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The Spring Reset: Simple Ways To Refresh Your Home

Switch Or Stay? Understanding Product Transfers

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Warm Homes Plan And EPC Changes: Key Information to Know

Energy Performance Certificates (EPCs) are about to become more useful - or at least that's the intention!

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Featured **This Month**

As the days get lighter, March is a natural time to reassess how your home is working for you. This month we cover the Warm Homes Plan and EPC changes, whether rightsizing could suit you better than downsizing, how to create a flexible garden room, a practical spring reset, and the key decision when a fixed rate ends: switch lender or stay put?

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.

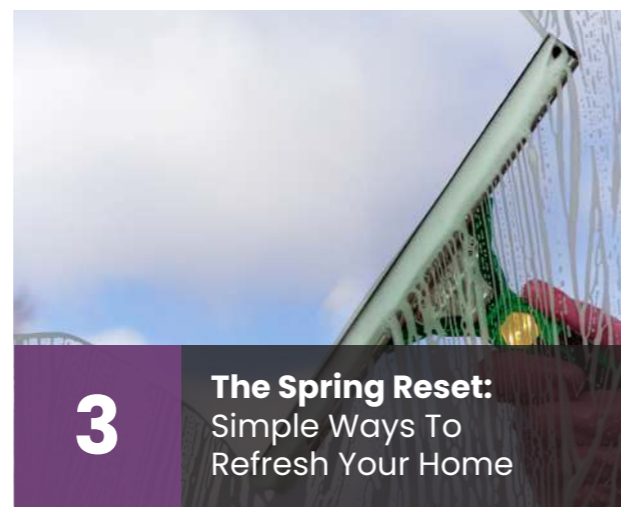
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Back Garden, Big Upgrade: Creating A Multi-Purpose Garden

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Read more on **page 8**



3

The Spring Reset: Simple Ways To Refresh Your Home



4

Downsizing Vs Rightsizing: Which is Right For You?



6

Switch Or Stay? Understanding Product Transfers



10

Warm Homes Plan and EPC Changes: For Homeowners And Landlords

The Spring Reset: Simple Ways To Refresh Your Home

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Spring is a natural reset point. The weather improves, daylight lifts everyone's mood, and it suddenly feels worth doing the small jobs that make a home look better, feel calmer, and run more smoothly – without turning your weekend into a full renovation!

Start Outside: First Impressions Matter

Winter can be hard on the outside of a house, a quick tidy-up can make the whole place feel more cared-for, and it's genuinely nicer to come home to.

Begin with the simple stuff that's easy to put off:

Clear gutters and look for winter wear. Overflowing gutters, loose brackets and small cracks can cause bigger headaches later, so it's worth a quick check while you're up there (or while someone else is).

Tidy paths, fences and the front door. Sweep leaves and moss from walkways, tighten any wobbly fence panels, and give the front door a clean. If the paint looks tired, a small touch-up can make it look instantly sharper.

Add a bit of colour. A couple of planters by the door go a long way. Think seasonal colour that's low-fuss!

Wash windows and wipe external lighting. Clean glass and bright lights make the whole frontage look better, especially on darker mornings.

A Smarter Approach To Spring Cleaning

Spring cleaning has a reputation for being time consuming and a tad erratic – deep-cleaning every corner, pulling everything out and exhausting yourself.

A better approach is to focus on the areas that change how the home feels day to day: the places you see first, and the rooms where “a bit grubby” quickly becomes “why do we live like this?”.

Start with three zones: the kitchen, the bathroom and the entryway. If those feel fresh, the whole house feels fresher.

A few worthwhile jobs:

Declutter cupboards and storage spots. Pick one drawer or one shelf, not the whole house. If you're stuck, keep it brutal: anything you don't use, don't like, or forgot you owned can probably go.

Rotate wardrobes. Pack away bulky winter knits and thick bedding so you can actually see what you've got. Vacuum storage bags are great if you're short on space!

Hit the overlooked bits. Skirting boards, extractor fans, radiator tops, light switches. These areas collect dust quietly, and cleaning them makes rooms look brighter without changing anything else.

Freshen Up Living Spaces

You don't need new furniture to make a room feel different. Small swaps can change the mood fast.

Start by lifting the “winter weight” out of the space:

Change heavy throws and dark cushions for lighter textures. Even just folding away one chunky blanket can make the sofa area look cleaner.

Let more light in. Wash windows inside, pull back anything blocking glass, and consider switching heavy curtains for lighter ones if you've been meaning to.

