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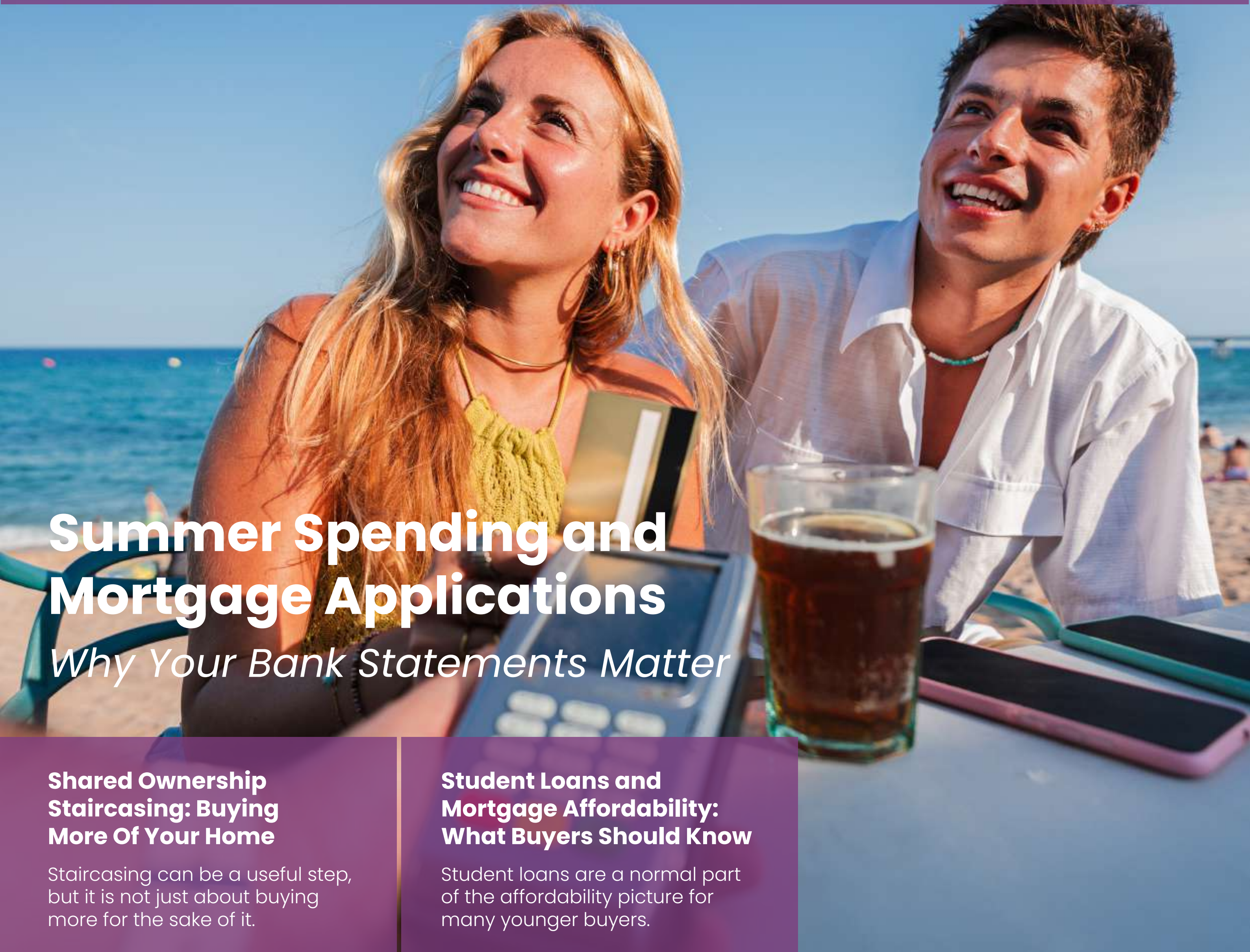

Summer Spending and Mortgage Applications

Why Your Bank Statements Matter

Shared Ownership Staircasing: Buying More Of Your Home

Staircasing can be a useful step, but it is not just about buying more for the sake of it.

Student Loans and Mortgage Affordability: What Buyers Should Know

Student loans are a normal part of the affordability picture for many younger buyers.

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Featured **This Month**

As summer continues, August is a good time to focus on the practical details that can affect your home and mortgage plans.

This month we cover heatwave-proofing, summer spending, student loans, shared ownership staircasing and pet policies for landlords.

