

Housing Finance Market By Application (Home Purchase, Refinance, Home Improvement, Other Purpose), By Providers (Banks, Housing Finance Companies, Real Estate Agents, Others): Global Opportunity Analysis and Industry Forecast, 2021-2031

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Report description:

Housing finance is a type of loan which is used to purchase or maintain a home, land, or other types of housing. Furthermore, with growing housing's business across the globe the need for housing finances is rising which in turn drives the growth of the market. In addition, housing finance is one of the most affordable means of borrowing money compared to any other type of loan. In addition to this, housing finance are mainly offered by banks, independent lenders, insurance companies, pension funds, private investors, and other capital sources.

Growing need to streamline housing lending service and increase in need for money among businesses and individuals to purchase housing boost the growth of the housing finance market. In addition, flexible period to repay the finance amount positively impacts the growth of the market. However, factors such as enforcement of strong rules by banks and financial institutions for providing finance is expected to hamper the market growth. On the contrary, rising prices of housing properties in developing countries and penetration of metropolitan cities across the globe are expected to offer remunerative opportunities for the expansion of the market during the forecast period.

The housing finance market is segmented on the basis of application, provider, and region. By application, it is segmented into home purchase, refinance, home improvement, and other purpose. The home purchase segment is further sub segmented into conventional and non-conventional. The conventional sub segment is further divided into low & moderate income (LMI) borrowers, and high income borrowers. By provider, it is bifurcated into banks, housing finance companies, real estate agents, and others. By region, it is analyzed across North America, Europe, Asia-Pacific and LAMEA.□

The report analyzes the profiles of key players operating in the housing finance market such as Bank of America Corporation, Charles Schwab & Co., Citigroup, Inc., CREDIT SUISSE GROUP AG, Dewan Housing Finance Corporation Ltd., Goldman Sachs, HSBC

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Group, JPMorgan Chase & Co., LIC Housing Finance Ltd., Lloyd's Banking Group, Morgan Stanley, Royal Bank of Canada, Royal Bank of Scotland plc, UBS, Wells Fargo, Divvy Homes, Inc., and Pronto Housing. These players have adopted various strategies to increase their market penetration and strengthen their position in the housing finance industry.

Key Benefits For Stakeholders

- This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the housing finance market analysis from 2021 to 2031 to identify the prevailing housing finance market opportunities.
- The market research is offered along with information related to key drivers, restraints, and opportunities.
- Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.
- In-depth analysis of the housing finance market segmentation assists to determine the prevailing market opportunities.
- Major countries in each region are mapped according to their revenue contribution to the global market.
- Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.
- The report includes the analysis of the regional as well as global housing finance market trends, key players, market segments, application areas, and market growth strategies.

Key Market Segments

By Application

- Home Purchase
- Refinance
- Home Improvement
- Other Purpose

By Providers

- Banks
- Housing Finance Companies
- Real Estate Agents
- Others

By Region

- North America
- U.S.
- Canada
- Europe
- Germany
- United Kingdom
- France
- Italy
- Spain
- Netherlands
- Rest of Europe
- Asia-Pacific
- China
- India
- Japan
- Australia
- Singapore
- Rest of Asia-Pacific
- LAMEA
- Latin America

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- Middle East
- Africa
- Key Market Players
- Bank of America Corporation
- Charles Schwab & Co.
- Citigroup, Inc.
- CREDIT SUISSE
- Dewan Housing Finance Corporation Limited
- Goldman Sachs
- HSBC Group
- JPMorgan Chase & Co.
- LIC Housing Finance Limited
- Lloyd's Banking Group
- Morgan Stanley
- Royal Bank of Canada
- The Royal Bank of Scotland Plc
- UBS
- Wells Fargo

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