2026 HomeOwner Survey
10th Annual Report

Aspiration to own
Mortgage myths debunked
Market sentiment: is now a good time to buy?
Get Britain moving – unlocking barriers
Retirement housing – lack of local options
Future of AI in the homebuying journey
Income Protection myths & Financial readiness
Confidence in builders

In partnership with

ARCO Setting Standards for Retirement Communities
LifeSearch
Federation of Master Builders
HomeOwners Alliance We're on your side

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Key findings

Key findings

Aspiration to own is up this year but confidence remains low. Although almost three-quarters (73%) of non homeowners want to own, more than half of those who aspire to own (52%) doubt they ever will.

Aspiring homeowners grow more pessimistic about affordability. Two thirds expect house prices to increase (65%) and almost half (47%) expect mortgage rates to rise, compared to 31% of UK adults who predict mortgage rates will rise and 45% who think house prices will go up.

Widespread confusion over mortgages could mean many would-be buyers are ruling out getting on the ladder:

- Despite several major lenders increasing income multiples beyond the long standing 4 to 5 times salary benchmark, almost half of aspiring homeowners (49%) still believe that is the maximum they can borrow
- Nearly two thirds of aspiring first time buyers (63%) believe a minimum 10% deposit is required, despite the growing availability of lower deposit products

High costs remain the biggest barrier to moving home in the UK, with nearly three-quarters (74%) of homeowners citing financial pressures such as mortgage rates, deposit requirements and stamp duty. Beyond affordability, 37% say reforms to the buying/ selling process would make moving easier, while access to suitable homes is a particular concern for over-55s, 32% highlight this issue vs 27% overall.

Interest in retirement housing is strong, but supply is not keeping pace. While 41% of homeowners aged 75+ would consider specialist housing and 53% of homeowners would consider it for a family member, over half (53%) of those interested say there are not enough homes locally. Professional management, financial certainty, healthcare access and lifestyle amenities are key attractions.

AI curiosity is growing – but trusted human experts still lead the way.
Just 22% of existing homeowners say they would be likely to use AI in the home buying process. But among those currently active in the market, this rises to nearly half (49%). Interest is much higher among younger homeowners, with 52% of under-35s saying they would be likely to use AI vs. just 8% of over-55s.

There are major gaps in understanding of income protection. Many homeowners misunderstand who it's for and when it can help, leaving them more financially exposed than they realise. 26% wrongly think conditions like anxiety/depression aren't covered despite being a leading cause of claims and almost half of homeowners (47%) mistakenly believe it covers redundancy.

Lack of consumer confidence is holding back domestic building projects with £11.2 billion lost to the UK economy each year as one in five (19%) homeowners put off work because they couldn't find a builder they trust. Mandatory licensing could help, with 68% saying it would boost confidence and 82% willing to pay more for a licensed builder.

02

Aspiration to own

Aspiration to own

Homeownership aspirations among non-homeowners recovered in 2026, but confidence in achieving that goal remains low.

Aspiration to own has increased from 64% in 2025 to 73% in 2026.

Although almost three-quarters (73%) of non homeowners want to own, more than half of those who aspire to own (52%) doubt they ever will.

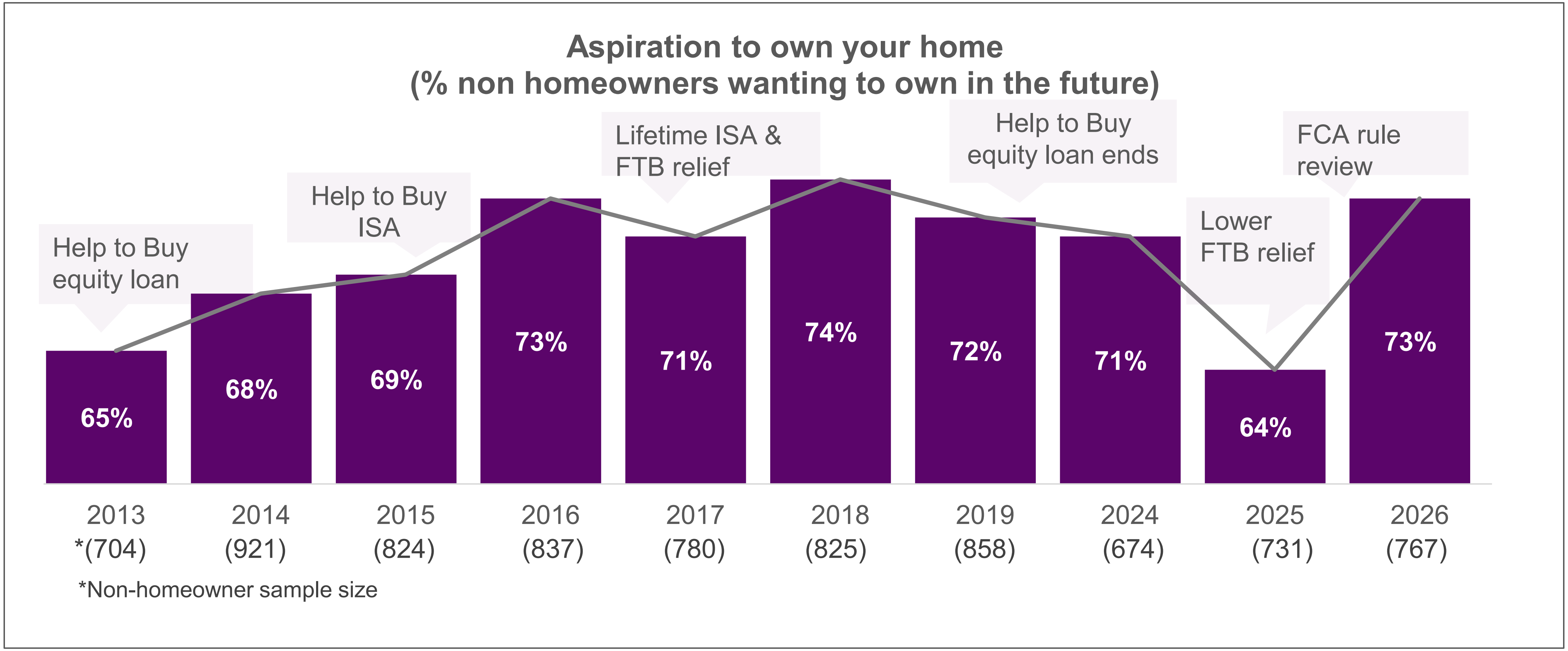
Aspiring FTBs are more pessimistic about affordability pressures:

51% think now is a bad time to buy (vs **35%** of UK adults overall).

65% expect house prices to rise (vs **47%** overall).

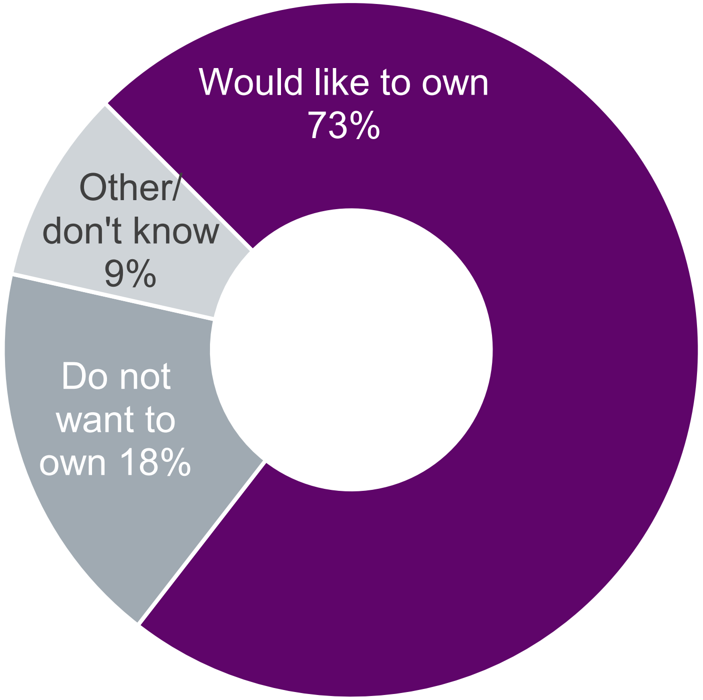
47% expect mortgage rates to increase (vs **31%** overall).

73% of non homeowners aspire to own their home



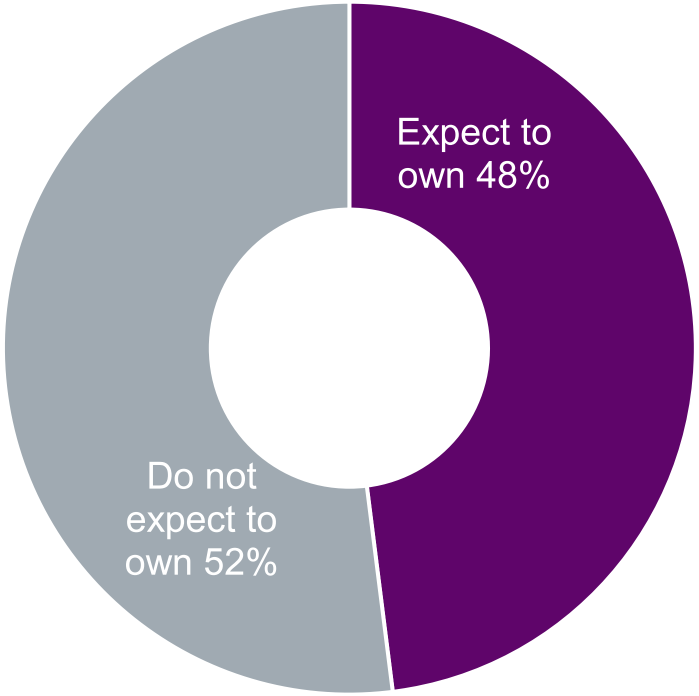
Though they want to, more than half (52%) of aspiring FTBs doubt they will ever be able to own their home

Aspire to own a home in future (among non-homeowners)



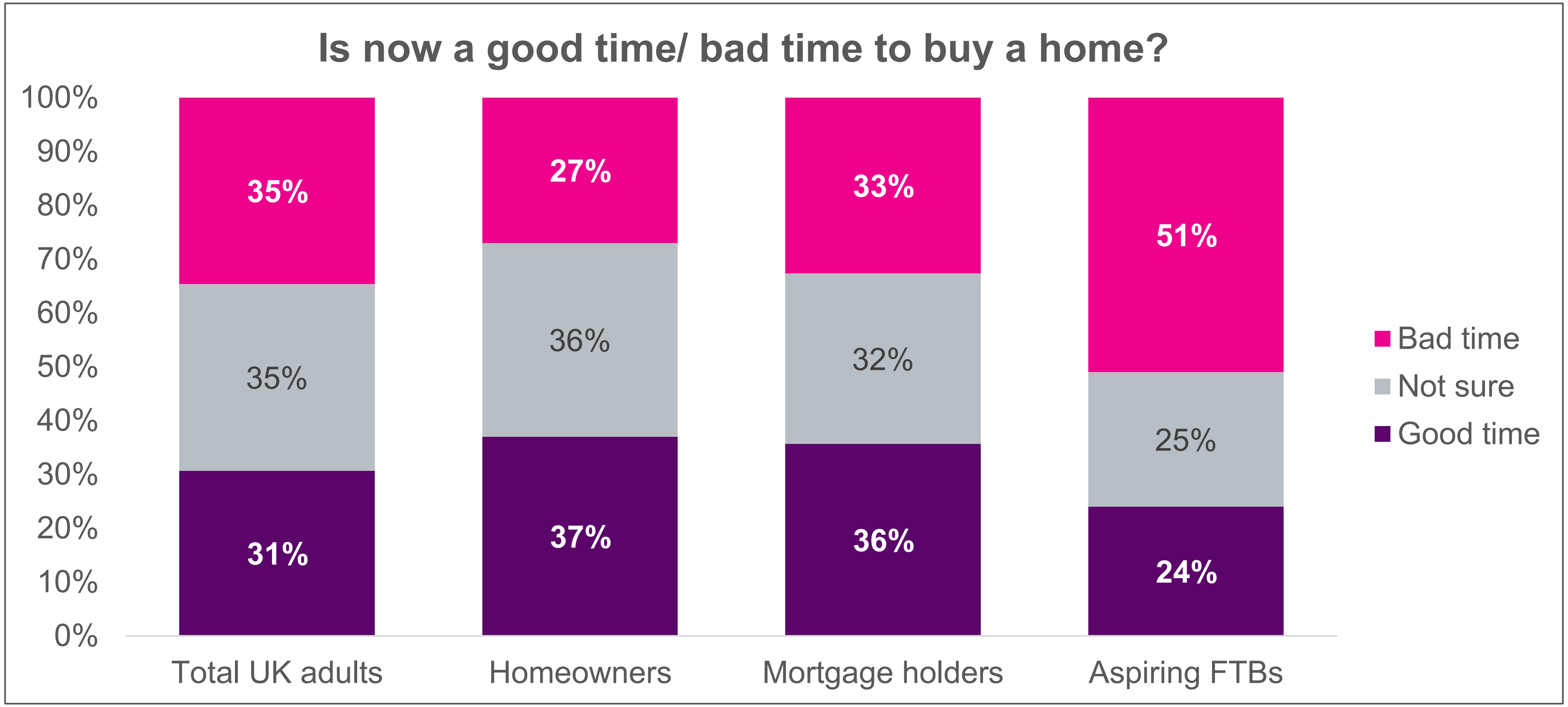
Sample size UK non-homeowners: 767

Expect to be able to own home (among aspiring homeowners)

