Mortgage & Protection news

The newsletter from Your Name Here

Your Helping Hand...

With so much going on in both the UK and Overseas, it's vital that you take **professional advice** with regard to your Mortgage and Protection needs.

» Along with facing numerous other developments, we now have a new PM in place, and a new Chancellor, with initial actions/messages such as:

- The desire to focus on the cost of living - with early savings for energy bills, bus travel, and hospitality; and possible revenue support from North Sea oil.
- The commitment to maintain the fiscal rules. Although, there may be a review of the freeze on the income tax personal allowance (£12,570), to ease the fiscal drag for lower earners.
- They intend to look for more regional empowerment, including a No. 10 North (operating alongside Downing Street).
- Renewed focus on social care funding.
- More information will be forthcoming over time, with the major economic developments being addressed in the Autumn Budget, with greater detail on how the taxpayer's £ will be spent (see box item).

Your Mortgage/Property

In terms of your future mortgage deal, or property purchase, much of this is influenced by government initiatives, the financial markets, plus the desire by lenders to try and win your business.

Lock in a new deal?

With the Yo-Yo-ing of mortgage rates, those borrowers, who are within six months from the end of their fixed rate mortgage period, should consider locking in a new deal.

By starting the conversation now, we can secure a rate for you - and think of it as an insurance policy. If the lender's rates rise, your lower rate is locked in. If rates happen to fall before your current deal ends, we can look to switching you to a cheaper product.

Swap rates

These are a k

of

How the Taxpayer's £ is currently spent

Expenditure area	of £1
Social Protection *(inc. Welfare & State Pension)*	28p
Personal Social Services *(largely Local Authority provided support for vulnerable people)*	4p
Health	21p
Interest on National Debt	10p
Education	10p
Defence	6p
Transport	5p
Public Order & Safety	4p
Industry, Agriculture & Employment	4p
Housing & Environment	4p
Other	4p
	100p

2026-27 expenditure)

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Anycounty AB1 2CD
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Email: info@yournamehere.co.uk
Web: www.yournamehere.co.uk

■ Your home
on your mortgage.

Your Helping Hand... (contd)

Continued from page 1

often being mirrored by lender deals a few weeks later. *(Source: Chatham Financial, September 2026)*

Professional advice is key

The 'average' fixed rates for a 2-, or 5-year deal currently sit around a mid 5%, but better rates in the realms of a mid '4' may be on offer. Although the lowest rates generally apply to loans of 60%, or less, against the value of the property.

(Source: moneyfactscompare.co.uk, September 2026)

To help make sense of your options, it's important to **seek advice.**

A more optimistic outlook

The industry regulator, the Financial Conduct Authority, has helped to create an environment that has enabled some **relaxation in the affordability criteria,** which could mean that borrowers may be able to borrow more (or to borrow at all).

Alongside this rela... **improved loan-to-i...** offer up to five, six or seven times income!

Both elements will certainly help those struggling to obtain the mortgage they need, and enable others to borrow more - to secure the home they want, or to ... have.

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.

INCO... ...ON

There's been much talk from the new... ...echoed by a recent Royal London report, where 25% of UK Adults think they'll need three years or more to recover from the current high living costs. *(Source: Royal London, Financial Resilience Report, 2026)*

These worrying findings come from an assessment of their current circumstances. So, imagine if the income stream of the main earner(s) was curtailed by being **off work, long-term,** due to mental health issues, an illness, or injury.

Could that happen?

Most of us will feel that this is highly unlikely. Yet, there are currently about **2.75m** people in the UK that aren't working due to long-term sickness. *(Source: Office for National Statistics, Labour market overview, July 2026 release)*

That's why you should consider an **Income Protection** plan.

Dependent on the type of plan you opt for, it could deliver a **tax-free** monthly payout until you're well enough to return to work, retired or have died, whichever occurs first.

Funding Protection cover

We recognise, as shown above, that household budgets are under pressure. So, it's understandable that some will feel that the 'Protection Insurance' conversation could be kicked down the road.

For some, it might be viewed as tomorrow's problem, but **it could happen today!**

And ironically, the pressure exerted by funding mortgage costs, and rising cost-of-living expenses, actually reinforces the importance of having some measure of protection insurance in place.

However, if funding this vital cover remains an issue, then a (cheaper) shorter-term version is also available.

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

Talk to ...us

We all use Artificial Intelligence (AI) to assist our work and personal lives, but **the human touch** remains key.

