Twenty7tec

Mortgage Market Snapshot

October 2026

October's mortgage search figures show a market that has eased following September's strong rebound, but remains ahead of last year.

Total searches reached 1,825,082, down 5% month on month but 12% higher year on year. Residential searches followed a similar pattern, falling 4% from September while remaining 17% above October 2025.

For me, the standout story continues to be remortgaging.

Residential remortgage searches reached 820,865, down 5% from September but 37% higher year on year. Despite the monthly slowdown, existing homeowners reviewing their mortgage options continue to account for a substantial proportion of adviser search activity.

Purchase activity presents a different picture. Residential purchase searches fell 4% month on month and 1% year on year, while first-time buyer searches remained broadly stable, increasing 1% compared with last October.

Our criteria data also highlights the varied circumstances advisers are navigating. Joint Borrower Sole Proprietor, visa applicants and foreign nationals remained prominent, alongside searches relating to adverse credit and missed payments.

Buy-to-let continues to face its own challenges. Overall searches were 7% lower year on year, while BTL purchase activity fell 25%. BTL remortgage searches, however, remained 2% higher than October last year.

What October demonstrates is that the mortgage market isn't moving uniformly. Remortgaging continues to show substantial annual growth, while purchase activity remains more measured.

As we approach the end of 2026, understanding these differences will be increasingly important for advisers and lenders responding to changing borrower needs.

Nakita Moss
Head of Lender



Key stats for October 2026

Total searches reached 1,825,082, down 5% month on month but 12% higher year on year, with activity remaining ahead of October 2025.

Residential purchase searches totalled 592,572, down 4% month on month and 1% year on year, reflecting softer purchase activity.

Residential remortgage searches reached 820,865, down 5% month on month but 37% higher year on year, remaining the strongest area of annual residential growth.

First-time buyer searches reached 138,315, remaining broadly unchanged month on month and increasing 1% year on year.

BTL searches totalled 273,330, down 7% month on month and year on year. BTL purchase searches fell 25% annually, while remortgage searches rose 2%.

Top stats for October 2026

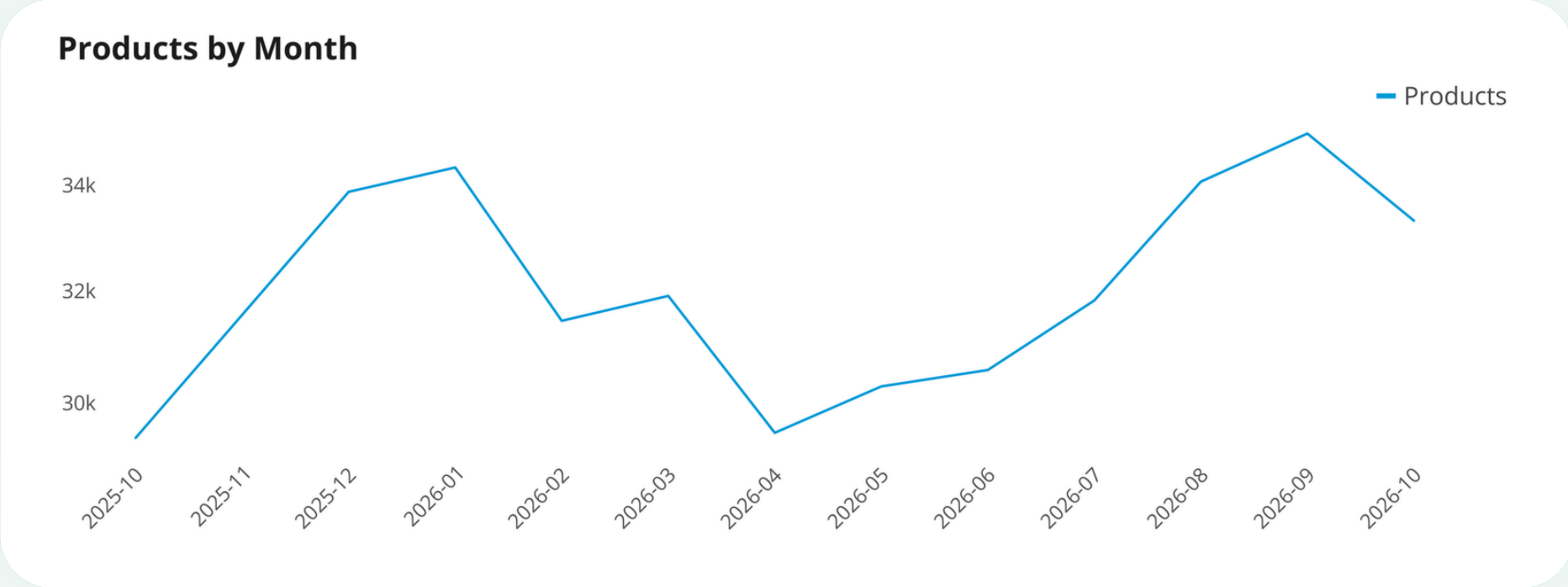
Total Searches - 1,825,082 **5%** Oct 2026 v Sep 2026

