

**BECOMING A SMALL  
HOUSING DEVELOPER:**  
ADVICE AND GUIDANCE  
FROM OTHERS IN THE  
NEW HOMES INDUSTRY

Second Edition



openreach

# Webinar: Guide to becoming a small housing developer

Andrew Dixon

Chris Carr



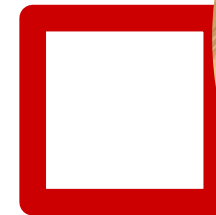
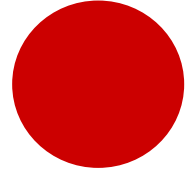


# Agenda

1. Introduction
2. The fundamentals:
  - A. Land
  - B. Finance
  - C. Planning
3. Construction and sales
4. Other key issues: smart construction

# Purpose of this guide

- Overview of key steps and key considerations
- Tips and advice from experienced people in the industry
- NOT a comprehensive guide or a technical manual
- Signposting to further information





# Who is it for?

## Prospective small developers

- First time developers
- Recent start-ups

## Typical backgrounds

1. Small builders and tradespeople
2. Professionals from finance, business or planning

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# The Fundamentals

## 1. LAND

# 1. Land

## Sources of info - finding suitable sites:

- Local estate agents
- Local landowners
- Map search
- Local land availability assessments
- Brownfield registers

## *Advice - key points:*

- 1. Look for 'oven-ready' sites*
- 2. Register with local agents - look for the right one*
- 3. Make full use of networks*
- 4. Fully investigate the site*
- 5. Understand the market*



## Qs for any given site:

Q. Will it sell in this location?

Q. How likely to get planning?

Q. Can you viably build?



# The Fundamentals

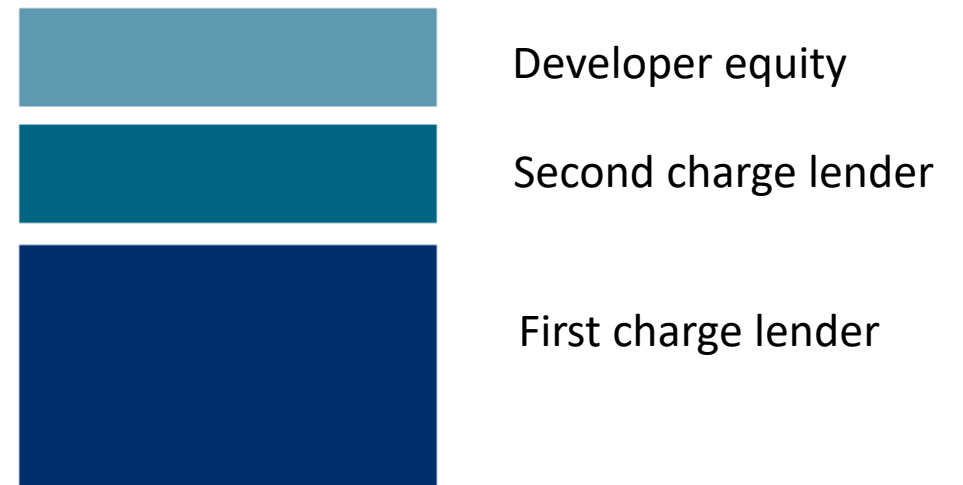
## 2. DEVELOPMENT FINANCE

## 2. Development finance

### Overview – key points:

- Lenders won't lend the whole cost
- Your capital will need to be at risk
- Lenders will only lend once:
  - a) planning is in place
  - b) scheme is fully-funded

### Capital stack:





## What lenders are looking at:

Q. The developer – what's your track record?

Q. The asset – can it be built and sold?

Q. The finance structure – is it fully funded?

## 2. Development finance

### Sources of finance:

- High street banks
- Smaller and specialist banks
- Lower tier lenders
- Finance brokers
- Private equity
- Sales guarantee lenders
- Government funding schemes
- Crowd-funding

### *Key pieces of advice:*

- 1. Be ready to look beyond your high street bank*
- 2. Fully understand the lender's model and the terms of lending*
- 3. Find a good broker*
- 4. Private equity can play an important role*

