



Mortgage Market Snapshot

September 2026

“

September saw a significant return in mortgage search activity following the quieter summer period, with more than 1.91 million searches completed during the month.

Total activity increased 23% from August and was 15% higher year on year, while residential searches rose 22% month on month and 19% compared with September last year.

For me, however, the standout story is remortgaging. Residential remortgage searches reached 860,951, rising 40% in a single month and 44% year on year. Remortgaging accounted for much of the increase in residential activity during September and continues to demonstrate the volume of existing homeowners reviewing their options.

Purchase activity also strengthened, but at a more measured pace. Residential purchase searches increased 8% month on month and 1% year on year. First-time buyer searches rose 3% from August but remained 4% below last September.

Our criteria data also continues to demonstrate the variety of cases advisers are navigating. Joint Borrower Sole Proprietor remained the most searched criteria area, followed by visa applicants and non-EU/EEA non-UK foreign nationals, with maximum age and first-time landlords also featuring in the top five.

Buy-to-let activity increased 27% from August, although it remained 4% lower year on year. BTL purchase searches were 21% below last September, while BTL remortgage searches were 4% higher.

September was therefore a much stronger month overall, but the market isn't moving uniformly. Remortgaging is driving much of the momentum, while purchase, first-time buyer and buy-to-let activity continue to tell different stories.

Nathan Reilly
Chief Customer Officer

”



Key stats for September 2026



Total mortgage searches reached 1,912,458 in Sept, up 23% compared with August and 15% higher YOY. Activity rebounded strongly following the quieter summer period, with search volumes also comfortably ahead of the same month last year.



Residential searches totalled 1,617,451, increasing 22% month on month and 19% YOY. Within this, residential purchase searches reached 617,709, up 8% from August and 1% compared with September last year.



Residential remortgage searches climbed to 860,951, rising 40% month on month and 44% year on year. Remortgaging was the standout area of September's data, accounting for much of the increase in residential search activity.



First-time buyer searches reached 138,791, increasing 3% compared with August but remaining 4% below September last year. The monthly improvement therefore sits against a softer annual picture for those entering the property market.



Buy-to-let searches rose to 295,007, up 27% month on month but 4% lower year on year. BTL remortgage searches increased 34% from August and 4% year on year, while BTL purchase activity remained 21% below the same month last year.