Residential Searches	Residential Purchase (FTB) Searches	Residential Purchase Searches	Residential Remortgage Searches
1,551,752	138,315	592,572	820,865
4% Oct 2026 vs Sep 2026	0% Oct 2026 vs Sep 2026	4% Oct 2026 vs Sep 2026	4% Oct 2026 vs Sep 2026

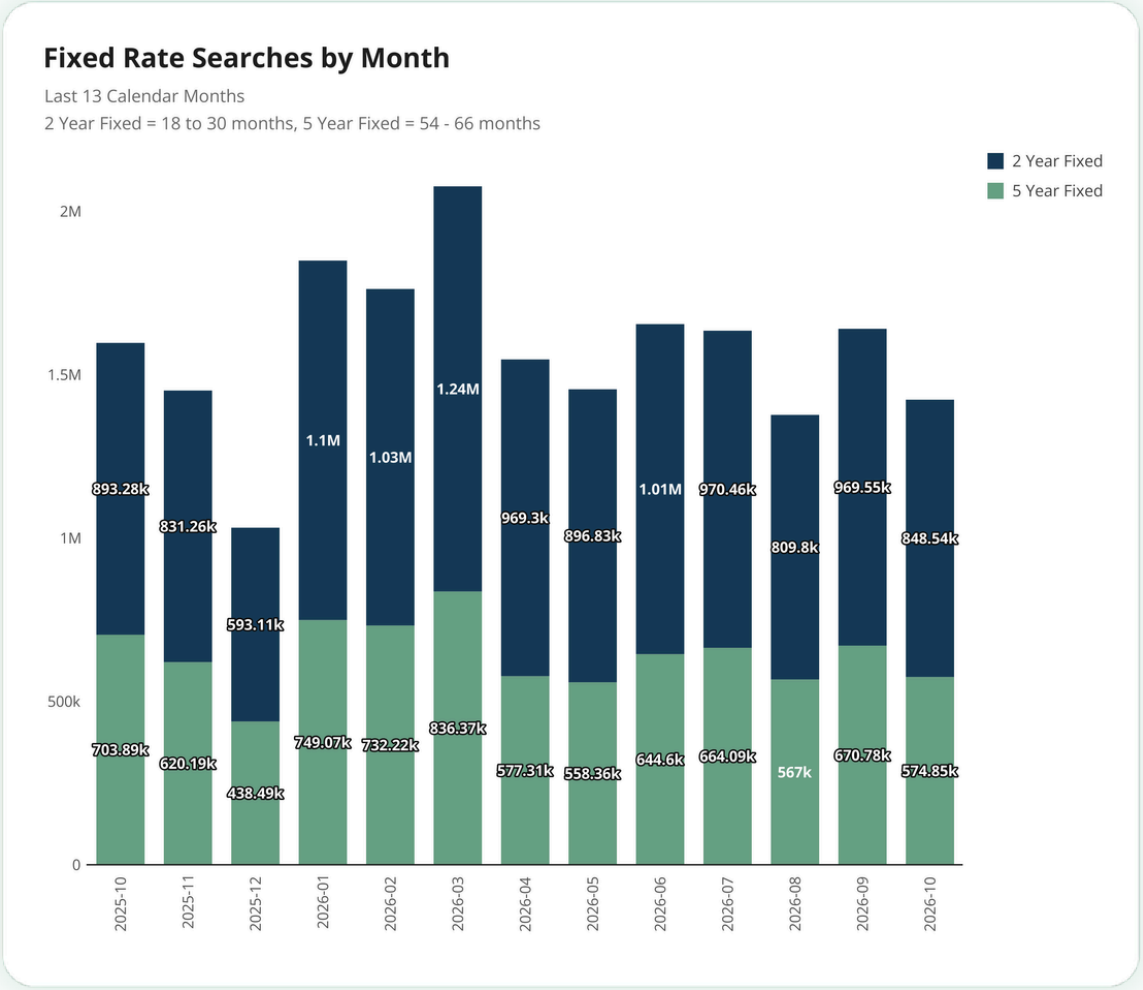
BTL Searches	BTL Purchase Searches	BTL Remortgage Searches
273,330	74,637	198,693
7% Oct 2026 vs Sep 2026	5% Oct 2026 vs Sep 2026	8% Oct 2026 vs Sep 2026

