

OCTOBER 2021



# OUR AMAZINGLY HELPFUL MARKET UPDATE

## At a glance: dashboard

The month's figures to 7 October.



Active lenders in SO

23

Monthly change



95% lenders

16

Monthly change



Average time from application to offer

17 days

Monthly change



Lenders at full power

22

Monthly change



Bank of England Base Rate

0.1%

Monthly change



Enquiry levels

Inbound enquiries have risen again this month. The market remains strong.

Monthly change

## Lowest fixed rates

### 85% LTV

2 year	Barclays 1.77%
3 year	Halifax 2.26%
5 year	Barclays 2.27%

### 90% LTV

2 year	Reliance 2.95%
3 year	Newbury 3.69%
5 year	Skipton 3.22%

### 95% LTV

2 year	Bath 3.59%
3 year	Newbury 3.69%
5 year	Newbury 3.89%

## 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

Given the extraordinary events of 2020 it's difficult to draw year-on-year comparisons, but the bottom line is that the market remains strong and lenders are moving back into the Shared Ownership space. There's a confidence 'out there' and we'd expect this to continue for the foreseeable future – (hopefully) to the end of the calendar year, at least.

Interestingly, we've also noted that Housing Associations are currently reviewing their operations and creating more efficient processes. As a business, this is one of our shared priorities and we'd be happy to help any HAs with this.

**Kelly McCabe**  
TMP The Mortgage People