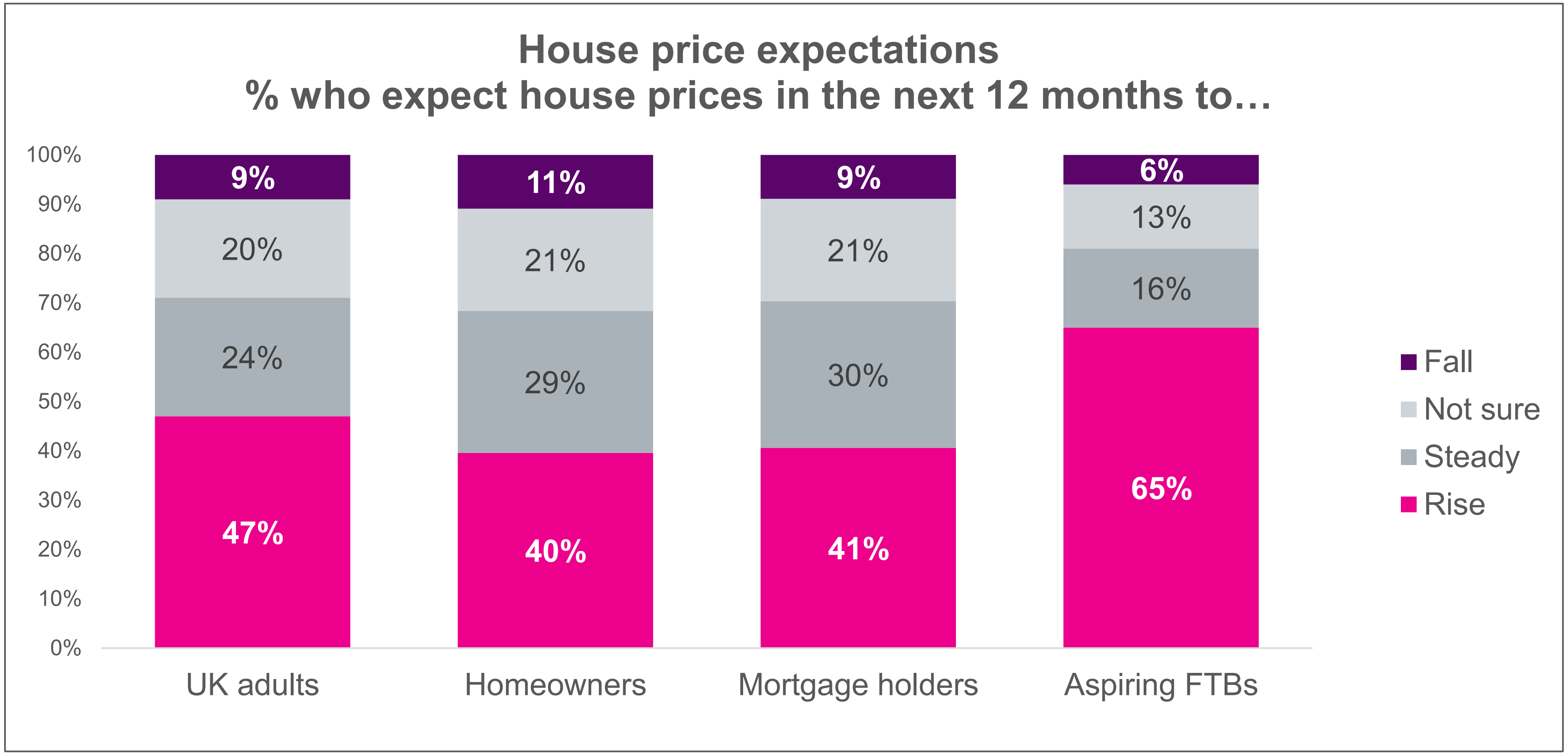


Sample size UK aspiring homeowners: 546

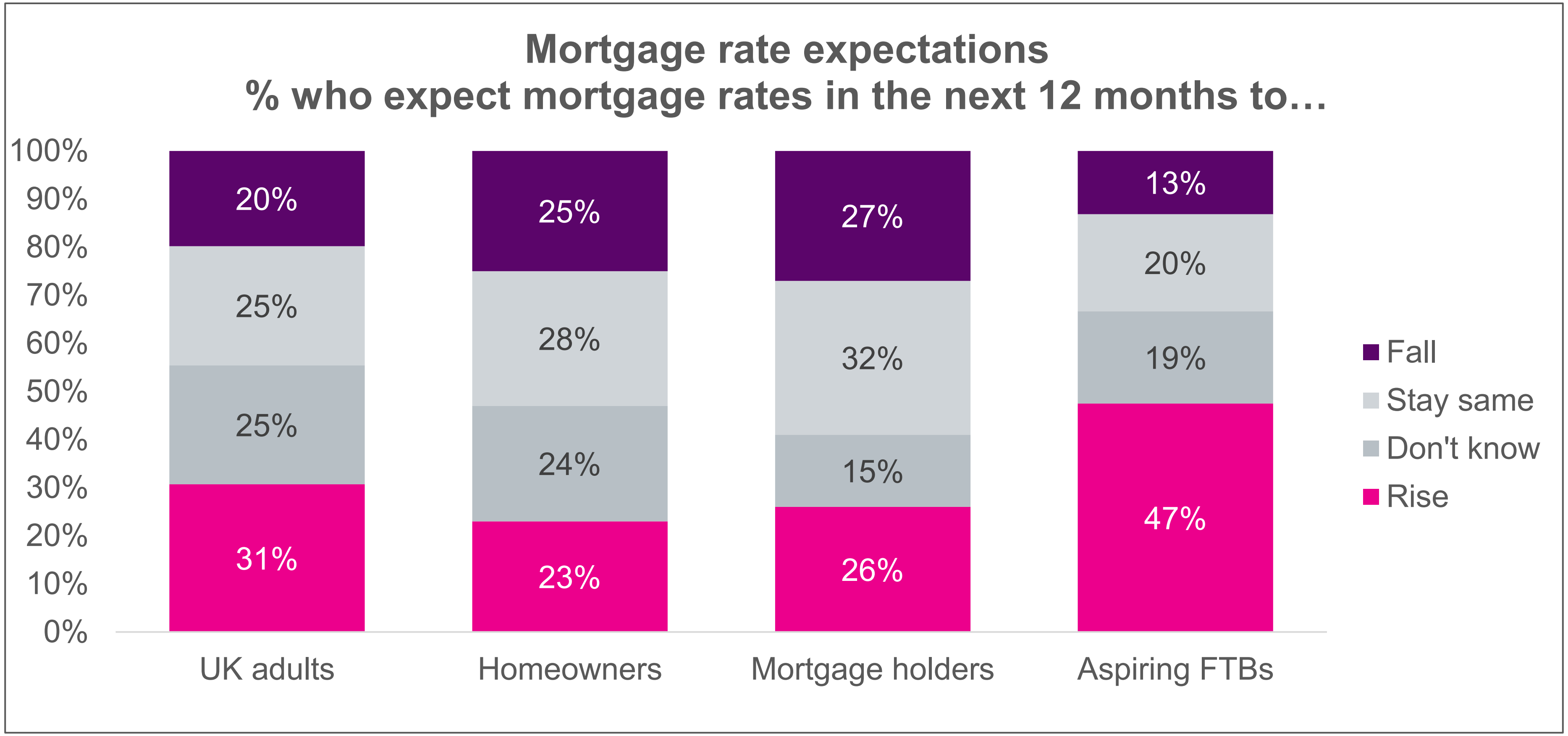
Aspiring homeowners are more pessimistic: 51% vs 35% overall think now is a bad time to buy



Aspiring FTBs are more likely to expect house prices to rise: 65% vs 47% overall



Almost half of aspiring FTBs expect mortgage rates increase in the next 12 months – vs 31% overall



03

Mortgage Myths Debunked

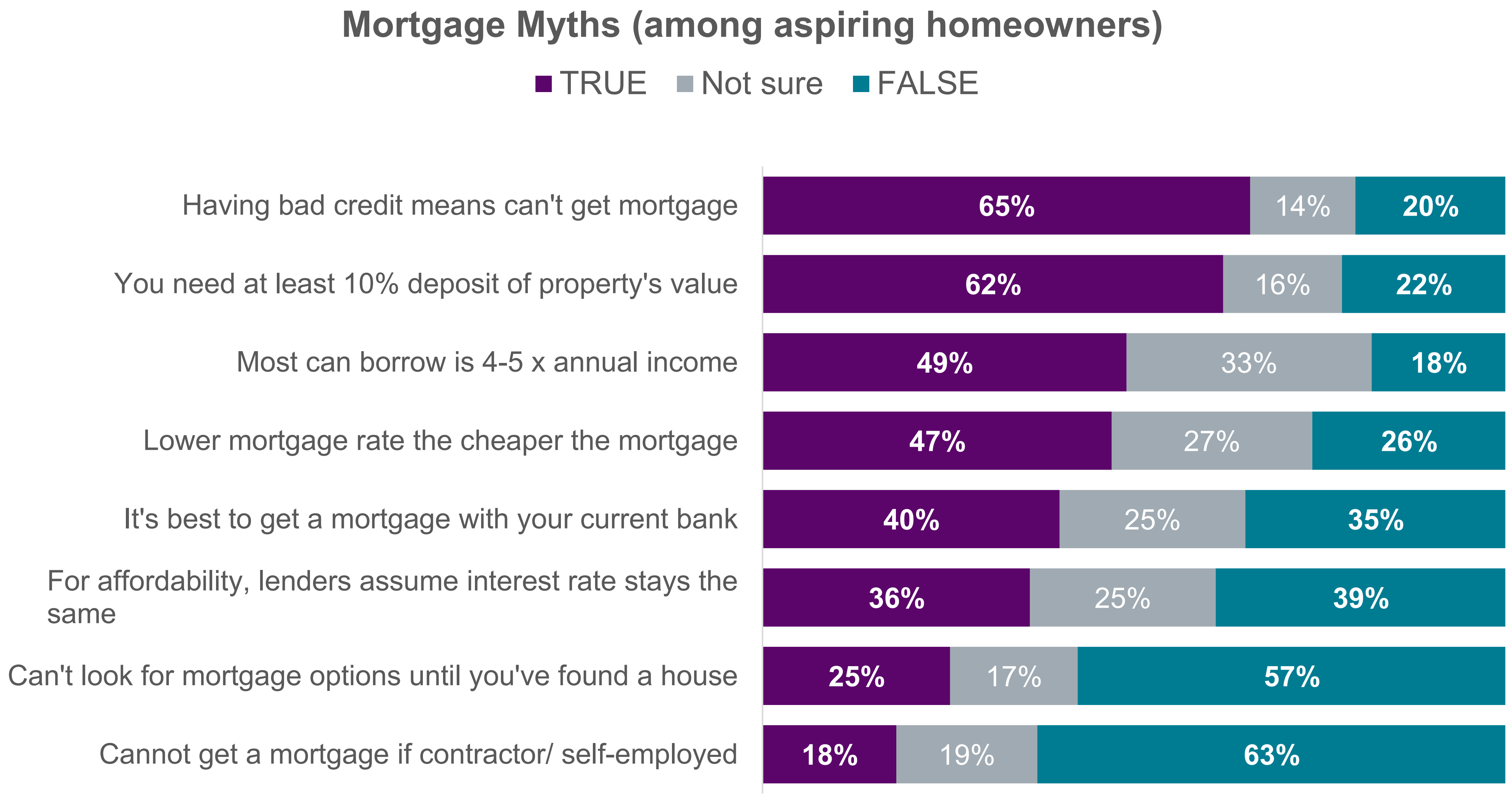
Mortgage Myths Debunked

Widespread confusion over mortgages could be keeping aspiring homeowners on the sidelines.

Mortgage myths among aspiring homeowners:

- 65% believe having bad credit means you cannot get a mortgage
- 62% think you need at least a 10% deposit to buy a home
- 49% believe the maximum they can borrow is limited to 4 to 5 times their income
- 47% believe the lowest interest rate automatically means the cheapest mortgage overall
- 40% believe it is best to get a mortgage with their current bank
- 25% think you cannot explore mortgage options until you have found a property

**All the statements above are broadly false*



Sample size aspiring homeowners: 554

04

- **Market sentiment –**
- **Is now a good time to buy?**

Market Sentiment

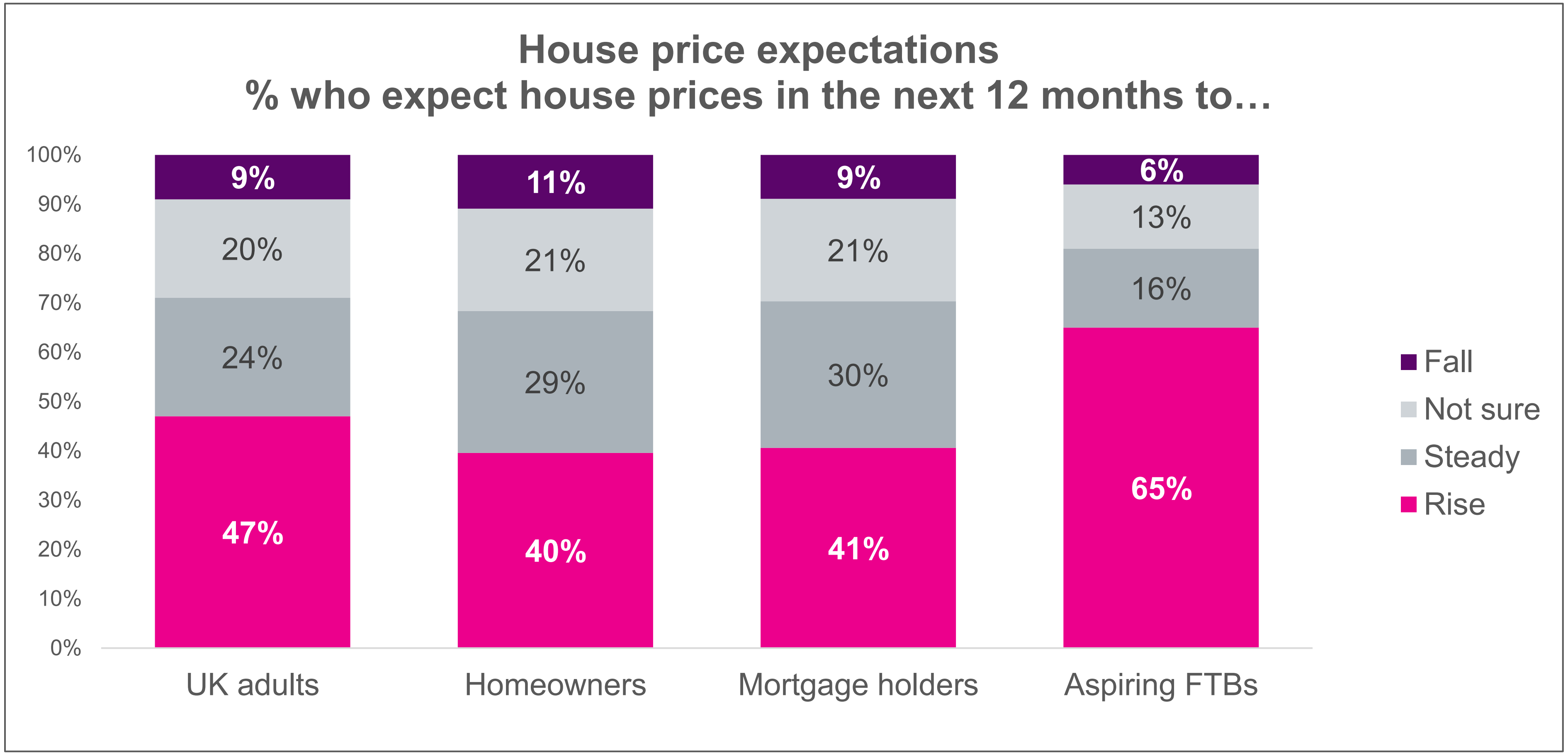
What people expect will happen with house prices and mortgage rates in the next 12 months can give an indication of whether people think now is a good time to buy or move.

71% of UK adults think that house prices will either remain steady or go up (47% think they will go up).

