

First-time buyer affordability in the UK

December 2017



UK
FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.65

Previous month
3.64
November 2017

Previous year
3.57
December 2016

Mortgage repayments

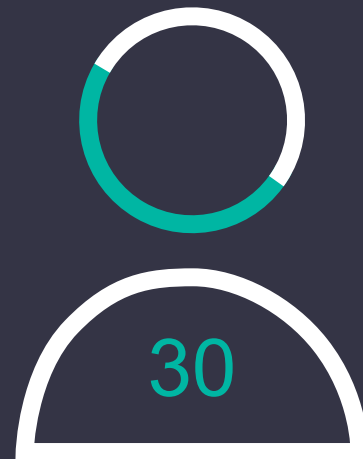
% of monthly gross household income to service capital and interest repayments

17.1%

Previous month
17.3%
November 2017

Previous year
17.4%
December 2016

Average age of borrower



Loan to value



Previous month

Previous year