

Mortgages - UK - April 2019

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“Due to the economic uncertainty of Brexit, the mortgage market is going through a difficult period. Total gross mortgage lending has slowed in the past two years and will likely stagnate in 2019. However, with mortgage rates still near all-time lows, remortgage activity should remain a bright spot.”

– **George Zaborowski, Senior Analyst Financial Services Research**

This report looks at the following areas:

The weaker housing market should also motivate first-time buyers to actively pursue opportunities to get onto the housing ladder.

- **Fear of rejection may be hurting demand for mortgages**
- **Automation is the key to creating a more competitive market**

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DID YOU KNOW?

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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Automation is the key to creating a more competitive market

The facts

The implications

The Market – What You Need to Know

Gross lending grew by 3% in 2018

Remortgaging activity supporting market growth

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Housing price growth has stalled, but rates remain attractive

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Half on fixed-term deals say they will expire within 2 years

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More than half express concern about the impact of interest rate rises

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Shopping around as we know it set to become a thing of the past

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