



Investing In the Student Buy-to-let Market

By
Ajay Ahuja



ABOUT THE RESEARCHER

Having spent much of my time providing the business scope, I must state that I am indebted to the research input offered by a colleague. I would like to thank the immeasurable efforts of Kashim Uddin, whose hard work and persistence has seen the project through from start to finish. Having recently completed a research-based Masters degree in the sciences, his well-nourished analytical skills and versatile creative input has been of huge importance in the delivery of this book. Still in his infancy of business appreciation, his enthusiasm for this book has been more than welcoming and we'll hopefully see some more of his work in the near future.

Introduction

The government intends to have 50% of 18-30 year olds in higher education by the year 2010. With the Buy-to-Let market seemingly over saturated, a steady and buoyant student buy-to-let market is one that still offers the potential of good returns.

There are multiple reasons as to why the student buy-to-let is a worthwhile investment. UCAS, the University applications agency, has seen a year-by-year increase in applications. The Increased student numbers are fuelling a rush to build.

It is a well-known fact that in today's competitive market, universities are struggling financially, which is having knock-on effects. In addition to the increased numbers of students, massive student housing shortage and lack of

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



investment in new housing initiatives offered by the universities, the benefits of private investment has never been better.

In some student cities throughout the UK, you can see the private developers building high-rise student apartment blocks as they have latched onto this investment opportunity. Just the other day, I was at Manchester Piccadilly station and out of nowhere, there was a modern, high-rise student apartment block that had sprung out of nowhere to obscure the usual landscape view of the city!

University town = students = £££!!

Well, not necessarily. This book will provide an intensive look into letting out your property to students and by the end, you will feel much more confident in what type of student you want, which area and what kind of property will best fit.

The idea of this book is to assist you in your choices and to act as guide. You should keep in mind that there are roughly 200 institutions of higher education in the UK; some of which are placed in cities where the number of students exceeds the number of local residents, and in other cases, institutions which have been discarded outright in this book due to various reasons e.g. not enough students (or projected number of students) to make the investment worthwhile or sustainable.

Students typically reduce costs by sharing and minimising personal expenditure. Consequently, student houses can improve higher than average yields by maximising the available space. On a less rosy scenario, one must also take into consideration the responsibilities of renting to students, such as



higher maintenance; furnishing costs; increased wear and tear, when compared to a professional couple for example.

The location of the property will also be a deciding factor in your purchase; not just on a national level primarily chosen by you, but on a more local level which will be dictated by the campus location, access to local amenities, nearness to bus stops etc

All these issues will be detailed throughout the book, and at the end, you will be much more confident in buying the perfect property and reaping the benefits of student let property.

List Of Lenders

Most lenders do not like the properties they lend on to be let to students. These lenders however understand the student rental market and are happy to lend:

- Lender: ***Bradford & Bingley***
Website: www.bradford-bingley.co.uk
- Lender: ***Chelsea Building Society***
Website: www.chelseabs.com

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Lender: ***Paragon***
Website: www.paragon-mortgages.co.uk/

Lender: ***Shepshed***
Website: www.theshepshed.co.uk

Lender: ***Harpenden***
Website: www.harpenden-bs.co.uk/

Lender: ***1st Buy-to-Let Mortgages***
Website: www.1st-buy-to-let-mortgages.co.uk

Lender: ***Bank of Scotland***
Website: www.bankofscotland.co.uk

Lender: ***Mortgage Express***
Website: www.mortgage-express.co.uk/

Lender: ***Mortgage Trust***
Website: www.mortgagetrust.co.uk/



Lender: ***Promise Finance***

Website: www.promisefinance.co.uk/

Lender: ***The Money Centre***

Website: www.themoneycentre.net/

Lender: ***Dunfermline Building Society***

Website: www.dunfermline-bs.co.uk/

Chapter 1 - Finding the right property

Like any property investment, I always apply a rule of thumb, and here it is no different. Here, I call it the rule of 10. It's very simple to remember when looking at properties. Simply calculate the annual rent and multiply it by 10 – this gives you the purchase price. So if you see a 3 bed 2 reception roomed house and you know the room rate is £60 per week then the calculation is:

$$4 \times £60 \times 52 \times 10 = £124,800.$$

So if you see the house advertised for £110,000 then go for it! If its for £150,000 then forget it. Speak to letting agents or look in the local press for typical rental values for the area that you are looking at. This yield is also stated as a payback period – the length of time it would take to own the property if you re-invested all the income earned to replenish your savings. You would calculate this like:



$\frac{1}{\text{Gross Yield}/100} = \text{Payback Period.}$

This equates to 10 years. 10% is a like-for-like comparison to a bank or building society rate. So if your bank is offering 4% you know that you can earn 2.5 times as much from investing in property. But this assumes that you have funded the whole property purchase out of your own funds. Usually this is not the case. When you borrow to finance the purchase the returns are significantly higher as highlighted in the previous chapter.

It's surprisingly easy to manage a property outside your area once the property is set up right. There are many areas that offer you a return of 10% or greater and student properties can do the same.

Sometimes for student rental, the **AVERAGE** gross yield per year is calculated as:

$$\frac{(42\text{weeks} \times \text{Room Rate}) + (10\text{weeks} \times (\text{room rate}/2)) \times \text{number of bedrooms}}{\text{Property purchase price}}$$

As you can see, the average has been calculated by charging **half-rent** during the summer period. This is whereby the landlord will charge 50% rent during the summer as to reserve the property for the start of the academic year, more commonly known as a retainer. During this agreed period, you are not to let your property to anyone else as this counts as rent. For more information review the chapter on legal issues.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



The VarsityLets scheme offered by Bradford and Bingley as described earlier guarantees full rent for the year, and so in this situation, the yields are increased. How much in demand or desirable your property is will considerably have an effect on this average i.e. if my house has all the latest mod-cons, full speed internet access, large bedrooms, newly fitted bathroom and so on, then I would feel extremely confident in charging full rent 52X weeks of the year and can adjust profit and yield figures by +1 or 2%. If I have a squalid property with a hazard-prone shower unit and rusty old kitchen hobs, then expect it to be more desirable if I charged rent for term times only.

As an arbitrary example, we look at a 3-bedroom house¹ at a purchase price of £145,000 in Bristol - and we can see the differences. If the standard room rate is £52/week, then the figures come out as shown.

Median Room Rate	£52
Average Yield 1	6.7%
Estimated Annual Profit 1	£1,296
Average Yield 2	7.5%
Estimated Annual Profit 2	£2,128

Where Average Yield 1 is the formula used above and Average Yield 2 is full 52 weeks rent for such a property.

In general, when looking through the university listings, the Yield & profit given are considered as a calculated minimum/average and should be weighted roughly + 1 or 2% if the landlord decides, and have the capability of charging full rent for 52 weeks as demonstrated above.

¹ A 3-bedroomed property plus front reception converted to bedroom, equalling 4 bedrooms in total.



The example, for Bristol, shows that the average expected yield range is between 6.7% for a three-bedroomed house, but could be as high as 7.5% if 52X weeks full rent is charged. In this example, I personally, would choose not to invest in Bristol.

WHAT ABOUT CAPITAL APPRECIATION, I HEAR YOU SAY!

Capital appreciation is the amount the property rises in value over time. I never include the gains by capital appreciation in my calculation of yields because it is an unknown figure at the point you make the investment. If there was any certainty of the capital appreciation of a property then the purchase price of the property would include this gain. As there is a lot of uncertainty over capital appreciation because of the numerous variables involved it is very difficult to predict when house prices will rise. And remember the gain is only realised when you sell the property and the difficult thing with any investment is knowing when to get out and sell.

