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"Having been turned upside-down and inside-out by the financial crisis and ensuing economic recession, the mortgage market in Ireland has somewhat stabilized, but with the Brexit presenting a threat to consumer confidence in 2017, this may see willingness to buy a house decline once again."

Brian O'Connor, Senior Consumer Analyst

This report looks at the following areas:

- Positive outlook for both Irish economies
- House prices in NI and RoI increasing, but still below boom levels
- Rents at all-time high in RoI, and rising fast in NI
- Mortgage rates low in NI, but comparatively high in RoI

## Issues covered in this Report

This Report analyses the residential mortgage market in NI and RoI, assessing the main drivers impacting upon the market. Consumer research examines mortgage ownership among Irish consumers, future intentions with respect to mortgage applications, sources of advice used when applying for a mortgage, and attitudes towards mortgage advisers and brokers.

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This report is part of a series of reports, produced to provide you with a more holistic view of this market



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Property prices in NI rise but sales reduce

Repossessions across IoI remain a threat to occupants and an inhibitor for those trying to get on the property ladder

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	Digital innovations continue to change mortgage industry
	Nationwide launches the Flexible Family Deposit Mortgage to help first-time buyers
	Pepper innovates and increases presence across RoI and UK
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Mortgages owned currently by around one in three consumers

Fixed rates most popular in NI, variable rates in RoI

Around four in five consumers do not intend to apply for a mortgage

Most consumers solicited professional advice on taking out mortgage

Consumers see brokers offering convenience, but want personal touch

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