

MARCH 2022



# OUR AMAZINGLY HELPFUL MARKET UPDATE

## At a glance: dashboard

The month's figures to 4 March.



Active lenders in SO

23

Monthly change



95% lenders

16

Monthly change



Average assessment time

Under 4 hours

Monthly change



Lenders at full power

22

Monthly change



Bank of England Base Rate

0.5%

Monthly change



Enquiry levels

It's been a record-breaking February with enquiries on a par with January.

Monthly change

## Lowest fixed rates

### 85% LTV

2 year	Barclays 2.30%
3 year	Newbury 2.99%
5 year	TSB 2.59%

### 90% LTV

2 year	Halifax 2.22%
3 year	Newbury 2.99%
5 year	Halifax 2.52%

### 95% LTV

2 year	Suffolk 3.45%
3 year	Newbury 3.49%
5 year	Newbury 3.69%

## GOT A QUESTION? WANT TO KNOW MORE?

Please do get in touch. Drop us an email:  
[chirpy@tmpmortgages.co.uk](mailto:chirpy@tmpmortgages.co.uk)  
[tmpmortgages.co.uk](http://tmpmortgages.co.uk)

## Kelly's eye on the market

The market is still exceptionally busy. And while that's good for all of us and it's driving sustained growth – SO many lenders want to be involved in Shared Ownership right now – we need to be aware of what's around the corner.

All signs indicate that the Base Rate will rise again, energy prices are escalating and there have been widespread increases to the cost of living.

This will impact affordability. It's our responsibility to keep an eye out for customers who will feel the squeeze, and to make sure that the situation doesn't run away with us. We're in a good place right now, so let's keep things on track.

**Kelly McCabe**  
TMP The Mortgage People