



MORTGAGE MARKET SNAPSHOT

March 2026



After a relatively steady February, we saw a clear step up in activity across the board, with total searches rising to 2.15 million, up 19% month on month and 17% higher than this time last year. That kind of uplift doesn't happen in isolation, it reflects a market reacting to a mix of improving momentum and ongoing uncertainty. On the global side, volatility in energy markets and wider geopolitical tensions have continued to influence inflation expectations and mortgage pricing. We've seen how quickly sentiment can shift, with rates and product availability moving in response. At the same time, here in the UK, the picture remains mixed. Borrowers are still navigating affordability pressures, but there are signs of increased market activity.

Remortgaging continues to lead the way, with searches rising to 907,610, up 32% MoM and 37% YoY, as borrowers reach the end of existing deals and look to secure certainty in a still uncertain rate environment. This is less about renewed confidence and more about necessity. But it's not just refinancing driving the market. Residential purchase searches increased to 725,485, up 8% on February and 5% YoY, suggesting underlying demand is still very much there.

We're also seeing early signs of movement from FTB's, with searches up 5% month on month to 173,752, even if levels remain slightly below last year. In the buy-to-let space, activity picked up, with total searches reaching 343,746, up 18% MoM and 12% higher YoY, as landlords continue to reassess their position.

Queries around applicants on visas have moved to the top, replacing some of the more traditional areas we've seen in previous months. That points to a market dealing with increasingly complex and diverse borrower profiles, and reinforces how important it is for advisers to have access to accurate, up-to-date criteria information.

March tells the story of a market that's not just active, but responsive. Advisers are clearly adapting to both economic signals and borrower needs in real time.

Nathan Reilly,
Chief Customer Officer



KEY STATS FOR MARCH 2026



Total searches reached **2,150,593 in March 2026**, representing a **19% increase compared with February 2026**, signalling a strong uplift in adviser activity as market momentum builds through Q1.



Residential searches totalled 1,806,847, up **19% month on month**, reflecting increased engagement across both purchase and remortgage activity.



First-time buyer purchase searches totalled 173,752, up **5% month on month**, suggesting a gradual return of first-time buyer demand.



Residential remortgage searches reached 907,610, up **32% month on month**, reinforcing remortgaging as a key driver of adviser activity as borrowers continue to review existing deals.



Buy-to-let searches reached 343,746, representing an **18% increase month on month**, with both purchase and remortgage activity contributing to the overall uplift.

