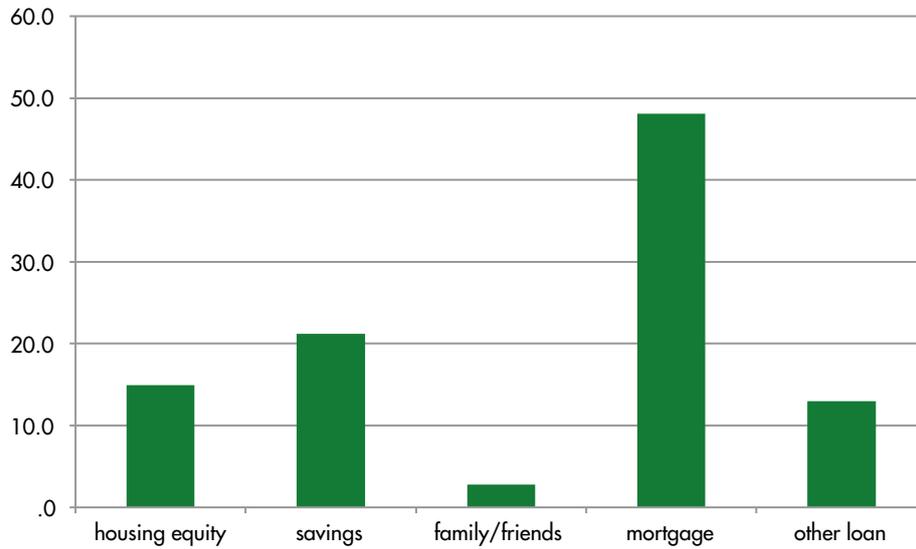


Table D (overleaf) shows how people funded the building work by age and income. A greater proportion of people on higher household incomes required a mortgage to fund the building work (60 per cent) compared to those with lower incomes (40 per cent). Of the 15 per cent who drew on housing equity, the overwhelming majority were households on lower incomes. Considered by age, older people were more likely to draw on equity than younger people, not least because older people are more likely to have access to equity (and potentially lower incomes particularly if retired). There was little difference by income in terms of the use of savings to fund the building work, but of the 21 per cent that did use savings, the use was mainly by those aged over 45.

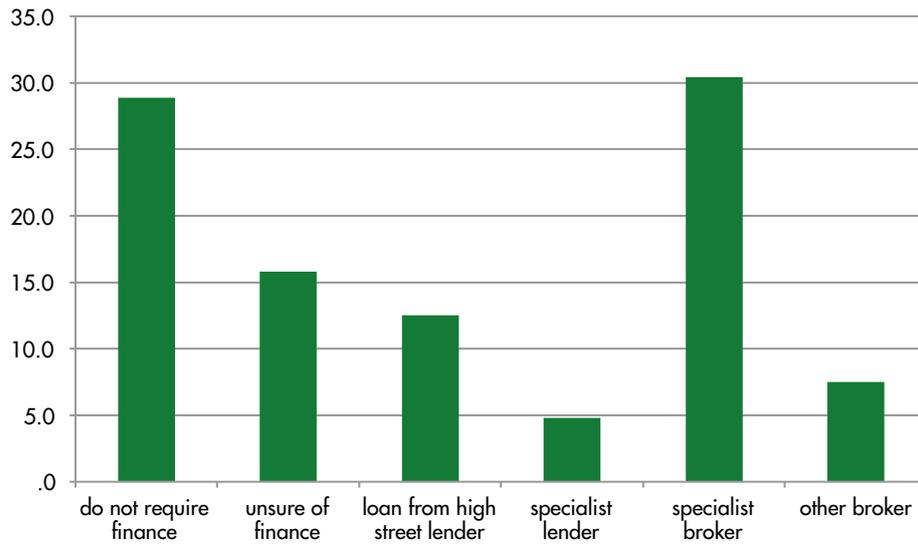
Table D Funding for build costs by age and income

