



Mortgage Market Snapshot

June 2026

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June's data marks a welcome shift from the softer activity seen in May, with search volumes increasing across every major category MOM and overall activity returning to positive YOY growth.

The return to positive year-on-year growth across most search categories is another encouraging sign. Residential purchase searches increased by 5%, first-time buyer activity rose by 5%, and residential remortgage searches also returned to positive year-on-year growth, increasing by 1% compared with the same period last year.

Residential purchase, first-time buyer, remortgage and overall buy-to-let searches all strengthened during the month, suggesting advisers and borrowers are becoming more active as we move into the second half of the year. While overall buy-to-let activity has improved, buy-to-let purchase searches remain 14% lower than June 2025. In my view, this reflects a sector that is still adjusting to a very different investment landscape.

Joint Borrower Sole Proprietor enquiries remain the most searched topic, closely followed by foreign nationals, visa applicants, adverse credit and self-employed borrowers. These are no longer niche scenarios, they represent the increasingly diverse cases advisers are supporting every day.

June's figures suggest a market that continues to adapt as confidence gradually returns. Activity is strengthening, lenders are responding with greater product choice, and advisers remain focused on helping a wide range of borrowers navigate an evolving market.

Nakita Moss
Head of Lender

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Key stats for June 2026



Total mortgage searches reached 1,774,749 in June, representing a 7% increase compared with May and 2% higher than June 2025, marking a return to growth following the softer activity recorded in May.



Residential purchase searches totalled 679,151, up 8% month on month and 5% higher than June 2025, marking a return to growth after the softer activity seen in May.



First-time buyer searches reached 166,026, a 9% increase compared with May and 5% higher than the same month last year, indicating renewed activity from those entering the property market.



Residential remortgage searches rose to 654,285, increasing 14% month on month and 1% year on year, as borrowers continue to review their options ahead of the end of existing fixed-rate deals.



Mortgage product availability increased, while criteria searches continued to focus on complex lending scenarios, including Joint Borrower Sole Proprietor arrangements, adverse credit and self-employed borrowers.

