LRG

The property market in 2026

What landlords, buyers and sellers should expect

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Introduction

In 2025, things were reasonably stable overall for both sales and lettings. Price growth averaged around 2% across the various indices and rents went up by around 5% over the year.

Although mortgage rates fell through 2025, they remained slightly higher than was hoped, at just under 5% for two and five-year fixed deals. This is because, with inflation sticking at between 3% and 3.8% against a target of 2%, the Bank of England base rate wasn't reduced by quite as much as forecasters had predicted. It now sits at 3.75%, having last been reduced on 18 December, which should bring more confidence to the market this year.



Some key factors that shaped the property market in 2025

- The zero-rate threshold for 'standard' Stamp Duty Land Tax, which was increased to £250,000 in September 2022 following the COVID pandemic, dropped back to its historic level of £125,000 on 1st April.

  That meant buyers post March 2025 had to pay thousands in additional purchase tax, which they hadn't had to pay for two and a half years, and skewed the market in the first quarter as people rushed to complete on purchases by 31st March.

- The Renters' Rights Act – which has taken longer than anticipated to became law – gained Royal Assent on 28th October, bringing in the biggest overhaul of the private rented sector in England in decades.

  On 13th November, the Government announced its roadmap for introducing the new legislation, finally giving landlords and tenants certainty about when the changes will take effect. The most significant ones are set to come into force on 1st May 2026, including the scrapping of Section 21, the end of fixed-term tenancies, and a new periodic tenancy agreement.

- Concerns around the November Budget slowed the sales market towards the end of the year as both buyers and sellers held off making decisions. But with no major tax changes announced under £2m, transactions are now picking up and we have not seen an impact on the surcharge and property bands between £2m and £5m. There is still strong activity.

In this guide, we take a look at each area of the residential property market – buying and selling, lettings and mortgages - with a review of 2025 and predictions for the year ahead. So, whether you're moving home, investing or letting, the following information should help give you a good picture of the current market. However, it is important to bear in mind that these are just average trends and figures, and each local area will have its own micro-market, which can sometimes be very different.



2025 in Numbers

Average annual house price growth at September 2025

2.5% All property types

2.8% Detached

3.7% Semi-detached

3% Terraced

(UK House Price Index)

Base interest rate changes

At the start of 2025, the base rate was 4.75%. It was reduced by 0.25% in February, May and August. In November it was held at 4% and in December reduced to 3.75%.

4.75% January

4.5% February

4.25% May

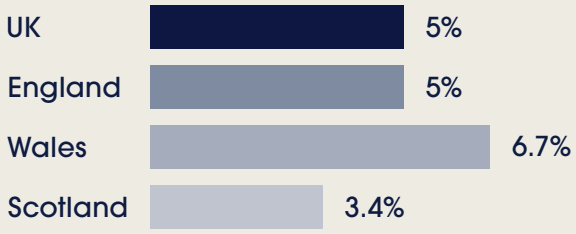
4% August

3.75% December

-1% Change in 2025

Average annual rent growth to October 2025

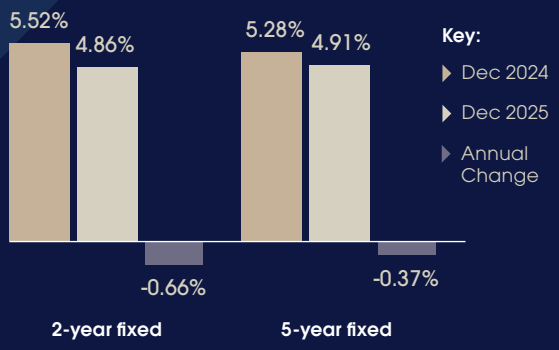
(Office for National Statistics).



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Average mortgage rates in December 2025

(Moneyfacts UK Mortgage Trends Treasury report)



Mortgage borrowing is increasing

In Q3 of 2025:

7.4% of all loans were at 90%+ LTV - the highest proportion since 2008.

The outstanding value of residential mortgage loans was 2.9% higher than Q3 2024.

Average annual rental yield Q2 2025

6.3%

with all regions showing a slight annual increase

(Rightmove)

87%

of landlords reported making a profit in Q2 of 2025

(Paragon Bank)



Buying & Selling

2025 recap

Prices

Zoopla's latest house price report shows the average UK house price as of November 2025 was £270,300, an increase of 1.1% over the previous 12 months. This data is based on sold prices, mortgage valuations and sales agreed.

