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Faster Moves Ahead? What Proposed 'Up-Front Info' Rules Could Mean for Buyers & Sellers

Protecting Your Mortgage and Your Family Reviewing Your Cover

Insurance is an integral part a holistic financial plan. Ensuring that your home remains secure if life takes an unexpected turn.

Storm-Season Home Resilience: Fixes That Can Help Your Insurance

Storm Amy hit the UK in October, bringing widespread wind and rain and the season's first amber warnings.

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Featured **This Month**

As the nights draw in and the clocks go back, October is the perfect time for a reset.

In this issue, we look at pricing your home right, weighing up 2- and 5-year fixes, and boosting security. Plus, quick wins to refresh your front garden and why your credit score matters more than you think.

Working **With Us**

Welcome to our monthly newsletter! With over 30 years' experience in mortgages and protection, we offer whole-of-market guidance to help you make confident financial decisions. Our personalised advice and ongoing support are here to ease your stress and keep you informed as your needs evolve.

If you have any queries, please don't hesitate to contact us.

Storm-Season Home Resilience: Fixes That Can Help Your Insurance

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Part-and-Part at up to 95% Loan to Value:
A Simple Guide for FTB



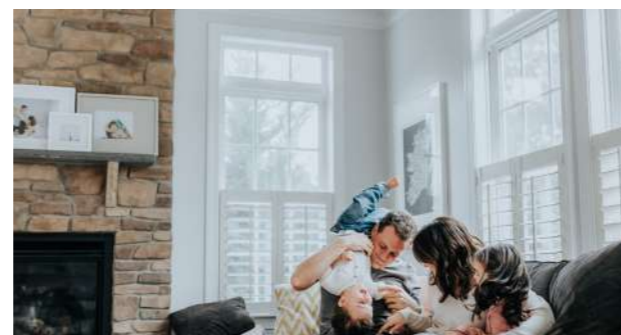
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Part-and-Part at up to 95% Loan to Value: - A simple guide for First-Time Buyers

Part-and-Part at up to 95% Loan to Value: A Simple Guide for First-Time Buyers

If you're buying your first home with a small deposit, the monthly cost on a standard repayment mortgage can feel close to the top of your budget. A part-and-part mortgage lets you split the loan into two slices: one on repayment and one on interest-only.

On repayment you pay interest and reduce the balance each month and on interest-only you pay the interest on that slice for now. The structure can bring the initial monthly cost down compared with putting the whole loan on repayment, while you still chip away at part of the balance.

Some lenders now offer part-and-part options up to 95% LTV (loan to value) for first-time buyers, typically with rules such as a minimum household income and a cap on how much of the loan can sit on the interest-only slice. One recent launch requires £50,000+ household income and allows up to 80% of the loan to be interest-only within a 95% LTV setup^[1]. Availability varies - several building societies keep part-and-part to lower maximum LTVs (often up to 75% LTV, with the pure interest-only element usually capped lower)^[2]. Wider access to 91-95% LTV lending is supported by the UK's Mortgage Guarantee Scheme - now permanent^[3].

Who This Might Suit

- **Rising earners** who want to keep early payments manageable and plan to overpay as income grows.
- **Renters who can pass affordability** but want a bit more headroom month-to-month at the start.

- **Buyers expecting lump sums** (bonuses, vested shares, inheritance) they could use to reduce or clear the interest-only slice later.

Risks to Consider

- **You need a clear repayment plan** for the interest-only portion by the end of the term (e.g., overpayments, investments, downsizing, or refinancing).
- **Early Repayment Charges (ERCs):** fixed-rate deals usually cap how much you can overpay during the fixed period.
- **Rate changes:** when your deal ends, payments can rise; build in a buffer.

Quick Example

- **Home price:** £250,000
- **Deposit (5%):** £12,500
- **Mortgage (95% LTV):** £237,500

Let's say you choose:

- **Interest-only 60%:** £142,500
⊠ monthly interest at 5% = £593.75
- **Repayment 40%:** £95,000
over 30 years at 5% = £509/month

Total = £1,103/month.

Put the whole £237,500 on repayment at 5% over 30 years and it's = £1,274/month - about

£171/month more. Remember: you must still clear the £142,500 interest-only balance by the end of the term.

(Actual rates, fees, ERCs and affordability checks vary by lender.)

