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INSIDE
**PROPERTY
MATTERS**

April 2026



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Welcome

To the April 2026 quarterly issue of Inside Property Matters.

Inside this issue we look at buying a leasehold property, spring energy-saving tips for our home, questions buyers should ask during

viewings, and how to reduce the stress of the home-buying journey.

A complete list of the articles appears opposite.

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What happens on completion day?

Everything you need to know about the final step in buying your home

Completion day is the final and most thrilling stage in the home-buying process. It marks the moment when ownership of the property officially passes from the seller to the buyer, allowing you to collect your keys and move into your new home.

While you focus on loading the removals van, much essential work happens behind the scenes to ensure everything is properly finalised. Knowing exactly what takes place can help you plan your day and keep things running smoothly.

Your legal representative handles the heavy lifting on completion day by confirming the transaction and managing the final paperwork. They perform their final checks, ensure all mortgage conditions are satisfied, and transfer the purchase funds via the banking system to the seller.

Once the seller's legal team receives the funds, they confirm the completion and authorise the estate agent to release the keys. You will then be notified that you can finally move into your new property.

Timing and the property chain

Completion generally occurs between seven and 28 days after exchanging contracts. If



you are purchasing a property without being part of a chain, completion will typically occur in the late morning, provided all payments go through smoothly.

However, if you are in a property chain, the timing of your seller's key release depends entirely on how many parties are involved. Funds must transfer securely from the bottom of the chain to the top, which means a fourth buyer might not receive their keys until early afternoon.

Many buyers ask about the difference between exchanging contracts and completing. Exchanging contracts involves both parties signing identical documents, making the deal legally binding. Completion refers to the physical transfer of ownership.

Although it is possible to exchange and complete on the same day to speed things up, it can be extremely stressful. You won't be certain you're moving until the very last

minute, leaving you exposed to last-minute delays with no time to resolve them.

Preparing for your move

Although professionals handle the legal aspects, you still have key tasks to complete before moving day. Once your completion date is confirmed, you should promptly arrange your removal company and organise packing your belongings.

Make sure your funds are in the correct account and have your paperwork nearby. Remember to take accurate meter readings when leaving your old property and send them to your supplier. Repeat the process when you arrive at your new address.

Sometimes unforeseen issues occur during the transfer of funds. If the money transferred from your mortgage provider to your legal team does not reach the seller by the mid-afternoon deadline, you will need to wait until the next working day.

Delays in a lengthy property chain can also cause the entire process to grind to a halt. It is crucial to maintain regular communication with your legal representatives throughout the day to swiftly resolve minor issues before they develop into major obstacles. ●



First-time buyer schemes 2026

Discover first-time buyer schemes to help you buy a home

Getting onto the property ladder can feel really challenging, with saving for a deposit, rising house prices, and securing a mortgage being common concerns for many buyers. If saving for a deposit or finding the right home at an affordable price makes it difficult to buy on the open market, it is definitely worth exploring the government house-buying schemes currently available.

These initiatives are specifically designed to help people get onto the property ladder, usually supporting first-time buyers through lower deposit mortgages, discounts on homes, or shared ownership options, making it much easier to buy with a deposit of just 5%.

A new permanent mortgage guarantee scheme was launched in July 2025 to replace the previous temporary version. Working behind the scenes, this initiative encourages banks to offer 95% mortgages. You do not need to apply for it, and you may not even know whether your chosen bank offers it, as



many providers already offer 95% mortgages independently.

Whether a provider uses the scheme or not should not influence your decision. You should always compare options or use an independent, fee-free mortgage broker to find the best deal for your personal circumstances.

Building your deposit and sharing ownership

A Lifetime ISA is a dedicated account designed to strongly encourage people to save for their first home or retirement. You can save up to £4,000 each year, and the government will generously top this amount up with a 25% bonus. This makes it one of the most popular and accessible government schemes for buying a house, providing a substantial boost to your deposit even before you start looking at properties.

To open a Lifetime ISA, you must be aged 18 or over but under 40. Additionally, you must either be a UK resident, a member of the armed forces or a crown servant (such as diplomatic or overseas Civil Service), or the spouse or registered civil partner of a crown servant, even if you live outside the UK.

Shared ownership enables eligible buyers to obtain a specialised mortgage to purchase a share of a property, usually between 10% and 75%, and pay rent on the remaining share to the housing association or private developer that owns the building.