However, there was a notable difference in price performance between property types, with flats and maisonettes falling in value by 1% (£1,850) on average, while semi-detached houses were up by £5,400, at 2%.

While prices rose in most regions throughout the year, they dropped slightly in the South of England, where the reintroduction of the 2% stamp duty on the purchase price between £125,001 and £250,000 had more of an effect on buyers who were already paying higher purchase costs. At the same time, there were between 8% and 15% more homes for sale in the South than the same time last year, creating more of a buyers' market, and that lack of competition for homes tends to drive down average prices.

The UK's top-performing cities for house prices in 2025 included:



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The Land Registry, which incorporates cash sales and new-build sales, has the most accurate data, however there is more of a time lag in reporting.

The data for September 2025 shows:

Property Type	Price Sept 2024	Price Sept 2025	Annual Increase	Percentage Increase
All	£264,750	£271,531	£6,781	2.5%
Detached	£432,642	£445,097	£12,455	2.8%
Semi-detached	£265,344	£275,108	£9,764	3.7%
Terraced	£221,758	£228,454	£6,696	3%
Flats & Maisonettes	£196,260	£196,316	£56	0%

This supports the overall picture, with semi-detached homes performing best and flats and maisonettes stagnant. Encouragingly, it shows a stronger average growth figure for the UK as a whole, of 2.5% - although it's important to bear in mind that the end of the year does tend to be quieter, and therefore the final growth figure for the whole of 2025 might be slightly lower.



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Sales agreed & transaction volumes

The average number of sales agreed as at Autumn 2025 (Zoopla House Price Index) showed a drop of 4% compared to 12 months earlier. But even though activity was slightly down across most regions, Scotland, the East Midlands and Yorkshire & The Humber are holding firm.

The biggest drop in the number of sales agreed was in Eastern England, where they were down 9% year on year.

Nevertheless, annual transaction volumes have been stable, with government figures for the 12 months to October (including provisional estimates) showing just over 1.2m. That's in line with the long-term average and a slight uptick on last year, with 1.06m transactions recorded in the 12 months to October 2024.

Buyer confidence & seller behaviour

Through the second half of 2025, we saw a fall in both buyer demand and the flow of new listings compared with last year.

A slowdown in the market is usually caused by economic uncertainty, which tends to make people hold off moving unless they absolutely have to. There was a lot of media commentary around Labour's economic policies and concern about what might be announced in the November Budget, so there was a temporary cooling of the property market over the Autumn months.

In addition, with mortgage interest rates falling through the year, some buyers have been holding off making offers in the hope rates may fall further. But with the base rate recently dropped again and no significant tax changes for the coming year, we expect confidence to return and things to pick back up.

Auctions

It's well worth noting that auctions are starting to enter more into the mainstream house selling and buying market. In 2025, First For Auctions (part of LRG) saw the number of new listings rise steadily, with more and more sellers who would usually have sold via an estate agent choosing to sell at auction.

The biggest benefit for sellers is the speed and certainty of the transaction. It usually takes just four weeks from instruction to sale, contracts are exchanged on the day of the auction, and the property is 'sold as seen' so the sale price is not subject to survey or contract.

And although the general perception is that properties tend to go more cheaply at auction, the reality is that when they're priced appropriately, they can achieve a decent uplift. In September alone, sale prices averaged 17% above guide.



2026 Outlook

Now that the November Budget has been and gone, and the predicted big tax changes for April 2026 didn't materialise, buyers and sellers can move forward with some certainty.



Neil Louth
Chief Executive Officer
The Acorn Group, part of LRG

"Our post-Budget survey showed 42% feeling more positive about moving in early 2026, and crucially, applicant numbers are up year-on-year. There's clearly pent-up demand from people pausing during the Autumn.

"We're already seeing telltale signs. Properties that have struggled for months are suddenly getting two or three offers. Vendors are prepared to compromise in ways they weren't earlier in the year. These are encouraging signals, and I'm predicting a very strong Q1 as this pent-up demand meets the new supply that always comes to market in January and February and as we head towards Spring."

