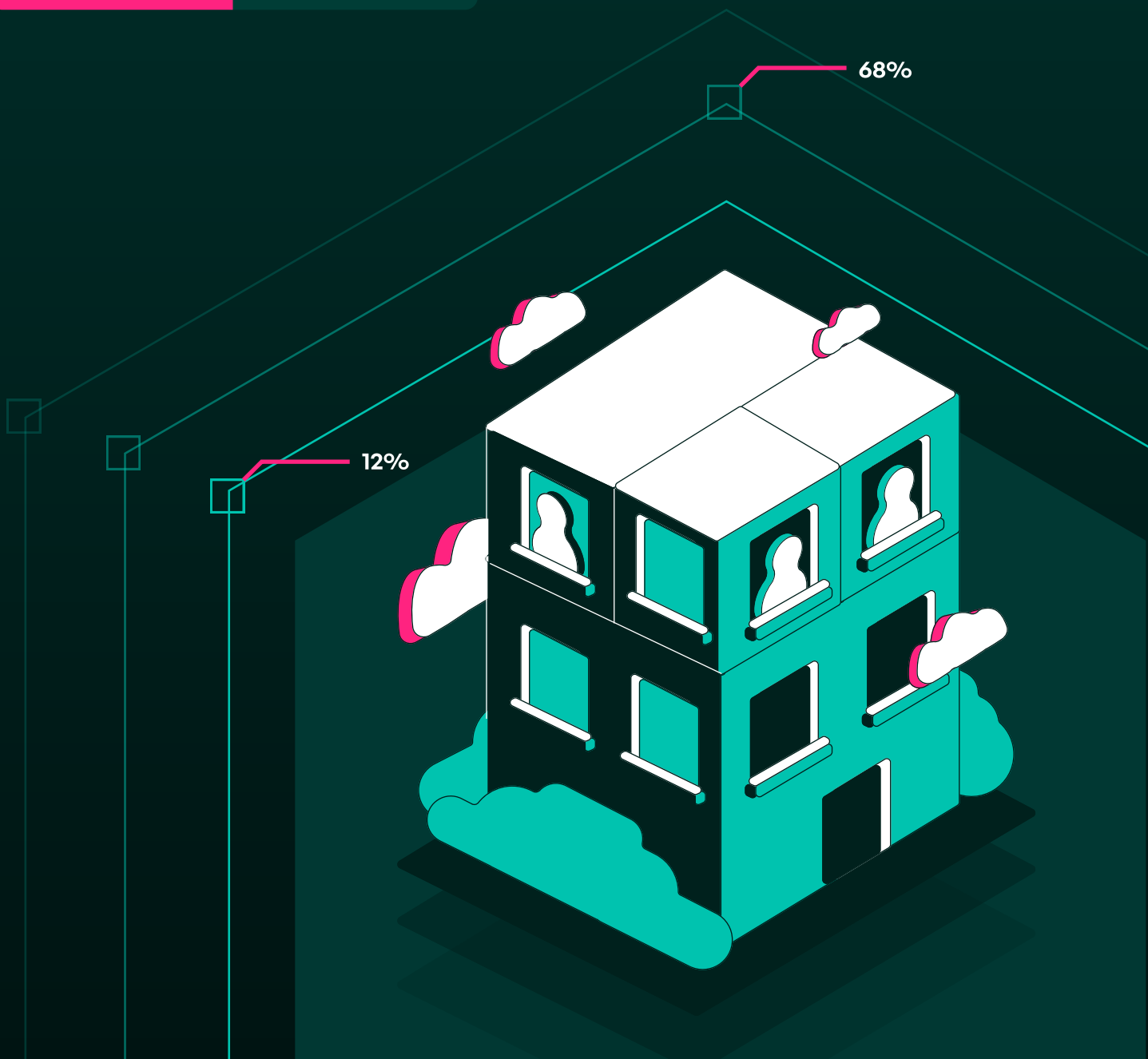


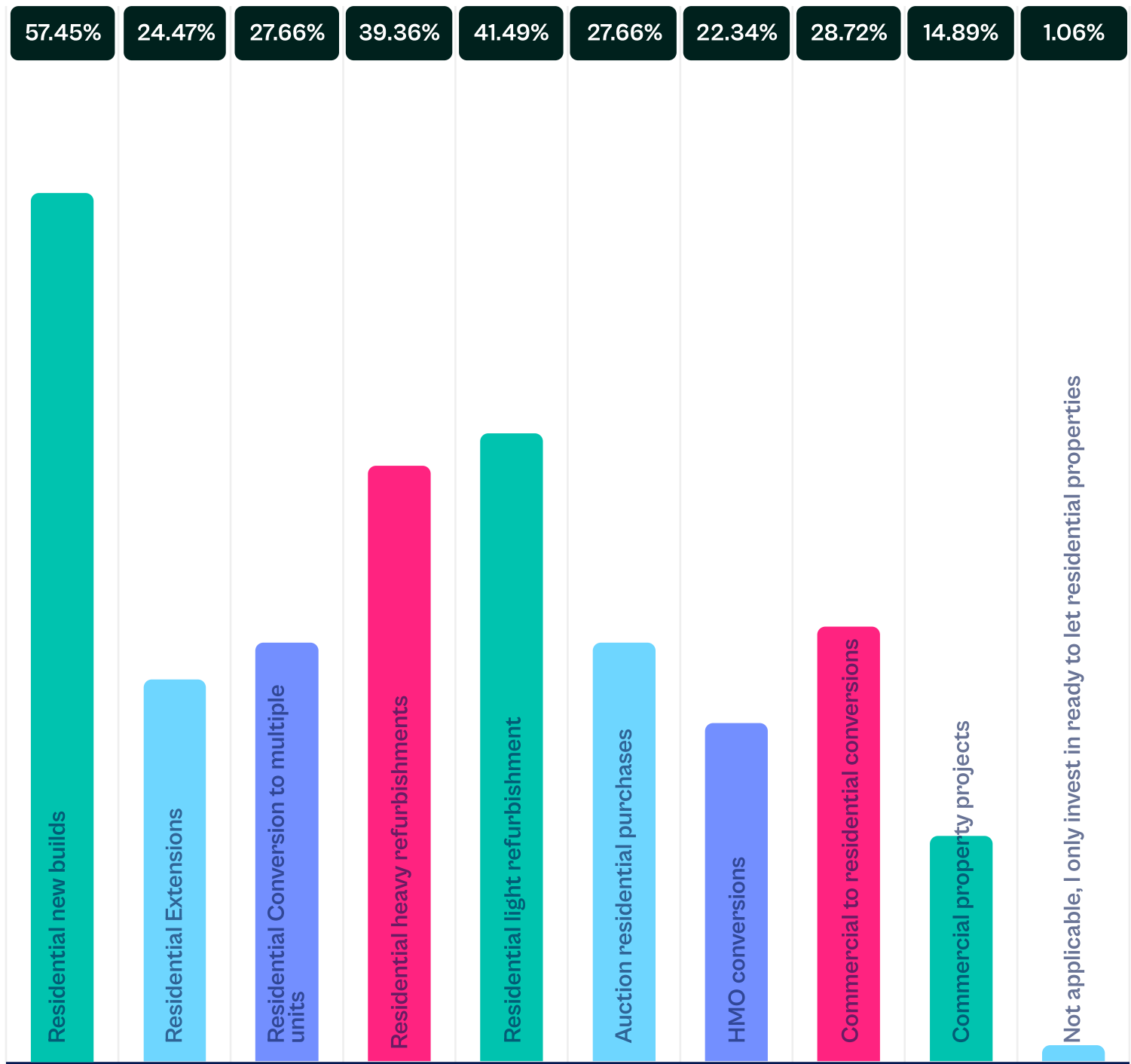
Developer survey

Revealing a sector that is experienced, confident,
and planning for growth amid challenges.

