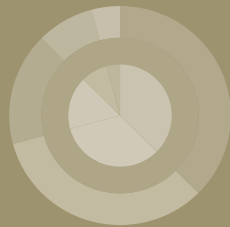
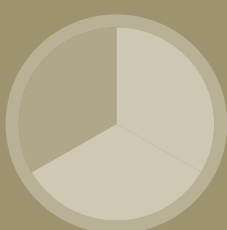
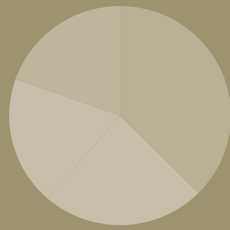
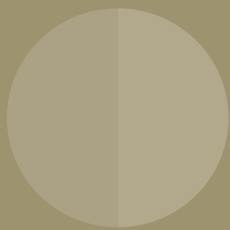
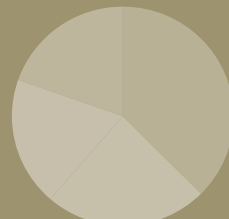
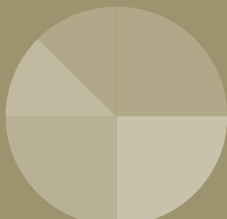
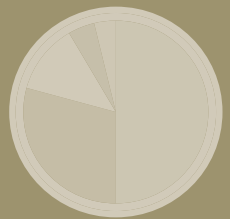
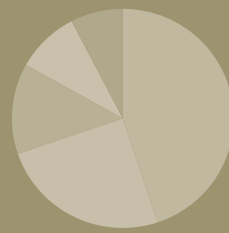
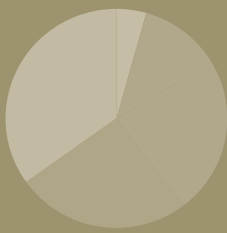
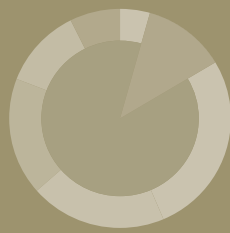
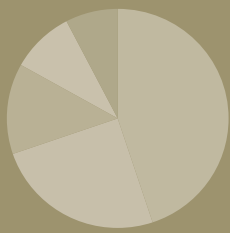


# Mortgage & Market Overview Annual Review



# An Overview

In Q1 2019, we began our first Mortgage & Market Overview. Gathering useful data each quarter from industry professionals. Intending to release this data to our customer base to keep them informed.

We present before you four quarters of data gathered from property professionals.

Our findings include data on the North/South Divide, predicted property price changes and more.

In troubling times we look to the past to best prepare for the future. We hope you will find this report useful.

## **Want to know more?**

**If you'd like to get in touch about the survey don't hesitate to contact us.**

**We're ready to answer any questions or listen to any comments you may have.**

**Email [marketing@affirmative.co.uk](mailto:marketing@affirmative.co.uk) or call 08000 44 84 84.**



Across the year confidence  
in the North West  
property market  
increased.

## North/South Divide?

The only certainty in  
London & the South East  
is uncertainty.

