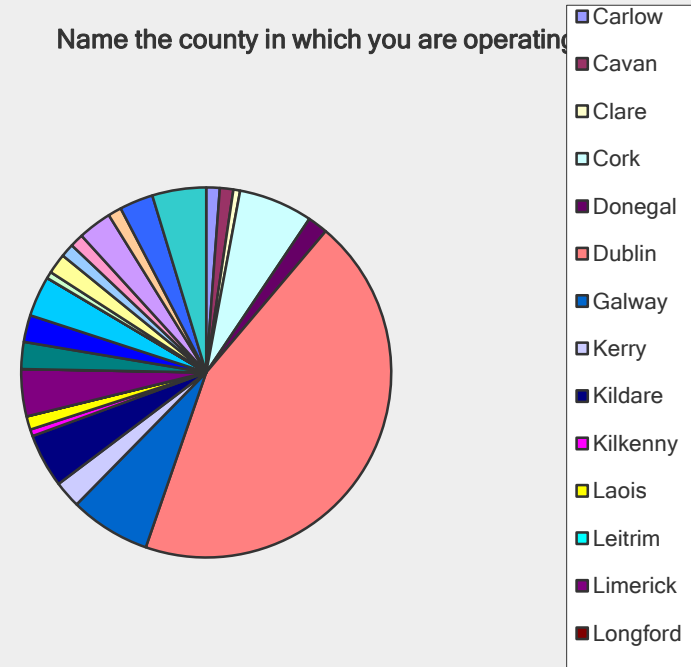


Macro prudential rules on mortgage lending

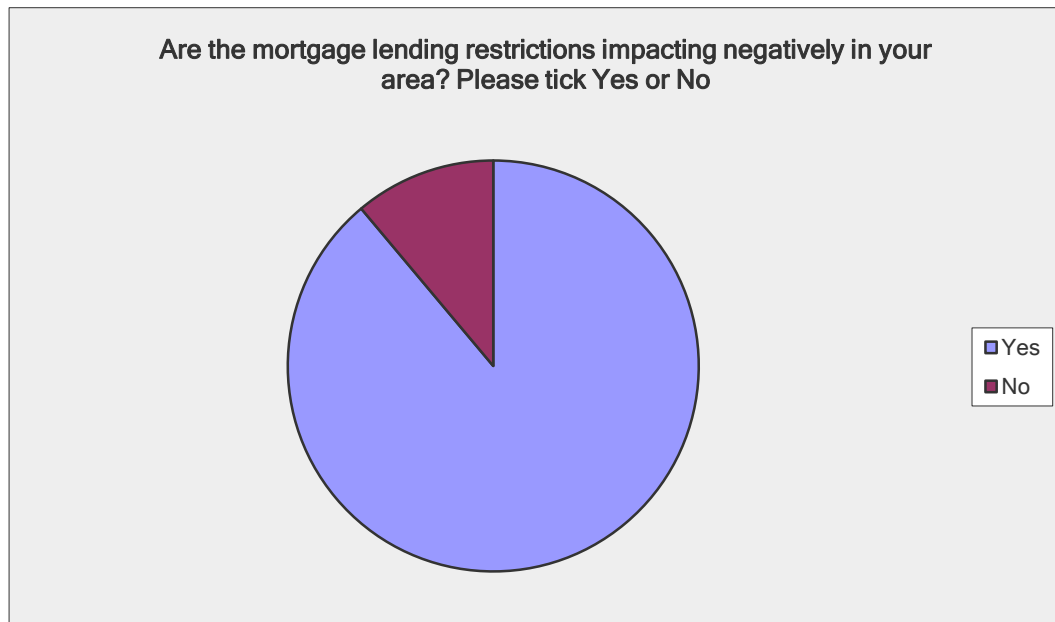
Name the county in which you are operating.

Answer Options	Response Percent	Response Count
Carlow	1.2%	2
Cavan	1.2%	2
Clare	0.6%	1
Cork	6.5%	11
Donegal	1.8%	3
Dublin	44.1%	75
Galway	7.1%	12
Kerry	2.4%	4
Kildare	4.7%	8
Kilkenny	0.6%	1
Laois	1.2%	2
Leitrim	0.0%	0
Limerick	4.1%	7
Longford	0.0%	0
Louth	2.4%	4
Mayo	2.4%	4
Meath	3.5%	6
Monaghan	0.0%	0
Offaly	0.6%	1
Roscommon	1.8%	3
Sligo	1.2%	2
Tipperary	1.2%	2
Waterford	2.9%	5
Westmeath	1.2%	2
Wexford	2.9%	5
Wicklow	4.7%	8
<i>answered question</i>		170
<i>skipped question</i>		4

Name the county in which you are operating



Macro prudential rules on mortgage lending		
Are the mortgage lending restrictions impacting negatively in your area? Please tick Yes or No		
Answer Options	Response Percent	Response Count
Yes	88.9%	152
No	11.1%	19
	<i>answered question</i>	171
	<i>skipped question</i>	3