		Income				Age		
		£60,000 or more	Below £60,000	Total		46 or over	45 or under	Total
Housing equity	Count	16	49	65	Count	69	7	76
	% funding	24.6%	75.4%	100.0%	% funding	90.8%	9.2%	100.0%
	% income	7.8%	21.7%	15.0%	% age	18.5%	5.1%	14.9%
	% of Total	3.7%	11.3%	15.0%	% of Total	13.6%	1.4%	14.9%
Savings	Count	39	48	87	Count	96	12	108
	% funding	44.8%	55.2%	100.0%	% funding	88.9%	11.1%	100.0%
	% income	18.9%	21.2%	20.1%	% age	25.7%	8.8%	21.2%
	% of Total	9.0%	11.1%	20.1%	% of Total	18.9%	2.4%	21.2%
Family/ friends	Count	4	8	12	Count	9	5	14
	% funding	33.3%	66.7%	100.0%	% funding	64.3%	35.7%	100.0%
	% income	1.9%	3.5%	2.8%	% age	2.4%	3.7%	2.8%
	% of Total	.9%	1.9%	2.8%	% of Total	1.8%	1.0%	2.8%
Mortgage	Count	123	91	214	Count	148	97	245
	% funding	57.5%	42.5%	100.0%	% funding	60.4%	39.6%	100.0%
	% income	59.7%	40.3%	49.5%	% age	39.7%	71.3%	48.1%
	% of Total	28.5%	21.1%	49.5%	% of Total	29.1%	19.1%	48.1%
Other loan	Count	24	30	54	Count	51	15	66
	% funding	44.4%	55.6%	100.0%	% funding	77.3%	22.7%	100.0%
	% income	11.7%	13.3%	12.5%	% age	13.7%	11.0%	13.0%
	% of Total	5.6%	6.9%	12.5%	% of Total	10.0%	2.9%	13.0%
Total	Count	206	226	432	Count	373	136	509
	% funding	47.7%	52.3%	100.0%	% funding	73.3%	26.7%	100.0%
	% income	100.0%	100.0%	100.0%	% age	100.0%	100.0%	100.0%

Funding sources

Interestingly, nearly a third of respondents said that they did not require any loan finance at all to fund their self-build project (Figure 7). People who required no finance almost exclusively drew upon housing equity (93 per cent) and savings (87 per cent) to fund their self-build project. Almost a third also accessed finance through a specialist mortgage broker, in this case likely to be Buildstore, and 13 per cent through a high street mortgage lender. Sixteen per cent were unsure of the source of their finances but the majority of these were still in the research or early planning stages of the project.

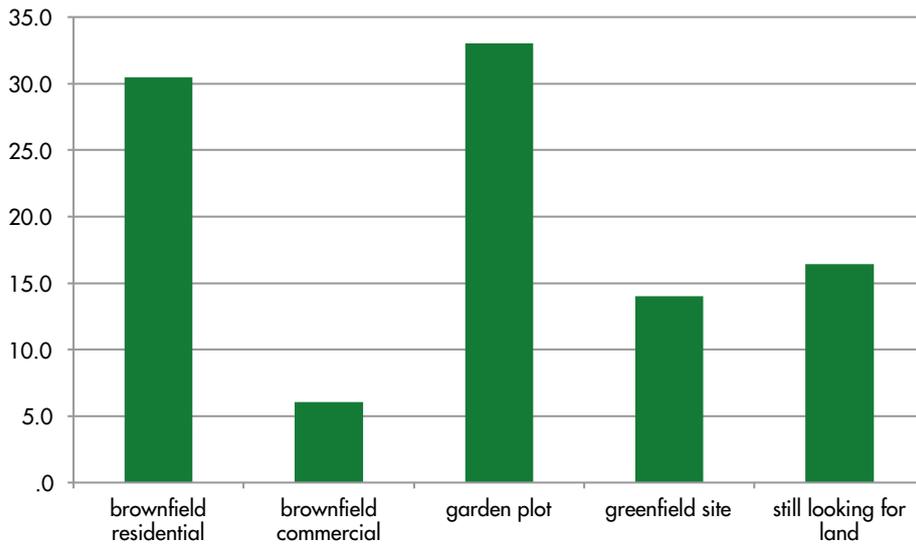
Figure 7 Source of finance for self-build project (n=519)



How do self-builders obtain land?

