

First-time buyer affordability in the UK

July 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.52



Previous month
3.51
June 2019



Previous year
3.52
July 2018

Mortgage repayments

% of monthly gross household income to service capital and interest repayments

17.2%



Previous month
16.9%
June 2019



Previous year
17.6%
July 2018

Average age of borrower



Loan to value



Previous month

Previous year