

Alexanders Estate Agents

NEWSLETTER

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A Note from Joanna

June brought continued activity to the Northfields property market, with strong interest from buyers and tenants. Alexanders Estate Agents is here to provide expert local advice, free valuations, and tailored support for all your property needs.



More Choice, Sharper Pricing and Real Demand in June

Northfields and Ealing property market in June is quietly competitive. Family homes near Northfields Avenue and Ealing Broadway are still attracting multiple viewings when priced sensibly. Flats are more selective, but well-presented rentals continue to let quickly. Stock levels are higher than last year, giving buyers breathing space and negotiation power. Sellers who overprice are sitting longer. Serious buyers remain active, particularly upsizers and local movers taking advantage of improved choice and steadier mortgage conditions.

Local. Independent. On your side.

Mortgage Update from Justyna

Hi, I'm Justyna, your in-house mortgage advisor. Mortgage rates have remained relatively steady through May, with a slight improvement in fixed-rate deals compared to earlier in the year. Lenders are still cautious, but affordability assessments are easing slightly for strong applicants. First-time buyers remain active, particularly where deposits are above 10-15%. Remortgage activity is also picking up as borrowers come off older higher-rate deals and explore more competitive options now available in the market.

Justyna – Mortgage Broker (CeMAP)



UPCOMING EVENTS

* Party in the Pub

Sun, 7th Jun 2026 @ 12:00 – 23:00
Duke Of Kent, Ealing

* West London Cycling Mela at Osterley Park

Saturday 13 June, 12pm–5pm

* Candle Making Workshop at OPEN Ealing on 14 June

Unit 14 Dickens Yard London
W5 2TD, London, W5 2TD

* Samba Pop-Up Dance Workshop at iD Dance Studios on 13 June

iD Dance Studios
Unit 32 Dickens Yard,
London, W5 2TD



Landlord database to become enforcement tool for councils

The new Private Rented Sector (PRS) Database will be at the heart of a long-term monitoring and enforcement framework for the rental sector under the Renters' Rights Act, according to a new Government policy paper.

The document sets out how officials intend to collect, link and analyse data from landlords, tenants, agents, councils, tribunals and the future PRS Ombudsman.

It reveals councils are already providing voluntary enforcement data to the Government. This includes inspections, hazards identified and formal enforcement measures.



Best Week for Resi Sales in 45 weeks

Despite everything going on at home and abroad, the UK property market has just delivered its strongest week for sales agreed in 45 weeks.

Between Monday 27th April and Sunday 3rd May 2026, 27,614 homes were sold subject to contract, the highest weekly figure since June 2025. That is not a market in retreat. It is a market that has quietly been rebuilding momentum. Buyers are still out there, but they are more considered, more selective, and far less willing to chase overpriced homes.

What this tells us is simple. Demand has not disappeared, it has sharpened.



Buy-to-let mortgage strategies for portfolio landlords

Leveraged buy-to-let investment strategies are enabling landlords to scale property portfolios more rapidly than cash purchases, according to analysis of mortgage-backed investment models.

The mathematics of leveraged property investment demonstrate how borrowing can amplify returns. A landlord purchasing a £300,000 property outright would need to invest the full amount and generate £15,000 in annual rental profit to achieve a 5% return.

By contrast, using a 75% interest-only buy-to-let mortgage requires a £75,000 deposit. With a 5% mortgage rate, annual interest costs would total £11,250, leaving rental profit of £3,750 – the same 5% return on invested capital.

The leverage effect becomes apparent in capital appreciation scenarios. If property values increase by 5% over three years, the cash buyer gains £15,000 equity. The mortgaged investor, having deployed the same capital across four properties, would see a 20% return on invested capital and £60,000 in total equity gains.

Regulatory thresholds tighten at the fourth property purchase, when investors are classified as 'portfolio landlords'. At this point, total borrowing across all mortgaged properties cannot exceed 75% of the portfolio's value. Investors with three properties at 80% loan-to-value must either wait for price appreciation to remortgage at 75% LTV, or inject additional capital.