Autumn/Winter 2026

Mortgage & Protection news

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Helping Hands

We've recently had the **Budget,** and a **Base Rate** rise.

Despite being the first rise in three years, the quarter point increase to 4% was widely expected - with some lenders having already factored this into their pricing.

Those borrowers on tracker rates will face an increase (due to Base Rate linking).

As for the Budget, there were few major initiatives, alongside a continuing effort to mitigate rising household costs, such as:

- £100 Household Energy payout for those in homes within council tax bands A to D.
- Standing charges to be removed from household gas bills.
- VAT cut on electricity bills extended beyond April to July 2027.
- Freeze on fuel duty also extended to July.

Other initiatives were designed to assist **small retailers/hospitality, housebuilders** and **first-time buyers.**

And, a key revenue source will be the increase in the surcharge that Banks pay on their profits, which is to rise from 3% to 6% for 15 months, starting from January 2027.

All measures are applicable to England, and vary in relation to other parts of the UK.

As for the much-discussed issue of welfare benefits, this wasn't really addressed. As it stands, around **53p of every taxed £ will be attributable to Welfare benefi**
State Pension, and see box iten

World events

Elsewhere, the **conflict in the Middle East** continues to have a major impact on existing and future mortgage rates. Plus, the fallout from the elections in both the US and Israel are also likely to influence the path ahead.

Prior to the start of hostilities on 28 February, mortgage rates were broadly in a good place. For example, the average 2-year fixed rate was 4.83%, yet by the start of November it has risen by almost a quarter to about 5.97%. As for the current rate trend, it's a bit mixed, with both rises and cuts. *(Source: *moneyfactscompare.co.uk, November 2026)*

Why not lock in a new deal?

If we've not already discussed this, and you
of your

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 continue to 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.

For those coming off 2-year fixes, the average fixed rate two years ago is slightly higher today. However, for those nearing the end of their 5-year deal, they'll have a rate shock, as the average deal five years ago was 2.59%, it's now in the realms of 6.0%.*

Influence on rates

Inflation is one of the key elements. This has risen to 3.5% in the latest figures - with transport costs being the biggest
oking ahead, the Bank of England

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Helping Hands (contd)



Continued from page 1

expects inflation to increase to around 5% by the middle of 2027, and then it is projected to fall.

On a positive note, **core inflation is fairly stable** - again demonstrating that the conflict in the Middle East is a key driver of inflation.

Inflation is the biggest influence on the decision-making for the Bank of England's Base Rate, with its target level for annual inflation being 2%. Future Base Rate rises have been inferred by Bank of England committee members, **reinforcing the benefit, if feasible, of locking in a new de**

(Sources: Office for National

Bank of England, 5 No

Consider a Tracker deal?

A fixed rate deal is generally the most popular option (delivering certainty of what you'll be paying, etc), but in the current climate, a tracker rate may be something to also consider.

As it stands, the average 2-year tracker is around 1% less than the average 2-year fix*, which means there would need to be four further quarter point Base Rate rises to broadly bring it level. Also, some trackers have no early repayment charges, meaning you could switch to a fixed rate later, without a penalty.

Professional advice is key

Elsewhere, 'positive' developments may benefit those looking to borrow, as there's been some **relaxation in the affordability criteria,** along with some **improved loan-to income deals.** Do get in touch to hear more.

on early repayment

you

How the Taxpayer's £ will be spent

Expenditure area	of £1
Social Protection *(inc. Welfare & State Pension)*	28.6p
Personal Social Services *(largely Local Authority provided support for vulnerable people)*	4.0p
Health	20.5p
Interest on National Debt	10.3p
Education	10.1p
Defence	6.5p
Transport	4.6p
Public Order & Safety	4.3p
Industry, Agriculture & Employment	3.7p
Housing & Environment	3.5p
Other	3.9p
	100p

(Source: HM Treasury, projected 2027/28 expenditure)

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

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GET F

The pressure exerted by funding **ost-of-living expenses,** reinforces the importance of having **Protection Insurance** in place, for both you, and your family.

» Your ability to continue to deliver an income and support the people you love is vitally important. And, if that income suddenly stops - due to an unexpected illness, a serious injury, or worse - the financial foundations of the household can fracture overnight.

Dealing with ongoing costs

The mortgage, for example, still needs to be paid, bills continue to arrive. Plus, if you're incapacitated you may face a whole new raft of costs before you can get yourself back on your feet. **It's for this reason that Protection products exist.**

An unwelcome cost, perhaps, but the alternative may be far worse. And, reassuringly, about 96% of all claims are actually paid out. *(Source: Association of British Insurers, 2025 data, June 2026)*

Funding Protection cover

We recognise that household budgets are under pressure, and some will feel that the 'Protection Insurance' conversation could be kicked down the road. Many have done just that, with 58% of people not holding any protection products, and 59% of this group have never considered their protection needs!

(Source: Financial Conduct Authority, Protection market study, September 2026)

Even though many may view it as tomorrow's problem, **it could happen today!** So, do talk to us about the various options, and we'll identify plans that meet your needs and pocket.

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



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

Let's Talk...

