

Residential Property Review

February 2026

Our monthly property market review is intended to provide background to recent developments in property markets as well as to give an indication of how some key issues could impact in the future.

We are not responsible or authorised to provide advice on investment decisions concerning property, only for the provision of mortgage advice.



The best month to sell your home

February is the best time to put your home on the market, according to research from Rightmove.

The study analysed property listings between 2014 and 2024 (excluding 2020 due to the pandemic). It found that 68.9% of homes put up for sale in February go on to secure a buyer, the highest success rate of any month. January and March followed very closely, with 68.8% of homes listed in these months successfully attracting a buyer. This suggests that the first quarter of the year is an optimum time for sellers.

While February listings see the highest proportion of successful sales, January listings sell the fastest, taking an average of 47 days to find a buyer. Colleen Babcock at Rightmove commented, *"Sellers who are yet to act but are considering a 2026 move might consider coming to market soon to take advantage of the increase in home-buyer activity."*

Warm Homes Plan launched

In January, the government launched the Warm Homes Plan, a £15bn investment aimed at upgrading British homes and reducing energy bills.

Key measures in the Warm Homes Plan include a commitment to triple the number of homes with solar energy by 2030 and deliver over 450,000 heat pump installations each year. Also, £2.7bn will be invested into the expanded Boiler Upgrade Scheme, meaning eligible households can apply for a grant to replace their fossil fuel heating system with a heat pump or biomass boiler. Overall, the initiative is expected to create 180,000 new jobs in energy efficiency and clean heating.

Ed Miliband, Secretary of State for Energy Security and Net Zero, said, *"this is a landmark plan to make the British people better off, secure our energy independence and tackle the climate crisis."* But some experts are concerned that the cost of implementing the plan will be more than the allocated £15bn.

Ministers discuss housing progress

In January, leading housebuilders met with ministers to discuss planning reforms and the current state of the housing market.

Housing Secretary Steve Reed chaired the roundtable, which was attended by major developers including Vistry, Taylor Wimpey and Barratt Redrow. Discussions focussed on the government's target to deliver 1.5 million homes, which has been supported by the New Homes Accelerator announced in August 2025. Reed said, *"Thanks to our changes to planning laws we're now seeing the green shoots of recovery – with an 18% increase in work starting on new homes compared to the previous year."*

Industry figures have weighed in on the discussion. Steve Turner at the Home Builders Federation welcomed the progress thus far but called for further action: *"With no government-backed scheme in place for the first time in decades, many first-time buyers are locked out of the market, suppressing demand and limiting the ability to increase supply."*