Bridging Is No Longer Niche

By David Coleman, Head of Sales, Positive Lending

The UK bridging finance sector isn't just surviving, it's thriving. In Q4 2024, completions reached £2.3bn, up nearly 29% on the previous quarter, taking annual volumes to £7.34bn, compared with £5.76bn in 2023. Forecasts suggest activity could exceed £9.5bn in 2025, with the loan book surpassing £12.2bn by year-end.

Market strength is evident elsewhere too. Investment-led bridging rose from 13% to 23% in Q1 2025, while average completion times fell sharply, from 39 days in late 2024 to just 32, the fastest since records began in 2015.

The message is clear: bridging is no longer a niche option. It's one of the most dynamic, fast-moving areas of property finance. Brokers who integrate bridging into their toolkit position themselves at the forefront of a growing market.

Why Bridging Is The Broker's Ally And Why Demand Is Soaring

Protecting deals from collapse

Chain breaks are costly and can derail deals. In Q1 2025 alone, 78,855 property transactions fell through, with an average loss of £3,493 per deal, a total market loss of £275.5m. Bridging finance offers a crucial safety net, keeping deals on track.

Versatility across use cases

Bridging isn't just for broken chains. It funds or exits projects, supports landlords growing portfolios, provides certainty for auction buyers, enables homeowner refurbishments, and gives SMEs fast access to working capital.

Falling rates and rising opportunities

In Q2 2025, average monthly interest rates fell from 0.86% to 0.81%, the lowest in over a year. Applications rose 11% year-on-year, with gross lending just under £200m. Falling costs combined with growing demand give brokers the perfect environment to broaden client conversations, strengthen relationships, and demonstrate the value of specialist finance.

Why Brokers Must Double Down On Bridging Now

Client loyalty through problem-solving: Rescuing deals or enabling transactions is more than providing finance, it's demonstrating value and builds trust and long-term relationships.

Regulatory alignment: Clear, well-documented bridging advice isn't just good practice, it aligns with Consumer Duty's emphasis on client outcomes and transparency.

Efficiency that builds confidence: Faster completions and smarter underwriting make bridging a more reliable, rewarding solution, for brokers and their clients.

How Positive Lending Is Driving The Future Of Bridging

At Positive Lending, speed matters, but only when paired with clarity, certainty, and outcome-focused advice. It's not just about rates; it's about delivering certainty, speed, and confidence to every application.

Whole-of-market, outcome-driven structuring

We don't chase a single product. From regulated and unregulated bridging to specialist residential, BTL, and development exits, we structure solutions around the client's need, not the lender's offer. With a highly experienced team and strong, long-standing lender relationships, including packager-only exclusives and dedicated underwriting support, our focus is simple, to deliver the best outcome, every time.

Packaging to de-risk and de-stress

Brokers need certainty: exit paths, valuation support, flexible title solutions, and direct access to senior lender decision-makers. Our expertise anticipates obstacles, smooths processes, and ensures deals stay on track.

Speed with substance

Fast is one thing. Fast, clear, well-structured, and outcome-focused is what makes brokers' recommendations stick. Combining market insight, exclusive lender access, and dedicated underwriting support, we help brokers deliver certainty and confidence at every step.

Final word: Brokers, The Future Of Bridging Is Yours To Seize!

2025 is shaping up as a pivotal year for bridging. The market is faster, more efficient, increasingly mainstream, and growing. Fall-throughs highlight demand for quick, innovative solutions. With easing rates, diverse products, and rising institutional support, brokers have a clear opportunity to lead, add real value, and strengthen client relationships.

Brokers who act now, offering bridging not as an afterthought but a strategic tool, will lead the market.

Learn More and Get in Touch:

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**Information correct at time of sharing – 26/08/2025*

**Sources: West One Loans / Bridging & Commercial / Mortgage Introducer / Bridging Loan Directory*

***This information is strictly for the use of professional intermediaries only.**