

DIY / Self-Managed vs Trade Package vs Specialist Package vs Main Contractor Route

One of the biggest cost mistakes on a self-build is assuming there is one “best” procurement route for the whole job. There usually is not. The cheapest way to handle foundations is not always the cheapest way to handle windows, and the smartest route for a roof is not always the smartest route for screed, UFH or finishes. Build cost is heavily affected by build route, and current UK self-build guidance still shows a big difference between self-managed and contractor-led projects.

Recent Build It guidance says a fully self-managed build can land around **£2,200 per m²**, while handing the whole project to a main contractor can push the figure to **at least £2,750 per m²**. Homebuilding also notes that roughly **35% of total build cost is labour**, which is why route choice matters so much.

In simple terms, most self-builders are really choosing between four broad cost routes. **DIY / self-managed** means you coordinate the trades and do some of the work yourself. **Trade package** means you buy materials and appoint separate trades for each stage. **Specialist package** means you buy a more complete element from a dedicated supplier, such as timber frame, UFH, windows or a roof package. **Main contractor route** means one builder or principal contractor takes responsibility for delivering most or all of the build. Package-home guidance from Homebuilding says package routes generally cost more than a fully DIY route, but they can reduce complexity and improve speed.

What the routes are generally used for?

DIY / self-managed is generally used by self-builders who want the most control and are prepared to spend time coordinating suppliers, trades, schedules and deliveries. It is often the lowest-cost route in raw build terms, but it asks the most of the client in time, competence and decision-making. Build It's self-build cost guide explicitly links lower overall cost to self-management, while Homebuilding notes that doing some labour yourself can substantially reduce the average build cost.

Trade package procurement is generally used where the client wants to stay in control of buying and pricing, but does not want to physically carry out much of the work. This is a common middle ground on self-builds, especially where the client is commercially sharp enough to compare suppliers and sequence trades properly but still wants specialist installers for each stage. That position is an inference, but it is grounded in the cost and project-management distinctions made by Build It and Homebuilding.

Specialist package routes are generally used for parts of the build where integration, speed or technical accuracy matter more than squeezing every line item. Timber frame is the obvious example. Build It's 2025/26 package-home and timber-frame guidance says these systems are usually manufactured offsite and erected quickly, often becoming wind- and watertight in a very short period compared with masonry.

Main contractor route is generally used where the client wants less day-to-day involvement, more programme responsibility pushed onto one party, and a cleaner contractual structure. It is usually



the highest-cost route, but it can reduce management burden and, on some jobs, lower the risk of expensive coordination mistakes. Build It's current cost guidance and Homebuilding's cost article both support the broad point that professional management adds cost but reduces the amount the client must carry themselves.

Why each route is used?

DIY / self-managed is used because it can save serious money. Homebuilding says about 35% of total cost is labour, and Build It says self-managed builds can come in around £2,200 per m² where main-contractor projects start materially higher. That is the commercial attraction in one sentence: more hassle, lower cost.

Trade package is used because it gives more control over buying decisions. It lets the self-builder compare merchants, specialists and installers stage by stage, which can be commercially useful on foundations, insulation, screed, kitchens and finishes. The drawback is obvious: somebody still has to manage the interfaces, and that somebody is usually you. This is an inference based on the self-managed and package-route distinctions in the cited sources.

Specialist package is used because some build stages benefit from being bought as a joined-up system rather than a shopping list. Timber frame package guidance says the route can improve speed, cash flow, waste management and on-site efficiency, even though it typically costs more than a pure DIY route.

Main contractor is used because it simplifies the build from the client's side. You are paying for management, responsibility and less daily firefighting. That premium can be worthwhile if your own time is limited or if the project is complex enough that poor coordination would be more expensive than the contractor margin. That final point is an inference, but it sits directly on the cost gap and management structure shown by the self-build sources.