Top stats for September 2026

Total Searches - 1,912,458  **23%** Sep 2026 v Aug 2026

Residential Searches

1,617,451

 22% Sep 2026 vs Aug 2026

Residential Purchase (FTB) Searches

138,791

 3% Sep 2026 vs Aug 2026

Residential Purchase Searches

617,709

 8% Sep 2026 vs Aug 2026

Residential Remortgage Searches

860,951

 40% Sep 2026 vs Aug 2026

BTL Searches

295,007

 27% Sep 2026 vs Aug 2026

BTL Purchase Searches

78,283

 11% Sep 2026 vs Aug 2026

BTL Remortgage Searches

216,724

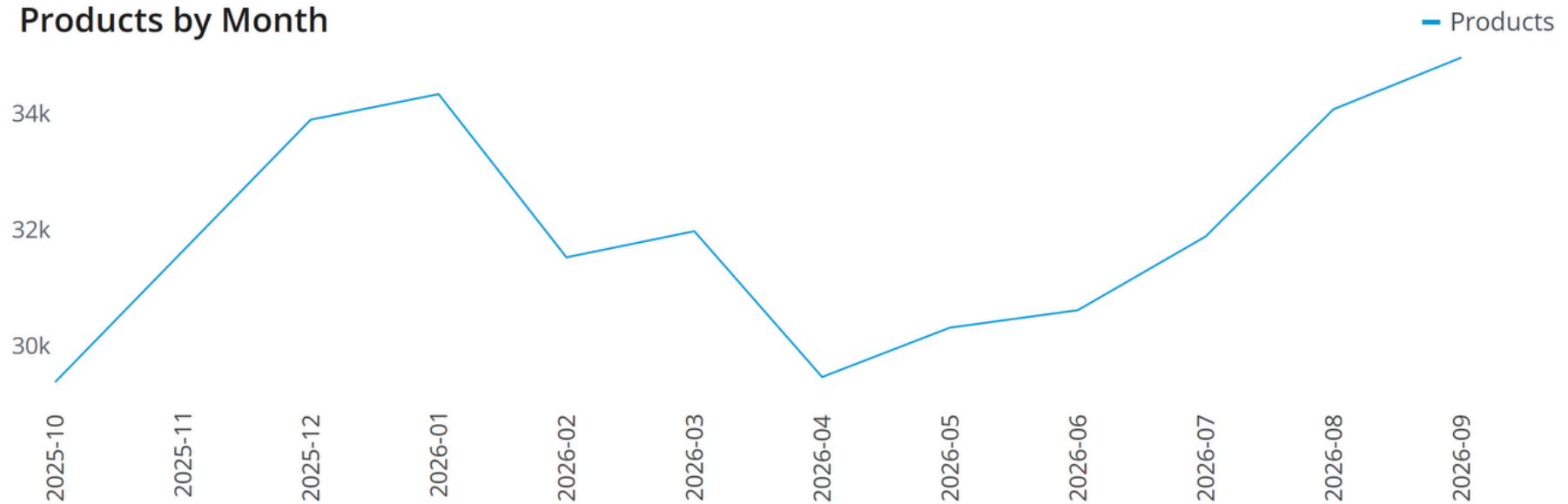