I see capital appreciation as a bonus. I focus on the investment as it stands. If it makes money now it will almost certainly make you money in the future. If the property prices crash – who cares! You are still making money as the rent rises with inflation and the mortgage payment is still the same. If property prices increase again – great! You can realise that equity by remortgaging or by selling and buying further properties! This way there is no downside risk and only upside potential.

Admittedly there is a lot of money to be made in capital appreciation speculation but capital appreciation speculation should be left to the professional property investors. They have the time to research the market and can stomach the loss if there is a property price crash.



What's so good about Student properties?

Well, the good thing is the market will always be there! Secondly, if you play things right, you can achieve higher yields than if you were to let the house out as per normal. For example, if I were to let out my 3-bedroom terraced house to a couple with two kids in the area of Withington/Didsbury in Manchester then my average gross income would be say £433 per contract month. However, if I were to let it out to students, I could convert the bottom reception/lounge and rent it out as a house with four bedrooms. For an average rent of £50, this means that I would receive £866 per month – basically DOUBLE! This increased yield can be achieved with the commitment and correct attitude required to attract the right student for the right property.

WHAT TO LOOK FOR WHEN VIEWING A PROPERTY

Do not believe the myth that a property is only worth buying if you could see yourself living there. The fact is you aren't going to live there so what is the point of asking yourself if you could live there? You should ask "would *students* live here?"

Matching the right property with your target group is of crucial importance. As commented on before, the image of three or four longhaired, undernourished and scraggy clothed students, willing to live in a shoebox for three years is a stereotype that has washed away with the last decade.



This does not mean that every student would like a penthouse suite with a Jacuzzi; nor does it mean that the trusted old formula of a 3-bedroom house with a standard sofa, kitchen table etc would not be adequate.

What is important is asking yourself how a potential student buy-to-let purchase can be made as competitive as possible within its local setting. For example, if you know that the latest student developments offered by the University will have full access to hi-speed or broadband Internet in every room, then you must provide at least the same.

The best way to find out the demand and suitability of property is to speak to both the university Students Union and the University Student Housing office. This way, I have found that from one perspective, you'll get ideas through the student representation and from the other, a more commercially focused response and suggestions respectively.

When viewing a property check for:

Carpets	You have a legal duty to provide floor coverings. If there are no carpets then you will have to pay for new ones.
Kitchen	Is the kitchen big enough to accommodate a small dining table? This is attractive if there is only one reception room and it turns the kitchen into a kitchen diner.
Smallest Bedroom	If the smallest bedroom is smaller than 6ft 6" in any direction then it is not a bedroom! You need to be able to get a bed in a bedroom hence this room can



	only be considered as a study or a baby's room. You need to consider this when considering what type of tenant you are looking for – if you are looking for two professional people to share a 2 bed flat then the second bedroom must be bigger than 6ft 6”.
Bathroom	Is there a fitted shower? A bathroom is a lot more desirable if there is a power shower. If there are two bathrooms then the property is very desirable, even if it is only a shower room.
Heating	Is the heating system old? This can be costly to replace. If possible get it checked prior to purchase. It is your legal duty to provide heating and to issue a gas safety record.
Electrics	Are the electric sockets old? This will tell you that at some point the whole electric system will require rewiring.
Service Charges	If it is a flat you will have to pay service charges. Ask the agent if he has any details of the service charges. Some places have exorbitant service charges that render the whole investment unprofitable. Avoid listed buildings as they have frequent redecoration policies that can be expensive.

If the property is in a reasonable condition then buy it. If demand is good there should be no problem letting it out as long as the property is in reasonable condition.

Furnished or not?



The normal procedure for the student is to start searching for next year's room within a few months of starting their course. In the majority of cases, the student devotes a significant portion of a good couple of weeks, maybe months, in finding that right house. In addition to factors such as location, price etc, a key factor in attracting the right student for your property is how you furnish your house.

So the answer to the furnished or not query is almost definitely, a big yes! A more appropriate question would be *what are the necessary furnishings required to attract the right student?* You must remember that for students, this will probably be their first time searching for a house or room to rent and they will take a tacit interest in the furnishings and fittings upon viewing a house. The key is not to overload the house with junk-shop furnishings and rusty, worn out cookers or freezers. The higher the quality of the property and its entities, the better chance you have of finding responsible students to look after your property.

Is the cooker safe and does it need replacing? What kind of settee can I get that will be reasonably priced but welcoming? What items does the student tenant expect to find in the house? Should I provide a television? These are some key questions that I have asked myself and as there is a requirement to furnish student houses, similar questions should be an integral part of the way you approach the student market. Some key furnishings related to student accommodation include:

Kitchen appliances	In general, the provision of a fridge freezer and cooker are always a basic requirement. Often microwaves, washer machines, dryers and to a lesser extent, dishwashers are
--------------------	--



	<p>provided.</p> <p>Again, you must remember the necessity of the product to attract the desired student tenant. For example, if you decide to purchase a washer machine, make sure that it is a durable, long-lasting machine intended for heavy usage. Its no good buying one that, despite being very cheap, could cause annoyances and headaches five months down the line.</p> <p>Microwaves tend to be a good buy as they add to the aesthetic appeal of the kitchen and can cost as little as £30 for a decent one.</p> <p>Another important yet often neglected aspect is the availability of workspace. You could have a kitchen with a new hob or dishwasher; yet no space to butter a slice of bread. This could get frustrating for the tenant and may ensue the usage of your sparkling white new dishwasher or microwave as a cutting board for his or her Sunday roast!</p>
Sofas/Couches	<p>With student properties, it could be that the front room reception gets converted into an extra bedroom, ensuing that the second reception becomes a living-cum-dining room.</p> <p>A good sofa; one that looks appealing to the eye and is fairly comfortable will suffice. An overly expensive leather</p>



	<p>sofa is not a necessity and could run up into the thousands of pounds mark if you do decide to indulge.</p>
<p>Bedding</p>	<p>If it is a small room, then obviously you'll only have space to accommodate a single mattress. But if it is quite a large bedroom, then try and get a double bed if your budget allows. A double bed will always look more appealing than a single bed, regardless of the tenant being a student or not and the cost difference between the two isn't too much.</p>
<p>Television, Sky Digital,</p>	<p>This is where it gets a bit tricky. Is it worth it and can I afford the expenditure? I recall that in my student days (which were a ages ago!), a few of my friends had landlords that provided the set-up for the Sky or cable network and my friends just paid for the monthly billing. I'm a bit wary of installing Sky in student properties, but I know others that have done so and for them, there hasn't been much of a problem to date. You should also consider that you might not always have a student tenant from July to September, so you may have to bear the brunt of the costs.</p> <p>TV sets are really cheap these days and if you feel that the prospective tenants you are looking for will look after the set, then this will add to the attractiveness of your home.</p>
<p>Internet</p>	<p>This will undeniably make your house appealing to all students whereby computer and internet usage has</p>



become a mandatory part of university studying. Should you be able to incorporate a way of accessing the internet from every bedroom in the house, the marketing appeal of this will be a huge pulling factor.

Location

As the market swells with buy-to-let investors, you must choose the best area within your budget to ensure that the profitability of the location is worth spending your money, time and dedication. For example, in my humble opinion - and I am sure others would agree - there are very few spots on London that would generate enough yields to compensate for the huge initial investment for a student buy-to-let.

