

First-time buyer affordability in the UK

September 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.52



Previous month
3.52
August 2019



Previous year
3.53
September 2018

Mortgage repayments

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

17.1%



Previous month
17.1%
August 2019



Previous year
17.4%
September 2018

Average age of borrower



Loan to value



Previous month

Previous year