

Final 20 January 2026



Family Building Society announces rate reductions across owner occupier range and enhances HMO criteria.

Rates across Family Building Society's two-year owner occupier repayment range have today (20 January) been reduced by 10bps, alongside 5bps reductions to the three- & five-year fixed rates.

Two-year fixed rate interest only rates have also been reduced by 10bps. Following a reduction of the Society's Managed Mortgage Rates, which takes effect from 7 February, the discounted two and three owner occupier interest only range benefits from a 15bps reduction.

In addition, Family Building Society has enhanced their HMO criteria which is now available for properties with six bedrooms.

Darren Deacon, Head of Intermediary Sales, commented, "These rate reductions will be welcomed by intermediaries and borrowers alike in what remains quite an uncertain and competitive market. For landlords looking for an alternative lender with a flexible and case by case approach, our enhanced HMO criteria will also be welcome news."

Full details of all products are available here: <https://intermediaries.familybuildingsociety.co.uk/products>

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About Family Building Society

The Family Building Society, launched in July 2014, is a trading name of National Counties Building Society.

1. National Counties Building Society is the UK's eleventh largest building society, with over 69,000 members and £2.7bn of assets. Operating from its head office in Epsom, Surrey, the Society employs approximately 220 people and offers a range of competitive savings and mortgage products throughout the UK.
2. National Counties Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
3. Eligible deposits with Family Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