Working **With Us**

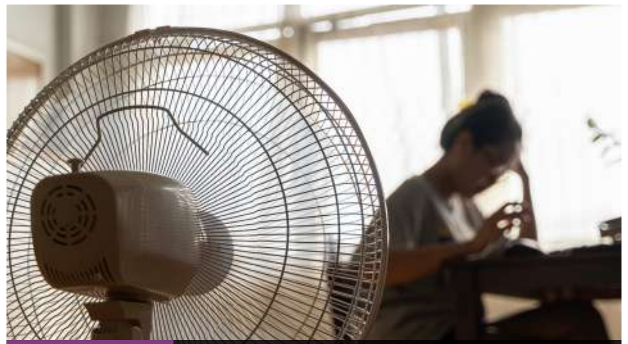
Welcome to our monthly newsletter! With over 30 years' experience in mortgages and protection, we offer whole-of-market guidance to help you make confident financial decisions. Our personalised advice and ongoing support are here to ease your stress and keep you informed as your needs evolve.

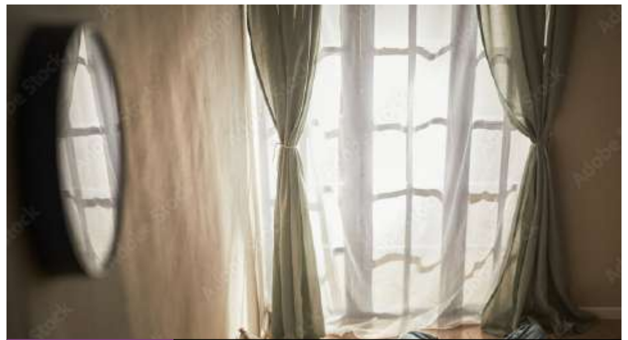
If you have any queries, please don't hesitate to contact us.

Summer Spending and Mortgage Applications: Your Bank Statements

August can be an expensive month. Holidays, childcare, days out, weddings, festivals and back-to-school costs can all land close together.

Read more on **page 10**





Heatwave-Proofing Your Home:

Small Changes That Make Rooms More Liveable

A hot spell can change how a home feels very quickly. The bedroom that is normally comfortable suddenly feels stuffy at midnight. The kitchen warms up after one meal. Loft rooms, conservatories and south-facing spaces can become difficult to use for large parts of the day.

This summer has already shown why overheating is becoming a more practical homeowner issue. During the June 2026 heatwave, the Met Office reported new provisional June temperature records across parts of the UK, including very warm overnight temperatures that gave some homes little chance to cool down properly[1].

The good news is that heatwave-proofing a home does not always mean installing expensive air conditioning. Small changes to shading, ventilation, layout and daily habits can make rooms feel much more manageable.

Stop Heat Before It Gets In

The simplest rule is also the easiest to forget: it is usually better to keep heat out than try to cool the room down afterwards.

During the hottest part of the day, close curtains, blinds or shutters on windows that get direct sun. This is especially useful for south-facing and west-facing rooms, where afternoon and evening sun can build up heat just as people are trying to relax or sleep.

Energy Saving Trust advises closing windows and curtains during the day to keep heat out, then opening windows at night or early morning when the air outside is cooler. It can feel odd to close a window on a hot day, but if the outside air is warmer than the room, leaving it open may simply bring more heat inside.

If you have roof windows, large patio doors or a glass-heavy extension, shading becomes even more important. Roof lights can let in a surprising amount of heat, and rooms with large areas of glass can behave a bit like a greenhouse. External shading, awnings or even temporary fabric shading can all help reduce the amount of sun hitting the glass before it warms the room.

Use Cooler Air At The Right Time

Ventilation works best when there is actually cooler air to bring in.

In the early morning, late evening or overnight, open windows on different sides of the home if it is safe to do so. This can create a cross-breeze and help move trapped warm air out. Internal doors can also make a difference. Leaving them open during cooler periods may allow air to move through the property more freely.

During the day, the opposite may be more useful. Keep hot rooms closed off where possible. If one bedroom gets the worst of the afternoon sun, closing the door can stop some of that heat spreading into the hallway or nearby rooms.

This is particularly helpful in homes where one space overheats more than the rest. A loft room, box bedroom or glass extension may need a different routine from the cooler side of the house.