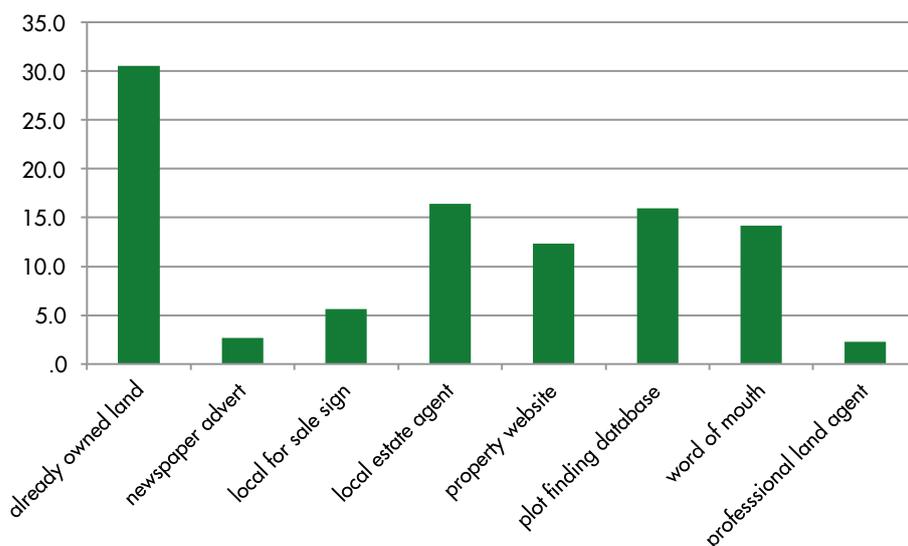
Most respondents secured former residential sites and garden plots (Figure 8) and this was not differentiated by age or income. The high proportion of self-builders using or intending to use brownfield residential land (31 per cent) – most likely a high proportion of this brownfield land will constitute existing dwellings or bungalows that offer demolition opportunities– suggests that significant proportion of current self-build outputs are not actually additional housing supply.

Figure 8 Type of self-build plots (n=463)



Almost a third of self-builders or those considering self-build already own the land on which they intend to build (Figure 9). Interestingly finding land by word of mouth was as important a source as local estate agents, property websites and plotfinding databases individually, although these latter resources together accounted for 45 per cent of resources used to identify land.

Figure 9 Source of land (n=445)



How easy or difficult is it to self-build?

Respondents were asked how easy or difficult they found key aspects of the self-build project. These results exclude respondents for whom the question was not applicable; either because they had not started or completed their self-build project, or the question was not relevant to their individual circumstances (e.g. they did not require mortgage finance to complete the build).

The survey indicates that obtaining land and planning permission were equally challenging with 51 per cent of respondents saying that it was fairly or very difficult (Figures 10 and 11). Forty-two per cent felt that obtaining mortgage finance was fairly or very difficult but only 32 per cent reported that actually building the home was difficult (Figures 12 and 13).

Figure 10 How easy or difficult was it to obtain land (n=442)

