

First-time buyer affordability in the UK

October 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.54



Previous month
3.52
September 2019



Previous year
3.50
October 2018

Mortgage repayments

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

17.2%



Previous month
17.1%
September 2019



Previous year
17.4%
October 2018

Average age of borrower



Loan to value



Previous month

Previous year