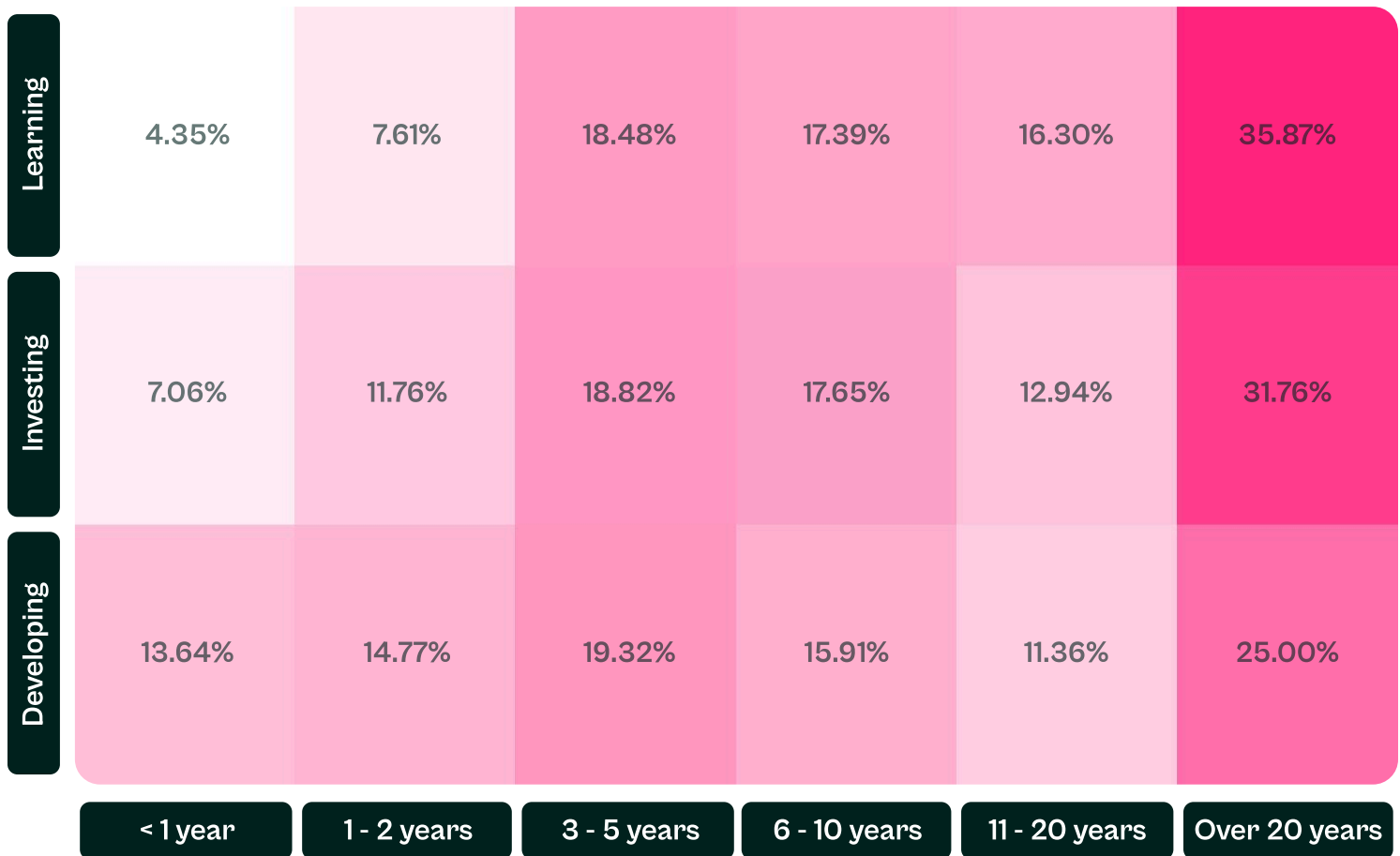
Market insights

 2025 results

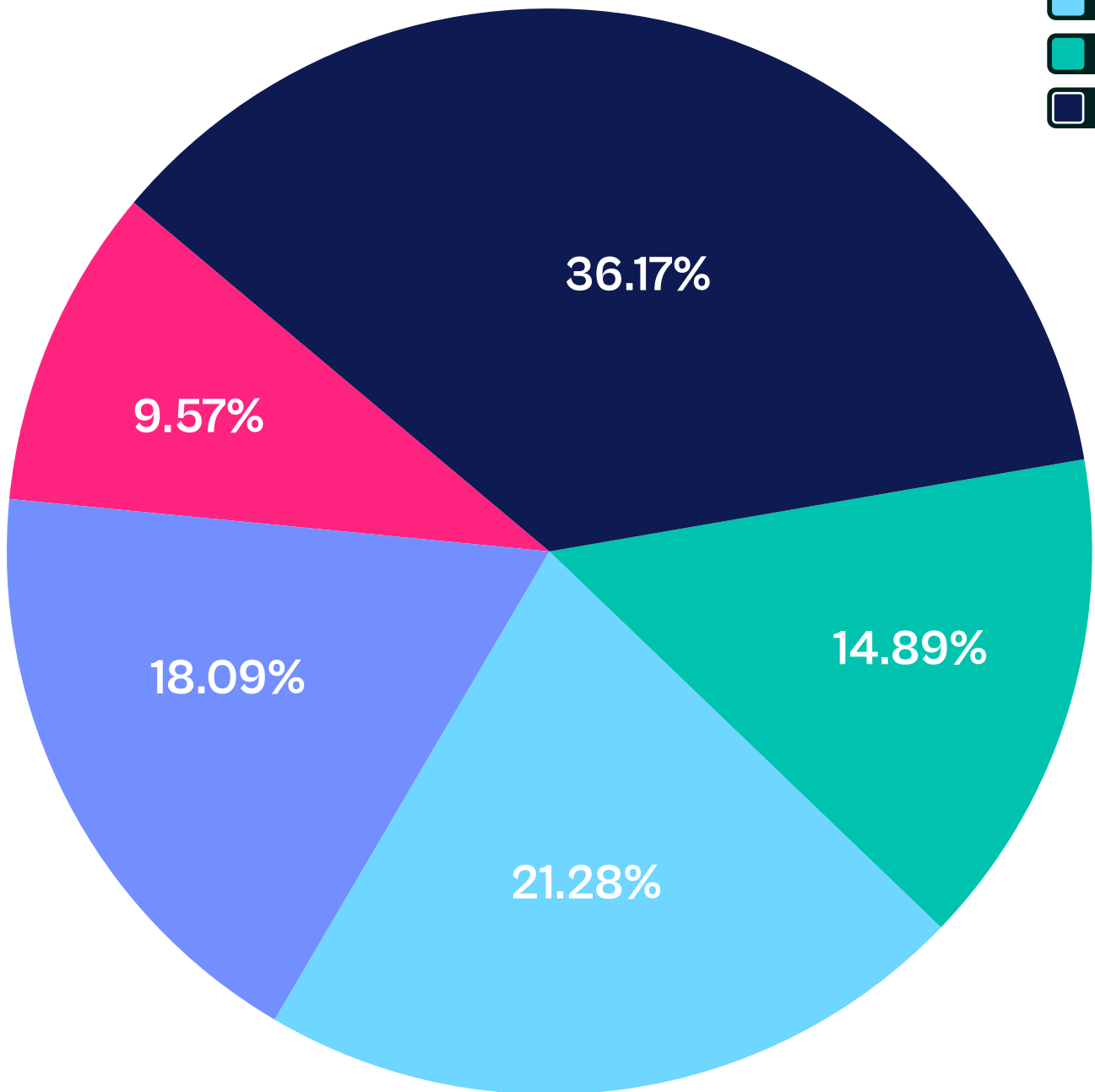