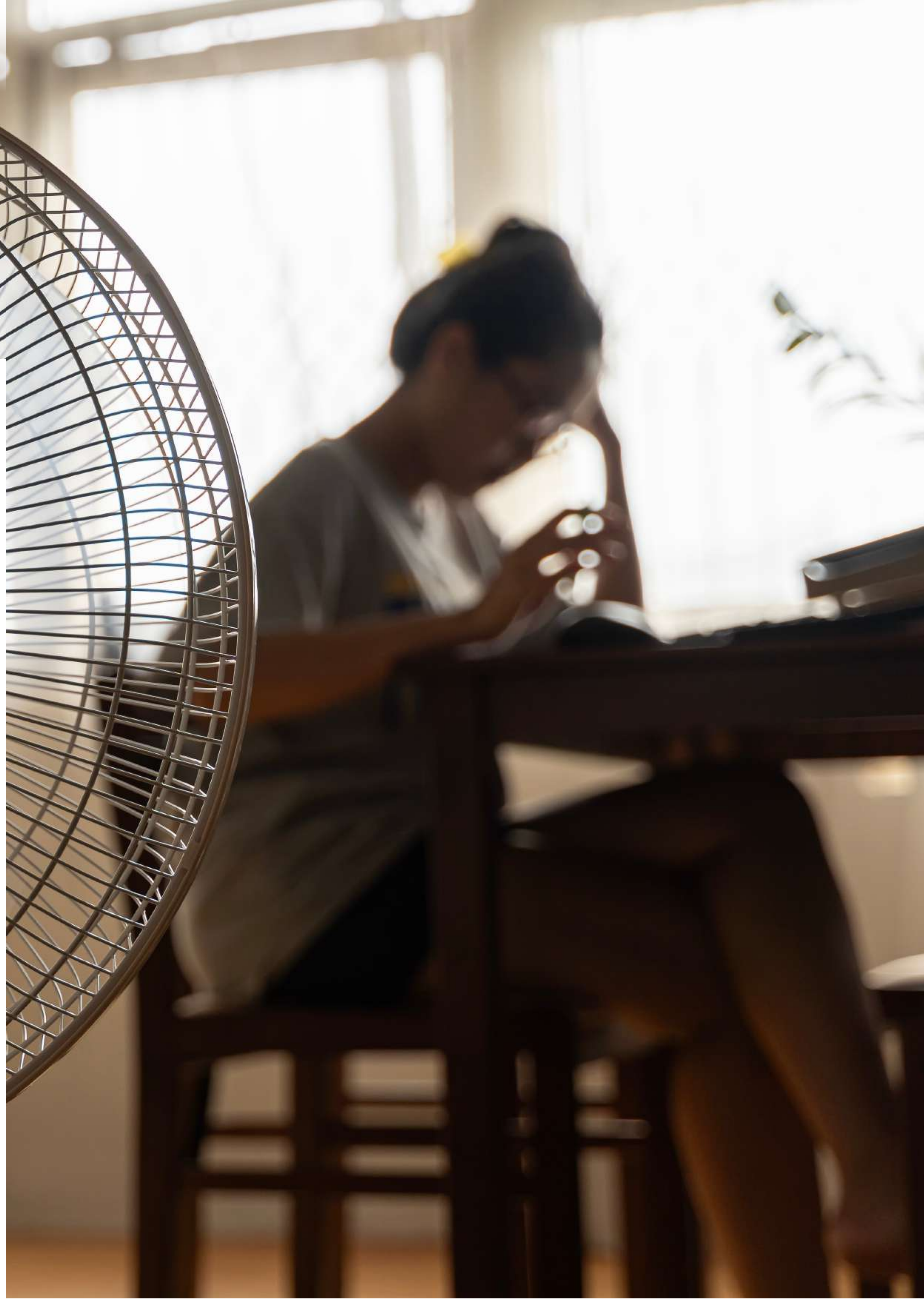
Fans Help People, Not Rooms

A fan can make a hot room feel much more bearable, but it is worth understanding what it is doing. Fans do not usually lower the temperature of the room itself. They move air across your skin, which helps you feel cooler. That still makes them useful.

Fans are generally the cheapest cooling appliance to run, while portable air conditioning units can cost much more to use over a 24-hour period.

For everyday use, a simple fan may be enough, especially if it is used in the room you are actually sitting or sleeping in. Positioning also matters. A fan near an open window in the evening can help move cooler air through the room. During the day, it may be more useful pointed towards the people in the room rather than left running in an empty space.

If you are using a portable air conditioning unit, make sure it suits the room size and that the exhaust pipe is properly sealed where it leaves the window. Otherwise, warm air can leak back in and make the unit work harder.



Focus On The Rooms That Cause The Most Problems

Not every part of the home needs the same treatment. Start with the rooms that affect daily life most.

Bedrooms are usually the priority. If a room is too hot to sleep in, look at blackout blinds, lined curtains, external shading, lighter bedding and whether the windows can be opened safely at night. If the room has a roof window, it may need specialist shading because heat can build quickly under the roof.

Kitchens are another common problem area. Ovens, hobs, dishwashers and tumble dryers all add heat. On very hot days, using smaller appliances, cooking earlier, choosing cold meals or running appliances later in the evening can help keep the room more comfortable.

Living rooms with large windows may benefit from layered shading. A curtain or blind inside the room can help, but shading the outside of the glass often reduces heat more effectively. Even a temporary sail shade or awning can make a noticeable difference where patio doors or bifolds get direct sun.

Think Longer Term If The Same Rooms Overheat Every Year

If the same room becomes uncomfortable every summer, it may be worth looking beyond quick fixes.

Insulation is often thought of as a winter improvement, but it can also help slow heat entering the home in summer. Energy Saving Trust compares insulation to a thermal mug: it slows heat movement, helping homes stay warmer in winter and cooler in summer[2].

