



dwello
mortgages

Mortgages Snapshot
April 2025

Snapshot Summary

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Dwello hunt down the right mortgages for our customers by being on the frontline of the mortgage market, tracking offers and rates across a broad range of lenders from high street banks to bespoke specialists. The following provides a summary of key trends from across the market in April 2025.

Despite the challenging environment, there is good news to be found in the data...

- In April 2025, the top 10 lenders' 85% LTV purchase mortgage rates have shown a decrease, with the average rate dropping to 4.28%. **This represents an acceleration of the downward trend, with rates falling by 0.23 percentage points from March's 4.51%.**
- In April 2025, the remortgage market's 85% LTV rates from top 10 lenders have declined significantly, dropping **to 4.37%. This represents a reduction of 0.18 percentage points from March's 4.55%.**
- The provisional data for UK residential property transactions shows a continued recovery in early 2025, with the **LTM figure reaching 94,219 in February 2025, up from January's 92,146.**
- The UK housing market continues to show diverging trends in early 2025, with asking prices maintaining their elevation around **the £368k mark, while actual property prices show modest growth to approximately £270k.**
- The value of gross mortgage advances in Q4-24 showed notable growth to **£68.8 billion, representing a significant increase of 14.3% (£8.6 billion) from Q2-24's £60.2 billion.**
- Q4-24 data reveals a slight adjustment in market dynamics, with **first-time buyers (30%) and house movers (34%) collectively making up 64% of loan purposes.** This represents continued strong activity in the property market, though house movers decreased marginally from Q3-24's 35.

Mortgages aren't just numbers, they're dreams and ambitions waiting to be realised.

Our ambition is to hunt down your mortgage match.

Sit back and relax, our aim is to hunt down the right mortgage for you and your life.

If you're moving home, re-mortgaging or a buy-to-let investor, let us search a wide range of products from high street lenders to specialist providers, so we can find the right mortgage match for you.



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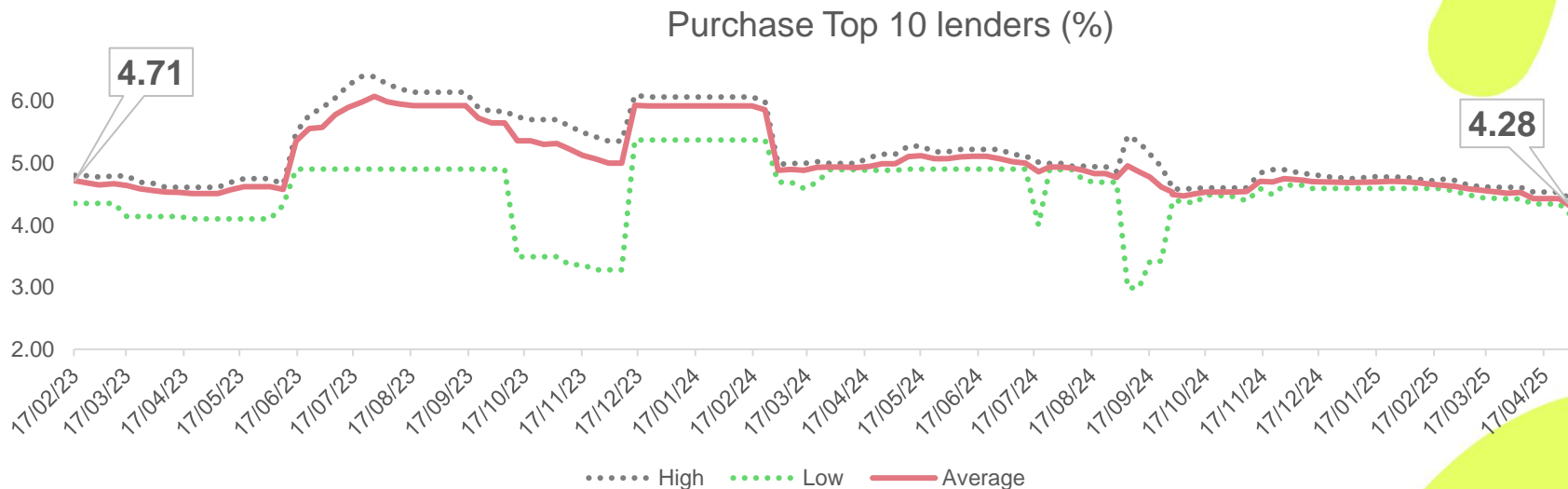


