South East Mortgage Market: Key Data
2026-Q2

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	18,890	*(32.9% YoY)*
worth	£5,224 mn	*(43.8% YoY)*
Loan size	£276,522	
LTV	79.1%	
LTI	4.02	
Payment-income ratio	24.0%	

Home movers

New loans	16,760	*(34.9% YoY)*
worth	£6,056 mn	*(39.8% YoY)*
Loan size	£361,441	
LTV	66.2%	
LTI	3.62	
Payment-income ratio	22.4%	

Outstanding mortgages

Jun 2026

	South East		% of UK
All outstanding mortgages	1,827,338		22%
worth	£395 bn		28%
Of which:	Number	% of total	
on fixed rates	1,607,553	88%	
on variable rates	219,785	12%	
on interest-only payment terms	172,296	9%	