**A Sustainable Future: An Introduction To Green Mortgages**

In our day-to-day lives, we are constantly striving to change our habits to protect the environment and contribute to saving the planet. This commitment extends to the mortgage industry, where a new type of mortgage, known as a green mortgage, has emerged. In this blog, we will delve into the details of this innovative mortgage product.

**What is a green mortgage?**

A green mortgage is similar to a regular mortgage, but you can receive benefits for owning an energy-efficient house. To qualify for a green mortgage, your home must have good insulation in the floors, walls, and roof to effectively trap heat, double-glazed windows, and energy-efficient lighting and electrical appliances. With these features, you can save money on your monthly energy bills. Most lenders will offer a better interest rate if the property is energy efficient.

**How can I get a green mortgage?**

In order to qualify for a green mortgage, your house will need to have an Energy Performance Certificate (EPC) rating. The EPC rating measures the energy efficiency of a property, with an A rating indicating high efficiency. To be eligible for a green mortgage, your house must have either an A or B rating on the EPC chart. If you're interested in exploring green mortgage options, please feel free to reach out to our team for an appointment. We can guide you through the process and help you find the most suitable green mortgage for your needs.

**Can I remortgage from a regular mortgage to a green mortgage?**

If you are looking to remortgage your house and are looking to upgrade your house to be more energy efficient and sustainable you can remortgage and change your mortgage over to a green mortgage. This is only available from a few lenders. The most suitable way to sort out a remortgage would be to contact one of our advisers so you can get the support needed.

**Would having energy-efficient upgrades increase my house value?**

Making energy-efficient upgrades to your house can increase its value. People understand that these upgrades can help reduce their energy bills, leading to an increase in the value of the house.

**How can I find the most suitable green mortgage?**

To find the most suitable mortgage, make sure to schedule an appointment with one of our representatives. We provide personalised care and ensure that you can access the most suitable mortgage.

**We’re here to help you:**

Navigating the process of determining your eligibility for a green mortgage can feel overwhelming, but we’re here to make it simple. Our team is ready to provide personalised advice tailored specifically to your financial and sustainability goals, ensuring you receive the most suitable guidance possible.

Reach out to us today to explore your options and schedule a no-obligation consultation. Together, we'll work to find the ideal mortgage solution for your unique situation and help you take confident steps towards a greener, more energy-efficient home.

Please remember: YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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