

Residential property market report highlights.

together.®

2024/2025

5

independent studies

8

industry leaders

1

independent economic analysis

50

years of Together's expertise

5 key takeaways.

1. The **age** demographic of borrowers is getting wider.

42% of mortgages in late 2023 had an end date into retirement

Find out what's influencing how we buy, move, invest or improve.



Cost of living



COVID-19



General Election



Employment



Going green

2. **Cost of living** and a lack of housing stock is a worry for homebuyers and homeowners.

59% of homeowners worried about cost of living impact on remortgage applications

And more...



First time buyers



Affordable housing and specialist care



Home movers



Home improvers



Remortgaging and refinancing



High net worth individuals

Learn what's next for key sectors of the market.

3. People are still **aspiring** to own, move and upsize.

26% of movers planning to buy bigger

4. Optimism is **returning** to the residential property market.

15% increase in residential property transactions over the next five years

5. The need for specialist lending **is rising**.

22% of rejected mortgage applicants with a 'non-standard' profile said it was due to being self-employed



Rob Thomas

Economist and Principal Researcher, Intermediary Mortgage Lenders Association

Read in-depth analysis from a leading UK economist.



How much is the residential property market set to change?



How will specialist lending play its part?

With expert industry commentary from estate agents, brokers, property professionals, social media influencers and more...

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