Solar film, shutters, awnings and better blinds can also help, particularly for windows that receive strong sunlight. These are not always cheap, so it makes sense to prioritise the rooms that cause the biggest problem. A main bedroom, home office or family living area may deserve attention before less-used spaces.

Planting can also help over time. Trees, climbers, pergolas and shaded seating areas can reduce direct sun around parts of the home and make outdoor space easier to use during hot spells. This is not an instant fix, but it can make the property feel more comfortable over future summers.

A More Comfortable Home, Not a Perfect One

Most UK homes were not designed with repeated extreme heat in mind. That means a completely cool home may not be realistic during a heatwave, especially in upstairs rooms or properties with lots of glass.

The aim is to make the home more liveable. Keeping direct sun out, using cooler night air, choosing fans carefully and focusing on the worst rooms can all help. The small habits matter: closing curtains before the room heats up, avoiding the oven at the hottest point of the day, and opening windows when the air outside finally cools.

If you are already planning home improvements, overheating is worth adding to the list of things to think about. A room that feels bright and spacious in spring can feel very different in a heatwave. A few practical changes now may make the next hot spell much easier to live with.

Source Data

[1] Met Office, June 2026 Heatwave: A Recap Of The Temperature Records,

[2] Energy Saving Trust, How To Keep Your Home Cool In Hot Weather,

Student Loans and Mortgage Affordability

What Buyers Should Know

Student loans are a normal part of the affordability picture for many younger buyers and graduates. They do not usually stop someone getting a mortgage, but they can affect how much a lender thinks is affordable each month.

The point to understand is that lenders are usually more interested in the monthly repayment than the total student loan balance. A student loan is not assessed in quite the same way as a credit card, personal loan or car finance agreement.

Student Loans Are Different From Other Borrowing
A student loan can look large on paper, especially for graduates who have only been working for a few years. But mortgage lenders do not usually treat the full balance in the same way as a standard debt.

A personal loan has a fixed balance, a fixed monthly payment and a set repayment term. A student loan works differently. Repayments are usually linked to income and are taken through payroll once earnings pass the relevant threshold. That means the payment can change as income changes.

MoneySavingExpert explains that student loans can affect mortgage affordability, but lenders generally focus on the monthly repayment rather than the full balance owed[1].

So, if someone has a student loan balance of tens of thousands of pounds, that does not automatically mean they will be treated like someone with tens of thousands of pounds of personal debt.

Why The Monthly Deduction Matters
Mortgage affordability is based on what is left in your budget after regular commitments.

If your student loan repayment is deducted from your payslip, it reduces your take-home pay. That can reduce the amount a lender feels comfortable offering, because there is slightly less income available each month to support the mortgage payment.

This may matter more if affordability is already close. For example, a buyer with a small deposit, other credit commitments, childcare costs or one income may feel the effect more than someone with fewer monthly outgoings.

The key point is that a student loan is part of the calculation, not the whole decision. A lender will usually look at the wider picture, including income, deposit, credit history, spending, existing commitments and the type of mortgage being applied for.

Does A Student Loan Affect Your Credit Score?
Student loans are not usually shown on your credit file in the same way as credit cards, overdrafts or personal loans.

That means the balance itself does not usually appear as a normal consumer debt reducing your credit score. But the repayment can still matter because it affects income and affordability.

For employed applicants, the deduction may show on payslips. For self-employed applicants, student loan repayments may be dealt with through the tax return, so the paperwork can look slightly different.

Either way, it is best to include the student loan accurately from the start. If a lender sees the deduction later, it can create extra questions or slow the application down.

When Student Loans May Matter More
A student loan repayment may have more impact if the buyer is already near the top of what they can borrow.

This could be the case if the deposit is small, there are other credit commitments, the buyer is purchasing alone, childcare or travel costs are high, or income includes bonuses, overtime or commission.

It may matter less where income is stronger, other commitments are low, or the buyer is not borrowing close to the maximum available.

The important thing is not to assume either way. A student loan does not automatically cause a problem, but it should still be included in the affordability conversation.

A Broker Can Help Put the Numbers In Context
Student loans are one of those areas where the headline figure can look more significant than the practical monthly impact. A broker can help explain how different lenders may view the repayment, whether it is likely to affect affordability and what documents may be needed. This can be useful if you are buying with a small deposit, applying on one income, recently graduated, self-employed, or already close to your preferred borrowing level.

They can also help you understand the difference between what you might be able to borrow and what feels comfortable to repay each month.

The Main Point For Buyers
A student loan does not usually rule someone out of getting a mortgage. Many buyers with student loans are still able to purchase homes.

The monthly repayment is usually what matters most. It sits alongside the rest of the affordability picture: income, deposit, credit commitments, household spending and the mortgage term.