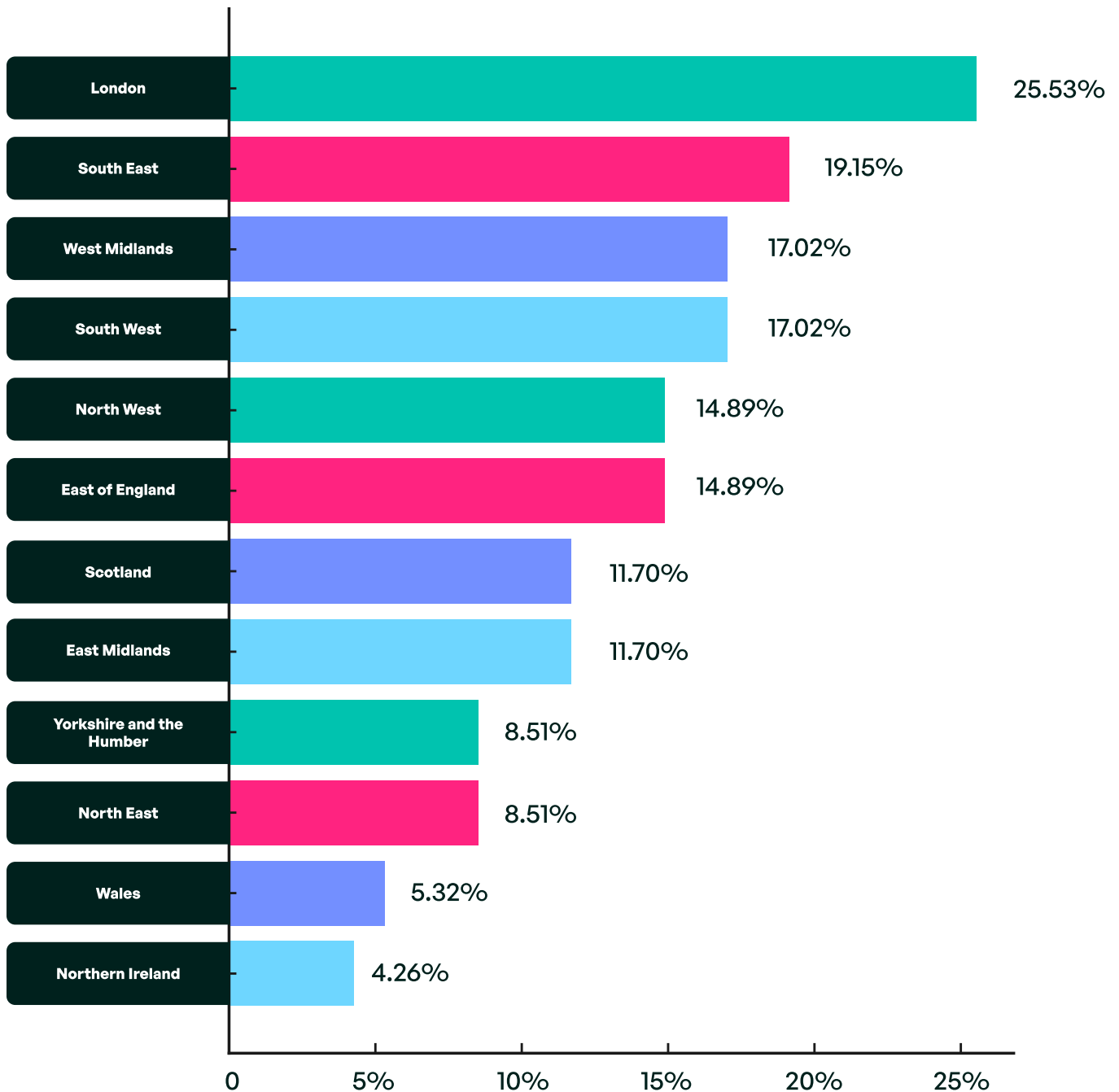
Q: What type of property projects do you undertake?



