

First-time buyer affordability in the UK

February 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.47



Previous month
3.50
January 2019



Previous year
3.44
February 2018

Mortgage repayments

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

17.2%



Previous month
17.4%
January 2019

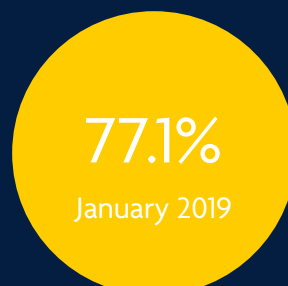


Previous year
17.2%
February 2018

Average age of borrower



Loan to value



Previous month

Previous year