

Mortgages - UK - March 2012

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“The mortgage market looks set to tread water for the time being with no major increases or decreases expected in mortgage take-up or property prices. Mortgage providers, however must brace themselves for a difficult time as the government looks to clamp down further on risky lending and potentially limit high LTV loans. Innovation is the key to success in times like these. On the downside however, some mortgage providers are starting to increase their standard variable rates as they look to improve their liquidity position which may see many home owners struggle to find the extra cash needed for mortgage payments.”

– **Stephanie Seenan, Financial Services Analyst**

In this report we answer the key questions:

- **What are the main threats to the mortgage industry in 2012?**
- **Will there be a return to favour of 3-year and 5-year fixed rate mortgages?**
- **Will the rental market increase in popularity as the mortgage market struggles?**
- **What will the impact of changes to mortgage lending rules be?**
- **What measures can be taken to boost the mortgage market?**

The main sectors within the secured lending market are:

- **Mortgage**
- **Remortgage**
- **Further advance**

Types of mortgage based on method of repayment:

- **Repayment mortgage**
- **Interest-only mortgage**

Types of mortgage based on interest rate:

- **Fixed rate**
- **Standard variable rate (SVR)**
- **Tracker rate**
- **Discounted rate**

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