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 informati

However, we do
you can simply as
for me right now?' and
a matter of seconds.

But when it comes to the la
commitment of your life, relying enti
an algorithm leaves you exposed to several massive blind spots.

AI Reads Algorithms; 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 approving cases efficiently at the time of your application.

The Mis-information Risk

In a fast-moving market, 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
through you
what you require.

In fact, the more complex cases are a key reason why potential borrowers turn to us. This is because **we also have relationships with Specialist lenders,** who may provide the solution, if the High Street 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 claims. *(Source: Association of British Insurers, 2025 data,*

o hear more.

ly repayment
ender if you

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

Nine out of ten turn to us

According to the Association of Intermediaries about 97% of all mortgages are transacted on an advised basis, and with around 90% of mortgages handled by intermediaries, such as us.

(Source: Association of Mortgage Intermediaries, July 2025)

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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 designed to help them - such as no, or low-deposit mortgages. Once they were made aware, **67% said they would [illegible] able to buy a home sooner than they had thought!**

(Source: Building Societies Association, Think Again research, Febru[illegible]

An honest look at your finan[illegible]

To enable our conversation to be more produ[illegible] thought to where your mortgage applicat[illegible] such as **missed bill payments,** a **volatile inc[illegible] on the wrong things,** with some elements co[illegible] **bad credit score** (see checkmyfile.com).

Once we have a feel for issues, such as the ab[illegible] 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 **been relaxed** - with some deals offering a loan to income of five, six, or even seven times.

Building up a Deposit

[illegible]daunting for some, particularly if you're unable to [illegible]**k of Mum & Dad** (or Grandparents). But don't [illegible] increasing number of low-deposit mort-[illegible]uiring a 5% deposit, or less. Whilst the [illegible]od as it would be with a bigger deposit, [illegible] to the property ladder sooner than you

[illegible]otions exist, such as **buying with others,** [illegible] the mortgage agreement, without adding [illegible] property title through a **Joint Borrower Sole** [illegible]rtgage. These approaches could help get you onto the property ladder, but do let us run through the pros and cons.

Your First Step

We fully recognise that the whole mortgage application process may come across as being quite complex, time-consuming, and possibly confusing. **And that's where we come in. Should this be of interest, then please get in touch to find out more.**

New Government scheme

- **Your First Home,** is the Government's new equity loan scheme and is applicable to a **new-build home** in **England.** It's designed to provide additional support to aspiring **First-Time Buyers** who may be struggling to overcome the deposit barrier.
- The proposal sets out that **eligible First-Time Buyers** could buy with a **2.5% deposit** (up to a maximum of 15%) supported by a **20% Government-backed equity loan.** The equity loan would initially be **interest-free** for the first 5 years, and then increase gradually.
- If you're buying with others, then all purchasers must be First-Time Buyers.
- It's projected that the £4.7bn scheme will assist 70,000 households.
- Although, **Your First Home** is far from the only option, as numerous lenders have their own targeted support for First-Time Buyers.

You can choose from THREE story choices for page 4: This is option 1
1. First-Time Buyer
2. Landlord
3. Self-Employed
Alternatively, an increasingly popular option is to take a 5, 6 (or even 7) page pdf (selecting from the three story choices here)
Plus, we offer a corporate colour-up service to match the issue to your own logo colours - for both printed and pdf copies

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■ **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 Burnham government has added 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), or simply question their involvement in this sector. As, yet again, the government has **increas**
on property income in the latest Budget. This time
For the 2027/28 period it will be 24% for h
higher rate, and 49% for additional rate taxpa
England, Wales and Northern Ireland).

The Positives...

In general, landlords remain active, rental
hold up, and many portfolios are performin
positives are that more than half of all landlords r
values have risen over the past year, while many have a
yields increase - as set out in Aldermore's Buy-to-Let Repor

Plus, the renter demand is there - despite the fact that 76% of renters would like to eventually own their own property. As the same survey sets out that, irrespective of the numerous First-Time Buyer initiatives, **44% of renters expect to rent for the rest of their lives.**

(Source: TDS Charitable Foundation, October 2026)

With all of these conflicting issues, it's no surprise that many landlords may be taking a step back and looking more closely at how their portfolios are structured and financed.

why you need to take Advice

plan to take, we can be there for you. And, on
loan deals stand at a slightly less-daunting
Back in July 2023, the average rate hit a
ce: moneyfactscompare.co.uk, November 2026)
a fixed rate deal, or simply want to have
g options, then please do get in touch.

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

You can choose from THREE story choices for page 4: This is **option 2**

1. First-Time Buyer
2. Landlord
3. Self-Employed

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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.

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There can be numerous benefits from being one of the **4.4m 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 a… employed - who broadly equate to a size… in employment. *(Source: Office for National Statistics, L…*

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An example scenario

Many of you may relate to this. Imagine that you… building up your company into a decent business, w… members, and a solid pipeline of business. And then you … personally 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 and … help you remain tax-efficient.

…akes 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-…gages, 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.

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

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.

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

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■ The informati… …ou should seek professional advice … …mstances before making any decisions.

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