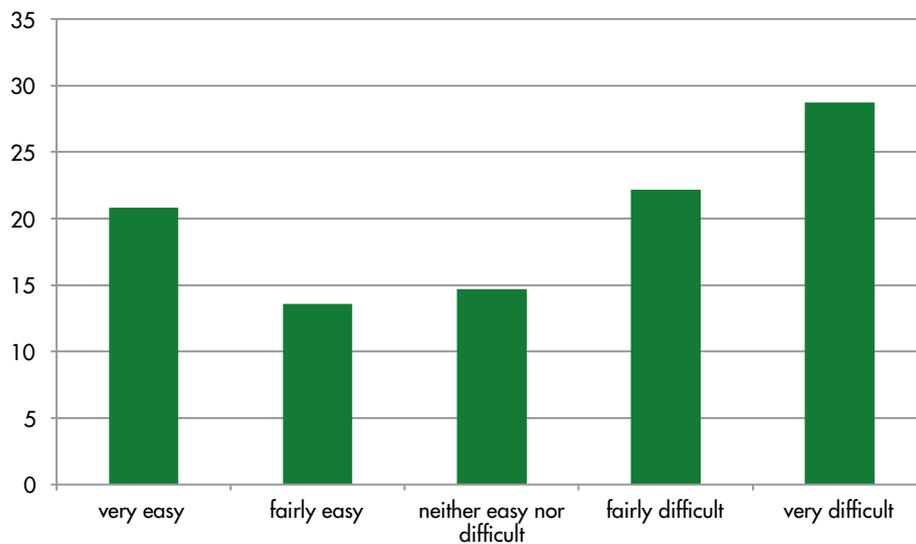


Figure 11 How easy or difficult was it to obtain a mortgage (n=301)

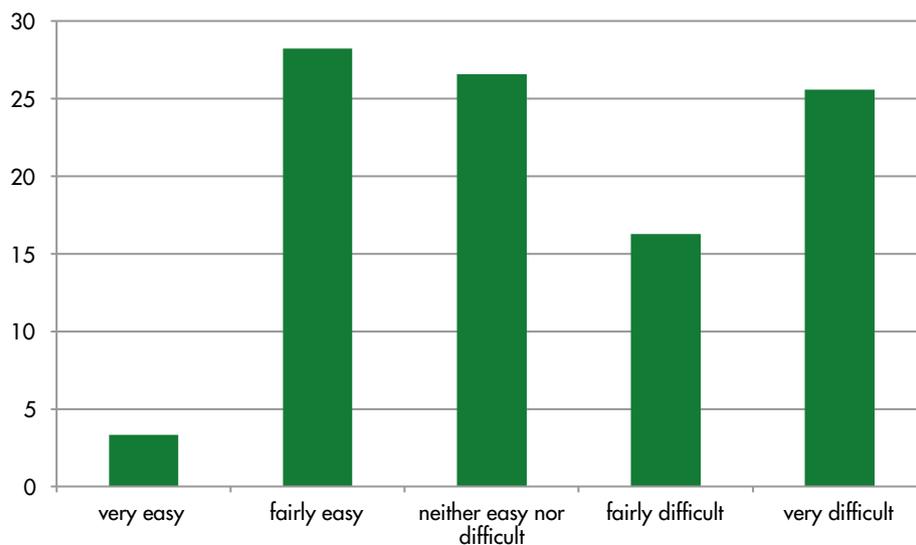


Figure 12 How easy or difficult was it to obtain planning permission (n=374)

