

Which? Mortgage Advisers Comments On Help To Buy

Tuesday 8 October, 2013

Barney McCarthy, from Which? Mortgage Advisers, said:

"Help to Buy will undoubtedly encourage first-time buyers who previously felt locked out of the housing market, but it hasn't made finding the right mortgage any simpler.

"We would always recommend that borrowers seek independent financial advice to find the best home loan for their individual circumstances. After all, lenders not involved in the scheme may well adjust their rates too and borrowers may find that a Help to Buy-backed mortgage is not necessarily right for them.

"Borrowers also need to be mindful that while there may be more mortgages available with a smaller deposit, lenders will still apply tough criteria requiring them to prove their suitability for the mortgage.

"We will continue to monitor the impact this scheme has on the housing market and how the Government intends to gauge its success."

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