Suitability Checklist

- I have at least a 5% deposit for eligible products.
- My income is stable and likely to grow, or I expect future lump sums.
- I have a credible plan to repay the interest-only portion.
- I understand ERCs and overpayment limits on my chosen deal.
- I'm prepared for rate changes when the deal ends.
- I've compared total costs with a standard repayment mortgage.

Know someone trying to get on the ladder who this could help? Share this article!

Source Data:

[1] Gen H launches part-and-part mortgage range up to 95% LTV - Financial Reporter

[2] Mortgage Lending Criteria and Guidance - Leeds Building Society (PDF)

[3] 2025 Mortgage Guarantee Scheme - GOV.UK

Faster Moves Ahead?

What Proposed 'Up-Front Info' Rules Could Mean for Buyers & Sellers

The headline claim: a process that's roughly four weeks faster, with average savings of about £710 for first-time buyers if fewer purchases fall through^[1].

If you've ever watched a house sale limp along for months only to collapse over a surprise lease fee or a missing consent, you'll recognise the problem these reforms are trying to fix. Ministers are consulting on a package that would require far more pre-marketing information in property listings - including title and tenure, core leasehold costs, condition indicators where relevant, planning constraints, flood risk notes and chain status.

This is important for homeowners thinking of listing in the next few months and for aspiring buyers deciding where to spend on surveys and searches. The proposals change when key facts are produced and checked. Instead of discovering material issues after an offer, the intent is to surface them before a listing goes live. That should lead to cleaner offers, fewer rewrites of the price once lawyers get involved, and less wasted spend on transactions that were always going to fail.

What's Being Proposed

The consultation would push sellers (working with their agent and conveyancer) to assemble a standard data pack up front. For freehold homes, that means clear title, boundary plan, council tax band, EPC, material planning or covenant restrictions, and any known issues that

would affect a reasonable buyer's decision. For leasehold, the big ticket items like ground rent, service charges, reserve funds and any building-safety obligations would need to be disclosed early, along with lease length and any deeds of variation. The government is also exploring digital identity checks, property logbooks and optional reservation-style agreements to discourage late withdrawals. The consultation is open now and runs until 29 December 2025.

Why do this? Because too many deals fail late. Government and consumer briefings point to roughly one in three agreed sales falling through under the current system, burning through hundreds of millions a year in wasted costs for buyers and sellers^[2]. Moving the evidential heavy-lifting to the start aims to flush out deal-breakers early and price homes more accurately from day one. If implemented well, that's where the promised time saving and cost reduction come from.

For Sellers: Front-loading the paperwork is work, you'll gather more documents before the board goes up, and there may be modest up-front costs. But the pay-off is a listing that answers the obvious questions, attracts better-qualified buyers and reduces the odds of a painful renegotiation weeks in. If you've previously lost a buyer over a lease clause, or because a consent couldn't be found, you'll see the value in getting that sorted at the start.

For Buyers: You could avoid paying for surveys and searches on properties that were never right for you. Early sight of lease costs, restrictions and known risks helps you compare true monthly outgoings and plan lender conversations with fewer surprises. If reforms land as billed, first-time buyers stand to save around £710 on average in wasted costs^[1].

What to Do Now

If you're selling in the next 3-6 months:

- Pull official copies of your title and plan; resolve any name/boundary quirks early.
- File the EPC, council tax band and proof for alterations (planning/Building Regs, FENSA/Gas Safe, warranties).
- If leasehold: have the lease, remaining term, ground rent, service-charge history, any reserve fund notes, relevant building-safety documents and Deed of Variation ready.
- Create a one-pager of predictable outgoings (council tax, service/estate charges, parking permits).
- Be upfront about known constraints (flood history, covenants, rights of way). Clean, comprehensive packs invite firmer offers and fewer mid-deal price chips.

If you're buying soon:

- Read the listing pack in full: for flats, check total costs (ground rent, service charges, reserve fund) and restrictions; for houses, look for covenants/access/maintenance obligations.
- Stress-test your budget with all recurring costs and any likely remedial works before offering.

- Once your offer is accepted, instruct a conveyancer promptly so ID and searches don't become the bottleneck.
- The payoff if reforms land: fewer abortive costs and a process roughly four weeks faster, with first-time buyers saving about £710 on average where fall-throughs drop.

This is a consultation, not law yet. Officials are testing which up-front documents should be mandatory at listing, how digital ID/logbooks will be used, and whether reservation-style commitments should be encouraged. The consultation runs until 29 December 2025; final rules and timings will follow after responses are reviewed. The aim is to shift deal-breaking information to the start so fewer sales collapse (currently around one in three do), reducing wasted spend and smoothing chains.