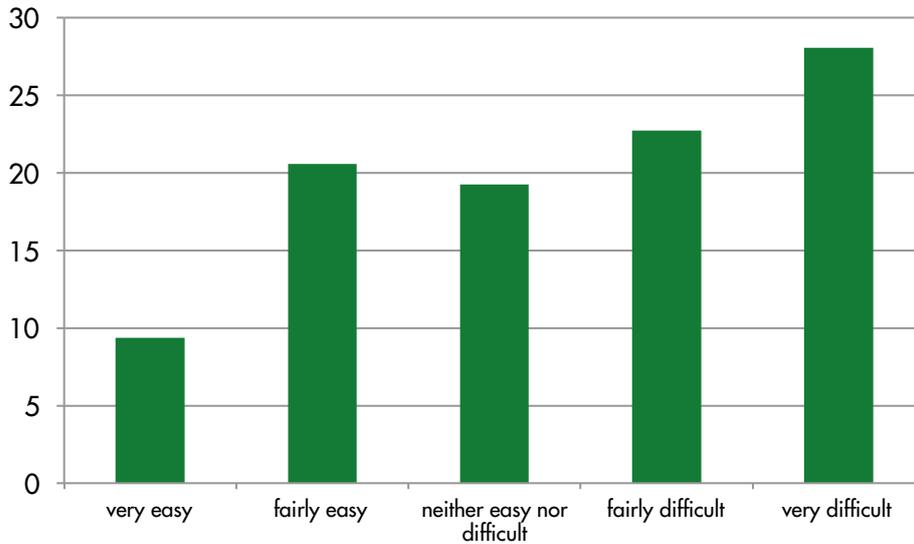
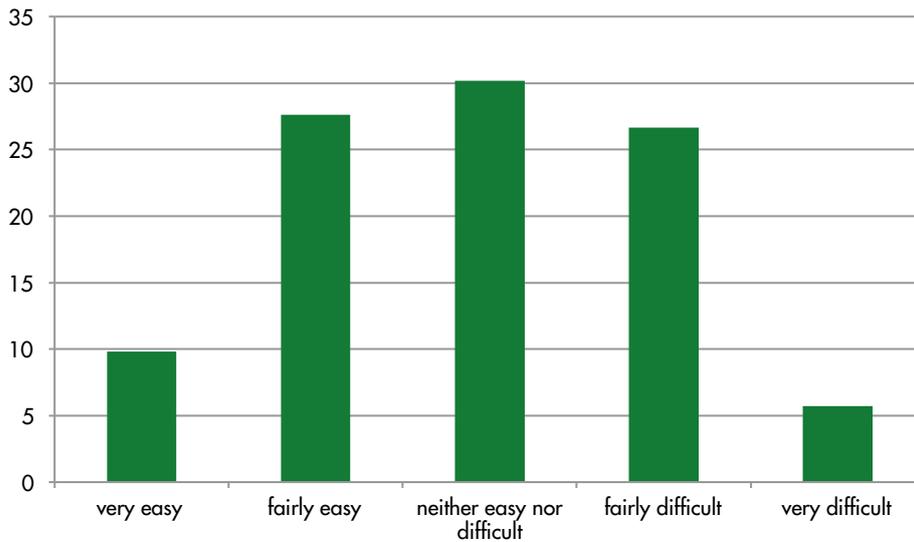


Figure 13 How easy or difficult was it to build the home (n=315)



Income was not a factor associated with the ease of obtaining land or a mortgage, but age was. Older age groups reported that obtaining a mortgage was fairly or very easy more frequently (36 per cent) than younger age groups (22 per cent) (Table E). Moreover, 56 per cent of younger age groups found obtaining a mortgage fairly or very difficult compared to 35 per cent of respondents aged 46 or more. In contrast, the same proportion of younger and older households found obtaining land fairly or very difficult (51 per cent and 50 per cent respectively) (Table F).

Table E Ease of obtaining a mortgage by age (n=301)

		Age		Total
		46 or over	45 or under	
Very easy	Count	8	2	10
	% age	3.9%	2.1%	3.3%
Fairly easy	Count	66	19	85
	% age	32.0%	20.0%	28.2%
Neither easy nor difficult	Count	59	21	80
	% age	28.6%	22.1%	26.6%
Fairly difficult	Count	28	21	49
	% age	13.6%	22.1%	16.3%
Very difficult	Count	45	32	77
	% age	21.8%	33.7%	25.6%
Total	Count	206	95	301
	% of Total	68.4%	31.6%	100.0%

