

Go green Get rewarded

Did you know that buying an energy efficient new build property not only benefits the planet, but will also save you money?

What is a green mortgage?

Green mortgages have been developed to increase the appeal of owning an energy-efficient property. With the UK Government's goal to achieve their 'net zero' target by 2050, there is a growing demand for energy-efficient homes leading to more lenders offering green mortgage products.

What's the benefit to me?

These mortgage products offer attractive incentives such as cashback, lower rates, or increased affordability. Not only will you benefit from the initial incentive, but by purchasing a green home, you will benefit from significant annual energy savings. According to the Home Builders Federation's February 2023 publication, 'Watt A Save', new build homes are helping buyers save over £500 million annually on energy bills while also reducing carbon emissions by 500,000 tonnes. On average, buyers of new homes save over £2,000 on household bills each year. From Spring 2023, the savings that new builds can offer consumers will increase further, rising to an average £3,117.85 for houses.



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Some of the lenders offering green mortgages

Green mortgage products are becoming more and more popular, and the number of lenders offering them to new build customers is continually increasing, with each lender having its own unique criteria.



How do I get a green mortgage?

To ensure you find a new home that meets your requirements and the necessary Energy Performance Certificate (EPC) rating, start by speaking to your Sales Negotiator on site. They will guide you towards suitable properties and assist you in making informed choices. They will then refer you to their trusted and recommended broker.

As a Whole of Market broker, James Leighton Financial Services will provide expert advice on the right mortgage and lender for your needs, including green mortgage products available for homes with an EPC rating of A & B (and occasionally C). Our services are free and we are available every day, including bank holidays. With our knowledge and understanding of the mortgage market, we will save you time, effort, and money during your home buying process.

So, how do I know which green mortgage product is right for me?

The answer is simple: give James Leighton a call. We will help identify your needs and guide you towards a green mortgage that will help you save money, and helps work towards a greener future.

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