The overarching factor that will determine what happens to the property market is inflation, which is currently at 3.8%. Inflation is widely predicted to be around 3% in 2026, falling to around 2% by 2028, providing there are no further market shocks in the coming 12 months.

Also, we expect the base rate to fall further this year, and mortgages will continue to become more affordable. This will give buyers and homeowners a boost, making repayments more comfortable. According to the November Budget, the five rate cuts made during this parliament has already saved buyers around £1,200 a year on a typical mortgage.

The only slight weight on the market is stamp duty thresholds, which haven't been raised since 2014. Over that time, average house prices have increased, pushing more into higher bands. This increase in purchase costs has, and will continue to, make it harder for some people to move.



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Price forecasts

House prices are expected to rise this year by around 3%, on average. Official forecasts range from 2.5% (Office for Budget Responsibility) to 5% (Capital Economics), and the predictions are more or less the same for the next few years.

Will 2026 be the year the South recovers?

Prices in the South of England, where property is more expensive, have underperformed over the last few years. In 2025, this was partly due to the threat of the annual 'mansion tax' that it was rumoured could be applied to properties worth more than £500,000. However, the recent Budget announcement that it would only apply to homes worth over £2m (the top 0.5% of the market) should boost confidence in buying and selling properties worth less than that.

And from a buyer's perspective, homes across much of the South may actually represent good value for money currently, with average prices lower than they were in 2022. Where prices dropped slightly last year - including in Bournemouth (-2%), Southampton (-0.4%) and Portsmouth (-0.4%) – it's likely some growth could be overdue, and there are bound to be good investments and a few bargains to be had.

Why is 2026 a good year to move?

If you're considering moving, 2026 could be a good year to find a new home. There is currently a good choice of homes on the market. Thanks to the recent pre-budget lull in activity, and if you find one you like, it may be better to buy sooner rather than later before the market moves into its traditional busy Spring period and there's more competition from other buyers.

First-time buyers

The one group that has consistently been active in the market for several years now is first-time buyers (FTBs). Even though mortgage rates have been higher than the long-term average, because FTBs are assessed for affordability based on those lower long-term average figures, they've been able to ride the wave of rate rises that has adversely affected other buyers.





Neil Louth
Chief Executive Officer
The Acorn Group, part of LRG

"What could make a real difference to the market is the proposed reforms to the homebuying process. Our research shows nearly half of buyers and sellers have experienced a fall through, with 34% collapsing simply because someone changed their mind.

The appetite for change is overwhelming – 80% support binding offers and 90% of sellers would pay for upfront information packs. If the government gets the implementation right, 2026 could be the year we start to fix a system that's frustrated people for decades."



Lettings

2025 Recap

In 2025, although the imbalance between supply and demand for rental accommodation came down significantly, it was still much higher than pre-pandemic. This continuing shortage of stock, together with real-terms wage growth still slightly outpacing inflation, kept rents rising – albeit at a slower rate than we've seen in the last few years.

