

First-time buyer affordability in the UK

November 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.53



Previous month
3.54
October 2019



Previous year
3.50
November 2018

Mortgage repayments

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

17.0%



Previous month
17.2%
October 2019



Previous year
17.3%
November 2018

Average age of borrower



Loan to value



Previous month

Previous year