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"The mortgage market is in a healthy state but still faces a number of challenges, from the need to increase housing stock, to increasing regulatory requirements and Brexit. Crucially though, consumers have a healthy appetite for mortgages, giving plenty of opportunities to incumbents and challengers alike."

Rich Shepherd, Senior Financial Services
 Analyst

# This report looks at the following areas:

- Fixed-rate loans will grow further in popularity in uncertain times
- High-quality online channels are essential to stave off disruptors
- Assistance for first-time buyers must continue post-Help to Buy

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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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Recent performance

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Consumers are split over how Brexit will affect home buying

A third of adults have a mortgage

Online is key for mortgage research, but people prefer to apply in person

A tenth of non-homeowners plan to buy a property in the next two years

A quarter of Millennials anticipate needing to move elsewhere to buy

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