Buying becomes much more affordable because you are only purchasing a share of the property, meaning your deposit can be as low as 5% of that specific share's price rather than the entire property value.

You should be aware that these properties are usually leasehold, and you may have to pay a monthly service charge and contribute to maintenance fees for major building works.

Exploring local discounts and new builds

The First Homes scheme offers first-time buyers the chance to purchase a newly built home with a discount of at least 30%. This scheme is exclusively available to first-time buyers in England purchasing a new property, and applicants must have a household income of less than £80,000, or £90,000 when buying in London.

The scheme aims to assist people in getting onto the housing ladder in their local area, so eligibility criteria are set by the local authority and may vary across regions, often prioritising key workers.

If you dream of building your own property, the Help to Build scheme assists self- and custom builders in getting onto the housing ladder through lower deposit mortgages. When the build is finished, a government-backed loan becomes available to support your finances.

Furthermore, the Rent to Buy scheme allows you to rent a new-build home with the explicit aim of purchasing it later, providing a practical step for those needing time to build their financial resources.

Additional support for specific buyers

If you currently reside in a council house or flat, you might be eligible to purchase your home at a considerable discount under the Right to Buy scheme. The specific discount you get depends largely on your location, how long you've been a public tenant, and whether you live in a house or a flat. Similar beneficial property schemes are also available and active across Wales, Scotland, and Northern Ireland.

Furthermore, Home Ownership for people with long-term Disabilities is a specially tailored option that helps individuals with long-term disabilities buy a home through a shared ownership scheme. Navigating these various options can seem daunting at first, but understanding your choices is the vital first step.

Seeking professional mortgage advice will help you determine which government scheme best matches your personal financial circumstances and homeownership objectives. ●

How long does your new build warranty last?

Understanding new build warranties and what they mean for homeowners

A new build warranty provides buyers with complete peace of mind when purchasing a newly constructed property. With this valuable protection in place, you can be entirely confident that if something goes wrong, you are fully covered for repairs.

Developers are generally liable for any defects that are evident within the first two years of the warranty period. After this initial period, any major structural issues can be handled directly through your insurance provider.

Specialised insurance policy

A new-build warranty is a specialised insurance policy for buildings or structures that protects homeowners. It usually covers significant structural

faults for which the original housebuilder would be liable to repair.

While not a strict legal requirement, providing this guarantee is standard industry practice, and mortgage lenders nearly always insist that a new home has a valid warranty before agreeing to lend money.

Understanding the warranty timeframe

New build warranties typically last 10 years, although some providers may offer extended cover depending on your specific policy. The official warranty period begins precisely when your property sale is completed.

A standard new-build warranty is typically divided into two parts, each providing a different level of protection for the homeowner. You often

find comprehensive cover in the initial years, followed by protection limited to structural aspects in the later years.

Repairing any defects or issues

During the first two years of your new build warranty, the property developer is entirely responsible for repairing any defects or issues related to materials and overall workmanship. This comprehensive initial cover includes problems with the electrics, plumbing, or fixtures in your new home.

You should discuss these specific issues directly with your developer within this two-year period. Many builders offer their own two-year guarantee before the subsequent eight years of general insurance cover begin.

Navigating the later years

From the third year up to the 10-year mark, your insurance provider will cover any major structural defects instead of the original developer. Non-structural issues, such as minor cosmetic defects or minor workmanship problems, are no longer covered in this later phase.

If you find a serious problem, you need to make your claim directly to the warranty provider. Developers fully transfer responsibility after those first two years. The cover primarily focuses on the building's structural integrity and strict adherence to building regulations, rather than on aesthetic concerns or general wear and tear.

Ensures structural stability

The policy generally covers defects in workmanship during the first two years, including plumbing or electrical faults, as well as finishing errors such as poor-quality paintwork or uneven floors.

It also ensures structural stability, safeguarding you against cracks in load-bearing walls, foundation settlement, or roof-structure failure, as well as flaws in weatherproofing, such as inadequate damp-proofing or defective drainage.

Knowing what falls outside your policy

It is just as important to know what a new build warranty does not cover so you can set your expectations accordingly. Your policy will not cover normal settling, which includes minor cracks in plaster or non-structural walls, as well as cosmetic imperfections that do not compromise the building's structural integrity.