Top stats for June 2026

Total Searches - 1,774,749

 **7%**

Jun 2026 v May 2026


Residential Searches

1,499,462

 11% Jun 2026 vs May 2026

Residential Purchase (FTB) Searches

166,026

 9% Jun 2026 vs May 2026

Residential Purchase Searches

679,151

 8% Jun 2026 vs May 2026

Residential Remortgage Searches

654,285

 14% Jun 2026 vs May 2026

BTL Searches

275,284

 9% Jun 2026 vs May 2026

BTL Purchase Searches

83,404

 9% Jun 2026 vs May 2026

BTL Remortgage Searches

191,883

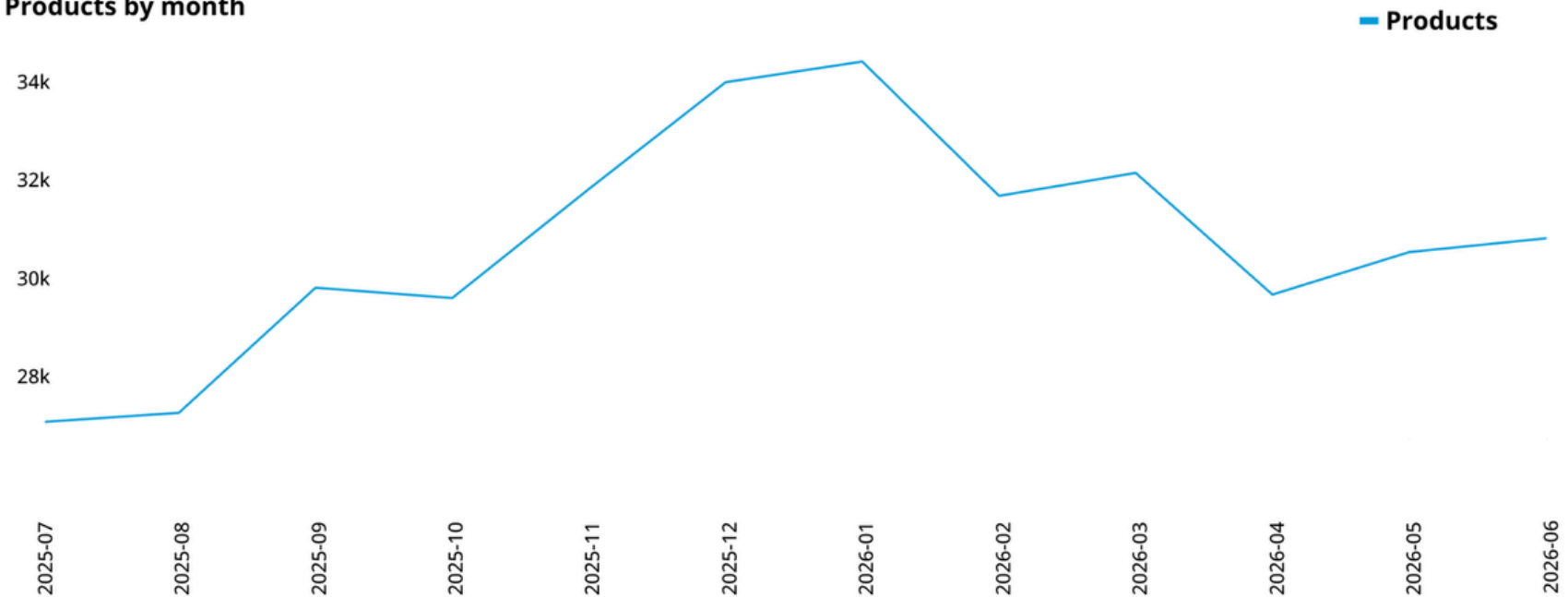
 9% Jun 2026 vs May 2026

Mortgage product availability over the past 12 months

Data taken directly from INSIGHT Pro



Products by month

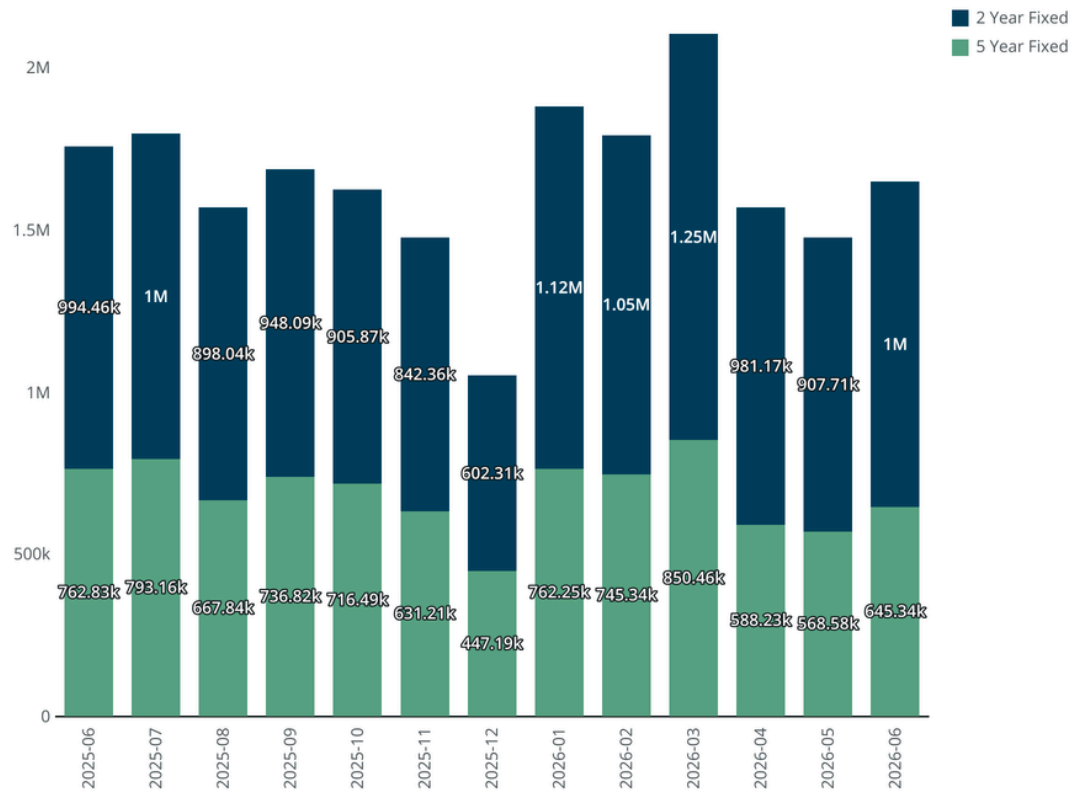


Fixed rate searches

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

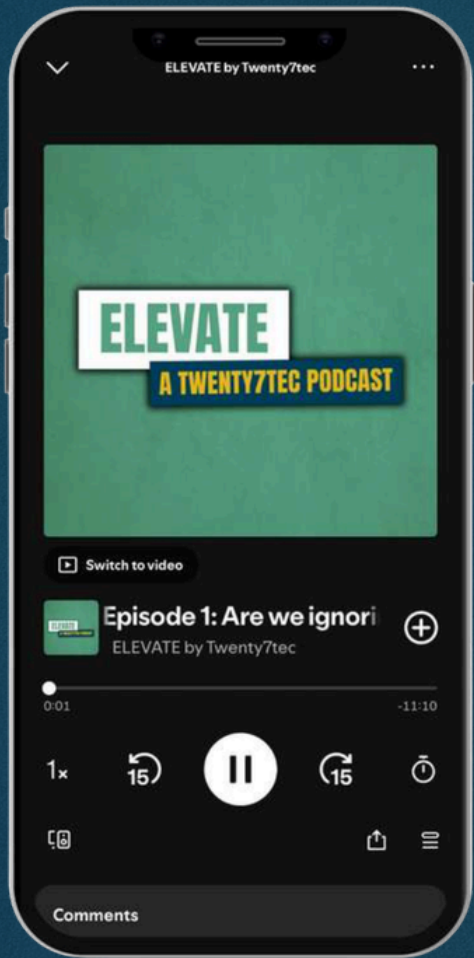
Last 13 Months


2 Year Fixed 5 Year Fixed



Criteria searches in June