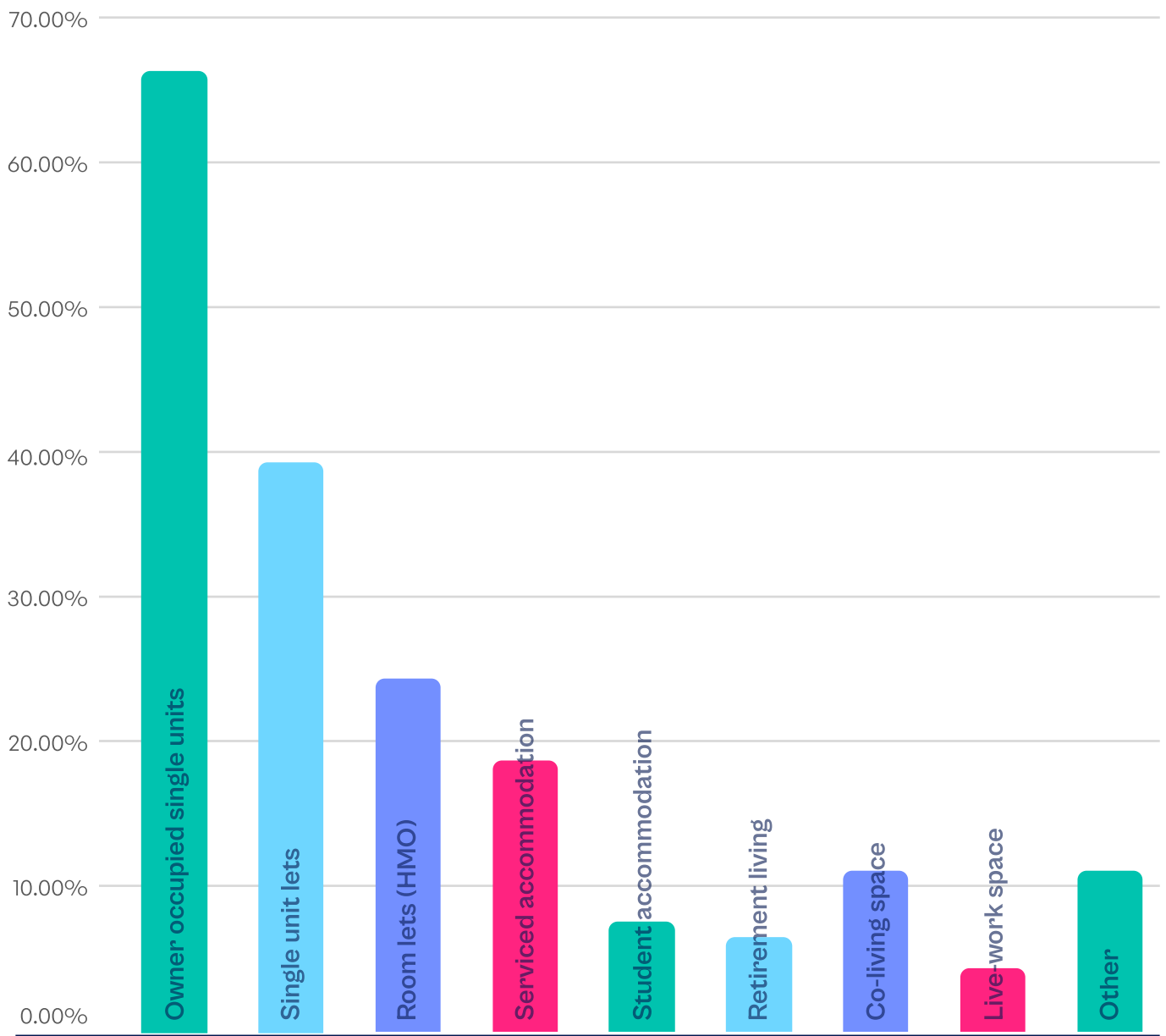
Q: How long have you been learning about property, investing in property and / or developing property?



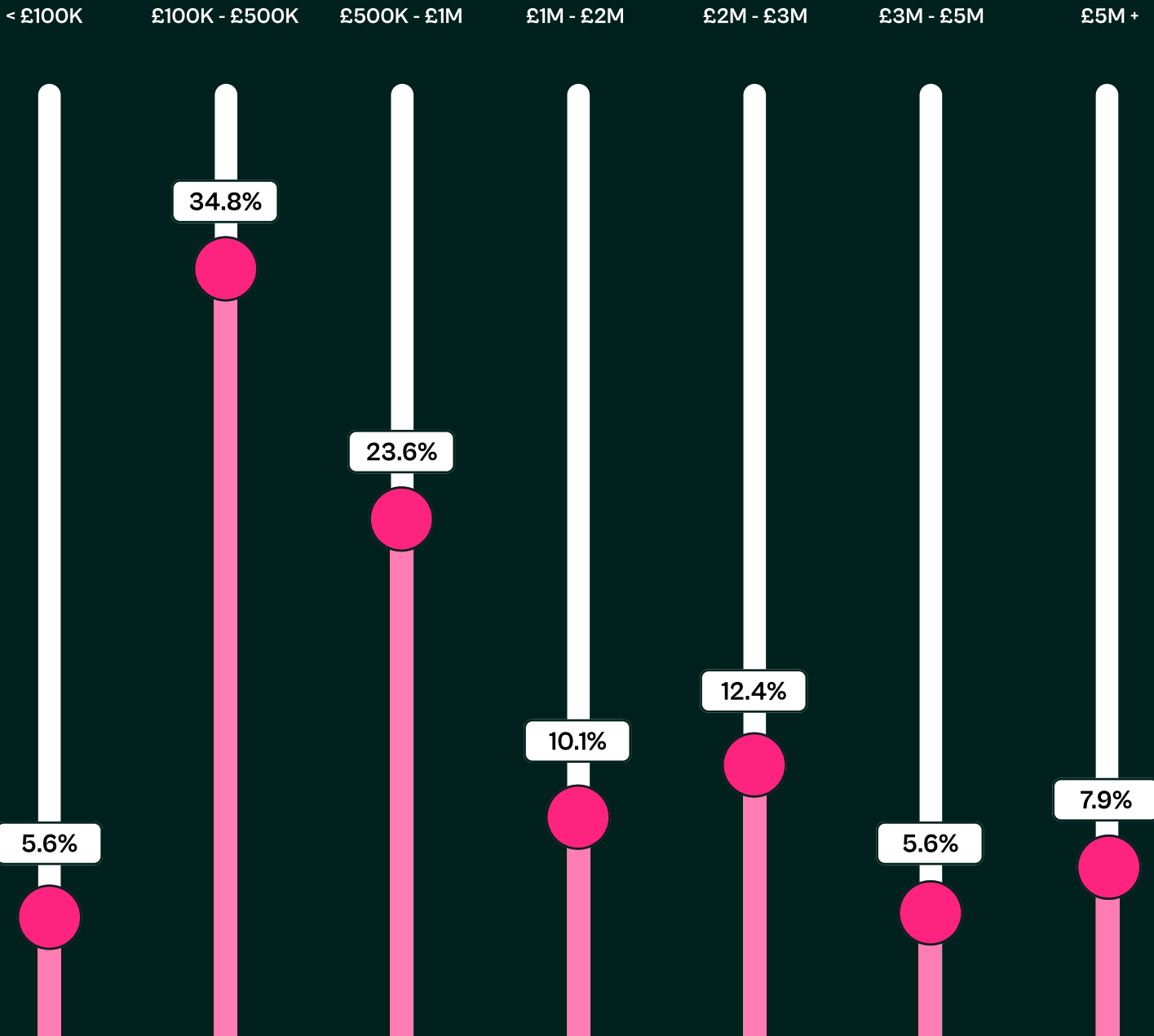
Q: How many property projects have you personally completed?