Rearrange for flow. It's amazing how often a room feels tired because furniture is working against it. Try angling seating toward the window, pulling the sofa a few inches off the wall, or creating a clearer walkway.

Use mirrors properly. A mirror opposite a window will bounce daylight around and make a room feel bigger without buying anything major.

A good rule: if a change takes five minutes to test, test it. You can always put it back!

Get The Garden Ready For The Months Ahead

March is a great time to get ahead before spring growth really kicks in. Start with the jobs that make the biggest visible difference:

Clear winter debris from borders and corners: old leaves, dead stems, anything that's turned into soggy mulch.

Tidy patios and paths. A sweep and a quick scrub can bring paving back from “grey winter” to “oh, that's actually nice”.

Prune with care. Trim back anything clearly overgrown.

Plant something easy. Low-maintenance plants and a few pots near the back door make a small space feel intentional.

Sort the “summer stuff”. Clean garden furniture, wash cushion covers, and think about storage. One waterproof box can stop the garden turning into a mess again.

Spring doesn't need to be a grand overhaul. A few focused jobs can shift the whole feel of a home – and that little lift is often exactly what you need to shake off the winter slump and enjoy the brighter days ahead!



Downsizing Vs Rightsizing: Is a Smaller Home Right For You?

A smaller home can feel like a clean reset: less space to look after, fewer jobs on the to-do list, and (often) some equity released along the way. But it isn't always the easy win it sounds like. The best move is the one that fits how you live now – which is why you'll hear more people talk about "rightsizing" rather than simply downsizing.

Rightsizing is less about square footage and more about day-to-day ease: the layout you need, the location you want, and a home that's practical to run.

The Appeal: Lower Outgoings And More Freedom

For many homeowners, the motivation is straightforward. A smaller property can cost less to heat, insure and maintain. If you're cutting back on commuting, spending more time at home, or thinking about retirement timelines, reducing monthly commitments can also bring a sense of breathing room.

There's also the equity piece. Selling a larger home and buying a smaller one can free up money that you can keep as a cash buffer, use for home improvements, help family, or simply reduce financial pressure.

The Catch: Smaller Homes Aren't Always Easy To Find

One of the biggest barriers is supply. Many people want similar things at the same time: fewer stairs, a quieter layout, a manageable garden, and a location that keeps them close to family, transport and amenities.

HomeOwners Alliance research says 1.2 million UK homeowners aged 55+ have put plans to move on hold in the past two years, with a shortage of suitable homes a major reason. Demand for single-storey living is a good example, with NHBC

data showing bungalows fell from 11% of new homes in 1990 to 1% in 2024^[1].

When the "right" type of smaller home is in short supply, prices can hold up. That can shrink the gap between what you sell for and what you need to pay to buy, especially in areas where bungalows and accessible homes are particularly sought after.

The Other Catch: Moving Costs Can Eat Into The Gain

Even when you can sell high and buy lower, the numbers don't stop at the purchase price. Estate agent fees, removals, conveyancing, surveys, mortgage fees, and Stamp Duty (where applicable) can take a real bite.

HomeOwners Alliance estimates the average cost of moving in 2026 at £13,018, based on buying and selling an average-priced UK home^[2]. Your own costs could be lower or higher depending on where you live and what you're buying, but it's a good reminder to budget properly rather than assuming downsizing automatically equals a big cash release.

A simple way to pressure-test the idea is to do the calculation twice: once with "best case" moving costs, and again with a more cautious buffer. If the plan only works in the best-case version, it may be worth reassessing.

A Practical Way To Decide If It's Right For You

Start with lifestyle, then do the maths.

Ask yourself what you actually need now – and what you'll likely need in five to ten years. Are stairs becoming a frustration? Do you want a guest room, or would you rather be closer to town and have less space? Are you paying for rooms you barely use?

Once you've got that clear, build a realistic budget:

- What you expect your current home would sell for (use a conservative estimate).
- What you'd be happy to pay for a smaller home you'd genuinely enjoy living in.
- A moving-cost allowance (include a buffer so you're not caught out).
- Any extra spending you might do after you move (new flooring, decorating, accessibility tweaks, storage).

Then compare the "net" outcome, not just the headline difference between sale and purchase prices.

Alternatives If You'd Prefer Not To Move

If the numbers feel tight or the supply just isn't there, staying put can still be the right choice, especially if your current home can be adapted. Sometimes the biggest quality-of-life improvement comes from changing how you use the space you already have, or making targeted upgrades that reduce running costs and make the home easier to manage.

