Twenty7tec

Mortgage Market Snapshot

July 2026

July's data suggests the mortgage market remains on a steady footing. Total search activity edged up by 1% compared with June and remained broadly in line with the same month last year, showing advisers and borrowers continue to engage despite ongoing economic uncertainty.

Remortgaging was the standout story this month, with searches up 7% month on month and 5% year on year. As more borrowers reach the end of existing fixed-rate deals and lender competition remains strong, advisers have an important role to play in helping clients navigate an increasingly competitive market.

Purchase activity softened slightly during July, which isn't unusual as we move into the summer months. Meanwhile, buy-to-let continues to recover more gradually, reflecting the different challenges facing landlords as they weigh up borrowing costs and longer-term investment decisions.

One constant is the demand for specialist advice. Joint Borrower Sole Proprietor, visa applicants and adverse credit remain among the most searched criteria topics, highlighting the increasingly complex cases advisers are supporting every day.

Overall, July's figures show a market that continues to evolve, with opportunities across different sectors for advisers who can support borrowers through an increasingly varied lending landscape.

Nakita Moss
Head of Lender

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Key stats for July 2026

Total mortgage searches reached **1,790,196** in July, representing a **1%** increase compared with June 2026. Search activity remained broadly stable year on year, with total volumes in line with July 2025, demonstrating continued resilience across the mortgage market.

Residential purchase searches totalled **660,471**, down **3%** month on month and **1%** lower than July 2025, suggesting some seasonal softening in home purchase activity following stronger demand earlier in the summer.

First-time buyer searches reached **159,492**, a **4%** decrease compared with June but **1%** higher than the same month last year, indicating that while activity eased during the month, demand from those entering the property market remains broadly resilient.

Residential remortgage searches rose to **700,628**, increasing **7%** month on month and **5%** year on year, as more borrowers continued to review their options ahead of fixed-rate expiries and take advantage of competitive lender pricing.

Buy-to-let searches totalled **269,605** in July, down **2%** compared with June and **2%** lower than July 2025. Buy-to-let purchase searches fell **3%** year on year, while buy-to-let remortgage searches were **6%** lower, suggesting investors continue to take a measured approach.

Top stats for July 2026

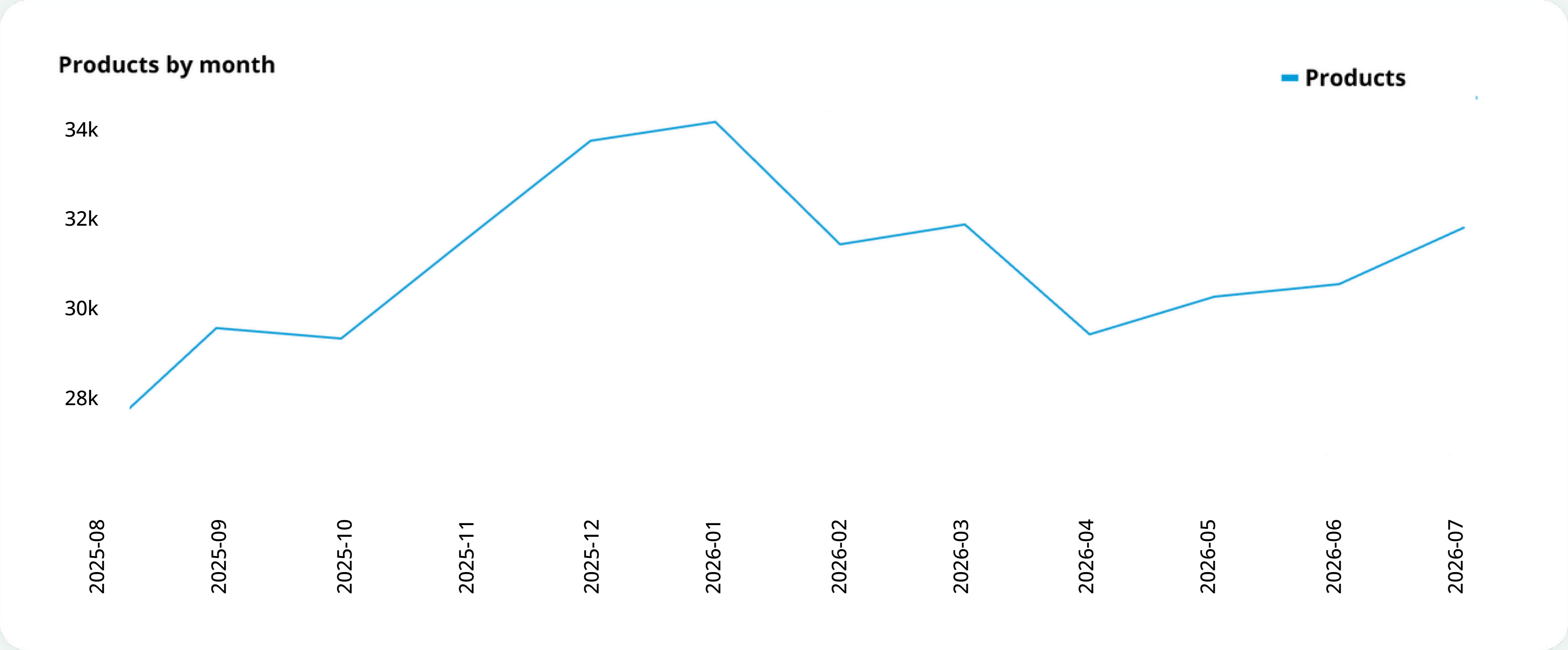
Total Searches - 1,790,196 — ↑ 1% — Jul 2026 v Jun 2026