If you are planning to buy, it is worth getting a clear view of your take-home pay and regular commitments before relying too heavily on a maximum borrowing figure. The more accurate the picture at the start, the easier it is to search within a budget that still feels manageable after completion.

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

Source Data
[1] MoneySavingExpert, Will A Student Loan Affect Your Ability To Get A Mortgage?

Shared Ownership Staircasing

Buying More of Your Home

If you already own a shared ownership home, staircasing is probably not a new concept. It is usually explained when you first buy: you own one share of the property, pay rent on the remaining share, and can look at buying more later.

The bigger question is what happens when "later" becomes now.

Perhaps your income has improved. Perhaps your rent has increased. Perhaps you have built up savings, or you simply want to understand whether owning a larger share would put you in a stronger position. Staircasing can be a useful step, but it is not just about buying more for the sake of it. The mortgage, rent, valuation, fees and lease rules all need to be looked at together.

Start With The Reason For Staircasing
Before looking at percentages, it helps to be clear on why you are considering it.

Some shared owners staircase because they want to reduce the rent paid on the unowned share. Others want to build more equity, move closer to full ownership, or make the property easier to sell later. Some are prompted by a change in circumstances, such as a pay rise, a partner moving in, or savings becoming available.

There is not one "right" reason. But the reason matters because it affects how you judge the outcome.

If the aim is to reduce monthly costs, the key question is whether the rent saving is greater than the extra mortgage payment and costs. If the aim is long-term ownership, the monthly cost may matter less than the share being gained. If you may move in the next year or two, the fees and process may need closer thought.

Check What Your Lease Allows
Shared ownership leases do not all work in exactly the same way.

GOV.UK says shared owners can usually buy shares of 10% or more at any time, although some older leases only allow shares of 25% or more. Some newer leases may allow shares of 5% or more. For homes bought on or after 1 April 2021, some shared owners may also be able to buy 1% shares each year for the first 15 years, depending on the terms of the home[1].

That means the first practical step is to check your own lease or ask your housing association or landlord what applies to your property.

You will want to know:

- the minimum extra share you can buy
- whether there is a maximum share you can own
- whether you can staircase to 100%
- what fees the landlord charges
- what valuation process is required
- whether there are any resale restrictions

It is worth checking this before paying for a valuation or applying for extra borrowing, because the lease sets the boundaries for what you can actually do.

The Valuation Can Change The Numbers
When you staircase, the cost of the extra share is based on the current value of the property, not the price you paid when you first bought.

If your home has increased in value, the share you want to buy will usually cost more. If values have fallen, the share may cost less. This is why staircasing can feel different depending on local market conditions and how long you have owned the property.

For shares of 5% or more, GOV.UK says a RICS-registered surveyor valuation is usually needed. The purchase normally has to complete within three months of the valuation date, otherwise a new valuation may be required[1].

That timing matters. If you are not ready with the mortgage, deposit contribution, legal work or paperwork, the process can take longer than expected and the valuation may need updating.

Look At The Mortgage And Rent Together
The key calculation is not just "how much does the extra share cost?" It is "what does this do to my monthly position?"

Buying more shares usually means borrowing more, unless you are using savings. That can increase your mortgage payment. At the same time, the rent on the unowned share should reduce because the landlord owns less of the property.

The final result depends on:

- the size of the extra share
- the current property valuation
- the mortgage rate available
- how much rent remains afterwards
- the mortgage term
- fees and legal costs
- whether you use savings or extra borrowing

For some people, staircasing may increase the monthly cost but build ownership faster. For others, the rent reduction may help offset the mortgage increase. In some cases, the difference may be small, but the long-term ownership position improves.

This is where it's important to be realistic: staircasing is not automatically cheaper month to month. It is a trade-off between higher ownership, mortgage borrowing, rent reduction and fees.

Fees Can Make Small Shares Less Straightforward
The cost of the share is only part of the decision. Staircasing can involve valuation fees, legal fees, mortgage costs and landlord administration fees. GOV.UK says landlords may charge an administration fee when a shared owner buys a share of 5% or more, and that this can vary from around £150 to around £500[1].

These costs matter more if you are buying a smaller extra share. A 5% or 10% staircase may feel manageable, but the fees still need to be weighed against the rent saving and long-term benefit.

This does not mean smaller staircasing steps are not worthwhile. It simply means the full cost should be part of the calculation, not an afterthought.

Home Improvements May Need Extra Care
If you have made improvements to the property, check how they are treated before you start.

GOV.UK says that where improvements affect the value, the valuation must show both the current market value and the unimproved value. If the landlord gave written permission for the improvements, the extra share price is based on the unimproved value. If permission was not obtained, the price may be based on the current market value instead[1].

This can matter if you have upgraded the kitchen, improved the garden, added fitted storage or carried out larger works. The issue is not just whether the home is worth more, but whether the right permissions and records are in place.

