



Mortgages Snapshot
September 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 September 2025.

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

- In September 2025, the top 10 lenders' 85% LTV purchase mortgage rates have sustained **their positive downward trajectory, with the average rate reaching 4.11%.**
- In September 2025, the remortgage market's 85% LTV rates from top 10 lenders have **shown a slight uptick, rising to 4.16%. This represents a modest increase of 0.02 percentage points from August's 4.14%.**
- The provisional data for UK residential property transactions shows continued stability through **summer 2025, with the LTM figure rising to 99,728 in June 2025.**
- The UK housing market continues to show diverging trends through late summer 2025, with asking prices **moderating slightly to around the £367k mark, while actual property prices show steady growth reaching approximately £271k.**
- The value of gross mortgage advances in Q2-25 showed a notable decline to £58.8 billion, representing a significant **decrease of 24.2% (£18.8 billion) from Q1-25's £77.6 billion.**
- The Q2-25 data shows continued evolution in market dynamics, with first-time buyers decreasing to **27% and house movers declining to 29%, collectively making up 56% of loan purposes. Meanwhile, remortgaging activity has surged to 35%,** and buy-to-let maintains steady activity at 9%.

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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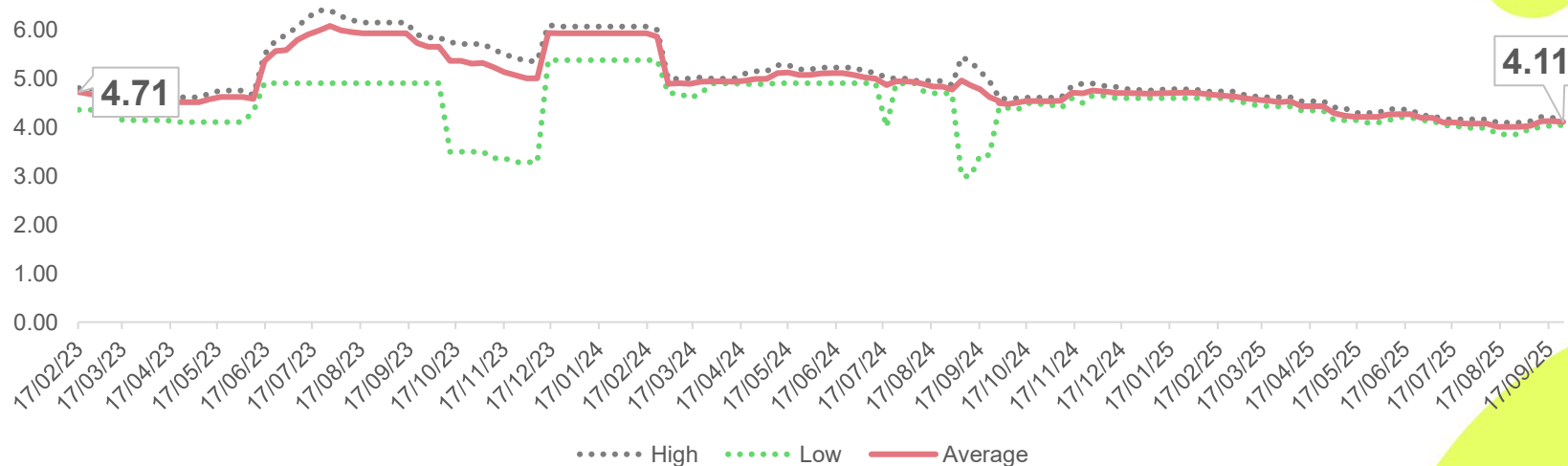
Phone
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Dwello – Mortgage Rate Index (85% LTV Purchase)

