Yorkshire & Humberside Mortgage Market: Key Data

2026-Q2

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	7,870	*(18.2% YoY)*
worth	£1,319 mn	*(28.7% YoY)*
Loan size	£167,501	
LTV	81.2%	
LTI	3.37	
Payment-income ratio	21.0%	

Home movers

New loans	6,300	*(32.6% YoY)*
worth	£1,415 mn	*(42.4% YoY)*
Loan size	£224,284	
LTV	69.3%	
LTI	3.17	
Payment-income ratio	20.5%	

Outstanding mortgages

Jun 2026

	Yorkshire & Humberside		% of UK
All outstanding mortgages	684,778		8%
worth	£83 bn		6%
Of which:	Number	% of total	
on fixed rates	592,771	87%	
on variable rates	92,007	13%	
on interest-only payment terms	35,314	5%	