It also excludes general wear, damage caused by the homeowner, and issues resulting from a lack of

routine maintenance, such as inadequate heating and ventilation of the property. External issues, like ground movement from nearby excavation or severe weather effects, are also excluded.

Make a claim, act swiftly

If you decide to sell your home during the warranty period, the cover remains fully valid for the new owners because the policy is linked directly to the property itself. However, you must complete the proper documentation and a formal transfer to maintain this essential cover.

When you need to make a claim, act swiftly, as policies often have strict time limits for reporting various issues. Record problems carefully with clear photographs, detailed descriptions, and exact dates, then follow your provider's specific claims process. ●



Buying a leasehold property

What you need to know about leasehold rights, responsibilities, and costs



Buying a leasehold property means your new home comes with specific rights and responsibilities. There's nothing inherently wrong with purchasing a leasehold flat, as many people do so successfully, but you must fully understand

what the term entails and how it affects your ownership before you proceed.

Leasehold means you have bought a property with a long-term lease from the freeholder, often called the landlord. Leasehold properties are very common, usually in the form

of flats, and they account for about 19% of the housing stock in England.

When you purchase a leasehold property, you enter into a formal legal agreement with the freeholder. This document clearly states how many years you will own the

property, with typical leases lasting between 90 and 120 years, or sometimes as long as 999 years.

The freeholder owns the physical building and the land it stands on, while your contract details the legal rights and responsibilities of

both parties. The freeholder is generally responsible for maintaining communal areas such as the entrance hall, staircases, exterior walls, and the roof, although existing leaseholders sometimes assert the right to manage these areas themselves.

Understanding the costs and restrictions

As a leaseholder, you must pay regular maintenance fees, annual service charges, and a fair share of the building's insurance. You might also need to pay an annual ground rent to the freeholder, although recent government proposals aim to heavily restrict and eventually abolish these charges.

Buying a leasehold property also means you must obtain explicit permission from the freeholder before carrying out any major building works or structural alterations. You may also encounter other strict restrictions related to your home, such as a complete ban on keeping pets, subletting the property, or running a business.

If you do not adhere to the strict terms of your lease, you risk losing your home and having it repossessed by the freeholder. This differs greatly from owning a property outright on a freehold basis, where you possess both the building and the land it stands on indefinitely.

Despite the additional rules, buying a leasehold property remains a very practical way to own a home, especially if you are purchasing a flat. A major benefit is that someone else takes full responsibility for maintaining the communal areas and ensuring the overall building stays in good repair.

The UK government is reforming leasehold laws in England and Wales, aiming to abolish or limit many charges. Major changes include capping existing ground rents at £250 per year (reducing to a 'peppercorn' or zero rate after 40 years), banning ground rent on new leases, removing the threat of forfeiture, and enhancing transparency of service charges.

Navigating lease lengths and mortgages

Before making a purchase, always check the remaining lease length on the property. If the lease drops below 85 years, securing a mortgage can become difficult, and once it falls below 80 years, extending the lease is notably more costly.

Never rely solely on the seller's statement about the lease duration; always have your legal representative obtain the official documentation promptly. Extending a short lease can increase your property's value and improve mortgage prospects, but it can also be costly.

Obtaining a mortgage on a leasehold property is entirely feasible if the lease is clear and long-term. Mortgage providers prefer the lease to extend at least 40 years beyond your mortgage term so that the property's value remains stable.

Lenders also scrutinise costly ground rent charges, unchecked estate fees, and potential building safety concerns. Following recent changes to building safety regulations, your lender may require specific fire safety certificates before

releasing funds, so having an experienced legal professional

investigate the building's history is absolutely crucial. ●





Questions buyers should ask during viewings

A handy guide to key questions for a stress-free house viewing

Maximise your estate agent's expertise by asking the right questions before deciding to buy a home. Estate agents are legally obliged to provide honest answers, but they can also offer valuable insights

that could help you secure your dream home.

Start by asking why the current owner is selling. Estate agents often have valuable insights into the vendor's circumstances, which could help you during negotiations. For example, if the seller is

moving for work and needs a quick sale, they might be willing to accept a lower offer.

Another important question is how long the property has been on the market. If it has been listed for some time, the agent can offer insights into why it has not sold, such as pricing, survey issues, or other factors.

It's also worth asking if the property has changed hands frequently in a short period,



as this could indicate potential issues. Additionally, find out whether the sellers have already found a new home, as this affects the chain, and inquire about the minimum price they would accept or whether there are competing offers.