Residential Searches	Residential Purchase (FTB) Searches	Residential Purchase Searches	Residential Remortgage Searches
1,520,591	159,492	660,471	700,628
↑ 1% Jul 2026 vs Jun 2026	↓ 4% Jul 2026 vs Jun 2026	↓ 3% Jul 2026 vs Jun 2026	↑ 7% Jul 2026 vs Jun 2026

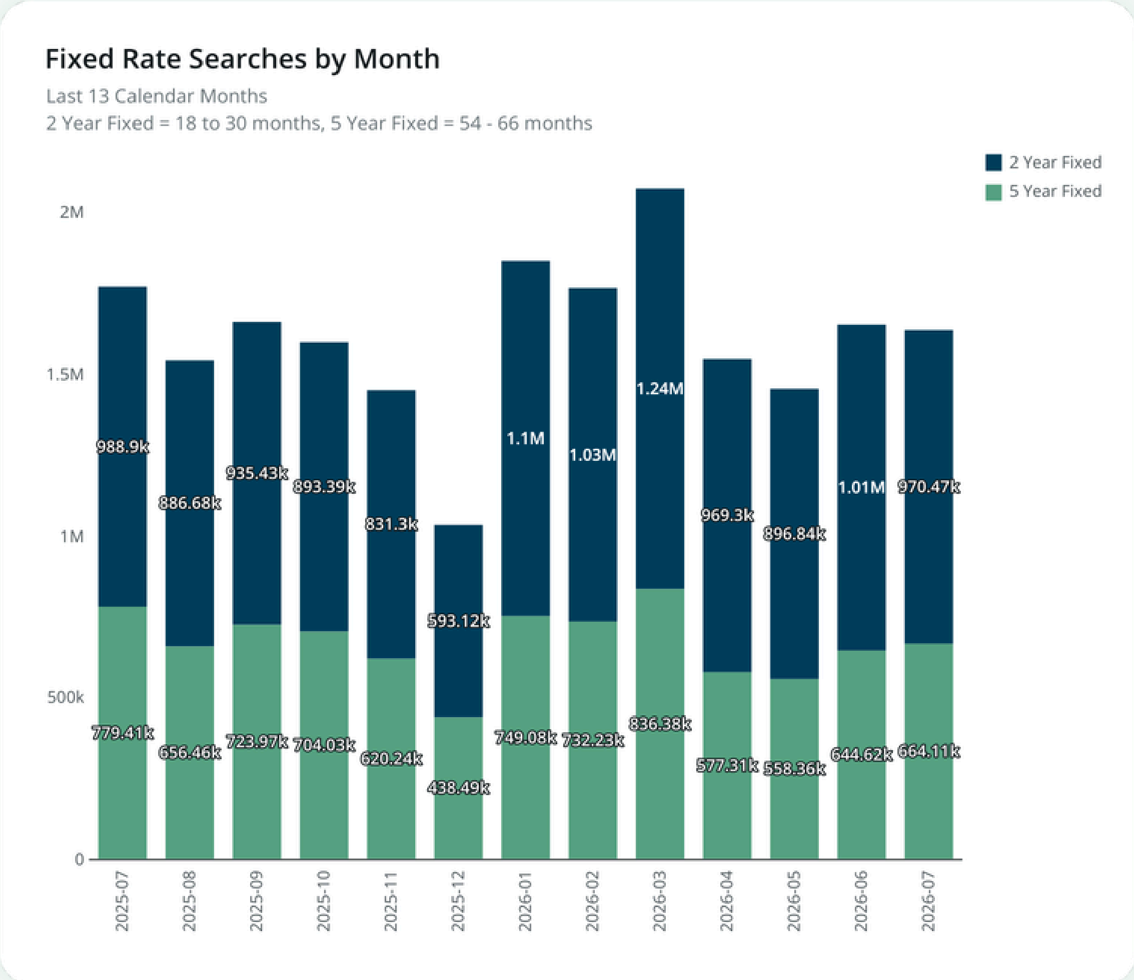
BTL Searches	BTL Purchase Searches	BTL Remortgage Searches
269,605	81,147	188,016
↓ 2% Jul 2026 vs Jun 2026	↓ 3% Jul 2026 vs Jun 2026	↓ 2% Jul 2026 vs Jun 2026