Ease of use

DIY / self-managed is the hardest route to run, even if it is often the cheapest. Homebuilding says self-builders can undertake many trades themselves, but not gas appliance connections or electrical work, which gives you a fair sense of the practical limits. Cheap and easy are not the same thing.

Trade package is easier than full DIY because you are buying expertise at each stage, but it still needs strong sequencing. Groundworkers, bricklayers, roofers, window installers, plasterers and screeders do not automatically organise themselves into a masterpiece just because everyone has invoiced you separately. That is an inference from the general self-management guidance and the multi-stage cost breakdowns in the cited build-cost articles.

Specialist package is often easier where the package supplier controls design, manufacture and installation interfaces. Timber frame package routes are the clearest example. Homebuilding and Build It both note that package-led structural systems are erected quickly and benefit from early supplier involvement.



Main contractor route is usually the easiest for the client day to day, because one party owns more of the build coordination. It is the least cost-efficient route in pure procurement terms, but it is often the least management-intensive route from the client's perspective.

Cost routes compared by key build stage

Foundations and groundworks

For **foundations and groundworks**, the cheapest route is often **trade package or self-managed with a dedicated groundwork contractor**, provided the site is straightforward and the scope is clear. Checkatrade's 2026 guide gives broad rates of **£95–£115 per linear metre for strip foundations** and **£130–£160 per linear metre for trench fill**, while recent Build It and Self-Build guidance both stress how much ground conditions affect cost. On a normal plot, there is often little point putting this stage through a full main-contractor route unless you need the management wrapper.

The **most expensive route** for groundworks is usually where awkward access, deep excavation, poor ground or full-contract administration are involved. In those cases, a main contractor may still be the right answer because the risk management has value, but it is rarely the lowest-price answer. That is an inference supported by the cited cost ranges and the way the guides emphasise site-specific variability.

Superstructure: walls, frame and shell

For the **superstructure**, the cheapest route is not always simple blockwork bought piecemeal. Current Build It package-home guidance says package and timber-frame routes cost more than fully DIY, but they also deliver speed and a much faster route to weathertightness. Build It reports typical timber frame manufacture at around **12 weeks** with erection in as little as **5–10 days**, while package-home guidance says a typical timber-frame home can become wind- and watertight in **2–3 weeks** depending on complexity.

That means the **lowest raw shell cost** may still come from **self-managed masonry or trade-package masonry**, but the **best commercial value** can sometimes come from a **specialist package route** if the shorter programme saves prelims, finance cost and site overhead. This is an inference, but it is a grounded one based on the cited cost-route and speed differences.

Roof structure and covering

For the **roof stage**, the usual value route is **trade package procurement** unless the whole structural shell is already bundled into a specialist package. Roofs are technical enough that DIY usually becomes less attractive quickly, especially once structure, membranes, insulation, weather risk and sequencing are involved. Homebuilding's 2026 cost article also places the **superstructure, including walling and roofing, at roughly 25–30% of the total budget**, which underlines how important it is to get this stage commercially right.

If the project uses a **package shell or timber frame supplier**, folding the roof structure into that specialist route can often make more sense than trying to split it away for a marginal saving. The



value is in the interface control as much as the material cost. That is an inference supported by the package-home and timber-frame sources.

Windows and external doors

For **windows and external doors**, the best-value route is often **specialist direct supply with separate installation**, or a specialist supply-and-fit package. These are high-value elements where poor measuring, poor specification or poor fitting can be brutally expensive to correct. This article set does not provide a single universal price range for all windows, but it strongly supports the broader self-build principle that some stages reward specialist buying more than line-by-line bargain hunting.

The **most expensive route** is often buying premium glazing through a full main-contractor route with added margin on top. That does not automatically make it wrong, but it often means you are paying twice for someone else to manage a specialist you could have bought directly. This is an inference from the general route-cost differences in the cited sources.

First fix plumbing, heating and electrics

For **first fix services**, the value route is usually **trade package** rather than DIY or full main contractor. Homebuilding's extension cost breakdown gives a useful stage-level signal, with **plumbing and heating at £3,500** and **electrics and lighting at £3,500** in its worked extension example. Those numbers are not a whole-house benchmark, but they reinforce that services are meaningful cost centres and not a place for casual procurement.