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Dwello – Mortgage Rate Index (85% LTV Purchase)

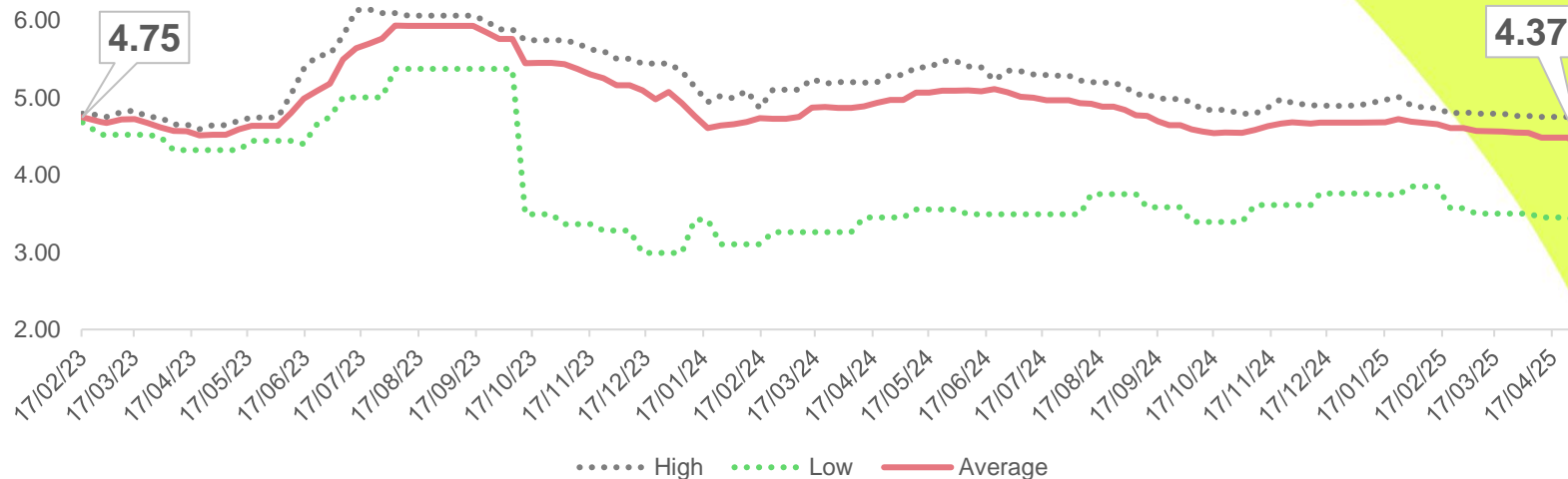
“In April 2025, the top 10 lenders' 85% LTV purchase mortgage rates have shown a decrease, with the average rate dropping to 4.28%. This represents an acceleration of the downward trend, with rates falling by 0.23 percentage points from March's 4.51%.”



Dwello – Mortgage Rate Index (85% LTV Remortgage)

“In April 2025, the remortgage market's 85% LTV rates from top 10 lenders have declined significantly, dropping to 4.37%. This represents a reduction of 0.18 percentage points from March's 4.55%”

