

# First-time buyer affordability in the UK

January 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

## Average loan size



## Income multiple

3.66



Previous month  
3.66  
December 2018



Previous year  
3.61  
January 2018

## Mortgage repayments

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

17.4%

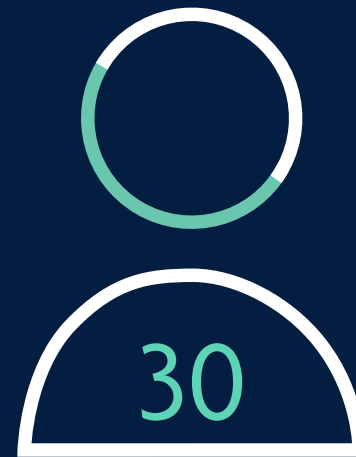


Previous month  
17.2%  
December 2018



Previous year  
17.4%  
January 2018

## Average age of borrower



## Loan to value



Previous month

Previous year