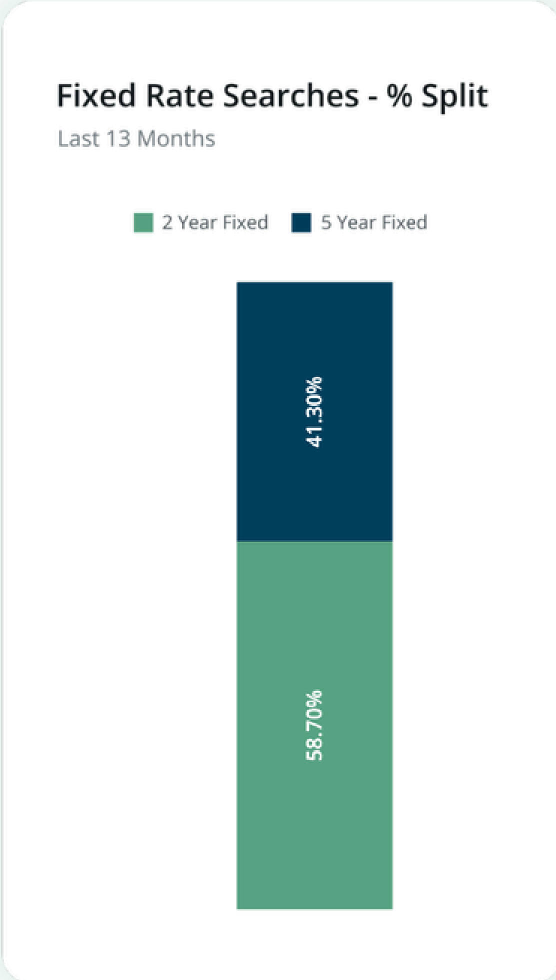
Mortgage product availability over the past 12 months