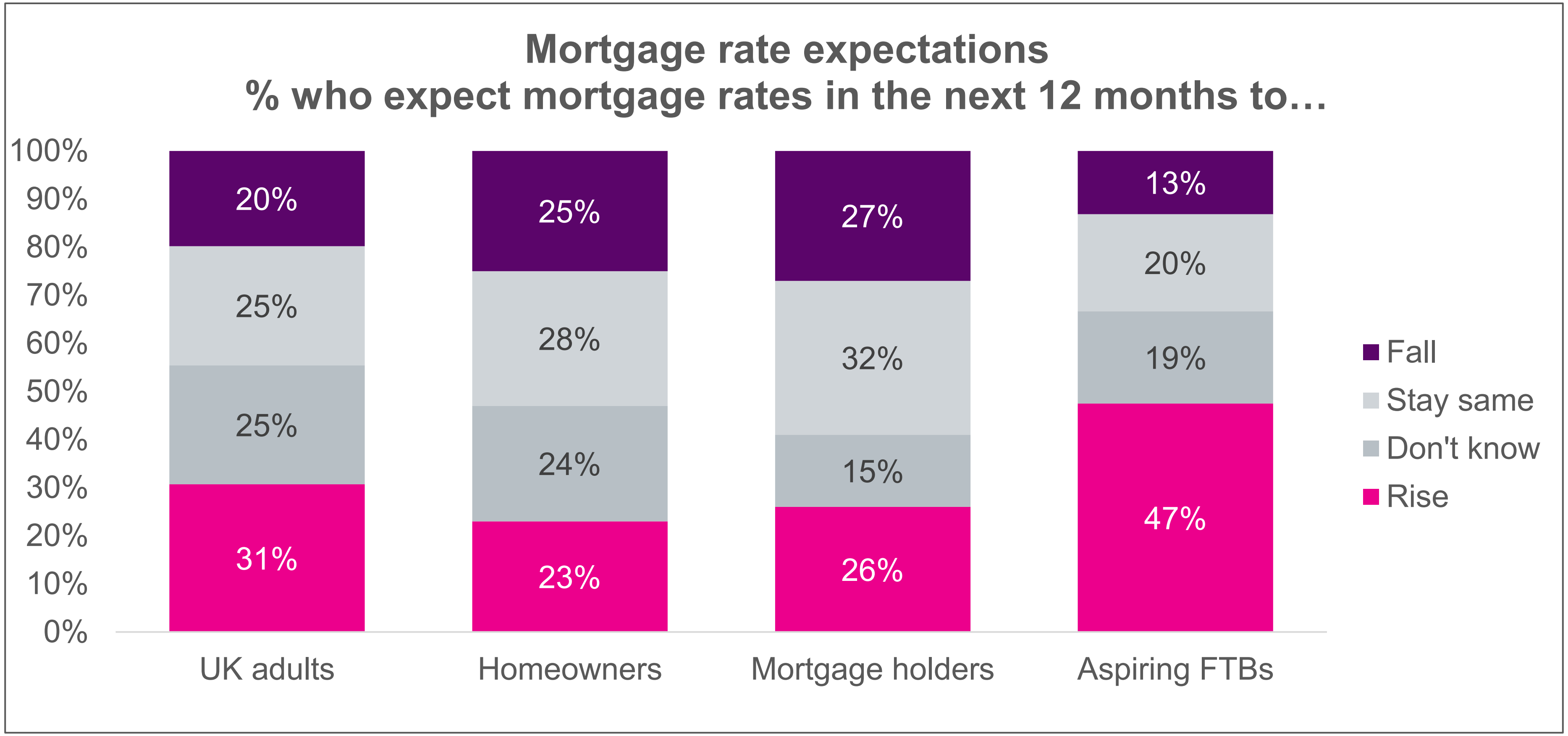
More people expect mortgage rates to rise than fall (31% expect a rise and 20% expect a fall).

Brits are split on whether now is a good time to buy: (31% say it is, while 35% say it isn’t).

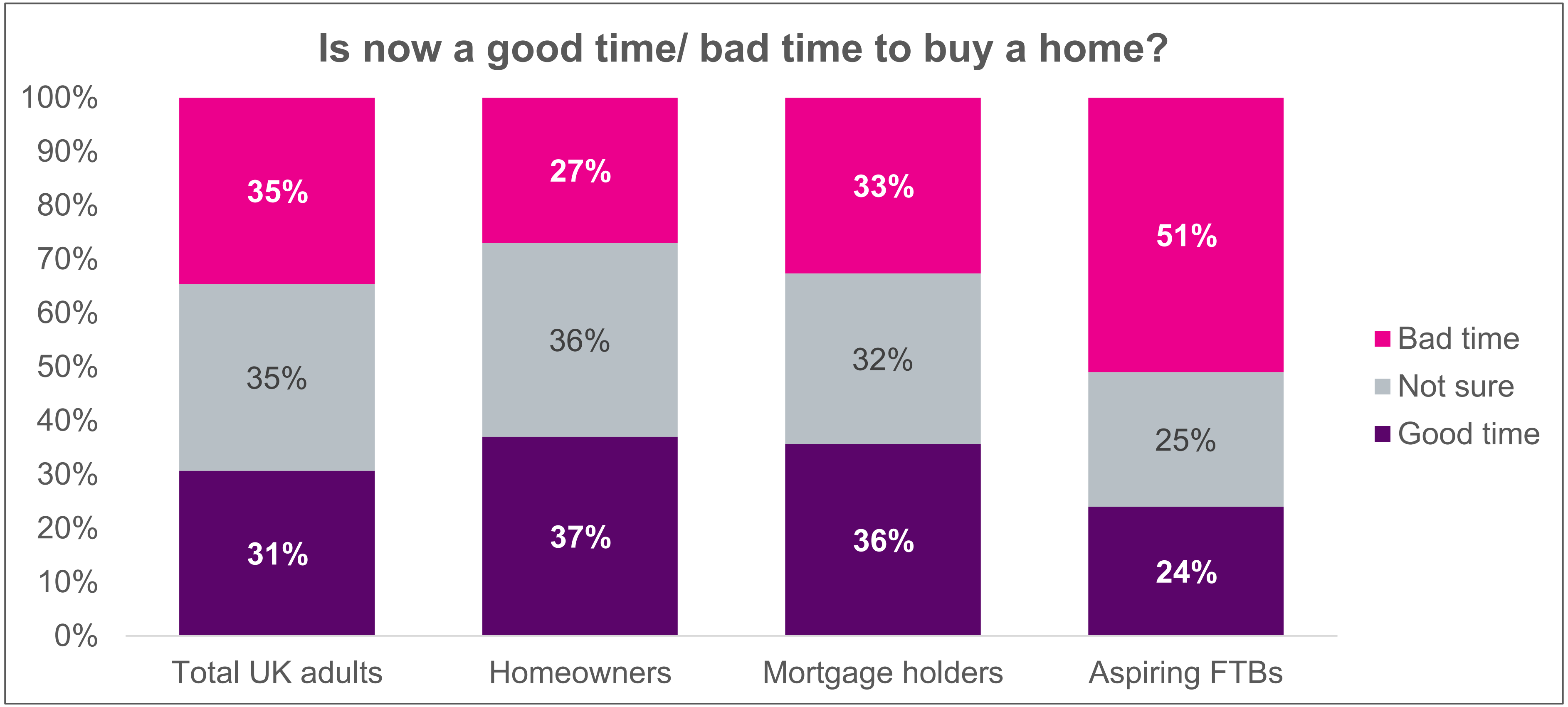
Almost half of UK adults expect house prices to rise over the next 12 months



Overall, people are more likely to expect mortgage rates to rise than fall over the next 12 months



Brits are evenly split on whether now is a good or bad time to buy a home



05

Get Britain Moving

Unlocking barriers to moving

High costs remain the biggest barrier to moving home in the UK, with nearly three-quarters (74%) of homeowners citing financial pressures such as mortgage rates, deposit requirements and stamp duty.

When asked what would make it easier to buy or move home:

42% of homeowners say lower mortgage rates would motivate them to move (rising to 50% amongst mortgage holders)

42% of aspiring homeowners say lower deposit requirements would help them buy

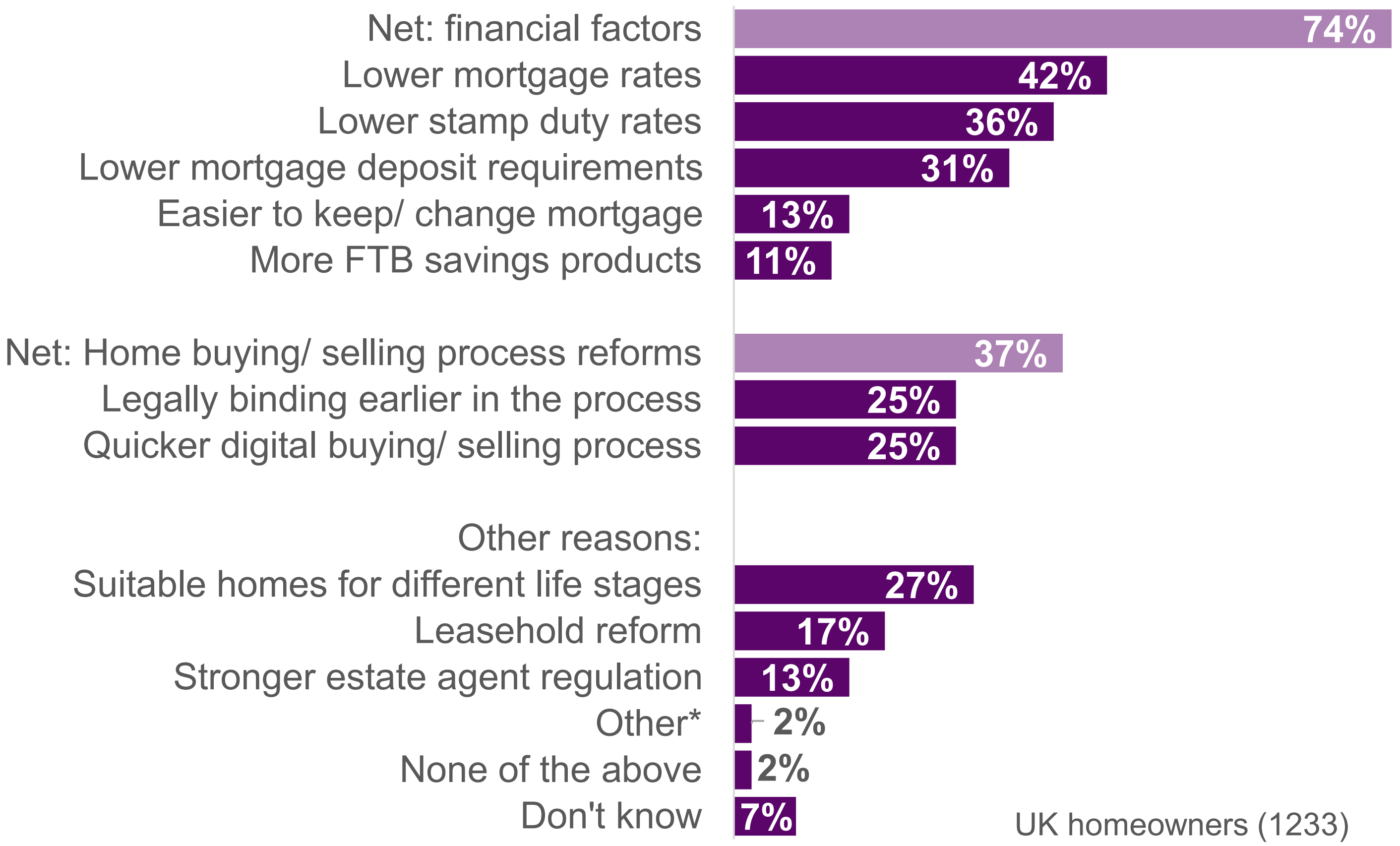
37% of homeowners identify reforms to the buying and selling process

36% of homeowners say lower stamp duty would ease moving

Homeowners aged 55+ focus more on suitable homes: 32% would move with more later-life housing such as bungalows vs 27% overall.

Cost is the biggest barrier to moving home: 74% of UK homeowners cite financial pressures such as mortgage rates, deposit requirements and stamp duty

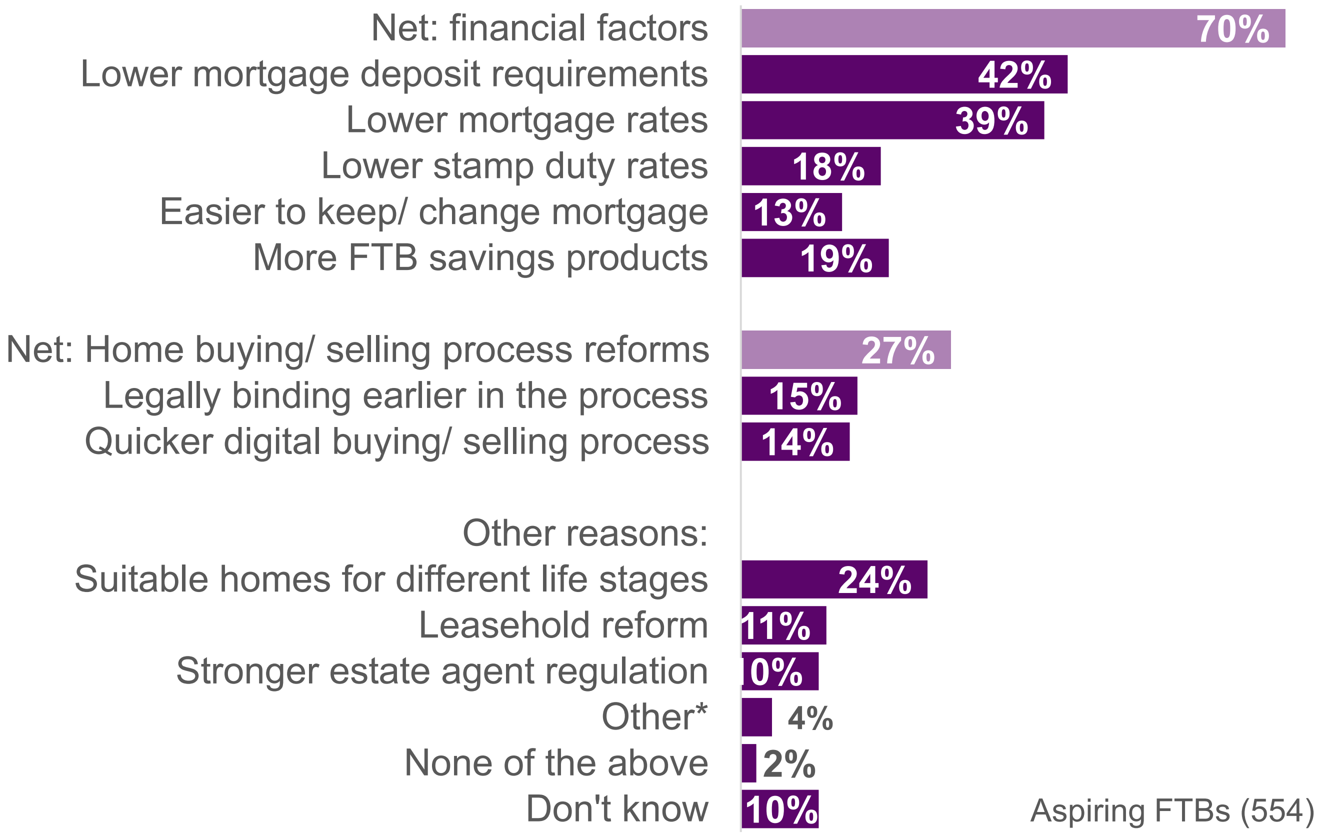
What would make it easier to buy/ move home?



*Other: Lower house prices/ affordable homes/ social housing, higher borrowing ratio vs salary, easier for self-employed, bungalows in better locations/ near transport links, solicitors – cheaper/ not taking too many clients, stop people owning investment properties, no deposit mortgage options to help renters, tax relief for downsizing

Affordability is the biggest barrier for those wanting to buy their first home: lower deposits and mortgage rates would help

What would make it easier to buy?