» A mortgage loan is probably one of the biggest financial deals you'll undertake. And, the process you need to go through, to secure a home loan, can be extremely complex, so it makes sense to look to a human, and **take Professional Advice.**

The information journey

However, we do recognise that with AI, you can simply ask: *'What's the best mortgage for me right now?'* and you'll get an answer - in a matter of seconds.

But when it come... commitment of y... an algorithm leave... massive blind spots...

AI Reads Algorith... We Read Underwriters

An AI platform can scour the internet to find a list of low interest rates. What it cannot do is tell you that 'Lender X' will reject your application because your self-employed accounts have an unusual dividend structure, or that 'Lender Y' is currently taking three weeks to respond.

We don't just find rates - we know which lenders are actually approving cases efficiently at the time of your application.

The Mis-information Risk

AI models are largely trained on historical internet data. In a fast-moving market, possible mis-information could result in you applying for a product you have zero chance of getting, resulting in a damaging hard footprint on your credit file.

Ideally, you don't want to make too many separate applications for a mortgage. That's a key reason why Advisers, like us, would listen to your needs and then identify a suitable lender, where you'll hopefully have a better chance of success.

More complex needs

Some mortgage applications are fairly straightforward, but others can be **quite complex** - such as the borrowing needs of the **self-employed,** or **landlords.** For these ... may only ... provide the ... lenders are not a viable, or suitable option.

We'll hold your hand...

A chatbot doesn't know the stress of a chain falling through, or how to liaise with all parties to try to get the hoped-for outcome for a client.

The Protection question

AI is also unlikely to have a detailed understanding of the borrower, their income stream, and how to best protect them and their family - should the worst occur. Or, if the borrower is unable to continue receiving a regular income due to an illness, injury, or mental health issue.

And, the insurers do pay out. In the latest claims statistics, an average of around **£21.5m was paid out each day** for Life, Income Protection, and Critical Illness ... With about **96% of all claims being** ... to ensure you answer ... a plan, as we don't ... 4% that have ... *Association of British* ...

... **to hear more.**

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

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

FIXED DEALS coming to an end

A sizeable **1.8m homeowners** will probably **remortgage in 2026,** as their fixed-rate deal period comes to an end. This equates to around 21% of all outstanding residential mortgages.

Additionally, there are around **290,000 buy-to-let loans** that will also come to fruition.

(Source: UK Finance, December 2025)

One of the biggest initial barriers facing potential **First-Time buyers** - alongside pulling together the deposit, and meeting the affordability criteria is - **Awareness.**

The First Home

» Too many people still assume homeownership is beyond their reach without ever properly researching their options. In fact, recent research showed that almost half of aspiring homebuyers had never spoken to a mortgage adviser, or lender, to find out more.

Many assumed they could not afford the deposit, nor meet the criteria for a mortgage, and were unaware of the products ... to help them - such as no, or low-deposit mortgag... were made aware, **67% said they would be able to ... than they had thought!**

(Source: Building Societies Association, Think Again research, Feb...

An honest look at your fina...

To enable our conversation to be more prod... thought to where your mortgage applicatio... such as **missed bill payments,** a **volatile income ... on the wrong things,** and a **bad credit score** (see che...

Once we have a feel for issues, such as the above, we ca... at how to best assist your needs.

Affordability & Income Multiples

With regard to affordability, the strict borrowing criteria may have become **less strict,** as the industry regulator, the Financial Conduct Authority, is supportive of loosening up the rules.

Elsewhere, the income multiple rule has also **been relaxed -** with some deals offer a loan to income of five, six, or even seven times.

... a Deposit

...ng for some, particularly if you're unable to ...f Mum & Dad (or Grandparents). But ... an increasing number of low-deposit ... requiring a 5% deposit, or less. Whilst, ... as good as it would be with a bigger ... to get onto the property ladder sooner

...tep

... recognise that the whole mortgage application process may come across as being quite complex, time-consuming, and possibly confusing. Additionally, most of you will lead very busy lives, and this process might be seen as an added problem, if handled alone.

And that's where we come in. If this is of interest, then please get in touch to find out more.

RENTING vs. BUYING

- Once you're aware of the options, the deposit may be the biggest stumbling block - but low deposit options do exist.
- Short-Term - In some regions, renting may cost less each month vs. funding a mortgage loan.
- Long-Term - Buying tends to win out - as you're continually building up an asset.
- 30-year mortgage loan - After 30 years, you'll benefit from the financial value of fully-owning your property (with no further monthly mortgage payments) vs. still paying the monthly rent.