TOP STATS FOR MARCH 2026

Total Searches - 2,150,593  **19%** Mar 2026 v Feb 2026

Residential Searches

1,806,847

 **19% Mar 2026 vs Feb 2026**

Residential Purchase (FTB) Searches

173,752

 **5% Mar 2026 vs Feb 2026**

Residential Purchase Searches

725,485

 **8% Mar 2026 vs Feb 2026**

Residential Remortgage Searches

907,610

 **32% Mar 2026 vs Feb 2026**

BTL Searches

343,746

 **18% Mar 2026 vs Feb 2026**

BTL Purchase Searches

97,951

 **8% Mar 2026 vs Feb 2026**

BTL Remortgage Searches

245,795

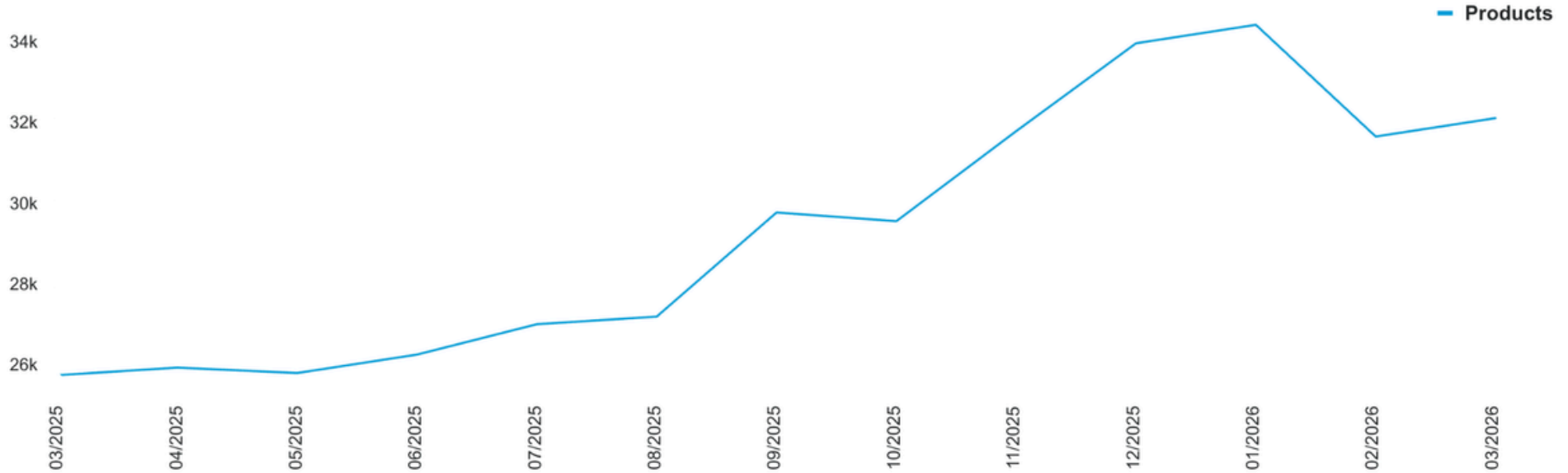
 **23% Mar 2026 vs Feb 2026**

MORTGAGE PRODUCT AVAILABILITY OVER THE PAST 12 MONTHS

DATA TAKEN DIRECTLY
FROM INSIGHT PRO



Products by Month

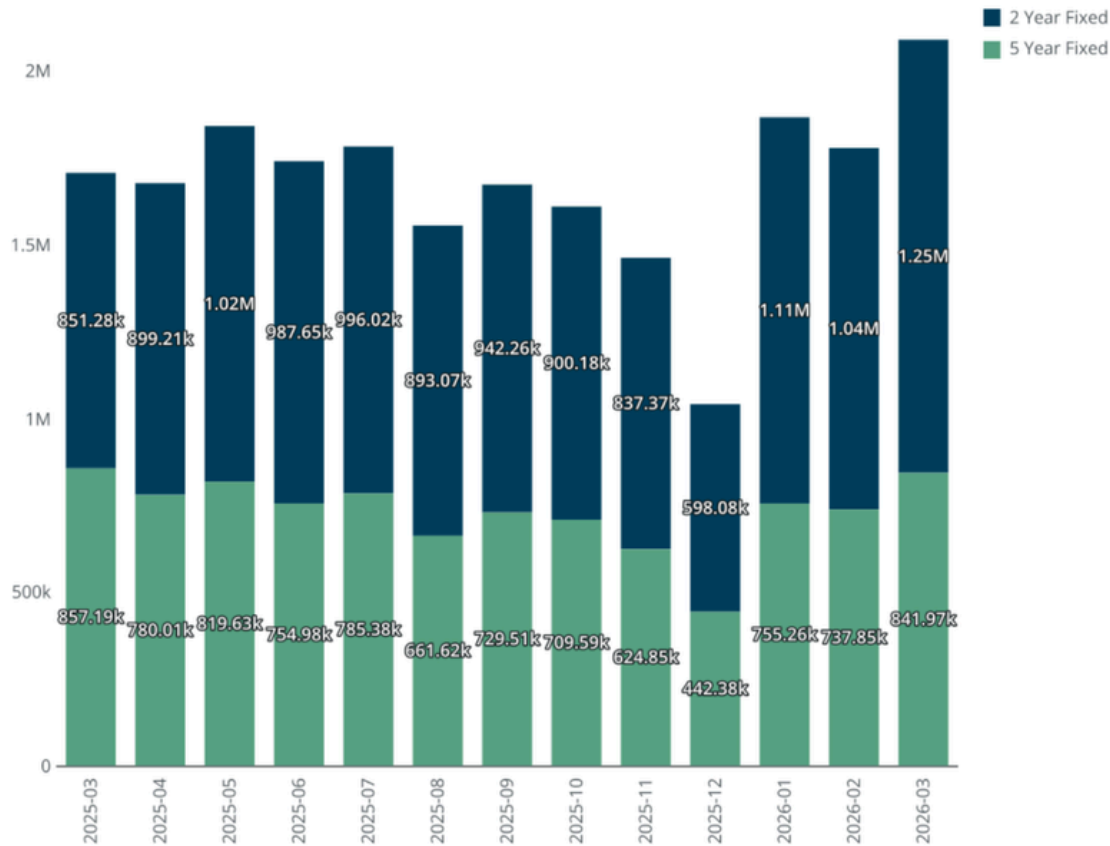


FIXED RATE SEARCHES

Fixed Rate Searches by Month

Last 13 Calendar Months

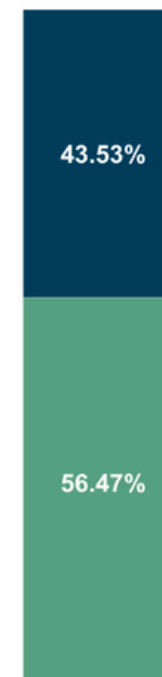
2 Year Fixed = 18 to 30 months, 5 Year Fixed = 54 - 66 months



