

RNS Reach

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**Mortgage Advice Bureau (Holdings) plc**

("MAB" or the "Group")

**MAB Launches First-Time Buyer Campaign  
Backed by New Research on Homeownership Affordability**

Mortgage Advice Bureau (Holdings) plc (AIM: MAB1.L), a leading technology-driven UK mortgage network and broker, today launches a new nationwide educational campaign aimed at first-time buyers, supported by proprietary research indicating that homeownership may be more attainable than many renters perceive.

MAB's research, conducted between April and May 2025, modelled the full cost of renting and owning across multiple UK cities - including London, Bristol, Manchester, and Leeds - drawing on publicly available data from Zoopla, the Office for National Statistics, and UK Government sources. The research found that, in many regions, homeowners may not only save on monthly costs, but also build long-term wealth by accumulating equity and reinvesting potential savings.

Key findings from the study include:

- Over 30 years, the additional financial cost of renting versus homeownership could reach up to £30.88 per day, or £11,272 per year.
- In London, the potential financial gap between renting and buying rises to £540,687, or nearly £50 per day.
- In Bristol, this figure increases to £573,110, due to a greater saving on bills and ownership-related costs.
- If invested gradually, the long-term savings from homeownership could potentially deliver returns of up to £338,170 over three decades.

Despite these advantages, 27% of renters believe they will never be able to afford a home, with the most common barriers cited as high property prices (61%), saving for a deposit (56%) and concerns around income stability (32%). However, many of these perceived barriers may be more manageable than expected - particularly with the emergence of new mortgage products, government support schemes, and growing alignment between rents and repayments in many parts of the country.

The campaign is built around new proprietary analysis revealing that renters in England could miss out on up to £338,170 in financial gains over 30 years by continuing to rent rather than buying a home. It aims to provide educational resources, affordability tools, and access to advice through MAB's 2,000-strong nationwide adviser network, helping renters better understand their options and take early steps towards homeownership.

**Ben Thompson, Deputy CEO of MAB, commented:** *"The perception that buying a home is always less affordable than renting simply doesn't reflect what our data is showing across the country. Many first-time buyers may be closer to homeownership than they realise, particularly when considering longer-term financial benefits and recent innovations in lower-deposit mortgage lending, and how lenders are now assessing affordability. This campaign is designed to equip renters with the tools and information they need to take that first step towards owning a home."*

Please read the full report [here](#).

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**About MAB:**

MAB is one of the UK's leading consumer intermediary brands and specialist networks for mortgage advisers.

Through its partner firms known as Appointed Representatives (ARs), MAB has approximately 2,000 advisers providing expert advice to customers on a range of mortgage, specialist lending, protection, and general insurance products. MAB supports its AR firms with proprietary technology and services, including adviser recruitment and lead generation, learning and development, compliance auditing and supervision, and digital marketing and website solutions.

For more information, visit [www.mortgageadvicebureau.com](http://www.mortgageadvicebureau.com)

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