

Mortgage & Protection news

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BASE RATE
remains at
4%

(Source: Bank of England
meeting, 6 November 2025)



Moving Forward

At the Bank of England meeting in November, the Committee **voted 5 to 4 to keep the Base Rate at 4%**. Four of the members wanted to reduce it to 3.75%. The next meeting is on 18 December, after the Budget.

» Whilst there's not been the drop in Base Rate, that some lenders may have factored in, there have been a number of other developments in the marketplace, which has helped to bring about the **recent rate cuts by lenders**.

Competition amongst lenders

Factors, such as world events, and the **desire by lenders to price competitively to win your business**, would also influence how they set up their mortgage deals.

Further considerations are how lenders are reacting to a cooling housing market ahead of the **Budget** - which occurs on 26 November. Plus, there's been a better than

expected inflation figure, and the recent drop in Swap Rates (at the end of October), which often translates to lower fixed rate deals.

(Source: Chatbam Financial, November 2025)

Combine all of these elements, and it's no surprise that there's constant movement in the marketplace.

This is why it's **so important to seek advice** - to help make sense of your options, and possibly **lock in a rate now**, if your mortgage deal ends soon.

As it stands, the 'average' fixed rates for a 2-, or 5-year deal currently sit at around 5%, but better rates that begin with a low (or

loans of 60%, or less, against the value of the property.

(Source: moneyfactscompare.co.uk, November 2025)

Additionally, there's further good news, as the industry regulator, the Financial Conduct Authority, has been looking at **slightly relaxing the affordability criteria**, which could mean that borrowers may be able to borrow more.

Low deposit options

Continuing the good news theme, the government introduced a permanent, new **Mortgage Guarantee Scheme** in July. It's designed to deliver consistent availability

on page 2 ➔

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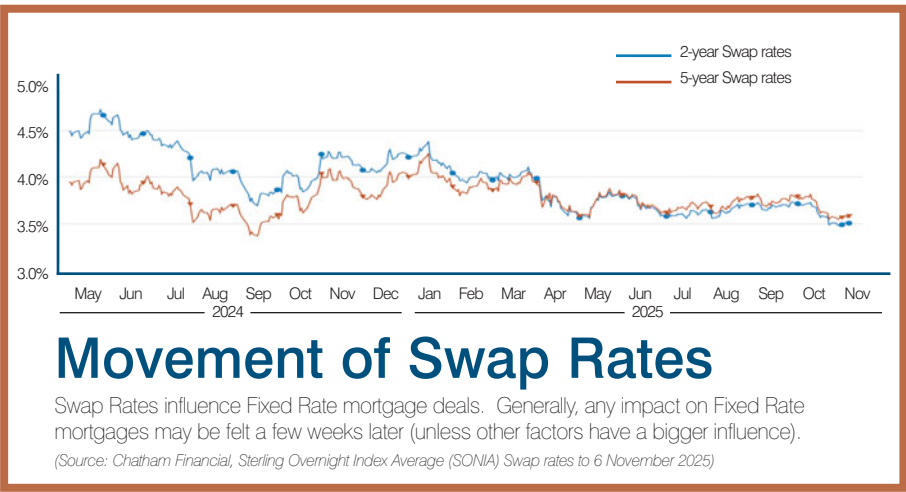
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■ Your home
on your mortgage

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Moving Forward (contd)



Continued from page 1 ➔

of loan-to-value mortgage products in the realms of 91-95%.

Mortgages offered through the UK-wide scheme will enable eligible first-time buyers and home movers to buy a property with a deposit as low as 5%.

The scheme will deliver a government-backed guarantee for the participating lenders, effectively insuring against a portion of any potential losses on those mortgages.

Its creation should help deliver further positive sentiment in the marketplace and sit alongside normal lender offerings which require a 5% deposit (or more).

Positive
This scheme

relaxing stress tests and the ongoing considerations about loan-to-income rules, delivers a great combination for those struggling to afford a mortgage.

However, those borrowing at the higher ends of the loan-to-value spectrum will have little equity in their homes as a result, and would be more exposed should house prices drop.

Therefore, seeking professional advice before entering any arrangement is vital, to ensure that you meet the criteria required, and that the deal is suitable for your needs.

out, plus have the qualifications and expertise to deliver advice that meets your needs.

You may have to pay an early repayment charge to your existing lender if you remortgage.

■ Your home may be repossessed if you do not keep up repayments on your mortgage.

Spending Review

A key element of the government's Spending Review in June was to pledge a £39bn boost for affordable and social housing for the 2026-2036 period.

