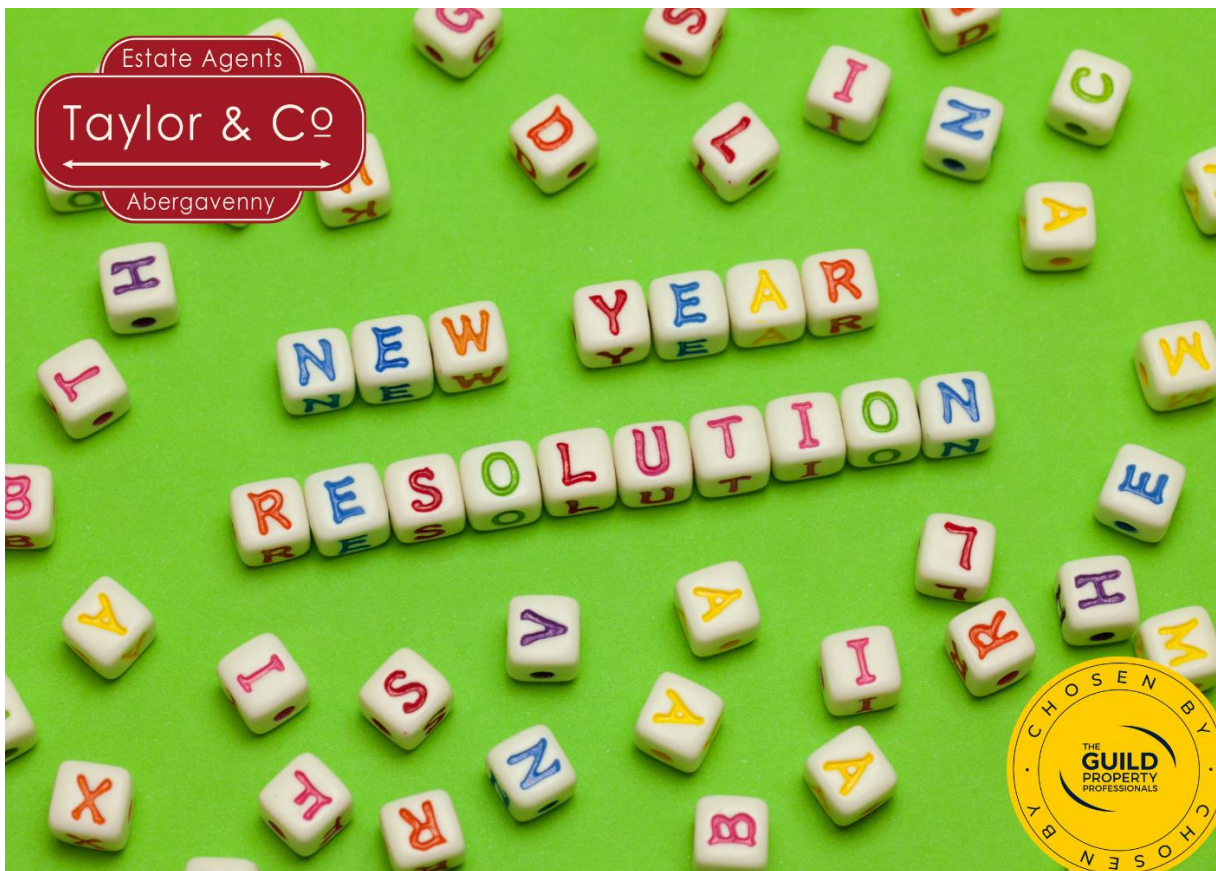




## Property resolutions 2025: What are yours?



2025 is shaping up to be a promising one, thanks largely to the lowest mortgage rates in well over a year. This is encouraging increased buying and selling activity and is a positive sign for the UK property market. So, if you were waiting to see how things unfold, now might be the time to kick-start your New Year property resolution. We explore various options for you below.

### **Buy a First Home**

More competitive mortgage rates and a wider range of mortgage products are finally making it easier for first-time homebuyers to enter

the property market. Perhaps your resolution is to help a loved one buy their first home. If so, there are various options available, such as guarantor mortgages or equity release.

### **Improve Your Property**

If you've already found your ideal home but want to make improvements, this could be the year to act. Whether you're adding value or simply upgrading to enjoy a better kitchen, glass door walls, or a beautiful garden, renovations can be a rewarding experience. Once the work is complete, booking a valuation to update your home's worth can be exciting.

### **Sell Your Property**

The property market has exceeded many expectations, and you may be considering selling. There are promising signs that 2025 will offer quicker selling times, competitive selling prices, and strong demand. Towards the end of 2024, buyer demand and agreed sales were up 25% compared to the previous year.\*

### **Begin a Property Portfolio**

If you're thinking of investing in the lettings market, 2025 could be an ideal time to start. Many retiring landlords are leaving this market, which means there may be opportunities to purchase ready-to-let properties with tenants already in place. This sector needs new investors to meet the ongoing demand for rental homes.

### **Get the Keys to Your Forever Home**

Perhaps you're ready to find your forever home. At this special time, you'll want every detail to be just right for you and your loved ones. You may have big plans for the property that evolve over the years, so flexibility is key. Maybe you need space for a home office or workshop, or perhaps you're looking for a property with more land. Whatever your vision, the right home is waiting for you.

### **Decide to Downsize**


You might be considering a smaller, more manageable space that offers greater financial freedom. If your larger home has appreciated significantly in recent years, downsizing could be a smart move. It could open the door to a more comfortable retirement, the chance to buy a second home, or the opportunity to finally pursue long-held dreams.

## Buy a Holiday Home

Purchasing a holiday home can be a rewarding investment—offering a place to relax while potentially generating income. There is a steady stream of second homes entering the UK market, giving you the opportunity to buy that coastal retreat, rural hideaway, or city escape you've always wanted.

Zoopla\*

## Book a valuation to see how close you could be to achieving your property resolutions:

 01873 564424

 <https://www.taylorandcoproperty.co.uk/contact-us/>

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