

MAY 2022



OUR AMAZINGLY HELPFUL MARKET UPDATE

At a glance: dashboard

The month's figures to 9 May.



Active lenders in SO

24

Monthly change



95% lenders

17

Monthly change



Average share (90 days)

42.82%

New category



Sub-25% lenders

2

Monthly change



Bank of England Base Rate

1.0%

Monthly change



Enquiry levels

We're still super busy and are already on track to beat last May's figures.

Monthly change

Lowest fixed rates

85% LTV

2 year	Barclays 2.59%
3 year	Newbury 2.99%
5 year	Barclays 2.75%

90% LTV

2 year	Leeds 2.97%
3 year	Newbury 2.99%
5 year	Halifax 3.22%

95% LTV

2 year	Newbury 3.49%
3 year	Newbury 3.49%
5 year	West Brom 3.69%

GOT A QUESTION? WANT TO KNOW MORE?

Please do get in touch. Drop us an email:
chirpy@tmpmortgages.co.uk
tmpmortgages.co.uk

Kelly's eye on the market

Here at TMP, the numbers are buoyant and healthily high, which shows that people clearly aren't being put off by the recent increases to the cost of living. In fact, every time there's a housing crisis, high inflation or a rise in house prices, all it ever does is reinforce the flexibility and affordability that Shared Ownership provides.

In fact, SO has been gradually gaining an audience over the past few years (particularly with lenders), and now that lower shares have become a reality, I feel like we really have the lenders' undivided attention. I am continuing my work with them, and other industry bodies, to ensure that a solution is in place, whatever that may look like.

Ultimately, SO used to be the black sheep of the housing market but the figures demonstrate that's no longer the case.

Kelly McCabe
TMP The Mortgage People