Staircasing Is Not The Only Route To Review
For some shared owners, the standard route is to buy another share through the usual staircasing process. For others, it may be worth looking at whether a different mortgage structure could help them move towards full ownership.

In June 2026, Mortgage Solutions reported that Gen H and Just Mortgages had launched a tool designed to help shared ownership customers explore a possible pathway to full ownership. The article said the tool looks at how a part-and-part mortgage could allow some shared ownership customers to buy out the housing association's share, depending on affordability and criteria[2].

That kind of option will not suit everyone. But it shows that shared ownership is not always a one-track decision. If your aim is to own more of the property, it may be worth reviewing both the staircasing route and any wider mortgage options that may be available.

The Main Question Is Whether It Works Now
Staircasing can be a good step for shared owners who want to increase their stake in the property. But it needs to work in the real world, not just on paper.

Before starting, it is worth asking:

- what share can I actually buy under my lease?
- what is the home likely to be valued at now?
- how much would the extra share cost?
- what would happen to my rent?
- how much would the new mortgage payment be?
- what fees will I need to pay?
- am I planning to stay long enough for this to make sense?
- does this help my longer-term plan?

A broker can help explain how the extra borrowing may work, what lenders may consider affordable, and whether staircasing fits your current circumstances.

For shared ownership homeowners, the question is not usually whether staircasing exists. It is whether the timing, cost and monthly figures make it the right next step.

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

Source Data
[1] GOV.UK, Shared Ownership Homes: Buying, Improving And Selling - Buying More Shares

[2] Mortgage Solutions, Gen H And Just Mortgages Partner On Full Ownership Pathway For Shared Ownership Clients,

Summer Spending and Mortgage Applications

Why Your Bank Statements Matter

August can be an expensive month. Holidays, childcare, days out, weddings, festivals and back-to-school costs can all land close together. For most households, that is normal summer life. But if you are planning to apply for a mortgage or remortgage soon, it is worth remembering that your recent bank statements may form part of the picture lenders look at.

That does not mean every takeaway, train fare or holiday payment is a problem. Lenders are not usually looking for a perfect, joyless bank account. They are trying to understand whether the mortgage looks affordable alongside the way money actually comes in and goes out.

Why Lenders Look At Bank Statements
A mortgage application is not only about income. Lenders also want to understand regular commitments, everyday spending and whether your finances look stable enough to support the loan.

In practice, bank statements can help show:
- your salary or regular income coming in
- rent or existing mortgage payments going out
- credit card, loan or car finance payments
- childcare costs
- subscriptions and household bills
- overdraft use
- gambling or high-risk spending
- whether payments are being missed or bounced

Most of this is about pattern rather than perfection. One expensive weekend is unlikely to tell the full story. Repeated missed payments, frequent overdraft use or heavy short-term borrowing may raise more questions.

Summer Costs Can Distort the Picture
The problem with applying just after summer is that your bank statements may not reflect an ordinary few months.

A family holiday might mean flights, hotels, eating out and travel money all appearing close together. Parents may have extra childcare costs during the school holidays. Younger buyers might have festivals, weddings, hen or stag weekends, or a deposit paid for a future trip.

None of that is unusual. But it can make the account look busier or tighter than it would at another time of year.

This is one reason it can help to think ahead if you know a mortgage application is coming. If August has been unusually expensive, a broker can help explain what lenders may ask and whether it is better to wait until a more typical month's statements are available.

Normal Spending Is Not the Same As a Warning Sign
Lenders know people spend money. They are not expecting every applicant to live on the bare minimum.

Normal spending might include:
- food shopping
- fuel or transport
- meals out
- holidays
- subscriptions
- childcare
- gifts
- regular savings

These are not automatically bad. In fact, regular savings can show good habits.

The things that may need more explanation are usually different. For example:
- missed payments
- unpaid direct debits
- regular use of an overdraft
- large unexplained transfers
- high credit card balances
- new loans or finance agreements
- gambling transactions
- borrowing from friends or family to cover normal bills

A single issue does not always mean a mortgage is impossible. But it may affect which lenders are suitable, how the application is presented, or whether it is worth taking some time to tidy things up first.

Be Careful With New Credit
Summer spending can sometimes lead people to use extra credit. That might mean putting a holiday on a credit card, taking out store finance for furniture, using buy-now-pay-later, or arranging a personal loan.

The issue is not only the balance. It is the monthly commitment. When lenders assess affordability, they usually look at what you are already committed to paying each month. A new car finance agreement, personal loan or credit card balance can reduce the amount available for the mortgage. Even if the payment feels manageable to you, it still forms part of the lender's calculation.

This can be especially important for first-time buyers. Buying a home already comes with costs beyond the deposit, including moving costs, legal fees, surveys, insurance and the first few months of settling into the property. Taking on extra credit just before applying can make an already tight budget harder to evidence.

