

[Moneycomms.co.uk](https://www.moneycomms.co.uk) research commissioned by [TotallyMoney](https://www.totallymoney.com). The following tables show both the monthly and annual cost of a 1% rate increase on a 25-year mortgage at three separate loan-to-value ratios.

Region	Average price	60% LTV mortgage	75% LTV mortgage	90% LTV mortgage
UK Average	£270,708	£162,425	£203,031	£243,637
		+£79 pm +£948 pa	+£99 pm +£1188 pa	+£120 pm +£1440 pa
East Midlands	£229,277	£137,566	£171,958	£206,349
		+£67 pm +£804 pa	+£84 pm +£1008 pa	+£101 pm +£1212 pa
East of England	£336,937	£202,162	£252,703	£303,243
		+£99 pm +£1188 pa	+£123 pm +£1476 pa	+£148 pm +£1776 pa
London	£519,934	£311,960	£389,950	£467,940
		+£152 pm +£1824 pa	+£191 pm +£2292 pa	+£230 pm +£2760 pa
North East	£149,249	£89,549	£111,937	£134,324
		+£44 pm +£528 pa	+£54 pm +£648 pa	+£66 pm +£792 pa
North West	£197,797	£118,678	£148,348	£178,017
		+£57 pm +£684 pa	+£72 pm +£864 pa	+£88 pm +£1056 pa
South East	£369,093	£221,456	£276,819	£332,184
		+£108 pm +£1296 pa	+£135 pm +£1620 pa	+£163 pm +£1956 pa
South West	£308,497	£185,098	£231,372	£277,647
		+£90 pm +£1080 pa	+£113 pm +£1356 pa	+£136 pm +£1632 pa
West Midlands	£230,888	£138,533	£173,166	£207,799
		+£68 pm +£816 pa	+£84 pm +£1008 pa	+£102 pm +£1224 pa
Yorkshire/Humber	£191,036	£114,621	£143,277	£171,932
		+£56 pm +£672 pa	+£70 pm +£840 pa	+£84 pm +£1008 pa

The average property prices were taken from [HM Land Registry](https://www.hm-land-registry.gov.uk) and calculations made February 2022.