

# Alexanders Estate Agents

## NEWSLETTER

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### A Note from Joanna

Happy New Year from Joanna and all of us at Alexanders Estate Agents. As we step into 2026, thank you for your continued trust and support. We look forward to helping you achieve your property goals with care, and a friendly approach this year ahead.



### A Positive Start to 2026 for Northfields & Ealing Property

The new year has begun with encouraging signs across the Northfields and Ealing property market. January traditionally brings renewed activity, and we are already seeing increased enquiries from buyers and tenants keen to make early moves.

With more balanced pricing and improved mortgage confidence, well-presented homes continue to attract strong interest, particularly from families and professionals looking to stay local. For sellers and landlords, this is an ideal time to plan ahead and position your property for the busy spring market.

At Alexanders Estate Agents, we're proud to support our community with honest advice and local expertise. If property is part of your plans for 2026, we're here to help you move forward with confidence.

### UPCOMING EVENTS

#### \* A Night of Laughter: Comedy Night at The Brentham Club

17th January

From sharp satire to personal stories and quick-witted improv, this evening promises to be a highlight of the month.

#### \* Theatre with a Twist: Posh at Questors Theatre

24th January – 1st February

Laura Wade's Posh is a sharp satire of class and privilege in Britain, inspired by Oxford's infamous Bullingdon Club. Follow the Riot Club, an elite secret society, as their countryside pub gathering spirals into chaos.

### Mortgage Update from Justyna

With the new year underway, it's a great time to review your mortgage options. Rates and products continue to change, and the right advice can make a real difference. If you're buying, remortgaging, or just exploring your options, I'm here to help.





## Will mortgage rates go down in 2026?

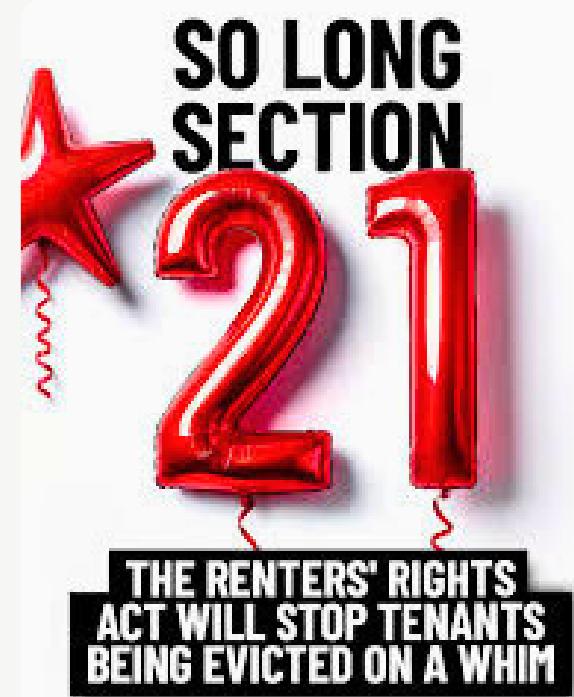
- Mortgage rates are likely to continue to fall in 2026, following the Bank of England's decision to cut interest rates to 3.75% in December.
- A mortgage price war has already pushed some fixed deals below 3.6%, the lowest since 2022.
- This looks set to continue into 2026, amid predictions interest rates will be cut faster than previously predicted and as lenders compete for business.
- If you're remortgaging in the next 6 months, lock in a rate now and keep it under review.



## What will happen in the property market in 2026?

Chief economist Robert Gardner expects housing market activity to 'strengthen a little further as affordability improves gradually (as it has been in recent quarters) via income growth outpacing house price growth and a further modest decline in interest rates'.

Over at Halifax Mortgages, Amanda Bryden says that while wage growth is forecast to slow and unemployment may edge higher, lower interest rates and easing inflation should help boost buyers' purchasing power.



## What landlords need to know?

With the biggest changes to tenancy laws in a generation starting from May, 2026 is set to be a significant year for landlords and the rental market.

- Landlords will need to be proactive ahead of the introduction of the Renters' Rights Act on 1 May 2026
- Details on proposed new energy efficiency standards should be released as the deadlines edge closer
- Landlords will need to act sooner rather than later to prepare for Making Tax Digital changes
- Rental growth could remain stable at around 2.5 per cent, but could be affected by landlords selling properties and tenants being unable to buy
- Local councils will be given new enforcement powers from December 2025, so landlords will need to make sure their properties and records are in order