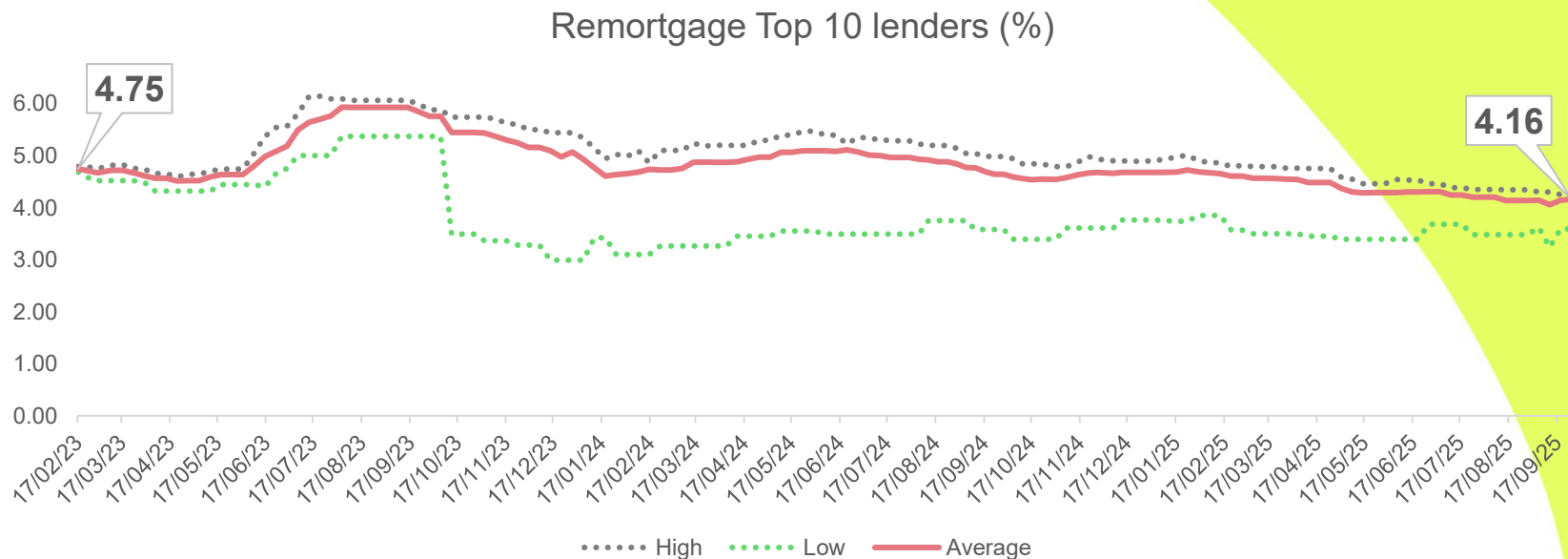
“In September 2025, the top 10 lenders' 85% LTV purchase mortgage rates have sustained their positive downward trajectory, with the average rate reaching 4.11%.”

Purchase Top 10 lenders



Dwello – Mortgage Rate Index (85% LTV Remortgage)

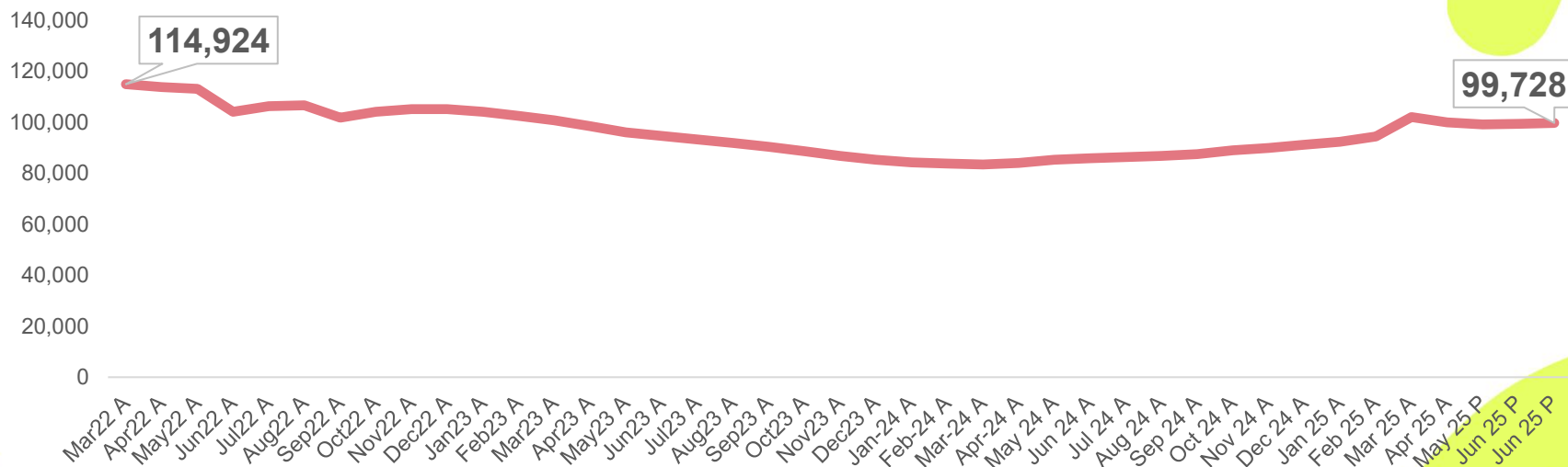
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Residential transaction volumes

“The provisional data for UK residential property transactions shows continued stability through summer 2025, with the LTM figure rising to 99,728 in June 2025.”