Data taken directly from INSIGHT Pro



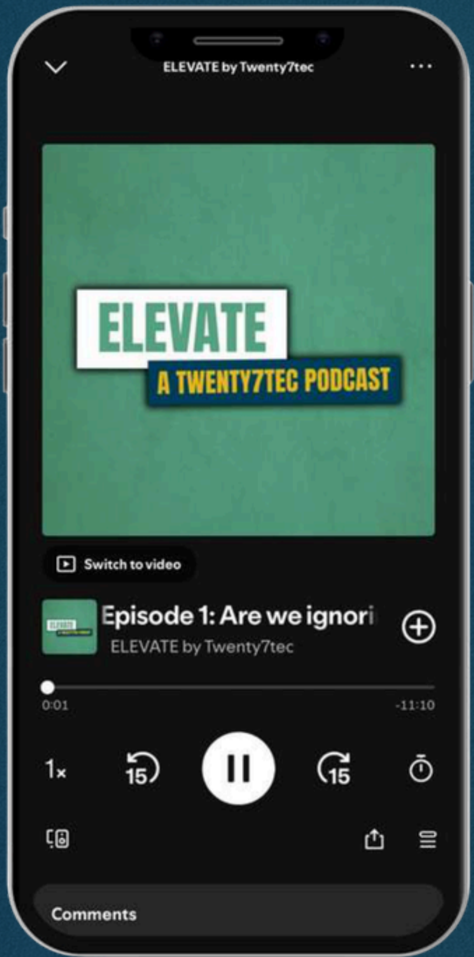
Fixed rate searches





Criteria searches in July

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 applicants on a VISA be considered and what are the acceptable requirements (Applicant - Residency)
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. Are arrears or missed payments on Credit Cards / Store Cards / Mail Order catalogues considered. (Applicant - Credit History)
6. What is the acceptable Maximum Age for applicants at the end of the mortgage term (Applicant - Lending Limits)
7. Can applicants with unsatisfied / outstanding Defaults be considered and what is acceptable (Applicant - Credit History)
8. Are Self Employed applicants with 1 Years Accounts acceptable (Employment & Income - Self Employed)
9. Can a transaction as under value (Concessionary Purchase, Deed of Gift or Inter-family Sale) be considered (Lending - Purchase Types)
10. Is it acceptable to use the Net Profit as income for a Director of their Limited Company (Employment & Income - Self Employed)
11. Are First Time Buyers acceptable and what is the definition of a FTB (Applicant - Applicant Type)
12. Can applicants with unsatisfied / outstanding County Court Judgements (CCJs) be considered and what is acceptable (Applicant - Credit History)
13. Can applicants who are First Time Landlords be considered (Applicant - Portfolio / Landlord / Developer)
14. Can an application for a Holiday Let be accepted (Property - Rental Use / Income)
15. Are family gifted deposits acceptable (Lending - Deposit)
16. Are applicants with a default or missed payments on a mobile or other communication contracts acceptable (Applicant - Credit History)
17. Can a remortgage for a property purchased or acquired in the last 6 months be considered (Lending - Remortgage)
18. Can applicants with late or missed payments on credit commitment be accepted (Applicant - Credit History)
19. Can Applicants with fewer than 3 years UK residency be considered. (Applicant - Residency)
20. Is it acceptable to lend to a Limited Company (Employment & Income - Self Employed)



