September 2026

Market & *home*

A warm welcome to our first edition bringing you market updates, local knowledge and inspiring homes.

Insights

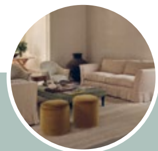
"It's the region's accessibility and constrained supply of high-quality homes that support long-term values."

More on page 2

My Rettie

Discover our new sellers' portal that lets you see exactly how your property is performing in real-time.

More on page 3



Interior tips

Discover the pieces that our partners at The Roost say are always worth it .

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Contact us

Welcome to Market & *home*

You live in one of the most distinctive locations in the UK. From the historic market town of Berwick-upon-Tweed to the beautiful coastline and countryside of North Northumberland, this area offers an exceptional quality of life, combining space, character and excellent connectivity.
But are you making the most of the opportunities property ownership here can provide? Whether you're considering a move, investing in a rental property, downsizing or planning your next step, our team is here to help. We hope you'll find some useful insights and local market knowledge in these pages.

Best wishes,

Amy and the Berwick Team

Your *local* agent

Amy Brown,
Associate Director

The Berwick-upon-Tweed and North Northumberland property market has always been distinctive, shaped by its exceptional landscapes, historic towns and villages, and an enviable quality of life. In my experience, that combination continues to underpin a market that is both resilient and consistently in demand. While buyers are often drawn by the lifestyle on offer, it is the region's accessibility and relatively constrained supply of high-quality homes that continue to support long-term values.

At the heart of the market is its broad appeal. We continue to see buyers relocating from Edinburgh, Newcastle and further afield, many seeking more space, a better work-life balance or a permanent move enabled by hybrid working. What sets the region apart is that it offers a genuine rural lifestyle without sacrificing connectivity. The East Coast Main Line provides direct rail services to Edinburgh, Newcastle and London, while both Edinburgh and Newcastle International Airports are within easy reach. Combined with the A1 running through Northumberland, buyers are increasingly recognising that they do not have to compromise between accessibility and lifestyle.

Family homes, period properties and well-presented cottages in sought-after towns and villages remain particularly popular, offering flexibility for growing families, downsizers and those relocating from urban centres. While rental yields vary across the region, well-located properties continue to attract consistent tenant demand, particularly in larger towns and locations with strong transport connections. The popularity of holiday lets in coastal and tourist destinations also continues to attract investment interest, although buyers are increasingly taking a measured, long-term approach.

From an investment perspective, Berwick-upon-Tweed and North Northumberland are widely viewed as stable markets. Much of the area's appeal lies in its protected countryside, heritage architecture and relatively modest levels of new development, meaning the supply of quality homes remains limited. That has helped support values through changing market conditions, with many purchasers focusing on steady capital appreciation alongside the lifestyle benefits of ownership.

We also continue to see strong interest from second-home buyers. Whether it is the dramatic Northumberland coastline, the rolling Borders countryside or the character of destinations such as Bamburgh, Berwick-upon-Tweed, Seahouses and Alnwick, the region offers something genuinely special. Character homes, country houses and properties with exceptional views or easy access to the coast and countryside remain especially sought after, valued not only as homes but as lifestyle investments.

While different parts of the market appeal to different buyers, it is ultimately this breadth of demand, combined with a limited supply of desirable homes and excellent connectivity, that continues to underpin North Northumberland's position as one of the UK's most attractive regional property markets.

Your digital property hub: My Rettie *for Sellers*

In today's property market, sellers expect clarity, speed, and confidence at every stage. That's why Rettie has expanded its digital offering with the launch of My Rettie for sellers, a portal providing real-time visibility of the sales process.

Building on the proven success of My Rettie for landlords and tenants, the platform gives sellers the same transparency and control, helping them stay informed, from instruction through to completion.

The portal provides a single source of truth. It includes key details such as launch date, Home Report valuation, asking price, and sales status. It also tracks appointments, viewings and buyer feedback, giving sellers insight into their property's performance.

As interest builds, sellers can monitor Notes of Interest and Offers, while key documents, including the Market Appraisal, Terms of Business and Home Report, are stored securely in the platform.

> *"My Rettie gives our clients control and visibility. They can see exactly how their property is performing and how buyers are responding."*
>
> Alan Cumming,
> Head of Sales & Financial Services

The portal also provides performance insights, including buyer matches, enquiries and Home Report views, helping sellers understand engagement and make decisions. The result is a more transparent, efficient and informed selling experience that reflects today's market expectations and the standards of Rettie.

Rettie leads the way in *digital* property reach

New data reinforces Rettie's position as one of Scotland's leading digital property agents. Figures highlight the scale of Rettie's online audience, with more than half a million users visiting our website organically during a typical 90-day period.

5 social media platforms, one brand.

Reaching buyers and sellers where they already are. More than 114,000 followers across five platforms, and accelerating.