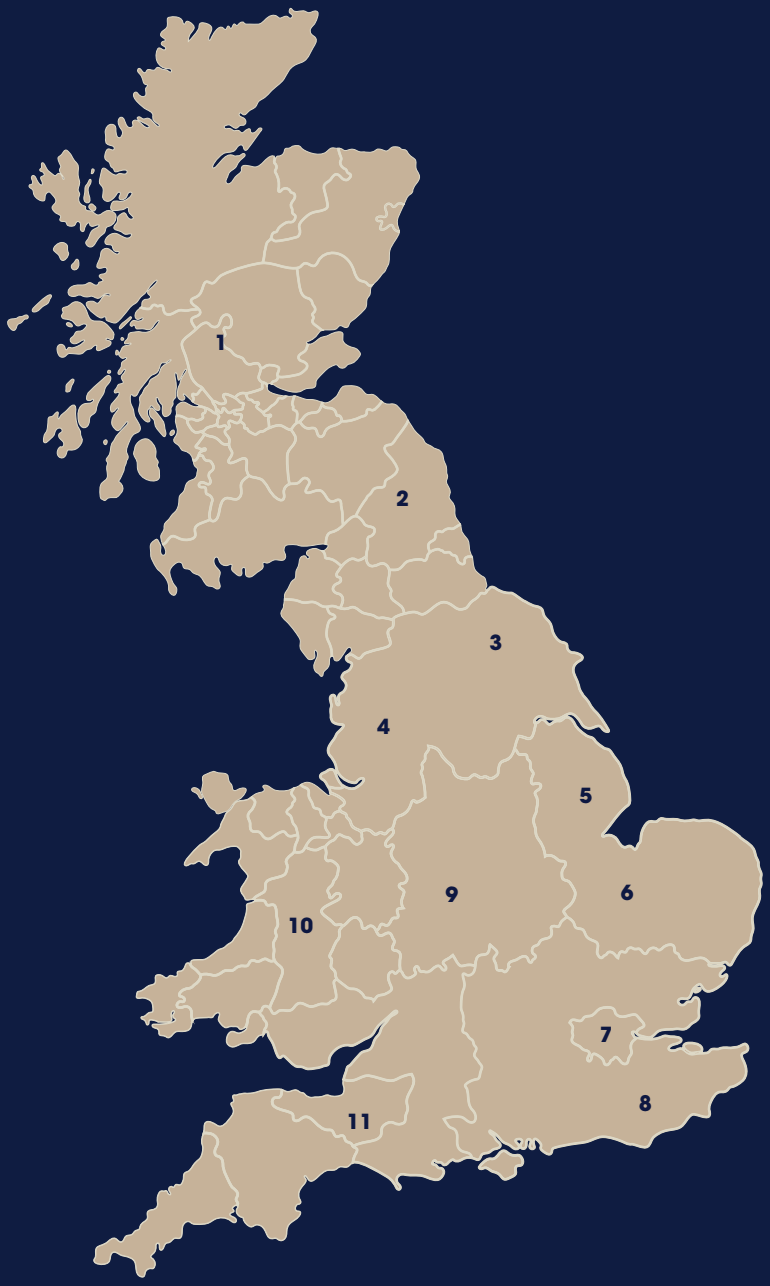
Rent growth

The latest figures from the Office of National Statistics show that in the year to October 2025, the average UK monthly rent increased by an estimated 5% and now stands at £1,360. This is the lowest annual rise for three years, a combined effect of supply and demand coming back more into balance and wage inflation slowing, which has curbed affordability for tenants.

	Average Rent	Annual Growth
England	£1,416	+5%
Wales	£817	+6.7%
Scotland	£1,008	+3.4%
N. Ireland	£866	+6.6% (year to August)



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Average annual rental yield

According to data from **Rightmove**, as at mid-2025, the average UK yield was **6.3%**. That ranged from **5.7%** in London to **8.1%** in the North East. All regions in England showed a slight annual increase in yield.

No.	Region	Average Landlord Yield	Annual Change in yield
1	Scotland	7.8%	+0%
2	North East	8.1%	+0.1%
3	Yorkshire & The Humber	7.2%	+0.3%
4	North West	7.2%	+0.1%
5	East Midlands	6.6%	+0.1%
6	East of England	6.1%	+0.2%
7	London	5.7%	+0.1%
8	South East	6.1%	+0.2%
9	West Midlands	6.7%	+0.2%
10	Wales	6.9%	+0.2%
11	South West	6%	+0.1%

Investment hotspots

While investment hotspots often make headlines, in today's market you're more likely to find a good deal locally - especially in areas you know well - unless there's a major infrastructure project that significantly boosts demand.

And in terms of property types, it's worth bearing in mind that houses tend to outperform flats on annual rental growth, with a greater general shortage of 3+ bedroom homes, but you will always need to check this at a local level.

Meanwhile, Paragon Bank's data reveals that in the 12 months to June 2025, new buy-to-let investment was highest in Cardiff, Plymouth and Loughborough, with terraced houses being the most common purchase. All three cities have strong student populations and high key worker employment opportunities, which are both big drivers of rental demand.

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Landlord sentiment

By far the biggest issue and consideration for most landlords in recent years has been the uncertainty around the looming rental reforms. The good news is that now the Renters' Rights Act is law and the Government has given us a timeline for introducing the changes, landlords can make firm plans and more informed decisions.

There have been many reports in the media about landlords quitting the sector in response to the upcoming changes and research from Rightmove this year revealed:

66%

of landlords feel less supported by the government than a decade ago.