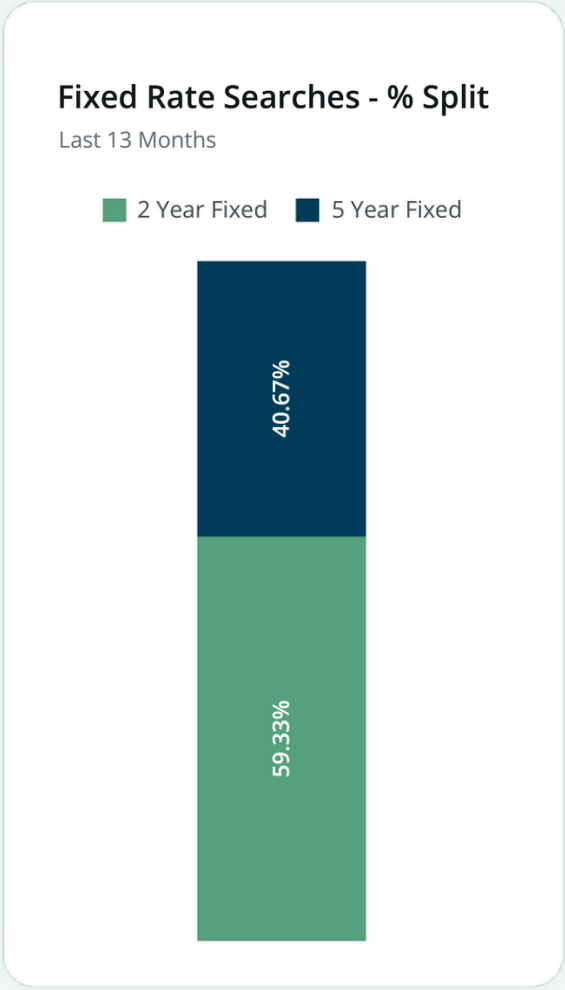
Mortgage product availability over the past 12 months