Additionally, £10bn will be invested through Homes England to help attract private investment.

These initiatives are designed to help the government hit their 1.3m new homes target, by the end of this Parliament.

MARKET

Inflation...

Back in October 2022 annual inflation stood at a recent high of 11.1%.

The latest annual CPI inflation figure is **3.8%**, in the year to September 2025, the same annual increase as the month prior.

And, in its November Base Rate meeting, the Bank of England felt that

inflation

(Sources: Office for National Statistics, 2025; Bank of England, 6 November, 2025)

Property prices...

If you want to get a feel for house price sales in your own local area, you can check out the following:
gov.uk/search-house-prices
(for England & Wales)

(for Scotland)

finance-ni.gov.uk
(for N. Ireland)

Overall, the average annual UK property price rose by **2.4%** (to £272,226) in October, with prices rising by 0.3% month-on-month against September.
(Source: Nationwide, House Price Index, Oct. 2025)

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TALK to us...

Over 20% of all outstanding residential mortgage borrowers will come to the end of their deal period this year.

(Source: UK Finance, Household Finance Review, Q4 2024, released March 2025)

» This equates to about 1.8m residential mortgages; on top of almost 250,000 buy-to-let loans that will also come to fruition.

(Source: UK Finance, June 2024 release)

Remortgaging to a different provider is expected to rise by 30% against 2024. Product transfers, where the borrower remains with the existing lender, are also expected to rise, but only by 13%.

(Source: UK Finance, December 2024)

Busy mortgage market

In addition to the sizeable remortgage numbers, there will also be those looking to get onto the property ladder for the first time. This group tends to account for over half of all home purchases made with a mortgage.

(Source: Halifax, First-Time Buyer report, February 2025)

Specific borrowing needs

Whilst some mortgage applications may be fairly straightforward, **many can be more complex**, and that's not always apparent, once the situation, and the needs of the borrower, and an increasing number of advisers, such as...

In some instances, a mortgage may not be a viable option. However, we also have relationships with other lenders, who may provide the solution.

Affordability

This has been an issue for some, but the affordability pressures may ease in 2025, in light of the desire from the Financial Conduct Authority for lenders to be more flexible with regard to stress-testing deals.

2-year vs. 5-year deals

After living in a higher interest rate environment for a few years now, those coming off 2-year fixes may see similar (or better) rates on offer (as the box item shows). However, those coming off 5-year deals will face the possibility that their new interest rate may be double what it was.

Product transfers

We can help you with renewing your new deal with your existing lender, although it may make sense for us to look at the wider marketplace first. Also, we'd assess if the positive factors for choosing your current lender 2, 3 or 5 years ago still puts them at the top of the tree this time round.

Remortgage elsewhere?

There are numerous elements to consider here, such as:

- **Your circumstances may have changed.**

- **Your property value may have risen in value**

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However, it's as important to ensure that you have policies in place that will help protect (or replace) your income stream, should you fall ill, face an

■ As with all insurance policies, terms, conditions and exclusions will apply.

AVERAGE MORTGAGE RATES

Residential:

■ 2-year fixed rate deal

- 1 November 2025 = 4.94%

- 1 November 2023 = 6.29%

■ 5-year fixed rate deal

- 1 November 2025 = 5.01%

- 1 November 2020 = 2.70%

(Source: moneyfactscompare.co.uk, Nov. 2025)

a different set of lenders to consider this time round, which may be more suitable for you.

Or, perhaps, we establish that a Tracker deal (with no penalties) is a better solution, enabling you to monitor future Fixed rate deal offerings, and act down the line.

And, whatever we'd discuss, this doesn't mean we kick into touch your existing lender, as they may still be the one to stick with, once we've gone through this process.

Consider locking in a deal

Also, as part of our service we'd be looking to discuss your future needs 4-6 months ahead of your current deal ending.

This may result in locking in a deal rate now, with the option of reviewing it as we go along, and maybe switching it to a better rate (on a comparable plan) from the chosen lender. **A 'win win' scenario for you**, but it's something a lender is unlikely to flag, and that's why borrowers turn to us, as we work on your behalf to save you time, stress, and, hopefully, money, interspersed with sound advice.

Please do get in touch if you'd like to have a chat about your borrowing requirements.

■ **Your property may be repossessed if you do not keep up repayments on your mortgage.**

cover...