- Facebook followers: 66,971*
- Instagram followers: 24,821*
- TikTok followers: 11,223*
- LinkedIn followers: 8,492
- YouTube followers: 2,561

*followers combined across all Rettie accounts

Quality and quantity

Beyond quick looks, buyers on our site spend close to three minutes there on average - well above industry norms. Further highlighting this engaged audience, the data shows hundreds of thousands of property searches carried out every month.

Interest from many sources

Rettie's reach extends beyond online search. The website attracts more than 309,000 visitors each month. That's the equivalent of filling Murrayfield four and a half times monthly.

All of this is supported by over 19,000 registered buyers and a newsletter audience of more than 350,000. International interest is strong, with visitors coming from 217 countries and terrirories. That's virtually every country in the world.

> *"What this really shows is the strength of the audience we bring to every property. It's not just about how many people see a listing, but how engaged they are. When we launch a home, it's being presented to a large pool of serious, active buyers from day one."*
>
> Shona Crawford, Director of Marketing

Resilient Scottish housing market navigates a *changing year*

Scotland's housing market entered 2026 with modest momentum, but growing global uncertainty is expected to temper activity as the year progresses.

Average house prices rose by 1.1% in the year to March, while transaction levels edged up by just 0.6%, pointing to a market that has stabilised rather than accelerated.

At the start of the year, stronger growth had been anticipated. However, geopolitical tensions and inflationary pressures, which may yet ease if current conditions stabilise, are expected to temper activity over the remainder of the year. While the market has proven resilient in recent years, higher borrowing costs are expected to weigh on both buyer demand and overall activity.

Scotland's two largest cities continue to outperform the national picture. Both Edinburgh and Glasgow recorded house price growth of around 4% on a rolling annual basis, highlighting continued demand in key urban markets. Elsewhere, performance has been more mixed, with Dundee showing moderate growth, while Aberdeen has seen prices fall by around 4% over the past year.

Dr John Boyle
Director of Research & Strategy
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While the market has proven resilient in recent years, higher borrowing costs are expected to weigh on both buyer demand and overall activity.

Sales activity at the start of 2026 has been broadly flat, though early signs suggest divergence across regions. Transactions have fallen in Edinburgh but risen modestly in Glasgow, while lower-priced markets such as Aberdeen and Dundee have seen stronger gains. However, with economic pressures expected to intensify, overall transaction volumes are forecast to decline over the year, potentially falling back towards 2024 levels depending on economic conditions.

Price growth continues for now amidst global uncertainty.

Average house prices have shown modest increases across much of Scotland in the last 12 months, with growth stronger in the main cities (up 4% in Edinburgh and Glasgow). However, the outlook will likely be subdued for the rest of 2026.

The new build sector has shown tentative signs of recovery, with transaction volumes up 15% in the first four months of the year compared with the same period in 2025. Despite this, activity remains well below historic norms, and developers continue to face rising construction costs and limited land supply.

New build homes also continue to command a premium over second-hand properties, reflecting both product mix and cost pressures.

New build market recovery continues.

New build sales are up 15% in Jan-Apr 2026 compared with the same period last year, although this only partially recovers ground lost since 2021. The outlook also will likely be subdued for the rest of the year.

Scotland's rental market has cooled after several years of sharp growth. Average advertised rents have broadly stabilised, sitting at just under £1,200 per month in early 2026, representing a slight year-on-year decline. Following the introduction of the Housing (Scotland) Act and an increase in rental supply, including a recovery in listings and growing Build to Rent completions, which have been supported by their exemption from rent caps, upward pressure on rents has eased. However, demand remains strong and rising mortgage costs could prompt more households to remain in the rental sector, potentially pushing rents higher again later in the year.

Rental growth has eased.

The average advertised rent has stabilised since 2024 after rising sharply post-pandemic, helped by increasing rental availability (with listings up 7% nationally since 2024).

Legislative changes are also shaping the market landscape.

The introduction of a new equity-based First Home Fund aims to support first-time buyers with equity contributions, although similar schemes in the past have had mixed impacts and, in some cases, have added to affordability pressures.

Looking ahead, much will depend on the path of interest rates.

Current forecasts suggest modest increases during 2026, likely resulting in broadly flat housing market conditions. Our central expectation is for little to no house price growth this year, although a more favourable scenario could see prices rise modestly by up to around 2%, while a more adverse outcome, driven by sustained inflationary pressures, could result in a small fall of up to around 2.5%. Sales activity is also expected to soften, potentially falling back towards 2024 levels depending on how economic conditions evolve. Even so, a significant market correction is not anticipated, with recent experience suggesting that higher borrowing costs tend to suppress activity rather than trigger widespread price falls.

Scotland's rental market has cooled after several years of sharp growth.

Read Full Report

Five investment pieces that are always worth it

Rettie are pleased to partner with The Roost, who make furnishing your home feel effortless. The Roost curate homewares from trusted British brands, independent makers, and artisans, helping you find timeless designs for everyday living. When furnishing a home, it's easy to be drawn to fleeting trends or quick updates. The most enduring interiors, however, are built around considered investment pieces that balance beauty with longevity.