 34% Sep 2026 vs Aug 2026

Mortgage product availability over the past 12 months

Data taken directly
from INSIGHT Pro



Products by Month

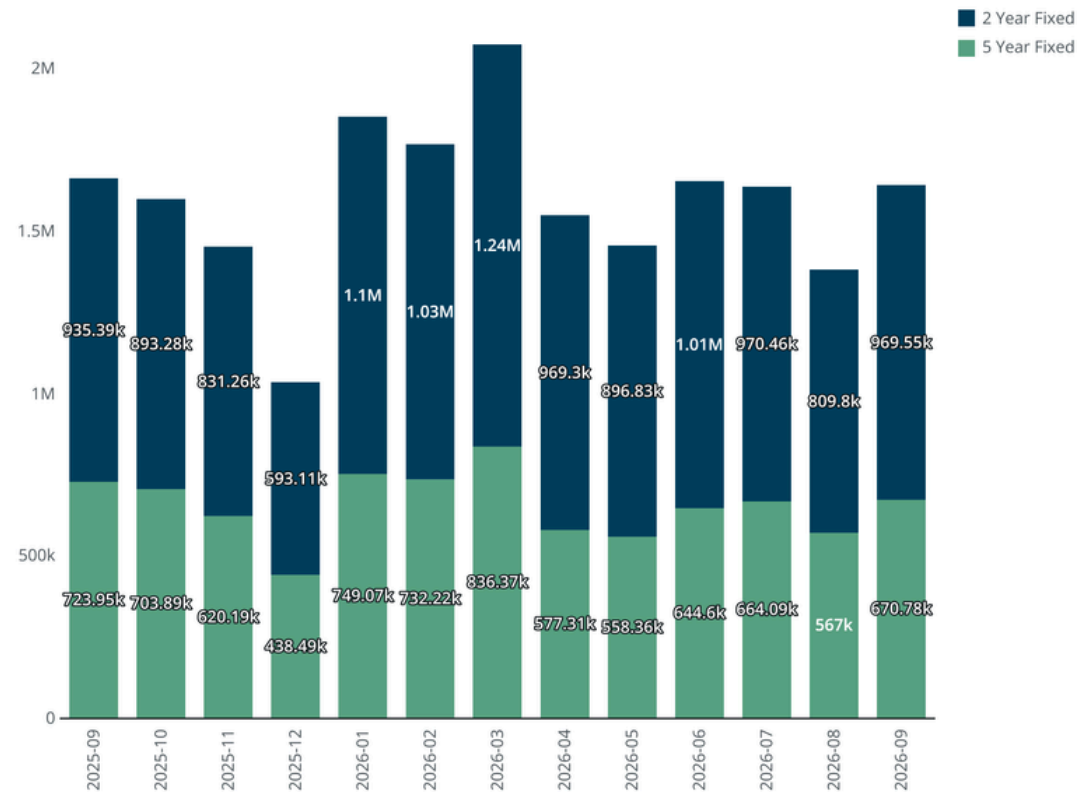


Fixed rate searches

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

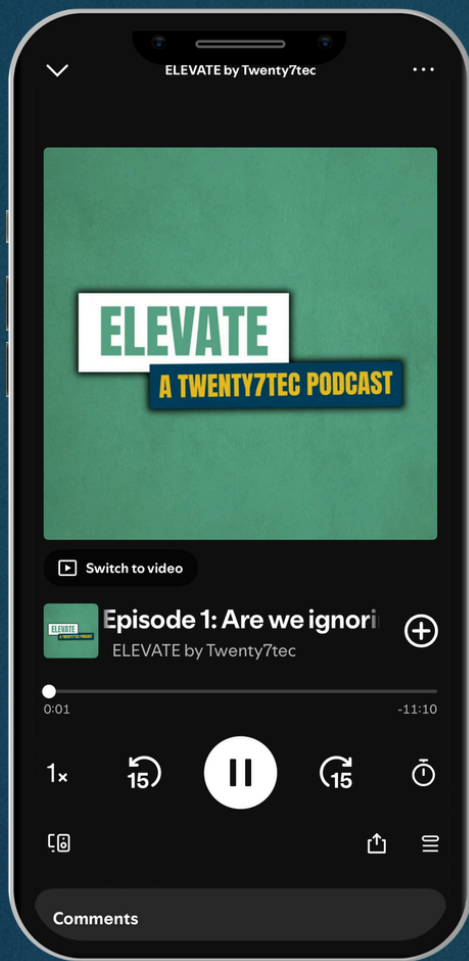
Last 13 Months

2 Year Fixed 5 Year Fixed



Criteria searches in September

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



Watch on Spotify



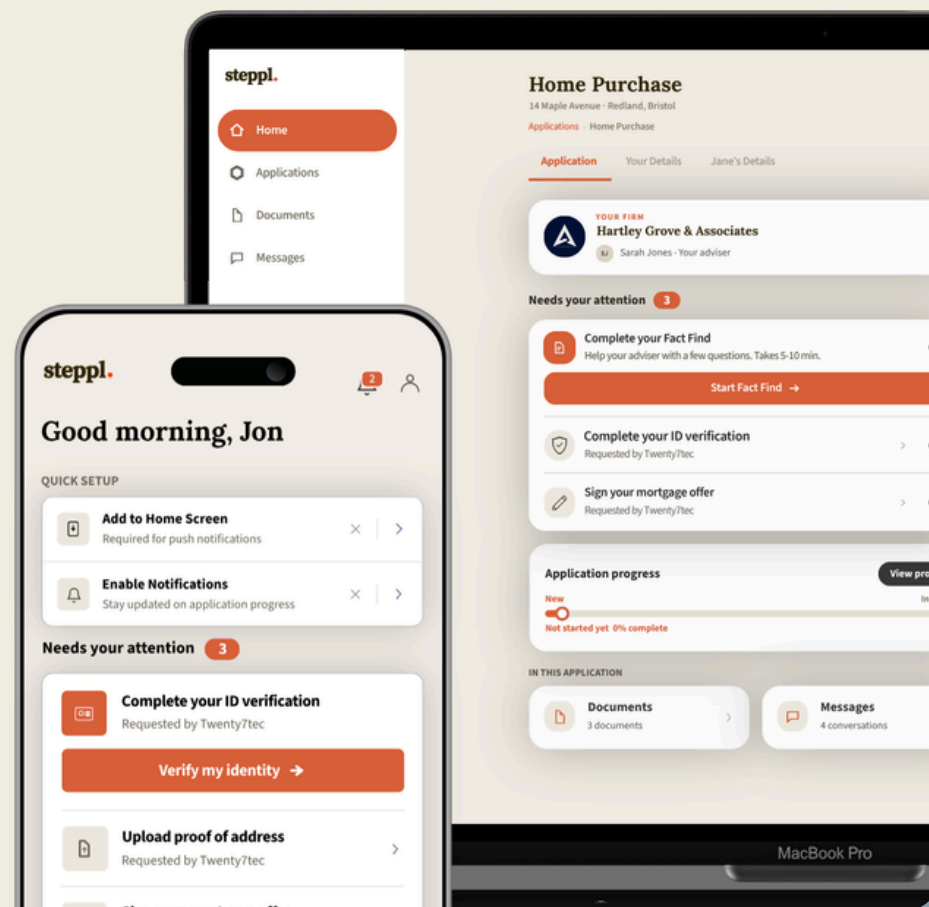
Watch on YouTube

steppl.