Just glancing at the yields calculated in the listings, the not-so profitable areas include Bristol, Cambridge, Liverpool and Oxford and so on due to the low yields. Like I said earlier, I see capital appreciation as a bonus. If it makes money now it will almost certainly make you money in the future. In areas like Liverpool, as buoyant as the student market is, the whole city is plagued with buy-to-lets. The fact that rent prices cannot keep up with increased house prices has meant that standstill or general reduction of rents is due to this saturation, producing relatively low yields. Despite this remark, if you can still pick up a bargain in a potential or student area, then go for it. If it means that with your purchase you can offer competitive rental rates and still make a profit, then it's worth a look.

Contrastingly, the University of Brighton and University of Bournemouth have a lack of student housing available and the universities encourages Landlords to register with the university in order to let out to students. The general high



house prices will deter those that cannot afford the huge initial outlay, but there are still some good returns on the right property, if it is within your reach.

When considering at the location of the property, it may work to your disadvantage to go for something straight away due to how cheap it may be or how low-priced the properties are in a certain area. If that area is not in demand by the students, then it's not really worth the effort. Studies¹ have shown that 20% of the 700,000 student lettings offered by traditional landlord sector in the UK are unfit for letting. You don't want to add your house to be part of that by buying a block of houses in a run-down area or an area that is renowned not to be student friendly.

From my experience, the best areas are immediately next to or near the campus or university lecture halls, followed by houses on or near bus routes leading to the university and town centre. Also these houses tend to have better capital appreciation followed by those that are maybe two to three miles away from campus.

¹ A news report on student housing, www.guardian.co.uk

Chapter 2 - Finding the right student tenant

Finding and attracting the right student tenant for your house depends primarily on three factors:

1. The property
2. You!



The property

Getting the right tenant will be significantly determined by the type of property you have. A two-bedroom city apartment may do the trick in attracting the affluent students but could, depending on your financial constraints and mobility, have limitations on the competitiveness of the property towards the student market.

What I have found to be most adaptable and suitable is two-bedroom, three-bedroom and four-bedroom houses. In some cases, even a five-bedroom or more house. My reasoning for this is simple – if I can't find students to let it out to, then I could just as likely let it out to a family who are looking for such a property to rent.

The most popular, it would be safe to say, is the three-bedroom terraced house which becomes a four bedroom property once the living room or dining room gets converted into a bedroom.

You

When I used to hear the word 'students', I would automatically convey the image of three chain-smoking, beer-swilling layabouts who would never pay me the due rent! How accurate or not I was in my generalisation is not important. What is important is how I want to run my property and what types of student tenants I want in there.

First and foremost, you have almost definitely bought this book, as you are comfortable with letting your property out to predominantly 18 – 22 year olds.

Secondly, this kind of stereotype described above is in all honesty, a backward approach and such pictures could be painted of different people from different walks of life!!



Lets not ignore the fact that if let out to students, then you must be comfortable with the idea that three, four, five or even twelve or more (!) students in one house will inevitably lead to more wear and tear. You may have to refit the kitchen and bathroom every three to five years, lay new carpets every two to three years and lets not forget that washing machines will be susceptible to heavy usage and will need upgrading sooner than not.

Finally, bearing in mind that there is no longer a one-size-fits-all existence within the student market, you must have a good idea of what type of student you want as your tenant. In general, student rent fluctuations are pretty flat compared to residential and professional lettings and it is fair to assume that the standard prices of rooms vary from £40 to say £80 a week.

Advertising

The best way of advertising your property is by using online accommodation websites directed at students; liasing and providing your information through the university housing office; Contacting and advertising your property through the students union (a list of which is provided in the reference section) and through the local newspapers.

Another more creative way of promoting your property is by sticking up information of your property throughout the campus, but check to see if this is permissible with the university authorities first. Maybe even the University Library has a notice board or something similar whereby the students can take your contact details from a handy detailed A4 piece of paper.



Every university has an accommodation office that will help to find suitable, privately rented accommodation as well other useful local information. The best way to find out how things work for each university area and private tenancy is to get in contact with the specific university's accommodation office and get more information. All contact details have been provided for each university.

Some universities offer an affiliated landlord scheme. What this means is that they will let out the your property as a 'university accredited' building – giving the student a sense of security, and for you, a definite plus in obtaining a student tenant – but will also be at a cost or fixed fee to you. It does not necessarily mean that they will collect the rent for you, nor will they show the prospective tenant around the house. For these kind of services, look at 'letting agents' below.

In addition to this, every student union also has a housing officer who is equipped to deal with everything from unhappiness with the room offered to problems with rent and advice on contracts or other legal difficulties with private landlords.

Advertising in the local and university press

This is an effective way of advertising. It is best to advertise in a paper that is delivered free locally or is easily accessible to the student population. The main things you should include are:

- **Area** – You must state clearly where the property is situated. You don't want to spend annoying calls on being asked where the property is exactly and having to regurgitate the same information. In a similar



fashion, the student will probably make less effort if he or she doesn't know where the property is.

- **Furnished** – State what furnishings are included and mention important items like washer machine, dishwasher, hi-speed internet access availability etc
- **Number of Bedrooms** – you must put the number of bedrooms the property has as then readers will know if your property can accommodate them.
- **Price** – in any advert you must put the price. I always quote my properties as weekly rent i.e. £80 per week. This way the tenant assumes that the rent is £320 per month (as the tenant thinks there are four weeks in a month when there are actually 4.33 weeks in a month) when in fact it is £346 per *calendar* month. Your property will appear cheaper than other properties that are quoted per calendar month. If you price your property at £79 rather than £80 the impact is even more significant. You should also make clear as to what is included in your rent. For instance, some landlords include water rates or electricity bills, others don't.
- **Features** – if it's got a new bathroom then say so! Anything that is not standard with a property like a garage, separate dining room, large garden or new carpets then this will attract more interest.
- **Telephone Number** – do not give your mobile number only! You will get fewer calls as everyone knows that a five minute call to a mobile costs a small fortune, especially to the people that you are trying to target. Put a landline as well as a mobile.

To find out about the local newspaper in the area of the property you have bought or thinking about buying visit www.newspapersoc.org.uk.



Student websites

A number of landlords advertise their property through student websites, many of which are available in the listings, relating to that particular town or city. This is great as all students these days access the Internet and their first port of call may be the Internet to browse and see if anything comes up.

In addition to this, the Students Union of each particular university may also be able to give you a comprehensive guide of where to advertise for the university or may even provide information on how you can advertise through them or their website links. A list of student union details has been provided in the reference.

Through a letting agent

This is quite a costly affair to find a tenant. They usually charge one month's rent + VAT. However, they will show prospective tenants round, run credit checks, ask for references, arrange a standing order and do an inventory check on the property. I would recommend this if you work or live far away from the property.

The most prominent and latest initiative taken is by Bradford and Bingley Marketplace who have introduced the VarsityLets scheme. The new scheme is specifically aimed at Buy-to-Lets for the student market.

An informative section on Bradford and Bingley Marketplace VarsityLets has been provided in the rent collections section later in this chapter.

Right student tenant? No student tenants!

Drop out rates



Before you think you've found that perfect house with potential for great returns, a factor that is amazingly overlooked by naïve landlords is considering the drop out rates for the universities. If you have a university where a number of the students don't finish their course, then you may suffer the headaches of being left with an empty property for half of the year. Despite the fact that student rental yields are quite stable and prices do not vary much across the UK, you might find it impossible to find a tenant - With council tax, service charges and maintenance bills, you would end up with a negative return on your investment.

