

# Finance & More For 2025...

#### John Cox - Mortgage-Desk

Mortgage-Desk is a trading style of John Robert Cox, authorised and regulated by the Financial Conduct Authority. Suite 2C Tower House, High Street, Aylesbury Bucks HP20 1SQ

Our FCA registration number is 305402. Mortgage-Desk's permitted business is advising on and arranging mortgages and Non-Investment Insurance contracts. Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it. Loans are subject to status.

Some of the services we provide are not regulated by the FCA. We are a credit broker, not a lender. We are regulated by the FCA – our membership number is 305402 https://register.fca.org.uk

Our privacy statement can be viewed here - <a href="https://www.mortgage-desk.com/privacy-statement">https://www.mortgage-desk.com/privacy-statement</a>

We are registered with the ICO – you can check via www.ico.org.uk



MORTGAGE-DESK

# Inflation Surges to 3.8%!



What It Means for Households, Businesses, and Interest Rates

"Unexpected" rise in July inflation raises fresh questions over cost of living, interest rates, and the economic outlook.

With inflation well above the Bank of England's 2% target, the recent rate cut to 4% may be the last for a while, indications we may see one more in Nov. The Bank is likely to wait for stronger evidence that this spike is temporary before considering further reductions.

### **Banks Decision Dates!!**



September 18th - Next BOE Meeting!

August's meet saw a 5-4 split which caused a 0.25% cut from 4.25% to 4%

The pressure from markets and NOT Trump means Sept (17<sup>th</sup>) could see the fed cut rates, currently 4.25%-4.5% especially given the recent and increasing weak data on jobs etc – with the Fed probably 0.5% away from where they should be this could help the UK.

## **5 Year Swap Rates!**

SONIA swaps





SONIA SWaps			
	04 Sep 2025	05 Aug 2025	05 Sep 2024
1 Year	3.807%	3.733%	4.341%
2 Year	3.703%	3.585%	3.946%
3 Year	3.700%	3.561%	3.763%
5 Year	3.775%	3.622%	3.583%
7 Year	3.899%	3.742%	3.518%
10 Year	4.110%	3.945%	3.535%
15 Year	4.394%	4.214%	3.629%
30 Year	4.621%	4.410%	3.648%



## Regulation Easing: 7 x Income product and more....



Customers will need to fix their mortgage for 10 or 15 years to benefit from the higher

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multiples.



**Latest Property News...** 

According to Rightmove (Aug. 2025), the

According to Rightmove (Aug 2025), the average time to sell a home in England is now 62 days, up from 55 days in early 2024.

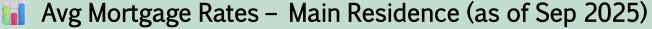
In London, time to sell has stretched to 72 days on average.

(Source: Rightmove House Price Index, Aug 2025)

Landlords Exiting the Buy-to-Let Market Zoopla (July 2025) reports that 1 in 10 homes listed for sale in 2025 were previously rented properties, indicating increased landlord sell-offs. The number of BTL properties sold has risen by 28% year-on-year, due to rising mortgage costs, regulation pressure, and low yields.

(Source: Zoopla UK House Price Index, July 2025)

## **Latest Property News...**



• 2-Year Fixed: ~5.35%

• 5-Year Fixed: ~4.95%

Lowest 5 Year Fixed ~ 3.85% (60% LTV)

(For 75% LTV, residential mortgages) (Source: Moneyfacts, Bank of England data)