1 in 3

landlords are actively considering exiting the market

77%

of those thinking about selling up are full-time landlords

What's important to bear in mind is that many surveys and news stories have stated that landlords will leave the market prior to a big change, but the reality is few have.

In 2025, whilst there was certainly an increase in the percentage of homes listed for sale that were previously rented out (the highest being in London, at over a quarter of the sales market), many other landlords were buying. In mid-2025, UK Finance reported a 17% increase in the total number of buy-to-let loans, which included a 28% increase for new purchases.

And in a survey of 1,800 landlords taken by the National Residential Landlord's Association in August, 80% responded that they expect to remain landlords by the end of 2026 – that's up from 60% in the previous quarter's survey.

Contrary to media reports and landlord fears over returns, the reality is that buy-to-let is still profitable for the vast majority of smart investors. Research from Paragon Bank showed that in Q2 of 2025, 87% of landlords reported making a profit, which is just below the 5-year high of 88% in 2020. Only 5% of respondents said they made a loss, with 8% breaking even.

By working with market experts, such as our teams at LRG, together with experienced mortgage brokers and the right tax and legal advisers, landlords can still make excellent returns – as is evidenced by some of the yield figures above.



2026 Outlook



Allison Thompson
National Lettings Managing Director of LRG

"The Renters' Rights Bill will be the defining influence on the sector in 2026. While it raises the bar for professionalism and improves standards for tenants, it also represents the biggest operational shift landlords and agents have faced in a generation. Long-standing tenancy practices are changing, and the scale of training and systems work required should not be underestimated. The penalty regime is now clear and carries real weight: serious breaches, such as unlawful eviction or harassment, can attract civil penalties of up to £35,000, and procedural failures involving tenancy notices and prescribed processes can also lead to substantial fines. At LRG, this has driven a clear shift in how we operate. We are moving further towards being an advisory-led agent, acting as a trusted voice for landlords at a time when compliance, execution and risk management matter more than ever.

"As the administrative burden increases, our expectation is that the need for professional managing agents will only strengthen. In our Northern regions, an open day saw us speak to over 800 landlords and secure more than 50 new instructions, with the majority opting for fully managed services. A recurring theme from those conversations is that many landlords are not hearing anything about the Renters' Rights Act from their existing agents, despite implementation being close.

"From an operational perspective, the next phase will be critical. The government is expected to publish an information sheet in March, when landlords and agents will have 30 days to issue this to every tenant. Existing tenancy agreements will need to be amended and reissued, and systems updated to reflect new notices and processes.

"Rents are still expected to rise, but at a much more moderate pace, around 3% nationally and lower in London, and landlords will need to adjust expectations after several years of exceptional growth. Affordability pressures remain very real for tenants, and referencing continues to be challenging in many cases. While rents are still rising, the impact of the new rent increase framework is unlikely to be felt until later in the year.

"We also expect to see continued changes in landlord behaviour. Some smaller landlords will reassess their position, while larger portfolio and professional landlords increasingly view the current environment as an opportunity. Over time, this will reshape the PRS profile, with greater consolidation into professional investment. We also continue to see strong investor interest in regional cities such as Manchester, Leeds and Sheffield, where the fundamentals remain compelling.

"There are still unanswered questions, particularly regarding EPC requirements, which have been repeatedly delayed. Clarity here is essential, as it will play a major role in determining whether investment in the sector continues. Overall, 2026 will be about execution. Those who prepare early, invest in the right advice and take a proactive approach will be best."

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Rent growth forecast

Rents are governed partly by competition, but mostly by affordability, and while there is still an undersupply of rented accommodation in many parts of the UK, wage growth is slowing.

In real terms, wages only just stayed ahead of inflation in 2025, and annual growth is expected to slow to under 3% in 2026, dropping to around 2.5% in 2027. This will inevitably hold back rental increases for landlords – not least because it's not worth risking having a tenant fall into arrears.



Landlords also need to be aware that demand is down by 20% compared to this time last year and is now at its lowest level for six years (apart from London). This is mainly due to:

A significant drop in net migration, which fell by 78% over the two years to June 2025.

Improved mortgage affordability for FTBs – in the nine months to September 2025, the number of FTB mortgages rose by 20%

The fact that more renters have been able to afford to buy has also contributed to that rental stock coming back onto the market, helping redress the supply/demand imbalance.