...ess, or possibly die. If such an event occurs, then it's important to ensure that others (and yourself, if recovering) may be reliant on a lump sum payout, or ongoing income stream, to help meet day-to-day costs, and the mortgage payments. **Do get in touch to hear more.**

The **Private Rented sector in England** is on the brink of a massive transformation following the **introduction, in October,** of the **Renters' Rights Act**. This landmark legislation, marks a significant reform to tenant rights, by rebalancing the relationship between England's 2.3m landlords and 11m private renters.

(Source: gov.uk, 27 October 2025)



The Renters' Rights Act

The End of 'No-Fault' Evictions

The cornerstone of the new Act is the abolition of Section 21 evictions. This move consigns the so-called 'no-fault' eviction process to history, ending the ability of landlords to uproot tenants with just two months' notice, without needing to state a reason.

For renters, this provides **greater security and stability**, empowering them to challenge poor practice and demand repairs without the fear of immediate homelessness.

In its place, the Act introduces a new framework where all tenancies will be periodic, replacing the assured shorthold tenancy (AST) system.

Landlords will now only be able to request possession on Section 8 grounds, which have been reformed to ensure legitimate reasons for possession are available. Landlords wanting to sell the property or move in themselves.

Crucially, these new grounds include safeguards for tenants, such as a 12-month protected period at the start of a tenancy, assuming certain criteria are met.

Key Developments for Renters

The Act brings in several other protections:

Pets: Tenants will now have the right to request a pet, which a landlord must consider and cannot unreasonably refuse.

Decent Homes Standard: For the first time, this will be applied to the private rented sector, ensuring all rental properties meet a basic minimum quality.

Abolition of Rental Bidding: To stop competitive bidding wars, landlords and agents are now banned from inviting, encouraging, or accepting offers of rent above the initial advertised price.

Discrimination Ban: Landlords and agents are prohibited from imposing blanket bans on renting to prospective tenants who receive benefits, or who have children.

Annual Rent Increases: Rent increases are limited to once per year, with tenants gaining the power to challenge excessive rises at a tribunal.

New Requirements for Landlords

To manage and enforce the new system, the Act establishes a mandatory Private Rented Sector Ombudsman, which all private landlords must join.

This service will offer an impartial and binding route for tenants to resolve disputes without going to court. Furthermore, a Private Rented Sector Database will be introduced, requiring all landlords and their properties to be registered.

Implementation timetable...

ADDITIONAL PAGE
CHOICE, AS THIS WAS
MADE LAW IN
OCTOBER

As the Act is now on the statute books, the full implementation timetable on which the main provisions come into force is outlined by the Government shortly, over the coming months.

Possible impact on the Rental marketplace

The unintended downside of delivering greater protections for those renting (along with any property tax reforms that may be introduced in the Budget), is that it could drive more landlords out of the market, reducing availability, and pushing rents higher.

This sentiment was echoed by some recent research amongst our fellow advisers, which showed that four out of five felt that these issues would have a negative impact on both landlords and tenants. (Source: Family Building Society, Business Outlook Survey, October 2025)

In fact, **if a sizeable number of landlords do sell up**, then renters might be left with a new set of considerations. Either they accept the possibility of higher rental costs/availability (down the line), or consider taking advantage of more properties 'for sale' coming onto the market, which may benefit First-Time Buyers.

Where we might be able to help

It'll, no doubt, take time for all elements to unfold, but if you need to assess your property borrowing requirements, we are there to assist both **landlords**, and those that wish to get onto the **property-owning** ladder.

Still in the game...

Buy-to-Let has long been a popular route to wealth creation. But in recent years, regulatory and other reforms have sparked debate over its viability. However, many Landlords are undaunted...

» This is possibly reflected by the latest lending figures for landlord borrowing. In Q1 2025, new buy-to-let mortgages advanced in the UK amounted to £10.5bn. (by value) compared to the same quarter in the previous year. (Source: UK Finance, July 2025 release)

Across the UK, the average monthly rent is £1,345 (up 1.4% in recent times). The highest return was Greater London at £2,199, with the UK averaging out at £1,141. (Source: Hamptons report, October 2025)

You can choose from THREE story choices for page 4: This is **option 1**

1. Buy-to-Let Landlord
2. First-Time Buyer
3. Income Protection

Alternatively, an increasingly popular option is to take a 5, 6 (or even 7) page pdf (selecting from the three story choices here)

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And whilst some landlords have taken the opportunity to exit the marketplace, there's not been a mass sell-off. In fact, in recent times would have dented the market. Over the past 10 years of ownership, the typical landlord has seen their property value rise. A home in 2024 saw the value rise by an average of 10% more than the price they originally paid. (Source: Hamptons report, January 2025)

For those remaining, landlords have adapted to the changes. Such as setting up **Limited Companies**, and are taking advantage of the new loan deals are becoming cheaper. The average buy-to-let rate on a 2-year fix stands at 5.99%. In 2023, the average rate hit a **recent high** of 7.99%. (Source: compare.co.uk, November 2025)

There is no guarantee that it will be possible to arrange continuous letting of the property, nor that the rental income will be sufficient to meet the costs of the mortgage. The value of your Buy-to-Let property and income from it can go down as well as up. You may also require advice on the legal and tax issues.