By utilising your estate agent's knowledge and guidance, you can make better-informed decisions and navigate the buying process with confidence.

Understanding the property and area

Once you understand the seller's position, focus on the local area and the property's legal status. Inquire about the quality of local schools, crime rates, transport links, and nearby amenities. It is essential to ask if any local plans could impact the property, such as a

new housing development on the fields behind the house.

You should also verify the property's tenure. Determining whether a home is freehold or leasehold is essential, as a leasehold property means you own it subject to the conditions of a lease and will likely incur service charges and ground rent.

Remember to inquire about the neighbours and any restrictive covenants. If the seller has officially complained about their neighbours, they are legally obliged to disclose this on official forms, but asking early can save you time.

You should also ask if the property is listed or located in a conservation area, as this significantly limits what you can do to the building. If major renovations have already been carried out, inquire whether the owners obtained the necessary

planning and building regulation consents to avoid costly legal issues in the future.

Inspecting the physical details

When inspecting the property, clearly define what is included in the sale, from garden sheds to specific fixtures and fittings. You should also check which direction the property faces, as this influences how much natural light the main living areas and garden will receive.

Age is another important factor; older houses often need significantly more costly maintenance. While viewing the property, check the water pressure in the showers and taps, and inquire about the stability of the local broadband signal.

Examine the condition of the home's essential systems carefully. Ask when the boiler

was installed and last serviced, and check the age of the drains and guttering. Be observant and inquire if any rooms have recently been redecorated, as a fresh coat of paint is sometimes used to conceal dampness or cracks.

If you feel confident, ask if you can move small pieces of furniture or peek under rugs to check for hidden floor damage. Finally, ask the agent to explain the energy performance certificate so you understand how much your utility bills might cost.

Taking the next steps safely

If possible, speak directly to the sellers. Talking to the vendor can reveal surprisingly honest insights about the property's strengths and weaknesses. It can also help speed up the purchasing process.

However, remember the rule of buyer beware. While agents must adhere to strict legal obligations and cannot intentionally withhold important information, they might simply be unaware of certain issues.

No matter what the vendor says, you should do your own research. Organise an independent house survey to thoroughly evaluate the property's condition, as it will uncover hidden issues that a standard viewing might miss.

Choose a reputable conveyancing professional to manage the legal details, and thoroughly review all purchase documents. By asking these essential questions and obtaining professional advice, you can buy your next home with full confidence. ●



How to reduce the stress of the home-buying journey

Buying a home is exciting, but it can be stressful. Here's how to cope

The journey to buying a new home is an exciting one, whether you're entering the property market for the first time or upgrading to begin a new chapter. However, with several complex stages involved, it can also feel very stressful.

The home-buying journey involves a difficult mix of emotional decisions and highly practical steps. From the intense pressure of finding a place that ticks all your boxes to understanding the legal work involved, each individual stage can easily feel overwhelming.

House hunting often comes with a wild mix of emotions, making it completely natural to feel excited one day after a promising viewing and deeply disappointed the next if things do not go to plan. Many homebuyers experience these

sudden highs and lows, but you should remember that this is all just a normal part of the process.

It is also very common to feel uncertain when choosing between different properties or deciding exactly when to make a firm offer. While this can be frustrating, it simply shows you are thinking things through properly.

Managing timelines and delays

To avoid becoming overwhelmed by too many options, it helps to focus strictly on homes that truly suit your daily needs and budget. You must also expect timeline delays, as buying a home frequently takes much longer than most people initially expect.

If you are purchasing a newly built property, the timeline can range anywhere from three to six





months, depending entirely on your personal circumstances and the exact stage of construction when you reserve the plot. From securing a mortgage to waiting on legal checks, each vital step takes time.

Securing a formal mortgage offer typically takes between two and six weeks after you submit your full application. Following this, you will usually instruct a legal professional for about eight to 12 weeks to handle the complex contracts, local property searches, and the final transfer of your funds. Working closely with experienced professionals can help ease the burden.

An independent mortgage adviser and a qualified legal

representative can expertly guide you through the entire process, explain exactly what to expect, and help prevent any unnecessary delays.

Budgeting for hidden costs

Many buyers carefully plan for their initial deposit and monthly mortgage payments, but completely overlook some of the other significant costs involved. Expenses such as independent property surveys, professional removal costs, and legal fees can add up very quickly and cause severe stress if you are not expecting them.