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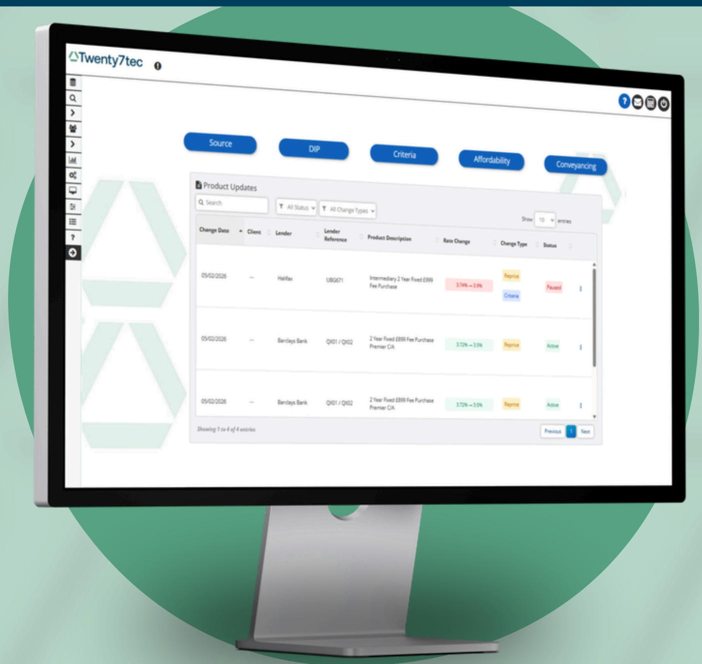
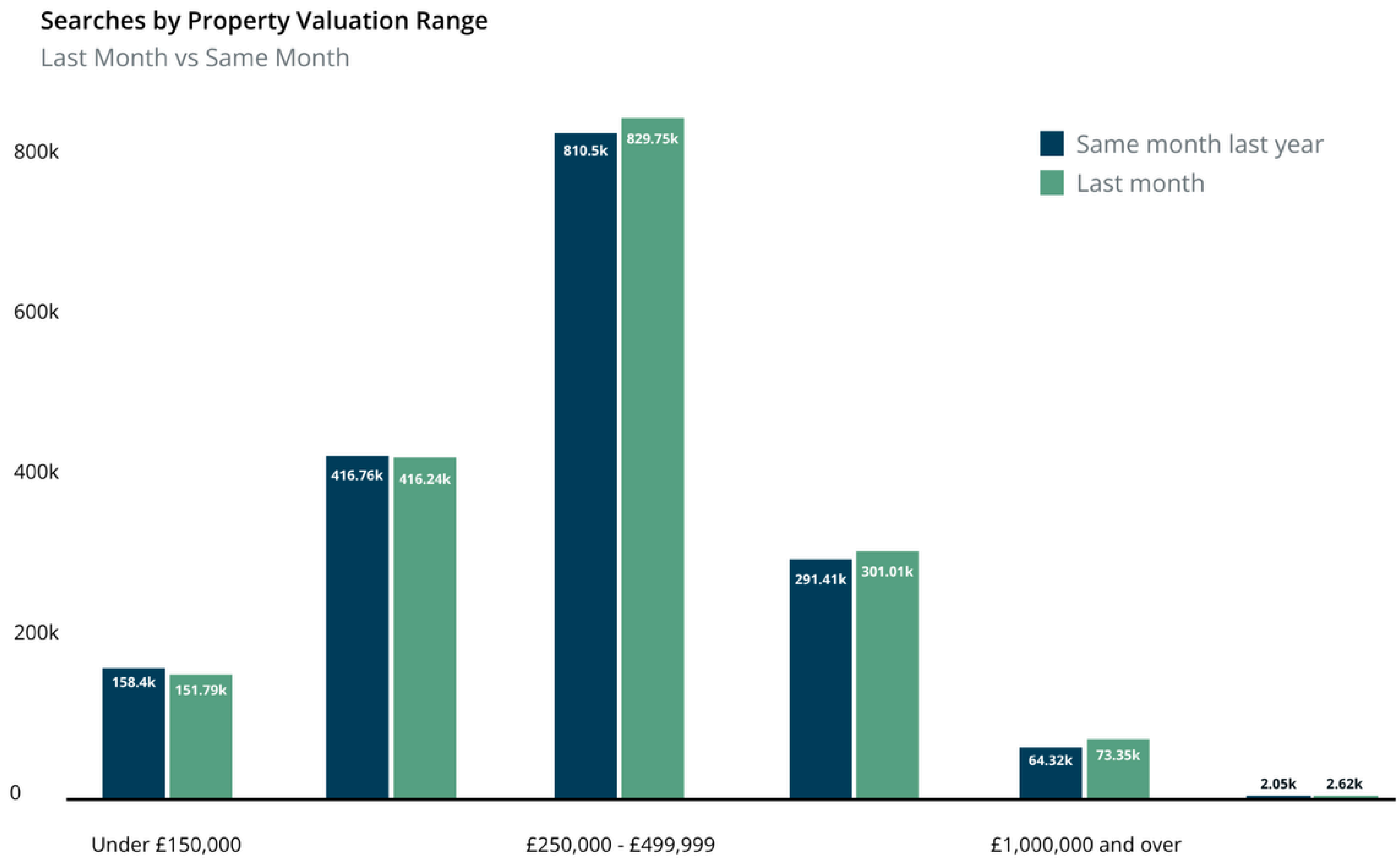