Powered by  Twenty7tec

Connect your clients
to your **ADVICE**
journey with our new
client portal

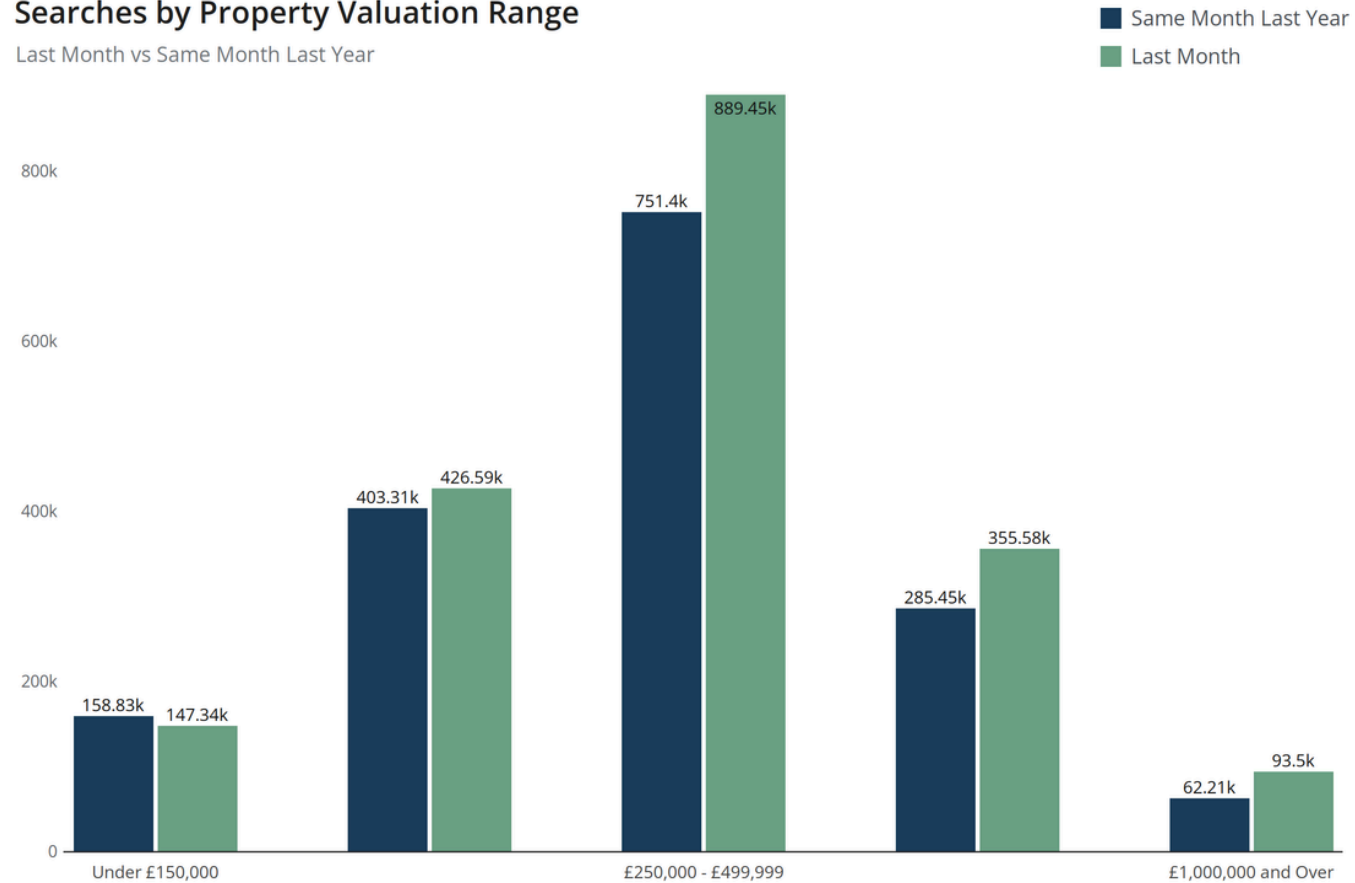
Find out more



Property valuation year on year

Searches by Property Valuation Range

Last Month vs Same Month Last Year



Year on year comparison

Total Searches - 1,912,458  **15%** Sep 2026 v Sep 2025

Residential Searches

1,617,451

 19% Sep 2026 vs Sep 2025

Residential Purchase (FTB) Searches

138,791

 4% Sep 2026 vs Sep 2025

Residential Purchase Searches

617,709

 1% Sep 2026 vs Sep 2025

Residential Remortgage Searches

860,951

 44% Sep 2026 vs Sep 2025

BTL Searches

295,007

 4% Sep 2026 vs Sep 2025

BTL Purchase Searches

78,283

 21% Sep 2026 vs Sep 2025

BTL Remortgage Searches

216,724

 4% Sep 2026 vs Sep 2025



Like the data in this report?

Get in touch to see how INSIGHT Pro gives you access to the same market intelligence.

www.twenty7tec.com

