



## Title: Mortgage Measures Framework Review – December 2021 Update

Central Bank of Ireland is conducting a **comprehensive review** of the mortgage measures.

These measures aim to prevent **debt levels from becoming unaffordable** while reducing the risk of another **credit-fuelled house price boom**.

Our review **aims to ensure** that the mortgage measures continue to **remain fit for purpose** into the future.

We began our review by **listening to the public**. In the summer of 2021, we launched an **online survey** and held a number of **listening events**.

### **Vasileios Madouros, Director of Financial Stability, Central Bank of Ireland:**

On behalf of the Central Bank, I want to thank all of you who shared your views on the mortgage measures, and your own experience with the mortgage measures.

This has been the single most direct engagement the Central Bank has ever had with the public.

Over 4,000 people from across Ireland responded to our online survey.

Your input has been invaluable in ensuring that our review focuses on the right areas and asks the right questions –including the ones identified by you, the public that we serve.

A summary of the feedback we gathered through our online survey, as well as the listening events, is now available to view on the Central Bank’s website.

Together with our own analysis, and our own research, your feedback has fed directly through to the next phase of the review of the framework for the mortgage measures.

**[End Vas segment]**

So, **what happens next?**

We have published **specific policy proposals** about how we expect the mortgage measures framework to operate **in the future**.

These proposals now go through a **consultation process**, which will run until **mid-March 2022**.



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## Video Transcript

We will then **review and analyse** the responses to the consultation.

This work will further inform the **final outcome of the review**, which we will announce in the **second half of 2022**.

**Find out more:** [www.centralbank.ie/mmfr](http://www.centralbank.ie/mmfr)