Middlesborough for example, has been in the headlines due to it being a property hotspot. Terraced housing in the centre of town have gained considerable value over the past few years, with buy-to-let investors capitalising on this with view to refurbishment and letting it out to students. On the plus side, Middlesborough has seen accelerated house prices and there is a great number of students there as potential tenants. However, the University is in the process of building new multi-million pound halls of residences to accommodate the projected number of students. Taking this into consideration and accounting for the fact that Teesside University suffers from a 12% dropout rate², the shiny prospect of student lets in Middlesborough loses some of its gloss.

Figures show that a considerable number of London universities experience a high drop out rate with the University of North London witnessing 29% of its students dropping out of their course. In contrast, Imperial College has a low drop out rate of 4%. In the North West, 23% did not finish their course at the Bolton Institute of Higher Education. In Wales, the University of Wales Lampeter has a high drop-out of 19% whilst in Scotland, the University of Abertay Dundee sees a 19% drop out rate.

² Higher Education Funding Council statistics for 2001, www.hefce.ac.uk
Visit: WWW.AJAYAHUJA.CO.UK



Can't find a tenant!

If things do turn sour and the area you have purchased in does see a significant increase of unforeseen dropouts or other negative factors, then the following suggestions are some ways to tackle this:

Action	Why?
Reduce the rent	<p>If you're having problems renting it out, then maybe you're asking for too much for the student area. Look at rental prices offered by other student landlords and then review your rental demands.</p> <p>Think about reducing the rent; or if you are asking for a full years rent, consider only charging a deposit for the summer weeks when the students aren't there.</p>
Promote and advertise your property	<p>If you haven't already done so, consider registering your property with a lettings agent who may have better access to students and will take up a lot of the work for a fee.</p> <p>Advertise your property through the student newspapers if possible and post your property details around campus if permissible!</p>
Widen the target group	If you are having problems letting it out



	<p>to students, due to a downturn of student applications/numbers, increased accommodation offered by the University or other related factors, then consider renting it out to professionals, families and other possible tenants³.</p>
<p>Furnish the property</p>	<p>If you haven't already done this, then maybe a few basic additions will increase the marketability of your property.</p> <p>Maybe look into installing hi-speed internet access to the property as this is a huge pull to the student market.</p>
<p>Sell the property</p>	<p>This should be a last resort, as any decent property should be let worthy to students. Your property will probably be in demand as it is a student area, so you should find it quite easy to sell.</p>

Void Periods

As we are all probably aware, tenants come in all shapes and sizes regardless of the “student” tag and so you should try and make your property

³ See ‘The Buy-to-Let Bible’ by Ajay Ahuja for more information on these types of lettings.



as widely appealing as possible in order to avoid your property being on the cull due to the pink and green striped wallpaper you fashioned during the summer break.

The best advice is to follow the usual guidelines of neutral decoration, minimise junk, investing in high demand student areas and to fully promote your property by using all advertising means possible.

For information on the void period during the summer break i.e. between the academic timetables, view the chapter on “Finding the right property”.

Should I credit-check the student tenants?

Lets assume everything's going well and you find yourself inundated with potential student tenants wanting to rent your property (!). You will naturally ask yourself whether they can keep up with rent payments and you're not going to end up tenantless halfway through the academic year.

You can check the credit of your tenant like a lender credit-checks a borrower. This costs between £17.50-£94.00 depending on what service you require. But, we're going to have face some facts here. Firstly, it is very likely that university student(s) will have much work history, so credit referencing them isn't going to amount to much use and will be a waste of time and money.

Also, it is well documented that students are experiencing some tough times these days and with the ongoing debate of additional tuition fees, the amount of money they or their parents will invest, there are not many viable options to guarantee rent payment.



The best option is to you get the student tenants to sign one tenancy agreement, whereby if one of the student tenant leaves, then they will all be responsible for the full payment of the shortfall or finding a new flatmate. You may also wish to ensure they provide a guarantor, someone who will be responsible for their deposit and potential dilapidations to your property.

The relationship between landlord and tenant

We've all heard of those horror stories where the student tenants have had an all night party, trashed the place and done some serious fire-damage to the property due to their inability to make toast. Then on the flipside, we've also been exposed to stories presented by student tenants on how a crazed landlord has refused to fix the front door despite several burglaries within a week!

These extreme cases should be taken with caution and the point is to not assume too much. Your tenant is not your friend, but nor is he or she out to make life hell for you! Well, here's to hoping not.

Remember that you are in business with each other and that is the only reason why you know each other. For the relationship to last, the following simple contract needs to hold – you are supplying a safe property for the tenant to live in and the tenant is paying you the rent on time.

University accredited lettings



You should consider using the university lettings system if you are finding it tough to channel your energies into finding the tenant. They will have better access to the students and with full respect to other landlords, they will be trusted a lot more. However, it is often tough in getting your property registered with the university lettings system, as there is much demand to be on it. They also have strict controls and measures on what type of property they want, so this will make it tougher.

The Bradford and Bingley VarsityLets Scheme

In April 2004, Bradford & Bingley launched a new product in the student letting service, assisting would-be landlords in their quest to penetrate this healthy market.

The new VarsityLets Scheme is to be a specialist lettings agency with view to operating a management service to look after all the needs of a landlord. It claims that rental yields are on average 2% higher than the usual letting market and offers a unique rent guarantee insurance product.

Part of the product, Varsity SecureLet covers landlords on legal expenses and provides free rent guarantee. It will cover the landlord for 365 days a year and will retrieve unpaid rent.

Checklist:



Ask around!	<p>You've read this book – great! Now you'll have a good knowledge of how to go about purchasing a student buy-to-let property. However, you should do other important research in that particular student area you intend on investing in. Ask the lettings agents what the demand is like; Speak to the student's union or university accommodation and see what they say; read around the local and university press to see what the latest reports are.</p>
Check property dimensions	<p>With the Housing bill set to affect thousands of student homes, make sure your property is habitable. There's no point in buying a house that states three bedrooms but with one being the size of a cupboard. The best properties are those with lots of rooms of fairly equal size because nobody wants the box room.</p> <p>Also, two reception rooms are considerably better than one long reception room as you can convert it to a bedroom and improve yields.</p>



Do your sums	<p>If the going rate around the area is £50 per week, and you have to charge £65 a week to make any profit, you should ask yourself if it's worth it. Assess your sums both short-term and long-term.</p> <p>You cannot always be assured of a full 12 months rent, so take that into account.</p>
Find the best buy-to- let mortgage	<p>The best way to do this is speak to a broker. Feel free to contact my broker on 01708 443334. Mention my name to get a discount on the fees.</p>
Furnishings	<p>It's good to furnish the place, but remember not to fill your house with junk or old items from a charity shop that could be a potential fire hazard i.e. old cushioning that isn't fire resistant.</p> <p>The higher the quality of the products, the more desirable, the more you can justifiably charge for rent.</p>
Safety checks	<p>Follow the guidelines as outlined in the legal section and get more in-depth information from you're the local council if you are unsure of anything.</p>



Timing	Students tend to look for their new homes just after the Christmas holidays, so make sure the property you are to buy is let worthy around this period.
---------------	---

Chapter 3 Tax

Council Tax

If your property is to be rented by full-time students, then they will be exempt from paying council tax. The student(s) should obtain a certificate from the university to prove that he/she is a full-time student, which can be used in correspondence with the local council. In addition to full time students, foreign language assistants who have registered with the Central Bureau for Educational visits and Exchanges are exempt. Also take note that if one or more of the dwellers is not a student, then the property becomes taxable.