- *Other: Lower house prices/ affordable homes/ social housing, higher borrowing ratio vs salary, easier for self-employed, bungalows in better locations/ near transport links, solicitors – cheaper/ not taking too many clients, stop people owning investment properties, no deposit mortgage options to help renters, tax relief for downsizing

Unlocking moves: mortgage rates for mortgage holders, suitable homes for 55+ and lower deposits for first-time buyers

What would make it easier to buy or move home?	Total UK Homeowners	Mortgage Holders	Homeowners 55+	Aspiring FTBs
Net: financial factors	**74%**	**79%**	**72%**	**70%**
Lower mortgage rates	42%	50%	39%	39%
Lower stamp duty rates	36%	35%	38%	18%
Lower mortgage deposit requirements	31%	33%	31%	42%
Easier to keep/ change mortgage when moving	13%	16%	10%	13%
More savings products for first-time buyers	11%	13%	7%	19%
Net: home buying/ selling process reform	**37%**	**35%**	**38%**	**27%**
Buying & selling legally binding earlier (to avoid fall-throughs)	25%	20%	29%	15%
Quicker, digital buying & selling process	20%	21%	16%	14%
Other factors:				
More suitable homes for different life stages (for example, family homes or bungalows)	27%	23%	32%	24%
Leasehold reform	17%	13%	22%	11%
Stronger regulation of estate agents to protect buyers and sellers	13%	11%	13%	10%
Other *	2%	2%	3%	4%
None of the above	2%	2%	2%	2%
Don't know	7%	4%	8%	10%
Sample size:	1233	504	633	554

06

Retirement Housing

Retirement Housing (1)

Interest in retirement housing is high, but the supply of these homes is falling short

41% of homeowners aged 75+ would consider specialist housing for themselves, and 53% of homeowners would consider it for a family member

Over half (53%) of interested homeowners say there aren't enough homes locally

Regionally, homeowners in the Midlands (51%), East of England (50%), and Scotland (48%) are most likely to say there are not enough specialist homes for older people, compared with just 35% of homeowners in the South-East.

(continued)

Retirement Housing (2)

Professional management, financial certainty, emergency response, healthcare access and lifestyle features drive appeal among those who would consider a retirement community for themselves.

Professional management matters: 39% want operators to take full responsibility for maintenance and investment.

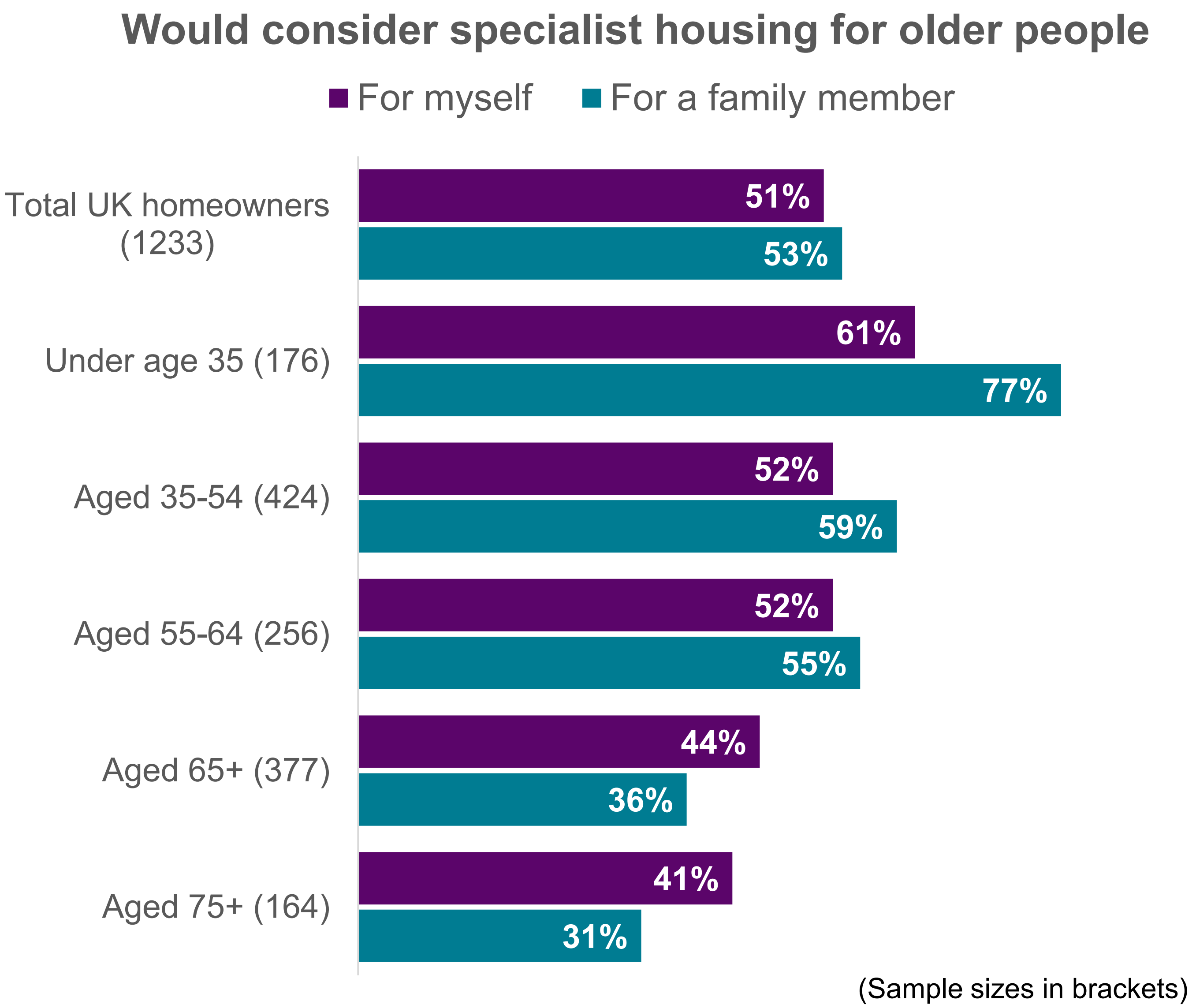
Financial certainty is key: 35% are attracted to fixed monthly fees that rise only with inflation, while 31% value dedicated consumer regulation to protect customers.

Safety and healthcare drive appeal: 38% prioritise a staff member onsite 24/7 for emergencies, 33% want access to healthcare and wellness services nearby, and 28% value guaranteed personal care if needed.

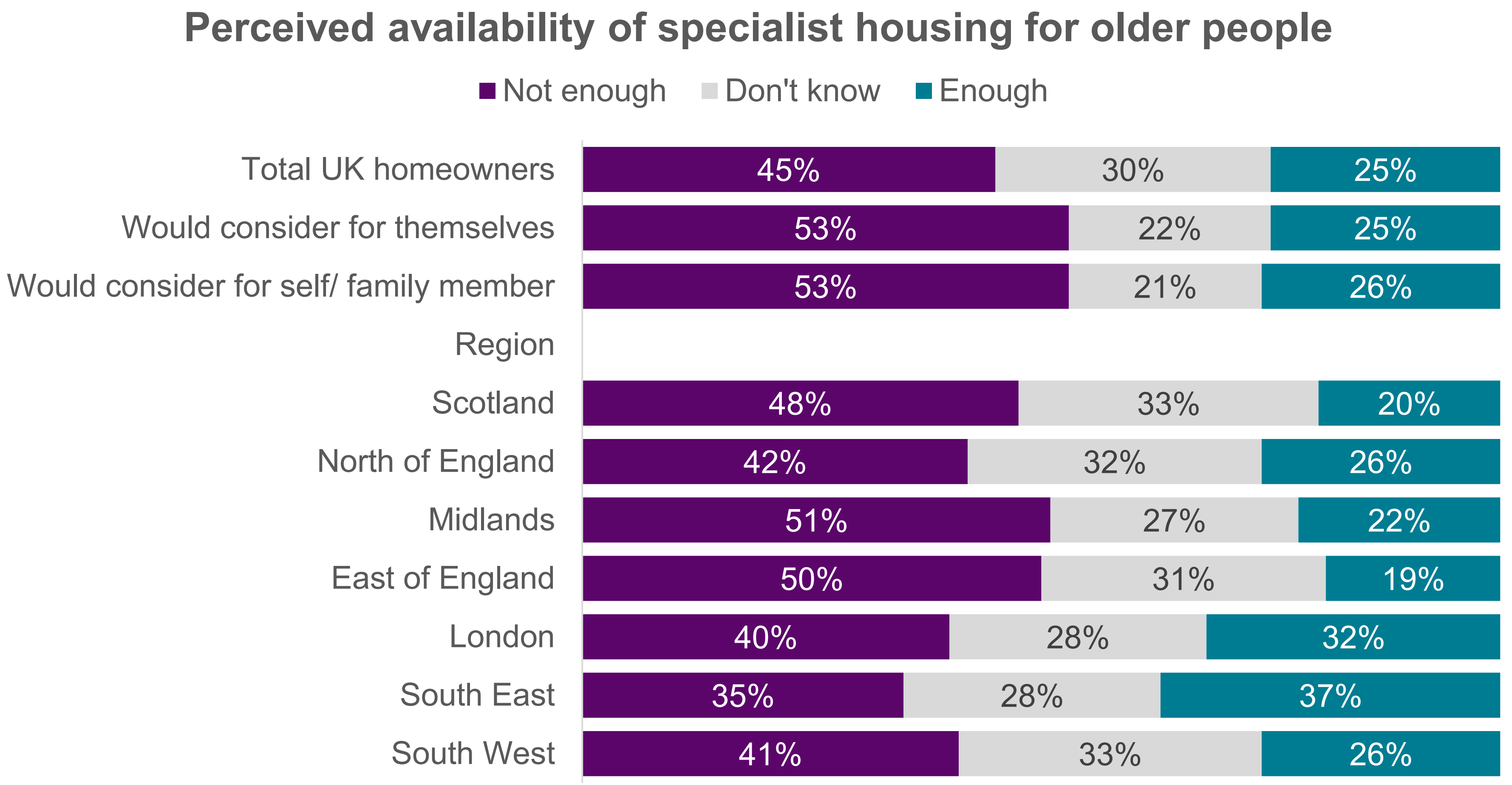
Lifestyle counts: 28% are drawn to a private garden or balcony, 27% to social and recreational amenities, and 21% to attractive communal gardens and landscaping.

41% of homeowners aged 75 and over would consider specialist housing for themselves

53% of homeowners would consider specialist housing for a family member



Over half of interested homeowners say there aren't enough retirement homes locally



Sample sizes: Total UK homeowners (1233), Would consider for themselves (632), Would consider for themselves/ family member (527), Homeowners in: Scotland (117), North of England (292), Midlands (182), East of England (121), London (141), South East (169), South West (113)

Top retirement scheme features: Good operator maintenance/ investment, cost certainty and consumer protection

Features that make retirement community more appealing for you / family member? (top 3)	% of UK homeowners Would consider for themselves	Would consider for a family member	Net: Consider for themselves or family member
The operator taking on responsibility for all maintenance and investment in the scheme	39%	37%	40%
Fixed monthly management fees only rise with inflation	35%	31%	36%
Knowing dedicated consumer regulation is in place to protect customers	31%	28%	32%
Operator financial incentive to manage/ maintain well (i.e: paid a % of selling price)	21%	20%	22%
Release equity to move somewhere cheaper	16%	15%	16%
Lower monthly management fees in return for a lump sum payable to the operator on sale	14%	15%	15%
Residents responsible for maintenance and investment	10%	10%	10%
Variable monthly management fees up or down	6%	6%	6%
*Other:	1%	1%	1%
Nothing makes it more attractive	10%	13%	10%
Not sure	13%	12%	10%
Sample size:	**632**	**660**	**527**

* Other: ability to sell easily, able to take pets, council run, cheap, reasonable fees/ good resale, mgt fees & service charges up max by CPI, invest as a mutual owner/ non-profit making

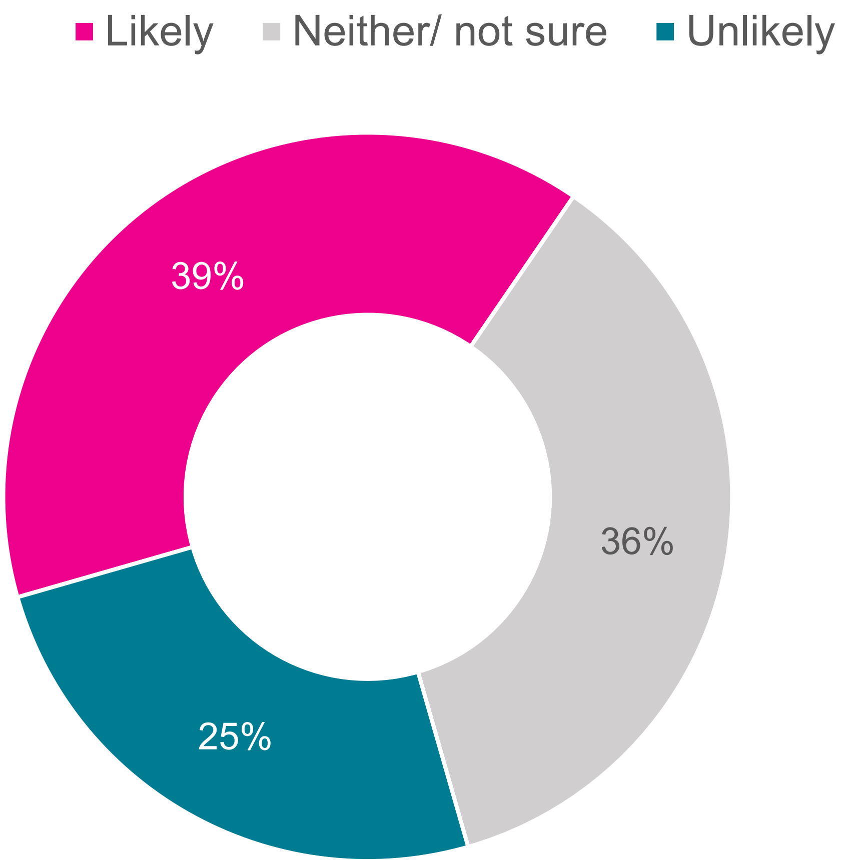
Top retirement service features: Emergency response, healthcare access and lifestyle features

Features that make retirement community more appealing for you / family member? (top 3)	% of UK homeowners: Would consider for themselves	Would consider for a family member	Net: Consider for themselves or family member
Staff member onsite 24 hours a day emergency response	38%	38%	39%
Access to healthcare and wellness on-site or nearby	33%	32%	33%
Private garden or balcony	28%	26%	28%
Guaranteed personal care and support if you need it	28%	26%	28%
Social/ lifestyle amenities (communal area, recreation facilities)	27%	27%	28%
Communal gardens or landscaping	21%	20%	21%
Organised community activities or clubs	16%	18%	16%
Restaurant or cafe	18%	18%	18%
Bookable guest rooms for visiting family	14%	14%	15%
Swimming pool	14%	13%	14%
Gym	9%	9%	9%
Other*	1%	1%	1%
No features make it more appealing	5%	6%	4%
Don’t know	4%	4%	4%
Sample size:	**632**	**660**	**527**

* Other: take dog/ pets, easier to sell, good public transportation, local streets safe to walk, close to shops/ cafes

39% of those who would consider retirement housing expect to use their home's value to fund later-life costs

Likelihood of using housing equity to fund later-life costs (among retirement home considerers)



Sample size: Retirement home considerers self/ family (527)

07

Future of AI in the home buying journey

Future of AI in the homebuying journey

While AI has yet to take hold in the homebuying journey, our research reveals where people turn for trusted advice today and their appetite for AI-powered support in the future.

