

First-time buyer affordability in the UK

February 2018



UK
FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.59

Previous month
3.61
January 2018

Previous year
3.54
February 2017

Mortgage repayments

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

17.2%

Previous month
17.3%
January 2018

Previous year
17.4%
February 2017

Average age of borrower



Loan to value

84.3%

February 2018

84.6%

January 2018

84.0%

February 2017

Previous month

Previous year