You should contact the local council for up to date information concerning this, as there are always some operational differences between councils.

Income Tax

You will have to pay tax to the Inland Revenue on any income from letting out the property. You may include expenses such as fuel, insurance and maintenance costs required in letting the property to offset the rent income.

Also on offer, if you decide to live in the property you purchase (and this will have knock-on effects on issues such as council tax, student tenant rights



etc), then under a government scheme, you do not have to pay tax on rent from a lodger in your home if the gross annual amount of rent is no higher than a specified amount. Please access the Inland Revenue website at www.inlandrevenue.gov.uk/ if you wish to find out what this current value is and for the latest information available. Information is also available at any post office or the University housing office.

Parents buying property

More and more parents are realising that investing in property for their sons or daughters whilst at university has become a shrewd investment. The obvious benefit is their offspring not having to pay rent for the property, as their housemates will most probably cover the mortgage payments with their rent. If the offspring has to make a contribution, then it isn't seen as 'dead money' as it will be helping to pay off the mortgage whereby the property will end up in the hands of the parent landlord, or even to the offspring themselves. Alternatively, once the university days are over, the parents anticipates selling off the property at a healthy profit and their kids will leave university with a smaller debt hanging over their heads.

If as a parent, you are considering making the purchase, then make sure you put the property deeds into your offspring's name and not yours. This perfectly legal trick means that you will not be liable for capital gains tax. This is assuming you have a good relationship with your kids and the other student tenants won't cause problems with overdue rent, property damage etc. To keep on the safe side, it'd be best if you kept a proper tenancy agreement.

For those who want to get into the detail then here's 'everything you wanted to know about tax but were too afraid to ask' guide:



Types of tax

There are two types of tax that property is subject to:

1. **Income Tax** – This tax is applied to the profit generated from the renting out of the property. It has to be paid every year in half-yearly instalments on 31st January and 31st July. Taxable profit is deemed to be:

Taxable rental income – allowable expenditure = taxable profit

Taxable rental income and more importantly, allowable expenditure will be defined in detail so you can easily calculate and *reduce* your taxable profit by claiming all allowable expenditure.

2. **Capital Gains Tax** – This tax is only applied once the property has been sold. It is essentially the tax applied to the profit you have made from selling the property.

Detailed below are certain reliefs that you can claim to minimise your capital gains tax bill to zero!

Income Tax

You will only ever pay tax on your taxable profits, that is to say you have to make money before you pay tax. Income has to exceed expenditure – if you have not achieved this then you should not even be interested in this chapter.



If you are in the position where income does exceed expenditure then read on.

The equation

The simple equation for calculating your income tax bill is:

Taxable rental income – allowable expenditure = taxable profit

So in order for your taxable profit to be the lowest possible then the ‘taxable rental income’ must be minimised and the ‘allowable expenditure’ must be maximised.

Minimising ‘taxable rental income’

This is very difficult to do. Taxable rental income is deemed to be any rental income earned in the period, the period usually being the tax year 6th April XX to 5th April XY. “Earned” means not only what the tenant has paid but also what the tenant owes even if it has not been paid yet. Basically there are no tricks in reducing taxable rental income, apart from one – if a tenant is 14 days in arrears then you can consider that debt as a bad debt and not include this as taxable rental income. The reason you can do this is because you can file for eviction of your tenant if they fall 14 days behind. If the tenant does end up paying then you can include the income in the following accounting period. 14 days outstanding rent is in real terms not that much and you’ll have to pay tax on the income in the following year anyway. The only real benefit is



cashflow. This is because you save slightly on your tax bill and defer payment on this omitted rental income until your next tax return the following year.

Maximising 'allowable expenditure'

This is easier to do than minimising rental income. This is because the Inland Revenue grants certain allowances based on certain definitions as well as allowable expenditure. This means expenditure and allowances can be deducted from the taxable rental income to derive the taxable profit. The two pure definitions that you need to remember for allowable expenditure and taxable allowances, as stated by the Inland Revenue, are:

1. 'Any costs you incur for the sole purposes of earning business profits'
2. 'Capital allowances on the cost of buying a capital asset, or a wear and tear allowance for furnished lettings'

1. 'Any costs you incur for the sole purposes of earning business profits'

Any expense you incur 'wholly, necessarily and exclusively' for the business is *fully* deductible from your rental income. Any personal expenditure that you make that relates to the business is *partly* tax deductible from your income. To make sure you include all expenses that are allowable against your rental income refer to this checklist of expenses for inclusion in your tax return:

	Expense	Description



<p>Fully tax deductible</p>	<p>Repairs & maintenance</p>	<p>All repairs and maintenance costs are fully tax deductible. Where the property has been altered extensively so as to deem the property being reconstructed, the property is then considered to be modified rather than repaired, hence no amount of the expense is allowed. The only amount allowed would be the estimated cost of maintenance or repair made unnecessary by the modification. Examples of repairs and maintenance expenditure that are fully tax deductible are:</p> <ul style="list-style-type: none"> • Painting and decoration • Carp treatment • Roof repairs • Repairs to goods supplied with the property i.e. washing machine
------------------------------------	----------------------------------	--



	Finance charges	<p>Any interest you pay on a loan that you took out to acquire a property is fully tax deductible. It is only the interest and not the capital repayment part that is tax deductible. If any of the finance raised (the loan) is used for personal use, such as a holiday, then the interest paid on the amount paid for the holiday is not tax deductible. The typical interest payments that are allowed are:</p> <ul style="list-style-type: none">• Interest on the mortgage taken out to get the property• Interest on any secured or unsecured loans taken out to get the property <p>Arrangement fees charged by a lender are also tax deductible.</p> <p>Interest paid on the car you use to run the property business is partly tax deductible – see below.</p>
--	-----------------	---



	<p>Legal & professional fees</p>	<p>Allowable expenditures are:</p> <ul style="list-style-type: none"> • Letting agent's fees for the collection in rent including the VAT (unless you are VAT registered) • Legal fees for evicting tenants • Accountancy fees for preparing your accounts <p>Disallowable expenditure is:</p> <ul style="list-style-type: none"> • Surveyor fees initially paid out to value the property (unless the survey was unsuccessful and you never acquired the property, in which case it is a fully deductible expense) • Legal fees incurred due to the purchase of the property <p>These expenses are added to the purchase price. When it comes to calculating the capital gain when you sell the property:</p> <p>Gain = selling price - purchase price</p> <p>This results in the purchase price being higher than the actual price paid due to the addition of initial professional fees. So the taxable gain is lower. These fees are subject to full</p>
--	--------------------------------------	---



	<p>Council Tax, electricity, water & gas</p>	<p>If you are renting out all the rooms then all the usual running costs involved with a property are fully tax deductible. This assumes that none of the tenants make a contribution to the bills. If you let out your property inclusive of all the bills then you can fully charge all the bills you include with the rent. If you let out your property exclusive of all bills (which is the usual way) then you cannot claim. Remember, you can only claim the expense if you actually paid it!</p>
	<p>Insurances</p>	<ul style="list-style-type: none"> • Buildings insurance • Contents insurance • Rental guarantee insurance <p>are fully tax deductible. Life assurance premiums are not as this is personal expenditure. Car insurance is, but only partly – see below.</p>