Data taken directly from INSIGHT Pro



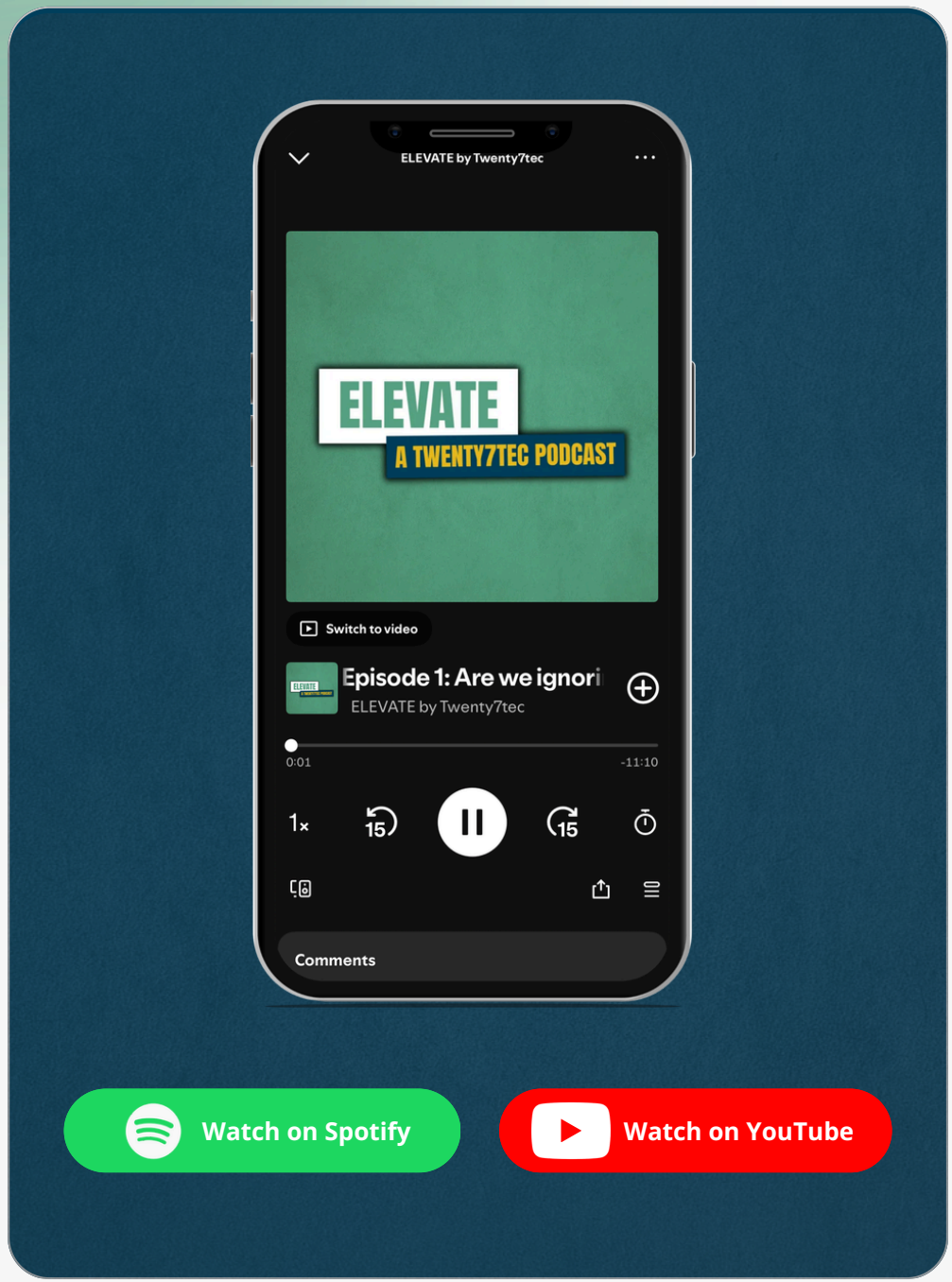
Fixed rate searches





Criteria searches in October

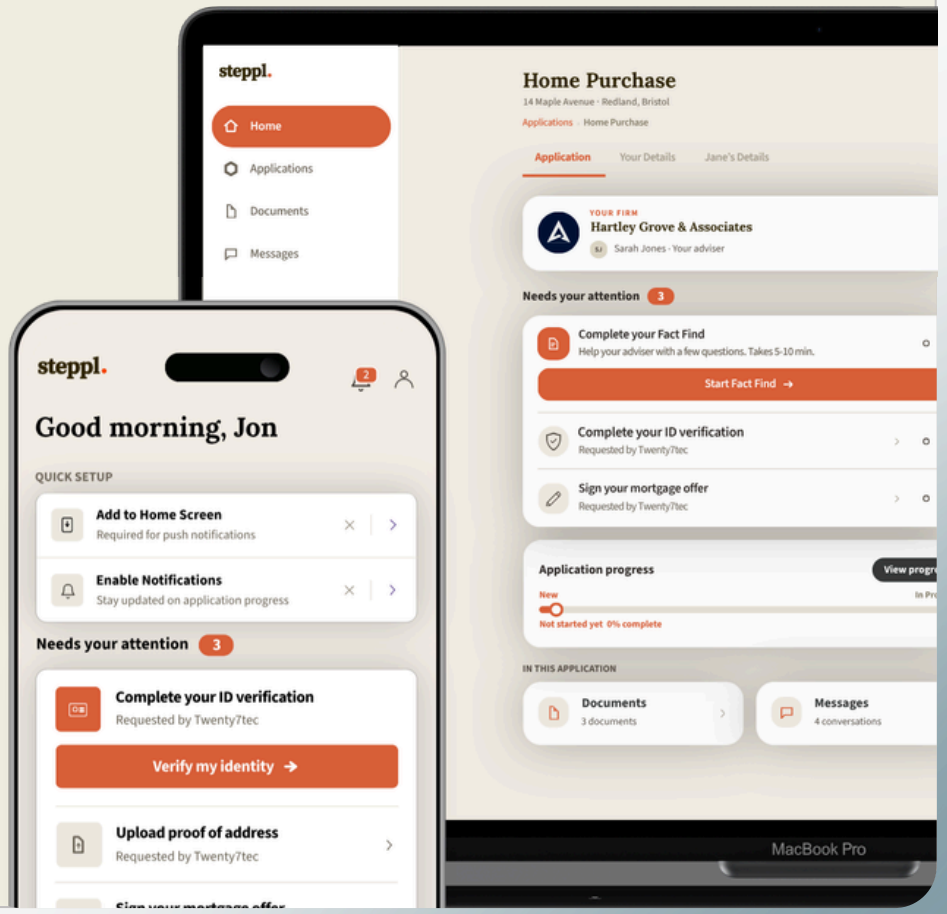
1. Is an application for joint borrowers, where only one will be the legal owner be acceptable and under what circumstances (Lending - Applicant Type)
2. Can applicants on a VISA be considered and what are the acceptable requirements (Applicant - Residency)
3. Can applications from Non EU, EEA Non UK 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. Can applicants with unsatisfied / outstanding 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. What is the acceptable Maximum Age for applicants at the end of the mortgage term (Applicant - Lending Limits)
9. Can applicants who are First Time Landlords be considered (Applicant - Portfolio / Landlord / Developer)
10. Can applicants with Satisfied County Court Judgements (CCJs) be considered and what is acceptable (Applicant - Credit History)
11. Can a flat above or near commercial premises be considered suitable security and are there any restrictions (Property - Property Types)
12. Can a remortgage for a property purchased or acquired in the last 6 months be considered (Lending - Remortgage)
13. Are First Time Buyers acceptable and what is the definition of a FTB (Applicant - Applicant Type)
14. Can a transaction as under value (Concessionary Purchase, Deed of Gift or Inter-family Sale) be considered (Lending - Purchase Types)
15. Are Self Employed applicants with 1 Years Accounts acceptable (Employment & Income - Self Employed)
16. Can applicants with late or missed payments on credit commitment be accepted (Applicant - Credit History)
17. Can applicants with unsatisfied / outstanding County Court Judgements (CCJs) be considered and what is acceptable (Applicant - Credit History)
18. Is capital raising for Debt Consolidation acceptable and are there any restrictions (Lending - Remortgage)
19. Is there a minimum income for single / joint applications on an Interest Only repayment (Lending - Interest Only)
20. What is the definition of a Portfolio Landlord and can they be considered (Applicant - Portfolio / Landlord / Developer)



