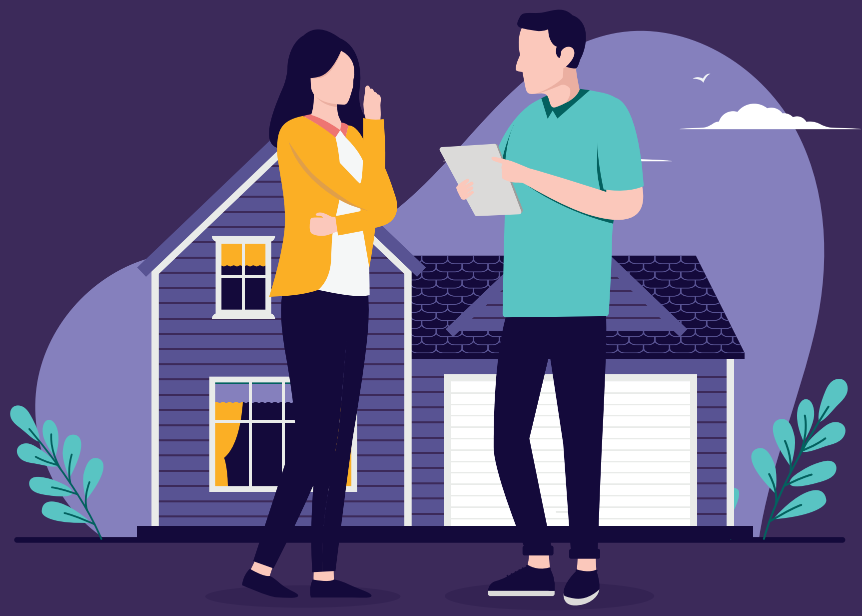
Property chain insights 2025.

Our latest research explores the challenges faced by homebuyers and sellers caught up in lengthy property chains and examines how well they understand the alternative options available to help them move more quickly.



59%

of homebuyers have been tied up in a **property chain**

49,000

property chains tied up buyers and sellers **in the last year***

58 days

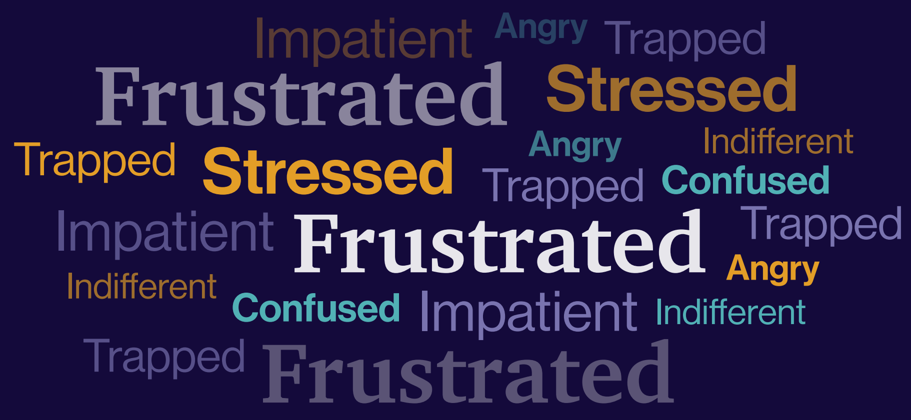
The **average delay** experienced

together.

Property chain strain.

How did being tied up in a property chain make you feel?

Frustrated	50.27%
Stressed	46.53%
Impatient	36.23%
Trapped	24.34%
Confused	12.34%
Angry	11.44%
Indifferent	6.55%



59% would be **tempted to walk away**

56% had **sleepless nights**

52% said **costs increased**

57% put off making **offers on other homes**

66% found it **more stressful** than **raising their deposit**

66% **hadn't felt warned** about the stress

Breaking the chain.

We've seen a growing movement among frustrated buyers and sellers using bridging loans to break chains.

59% would use **bridging finance** if it guaranteed to **break their property chain**

Bridging myth busting

More education and awareness of how bridging finance works is still needed:

29%
think you can only borrow up to **50% of the property's value**,
and a further **49%** aren't sure.

Together offers bridging **loans up to 75%** of the property's value, making them a flexible option for buyers.

49%
think bridging loans are **prohibitively expensive**

False! As bridging loans are designed for the short-term, total costs of borrowing may be relative to a quicker property investment return.

56%
think you have to repay **bridging loans monthly**

Not true! Interest can be rolled up and repaid at the end of the term.

33%
think you can't apply for a **bridging loan** if you're **self-employed, retired** or with **poor credit history**,
and a further **37%** aren't sure

You can! Lenders will look at your full circumstances and potential of your investment.

Ready to understand how bridging finance can be used to break free from property chains?

Find out more

Any property used as security, including your home, may be repossessed if you don't repay your mortgage.

About our research

The research was conducted by Censuswide, among a sample of 2,001 UK homeowners aged 18+ who bought rather than inherited their home. The data was collected between 15.09.2025 and 22.09.2025. Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.

*The latest English Housing Survey reported 618,000 households moved in the past 12 months. 24% of properties over the last 5 years multiplied by 618,000 = 148,000. The average number of properties in a chain is three (thepropertybuyingcompany.co.uk/property-chain/average-length) = 49,000 property chains in the last year accounting for average chain length.

together.®