	Advertising	<p>Any advertising costs in connection with finding a tenant or selling your property are fully tax deductible. This includes:</p> <ul style="list-style-type: none"> • Newspaper adverts • Agent's commission
	Ground rent	<p>This is the rent you pay if you own a leasehold flat, typically a nominal amount of £50 per annum.</p>
	Service charges	<p>Service charges are incurred if you own a leasehold flat. If you pay these charges then they are fully tax deductible.</p>
	Letting agent fees	<p>Any fee that is charged by a letting agent is fully tax deductible, apart from any fees charged for leases created for longer than a year. If a fee is charged for creating a 5-year lease then only one fifth of the fee can be charged for each year.</p>



	Stationery	<p>Any stationery costs incurred in connection with running your property business are fully tax deductible. This will include items such as:</p> <ul style="list-style-type: none">• All paper and envelopes• Postage• All printing expenditure
--	------------	--



<p>Partly tax deductible</p>	<p>Motor expenses</p>	<p>Motor costs are allowable but only when your car is used in connection with the property business. It is up to you to decide how much time you think you spend using your car for private use and business use. It has to be reasonable. Once you have decided on the split of personal to business, say 70% personal 30% business, then you can charge the business percentage against your taxable rental income, in this case 30%. Typical motor expenses are:</p> <ul style="list-style-type: none"> • Car insurance • Petrol • Servicing & Repairs • Interest paid on the loan taken out to acquire the car <p>A fraction of the purchase price of the car can also be taken into account as an allowance – see below.</p> <p>I charge 80% of my motor expenses to the business. This is because I have 43 properties to maintain around the country and I spend 80% of my driving time on business engagements.</p>
-------------------------------------	-----------------------	--



	<p>Telephone calls</p>	<p>Again this is like motor expenses. If you spend 30% of your time on the phone in connection with your business then charge 30% of:</p> <ul style="list-style-type: none"> • Total landline call charges • Total line rental for your landline • Total mobile call charges • Total line rental for your mobile <p>If there are obvious large private calls (say in excess of £5) then exclude these from the total call expense when calculating the 30% charge.</p> <p>If you have a fax line then charge 100% of fax expenses as it is difficult to convince the Inland Revenue that you own a fax machine for personal use!</p>
--	------------------------	--

Again this is not an exhaustive list. To make sure you legally maximise your allowable taxable expenditure you have to remember the following two principles:



- Include expenditure if it is 'wholly, necessarily and exclusively' needed for the business. If it is, include it. If it is not, exclude it or partly include it.
- Include a proportional amount of expenditure that is split between business and personal such as motor expenses and telephone calls.

2. 'Capital allowances on the cost of buying a capital asset, or a wear and tear allowance for furnished lettings'

This basically means that you can either charge:

- 25 per cent of the cost of any asset used to furnish the property, or
- 10 per cent of the rent

as a tax-deductible expense. You cannot do both. I would always recommend doing the latter, charging 10 per cent of the rent, because once you opt to do one or the other, you cannot change for the duration of your business. The reason I recommend 10 per cent of the rent is because 10 per cent of the rent is likely to be greater than 25 per cent of the cost of the asset. If this is not the case now it will probably be the case in the future. It is better to suffer the lower deductible expense now for the benefit in the future.

You can still claim capital allowances for any asset that you use in the business, such as motor vehicles, but it will be restricted to the business element only. So in the example above of the motor vehicle with 30 per cent business use, a car used in the business costing £5,000 would attract the following relief:

30 per cent x 25 per cent x £5,000 = £375.



You can never charge the cost of an item that you intend to use for longer than one year against your rental income. Anything purchased for the use of longer than one year is deemed to be an asset and only 25 per cent of the cost can be charged each year.

Capital Gains Tax

This tax only arises when you sell the property. The capital gain is worked out as:

$$\text{Sale price} - \text{purchase price} = \text{Capital Gain}$$

The sale price is deemed to be the price achieved after deducting estate agent costs, solicitors' fees and any other expenses that were incurred wholly, necessarily and exclusively in the sale of the property.

The purchase price is the cost of the property plus all survey and legal costs.

How to reduce your Capital Gain

The Calculation

The way to reduce your capital gain is to understand the capital gain calculation. If you dispose of a property the following calculation will be made to work out your capital gain:

--	--	--	--



	Sales Price		£125,000
Minus	Allowable Costs		<u>£100,000</u>
	Purchase Price	£80,000	
	(a) Incidental costs of purchase	£2,000	
	(b) Home improvements	£15,000	
	(c) Costs of establishing or defending title	£1,000	
	(d) Selling costs	£2,000	
Equals	Chargeable gain		£25,000

The sales price and the purchase price are fixed. You cannot change what you sold the property for or what you paid for it.

Allowable Costs

To reduce your capital gain you have to maximise the other allowable costs. Lets look at the other allowable costs and what you can include. This part is paraphrased from the Inland Revenue themselves:

	Allowable costs	What you can include
(a)	Incidental costs of purchase	<ul style="list-style-type: none"> • fees, commission or remuneration paid for professional advice • the costs of transferring the property • stamp duty • the costs of advertising to find a seller



		<ul style="list-style-type: none"> the costs of any valuations needed to work out your chargeable gain (but not the costs of resolving any disagreement with the Inland Revenue about your valuations)
(b)	Home improvements	<p>These are costs which</p> <ul style="list-style-type: none"> you incurred for the purpose of enhancing the value of the property, and are still reflected in the state or nature of the property at the date of its disposal. <p>You may not claim the cost of normal maintenance and repairs.</p>
(c)	Costs of establishing or defending title	<ul style="list-style-type: none"> fees, commission or remuneration paid for professional advice
(d)	Selling costs	<ul style="list-style-type: none"> fees, commission or remuneration paid for professional advice the costs of transferring the property the costs of advertising to find a buyer the costs of any valuations needed to work out your chargeable gain (but not the costs of resolving any



		disagreement with the Inland Revenue about your valuations)
--	--	---

So in a nutshell you can include:

- Solicitor's costs
- Accountancy fees
- Mortgage broker fees
- Redemption penalties on cleared mortgages
- Stamp duty
- Advertising
- Estate agent fees
- Valuations needed to calculate your gain
- Any improvements that still remain in the property
- Legal costs in defending your title to the property

So the first part of reducing your capital gain is to include ALL costs involved with the purchase, ownership period and sale of the property that fall within the definitions stated by the Inland Revenue. But it doesn't stop here! You can further relief on the gain. Read on.

Taper Relief

You can reduce your calculated gain by up to 40%. Look at this table:

Number of whole	Gain remaining
-----------------	----------------



years the property has been owned	chargeable (%)
Less than 1	100
1	100
2	100
3	95
4	90
5	85
6	80
7	75
8	70
9	65
10 or more	60

The longer you have owned the property the less gain you have to pay. So in reference to the table above after 3 complete years of ownership you start to attract taper relief. After 10 years or more you attract the maximum amount of relief where only 60% of the gain is chargeable or in other words a 40% discount on the gain chargeable.



Please note it has to be complete years. So another way to reduce your capital gain is, if possible, stall your purchase to capture another year. Look at this example:

Harry has found a buyer for his investment property that he has owned for 5 years 11 months. The capital gain on the sale is £100,000. If he sells straight away then from looking at the table 85% of the gain is chargeable, as he is deemed to of owned the asset for 5 complete years, equating to £85,000. However if he stalls the sale 1 month later then he is deemed to of owned the asset for 6 complete years so looking at the table only 80% of the gain is chargeable equating to £80,000. This method only works for assets being sold that have owned 2 to 9 years. Otherwise it makes no difference.

Personal Allowance

You can still reduce your gain further. Everybody gets a capital gains tax allowance of £7,900 per tax year rising year on year with inflation. So if you have a gain of £10,000 then it is reduced by £7,900 to £2,100.