The Financial Conduct Authority does not regulate legal and taxation advice, and most Buy-to-Let mortgages. HM Revenue & Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.

And, the rental take is still sizeable

A positive for landlords - due to some leaving the marketplace - is that this **fuels (or maintains) demand** for the remaining properties.

LIMITED COMPANY STATUS

- A reflection of the adaptability of landlords is the sizeable growth in those opting for Limited Company status, with around 400,000 companies now in play, with a record number set up in 2024 (over 60,000 new firms). (Source: Hamptons report, January 2025)
 - Hamptons estimate that about 70-75% of all new buy-to-let purchases go into a company structure.
 - The higher-rate taxpayers have been particularly motivated by it, as the regulatory rules limit the mortgage finance that you could offset against your individual income. The Limited Company route may help mitigate those tax changes.
 - However, it won't be the most suitable option for all, so do speak to your accountant and solicitor regarding tax issues, and property structures.
- And we're there to give an overview, and to assist with sourcing suitable deals.**

■ Your property may be repossessed if you do not keep up your mortgage.

Fee Statement and Warnings would be placed dependent on personal or network requirements

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First-Time Buyers across Great Britain are paying, on average, almost **10% less per month** on mortgage repayments (£1,154), than the average rent of £1,283. (Source: Zoopla, July 2025)

PROPERTY LADDER



» Renting, for many, is seen as ‘dead money’, as you’re not benefiting from the investment of your money, time and effort within your own property.

Of course, renting works well for some, particularly if you want to have less ties, or perhaps would like to test out an area, or even a relationship! Or, possibly, still need time to save up the deposit required for a deposit. Plus, there will be fewer restrictions compared to the strict borrowing criteria set out by lenders.

Loosening of affordability rules

However, the strict borrowing criteria has been loosened, as the industry regulator, the Financial Conduct Authority, discussed back in March that lenders could consider their affordability rules.

Elsewhere, the income multiple rule has been relaxed. The rules state that only 15% of new loans can exceed 4.5 times the borrower's income, but the applicable threshold has been lifted from £100m of lending to £150m - which benefits around 80 smaller lenders.

Of course, within that 15%, there are some deals where the loan to income amount sits at five, six, or even possibly seven times!

Building up, or securing a deposit

This is often the main stumbling block. In 2024, the **average**

deposit was £61,090, which equates to around 19.6% of the purchase price. (Source: Halifax, First-Time Buyer report, February 2025)

Delivering a circa 20% deposit will obviously open up better rates than for those who are looking at deals at around a 5% deposit. Although, for some, the lower deposit option may be more achievable, but it does mean that the first-time buyer may not be alone in the property ladder sooner.

There's the pragmatic approach taken by some people are clubbing together to obtain a deposit.

Use that most first-time buyers, may find the borrowing process to be quite complex, time-consuming and possibly confusing. Particularly as most of you will lead very busy lives, and this process may be seen as an added problem, if handled alone.

And that's where we come in. We can assist with your application, factor in any financial support from the family, take a look at the credit rating, and assess where you stand on meeting the lender's affordability criteria - which varies across the board.

We'd also consider the various schemes on offer from the government, or perhaps the recent innovative collaborations between lenders and builders.

If this is of interest, then please get in touch to find out more.

CREDITWORTHY?

A credit score is designed to try to predict your future behaviour. And, as every lender has its own ‘ideal customer’ profile, a poor score that results in a rejection from one isn't necessarily a rejection from all. That's why it makes sense to talk to us, once you've run your initial check, as there may be simple tweaks that will deliver a more favourable response for credit. You can check your rating at agencies such as Experian, Equifax, and TransUnion. Or take a look at Checkmyfile, which generally brings together your results across most rating agencies:

Tel: 0800 086 9360
www.checkmyfile.com

■ **Your home may be repossessed if you do not keep up repayments on your mortgage.**