Source Data

[1] Families to save hundreds of pounds in major homebuying overhaul - GOV.UK press release

[2] Home buying and selling could become 'easier and cheaper' - MoneySavingExpert



Holiday-let Finance:

Narrowing the Gap With Mainstream Buy to Let

Holiday-let mortgages have edged much closer to mainstream buy-to-let (BTL) this year.

Headline rates on several shelves now sit in the same ballpark as standard BTL, while buyer choice has improved as more well-located properties come to market. In short: if you parked the idea in 2023/24, it's worth another look^[1].

That doesn't mean holiday-lets are identical to BTL. Lenders still underwrite them differently, and those differences decide how far your borrowing stretches. Here's the shape of the market now - where pricing parity really holds, where it doesn't, the red flags underwriters watch for, and when a short bridge can be the smarter first step before locking into a term deal.

Where Parity Holds and Where It Doesn't

Rates: On many products, the sticker price is now comparable to BTL. That's the headline shift investors are noticing.

LTV caps: Maximum leverage is usually tighter in practice. Expect most holiday-let ranges to top out around 75% LTV; you'll find fewer credible options above that, even when rates look keen. Your cash contribution therefore does more heavy lifting than on some mainstream BTL playbooks [2].

Affordability (ICR): Holiday-let loans aren't assessed off a single

AST rent. Lenders still use an interest cover test (commonly 125-145%), but they model income across high, shoulder and low seasons rather than assuming a steady monthly rent. The upshot: a product can be priced like BTL yet still qualify for a smaller loan because the cash-flow is more variable [3].

Background tests: Personal income, portfolio performance, and local concentration caps (how much a lender will expose to one hotspot) can all bite sooner on a holiday-let case than on a plain BTL purchase.

Takeaway: similar rate ≠ identical borrowing. LTV ceilings and season-adjusted affordability are the gatekeepers.

What Lenders Scrutinise
Seasonality, not just peak weeks. Underwriters want to see a business that survives the winter. Aim to show depth outside school holidays: reasons to visit year-round (walks, heritage, spas), amenities that pull shoulder-season bookings (EV charger, pet-friendly setup, wood-burner, hot tub), and sensible, benchmarked nightly rates.

Location saturation. In busy coastal or national-park postcodes, lenders may trim LTVs, lean on valuers, or

cap exposure to avoid over-concentration. If an area is wall-to-wall with short lets, expect closer questioning on occupancy assumptions.

Licensing and planning. Rules are evolving. Some parts of the UK already require licences for short-term lets; elsewhere, new planning use classes and registers are being introduced or consulted on. The common thread: lenders want comfort that the property can legally operate as a holiday-let and keep doing so throughout the mortgage term.

Tax nuance. Furnished Holiday Let status carries different tax treatment from standard BTL but depends on availability and actual letting days. Build "what-ifs" into your cash-flow so a change in operating pattern doesn't derail the numbers.

When a Short Bridge Could Work

Holiday-let term lenders prefer guest-ready properties with a credible income case on day one. If the place needs a reset to hit modern expectations or a layout tweak to add a bedroom, going straight onto a term product can be limiting. A short bridging loan can solve for that:

- **Refurb then refinance.** Buy with a bridge, complete bathrooms/kitchen

upgrades, modernise heating/hot-water, add high-demand amenities, and refinance once fresh photos, early bookings and an improved valuation support the LTV and ICR you're targeting.

- **Repositioning the listing.** If you're inheriting a poor reviews/ADR history, use a bridge to rebrand, rebuild the calendar and prove shoulder-season demand before a term lender underwrites.
- **Avoid AST traps.** Dropping in a long-term tenancy to "show rent" can block holiday-let exits. A bridge lets you hold through works and launch the right revenue stream from day one.

Bridging is pricier than term debt, so the uplift has to pay for itself: higher achievable tariffs, better occupancy, and a cleaner valuation should outweigh the fees and short-term rate. Many projects pencil on a 3-9 month refurb/seasoning window; plan milestones (works signed off, professional photos, first bookings) before you commit.

Pre-offer Checklist

- **LTV discipline:** aim at ≤75% LTV with cash headroom for slow months.
- **Income case that survives winter:** map realistic high/shoulder/low tariffs; don't rely on peak weeks alone.
- **Local rules:** confirm what licences or planning status you'll need in that postcode, and factor timing into your completion plan.
- **Capex plan:** if value depends on refurb, cost a bridge-then-term route and diarise your refinance triggers.
- **Paper trail:** quotes, invoices, safety certs, booking evidence—clean files make underwriting (and resale) easier.