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



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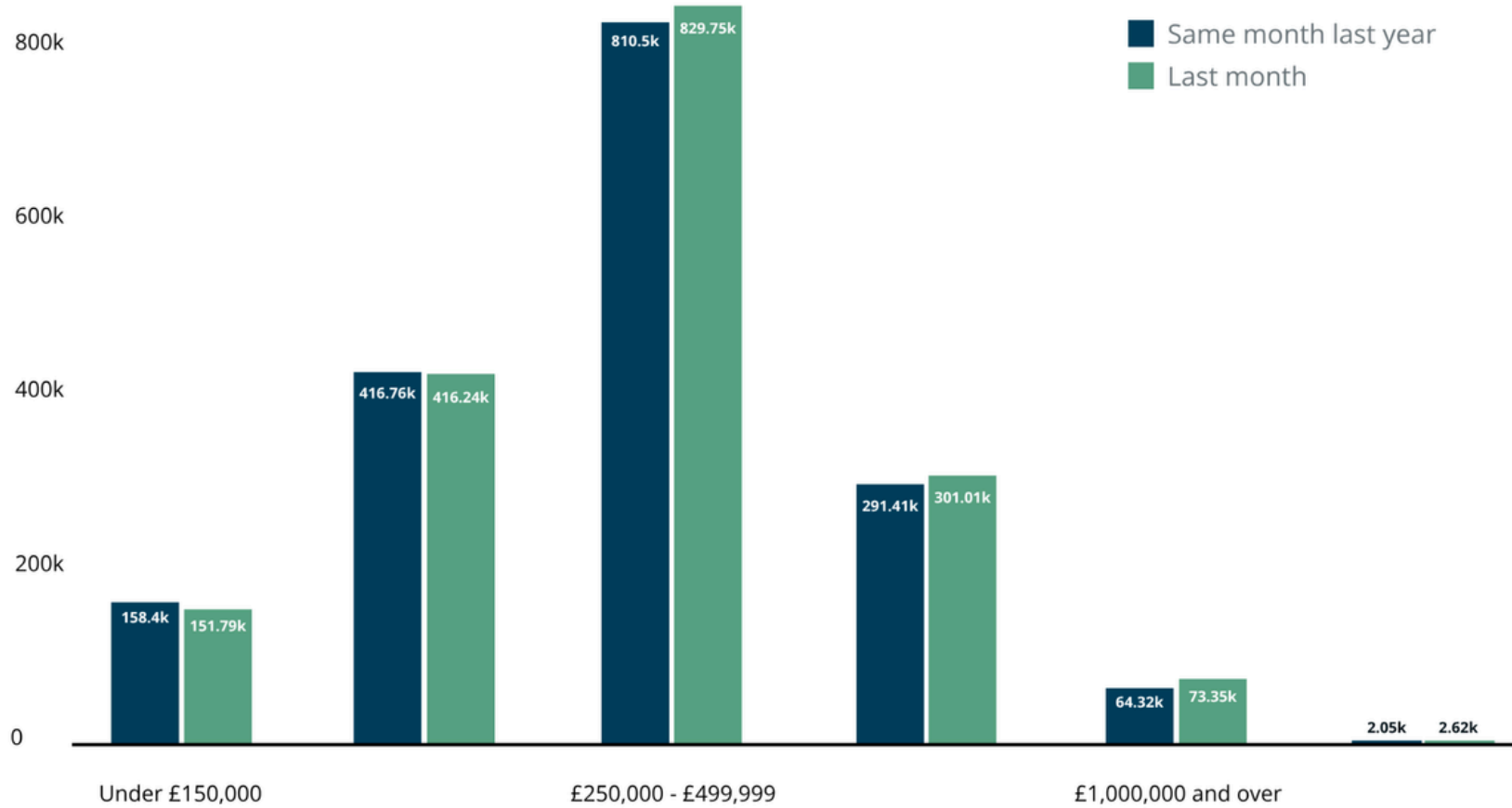


Find out more here

Property valuation year on year

Searches by Property Valuation Range

Last Month vs Same Month



Year on year comparison

Total Searches - 1,774,749  **2%** Jun 2026 v Jun 2025

Residential Searches

1,499,462

 3% Jun 2026 vs Jun 2025

Residential Purchase (FTB) Searches

166,026

 5% Jun 2026 vs Jun 2025

Residential Purchase Searches

679,151

 5% Jun 2026 vs Jun 2025

Residential Remortgage Searches

654,285

 1% Jun 2026 vs Jun 2025

BTL Searches

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 5% Jun 2026 vs Jun 2025

BTL Purchase Searches

83,404

 14% Jun 2026 vs Jun 2025

BTL Remortgage Searches

191,883

 1% Jun 2026 vs Jun 2025



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