

1. Please provide any feedback on the channels of macroeconomic benefits and costs of the mortgage measures that the Central Bank proposes to consider within its updated framework.
2. Please provide any feedback that you have on the proposed principles underpinning the refreshed objective statement of the mortgage measures.
3. The Central Bank proposes to maintain a dual-instrument approach with both a collateral-based and income-based instrument in place. In your opinion, is this dual-instrument approach appropriate? Please provide additional information to support your view.
4. Taking both the proposed objective statement for the mortgage measures and the pros and cons of different income-based instruments into account, what are your views on the Central Bank's proposal that LTI remains the most appropriate income based instrument? Please provide additional information to support your response.
5. What is your opinion on the role of allowances as part of the mortgage measures? Do you agree that allowances are important to maintain flexibility within the framework?
6. What is your view on the proposal that the Central Bank reconsider the balance between the calibration of the limits and the level of the allowances?
7. The differential treatment for FTBs reflects their different risk profile and the challenges for FTBs in accessing mortgage finance, including paying rents while saving for a deposit. Would you agree that differential treatment across borrower groups remains suitable, given their different characteristics and the different roles they play in the housing cycle?

*I am not a first time buyer, I am separated. Our family home was purchased at the peak of the boom, I separated three years ago. There was no equity in the home. I am paying rent, maintenance, trying to save for college of the children and trying to save for a new home. I am single. It is impossible all is ask is that a separated person in my position is able to access fiancé at the same ratio as the first time buyers this is an absolutely crippling burden. The rent I pay would cover the cost of a mortgage. It is stressful beyond belief trying to find a home for myself and two young daughters.*

8. If so, what would you consider to be the most appropriate option for the choice and design of implementing differential treatment across borrower groups?
9. The Central Bank proposes that any future calibration changes of the mortgage measures would primarily reflect slower-moving, Consultation Paper 146 Central Bank of Ireland Page 41 Back to "Contents" structural factors rather than responding too frequently to cyclical developments. Do you agree or disagree with this view? Please provide additional information to support your response.
10. Taking into account the balance between the need to regularly review the measures while not inadvertently disrupting the market with overly-frequent expectations of changes to the measures, should the annual reviews of the measures be replaced by regular assessment of the functioning of the measures in the context of the mortgage market, combined with periodic overarching framework reviews, for example, every 3-5 years? Please provide further information to support your view.