If you are selling a couple of properties then if you can straddle the sales either side of the 5th of April year end date of the tax year. This way you can apply your capital gains allowance for the tax year prior to 5th of April on one of the properties and your capital gains allowance for the tax year after the 5th of April for the other property. This way you can make full use of your yearly allowances.

There is one final trick – Principal Place of Residence.

Principal Place of Residence (PPR)



Your own personal residence is not liable for capital gains tax so any gain you make is all yours. If part of your strategy is to let out your home and move in to another home and you sell it within 3 years of leaving your home then there is no tax to pay! If you sell after the 3 years then you still get relief for 3 years. Lets look at this example:

Roger lives in a house that has been his personal place of residence for 8 years, when he bought it, but decides to move out and rent it out. If he sells 2 years after he rented in out there is no tax to pay. If he sells it 5 years later then only:

$(5-3)/13$ of the gain is chargeable.

The equation being:

$(\text{Amount of years rented} - 3 \text{ years}) / \text{Period of ownership}$.

SIPP & FURBS

You may have heard of these terms fly about in connection with properties and pensions. Let me explain their relevance to this subject.

SIPP

This stands for Self Invested Personal Pension. The reason why it is mentioned is that you can buy *commercial* property within this pension and enjoy all the tax breaks a normal pension has. The reason why a SIPP is not



applicable in this situation is because we are investing in *residential* property. Residential property is not allowed under the SIPP scheme.

Commercial property is not as attractive as residential property. The reasons being:

- The yields are lower
- Borrowing is restricted to 70% loan to value
- Business risk is doubled – you are reliant on your tenant's business to trade well out of your property as well as the normal risks associated with owning the commercial property itself

This is my own personal opinion. You may think that commercial property is for you. If you do get in to this game I would seriously consider investing in commercial property under this umbrella of a SIPP as the shelter to tax is quite significant.

FURBS

This stands for a Funded Unapproved Retirement Benefit Scheme. Its main beneficiaries are the higher rate tax payers only. So if you're not a higher rate tax payer and don't expect to be one then ignore this bit.

If you buy a residential property under this umbrella then:

- Profits from the scheme are taxed at 22% rather than 40% if you are a higher rate tax payer.
- Capital gains tax is 34% in comparison to 40%. A FURBS also attracts the normal taper relief explained above.



- You can pass a FURBS down to your family. There is no Inheritance tax to pay when passed on after death as opposed to being subject to the normal inheritance tax limits (currently £259,000). A traditional pension fund is not passable down.
- There is no limit on the contributions to a FURBS but you do not get any tax relief on your contributions.
- The whole of the fund can be withdrawn tax free compared to a traditional pension fund being restricted to 25%.
- Retirement can be even after the age of 75. Traditional pension funds are restricted to age 75.

The two key things you need to consider on deciding on whether to invest in property using a FURBS is:

1. You can only access the money at retirement. If you want to retire prior to normal retirement age then its not possible under this scheme. FURBS restrict your freedom. Once you invest your money in a FURBS you can't get at it till retirement.
2. There are administrative costs involved. You have to use an accountant and the accounting for such a scheme has to be spot on.

Personally I like the freedom that I have. Maybe when I'm over 45 and FURBS are still about then I'll consider one. I think if you're target earning is more than £50,000 p.a. profit from property, you don't require any of this £50,000+ p.a. to live on today and you're aged over 45 then a FURBS may be for you. Seek professional advice.

Chapter 4 - Security and Legal Issues



As a student landlord, you have responsibilities and legal issues to adhere to. This chapter will deal with general guidelines and legal aspects that you should be aware of. Like any dealings with tenants, be they student lets or professional lets, landlords face three broad categories – Contractual, Regulatory and All-encompassing¹.

Contractual

This refers to the legal contracts that you must sign and adhere to if you wish to do business. You are expected to fulfil your legal obligations as outlined by the terms of the contract. Breach of terms could ultimately result in legal proceedings against you. As a landlord, you will enter into legal contracts with your lender, the tenant, the insurers and possibly, the lettings agents.

➤ **Lender**

Prior to entering into a contract with a lender the lender has to know about you. The lender asks you a number of questions and expects the truth. If it found that you have misled the lender by any of your answers to their questions, they can demand repayment of the loan in full plus all recovery costs. They can also inform the police and charge you with obtaining finance by deception. This is fraud and you can go to prison.

Once the lender has established that you are a person worth lending to, the lender insists you sign their contract. The lender sets the terms of the contract. As the lender has lent money to you it is their right to set the terms of the contract. Unless you are borrowing a large sum of money then you can never include any clauses in the contract based on your terms – that's just the way it is. The key terms of the contract are:



- **Payment** – You have to pay the mortgage repayments on the dates the lender dictates. If you fail to do so the lender can repossess the property.
- **Maintenance** – You must keep the property in a good state of repair fit enough to be habitable.
- **Occupation** – You must not leave the property vacant for more than 30 days.

➤ **Tenant**

There are several legal documents that are created when you find a suitable tenant:

1. An inventory
2. An Assured Shorthold Tenancy Agreement
3. An eviction order

1. An Inventory

An inventory is a list of all items that are in the property – it includes descriptions of items, quantities and condition. This list should be signed by both the tenant and the landlord. When the tenant decides to leave the property you can check the list to what is left in the property. If there are any deviations from the list you can charge the tenant to correct the deviation. So, for example, if there were four dining chairs when the tenant moved in and now there are only three, then you can deduct the cost of replacing the dining chair from the tenant's deposit.

If you get an inventory done it will ensure that that the tenant thinks that you care about the place you are letting and the tenant will be less likely to damage the property. If the condition of the carpet is recorded then they are



more likely to remove any stains made by them as they fear that you will deduct cleaning costs from their deposit.

Professional Inventory Services can be found in the Yellow Pages or by visiting www.yell.com.

2. An Assured Shorthold Tenancy (AST)

An Assured Short Hold Tenancy Agreement is the most common. These can be made for a specific period of time, for instance, one academic year, but they are not usually made for a period of less than 6 months.

You should ask the students that are sharing the house to sign a joint tenancy or a separate tenancy. If they sign a joint tenancy then they will all be responsible for each other's debts and damages. If they have their own contract and there are any discrepancies, the argument is between yourself and the individual student and should not involve the other students.

This AST agreement between the landlord and tenant binds both parties to certain duties and obligations. The main features of a tenancy agreement are:

- **Rent** – How much rent to be paid and the frequency of payment.
- **Duration** – An AST is for a minimum of six months and maximum of twelve months.
- **Running Expenses** – It sets out who is liable for the running expenses of the property.
- **Tenant Obligations** – It details the tenant's obligations to the property and the landlord, such as maintenance, not to sublet, informing the landlord of problems in good time, and reporting damage.



- **Landlord Obligations** – It details the landlord's obligations to the property and the tenant, such as privacy and timeliness of repairs.

Both the tenant and the landlord have to sign, with both signatures witnessed by an independent third party.

Visit www.lawpack.co.uk for further information and links to obtain a ready-drafted AST. You can also obtain more information on legal matters and obligations by visiting www.landlordlaw.co.uk, run by specialist solicitor and Lawpack author Tessa Sanderson.

3. An Eviction Order

If you want evict the student tenant(s) from your house then a legal process must be complied with before they can be evicted. This will include written notice and applying to the Court for a possession order. If you evict the tenants without the following the correct procedures then you will be committing a criminal offence.