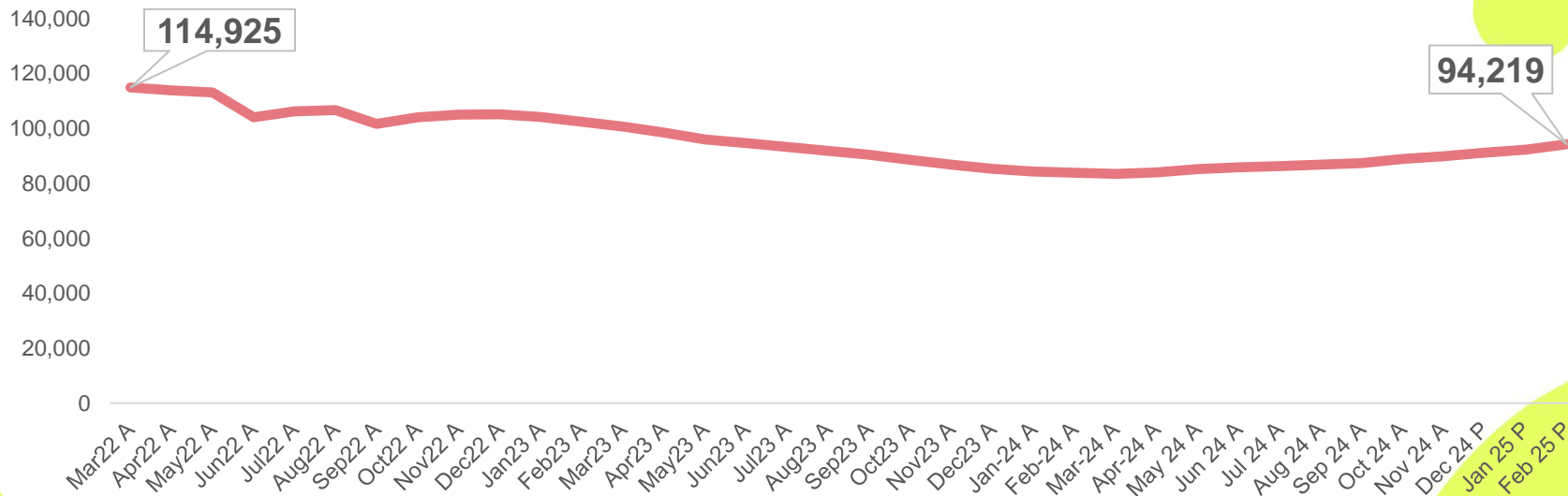
Remortgage Top 10 lenders (%)



Residential transaction volumes

“The provisional data for UK residential property transactions shows a continued recovery in early 2025, with the LTM figure reaching 94,219 in February 2025, up from January's 92,146.”

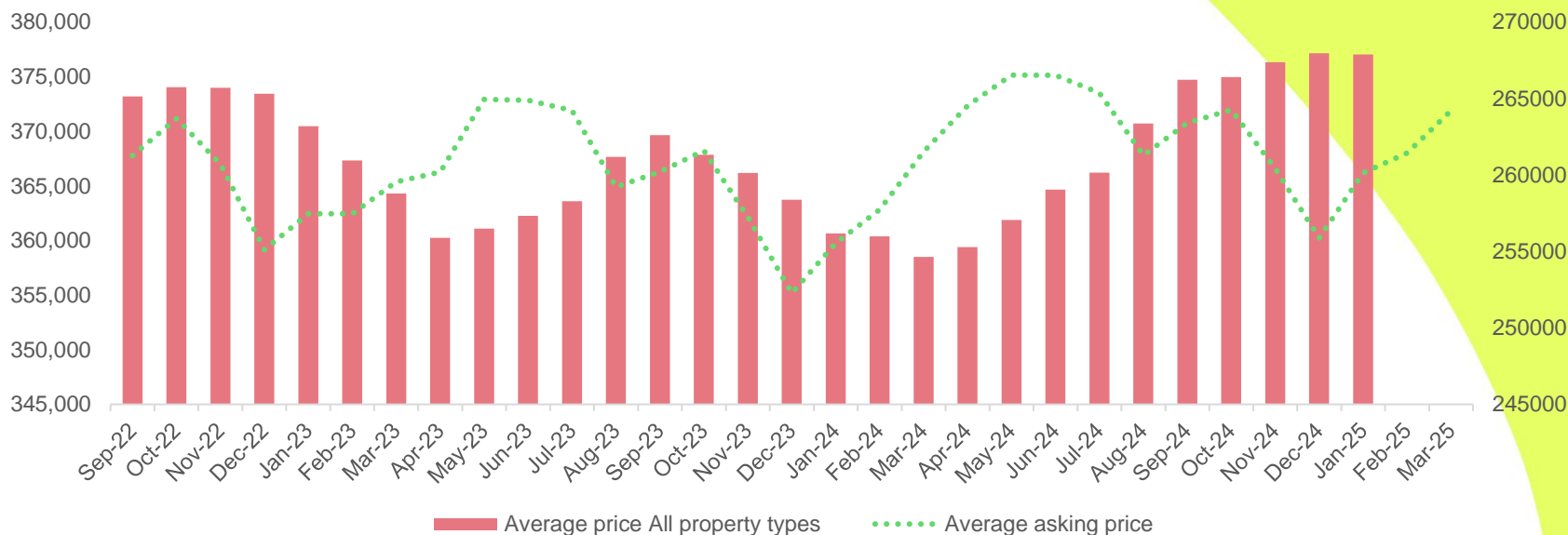
LTM Residential property transactions completed in the UK