Equity release is another option some homeowners look at, particularly if they want to stay put but access some of the value tied up in their home. It isn't right for everyone, so it's worth taking

specialist advice and comparing it against other routes.

MoneyHelper notes that lifetime mortgages can involve fees in the region of £1,500–£3,000, and it also highlights points to weigh up carefully, including interest building over time, the potential impact on what you leave behind, and possible effects on means-tested benefits^[3].

Equity release will reduce the value of your estate and may affect your entitlement to means-tested benefits.

Downsizing can work brilliantly when it improves day-to-day life and the finances still stack up after moving costs. Rightsizing keeps you focused on what matters: a home that fits, in a location that works, with costs you're comfortable carrying. If you're weighing up a move versus staying put – or considering options like equity release – a mortgage adviser can help you run through the numbers and the trade-offs for your situation.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Source Data

[1] HomeOwners Alliance – Bring Back the Bungalow: 1.2 Million 'Last-Time Buyers' Abandon Moving Plans

[2] HomeOwners Alliance – Cost of Moving Calculator

[3] MoneyHelper – Lifetime Mortgage



Switch Or Stay?

Understanding Product Transfers

When your fixed rate ends, the clock starts ticking. If you do nothing, most mortgages move onto the lender's "default" rate (often called the standard variable rate).

That rate can be noticeably higher than the deals available on the market.

So you usually have two routes:

- Stay with your current lender and move onto a new deal (a product transfer).
- Switch to a new lender by remortgaging.

Neither option is automatically "better". The right answer depends on what you value most: speed, certainty, flexibility, or the lowest possible rate.

What A Product Transfer Actually Is

A product transfer is simply changing to a new mortgage deal with the lender you're already with - for example, moving from a two-year fix onto a new two- or five-year fix.

This route is popular because it's typically more straightforward than moving a lender. There's usually no legal work, and it can be quicker to arrange than a full remortgage.

That said, it's still a new deal, so you'll want to look at it with the same care: rate, fees, tie-ins, and what happens when the deal ends.

The Upside Of Staying Put

1) It's usually quicker and lighter on paperwork

Because the lender already holds a lot of information about

you and the property, the admin tends to be simpler.

2) Fewer moving parts

No switching lender, no coordinating pay-offs between banks, and less risk of delays.

3) Useful if your situation has changed

If your income, employment type, credit file, age, or spending commitments have shifted since you first took the mortgage, a product transfer can sometimes feel more achievable than starting from scratch elsewhere.

4) It can be a sensible "no drama" choice

If the lender's new deals are genuinely competitive and the fees stack up, staying can be the cleanest option.

The Downsides Of Staying With The Same Lender

1) You might not be seeing the best rate available

Your current lender's transfer rates may be good - but they might not. Some lenders reserve their sharpest pricing for new business, and transfer products don't always match the best deals in the wider market.

2) Less choice on features

You may find fewer options around incentives, fee structures, or specialist features (for example, certain offset products).

3) You can miss an opportunity

to reshape the mortgage

If you want to change lender for service reasons, borrow extra, alter the term significantly, or switch to a different style of product, moving lender can open up more options.

The Upside Of Remortgaging To A New Lender

1) Wider choice and stronger competition

This is the big one. Switching lenders gives you access to the whole market, which can mean a lower rate - or better value once fees are taken into account.

2) Chance to change the mortgage to fit your life now

People remortgage not just to chase a rate, but to: change the length of the mortgage term, move from repayment to interest-only (or vice versa), consolidate borrowing (where appropriate), raise additional funds for home improvements or other plans.

3) You can shop for flexibility

Overpayment allowances, portability, and early repayment charges vary. Switching can be the moment to pick a product that suits how you actually manage money month-to-month.

The Downsides Of Switching Lender

1) It's a full application

A remortgage is more like

applying for a new mortgage than "tweaking" an existing one. Expect affordability checks and underwriting.

2) It usually takes longer

There's valuation work, lender processes, and legal steps to move the mortgage from one lender to another. That doesn't mean it's painful, but it's rarely instant.

3) Fees can be higher

Depending on the deal, you might face:

- product fees,
- valuation fees,
- legal fees (sometimes covered, sometimes not).

A lower rate can still win overall - but it's worth comparing the total cost over the fixed period, not just the headline rate.

A Simple Way To Decide

If you're choosing between a product transfer and switching lender, these questions usually clarify things:

- Is my lender's transfer rate genuinely competitive once fees are included?
- Do I need extra borrowing or a major change (term, product type, features)?
- Would a full affordability check be a risk for me right now?
- How quickly do I need this sorted to avoid dropping onto the lender's default rate?
- What are the early repayment charges and deadlines on my current deal?

