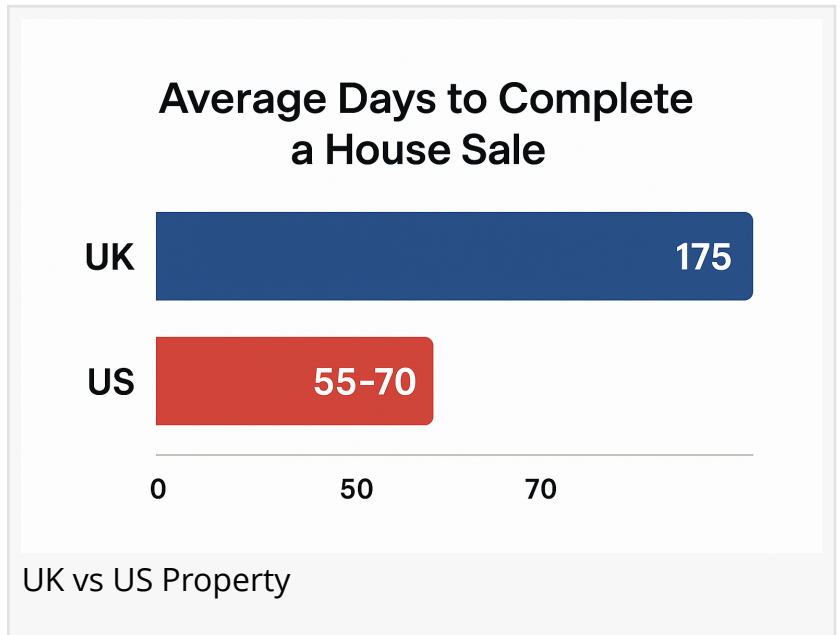


# UK House Sales Take Over Twice as Long as US, New Analysis by Bridging Finance Shows

*And bridging finance could cut UK purchase timelines by over 50 percent, study shows.*

BRISTOL, BRISTOL, UNITED KINGDOM, May 26, 2025 /EINPresswire.com/ -- New research from [Bridging Finance](#), a UK bridging broker, reveals that completing a house sale in the UK takes more than twice as long as it does in the United States. The average UK transaction takes around 175 days from listing to completion, compared to just 55 to 70 days in the US.



The comparison draws on data from Zoopla (UK) and U.S. News & World Report (US), showing how mortgage delays and lengthy conveyancing periods continue to hold back British buyers and sellers.

“These delays are not just frustrating. They result in failed chains, lost homes, and financial uncertainty,” said Louis Levine, Head of Bridging at Bridging Finance. “But by using a bridging loan, UK buyers can often complete in around 63 days, which puts them on par with the US experience.”

**Bridging Finance Helps Buyers Become “Cash-Ready”**

Bridging loans are short-term financing solutions that allow buyers to complete a purchase quickly, usually before their existing property is sold or while waiting for mortgage funds.

Because bridging finance makes a buyer effectively operate like a cash purchaser, it can dramatically reduce the average timeline from 175 days to around 60 to 65 days.

This faster completion time mirrors the US average and helps reduce the risk of chain collapses, seller withdrawals, and missed opportunities.

With ongoing market uncertainty, fluctuating mortgage rates, and delays in conveyancing, buyers are increasingly looking for faster alternatives.

Bridging Finance reports growing interest from:

- Downsizers needing to release equity
- Investors purchasing at auction
- Homeowners stuck in broken chains
- Buyers facing time-sensitive opportunities

Bridging loans are regulated, secured against property, and typically repaid within 6 to 12 months via mortgage refinance or property sale.

### About Bridging Finance

Bridging Finance is a specialist FCA-regulated bridging loan brokerage based in Bristol. The firm offers independent advice, compares rates across a wide panel of lenders, and supports clients from initial enquiry to completion. They work with individuals, investors, and developers across the UK.

Media Contact:

Louis Levine

Bridging Broker

020 3900 3185

[contact@bridgingfinance.co.uk](mailto:contact@bridgingfinance.co.uk)

<https://www.bridging--finance.co.uk/>

Louis Levine

Bridging Finance

+44 20 3900 3185

[contact@bridgingfinance.co.uk](mailto:contact@bridgingfinance.co.uk)

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