Across UK homeowners, traditional providers remain the most trusted sources. Banks (51%), mortgage brokers (48%), comparison sites (38%) and property websites (37%) anchor the homebuying and mortgage journey.

There is a clear divide by age and experience:

- Younger homeowners combine traditional advice with a broader mix of digital and informal sources. Under 35s are nearly twice as likely as homeowners overall to use AI tools (17% vs 9%), online forums (18% vs 8%) and social media influencers (15% vs 5%), while also relying more on family and friends (33% vs 19%).
- By contrast, over-55s remain firmly rooted in traditional sources, with 57% relying on banks and very limited use of newer channels – just 4% use AI tools and virtually none turn to social media.
- First-time buyers seek reassurance relying more on personal and guided support from estate agents (35% vs 28%) and family and friends (32% vs 20%)

(continued)

Future of AI in the homebuying journey (2)

AI curiosity is growing – but adoption remains early-stage
Just 22% of existing homeowners say they would be likely to use AI in the home buying process.

But among those currently active in the market, this rises to nearly half (49%). Interest is also much higher among younger homeowners, with 52% of under-35s saying they would be likely to use AI compared to just 8% of over-55s.

Buyers see AI primarily as a research and decision-support tool rather than a dealmaker. The most anticipated uses among those open to using AI include general advice (45%), property valuations (39%), calculating affordability and comparing mortgages (38%), researching areas (37%) and property search (34%).

Fewer expect AI to play a role in more complex decisions, such as negotiations (29%), reviewing contracts (30%), choosing an estate agent (24%) or securing a mortgage (24%).

Among those open to AI, the biggest perceived benefit is better-informed decision-making (44%), followed by reduced stress (38%) and improved market insight (38%).

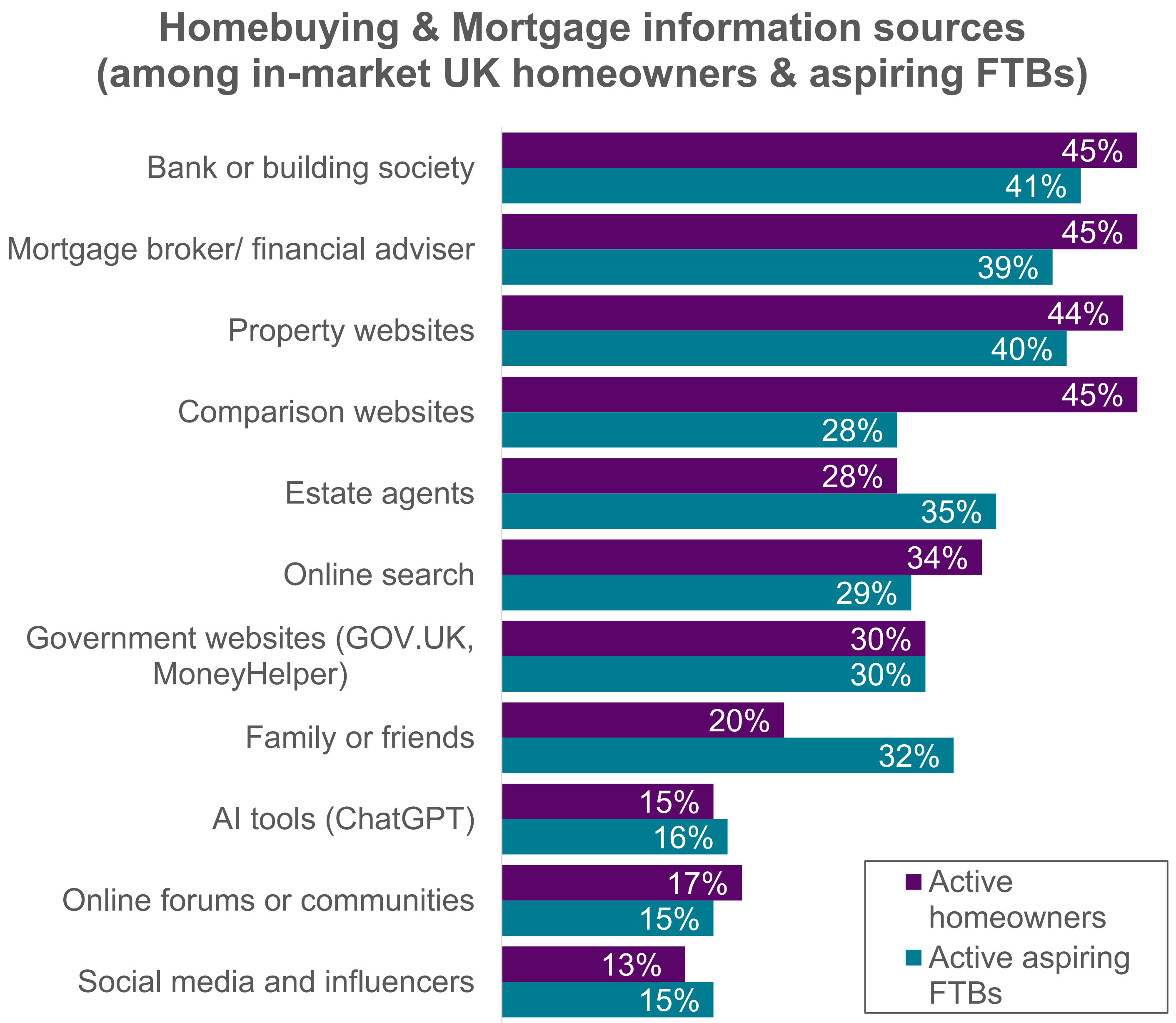
However, fewer expect it to speed up transactions (26%) or improve communication between parties (25%), reinforcing the view that AI will support rather than replace existing processes.

Traditional providers remain the most trusted sources for mortgage/ buying advice overall. Younger buyers turn to personal guided support and digital channels

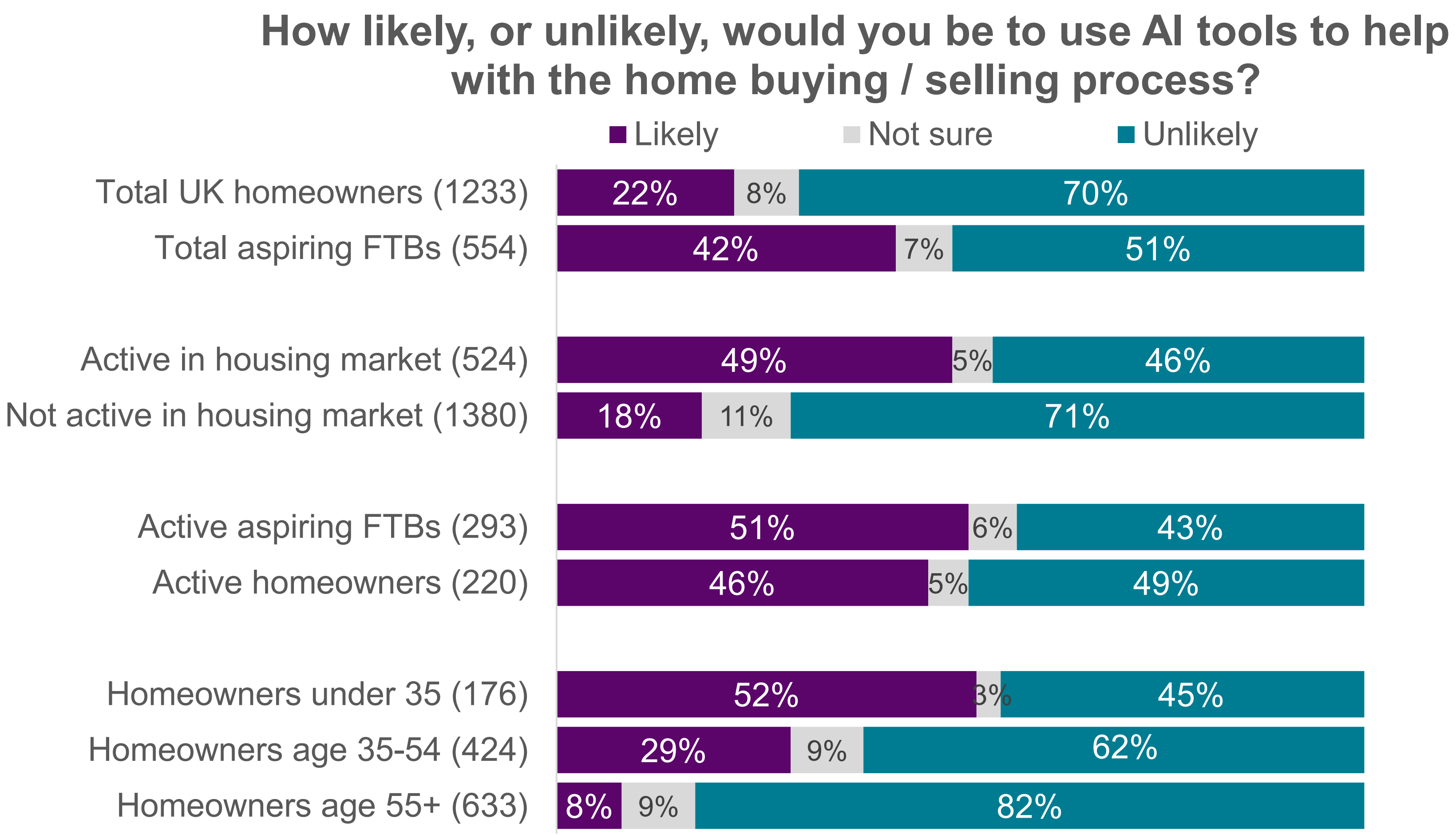
If buying a home or taking out a mortgage, where would you look for information?	Total UK Homeowners	Homeowners Under 35	Homeowners 35-54	Homeowners 55+
Bank/ building society (branch or website)	51%	38%	49%	57%
Mortgage broker/ financial adviser	48%	45%	50%	46%
Comparison websites	38%	24%	44%	38%
Property websites	37%	42%	38%	34%
General online search	31%	31%	36%	26%
Estate agents	29%	33%	25%	31%
Government websites (Gov.UK, Money Helper)	24%	32%	25%	21%
Family or friends	19%	33%	20%	15%
AI tools (ChatGPT)	9%	17%	11%	4%
Online forums/ communities (Reddit)	8%	18%	13%	2%
Social media and influencers	5%	15%	7%	0%
*Other	1%	0%	1%	2%
Don't know	7%	1%	6%	9%
Sample size:	1233	176	424	633

*Other: Money Saving Expert/ Martin Lewis, look at property in local area, newspapers – financial, internet, solicitor (Scotland)

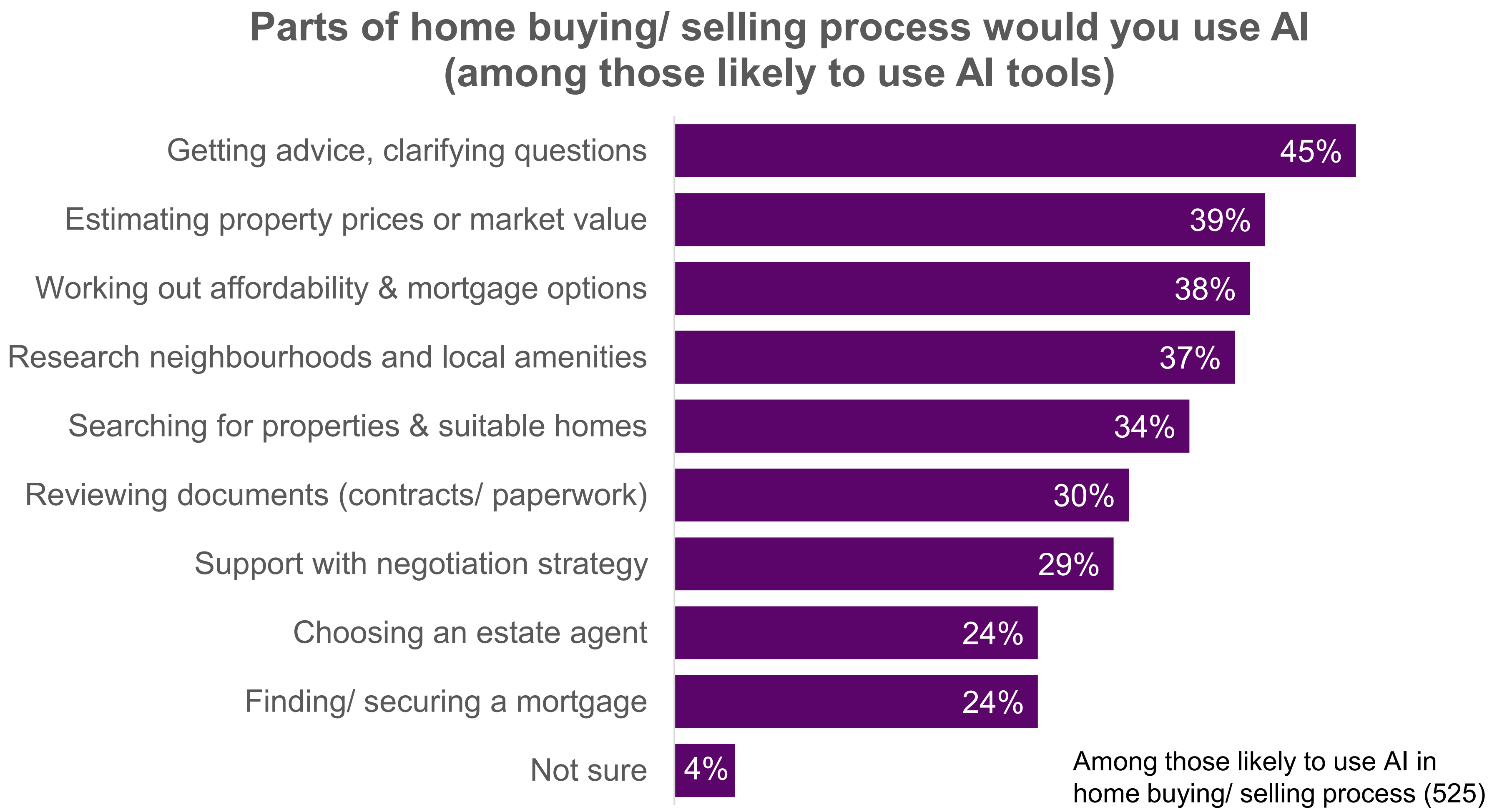
Aspiring first-time buyers are less likely to use comparison sites and general online search. Instead, they are more reliant on guided and personal support.