LTM Residential property transactions completed in the UK



Residential transaction prices

“The UK housing market continues to show diverging trends through late summer 2025, with asking prices moderating slightly to around the £367k mark, while actual property prices show steady growth reaching approximately £271k.”

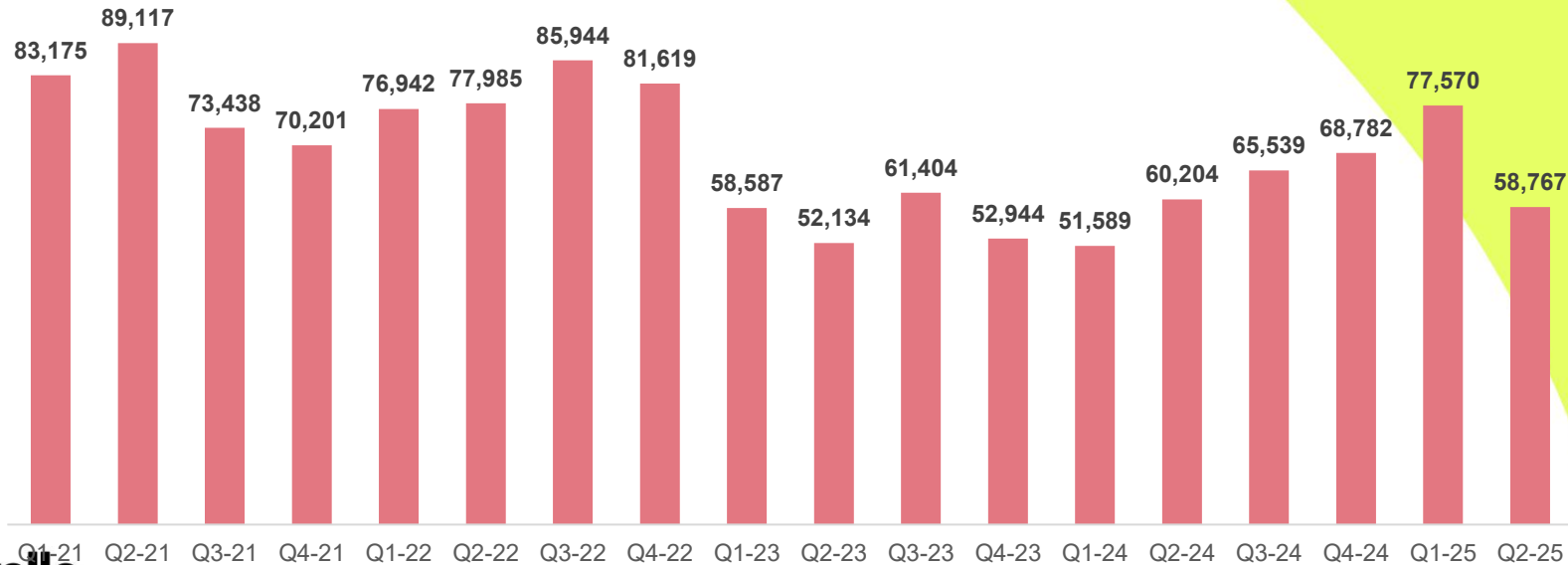
Average price vs. average asking price (Rightmove)



Mortgage Value Gross

“The value of gross mortgage advances in Q2-25 showed a notable decline to £58.8 billion, representing a significant decrease of 24.2% (£18.8 billion) from Q1-25's £77.6 billion.”

Mortgage value gross (£'000m)



Navigating the Headwinds on the Mortgage Approval Slowdown

The recent reports indicating a slowdown in mortgage approvals, as the government's Budget approaches, paint a picture of caution in the UK property market. While the headline might suggest turmoil, at Dwello Mortgage, we view this period of adjustment as a crucial moment for savvy planning and securing long-term financial health. This temporary slowdown is not a sign of the market seizing up, but rather a collective pause as buyers and borrowers wait to see the shape of forthcoming fiscal policies and interest rate movements.