Rent increases are expected to slow to around 2.5%, according to Zoopla. That's partly because new rules in the Renters' Rights Act will limit landlords to just one rent rise a year — and only if it reflects local market rates. Tenants also won't be able to bid above the asking rent, which should help hold back general rental inflation.

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What will be the impact of the new Renters' Rights Act legislation?

Many of the most significant changes are coming into force on 1st May 2026, when the new assured tenancy will be introduced. That will incorporate:

- **The end of fixed-terms and a new periodic tenancy agreement.**
- **The abolishing of Section 21.**
- **Updated Section 8 grounds for possession.**
- **Rent in advance limited to one month's rent.**
- **Rent increases limited to once a year.**
- **Tenants having the right to request a pet and landlords being unable to refuse without a valid reason.**

With tenants who fall into rent arrears able to stay for longer in the property before they can be evicted, and the eviction process likely to take longer and cost more, it's well worth having a professional letting agent handle the process on your behalf, to ensure you regain possession as soon as possible.

Most good landlords, particularly those who work with qualified agents who have dedicated compliance experts, should be able to navigate these changes relatively painlessly. But there will undoubtedly be those that have not stayed up to date with the incoming new rules and will race to sell before May 1st, while others might give the changes a go before selling later in the year. For landlords who are interested in expanding their portfolios, this could present some good investment opportunities.



Mortgages

2025 Recap

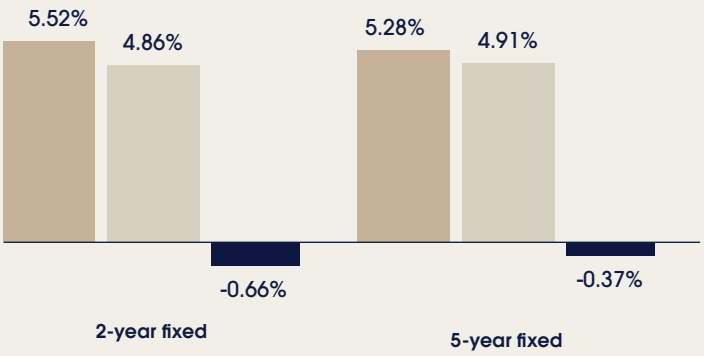
Rates

Average mortgage rates fell steadily throughout 2025, thanks to the fact that the Bank of England base interest rate has been reduced four times by the Monetary Policy Committee.

At the start of 2025, the base rate was 4.75%. It was reduced by 0.25% in February, May and August. Although it hasn't quite reached the 3.5% many were forecasting 12 months ago, it was reduced to 3.75% on 18th December. Expectations that it will continue to fall through 2026, combined with competition between lenders, has seen the cost of borrowing come down.

Average rates at the end of 2025 sat at their lowest point since before the mini-budget in September 2022.

The change in average mortgage rates over the past 12 months, according to Moneyfacts:



In terms of the best available rates, there are 2-year fixed deals at just over 3.5% and 5-year fixed at slightly above 3.7%.

However, it's important to understand that the lowest rate is not necessarily the best option. We'd recommend working with a broker, such as the experts at our sister company Mortgage Scout, who can help you understand all the elements of different products and choose the one that's right for your own individual circumstances.

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Mortgage trends

Data from MoneyfactsCompare has found that 70% of first-time buyers and over half of borrowers looking at fixed mortgage deals in November, were considering 2-year options. This is not surprising, for two reasons:

- **At the start of the year, the average 2-year fixed rate was 5.48%, almost a quarter of a percent higher than a 5-year deal. But 2-year rates have come down by almost twice as much as 5-year ones in 2025 and they are now slightly cheaper, for the first time since September 2022.**
- **Given that interest rates are expected to continue to fall in 2026, a 2-year commitment gives borrowers greater flexibility than a 5-year lock-in.**

And, overall, mortgage borrowing increased According to the Financial Conduct Authority, in Q3 of 2025:

The outstanding value of residential mortgage loans was 2.9% higher than a year earlier.