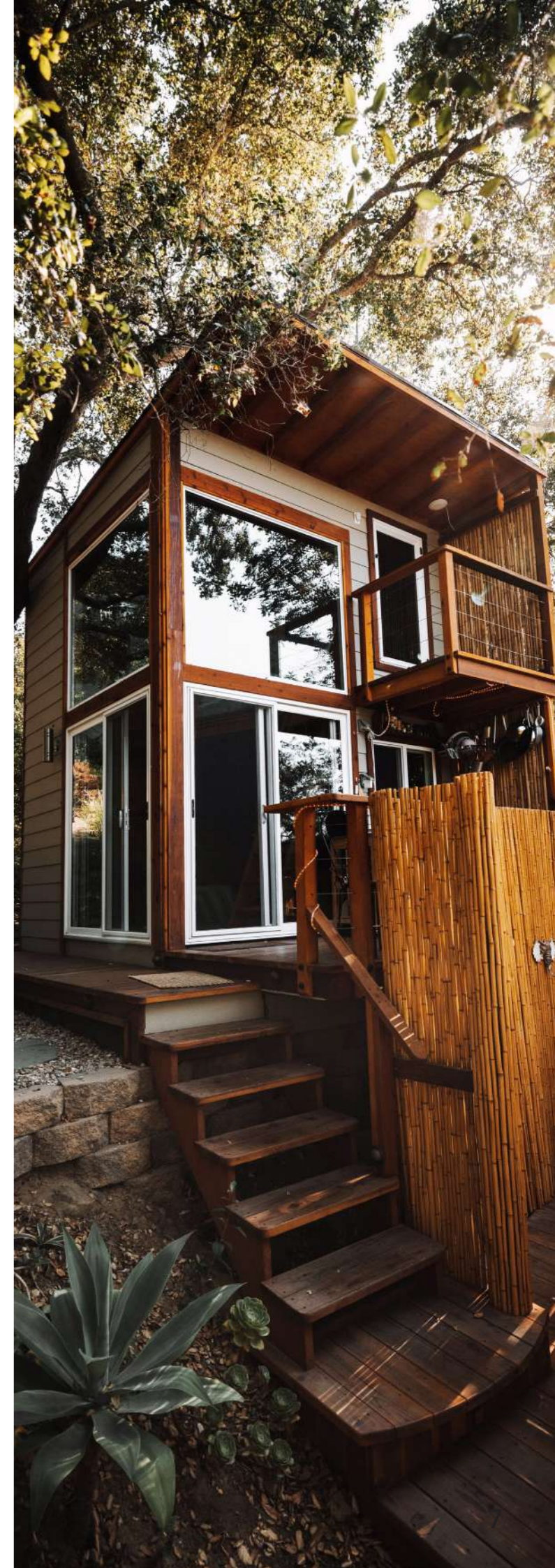
Holiday-let deals can now look and feel like mainstream BTL on price, but lenders still lend against the business you're running, not just the property. Get the seasonality story, legal footing and upgrade plan right, and the finance increasingly follows.

Source Data

[1] **Holiday let market is as strong as ever** - Mortgage Solutions

[2] **Holiday-let LTV norms (up to 75%)** - Principality Building Society

[3] **Typical BTL ICR band (125-145%)** - Legal & General Mortgage Club



Storm-Season Home Resilience: Fixes That Can Help Your Insurance and Mortgage

Storm Amy hit the UK last month, bringing widespread wind and rain and the season's first amber warnings.

Peak gusts reached 96 mph, underscoring how exposed many homes are to wind-driven rain, falling branches and surface-water flooding. With more unsettled weather likely through autumn, now is a good time for homeowners to tighten up basic property resilience and to keep good records that support insurance and, indirectly, mortgage outcomes in repeat-flood postcodes.

Priority Checks Before the Next Storm

Guttering and downpipes. Clear leaves and grit from outlets and shoes; check joints for leaks and ensure downpipes discharge into drains rather than across paving. Standing water at eaves is a common source of damp ingress.

Drains, gullies and air-bricks. Lift gully grates and remove debris. In streets that have seen surface-water flooding, keep temporary air-brick covers to hand and label which cover fits which vent.