Economic uncertainty, often driven by inflation and the Bank of England's cautious stance on rates, naturally leads to a period of hesitation. For many households, the prospect of potential tax changes and sustained affordability challenges means that obtaining expert, personalized advice is more vital than ever. This is precisely where Dwello Mortgage steps in. We believe that a time of wider caution is the best time for our clients to act decisively.

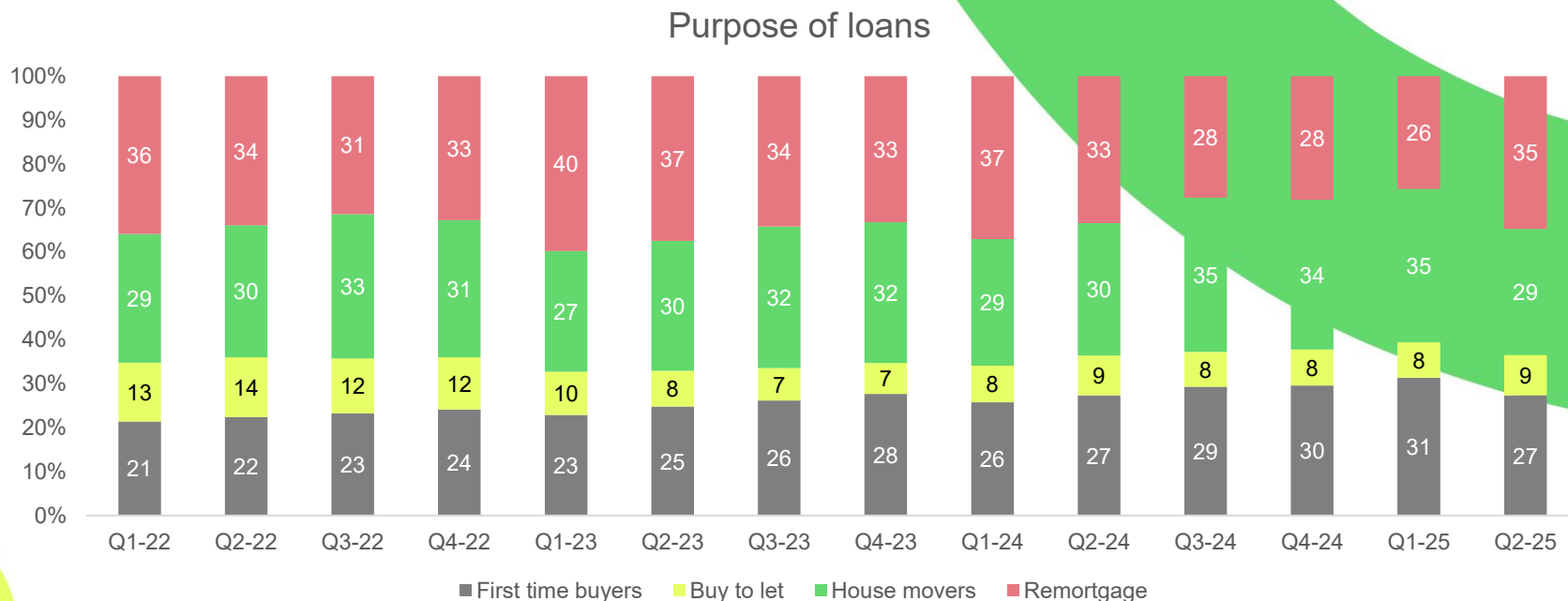
Our message to clients is clear: don't wait on the sidelines. While general market activity may be cooling, creating a window of opportunity for well-prepared buyers, Dwello is actively working to keep the market accessible. We are focused on securing the most competitive rates available now and utilizing every flexible lending criteria available to support first-time buyers and those looking to remortgage. We are leveraging new market flexibility—including more favourable Loan-to-Income (LTI) caps and supporting smaller deposits—to ensure affordability remains achievable.

The key takeaway for any current or prospective homeowner is resilience. The UK housing market remains fundamentally strong. Our team offers a holistic financial review to assess how potential governmental changes could impact your borrowing power.



Purpose of loans

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