

BetterBond **MORTGAGE MONITOR**

	Current	% change yoy July 19	% change yoy Aug 19	% change yoy Sep 19	Trend
No of applications received		3,62%	5,22%	7,73%	Up
% Apps from First-Time Buyers	52%	-	-	-	Steady
Approval ratio	76,6%	-	-	8,7%	UP
% Approvals to First-Time Buyers	48,7%	16,11%	14,69%	14,54%	UP
Ave purchase price	R1,172m	3,15%	2,42%	2,24%	Slower growth
Ave First-Time Buyers price	R982 000	9%	8,08%	7,33%	Slower growth
Ave bond size	R953 000	3,80%	3,46%	3,58%	Up
Ave bond size First-Time Buyers	R849 000	6,64%	6,31%	5,86%	Up
Ave% deposit paid	18,69	-0,50%	-0,81%	-0,34%	Down
Ave% deposit paid First-Time Buyers	13,54	1,99%	1,43%	0,19%	Down
R Bank growth in value of household mortgages	-	4,6%	4,9%	-	Up
CPI	-	4%	4,3%	-	Up
BankServAfrica average take-home pay	R15 996 (Aug)	5,3% (nominal)	4,1%	-	Slower growth
Average gross salary (StatsSA)	R21 432 (May)	-	-	-	Up 4,9% yoy
National average rental (PayProp)	R7551 (June)	-	-	-	Up 3,9% yoy
BetterBond % of new mortgages registered	28%	-	-	-	Up

Sources: BetterBond, BanksServAfrica, StatsSA, Reserve Bank