First-time buyer affordability in the UK November 2018



Source: UK Finance Regulated Mortgage Survey





Income multiple

3.65

>

Previous month 3.65 October 2018



Previous year 3.64 November 2017

Mortgage repayments

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

17.4%



Previous month 17.4% October 2018



Previous year 17.3% November 2017

Average age of borrower



30

Loan to value

85.0% November 2018 85.0% October 2018

Previous month

84.7% November 2017

Previous year