This may look a long way ahead - but the sooner you step onto the ladder, the sooner the benefits may accrue.

■ **We cover mortgages, insurance and protection products along with a number of other financial areas, so do contact us if you'd like to discuss your financial needs: Tel: ???? ??????? Email: ??????@??????????? Web: ???????????????**

Take Control...

Landlords have been hit hard over the last few years, and the new Burnham government may possibly add to those woes.

» With regard to dealing with what's in front of them, the introduction of the **Renters' Rights Act** (in England) - and grappling with future forms of **EPC targets -** are just two of the current issues facing landlords.

Elsewhere, the continuous tax hits, may make more landlords, who own the property in their own name, consider the **Limited Company** route (see below). Additionally, it may also drive some landlords to consider alternative strategies, to secure hi... tenancies.

The Positives...

In general, landlords remain active, rental ... hold up, and many portfolios are performi...

And, further positives are that more th... report that property values have risen over th... have also seen rental yields increase - as set ou... to-Let 2026 report

But the same report shows that nearly half of la... are currently unable to expand their portfolios under c... conditions. However, this doesn't point to a lack of appetite. Instead, it highlights how landlords are responding to a more complex operating environment.

In fact, many landlords may be taking a step back and looking more closely at how their portfolios are structured and financed. Borrowing decisions are becoming more strategic, focusing not just on the next purchase but on how lending supports the overall performance of a portfolio.

That's why you need to take Advice

...ute you plan to take, we can be there for you. And, on ...**let loan deals** stand at a less-daunting **5.27%** for ...July 2023, the average rate hit a **recent high** ...

...mpare.co.uk, September 2026)

...f a fixed rate deal, or simply want to have ...ng options, then please do get in touch.

... that it will be possible to arrange ...he property, nor that the rental income ...meet the costs of the mortgage.

...r Buy-to-Let property and income from it can ...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.

LIMITED COMPANY STATUS

■ A reflection of the adaptability of landlords is the sizeable growth in those opting for Limited Company status, with almost 450,000 companies now in play.

(Source: Hamptons report, February 2026)

■ Hamptons estimate that around 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.

■ Your property may be repossessed if you do not ke... ...r mortgage.

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■ The informatio... ...You should seek professional advice tailo... ...circumstances before making any decisions.

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There can be numerous benefits from being one of the **4.5m+ workers** out there that are **Self-Employed.** If things are going well, you will generally see immediate financial returns. However, historically, there was often an issue **when applying for a mortgage.**

Working for YOURSELF

» On the positive side, **a number of lenders appear to be more accepting these days of the variable income streams of a self-employed worker,** and also with salaried empl… whom a sizeable part of their income stream … bonuses, commission, or overtime.

Unfortunately, this more supportive appr… as understood as it could be by many am… employed - who broadly equate to a size… in employment. *(Source: Office for National Statistics, L…*

An example scenario

Many of you may relate to this. Imagine that you… building up your company from the spare bedroom… business with a few staff members, and a solid pipeline of bu… And then you want to step onto the property-owning ladder, and approach a High Street bank. The automated application system may flag that your personal income is insufficient for the borrowing amount required. This is partly due to your accountant sensibly structuring your income through a combination of a modest salary …ls, to help you remain tax-efficient.

…makes sense to take **professional advice.** We'd …ample, your full financial story: two years of …views, complete business accounts, bank …-looking contracts that demonstrate …e.

… that **different lenders assess self-… …amentally different ways.** In some cases, …igh Street lenders may be a viable option. …t be a lender that specialises more in self-… …ages, and one where we can convey to the …ers the earning potential of a successful self-employed worker.

Put simply, it can be a minefield - but one where we have the market knowledge to help navigate you safely through - to, hopefully, a positive conclusion.

You can choose from THREE story choices for page 4: This is option 3
1. First-Time Buyer
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Key takeaways for the Self-Employed worker

Structure Matters
How you draw income (salary vs. dividends vs. retained profits) impacts on how lenders view your borrowing capacity.

Preparation is Crucial
Having up-to-date SA302s, tax year overviews, and signed accounts helps to streamline the process immensely.

Not All Lenders are Equal
Specialist underwriters will look beyond standard algorithms to evaluate the true health of your business.

Please get in touch if you'd like to hear more.

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