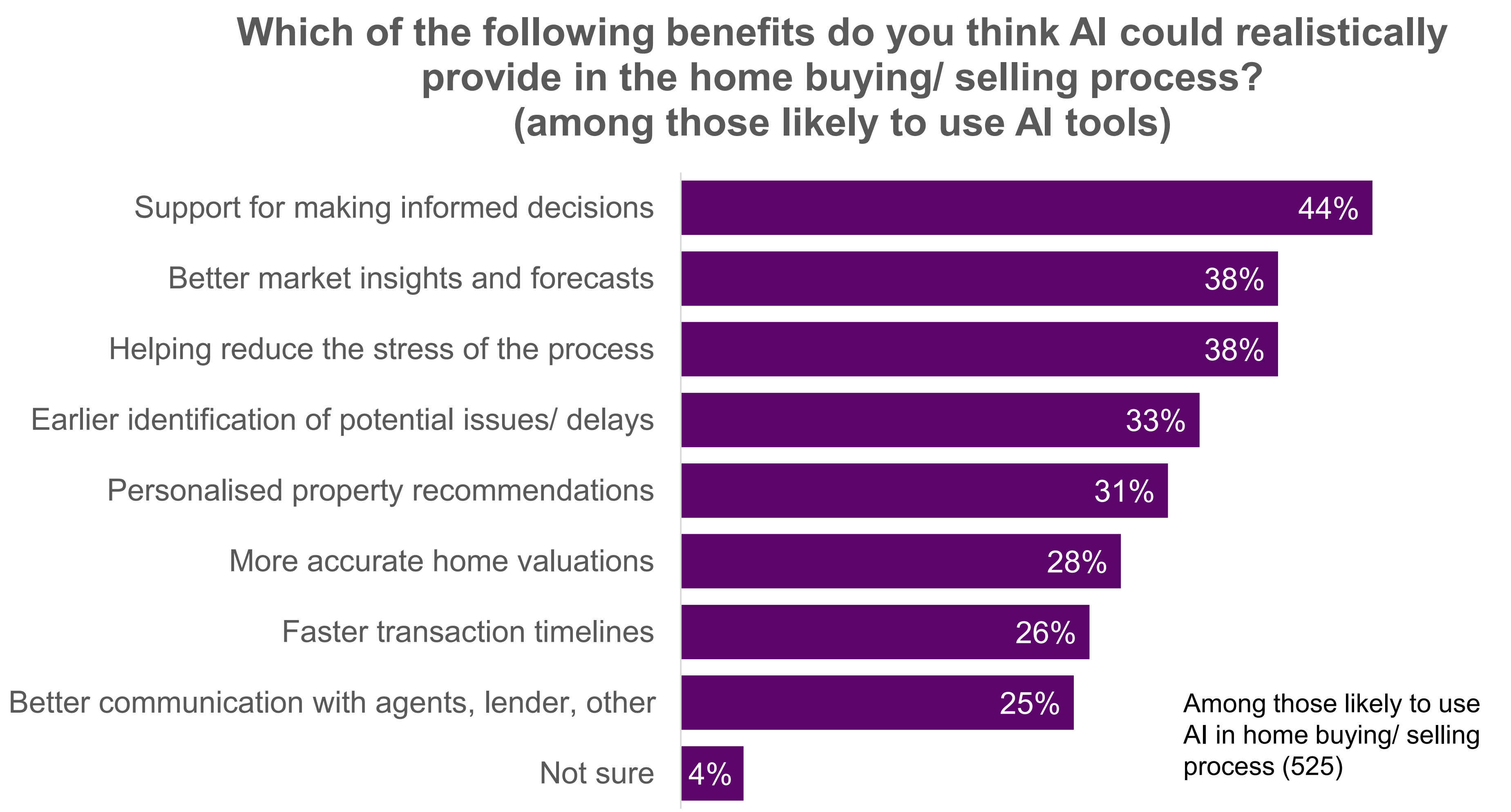
Those actively buying or selling and younger homeowners are most open to using AI tools in the process



Among those open to using AI for home buying/ selling, it is seen primarily as a research and decision-support tool



Among those open to AI, biggest perceived benefits: better-informed decision-making, reduced stress, improved market insight



08

Income Protection Myths & Protection Reviews

Income Protection Myths (1)

Our research in partnership with LifeSearch reveals major gaps in understanding of income protection, 'personal sick pay' for when someone cannot work. Many homeowners misunderstand who it's for and when it can help, leaving them more financially exposed than they realise.

5 Income Protection Myths among UK homeowners:

- **Mental health misunderstanding:** 26% wrongly think conditions like anxiety/depression aren't covered—despite being a leading cause of claims[1] and the highest value in 2024 (£37m, source ABI).[2]
- **Self-employed misconception:** 16% believe the self-employed can't access cover, risking millions lacking financial protection if unable to work.[3]
- **Losing a second income can hit just as hard:** 18% believe only the main earner needs cover when many households rely on two incomes.[4]
- **Everyday illnesses, not life-changing events**: 36% think income protection only covers serious conditions, but it's commonly used for shorter-term issues like injuries or recovery from surgery.
- **Think you can only use it once? Think again.** 22% believe they can only claim once on an IP policy when most policies allow multiple claims.

Income Protection Myths (2)

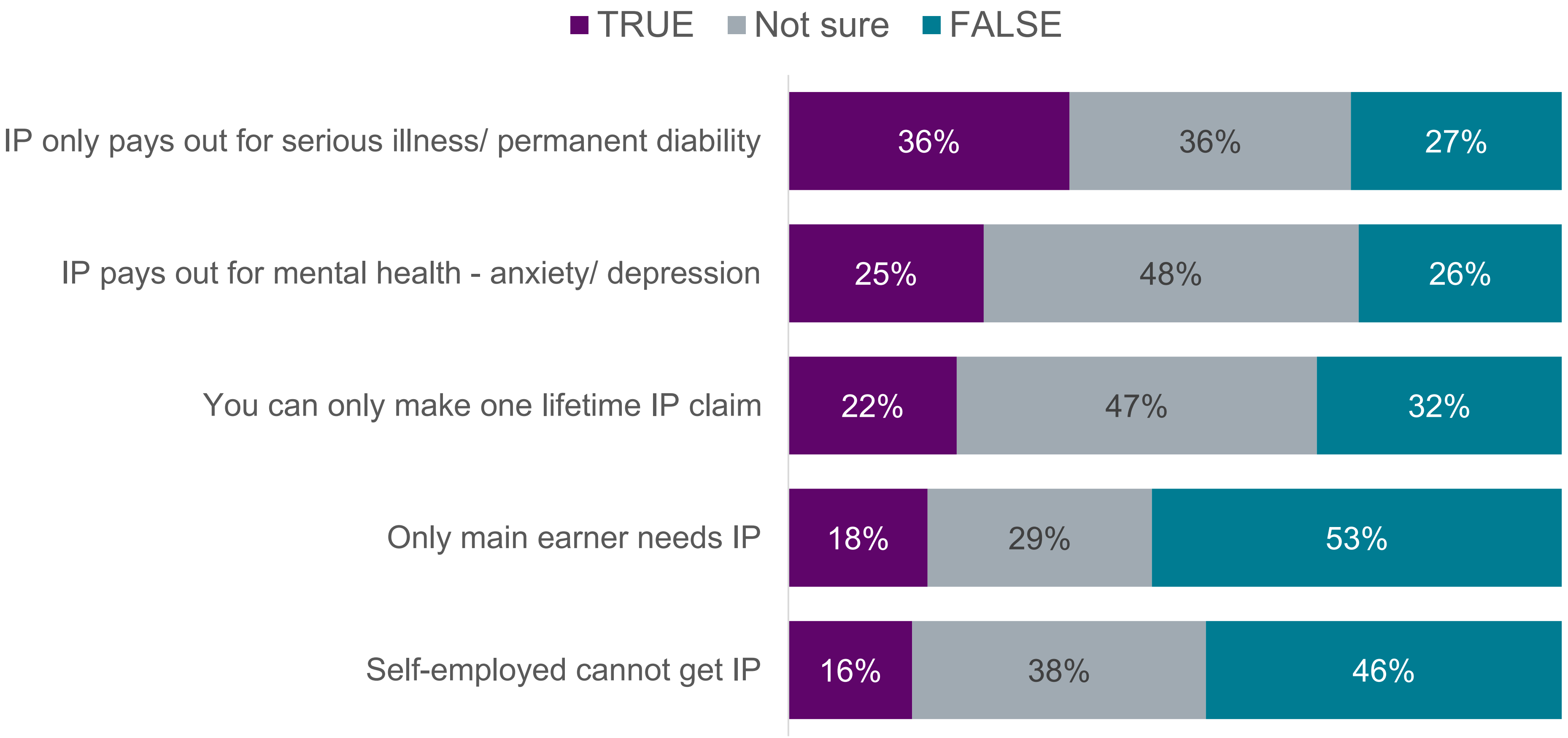
Our research with LifeSearch further highlights gaps in understanding of Income Protection, with many assuming employer benefits or government support would be enough if they couldn't work due to illness or injury, and widespread misconceptions that it covers redundancy.

Government support - 19% of homeowners believe Income Protection is unnecessary, assuming that government support will be sufficient if they're unable to work. In reality, Statutory Sick Pay is unlikely to cover typical monthly mortgage and living costs.[5]

Employer support - 21% of homeowners think enhanced employer sick pay removes the need for Income Protection. Meanwhile, 16% wrongly believe having Income Protection disqualifies them from Statutory Sick Pay.

Redundancy – Almost half of homeowners (47%) mistakenly believe Income Protection covers redundancy. This rises to 61% among those who already have it leaving many at risk of serious disappointment when they come to claim.

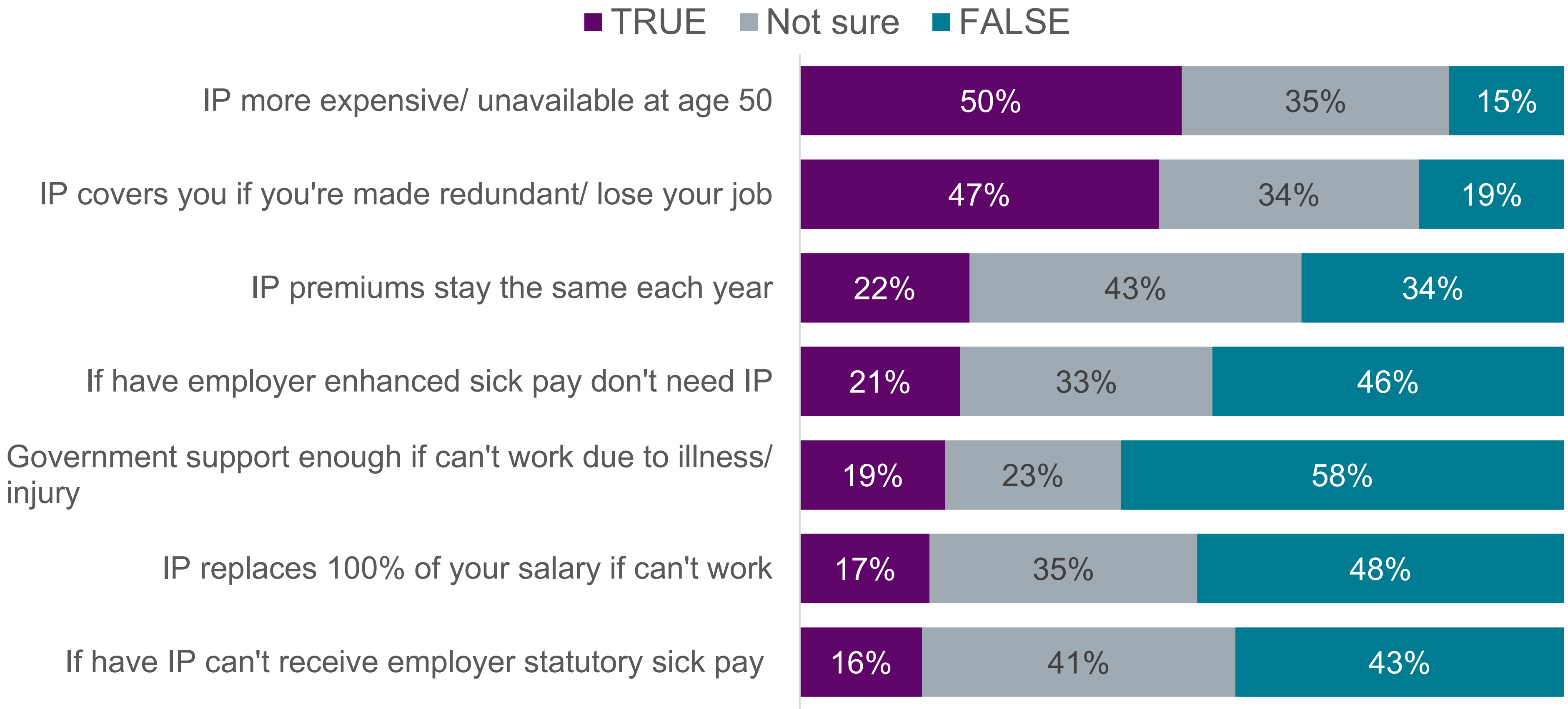
5 Income Protection Myths: Who & What it Covers (among homeowners)



Sample size UK Homeowners: 1233

*Note: statements are all false except income protection pays out for mental health conditions like stress/ anxiety

Income Protection vs Employer/ Government Support (misunderstanding among homeowners)



Sample size UK Homeowners: 1233

*Note: statements are all false

Financial Readiness

Most homeowners haven't reviewed their finances in the past year – and nine in ten haven't discussed what happens if they couldn’t work

40% of homeowners who have or previously considered protection have never reviewed their existing cover or reconsidered taking out protection insurance.

One in five (20%) reviewed or took out cover when buying or remortgaging a home - the most common trigger for reviewing protection.

Almost two-thirds (63%) of homeowners have not reviewed their household budget in the last year.

Eight in ten homeowners (78%) have not calculated how many months’ expenses they have in emergency savings.

65% of mortgage holders have not reviewed their mortgage statement to understand the remaining balance.