Fixed Rate Searches - % Split

Last 13 Months

2 Year Fixed 5 Year Fixed



CRITERIA SEARCHES IN MARCH

1. Can applicants on a VISA be considered and what are the acceptable requirements (Applicant - Residency)
2. Is an application for joint borrowers, where only one will be the legal owner be acceptable and under what circumstances (Lending - Applicant Type)
3. Can applications from Non EU, EEA Non UK Foreign Nationals be accepted and under what conditions (Applicant - Residency)
4. Can applicants with satisfied Defaults be considered and what is acceptable (Applicant - Credit History)
5. Can applicants with unsatisfied / outstanding Defaults be considered and what is acceptable (Applicant - Credit History)
6. Are First Time Buyers acceptable and what is the definition of a FTB (Applicant - Applicant Type)
7. Can a transaction as under value (Concessionary Purchase, Deed of Gift or Inter-family Sale) be considered (Lending - Purchase Types)
8. Can applicants who are First Time Landlords be considered (Applicant - Portfolio / Landlord / Developer)
9. What is the acceptable Maximum Age for applicants at the end of the mortgage term (Applicant - Lending Limits)
10. Are arrears or missed payments on Credit Cards / Store Cards / Mail Order catalogues considered. (Applicant - Credit History)
11. Can applicants with Satisfied County Court Judgements (CCJs) be considered and what is acceptable (Applicant - Credit History)
12. Is there a minimum income for single / joint applications on an Interest Only repayment (Lending - Interest Only)
13. Can Applicants with fewer than 3 years UK residency be considered. (Applicant - Residency)
14. Can applicants with late or missed payments on credit commitment be accepted (Applicant - Credit History)
15. Is it acceptable to use the Net Profit as income for a Director of their Limited Company (Employment and Income - Self Employed)
16. Can applicants with unsatisfied / outstanding County Court Judgements (CCJs) be considered and what is acceptable (Applicant - Credit History)
17. Is income from a Fixed Term contract acceptable (Employment and Income - Contractors)
18. Are Self Employed applicants with 1 Years Accounts acceptable (Employment and Income - Self Employed)
19. Are Expatriates acceptable applicants (Applicant - Expatriates)
20. Are applicants with a default or missed payments on a mobile or other communication contracts acceptable (Applicant - Credit History)



SQUARE 1

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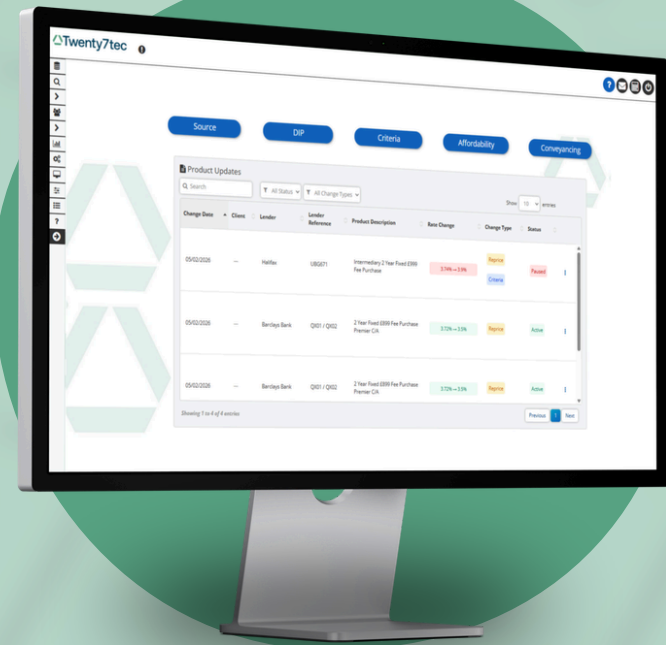
see if we click



