

Westminster Business Forum policy conference:

Next steps for mortgage markets in England

Timing: Morning, Monday, 1st September 2025

Taking Place Online



WESTMINSTER
BUSINESS
FORUM

Draft agenda subject to change

- 8.30 Registration
- 9.00 **Chair's opening remarks**
Senior Parliamentary
- 9.05 **Approaches to simplifying mortgage rules and future direction of mortgage market regulation**
Sarah McKenzie, Head, Retail Banking Market Analysis and Policy, Financial Conduct Authority
Questions and comments from the floor
- 9.35 **Priorities for borrowers, consumer rights and affordability**
Senior representative, consumers
- 9.45 **The role of mortgage providers in improving access and affordability**
Senior representative, lenders
- 9.55 **Key considerations for mortgage regulatory reform, oversight and reducing barriers to lending**
simplifying switching and term changes for borrowers | non-advised mortgage options and the future of borrower support | rebalancing responsible lending rules and affordability assessments | lender and intermediary responsibilities | coordination of regulatory approach under PRA proposals and the Consumer Duty | clarity and consistency at each stage of the mortgage process | adapting affordability models to borrower circumstances and economic risk | securing consumer protection while enabling innovation | smart data and automation in assessments | aligning regulatory reform with fiscal and monetary policy | lender and regulator roles in supporting borrowers under changing conditions
Sebastian Murphy, Group Director, JLM Mortgage Services
Senior representative, conveyancer
Senior representative, innovation
Senior academic
- 10.25 Questions and comments from the floor
- 10.50 **Chair's closing remarks**
Senior Parliamentary
- 10.55 Break
- 11.05 **Chair's opening remarks**
Senior Parliamentary
- 11.10 **Assessing key policy developments and implications for the wider housing market**
James Browne, Senior Policy Advisor, Economic Policy, Tony Blair Institute for Global Change
Questions and comments from the floor
- 11.35 **Improving reliability and efficiency in home buying - reducing failed transactions and speeding up completion**
Jonathan Handford, Interim Managing Director, Fine and Country
- 11.45 **Priorities for policy - improving mortgage access, affordability and supply**
digitisation of the home buying process and reducing transaction failures | support for mortgage prisoners and leaseholders | planning reform and unlocking housing development | housing supply outlook and development viability | affordability pressures and regional disparities in access to homeownership | impacts of the Renters' Rights Bill on rental viability and investment confidence | permanent Mortgage Guarantee Scheme and its effect on demand and pricing | implications of fiscal incentives including stamp duty and ISA changes | recalibrating affordability models and borrower support under market pressure | risks from inflation, interest rates and fiscal tightening | role of green mortgages and net zero targets in shaping future lending strategies
Angela Kerr, Director, HomeOwners Alliance
Senior representative, lender
Senior representative, local authority
Senior representative, advocacy
- 12.05 Questions and comments from the floor
- 12.30 **The role of the housing sector in meeting demand, supporting households and achieving sustainable market growth**
Senior representative, developer
Questions and comments from the floor
- 12.55 **Chair's and Westminster Business Forum closing remarks**
Senior Parliamentary
Harry Nelson, Westminster Business Forum