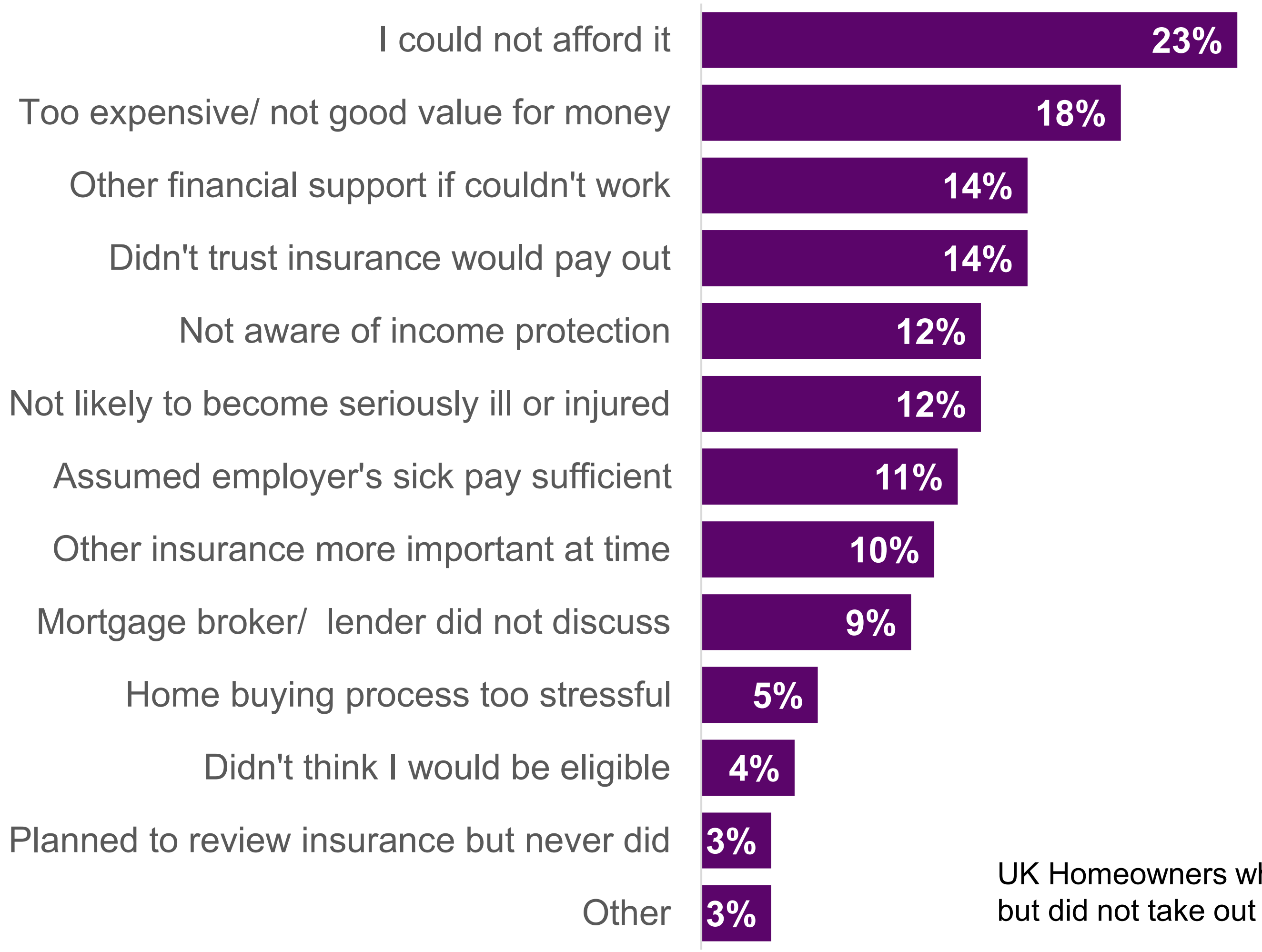
Only 15% of mortgage holders have discussed with their partner what would happen if one of them couldn’t work.

Half of UK homeowners say they never considered Income Protection

Policies held/ previously held/ considered	% of UK homeowners Total	Mortgage Holders	Own Outright
Life insurance			
Ever held or considered	62%	71%	56%
Currently hold	32%	43%	24%
Previously held	17%	10%	22%
Have considered but never took out	13%	18%	10%
Never considered	31%	20%	39%
Don't recall/ prefer not to say	6%	9%	4%
Critical Illness cover			
Ever held or considered	41%	54%	32%
Currently hold	14%	21%	9%
Previously held	11%	9%	11%
Have considered but never took out	17%	24%	12%
Never considered	51%	36%	62%
Don't recall/ prefer not to say	7%	10%	6%
Income Protection			
Ever held or considered	41%	54%	32%
Currently hold	11%	17%	6%
Previously held	14%	12%	15%
Have considered but never took out	16%	25%	10%
Never considered	51%	36%	62%
Don't recall/ prefer not to say	8%	10%	5%
Sample size:	1233	504	729

Why homeowners don't take income protection: Cost concerns, low perceived need and low awareness

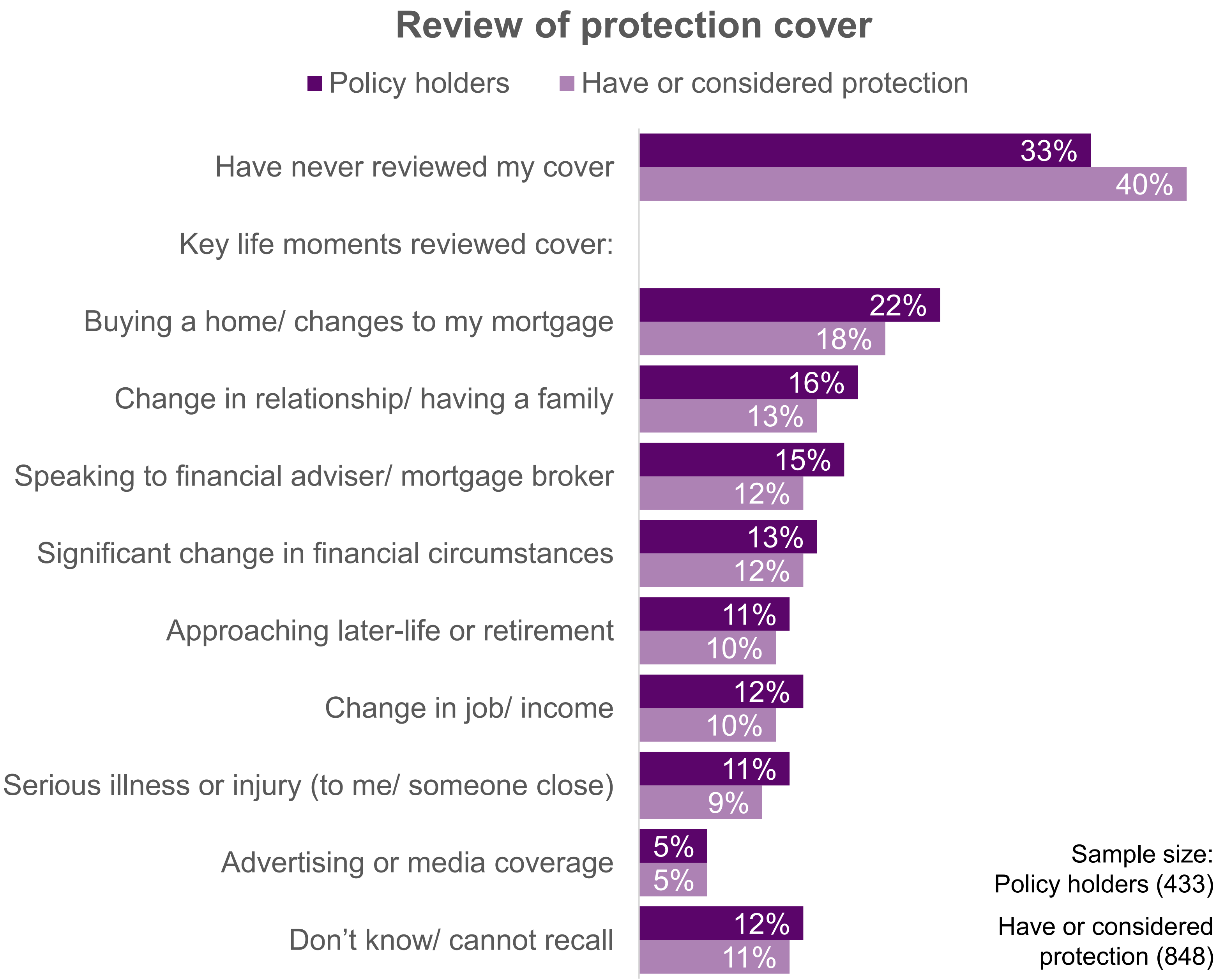
Reasons for not taking out Income Protection



UK Homeowners who considered but did not take out IP (840)

1 in 3 policy holders have never reviewed their protection

Buying a home is the most common time people do



Sample size:
Policy holders (433)

Have or considered protection (848)

Financial reviews: only 37% of UK homeowners reviewed their household budget in the last year, two-thirds did not

Which of the following have you done in the past year…	% of UK homeowners		
	Total UK Homeowners	Mortgage Holders	Currently own any protection policy
Reviewed my household budget and monthly expenses	37%	37%	41%
Calculated how many months' expenses I have in emergency savings	22%	26%	26%
Read through insurance policy documents to understand what's covered	16%	13%	19%
Reviewed mortgage statement and understood remaining balance	14%	35%	23%
Made a will or updated an existing will	13%	11%	14%
Checked beneficiaries on existing life insurance or pension	11%	12%	17%
Checked my entitlement to government benefits	11%	9%	11%
Reviewed my insurance or protection cover	10%	11%	15%
Sought advice from a financial adviser	10%	10%	14%
Discussed with partner what would happen if one of us couldn't work	9%	15%	12%
Checked employer financial protection (sick pay, death in service, IP)	6%	9%	10%
At least one of the above reviews	70%	75%	79%
None of these	25%	20%	16%
Not sure/ prefer not to say	5%	5%	5%
Sample size:	848	504	433

09

Confidence in Builders

Confidence in Builders

Our research with the Federation of Master Builders (FMB) reveals that a lack of consumer confidence is holding back domestic building projects.

£11.2 billion is lost to the UK economy each year as **one in five (19%) homeowners put off work** because they couldn't find a builder they trust.

More than two-thirds (68%) of homeowners say that mandatory licensing would increase their confidence in builders.

And **82% of UK homeowners would be willing to pay more to hire a licensed builder** with proven competence.

Far from being vanity projects, most building work is driven by urgent need:

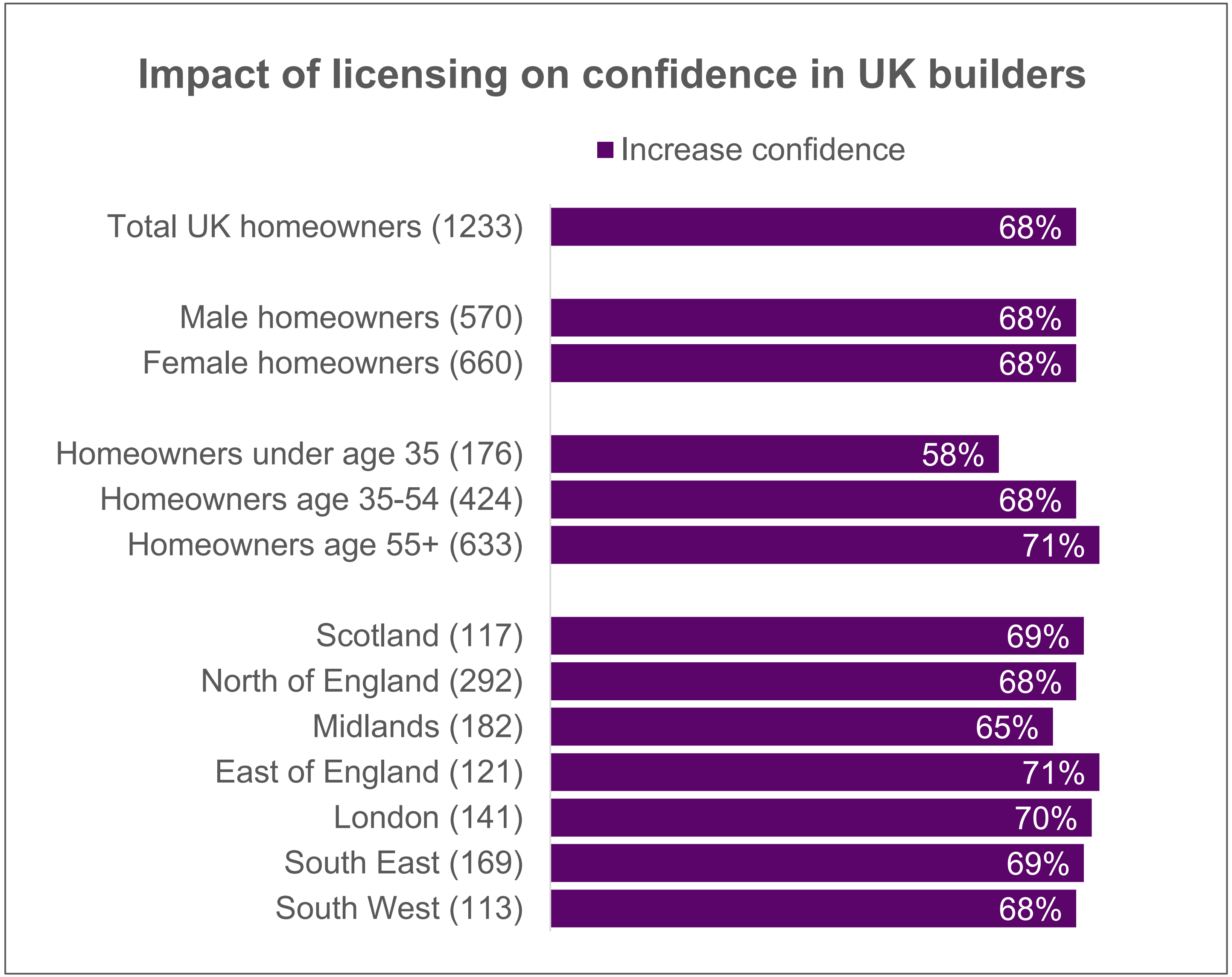
- 27% upgrading electrics, plumbing or heating to keep homes safe and habitable
- 24% fixing structural issues or disrepair
- 15% adding essential rooms like bathrooms or bedrooms

To pay for essential building work, homeowners are dipping into savings or investments: 65% use savings, almost a quarter (23%) borrow or use credit, with more than a third (34%) of mortgage holders extending their borrowing.

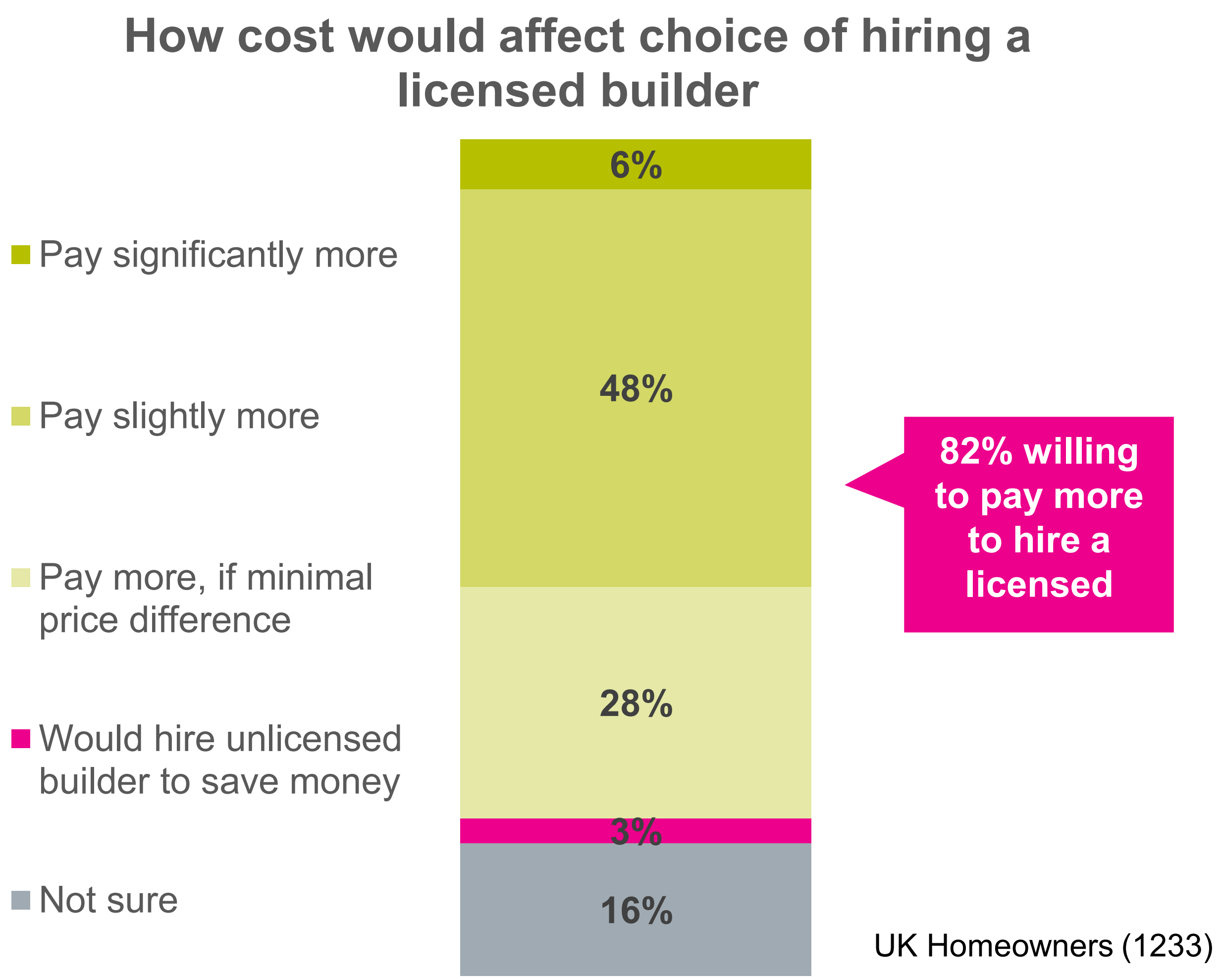
Calculations: Approx 19 million UK homeowning households (English housing survey homeowner rates x UK households) x 19% of homeowners put off building work in last 5 years because couldn't find a trusted builder = 3.6 million. FMB research average spend on home improvement projects is £15,500 over five years. 3.6 million x £15,500 = £56 billion worth of work that hasn't gone ahead over a five-year period equivalent to roughly £11.2 billion a year. [5]

More than two-thirds (68%) of homeowners say mandatory licensing would increase their confidence in builders.