Roofline and fixings. From ground level, scan for slipped tiles, lifted flashing and loose aerials. Secure garden items that become projectiles – such as furniture, bins, barbecues, trampolines.

Trees within fall distance. Look for dead or rubbing limbs and branches contacting roofs, fascias or overhead lines. If anything looks marginal, book an

arborist; don't climb or cut in high winds.

Sumps and high-water alarms (if fitted). Test the float so the pump and alarm both trigger; confirm the power supply and that any check valves are operating. Keep a torch and a long extension lead accessible.

Thresholds and garage lines. Pre-measure and label the positions for door barriers or water-activated flood bags so they can be deployed quickly. Seal obvious gaps at thresholds and where services penetrate walls.

What to Photograph if you Need to Claim

Clear images speed up claims and reduce disputes. Capture:

- **Context first, then detail:** wide room shots and full elevations outside, followed by close-ups of damage.
- **Serial numbers/labels** for appliances and high-value items.
- **Debris and temporary works** (tarps, dehumidifiers, boarding) with dated receipts for emergency repairs.
- **Meter readings** if you'll run drying equipment for days.

Don't discard damaged items until your insurer confirms – if you absolutely must, photograph thoroughly beforehand. Start the claim promptly and keep a simple log of who you spoke to and when.

Why this Matters for Insurance and Mortgages

For mortgaged homes, buildings insurance (including flood cover) is a standard condition. If flood cover becomes very expensive or unavailable at your address, that can restrict how much a lender will advance and – at the extreme – stall a purchase or refinance until cover is resolved.

The Flood Re scheme helps many owner-occupiers in higher-risk areas access affordable flood cover, but eligibility is specific. A key rule is that most properties must have been built before 1 January 2009; some property types and uses are excluded^[1]. Flood Re also backs Build Back Better, which can reimburse up to £10,000 of additional property flood-resilience measures after a flood claim, on top of like-for-like repairs (participation and limits vary by insurer)^[2]. The scheme is scheduled to end in 2039, after which pricing is expected to be more risk-reflective – another reason to invest in resilience now.

Lenders and valuers assess insurability and historic flood data when underwriting. In recent years some large lenders have tightened policies on a small subset of the highest-risk properties, especially where repeat flooding and limited insurability overlap. For context on local flood exposure, the official Flood Map for Planning is a useful starting point for postcode-level river and sea flood risk^[3].

Adding Flood-Resilience During a Remortgage or Further Advance

If you're refinancing or taking a further advance for home improvements, it's efficient to include Property Flood Resilience (PFR) works in the scope. Insurers distinguish between measures that keep water out ("resistance") and those that reduce damage and speed recovery ("recoverability"). Packaging these into a single project helps with quotes, contractor availability and "use of funds" evidence for lenders.

Works to consider:

- **Resistance:** flood doors or demountable guards; self-closing air-bricks; non-return valves on drains and WCs; raised thresholds; sealing around service penetrations.
- **Recoverability:** raise sockets, consumer units and white goods; relocate boilers above expected flood levels; use water-resistant plaster systems and closed-cell insulation; switch vulnerable floor zones to tiles or treated timber in place of carpet/underlay.

How to approach it:

- **Survey and specification.** Commission a PFR survey and design from a firm working to recognised standards (for example those aligned with the UK CIRIA C790 code of practice). This produces a risk-led, itemised scope and maintenance plan.
- **Quotes and records.** Obtain itemised quotes and keep contracts, certificates and product manuals. Photographic "before/after" records help both insurers and future buyers.
- **Policy updates.** Tell your insurer once works are complete; ask for the PFR measures to be noted on your policy record. This doesn't guarantee a lower premium, but it documents reduced expected loss and can support continuity of cover.
- **Maintenance.** Diary simple tasks, like testing a sump alarm every few months; checking demountable barriers or clearing gutters each autumn and spring.

A Practical Checklist to Keep on File

- Clear gutters, outlets and gullies; dispose of debris.
- Inspect roofline and secure loose external items.
- Walk the boundary after high winds; note tree issues and book professional pruning where needed.
- Confirm sump pump and alarm function; test and record the date.
- Pre-position flood bags/guards for doors and garages.
- Photograph rooms and exteriors; file receipts and claim notes together.
- If you're remortgaging, get an itemised quote for targeted PFR works and include it in your improvement budget.

A few disciplined actions now reduce avoidable damage later and they create the evidence trail your insurer (and, indirectly, your lender) will expect if a claim follows. With Storm Amy fresh in mind and further Atlantic weather likely this season, it's a sensible moment to prioritise resilience.