Average Mortgage Rates - BTL via Limited Company

2-Year Fixed (Ltd Co): ~6.25% - 6.45%

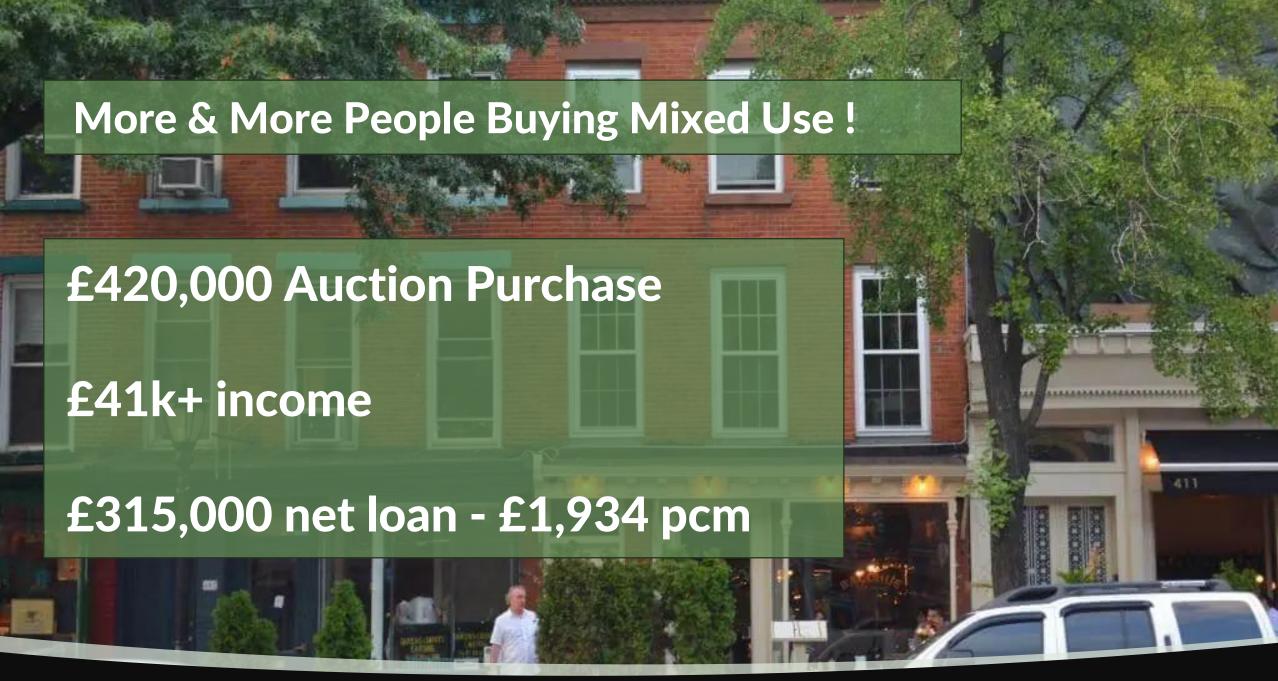
5-Year Fixed (Ltd Co): ~5.75% - 6.10%

Lowest 5 Year (Ltd Co) ~ 4.64% But 5.5% arrangement fee

House Prices: Falling or Flatlining
Nationwide (Aug 2025): UK average house prices are down ~1.2% YoY, with London seeing sharper drops (~2.5%).

Zoopla (July 2025): Buyer demand down 12% YoY, with sellers needing to price ~5% below asking to achieve a sale.

(Sources: Nationwide HPI, Zoopla)





#### Relevant Life - 69% Of UK Directors Aren't Aware



- Death-in-service benefit, even if you're a one-person company
- Tax-deductible business expense
- Protect your family tax-efficiently no personal benefit-in-kind
- A powerful tool to attract & retain talent
- Even HMRC helps you protect your loved ones

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#### **Income Protection -**

(Protects up to 80% of your actual income (salary + dividends))



Protects up to 80% of your actual

income (salary + dividends)

· Premiums are 100% deductible from

**Corporation Tax** 

· Payouts are tax-free

· No P11D benefit-in-kind hassle

Secure a FREE Review With Aimee on 01296 329610 or email Aimee@insurance-desk.com

## What's Your Next Property Move ..?



Mixed use commercial, title splitting, social housing, property trading, commercial conversions, development finance...





# If you need help...

If you want to discuss the viability of a deal and the best way to finance it – call us on the number below

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www.mortgage-desk.com