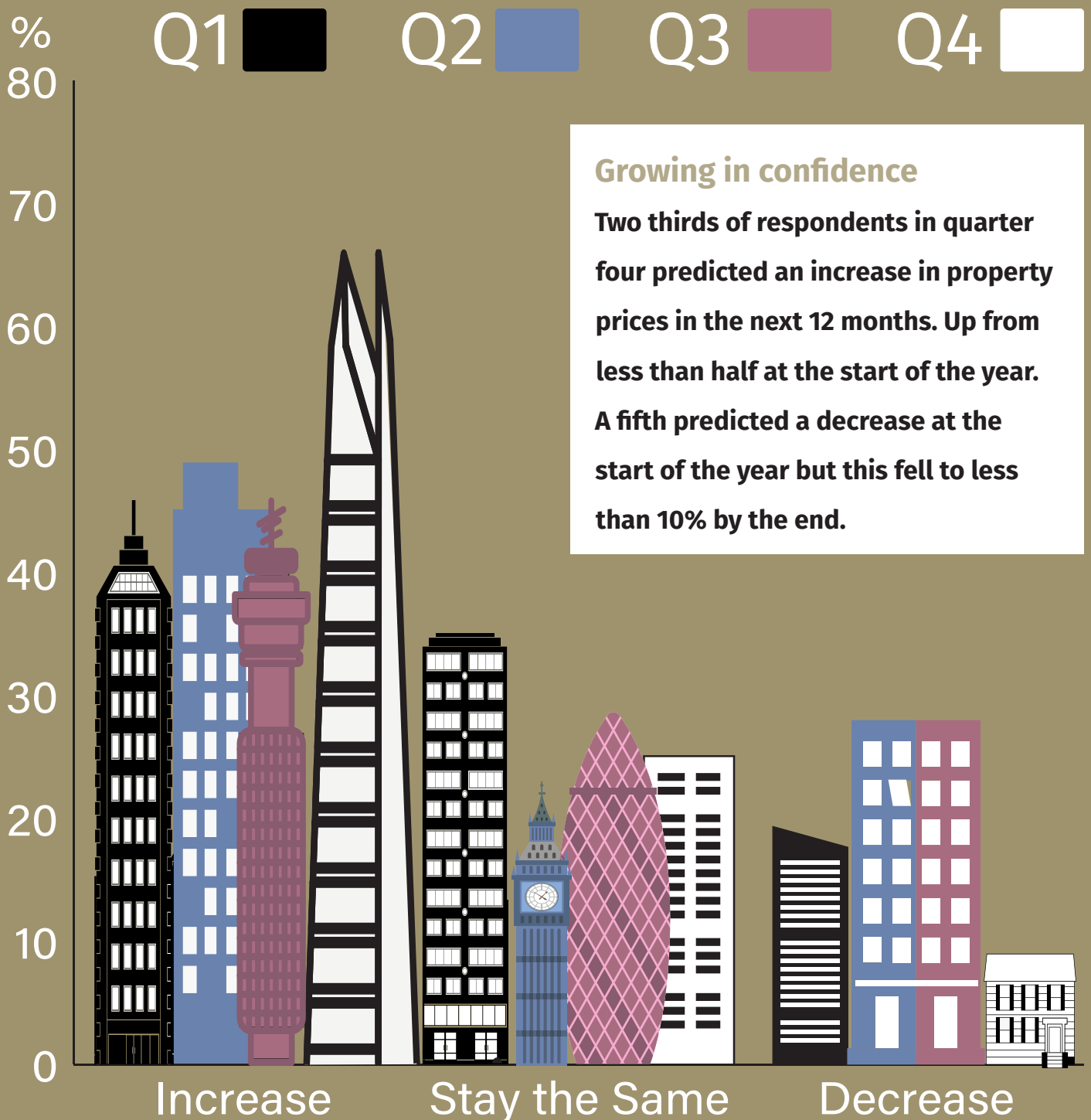
### Mind the Gap

**70% of North West respondents predicted an increase in regional prices. Only 2% forecast a decrease.**

**In London & the South East predictions ranged from a 20% increase to a 20% decrease, every quarter.**

# Expected Price Changes:

How do you expect national property prices to change in the next year?



# Good Things Come in Threes

How long on average does it take to complete a standard residential mortgage or the sale of a standard residential property?

## Three Months

**Consistently across each quarter our respondents predicted an average of three months for both a standard residential mortgage completion and a standard sale completion.**

What about the next 12 months?

# 75%

**predicted on average across all four quarters that mortgage completion times would stay the same. Predictions of faster completions doubled in the final quarter.**

## What happens next?

Our findings showed confidence increasing in the fourth quarter, but the new year has already brought an economic shift.

Have your say on what happens next by contributing to our next survey.

Email us at the address below for more information.



Lending Excellence since 2004

 **marketing@affirmative.co.uk**

 **08000 44 84 84**