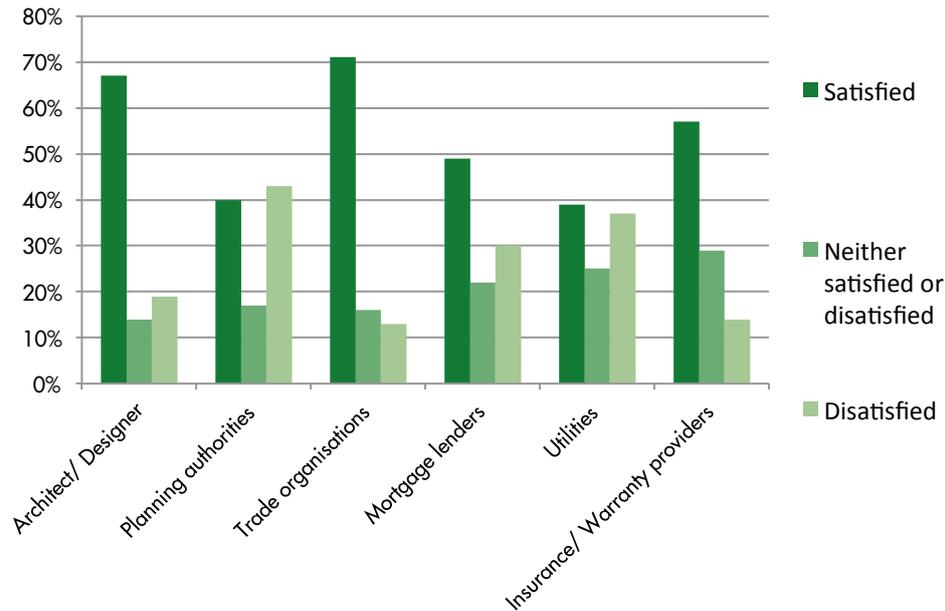
Table F Ease of obtaining land by age (n= 442)

		Age		Total
		46 or over	45 or under	
Very easy	Count	80	12	92
	% age	24.6%	10.3%	20.8%
Fairly easy	Count	36	24	60
	% age	11.1%	20.5%	13.6%
Neither easy nor difficult	Count	43	22	65
	% age	13.2%	18.8%	14.7%
Fairly difficult	Count	77	21	98
	% age	23.7%	17.9%	22.2%
Very difficult	Count	89	38	127
	% age	27.4%	32.5%	28.7%
Total	Count	20.1%	8.6%	28.7%
	% of Total	325	117	442

Satisfaction with key professionals

Respondents rate their satisfaction more highly with the professionals over whom they can exercise the greatest control, architects and designers (66 per cent fairly or very satisfied) and tradespeople (71 per cent) (Figure 14). The highest rates of dissatisfaction were with the planning authorities (43 per cent) followed by the utility companies (37 per cent), followed by mortgage lenders (30 per cent). Age and income were not associated with respondents' satisfaction responses.

Figure 14 Rates of satisfaction with key professionals



N=381 architects/designers, n= 382 planning authorities, n=319 trade organisations, n=276 mortgage lenders, n=323 utilities, n=307 insurance/warranty providers.

Attitudes towards self-build

Of those that offered an opinion (483), 49 per cent of respondents said they would self-build again, and 10 per cent would not. The survey provided respondents with an open response question to state five words that they would associate with their experience of self-build (see Appendix 1). These words reflect the great effort and sacrifice expended by the self-builders to realise their ambition of building their own home, but also a profound sense of achievement.

Caveat: The categorisation of younger and lower income households

The income indicator used in the survey was relatively blunt so there may be significant variation in responses if finer grain income categories were adopted, although some income effects were present. A number of age band categories were used to collect the data , but there were too few self-builders or prospective self-builders age 35 or below to capture a portrait of what could be the first-time buyer cohort. The analysis therefore used a category of aged 45 or under which increased the numbers, but could include people procuring their second or third home, although

they remained much less likely to self-build than the older age groups. Further, the numbers were too small to undertake meaningful analysis of those respondents engaging with self-build who were both in the younger age groups (45 and under) and in the lower income band (household income £60,000 or below). There were only 44 such respondents. Of these, 40 indicated the stage of the project they had reached and 14 (35 per cent) of these were still in the researching the project phase, compared to 21 per cent of the wider sample. This suggests that younger people on lower incomes are disproportionately represented in the early stages of considering self-build and it would be interesting to see how many of this group of builders progress beyond the research stage. We must, however, exercise caution in drawing too tight conclusions, as these numbers are small. The data suggest younger lower-income people were, or planned to be, more reliant on sweat equity and mortgage finance. Of the 44 respondents who were age 45 or under and in the lower income bracket, 40 indicated how they funded or planned to fund the build costs, and 30 of these required a mortgage (75 per cent). Indeed, of the 44 households who were both younger and in the lower income band, 28 of them (65 per cent) used or planned to use sweat equity to self-build.

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