What To Do Before Applying
If you are hoping to apply for a mortgage in the autumn, late summer is a good time to get organised.

A few practical steps can help:
- avoid taking out new credit unless it is necessary
- keep up with all regular payments
- reduce overdraft use where possible
- check your credit file for errors
- make sure your address is correct across accounts
- keep savings in your own name where possible
- avoid moving large sums around without a clear reason
- keep evidence for gifted deposits or large transfers
- review subscriptions and unused commitments

This is not about trying to create an unrealistic version of your finances. It is about making sure the application reflects your position clearly.

If a relative is helping with a deposit, keep a record of where the money came from. If you have recently paid for a wedding, holiday or major repair, be ready to explain it. If your spending has now returned to normal, that may be helpful context.

Why A Broker Can Help
Different lenders take different approaches to affordability. One lender may be more cautious about certain types of spending or income, while another may take a more flexible view.

A broker can help explain how lenders may assess your situation, what documents are likely to be needed and whether any recent spending could cause questions. This can be particularly useful if your circumstances are not completely straightforward, such as variable income, self-employment, recent credit use, childcare costs or a gifted deposit.

The aim is not to hide spending. It is to understand how your finances may look to a lender before the application is submitted.

A Little Preparation Can Avoid Delays
Summer spending does not automatically damage a mortgage application. Lenders know life happens, and a busy bank statement is not unusual.

But if you are planning to buy, move or remortgage soon, your recent financial behaviour can matter. Taking a bit of time to check your statements, reduce unnecessary commitments and avoid new borrowing may make the process smoother.

The best approach is to prepare early, be honest about your position and get advice if anything looks unclear. That way, your application has a better chance of reflecting your real affordability, not just one unusually expensive summer.

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

Pets in Lets:

How Landlords Can Set a Fair Policy

Pets have become one of the more practical questions for landlords under the Renters' Rights Act. The issue is not simply whether a landlord personally likes the idea of pets in a rental property. It is whether they have a clear, fair and reasonable way to deal with requests.

From 1 May 2026, the main Renters' Rights Act reforms began to take effect in the private rented sector. NRLA guidance says tenants now have stronger rights around requesting pets, and landlords will need reasonable grounds if they refuse a request[1].

That does not mean every property has to accept every pet. It does mean landlords may need to think more carefully about how decisions are made and recorded.

Start With The Property, Not A Blanket Rule
A blanket "no pets" approach may be harder to justify under the new rules. A better starting point is the property itself.

Some homes are more suitable for pets than others. A ground-floor flat with direct garden access is different from a small upper-floor flat with communal hallways. A house with hard flooring may carry different risks from one with new carpets throughout. Leasehold flats may also have building rules that restrict animals in the block.

The question is not only "do I allow pets?" It is "would this particular pet be suitable for this particular property?"

A landlord might reasonably consider:

- the size and type of property
- whether there is outdoor space
- flooring and furnishings
- leasehold or building restrictions
- the number and type of pets requested
- whether the pet is suitable for the layout
- whether there are shared entrances or communal areas

This makes the decision more practical and easier to explain.

Put The Request Process In Writing
A clear process helps both sides. Rather than dealing with pet requests informally by text or phone, landlords may want a written process. This could ask the tenant to provide basic details such as the type of pet, breed or size where relevant, age, whether it is already owned, and how it will be cared for at the property.

This is not about making the process difficult. It is about having enough information to make a sensible decision.

Keeping a written record also matters. If a request is accepted, the agreement should be recorded clearly. If it is refused, the landlord should be able to explain why the refusal is reasonable and linked to the property or circumstances.

Think About Conditions, Not Just Yes Or No
In some cases, the answer may not need to be a flat yes or no. A landlord may be able to agree to a pet with reasonable conditions.

For example, this might include:

- the tenant keeping the property clean and free from pet damage
- any damage being repaired at the tenant's cost, where appropriate
- carpets or flooring being professionally cleaned at the end of the tenancy
- the pet not causing nuisance to neighbours
- the tenant following building or leasehold rules
- updated inventory notes before the pet moves in

The conditions should be fair and realistic. They should also be written clearly so there is less room for misunderstanding later.

Check Insurance And Lease Restrictions
Before agreeing to a pet, landlords should check whether there are any restrictions outside the tenancy itself.

Some leasehold properties have rules about animals in the building. These may come from the freeholder, management company or head lease. If those rules prevent pets, the landlord may not be able to agree even if they personally would.

Insurance is another point to check. Landlords should make sure their policy still provides appropriate cover if a tenant keeps a pet at the property. Some policies may have exclusions or conditions around pet damage.

This is one of those checks that is better made before saying yes, not after a problem appears.

Keep The Inventory Detailed
A strong inventory becomes even more useful where pets are involved.

Before a pet is agreed, landlords may want updated photographs and clear notes on flooring, doors, skirting boards, gardens, furniture and any existing wear. This protects both landlord and tenant because it makes the starting position clear.