You must never be tempted to skip these essential steps just to save a little money upfront, as

doing so can cost you far more down the line. For example, failing to get a thorough home survey can mean you uncover highly costly structural issues later.

Knowing exactly what to budget for early on helps you stay in complete control of your finances. You should create a realistic budget that covers all key costs and set aside extra savings to comfortably handle any unexpected expenses.

Buying a home has many moving parts and involves dealing with a mountain of paperwork. Whether it is keeping track of vital mortgage documents, booking property viewings, or arranging your removals team, it is incredibly easy to feel overwhelmed by the sheer volume of administrative tasks.

Staying focused and motivated

To make things easier, try to break the entire process down into much smaller, manageable steps, such as gathering your identity documents, instructing a legal professional, and

booking a surveyor. You can use a simple to-do list or a digital calendar to track important deadlines and store all your paperwork in one secure place, either in a physical folder or online.

It is also vitally important to set aside proper time for self-care during the move. Take regular breaks when needed and try to maintain your usual daily routines, including sleep, exercise, and quiet downtime.

Looking after your personal wellbeing helps you stay calm, clear-headed, and sharply focused on the tasks ahead. Naturally, there will be moments when the buying process feels highly frustrating or slow, making it easy to lose sight of your ultimate goal.

Try to keep the bigger picture in mind, knowing that every single step brings you much closer to actually owning your new home, which is something to be incredibly proud of. Celebrating your small wins along the way, such as securing your mortgage offer or exchanging contracts, can help keep you motivated and moving forward. ●



Spring energy-saving tips for your home

Practical tips on how to reduce your energy bills this season

As warmer months arrive, many homeowners seek ways to cut their energy bills while preparing their homes for the changing season. The ongoing crisis in Iran has disrupted global energy markets, and UK homeowners are already feeling the effects.

The new energy price cap, introduced on 1 April 2026, has offered some relief by reducing bills for typical households. However, experts caution that this may be temporary, as gas prices in the UK are increasing by 50% due to tensions in the Middle East. Analysts anticipate household energy bills could

rise by more than £330 annually, reaching nearly £2,000 by summer.

To stay ahead of increasing costs, here are some practical, spring-focused ways to make your home more energy-efficient and lower your bills.

1. Adjust your boiler for spring

With milder weather, now is an ideal time to lower your boiler's flow temperature. Most boilers are set between 70°C and 80°C, but reducing this to 60°C can save energy without sacrificing comfort. Combi-boilers, in particular, can keep a cosy home at this lower setting, especially if

your property is well-insulated.

Adjusting your boiler is simple; look for a dial or button marked with a radiator symbol, or consult your boiler's manual for guidance.

2. Service your boiler during the off-season

Spring is an ideal time to service your boiler, as engineers are less busy, and any issues can be resolved before the next heating season. A service ensures your

boiler runs efficiently, as even a small loss in efficiency can significantly increase your bills.

3. Insulate your loft before summer heat

While loft insulation is often linked to winter, it is equally important in spring and summer. Insulation helps control indoor temperatures, keeping your home cooler during warmer months and lessening the need for air



conditioning. Mineral wool insulation is an excellent choice, with potential annual savings of up to £340 for detached homes.

4. Block draughts and let in fresh air

Spring is an ideal time to tackle draughty spots in your home. Use draught excluders for doors and gap sealers for windows to keep heat in during cooler spring evenings. However, ensure controlled ventilation to minimise condensation and dampness.

Also, make the most of the season by opening windows during the day to let in fresh air and decrease dependence on mechanical ventilation.

5. Upgrade curtains and blinds

Even in spring, well-fitted curtains and blinds help control indoor temperatures. They trap a layer of still air, reducing heat

loss at night and keeping rooms cooler during sunny days.

6. Energy-efficient technology

For those with a larger budget, think about upgrading to modern heating options such as air-source heat pumps or infrared panels. These systems are not only more efficient but

also help future-proof your home as the UK moves away from gas boilers.

7. Protect your pipes

Spring is an ideal time to insulate pipes in your loft and around your water tank. Foam pipe insulation is budget-friendly, easy to install, and helps prevent heat loss, keeping

your water warm while lowering energy consumption.

By taking these steps, you can prepare your home for the warmer months while keeping energy costs in check. Spring is the season of renewal, and there's no better time to refresh your home's energy efficiency. ●



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