1. Sofas & Armchairs

A well-made sofa or armchair is one of the hardest-working elements in any home and should be built to last. Investing in high-quality construction means you can refresh the look over time through reupholstery, adapting it to evolving tastes without replacing the structure. Timeless silhouettes ensure longevity, while fabric choice plays an important role, neutral tones offer versatility, while rich colours can add warmth and personality.

Top Tip: Choose a beautifully crafted design that will feel just as inviting in ten years as it does today.

2. Rugs & Floorcoverings

A thoughtfully chosen rug can completely transform a space. Beyond comfort, rugs define zones, anchor seating areas, and introduce texture and cohesion, especially in open-plan layouts. Natural materials like hand-knotted wool or antique kilims offer durability and a sense of quiet luxury, while subtle patterns and timeless colour palettes ensure they adapt as interiors change.

Top Tip: Consider rugs as wall art too. Hanging larger or more delicate pieces as tapestries can add instant depth and character, especially in spaces where floor placement isn't practical.

3. Upholstered Beds & Headboards

With so much of life spent in the bedroom, investing in a high-quality bed is essential. Upholstered beds and headboards offer both comfort and visual softness, creating a boutique-hotel feel. Their customisable fabrics allow for a personalised focal point, enhancing both aesthetics and relaxation.

Top Tip: Always order fabric swatches and view them in your bedroom at different times of day, lighting can dramatically affect how colours and textures appear.

4. Hardware with Character

Small details often make the biggest difference. Thoughtfully chosen hardware, such as handles, hooks, and rails, can elevate everyday spaces while adding functionality. Brass remains a popular choice for its warmth and versatility, but mixing finishes like bronze or iron can create a more layered, lived-in feel.

Top Tip: Mix metals confidently but repeat each finish at least twice to ensure a cohesive and intentional look.

5. Art That Tells a Story

Art brings individuality into a home in a way few other elements can. Whether it's a vintage oil painting, a contemporary print, or a collection of personal finds, artwork reflects experiences, memories, and personal taste. From bold statement pieces to curated gallery walls, art adds soul and depth to interiors.

Top Tip: Framing can elevate and preserve prints, but not every piece needs one. Unframed canvases can be just as striking as traditionally framed artworks, choose what best complements the piece and your space.

Whether you're furnishing your first home or refining an existing space, investing in timeless, well-crafted pieces creates interiors that evolve beautifully. With tools like The Roost's Visualiser, you can confidently plan your space, ensuring each addition enhances both style and function for years to come.

Local Team Q&A

with Corrin Williamson
Sales Negotiator
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1 **What do you enjoy most about working in your local branch?**

As a local resident, I love helping people buy and sell homes in the community I call home. The beautiful surroundings are a bonus, but it's the people, our clients, colleagues and local community, that make the job so rewarding.

2 **What's one piece of advice you'd give to someone thinking about selling their home?**

Choose an agent you trust. Selling can be emotional, so having someone who is honest, communicative and supportive will help you feel confident throughout the process.

3 **What's the most rewarding part of helping clients move home?**

Seeing clients begin a new chapter in their lives. Whether they're buying their first home, upsizing or downsizing, it's a privilege to be part of their journey.

4 **What's the best thing about living or working in this community?**

The strong sense of community. People genuinely support one another, and we're fortunate to enjoy stunning coastal and countryside surroundings.

5 **Where's your go-to spot in Berwick-upon-Tweed?**

Marshall's Café. The cakes are legendary (both in flavour and size) and their recent expansion near our office has made resisting them even harder!

6 **How do you spend your time outside work?**

I enjoy the gym, hockey, interior design, reading crime novels and spending time with friends and family.

7 **Describe your branch team in three words**.

Driven, passionate and caffeine obsessed.

Berwick-upon-Tweed & North Northumberland

Coastal living, countryside space and exceptional value.

Rettie Research – Key Findings

- Covering Berwick-upon-Tweed and North Northumberland, Rettie specialises in distinctive homes across one of the UK's most scenic lifestyle markets.
- Buyers are attracted by the area's blend of coastline, countryside, market towns and excellent rail links to Edinburgh and Newcastle.
- As part of England, purchasers can benefit from a different property tax structure compared with Scotland, offering potential savings on higher-value purchases.
- From coastal homes and period townhouses to country properties and rural retreats, the area offers exceptional character and variety.
- Demand continues to be driven by buyers seeking space, lifestyle and an outstanding quality of life.

Recently sold *properties*


Adderstone Villa, Offers over £550,000


Northbank Cottage, Offers over £250,000


Braefoot, Offers over £225,000


White House, Offers over £435,000


East Ord Gardens, Offers over £525,000

"Rettie was fantastic when dealing with the sale of my Dad's house. Amy really understood the nuance of the location, and the implications for pricing better than any other local agent. They were also really tenacious in dealing with slow conveyancers and followed up each one of my enquiries, they were brilliant!"

Emma Brenan, Google Review

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