At the end of the tenancy, it is much easier to deal with damage or cleaning issues if there is proper evidence of the condition at the start.

This does not need to be heavy-handed. It is simply good property management.

A Fair Policy Can Protect Everyone
The direction of travel is clear: tenants are being given more ability to request pets, and landlords are expected to consider those requests properly.

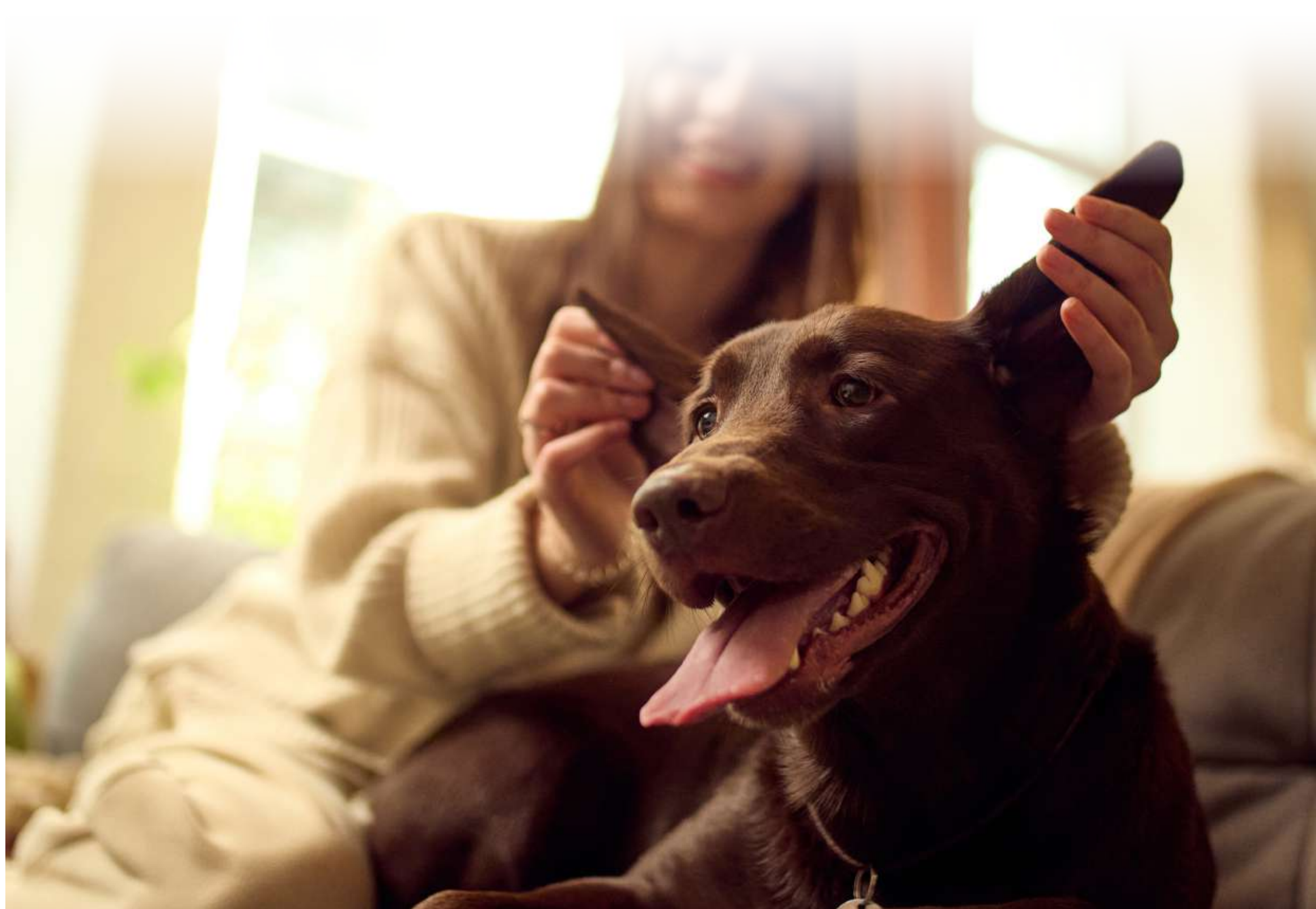
For landlords, the safest approach is to move away from blanket rules and towards a clear process. Look at the property, ask for relevant details, check the lease and insurance position, record the decision, and set fair conditions where needed.

A well-managed pet policy can help landlords stay compliant while still protecting the property. It also gives tenants a clearer answer, which can reduce disputes and misunderstandings later.

Buy-to-let mortgages are not usually regulated by the Financial Conduct Authority.

Source Data

[1] NRLA, The Renters' Rights Act: Everything You Need To Know,



Need a Hand with Your Mortgage Plans?
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