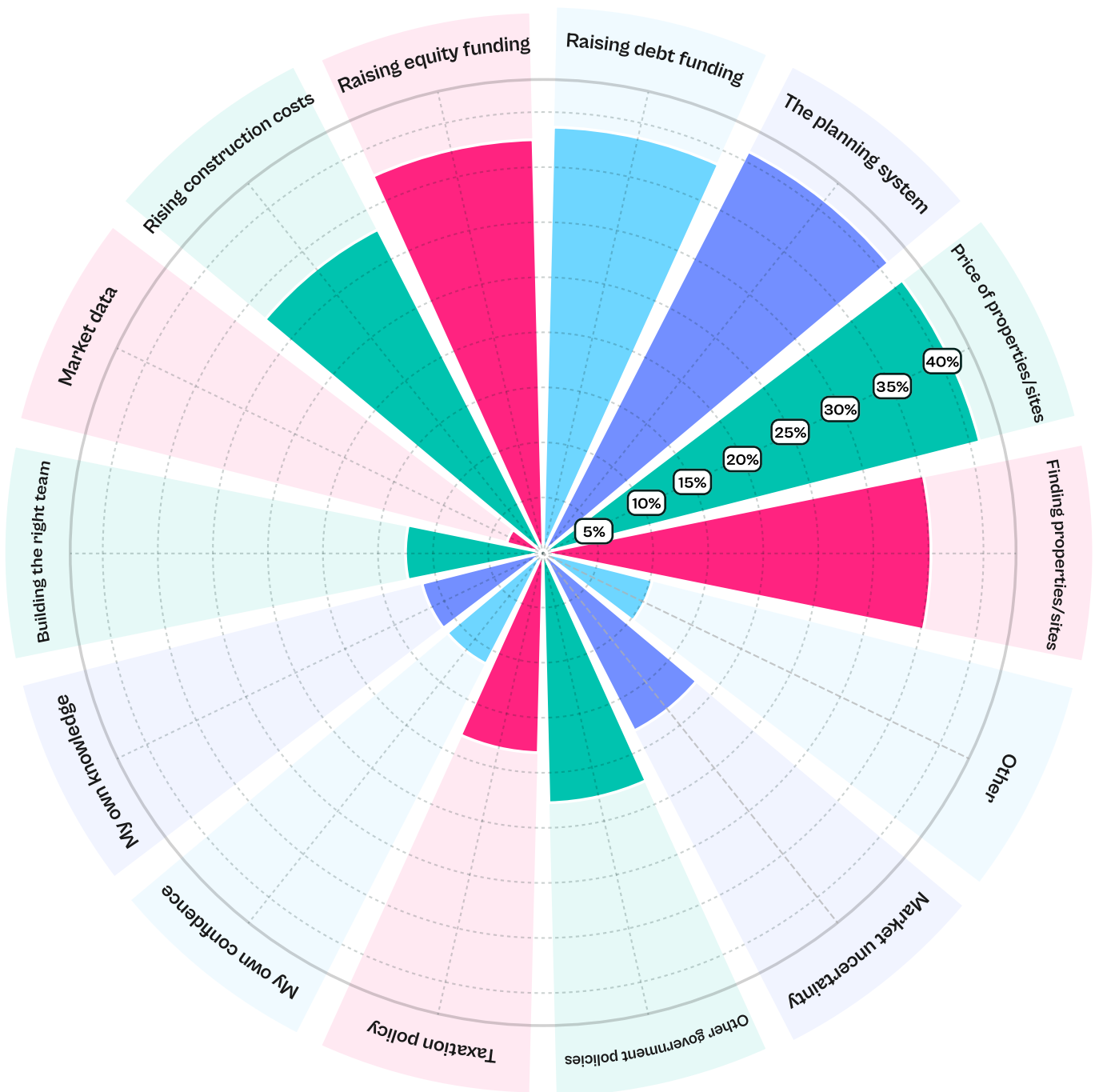
Q: Where do you typically undertake property projects in the UK?



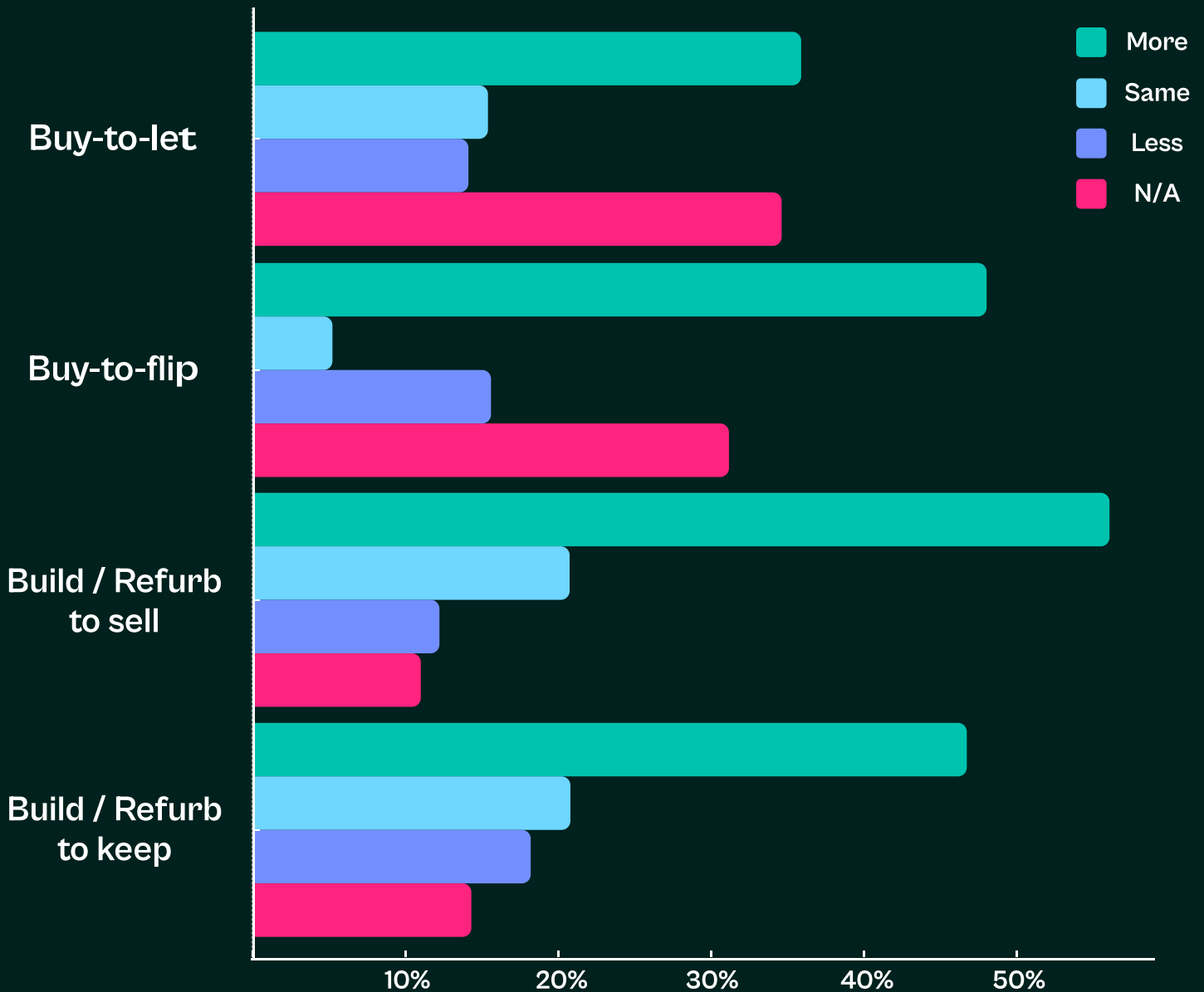
Q: What tenure types are you developing for?