DIY becomes much less realistic here because Homebuilding explicitly notes that self-builders cannot undertake gas appliance connections or final electrical work in the normal way. Main-contractor procurement is easiest, but trade package is usually the more cost-efficient route if you can coordinate it properly.

Insulation, drylining and internal build-ups

For **insulation and drylining**, the value route is often **merchant or specialist supply plus trade installation**. This is the kind of stage where the wrong product choice can create knock-on losses in thermal performance, build-up depth, acoustic control and programme. That is exactly where a specialist supplier route can justify itself even if a like-for-like material basket is not the absolute cheapest. This is an inference from the cited self-build spend guidance and the cost-route logic around technical categories.

If the project includes more technical categories such as acoustic systems, specialist insulation build-ups, screeds or UFH boards, specialist distributors become more commercially relevant because the risk of buying the wrong thing rises. Again, the logic here is inferential, but it is grounded in the route differences the cited sources describe.



Screed and UFH

For **screed and underfloor heating**, the best route is usually **specialist package or specialist supply with approved installer**, not piecemeal DIY buying. These are interface-heavy systems: pipe spacing, insulation, controls, screed type, drying time and floor finish all affect the outcome. Build It and Homebuilding consistently show that time and sequencing matter commercially, and screed/UFH is a classic example of where a cheap buying decision can become an expensive programme decision.

The **most expensive route** is often full main-contractor procurement with several layers of margin, but the **riskiest cheap route** is often trying to split supply and installation too aggressively. This is an inference, but a practical one rooted in the cited cost and sequencing principles.

Kitchens, bathrooms and second fix finishes

For **kitchens, bathrooms and finishes**, the widest cost spread usually appears here. Homebuilding's kitchen extension example puts **kitchen units and worktops at £15,000** in a sample 30 m² extension budget, compared with **£20,000 for the whole structure** and **£1,500 for flooring**, which tells you how fast fit-out choices can distort the budget. It also says a basic DIY kitchen can start at around **£1,000**, while more realistic averages are around **£8,000–£10,000** and can rise beyond **£20,000**.

That means the cheapest route here is often **direct buying or online comparison plus local fitting**, while the most expensive is usually **main-contractor procurement of premium finishes**. This is one of the clearest stages where smart procurement can make a dramatic difference without changing the structure of the build.

Other points a customer should know before choosing

The biggest commercial trap is using **one route for everything** out of habit. Current self-build guidance makes it clear that route choice changes cost materially, and different stages reward different buying behaviour. Groundworks and first fix often suit trade packages. Timber frame often suits a specialist package. High-spec finishes often suit direct buying. Full-contract procurement often suits clients who value time and simplicity more than absolute cost minimisation.

Another key point is that **programme has a cost**. Package and prefabricated routes often look more expensive on paper than raw material-and-labour buying, but recent Build It guidance shows how quickly they can get a project weatherproof. That can reduce prelims, improve cash flow and cut delays. Cheap on a quote sheet and cheap in real project terms are not always the same animal.

Conclusion

If you want the blunt version: **DIY / self-managed** is usually the cheapest overall route, but it asks the most of your time and skill. **Trade package procurement** is often the best value for groundworks, services and a lot of general build stages. **Specialist package routes** are often the smartest commercial choice for technical or speed-sensitive elements such as timber frame, windows, UFH and system-led parts of the build. **Main contractor route** is usually the most expensive, but also the easiest for the client to live with.



There is no universal winner because the cheapest route for one stage can be the wrong route for the next. The smart self-build move is usually a **blended procurement strategy**: trade package the simple stuff, buy specialist packages where interfaces matter, and only pay full main-contractor margins where the management value is genuinely worth it. That is usually where budgets perform best without the whole project turning into a part-time job with steel-toe boots.

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