Residential transaction prices

”The UK housing market continues to show diverging trends in early 2025, with asking prices maintaining their elevation around the £368k mark, while actual property prices show modest growth to approximately £270k.”

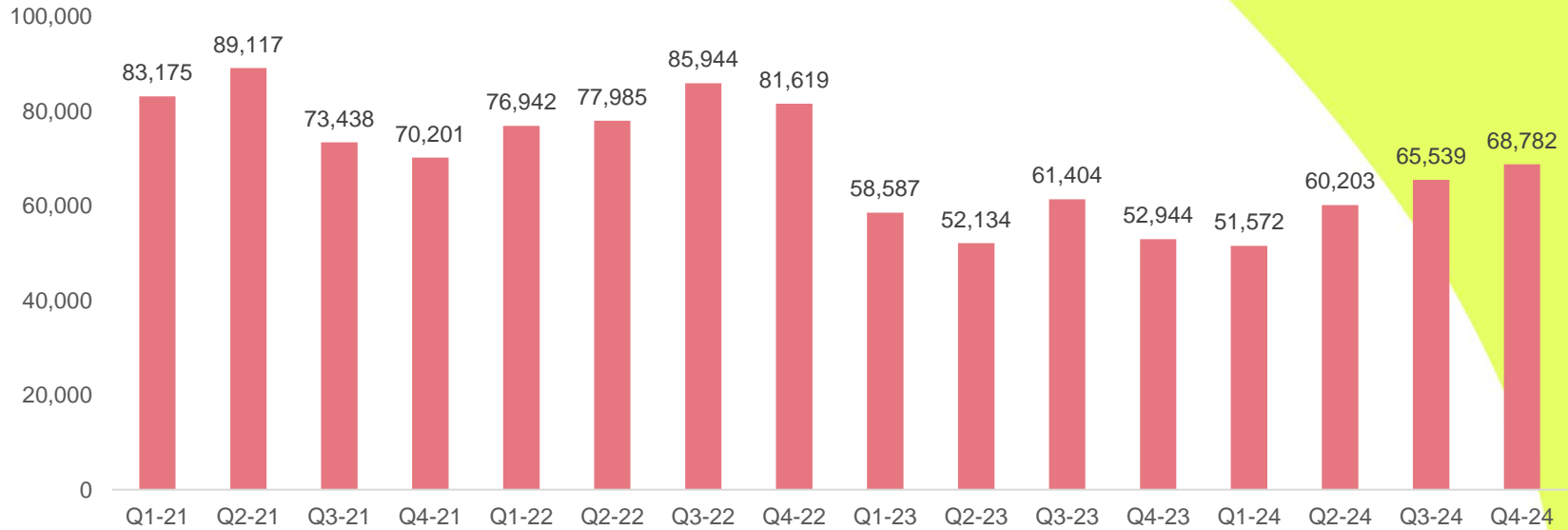
Average price vs. average asking price (Rightmove)



Mortgage Value Gross

“The value of gross mortgage advances in Q4-24 showed notable growth to £68.8 billion, representing a significant increase of 14.3% (£8.6 billion) from Q2-24's £60.2 billion.”