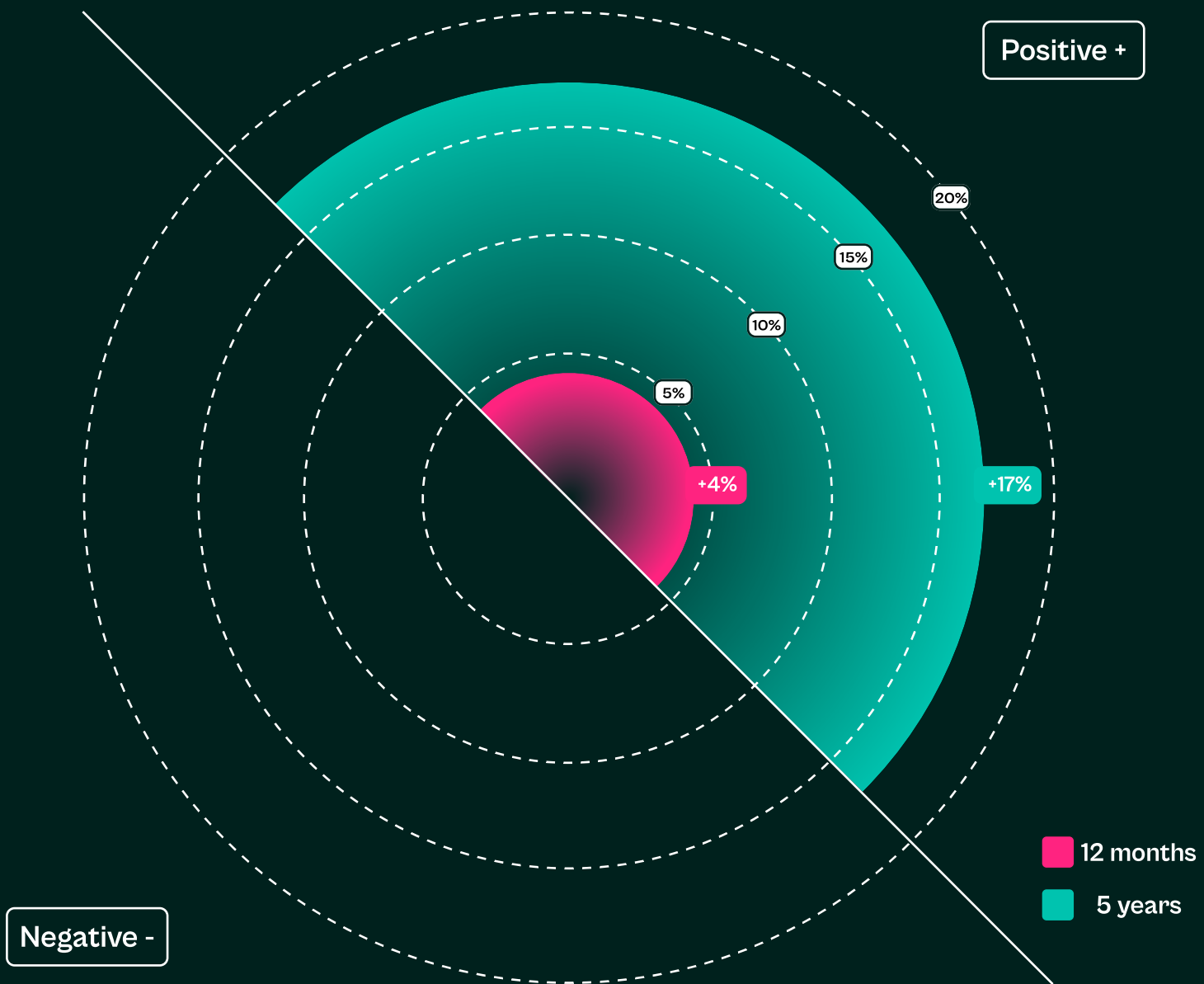
Q: What size of development projects do you typically work on? (GDV)



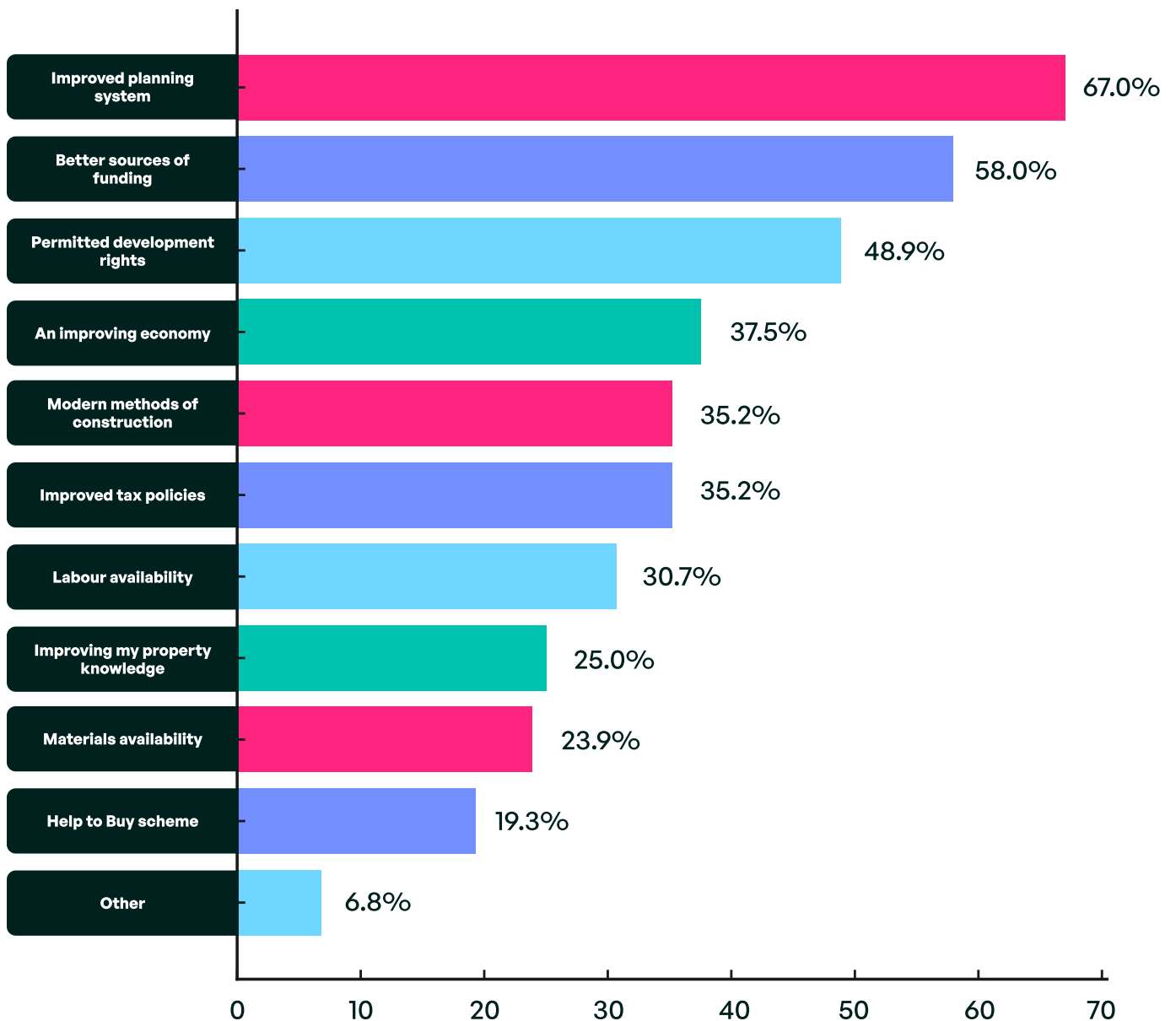
Q: Which of the following factors are stopping you from building more homes?



