

First-time buyer affordability in Northern Ireland

Q3 2018

Source: UK Finance Regulated Mortgage Survey



Average loan size



Income multiple

3.05



Previous quarter
2.99
Q2 2018



Previous year
2.95
Q3 2017

Mortgage repayments

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

15.8%



Previous quarter
15.4%
Q2 2018



Previous year
15.3%
Q3 2017

Average age of borrower



Loan to value



Previous quarter

Previous year