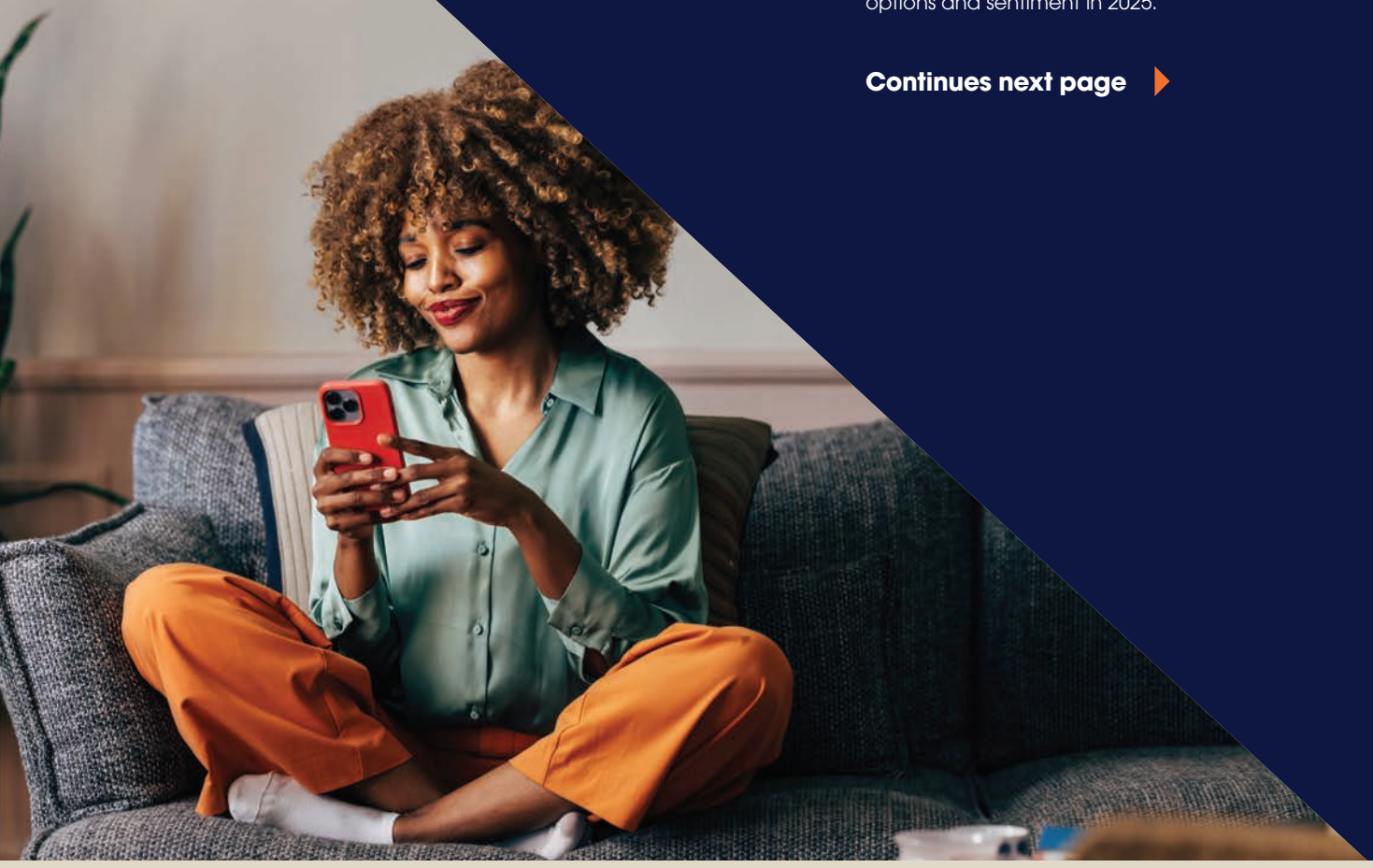
The value of new mortgage commitments was over 20% higher than Q3 2024 and the highest in three years.

The share of mortgage loans at 90%+ LTV was 7.4%, the highest proportion since 2008.

The value of outstanding mortgages with arrears was 5.8% lower than the same quarter last year.

Lenders (with a nudge from the FCA) began to take advantage of the Financial Policy Committee's change of rules to affordability stress testing; the result that the average loan size available to customers increased (£20k-£30k average). Coupled with reducing rates, this was a real positive for buyer options and sentiment in 2025.

