

Qualifying period in years	Houses (%)	Flats (%)
3	35% £42,000	50%
4	35% £42,000	50%
5	35% £42,000	50%
10	40% £48,000	60%
15	45% £54,000	70%
20	50% £60,000	70%
25	55% £66,000	70%
30	60% £72,000	70%
35	65% £78,000	70%
40	70% £84,000	70%
Over 40	70% £84,000	70%