ADAPT

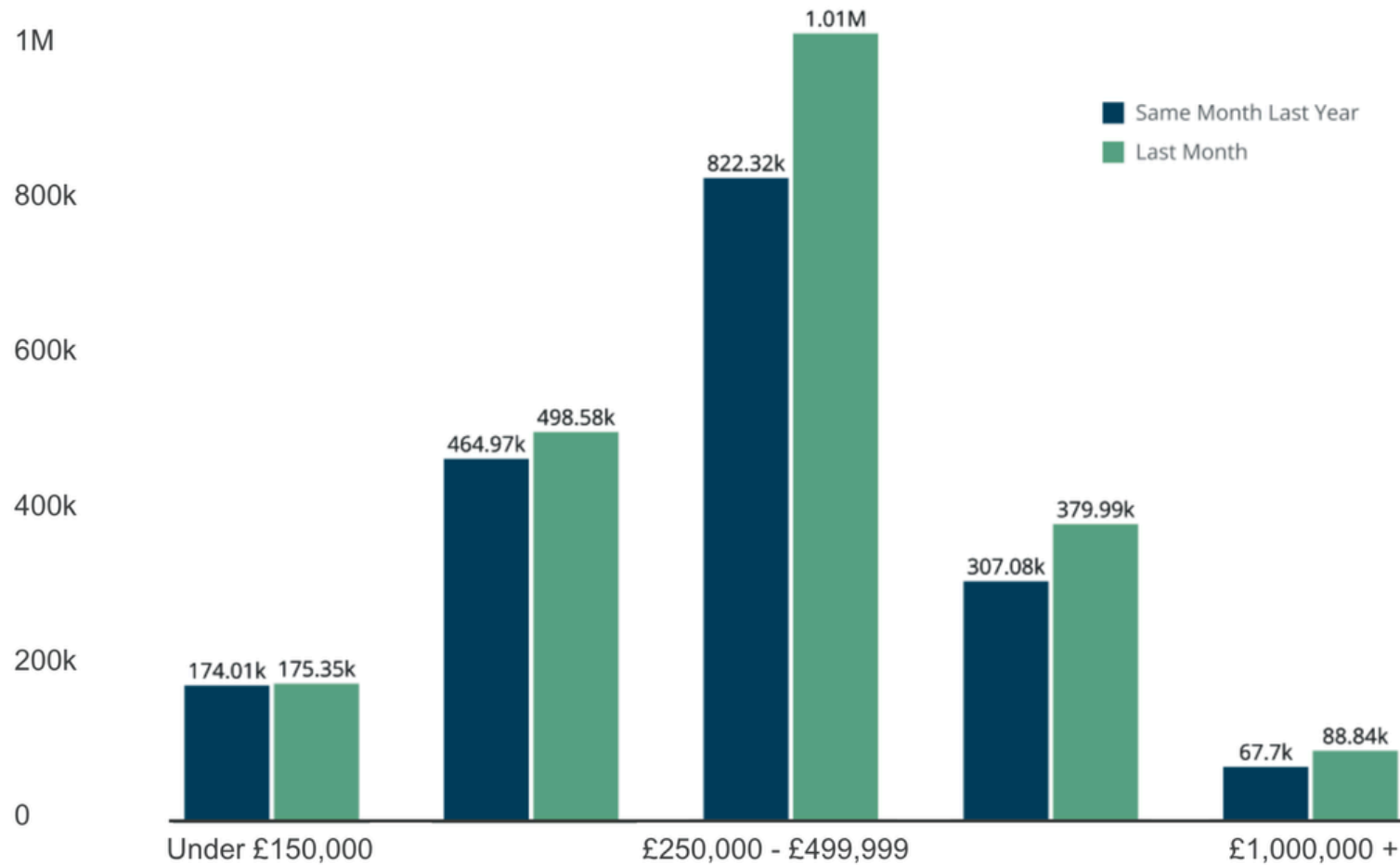


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PROPERTY VALUATION YEAR ON YEAR



YEAR ON YEAR COMPARISON

Total Searches - 2,150,593  **17%** Mar 2026 v Mar 2025

Residential Searches

1,806,847

 **18% Mar 2026 vs Mar 2025**

Residential Purchase (FTB) Searches

173,752

 **3% Mar 2026 vs Mar 2025**

Residential Purchase Searches

725,485

 **5% Mar 2026 vs Mar 2025**

Residential Remortgage Searches

907,610

 **37% Mar 2026 vs Mar 2025**

BTL Searches

343,746

 **12% Mar 2026 vs Mar 2025**

BTL Purchase Searches

97,951

 **1% Mar 2026 vs Mar 2025**

BTL Remortgage Searches

245,795

 **18% Mar 2026 vs Mar 2025**



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