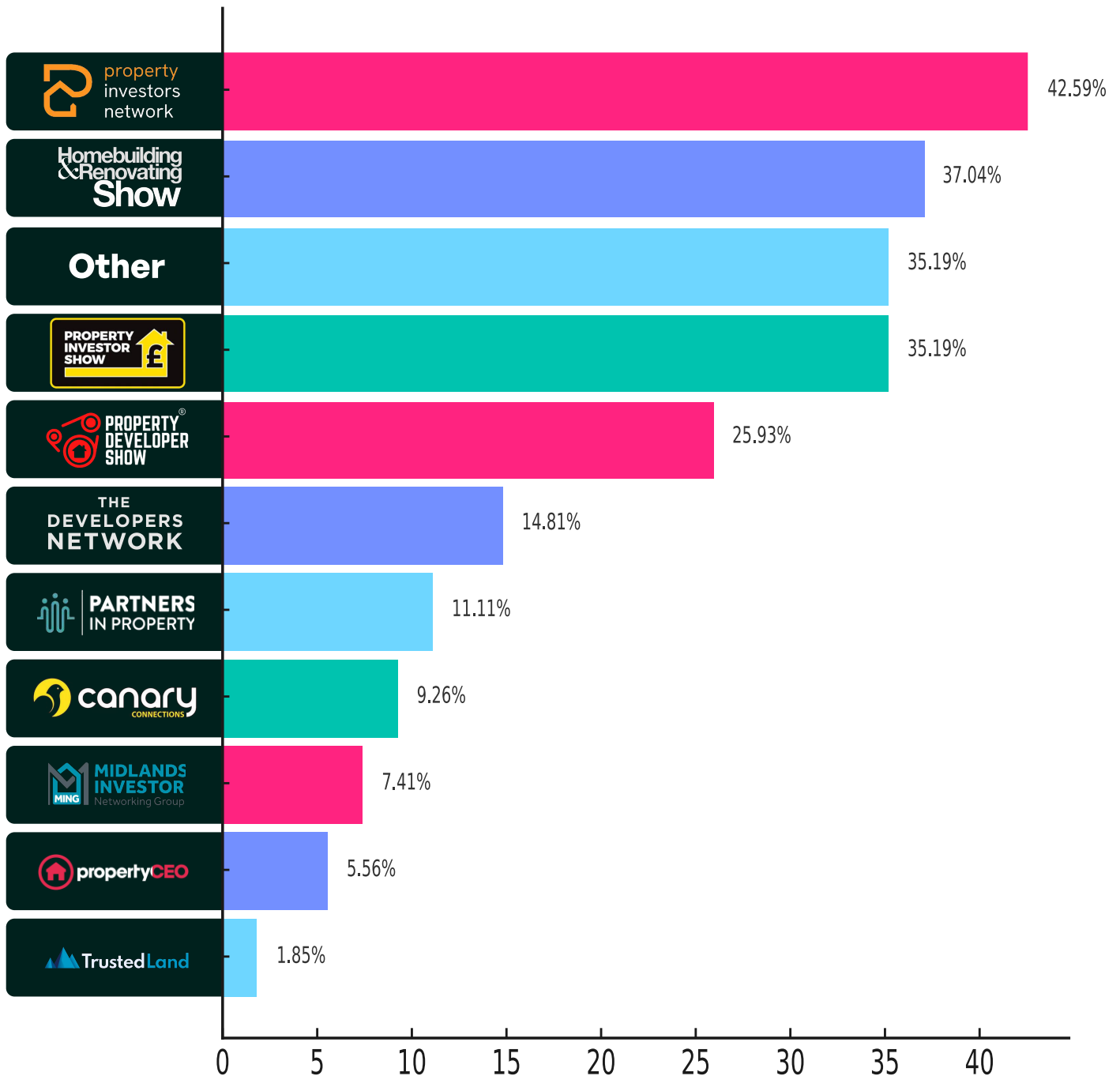
Q: What is your expected development activity over the next 3 years?



Q: In your main region, how do you expect property values to change?



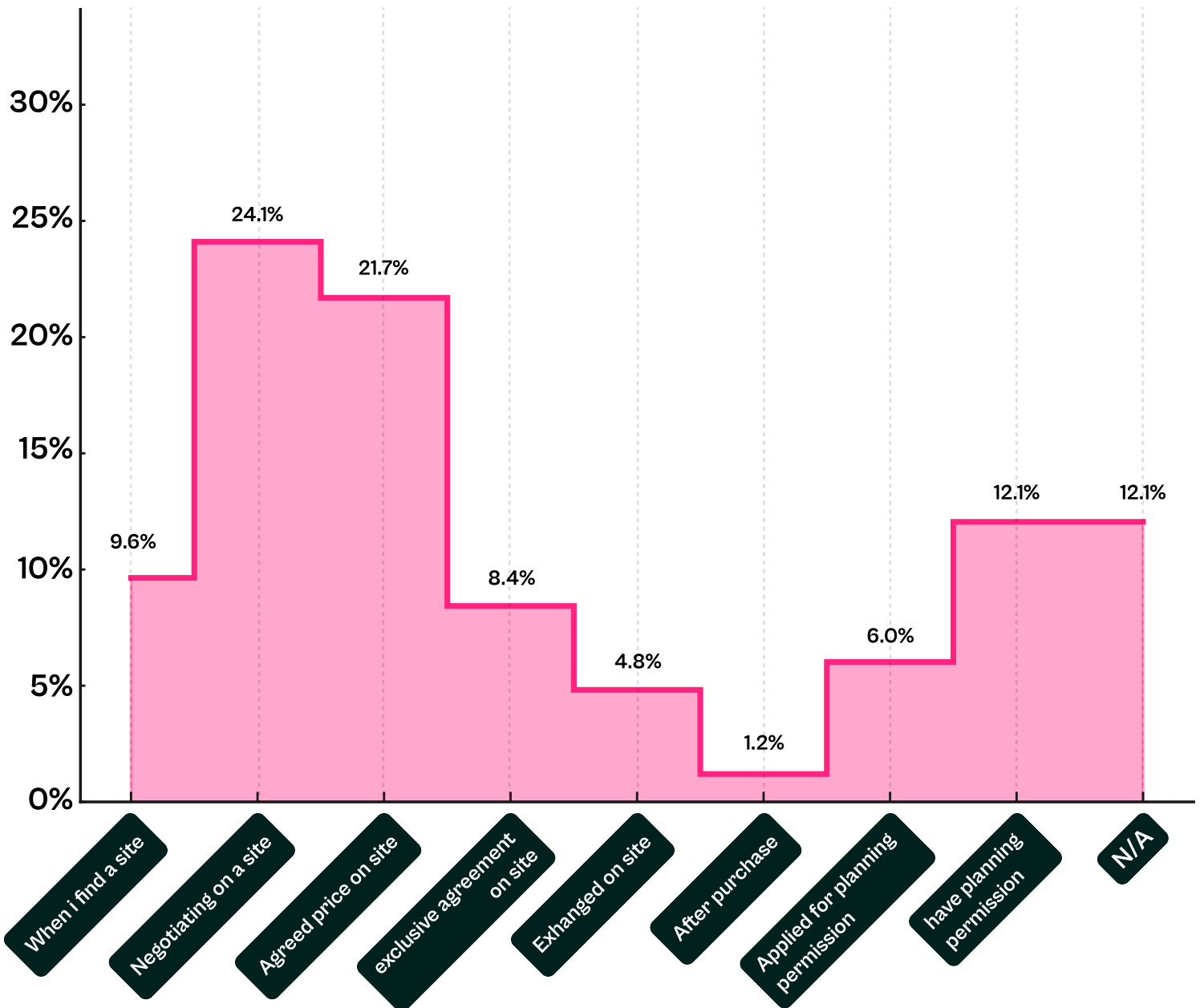
Q: What will most benefit you in building more homes? (next 3 years)