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2026 Outlook



Tom Davies
Financial Services Managing Director,
Mortgage Scout, part of LRG:

"The mortgage market has absorbed an extraordinary amount of economic pressure in the last 5 years. We have come through a pandemic, sharp interest rate rises, fiscal uncertainty and wider global shocks, yet house prices have remained remarkably resilient. If prices were going to fall away meaningfully, that moment has likely already passed. Instead, the market has stabilised

We're expecting interest rates to move towards the mid 3% range over the course of 2026, which will continue to support confidence, particularly once borrowing costs sit consistently below the 4% threshold. That is typically the point at which buyers begin to feel comfortable moving again.

Crucially, lenders want to lend. Product choice is improving, and competition is increasing, already leading to greater flexibility in criteria, especially for borrowers with smaller deposits or less traditional income profiles. That does not remove affordability pressures, but it does create a more supportive environment for buyers.

What becomes increasingly important in 2026 is the comparison between owning and renting. As rents continue to rise and mortgage costs ease, more people will reach a point where owning is not only achievable but cheaper than renting. When that balance shifts, decision-making becomes clearer, and activity follows.

We are not expecting a boom, but momentum will no doubt build from early this year. The conditions are in place for perhaps a more predictable market than 2025, driven by confident, informed decisions rather than urgency or fear."



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Base rates predictions

The big driver of mortgage rates is the Bank of England base rate, and this is forecast to keep falling from its current 3.75%.

The majority of analysts expect a further 0.25% cut in the first half of 2026. Although the general consensus seems to be that the base rate is likely to reach 3.25% by the end of 2026, some – including HSBC and UPS – believe it could drop as low as 3%.

Mortgage interest rate predictions

Although further cuts in the base rate would ordinarily be reflected in mortgage interest rates, the feeling among experts is that we might not see much more movement in 2026.

The cost of borrowing has already come down to a three-year low in 2025. Given that the Office of Budget Responsibility is predicting the base rate will plateau through 2027 and 2028 and then could start rising again, lenders are likely to be reluctant to commit to lower rates beyond 2028.

That said, they do need to keep lending, and we expect that rates will fall slightly in 2026 – particularly the cost of 2-year fixed mortgages with their relatively short tie-in to the rate.

Will it be easier for first-time buyers to get on the ladder?

With no new incentives for FTBs announced in 2025, the opportunities for getting on the property ladder remain the same. However, if interest rates do fall further, it may make repayments more affordable, so stay in touch with a mortgage broker that specialises in handling FTB loans, as more options may open up for you.

We do expect that lender competition is going to continue to be strong. Where the larger 5-6 lenders can't go any lower on rate, we'd expect they'll further increase flexibility, on areas such as affordability and smaller deposit sizes – further supporting first time buyer activity.

What can landlords expect?

In the Pegasus Insight Landlords Trend Report, 29% of landlords were financing their entire portfolio using buy-to-let lending (Q3 2025). Lower interest rates are good news for landlords on two fronts:

Reduced monthly mortgage costs improve cash flow and profits.

It makes it easier to pass the lender's rental interest cover ratio (ICR).

So, if you haven't remortgaged in the last 12 months, it's well worth consulting a broker about the possibility of moving to a lower rate.

The report also showed that 10% of landlords reported having at least one "specialist" lending across their portfolio (such as bridging or large/complex loans), with 1 in 7 landlords expressing an interest in taking out a "specialist" loan in the next 12 months.

If you're looking at mortgage financing for a new purchase in 2026, get in touch with Mortgage Scout to see what they can do to help.



Tip

If you are currently renting and looking to buy your first home, make sure your rent payments are being reported to a credit referencing agency to help build your credit score and improve your chances of securing the mortgage you need. This is available through our tenant Residency membership.

Summary

Overall, 2026 should be a stable year for the property market.

- **Mortgage rates should dip slightly, helping those buying and refinancing**
- **Rents and house prices are expected to perform much as they did in 2025, growing at 5% and 2.5%-3% respectively.**

With no significant tax changes coming in April 2026 and wage growth forecast to stay around the rate inflation, buying and renting should continue to be affordable.

At LRG, we have experts in all areas of property. From residential sales and auctions, to shared ownership, mortgages, lettings, and buy-to-let investments - wherever you are on your property journey, get in touch to discover how we can help you in 2026.