Leaving it late often means one outcome: you land on the lender's default rate while you scramble to fix it. Start comparing options a few months before your deal ends, so you have time to weigh up the numbers and get the paperwork moving.

A good mortgage broker can also take most of the admin off your plate - comparing deals, handling the application and keeping the switch moving so it feels as straightforward as possible.

If you'd like help deciding what you should do when it comes to your remortgage, speak to a member of our team today!

Your home may be repossessed if you do not keep up repayments on your mortgage.





Back Garden, Big Upgrade: Creating A Multi-Purpose Garden Room

If you've ever tried to take a call while someone's cooking, the dog's barking and the doorbell's going, you'll understand why garden rooms haven't faded away. They've become a practical way to get a bit of separation - and in 2026 the most popular setups aren't single-purpose "offices", but rooms that earn their keep all week. Garden rooms were a big trend in 2025 and it doesn't seem that is changing in 2026.

You don't need loads of space to make one work. The best ones feel simple, calm and useful - and they're designed so the next owner could use it as an office, a gym, a studio, a snug, or a hobby room without ripping it out.

Design It For Real Life

Before you pick cladding colours, decide what it needs to do on a normal Tuesday.

A common "hybrid" brief is: work in the day, train in the evening. That usually means you want two things at once: a spot that feels professional on a video call, and enough clear floor space to move. You can get there without building a bigger room, it's more about layout and storage.

A desk along a window is usually the easiest win: natural light, nice view, and it keeps the rest of the room open. Then plan a clear area where you can lay down a mat, keep a bench, or do a quick circuit. If you're short on space, a fold-down desk or a slim console desk can free up the middle of the room when it's "gym mode". Storage does the

heavy lifting here: one tall cupboard that swallows the printer, files, yoga mat and dumbbells will make the whole room feel twice as tidy.

If you want it to suit more than one person, keep the finishes fairly neutral. The more it looks like a proper room, the easier it is for someone else to imagine their own use for it.

Make It Comfortable All Year

A garden room that's freezing in winter or stifling in summer quickly becomes an expensive dumping ground. Comfort is what turns it into space you actually use.

Insulation and glazing matter more than most people expect. It's worth asking what the build is designed for, "summerhouse" and "year-round room" are not the same thing. Think about overheating too: big glass looks great, but on a south-facing plot it can turn the room into a greenhouse. Blinds, shading, or simply being mindful where the windows go can make a noticeable difference.

Ventilation is another make-or-break detail, especially if you're using the space to work out. Opening windows are helpful, but a consistent way to move air (even something simple) can stop that stale, damp feeling that builds up over time. Finally, don't underestimate sound. If you're on calls, a few soft surfaces help - a rug, a fabric chair, curtains, or even acoustic panels if you're recording content. The key to making the room

comfortable is to avoid the hollow echo that makes everything feel "temporary".

Don't Skimp On Power, Internet And Lighting
These are the bits that decide whether the room feels effortless or annoying.

Plan sockets like you plan a kitchen - you'll always want more than you think. Put power where you'll actually use it: by the desk, near the training space, and somewhere sensible for charging. If you're adding a treadmill or heavier kit, it's worth checking you've got the right capacity and a safe setup.

Wi-Fi is similar. If the signal drops at the back of the garden, you'll notice it every day. A mesh system can help, but for the most reliable connection, many people look at hardwiring options while the work is being done.

Lighting is the last piece. One bright ceiling light is fine for popping in to grab something, but it's not great for long evenings of work or a calmer gym feel. A mix works best: soft overhead lighting plus a desk lamp (and ideally something adjustable for the training area). It makes the space feel like a room, not an outbuilding.

Keep Planning And Permissions On Your Radar

Many garden rooms can be built under permitted development, but the rules are detailed and there are exceptions. GOV.UK guidance explains that permitted development rights can allow

certain home improvements without a planning application, but you still need to meet the conditions - and other requirements (such as building regulations) may still apply^[1].

If you're in a conservation area, your home is listed, or there are local restrictions (including Article 4 directions), it's worth checking early with your local authority. It's much easier to adjust a plan on paper than after the build has started.

Will It Add Value?

A well-built garden room can make a house feel more flexible, and that tends to show up as stronger buyer interest, even if "value added" isn't always a neat number. Buyers like spaces they can immediately label in their head: office, gym, studio, teenage hangout, hobby room. The safest approach is to build for broad appeal: year-round comfort, tidy electrics, good lighting, and a layout that isn't too niche.