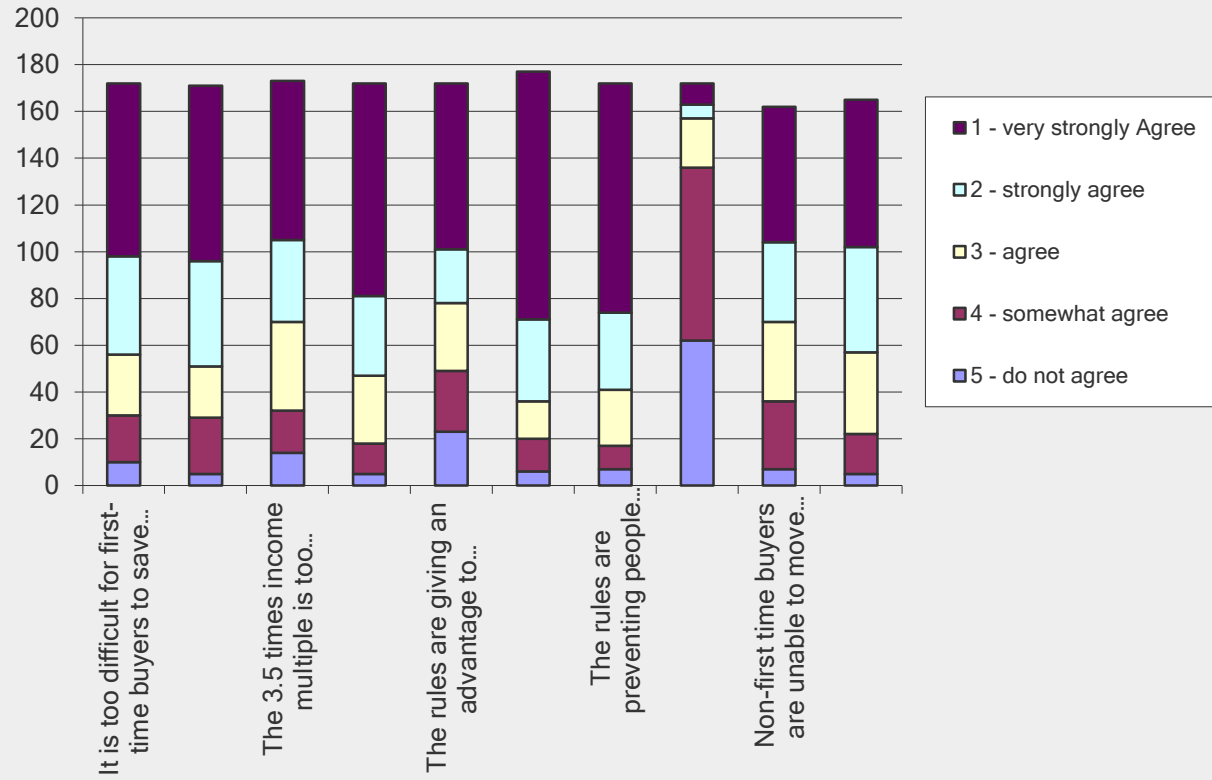


Macro prudential rules on mortgage lending

Please answer 1-5 depending on how strongly you agree with the particular statement with, 1 being very strongly and 5 do not agree.

Answer Options	1 - very strongly Agree	2 - strongly agree	3 - agree	4 - somewhat agree	5 - do not agree	Response Count
It is too difficult for first-time buyers to save the deposit required	74	42	26	20	10	172
It is too difficult for non-first time buyers to save the required deposit	75	45	22	24	5	171
The 3.5 times income multiple is too restrictive	68	35	38	18	14	172
The combination of both the deposit rule and income limit is too restrictive	91	34	29	13	5	172
The rules are giving an advantage to investors over first-time buyers	71	23	29	26	23	172
The rules are serving to keep people renting for longer	106	35	16	14	6	171
The rules are preventing people buying properties at a time of low interest rates.	98	33	24	10	7	172
Actually I welcome the current rules, they ensure that people cannot over borrow.	9	6	21	74	62	172
Non-first time buyers are unable to move homes because of the deposit rules	58	34	34	29	7	172
Because non-first time buyers can't trade up, it is having an impact on the number of suitable properties available for first time buyers with lower incomes	63	45	35	17	5	165
<i>answered question</i>						172
<i>skipped question</i>						2

Please answer 1-5 depending on how strongly you agree with the particular statement with, 1 being very strongly and 5 do not agree.



Macro prudential rules on mortgage lending

What changes, if any, would you like the Central Bank to make to their lending rules? Please answer 1-5 depending on how strongly you agree with the particular statement, with 1 being very strongly and 5 do not agree.

Answer Options	1	2	3	4	5	Rating Average	Response Count
Increase the loan to income multiple from 3.5 times to 4 times income	70	23	22	24	25	2.46	164
Increase the loan to income multiple from 3.5 times to 4.5 times income	52	20	20	35	40	2.95	167
Leave the loan to income multiple at 3.5 times income	5	4	19	26	110	4.41	164
Abolish the loan to income multiple requirement	14	6	13	33	94	4.17	160
Change the loan to value for non-first time buyers to 90%	75	27	28	23	17	2.29	170
Change the loan to value for first time buyers to 80%	11	5	12	19	118	4.38	165
Abolish the loan to value requirements	19	8	8	32	100	4.11	167
<i>answered question</i>							170
<i>skipped question</i>							4

