

# Mortgages – Ireland – March 2014

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## This report looks at the following areas:

- What are mortgage ownership levels among Irish consumers?
- What are Irish consumers' mortgage application intentions for the months ahead?
- What are Irish consumers' general attitudes towards mortgages and mortgage-related issues?

The Irish mortgage market of 2014 is very different to that of the pre-recessionary years. Aside from a dramatic decline in the value of outstanding mortgage loans, the volume and value of mortgage loans on an annual basis are a mere fraction of what they were in the economic boom years. Although there are now tentative signs of an awakening – consumers are once again interested in taking out mortgages, and lenders seem once again to be interested in issuing mortgages – it is highly unlikely that recovery will see a return to former patterns. A new approach to risk and lending has permeated the entire industry, and this looks set to become a central, defining feature of the mortgage industry going forward.

This report examines the factors impacting upon the supply and demand in the mortgage market in NI and RoI. Drawing on exclusive consumer data, it analyses ownership of mortgages among Irish consumers, Irish consumers' mortgage application intentions for the coming 12 months and also consumers' general attitudes towards mortgages and several mortgage-related issues.



"For the first time since the financial crisis occurred, there appears to be a match between demand and supply with respect to mortgages. Consumers are once again looking to take out mortgages to purchase property, while financial institutions once again seem genuinely interested in issuing mortgage loans."

– Brian O'Connor, Production Manager

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