

95% Mortgages Available Oct 2012

CHICHESTER CITY		1 bedroom	2 bedrooms	3 bedrooms
Mortgage	entry level purchase	£124,000	£179,000	£230,000
	95% mortgage	£117,800	£170,050	£218,500
	Salary needed assuming 3.5 multiplier	£33,657	£48,585	£62,429
	Leeds BS (non LAM) 6.3% (5 yr fix)	£790	£1,143	£1,465
	Leeds LAMS 5.9% APR (5 yr fix)	£761	£1,098	£1,411
	Clydesdale 5.6% APR (3yr fix)	£739	£1,066	£1,371
	Nationwide 4.9% APR (3yr fix)	£690	£995	£1,279
	3.99% Lloyds LAMS	£628	£906	£1,164
Rent	entry level rent	£625	£750	£900
	average rent (Oct 2012)	£653	£837	£1,045
DISTRICT NORTH		1 bedroom	2 bedrooms	3 bedrooms
Mortgage	entry level purchase	£113,000	£174,000	£256,000
	95% mortgage	£107,350	£165,300	£243,200
	Joint salary needed assuming 3.5 multiplier	£30,671	£47,229	£69,485
	Leeds BS (non LAM) 6.3% (5 yr fix)	£720	£1,108	£1,631
	Leeds LAMS 5.9% APR (5 yr fix)	£693	£1,067	£1,570
	Clydesdale 5.6% APR (3yr fix)	£673	£1,037	£1,526
	Nationwide 4.9% APR (3yr fix)	£628	£968	£1,424
	3.99% Lloyds LAMS	£572	£881	£1,296
Rent	entry level rent	£507	£775	£948
	average rent for Midhurst (Oct 2012)	£680	£845	£1,014
DISTRICT SOUTH		1 bedroom	2 bedrooms	3 bedrooms
Mortgage	entry level purchase	£106,000	£156,000	£207,000
	95% mortgage	£100,700	£148,200	£196,650
	Joint salary needed assuming 3.5 multiplier	£28,771	£42,343	£56,186
	Leeds BS (non LAM) 6.3% (5 yr fix)	£675	£993	£1,319
	Leeds LAMS 5.9% APR (5 yr fix)	£650	£957	£1,270
	Clydesdale 5.6% APR (3yr fix)	£632	£930	£1,234
	Nationwide 4.9% APR (3yr fix)	£589	£868	£1,151
	3.99% Lloyds LAMS	£537	£790	£1,048
Rent	entry level rent (no southern settlements listed on rightrent.co.uk site)	£575	£625	£850

Entry level purchases values based on draft SHMA 2012 and confirmed by current (Oct 12) properties for sale
 Entry levels rents based on draft SHMA 2012. Average rents based on current rightrent.co.uk website