As it stands, anyone working on a home can call themselves a builder without proving basic competence.



82% of UK homeowners would be willing to pay more to hire a licensed builder with proven competence

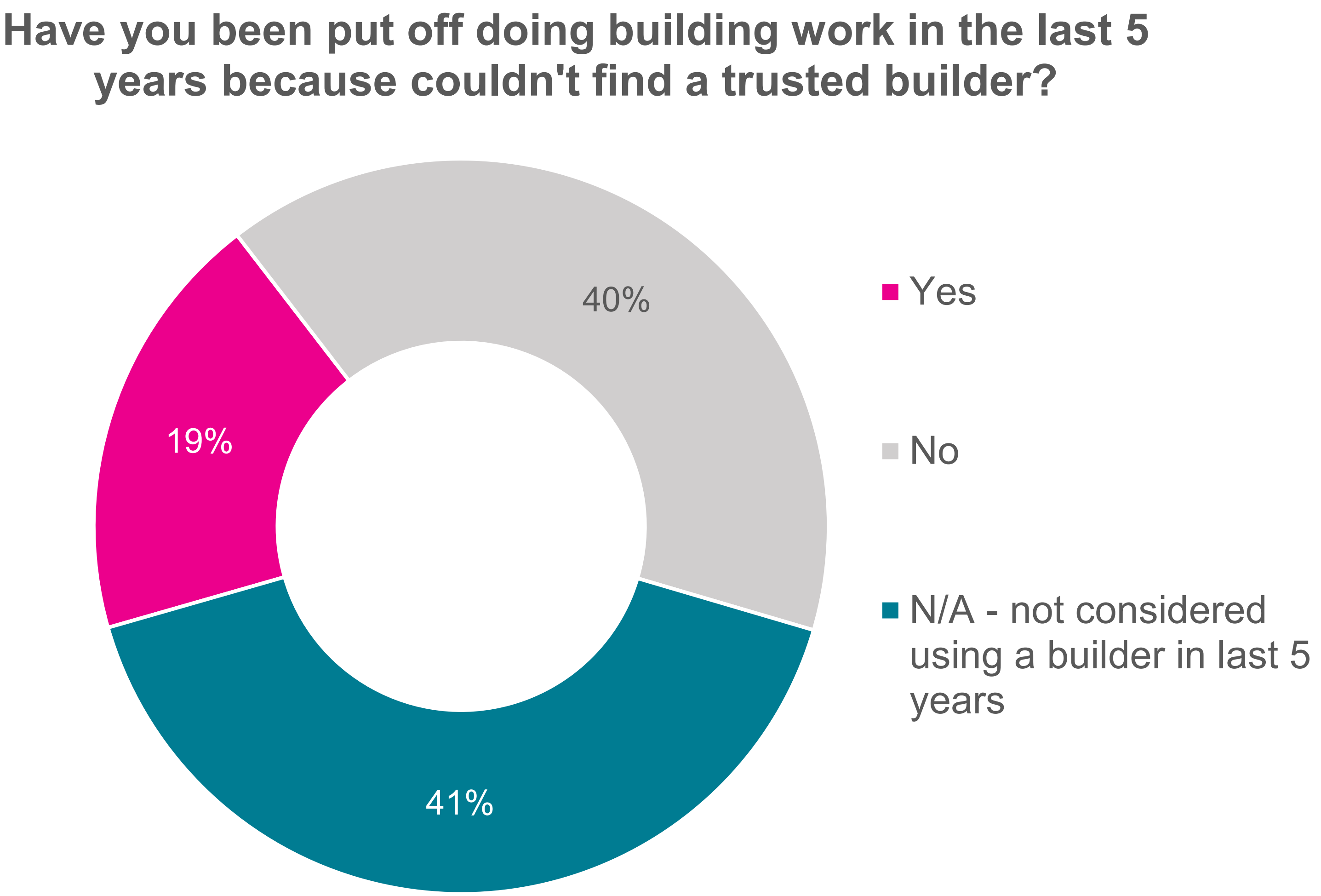


1 in 5 homeowners put off building work because they couldn't find a builder they trust

That's roughly 3.6 million UK households delaying building projects

With an average spend on home improvements of £15.5K over 5 years (FMB)

This equates to £56 billion worth of work that hasn't gone ahead over a five-year period, £11.2 billion a year



Sample size: UK homeowners (1233)

Licensing features most likely to build confidence: mandatory insurance & financial protection for faulty work

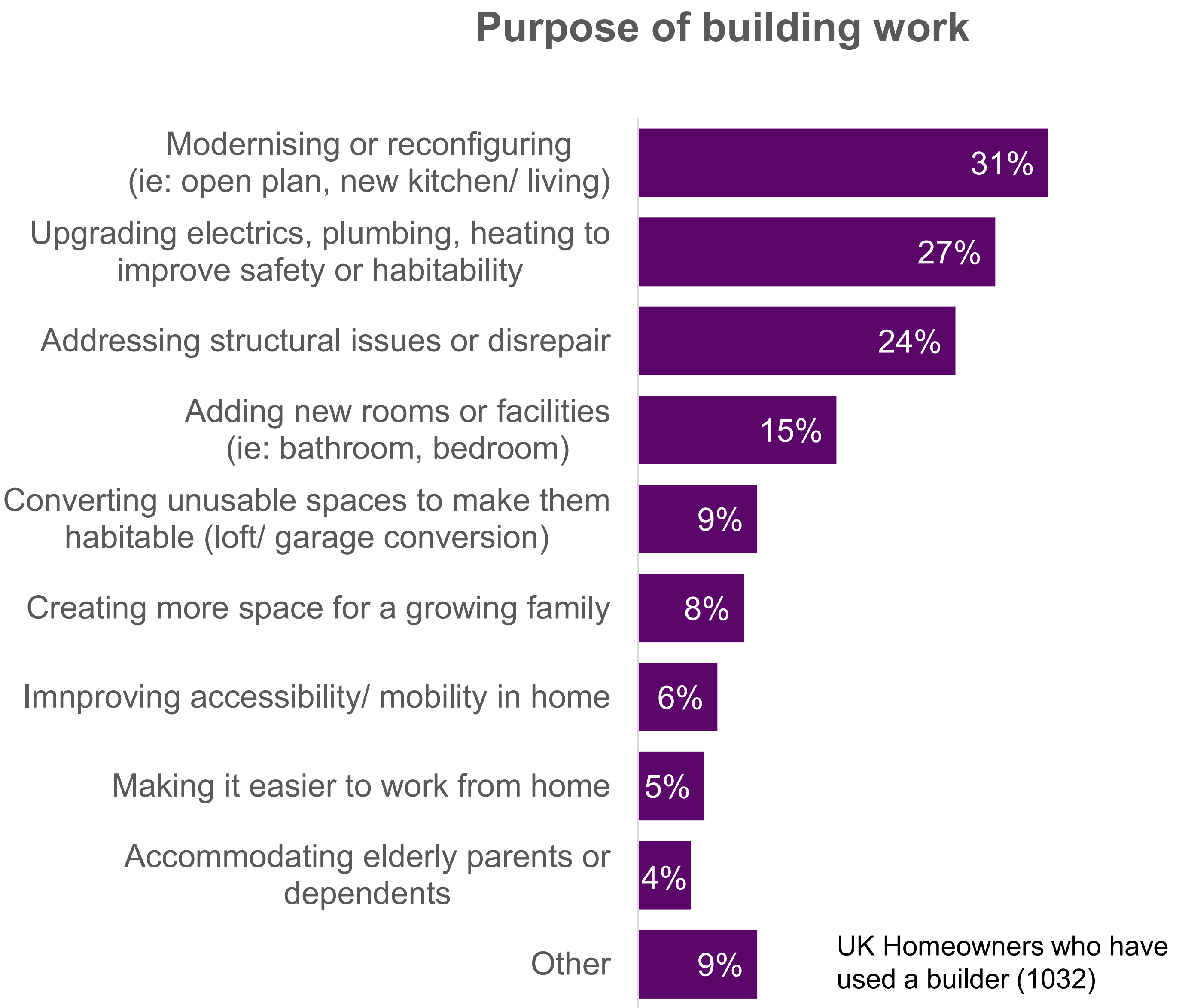
Which aspects of a licensing scheme would most increase your confidence in a builder? (Top 3)	% of UK Homeowners Total UK Homeowners	Age 18-34	Age 35-54	Age 55+
Mandatory insurance or financial protection for faulty or incomplete work	44%	32%	38%	51%
A publicly accessible register of licensed builders	37%	26%	36%	41%
A mechanism to revoke licenses if standards not met	27%	18%	31%	26%
Background checks on trading history and finances	25%	32%	22%	26%
Requirement to pass competence assessments	22%	29%	19%	22%
A mechanism to fine builders if standards are not met	22%	21%	27%	18%
A scheme to resolve disputes between consumers and builders	21%	18%	23%	20%
Requirement for licensed builders to undertake ongoing training/ professional development	18%	27%	17%	16%
None of the above	5%	2%	5%	5%
Don’t know	12%	8%	14%	13%
Sample size:	1233	176	424	633

Most building work is driven by urgent need:

27% upgrading electrics, plumbing or heating to keep homes safe and habitable

24% fixing structural issues or disrepair

15% adding essential rooms like bathrooms or bedrooms



Two-thirds of UK homeowners dip into savings or investments to pay for building work – while almost a quarter need to borrow or use credit

How building work was paid for	% of homeowners who have used a builder		
	Total	Mortgage Holders	Own Outright
Savings or investments	65%	61%	67%
Regular household income	24%	30%	21%
Net finance/credit/borrowing:	**23%**	**34%**	**16%**
Increased mortgage/ remortgaging	8%	14%	4%
Credit cards	7%	10%	5%
Finance through builder/ supplier	5%	9%	3%
Financial help from family	5%	8%	3%
Other borrowing (personal loan)	3%	5%	2%
Other	1%	0%	2%
Prefer not to say	2%	2%	1%
Don't know/ can't recall	4%	2%	5%
Sample size:	834	304	530

Choosing a builder: What matters most

How people choose their builder varies by age with the ‘digital-first' approach used more often by young homeowners potentially leaving them more exposed to rogue builders. They rely more on reviews, comparison platforms and branding than traditional vetting checks.

- One in three (33%) homeowners under 35 rely on online reviews – compared with just 16% of over-55s and almost a quarter (24%) use comparison platforms to shop for tradespeople.
- However, younger homeowners are far less likely to carry out more traditional checks. Just 8% check whether a builder is a member of a trade body like the FMB – compared with 21% of over-55s – while only 15% verify formal qualifications such as Gas Safe registration, versus 27% of older homeowners.
- Younger homeowners are also twice as likely as the overall average to judge a builder based on their website and branding (20% vs 9%), treating home improvement decisions like other online purchases.

'Digital-first' approach could leave younger homeowners more exposed to rogue builders – they rely more on reviews, comparison platforms and branding than vetting checks

What was most important when choosing your builder? (Top 3)	% of UK Homeowners who have used a builder			
	Total	Age 18-34	Age 35-54	Age 55+
Recommendations from friends, neighbours, family, others (word of mouth)	55%	34%	51%	63%
Verifying qualifications for specialist work (Gas safe, NICEIC)	23%	15%	19%	27%
Online reviews	23%	33%	30%	16%
Personal feeling when meeting the builder	19%	13%	21%	20%
Checking builder's trading history or financial stability	19%	23%	15%	20%
Warranties offered by builder	18%	13%	20%	17%
Membership of a trade body/ display of accreditation logos	17%	8%	15%	21%
Comparison platform	17%	24%	18%	15%
Visiting or reviewing comparable projects	16%	19%	13%	16%
Builder's website, branding, overall professional presentation	9%	20%	12%	5%
Builder appearing busy / in demand	8%	9%	10%	7%
Using independent contracts and staged payment arrangements	6%	13%	7%	4%
Other	2%	0%	1%	2%
Don't know/ can't recall	3%	0%	3%	4%
Sample size:	834	110	249	475

Methodology

This is our **10th annual Homeowner Survey**. The latest research was conducted online by Opinium and in partnership with **LifeSearch,** the **Federation of Master Builders** and **ARCO** surveying a nationally representative sample of 2,000 UK adults aged 18+ during 13-18 February 2026 including 1,233 homeowners of which 504 are mortgage holders and 554 aspiring homeowners.

Calculations & footnotes:

[1] Sick days highest for fifteen years, says CIPD mental health cited as main reason | British Safety Council

[2] Protection insurers pay out record £7.34 billion to support individuals and families | ABI

[3] Employment in the UK: Economic indicators - House of Commons Library

[4] https://www.lloydsbankinggroup.com/assets/pdfs/media/press-releases/2025-press-releases/halifax/250214-halifax-first-time-buyer-market-rebounds.pdf

[5] Statutory Sick Pay (SSP) : Overview - GOV.UK

[6] Amount lost to economy because of difficulty finding trusted builder: there are approximately 19 million UK homeowning households (English housing survey homeowner rates x UK households) x 19% of homeowners put off building work in the past 5 years because couldn’t find a trusted builder = 3.6 million. FMB research average spend on home improvement projects is £15,500 over five years. 3.6 million x £15,500 = £56 billion worth of work that hasn’t gone ahead over a five-year period equivalent to £11.2 billion a year.

HomeOwners Alliance

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hello@hoa.org.uk