Mortgage value gross (£'000m)



Mortgage Accessibility Improvements - 5% Deposit Products

With 442 options now available for buyers with just a 5% deposit (compared to only 204 two years ago), the door to home ownership is cracking open a bit wider. Similarly, 10% deposit options have jumped to 845 products.

While this expanded choice is certainly welcome, challenges remain - average rates still hover above 5% and competition is fierce, with homes typically being snapped up after just 36 days on the market.

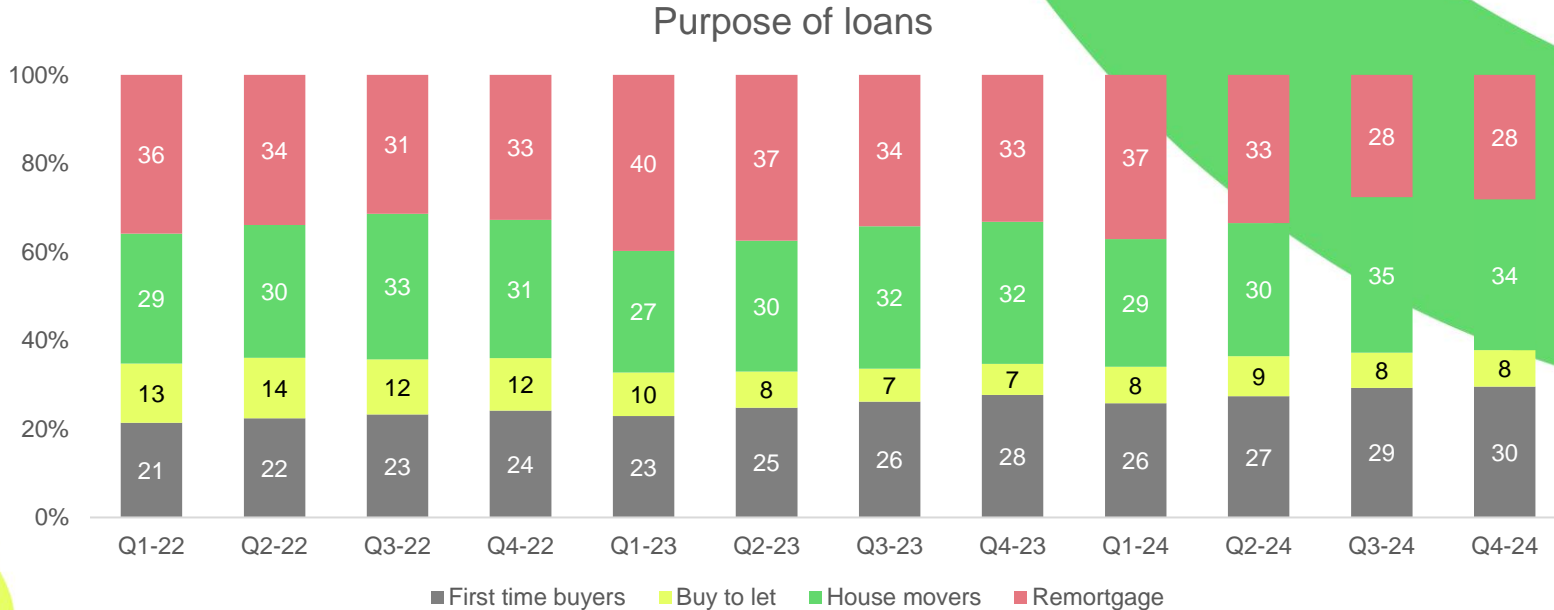
First-time buyers now have a surplus of options available to them when searching for appropriate financing. With affordability criteria's also reducing week n week along with lenders interest rates, it shows a promising Q2 for 2025 and the housing market.

At dwello, we're seeing this firsthand and helping clients navigate these exact opportunities. If you're wondering how to make the most of this expanding mortgage landscape, let's talk! We'll help you unlock your Yes! moment even in this competitive market.



Purpose of loans

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