Source Data

[1] Flood Re eligibility criteria – Flood Re

[2] What is Build Back Better? – Flood Re

[3] Get flood risk information for planning in England (Flood Map for Planning)

Protecting Your Mortgage and Your Family:

Why Reviewing Your Cover Matters

For many families, the monthly mortgage payment is their largest financial commitment. Yet thousands of borrowers have little or no protection in place if illness, job loss or death prevent them from paying the mortgage.

Mortgage protection insurance and life insurance aren't mandatory, but they can be a financial lifeline. In a world where cost-of-living pressures and economic uncertainty persist, reviewing your cover is as essential as checking your interest rate.

Types of Protection

Mortgage Life Insurance (Decreasing Term):

This pays out a lump sum if you die during the policy term. The cover amount decreases in line with your mortgage, ensuring the debt can be repaid so your loved ones can remain in the home.

Mortgage Payment Protection Insurance (MPPI):

Also known as accident, sickness and unemployment (ASU) cover, MPPI pays your monthly mortgage repayment if you can't work due to illness, injury or redundancy. Policies are flexible and can be tailored to cover only critical illness, redundancy or both.

Income Protection:

Unlike MPPI, income-protection policies pay a proportion of your salary (typically 50–70 %) until you return to work or retire. Premiums are higher, but cover is broader. This ensures you can meet not only mortgage

payments but also other living costs.

Critical-Illness Cover:

This pays a lump sum if you're diagnosed with a serious illness such as cancer, heart attack or stroke. Funds can be used to clear or reduce your mortgage or cover treatment and lifestyle changes.

Benefits of Protection

- **Peace of mind:** Knowing that your home is secure if the worst happens can reduce stress and support mental wellbeing.
- **Customisation:** Policies can be tailored to your needs. Mortgage protection is not "one-size-fits-all" and can be adjusted to suit your budget and circumstances.
- **Cost-effectiveness:** Because you only insure the amount outstanding on your mortgage, premiums are generally lower than standard life insurance.
- **Safety net for dependants:** A combination of life insurance and MPPI means your family can cover mortgage payments and other expenses without depleting savings or relying on state benefits.

When to Review Your Cover

Protection should be reviewed at key milestones:

- **Remortgaging:** When you change your mortgage amount or term, adjust your cover to match the new balance and ensure the policy term is long enough.
- **Life events:** Marriage, children, divorce or starting a business all affect financial needs. Increase cover when dependants arrive or if you take on additional debt.
- **Changes in employment:** If you become self-employed, make sure you have income protection, as MPPI may not cover self-employed workers.
- **Health changes:** If you've recovered from illness or stopped smoking, premiums may fall; conversely, new health conditions might make cover more expensive, so renewing earlier could save money.

Tips for Choosing and Maintaining Cover

1. **Compare policies:** Don't simply accept your lender's insurance offer; shop around or use a broker to compare coverage and cost.
2. **Check exclusions:** Understand what is and isn't covered - exclusions can include pre-existing conditions, self-inflicted injuries or redundancy due to misconduct.

3. **Bundle policies:** You may save money by combining life, critical illness and income protection with the same insurer.
4. **Keep your insurer informed:** Notify your insurer of any changes in your health or occupation; failing to do so could invalidate a claim.
5. **Build an emergency fund:** Insurance often has a deferred period; having three to six months' expenses saved can bridge the gap until benefits kick in.
6. **Revisit regularly:** Schedule an annual check-in with your adviser to review cover levels, premiums and any changes in the market.

Mortgage protection and life insurance are integral parts of a holistic financial plan. They ensure that

your home - often your family's biggest asset - remains secure if life takes an unexpected turn. Policies are flexible and affordable, but they vary widely, so careful selection and regular review are essential. Speaking to a qualified adviser can help you tailor cover to your needs and integrate it with your remortgage, so your mortgage strategy supports your wider financial goals.

Your home may be repossessed if you do not keep up repayments on your mortgage or any other loan secured on it.

This article is for information purposes and should not be taken as financial advice. Always seek professional advice tailored to your circumstances.



Need a Hand with Your Mortgage Plans?

Whether you're thinking about remortgaging, moving home, or just want to explore your options, we're only a call or email away.

Happy with our service?

The best compliment you can give is a recommendation. If you have friends, family or colleagues who could use expert mortgage advice, we'd love to help them too.

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