

First-time buyer affordability in the UK

April 2018



UK
FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.62



Previous month
3.60
March 2018



Previous year
3.57
April 2017

Mortgage repayments

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

17.2%



Previous month
17.0%
March 2018



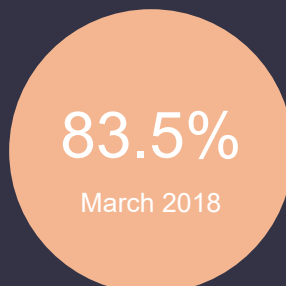
Previous year
17.4%
April 2017

Average age of borrower



30

Loan to value



Previous month

Previous year