

First-time buyer affordability in the UK

July 2018



UK
FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.67



Previous month
3.65
June 2018



Previous year
3.6
July 2017

Mortgage repayments

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

17.4%



Previous month
17.2%
June 2018



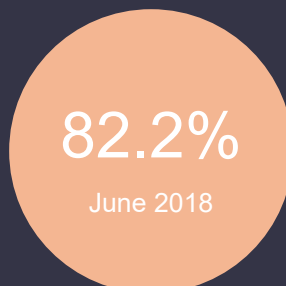
Previous year
17.4%
July 2017

Average age of borrower



30

Loan to value



Previous month

Previous year