Find out more here

Property valuation year on year



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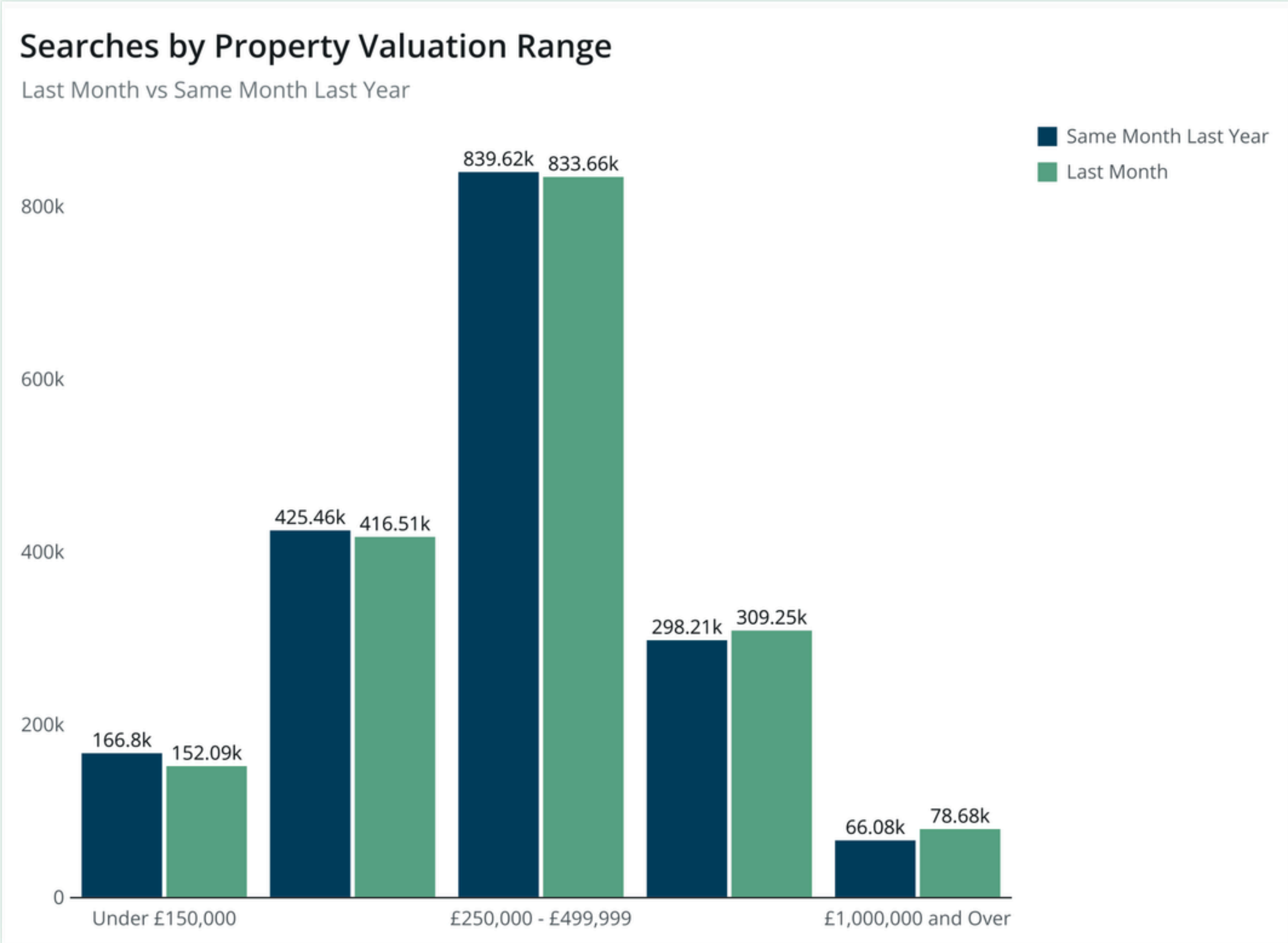

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Year on year comparison

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