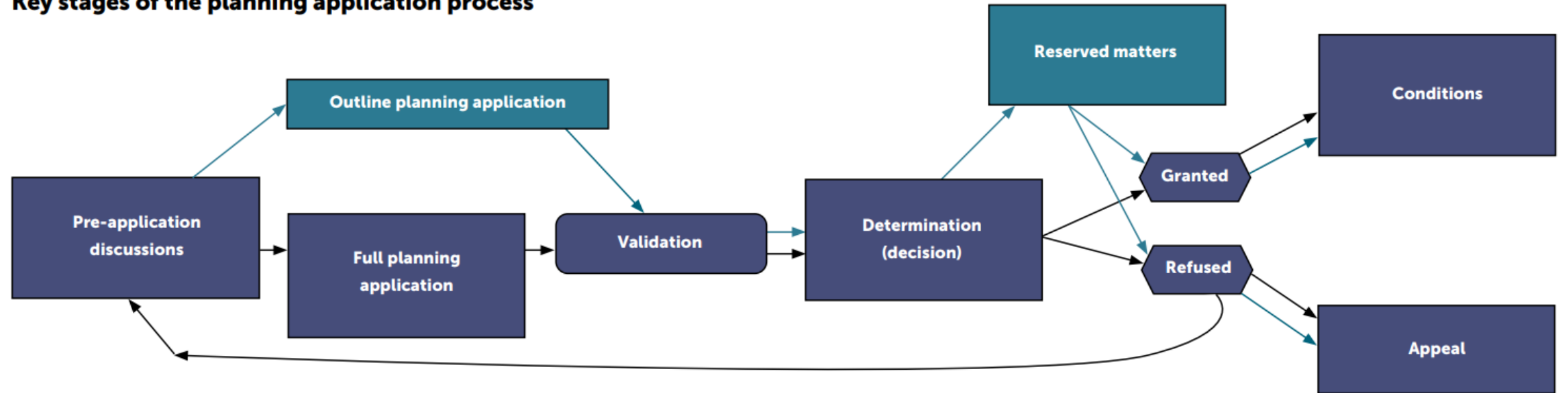
An aerial photograph of a residential development with several houses and streets. A large red circle is overlaid on the center of the image. To the left of the red circle, there is a dashed yellow line. At the bottom right of the red circle, there is a small teal circle.

# The Fundamentals

## 3. PLANNING

# 3. Planning

Key stages of the planning application process



# 3. Planning

## *Key advice on exploring an application:*

- 1. Get a good architect and planning consultant*
- 2. Do some homework – look at other applications*

## *Key advice on pre-application:*

- 1. Hold fire until you've had pre-app discussions*
- 2. Build constructive relationships with planners*

# 3. Planning

*Key advice on the  
application stage:*

- 1. Get the paperwork right*
- 2. Be prepared for delays*
- 3. Be prepared to compromise*



# Pre-build to handover



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9. Sales, marketing and handover..... 33





# Pre-build to handover

## 4. Core team and skills

# 4. Professional team, workforce & skills

## *Key pieces of advice:*

- 1. Assemble your professional 'core team' as early as possible*
- 2. Take the time to find quality tradespeople*
- 3. Consider potential partnerships*

## **Core team**

Planning consultant



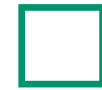
Designer



Estate agent



Property solicitor



Surveyor



Structural engineer



A stylized illustration of a house with a grey roof and brown walls. A large red circle is overlaid on the house, containing text. The house has several windows, some with white frames and blue panes. A small teal circle is located at the bottom right of the red circle. The background is white.

# Pre-build to handover

## 5. Sales and marketing

# 5. Sales and marketing

## **Overview – key questions:**

- Do you sell off-plan?
- What will be the customers' on-site experience?
- Who does sales?
- How to go the extra mile on customer service?

## **Sales and marketing tools:**

1. Property websites
2. Sales office
3. Show homes
4. Social media
5. Open days
6. 3D visualisations
7. Sales incentives



# Other key considerations

6. Smart construction:  
modern methods &  
digitisation

# 6. Smart construction & modern methods

## Smart construction

“...building design, construction and operation that makes use of digital technologies and industrialised manufacturing techniques...”

## *Key questions & pieces of advice:*

- 1. More than just modular build*
- 2. What makes sense for your market & your product?*
- 3. Advantages: financing, quality assurance, less waste, less exposure to skills shortages*
- 4. Disadvantages: upfront cost, transit, lender hesitancy*

Thank you

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