

First-time buyer affordability in the UK

January 2018



UK
FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.61



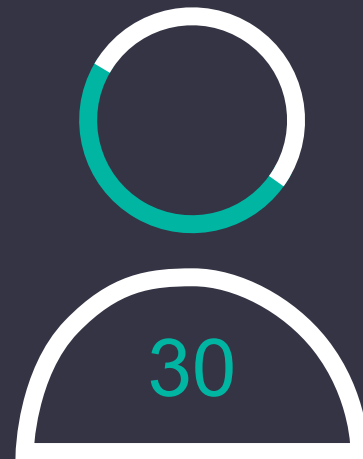
Mortgage repayments

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

17.3%



Average age of borrower



Loan to value



Previous month

Previous year