**A Sustainable Future: Exploring Your Questions About Buy-to-Let Green Mortgages**

Are you interested in learning more about green mortgages? This article addresses common questions such as whether you can obtain a buy-to-let green mortgage, the significance of EPC ratings, government incentives for green mortgages, and identifying suitable eco-friendly upgrades for your home.

**Can I get a buy-to-let green mortgage?**

Some lenders offer specific schemes for individuals looking to invest in buy-to-let properties with a green mortgage. Barclays is one of the main lenders that has introduced a buy-to-let green mortgage. This mortgage offers a lower interest rate for newly built houses that have an A or B rating on the Energy Performance Certificate (EPC) for those interested in buy-to-let. To explore the option of entering the buy-to-let market with a green mortgage, it's recommended to contact us and discuss the available options.

**What is an EPC Rating?**

An Energy Performance Certificate (EPC) rating is crucial for qualifying for a green mortgage. The EPC rating is conducted by an accredited assessor who grades properties from A (most energy-efficient) to G (very low energy performance). To be eligible for a green mortgage, your property must have an EPC rating of A or B. This rating is valid for 10 years. The EPC also provides recommendations on estimated energy bills for the property, compared to the costs with energy-efficient systems.

**Are there any government incentives for green mortgages?**In May 2023, the Government pledged £4.1 million to green finance projects aimed at helping homeowners make their homes more energy efficient1. This funding was provided to encourage the promotion of green mortgages with lower interest rates, making them more attractive. The aim is to promote more eco-friendly homes by facilitating improvements such as loft insulation and double glazing, potentially saving homeowners up to £460 on their energy bills every year.

In addition to green mortgages, the government offers a programme called the Green Deal to assist homeowners in finding the most suitable way to finance energy-saving improvements to their homes when looking to remortgage and upgrade their houses2.

**How do I know If my house is suitable for eco-friendly upgrades?**

Most homes are suitable for eco-friendly upgrades that can save money on energy bills. Consulting an energy efficiency expert is the right way to determine suitable upgrades.

**Is a green buy-to-let mortgage the most suitable option?**

When looking for a house for a buy-to-let, it might be tempting to opt for a green buy-to-let mortgage. However, this may not always be the right deal. It's worth considering all options when purchasing a property, as some may be more suitable than others. For instance, a lender may offer a lower interest rate for a green buy-to-let mortgage, but the cost of making the necessary improvements to the house to qualify for the mortgage could be more than a regular mortgage.

**How can I find the right green buy-to-let 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.

[PLEASE ADD YOUR BROKER FEE DISCLOSURE HERE]

1. Gov. uk (2024) *Mortgage rate cut for energy efficient homes under government-backed trials*. (Accessed: 17th October) Available at:<https://www.gov.uk/government/news/mortgage-rate-cut-for-energy-efficient-homes-under-government-backed-trials>
2. Gov. uk (2024) *Green Deal: energy saving for your home (*Accessed: 17th October) Available at: <https://www.gov.uk/green-deal-energy-saving-measures>

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