



**We hope the start of 2026 has been going well for you. After a period of sharper rate movements, the market is continuing to adjust, with lenders competing more actively and refining their approach.**

**While headlines remain focused on change, the more important question is how current lending criteria translates into real borrowing power and long-term affordability for you.**

**Encouragingly, lender appetite remains strong. If you're thinking about moving, remortgaging, or simply reviewing your position this spring, we'd be happy to help you understand what the current market means for you.**



### Remortgaging in the next year?

With recent rate changes, timing your remortgage matters more than ever. Your window typically opens 6 months before your fixed rate ends—and it's important to base this on your rate end date, not your completion date.

When arranging your remortgage, we'll secure a rate early, then continue to monitor the market right up to completion—so you benefit from any improvements.

The process is flexible, which means you can continue to adjust your rate or even switch lender, post application, if better options become available.

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## Why independent agents can matter when selling your home



In today's market, selling a home is as much about strategy and timing as it is about demand.

Independent estate agents tend to offer a more hands-on and flexible approach than larger corporate agencies. This typically means closer involvement throughout the process—from valuation through to completion—alongside clearer communication and quicker decision-making.

In practice, that continuity often helps keep a sale moving smoothly and reduces friction at key stages, particularly when market conditions change.

We work closely with independent estate agent Akua Oteng, who brings over 14 years' experience and a consistently personal, proactive approach. [www.akuaoteng.exp.uk.com](http://www.akuaoteng.exp.uk.com)

## How much you can borrow vs. how much you should?

It's easy to focus on one number: what the bank says you can borrow.

That figure is designed to protect the lender—not your lifestyle.

To make a confident long-term decision, it helps to view affordability through three lenses:

### 1) The Bank Test

You can borrow at that level. That's it.

### 2) The Lifestyle Test

How does the payment feel against your net income?

- 30% = comfortable
- 40% = starts to bite

What gives—travel, savings, flexibility?

### 3) The Future Test

Now stress it slightly:

- Income drops
- Fixed rate ends
- Living costs rise

Would it still feel manageable?

Most affordability issues don't appear on day one. They show up 12-18 months later.

If you're planning a move, it's worth running all three tests.