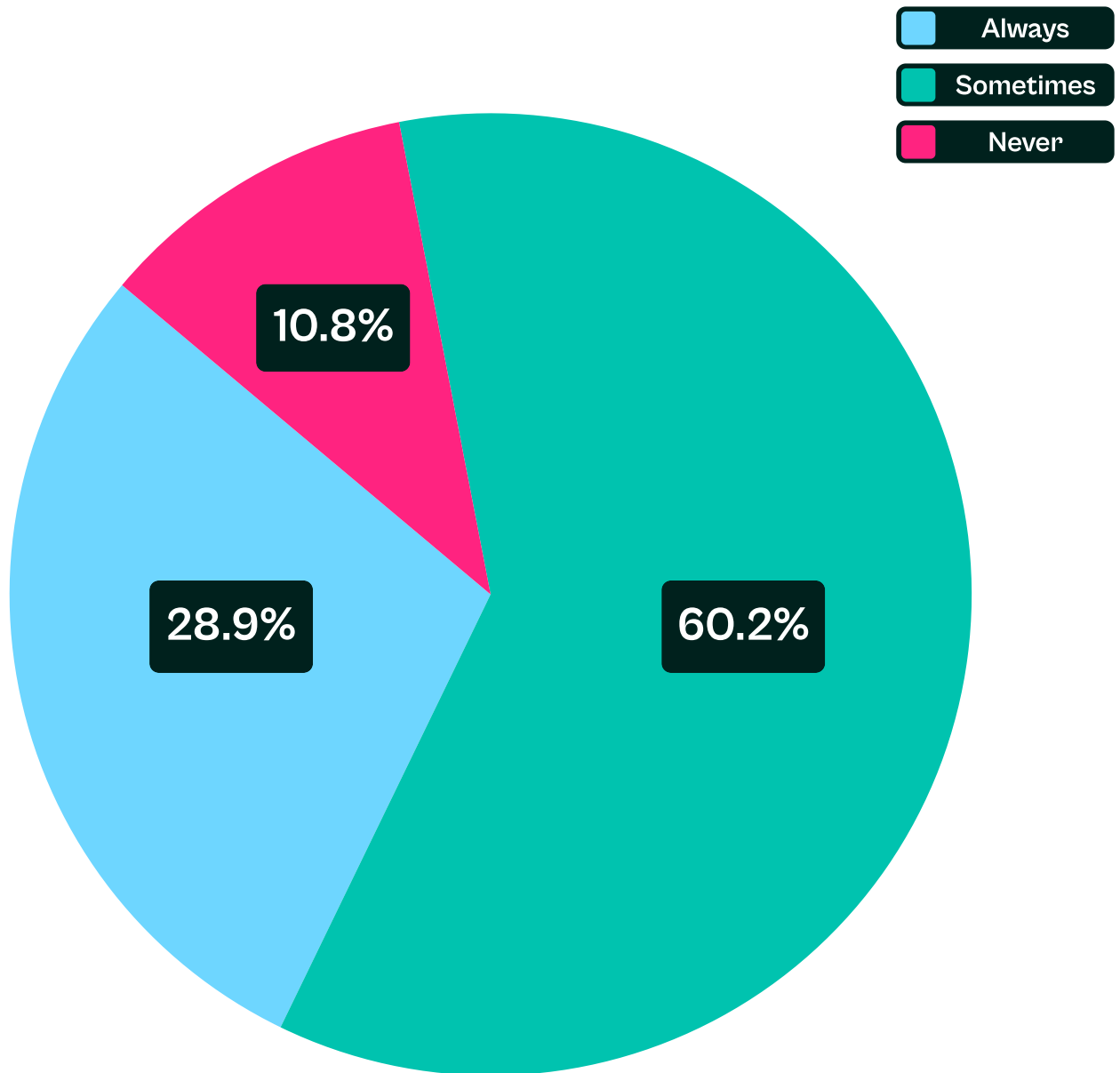
 Which property events do you attend?

| Answers | Very important | Somewhat important | Important | Unimportant | Somewhat unimportant | Very unimportant |
|---------------------------|----------------|--------------------|-----------|-------------|----------------------|------------------|
| Access to decision makers | 61.54% | 17.31% | 13.46% | 3.85% | 1.92% | 1.92% |
| Arrangement fees | 46.15% | 25.00% | 28.85% | 0.00% | 0.00% | 0.00% |
| Interest rate | 56.60% | 13.21% | 24.53% | 1.89% | 1.89% | 1.89% |
| Exit fees | 41.51% | 16.98% | 35.85% | 1.89% | 1.89% | 1.89% |
| Speed of finance | 57.69% | 21.15% | 17.31% | 1.92% | 0.00% | 1.92% |
| Expertise of the team | 59.62% | 19.23% | 15.38% | 3.85% | 0.00% | 1.92% |
| Ease of application | 40.38% | 23.08% | 26.92% | 7.69% | 1.92% | 0.00% |
| Loan amount / maximum LTV | 46.15% | 25.00% | 25.00% | 1.92% | 1.92% | 0.00% |
| Customer service | 43.14% | 21.57% | 29.41% | 3.92% | 0.00% | 1.96% |
| Transparency | 58.82% | 13.73% | 19.61% | 5.88% | 0.00% | 1.96% |
| Source of funding | 43.14% | 19.61% | 21.57% | 9.80% | 3.92% | 1.96% |
| Building my brand | 30.00% | 22.00% | 26.00% | 16.00% | 2.00% | 4.00% |
| Quick and easy drawdowns | 52.94% | 23.53% | 13.73% | 7.84% | 1.96% | 0.00% |
| Trusted relationship | 64.71% | 17.65% | 11.76% | 1.96% | 0.00% | 3.92% |
| Reliability of finance | 68.63% | 19.61% | 9.80% | 0.00% | 0.00% | 1.96% |
| Other fees | 38.00% | 34.00% | 20.00% | 6.00% | 2.00% | 0.00% |

Q: When you are assessing property finance providers, how important are these factors?



Q: Typically, at what stage of a project do you apply for finance?



Q: When seeking development finance, do you use brokers?

High initial fees

Lack of property knowledge

Wanted personal guarantee

Loan offer was too small

Lack of transparency

High interest rate

Hidden fees and terms

Penalty interest rate

High exit fees

Slow service / response time

My broker advised against them

Q: Which factors have stopped you using a finance provider on a particular project?