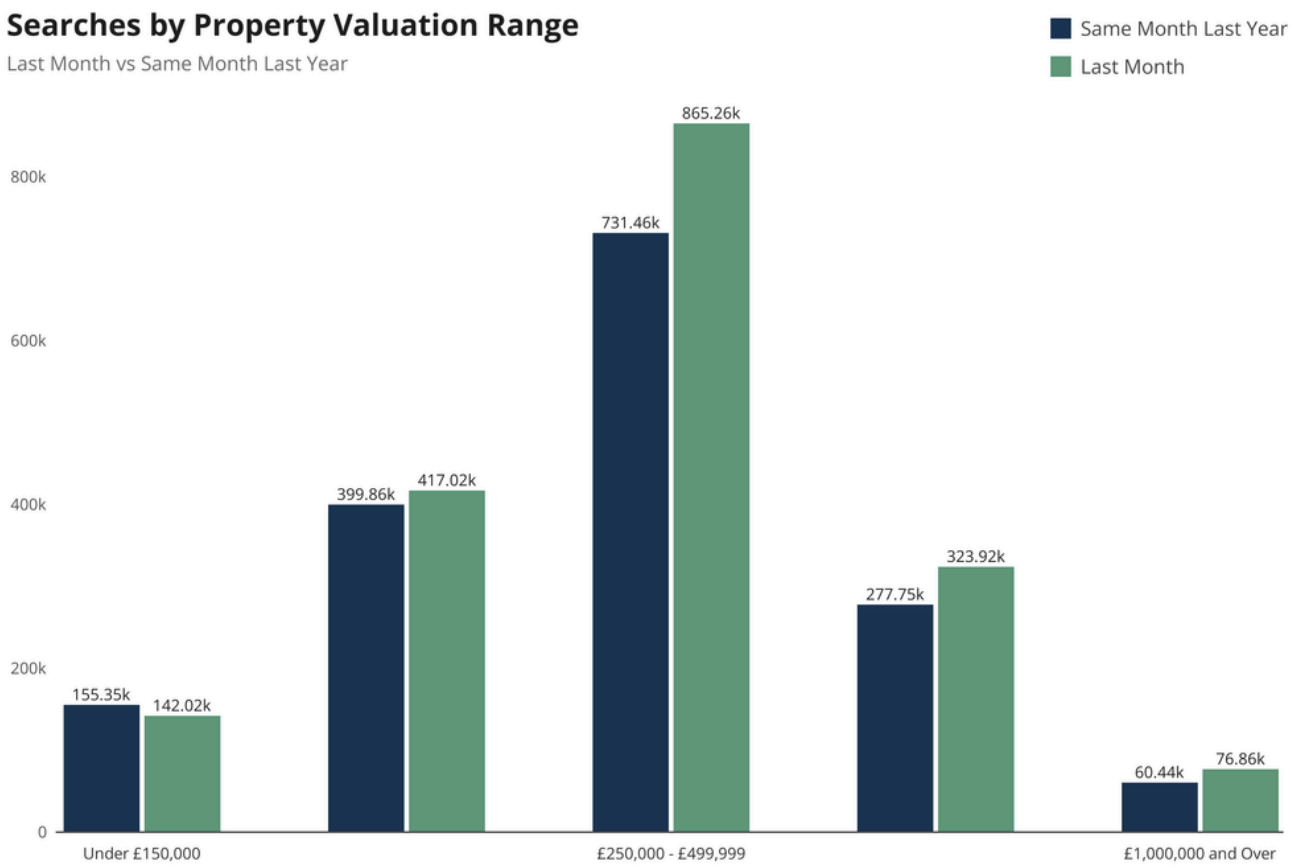
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Find out more



Property valuation year on year



Year on year comparison

Total Searches - 1,825,082 **12%** Oct 2026 v Oct 2025

Residential Searches	Residential Purchase (FTB) Searches	Residential Purchase Searches	Residential Remortgage Searches
1,551,752	138,315	592,572	820,865
17% Oct 2026 vs Oct 2025	1% Oct 2026 vs Oct 2025	1% Oct 2026 vs Oct 2025	37% Oct 2026 vs Oct 2025

BTL Searches	BTL Purchase Searches	BTL Remortgage Searches
273,330	74,637	198,693
7% Oct 2026 vs Oct 2025	25% Oct 2026 vs Oct 2025	2% Oct 2026 vs Oct 2025

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