Why Regulated Bridging Is No Longer a Last Resort

By David Coleman, Head of Sales at Positive Lending

For years, bridging finance carried an outdated reputation as a plan B, something homebuyers and movers turned to only when a deal was about to collapse. Today, that perception has completely shifted.

Regulated bridging is busier than ever. In a market bogged down by conveyancing bottlenecks, stretched completion timelines, and fragile property chains, it has evolved into a key transactional tool for buyers and brokers alike.

The Reality of Completion Delays

To see why demand is surging, look at the friction in the standard buying process:

- 1 in 3 sales falls through, costing UK sellers roughly £400m every year.
- Completion timelines are up 21.7% year-on-year, with average purchases taking around 120 days.

When a transaction takes four months or longer, the odds of a chain breaking, increase drastically. Between missing property information, legal backlogs, and rate changes impacting affordability mid-transaction, traditional completions leave clients exposed to missed deadlines and collapsed sales.

From Emergency Fix to Proactive Strategy

While chain-break finance remains a staple, the biggest change we are seeing at Positive Lending is how clients use regulated bridging upfront as a deliberate strategy.

Breaking the chain early: Homeowners buy their next house before selling their current one. (purchase pre-sale). This turns them into cash-equivalent buyers with strong negotiating power.

Downsizing stress-free: Downsizers buy and move into their new home first, allowing them to dress, market, and sell their previous property at full market value without chain pressure.

Winning fast-turnaround deals: Traditional mortgages typically cannot meet a 28-day auction deadline or urgent private sale. Bridging provides the speed required to secure the property.

Fixing habitability issues: Buyers acquire properties needing work that would fail high-street mortgage checks, complete the refurb, and refinance onto a term mortgage once value is maximized.

What This Means for Advisers

Clients do not just need a mortgage rate, they need speed, certainty, and control.

When brokers introduce specialist finance early in the conversation, they stop being product providers and become genuine problem solvers. Presenting regulated bridging not as a risk, but as a practical enabler, keeps transactions moving and protects your clients' purchases.

At Positive Lending, our focus is keeping this simple, fast, and transparent. As wider market friction continues to test buyers' patience, regulated bridging will only become a bigger part of the modern broker’s toolkit.

Get in Touch with Our Bridging Team

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