

First-time buyer affordability in the UK

December 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.54



Previous month
3.52
November 2019



Previous year
3.52
December 2018

Mortgage repayments

We routinely review data submissions to allow for revisions where necessary.

Data reflecting repayments as a percentage of income has been withheld from this release while we review the latest data points in these series.

Average age of borrower



Loan to value



Previous month

Previous year