If you're weighing up home improvements and how to fund them, a mortgage adviser can talk through what's realistic and what lenders may consider if you're looking at additional borrowing.

Source Data

[1] GOV.UK - Permitted development rights for householders: technical guidance - Ministry of Housing, Communities and Local Government



Warm Homes Plan and EPC Changes:

What Homeowners And Landlords Should Know

If your home is hard to keep warm, you don't need a policy paper to tell you. You feel it in the morning chill, the damp corners, and the heating that seems to run all day. The government's new Warm Homes Plan is meant to tackle that - by pushing more upgrades like insulation and clean heating, and by tightening expectations for rented homes.

Keep in mind this isn't a single grant scheme with one set of rules. It's a package of funding, incentives and standards that will roll out in stages.

What The Warm Homes Plan Promises

The headline commitment is £15 billion of public investment over five years, with the Plan aiming to support upgrades in up to 5 million homes by 2030. It flags measures such as insulation, heat pumps, solar panels and batteries, with targeted support for households on lower incomes and in fuel poverty, plus a wider "offer" for other households to upgrade if and when it suits them^[1].

That "if and when" matters. Most people don't want a full retrofit. They want their home to feel warmer, run cheaper, and avoid nasty surprises. The Plan is designed to make improvements more realistic, done in steps, not all at once.

Why EPCs Are Being Overhauled

Energy Performance Certificates (EPCs) are about to become more useful - or at least that's the intention!

At the moment, one headline rating can hide what's driving the bill. A home can score better

because of one feature while still losing heat through walls or windows. The reform work points to EPCs showing four headline metrics instead of leaning on a single score:

- Energy Cost
- Fabric Performance
- Heating System
- Smart Readiness

For homeowners, this should make the "why" clearer. For landlords, it matters because future rental standards are being built around these metrics.

What This Means For Homeowners

You don't need to wait for new paperwork to make sensible choices. Three practical ways to think about upgrades:

Start With Heat Loss, Not Gadgets

Loft insulation, draught-proofing and sorting cold spots often improve comfort quickly. They're also the kind of work that tends to pay off regardless of what you do later.

Use Natural "Change Points"

Big upgrades feel easier when they line up with something you were doing anyway - replacing a boiler, renovating, or reviewing your mortgage.

Get Proper Advice Before Spending Big

One home's easy win is another home's headache. The right option depends on the property type, how it's used, and what you can realistically afford.

Landlords: New Rules Are

Moving Into Place

For landlords, the Warm Homes Plan sits alongside firming proposals on minimum standards in the private rented sector.

A government response document^[2] sets out the shape of what's coming:

- Rented homes in scope will need to meet a dual-metric standard using the new EPC measures: a primary requirement based on fabric performance, plus a secondary requirement based on either smart readiness or the heating system (landlords choose the route).
- Landlords will be required to invest up to a £10,000 maximum per property over a 10-year period to reach the standard (the cost cap).
- The accompanying impact assessment estimates an average spend of £5,400 per property to meet the standard.
- There's also a Property Value Adjustment approach for lower-value homes (for properties below £100,000, the maximum spend requirement is set at 10% of the property value rather than the full £10,000).
- The target date given for compliance (for tenancies in scope) is 1 October 2030.

That gives landlords a planning window - but it's not one to leave to the last minute. Late demand can mean higher costs and longer lead times. The upside is that early, staged improvements



are easier to budget, and they can reduce complaints and voids in the meantime.

There are still live debates here. Landlords worry about affordability, practicality in harder-to-treat homes, and whether there will be enough qualified installers. On the other side, the case for action is simple: the least efficient homes are often the most expensive to heat and the most uncomfortable to live in.

What To Do Next

If you're a homeowner: understand where your home loses heat, prioritise upgrades that improve comfort, and time bigger decisions around moments you'd be spending anyway.

If you're a landlord, treat 2030 as a real deadline, not a distant headline. Start by checking EPCs across your portfolio, identifying the worst performers, and costing out sensible "fabric first" improvements before you get forced into rushed decisions.

If you'd like to talk through how energy improvements could affect your borrowing, monthly outgoings, or longer-term plans, a mortgage adviser can help you weigh up the options.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Source Data

[1] GOV.UK - Families to save in biggest home upgrade plan in British history - Department for Energy Security and Net Zero

[2] GOV.UK (PDF) - Improving the energy performance of privately rented homes: government response - Department for Energy Security and Net Zero

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.

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