The... mortgage and the... alternative... of

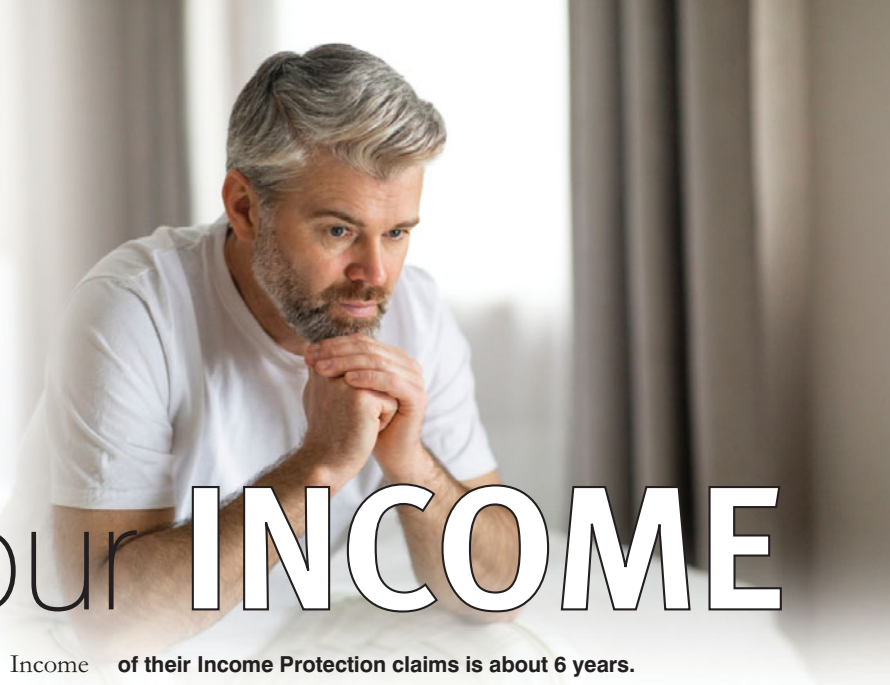
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The government's furlough scheme showed many of us how important it was to benefit from an ongoing income stream to help meet everyday costs - when circumstances had dramatically changed. An **Income Protection** policy could deliver much the same.



Protect Your INCOME

» Instead of Covid affecting how you work, an Income Protection policy is designed to help counter wider issues which may stop you earning an income. This could encompass being off work long-term due to mental health issues, an illness or injury, or even redundancy. And this group may still have, for example, a mortgage to pay. Their working life ahead of them when bad things could then limit how they can financially support themselves, and, possibly, their family too.

(Source: Association of British Insurers, 2024 data, July 2025)

It's an extremely flexible product, and will generally pay out around 60-65% of your gross income (if your income is between 60% and 80% are).
Dependent on the type of product you choose, you could receive a **tax-free monthly payout** until you're well enough to return to work, retired or have died, whichever occurs first.

Could it happen to me?

Of course, most of us will feel that being off work long-term is highly unlikely. Yet, there are currently about **2.8m people** in the UK that aren't working due to long-term sickness. That equates to around one in nine of all full-time workers! (Source: *Office for National Statistics, Labour market overview, October 2025 release)

My employer, or the State will provide

This is true, up to a point. If your employer has a generous ongoing scheme in place, then you may not need this cover (assuming you remain with them). As for state support, if you qualify you may get about £120 a week for up to 28 weeks.
You may think that around 6 months financial support from your employer or the state may cover your needs for the time-frame you might be off work. Possibly, but also consider this; some of the largest insurers are reporting that the **average length**

of their Income Protection claims is about 6 years.
Interestingly, this product seems to resonate better with the generation. And this group may still have, for example, a mortgage to pay. Their working life ahead of them when bad things could then limit how they can financially support themselves, and, possibly, their family too.
Consider this?
Those with little or no sick pay from their employer.
Millennials - with about 4.4m workers
Generation Z - with dependents relying on their income.

Reasons for claiming

Back, and mental health issues (such as anxiety and depression) tend to be the biggest areas for claims, with wider musculoskeletal problems, cancer and heart-related issues also being key areas.

Added value

As is the case with most protection policies these days, there may also be added value benefits that are designed to help get you back on the road to recovery, such as **rehab, physio, and counselling.**

As with all insurance policies, terms, conditions and exclusions will apply.

Short-Term Income Protection

If you recognise the importance of having some degree of cover in place, but are concerned about minimising your outlay, then a shorter-term version is also available.
This option is designed to still deliver important financial support (if off work) but for a more limited period of generally up to two years - or even five, in some instances.

There is a mortgage and the...
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...alternative...
...of

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