

First-time buyer affordability in the UK

October 2018



Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.66

Previous month
3.68
September 2018

Previous year
3.6
October 2017

Mortgage repayments

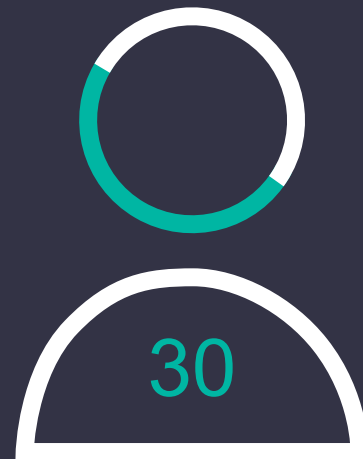
% of monthly gross household income to service capital and interest repayments

17.4%

Previous month
17.5%
September 2018

Previous year
17.2%
October 2017

Average age of borrower



Loan to value



Previous month

Previous year