It would be advisable to try and get one tenancy agreement, whereby if one student leaves, then they will all be responsible for the full payment of the shortfall or finding a new flatmate.

A landlord must have a 'ground' for eviction and serve the proper notice on the tenant before any court action is started.

A landlord can evict a tenant and serve a Notice of Intention to Seek Possession (Section 8). A landlord can serve this notice and give a minimum of 2 weeks' notice to the tenant for the following main reasons:



1. The tenant is 14 days in arrears
2. Repeatedly late rent payment (even if the tenant is not in arrears at the time the notice is served)
3. Any breach of the AST
4. Annoyance to neighbours
5. It is found that the tenant has given false information to obtain the tenancy

A landlord can serve this notice and give a minimum of two months notice to the tenant for the following main reasons:

1. You wish to reside in the property
2. Mortgagees wishing to repossess

You can download eviction notices from our download section at www.propertyhotspots.net.

If the tenant doesn't leave then:

1. File copies of the notices sent to the tenant with the court. Sue for all rent arrears and legal costs and court fees.
2. Wait for 14 days for the tenant to reply.
3. If no response is made (which is likely) then a possession order is made giving 14 days notice.
4. If the tenant doesn't leave then call the police to evict them as they are now in your property unlawfully.

We have to face a reality here though. This procedure will take a long time, give you stress and you can potentially lose up to six months' rent. If you include court fees and solicitors costs and the threat of damage to your property the whole eviction process could cost you in excess of £3,000. If you



want the tenant out of your property and they have ignored all your notices then offer to pay them to leave. This option could be cheaper. I would suggest one month's rent being fair. This will pay the deposit for their next property.

Try to initiate a friendly separation. Do not add fuel to an already fiery situation by losing your temper and threatening immediate court action. Statistically only 2% of tenants tend to be bad tenants – bad tenants being tenants that have no *intention* of paying the rent, not tenants that lose their job and can't pay their rent. If a tenant loses their job then they are then likely going to get another job. If they have been relatively good payers of the rent then be patient with them.

In my experience I would say that the 2% statistic is right. The majority of people wish to settle in a home and feel secure. The best way for them to feel secure is to pay their rent on time.

➤ **Insurer**

You will have to enter legal contracts with insurance companies to cover you against certain risks. Your insurance will only ever be valid if you have originally told the truth on your proposal form when obtaining the insurance. The main insurances you will take out when investing in property will be:

- **Buildings Insurance** – the insurance you pay to cover the property against fire, vandalism, water damage or weather damage.
- **Contents Insurance** – This is insurance for items such as carpets, furniture and other fittings that you have provided for the property.
- **Rental Guarantee** – This is insurance against your tenant defaulting on the rental payments.



- **Emergency Assistance** – This insurance will cover the costs of any emergency repairs that have to be carried out including all call out charges.

When filling out the form they will ask you about previous claims. If you have any previous claims then reveal them. If you do have to make a claim and you have not told them about a previous claim then they do not have to pay out. It is very easy for them to find out if you have had a claim as they have a central register of all claims paid out.

If you do lie and they catch you out you will find it difficult to get insurance in the future, as you may be put on a blacklist which is accessible to all insurers.

➤ **Letting Agents**

If you do decide to use a letting agent then you have to read their terms and conditions very carefully. Watch for:

- **Timeliness of Payment** – check to see how soon the letting agent has to hand over the money once it has been received by the tenant. I would not accept any period longer than three days.
- **Get out clauses** – if you decide to no longer use the letting agent check to see how easy it is to get out. One agent tried to sue me for all the lost commission he would have earned even though I was now collecting the rent! If you have an idea of using a letting agent at first and then taking over in 6 months then inform the letting agent of this intention. You may be able to strike a deal where you have a realistically priced option to get out of the contract.



Regulatory

I may have rattled on about how to best negotiate business with student tenants, but you should take note of the fact that there are, and rightly should be, stringent measures which will help to protect the student tenant.

Houses in Multiple Occupation (HMO's)

If you live in a shared house, whereby you are not related to the each other, your home is likely to be termed as House in Multiple Occupation or 'HMO'. Because of the extra demands due to sharing a house, HMO's are subject to additional controlling features.

The much talked about Housing Bill, which at the time of writing is in the House of Lords, will go some way to make things a bit more rigorous for a would-be landlord. New measures will make sure that Landlords become registered and is intended to clean up the market by weeding out the rogue landlords who are giving some students an unpleasant experience.

As part of the new bill, landlords with properties of three or more storeys and five or more people will have to be properly licensed. Despite this being welcomed by student union representatives throughout the country, it is fair to say that they are disappointed that the definition of an HMO does not include or cover all student properties. The National Union of Students (NUS) claims that

“ More than half of students living in privately rented accommodation do not live in properties of three or more storeys and five or more people. This



means that hundreds of thousands of students will not be covered by the new legislation and will remain at risk”

The key points of managing a HMO, which haven't been addressed elsewhere:

- **Property management** – the repair, maintenance, cleanliness for the well being of the tenants and to clear any fire hazards before the students move in. A means of water supply and drainage and other hygiene factors e.g. provision of waste disposal arrangements. Also, name of the landlord or the manager should be clearly displayed within the house.
- **Fire Safety** - Using all means necessary to reduce the risk of a fire hazard. Fitting fire detectors and smoke alarms is a good move. You may also wish to provide a fire extinguisher too, but should contact the university welfare office or the council before doing so on advice on what types are best. The council have a duty in helping you to accommodate fire safety, so you should get into contact with them for further advice. For more issues on fire safety, see below.
- **Furniture** – This is mainly to do with getting a written inventory and fire safety issues. Information on this has been provided in this section.
- **Provision of amenities** – cookers, sinks, washbasins, toilets. The Government is to publish a leaflet on a national code of guidance, which will be available at some point in 2004/2005.
- **Size of bedrooms** - The standard is an old one and is unlikely to be of much concern today; a room of only 70 sq ft, for example, is deemed large enough for one adult occupant and 110 sq ft for two.
- **Gas and electrical safety** – these are looked at below
- **Registration scheme** – as outlined earlier



Other points that are considered and should not be treated lightly by potential landlords are nuisances (e.g. damp), Vermin (rats, mice, cockroaches etc.)

To seek further detailed information, please access the NUS website at www.nusonline.co.uk.

Besides the HMO regulations, there are 3 main regulations governing the general renting of properties:

1. Gas Safety
2. Electrical Safety
3. Fire Resistance

1. Gas Safety

By law, you will be regulated and responsible for making sure gas appliances (boilers, cookers, heaters) and pipe work are maintained in good order. You are required to carry out annual gas safety inspections using a CORGI registered engineer. The engineer will inspect:

- The central heating boiler
- Oven and hob
- Gas fire
- Gas meters

It cannot be stated clearer that such a simple task to ensure safety for your tenants is in the best interests of everyone.

2. Electrical Safety



All electrical appliances should be tested and have either a label on each piece of equipment or a certificate listing all the appliances that have been tested. Many landlords may hold a NICEIC certificate, which proves that the property has had an electrical check within the last five years. Although this is recommended, it is not a legal requirement.

So its quite obvious - keep the number of electrical items to a minimum! The fewer electrical items you supply the less there is likely to go wrong. This limits the reasons why your tenant can ring you up telling you about a problem. You don't need your tenant ringing you up at 6am complaining about the kettle not working. An inspection will cover you from being sued if any electrical appliance were to harm your tenants or their guests.

3. Fire Resistance

Fire issues should be one of the most important considerations for you as a landlord. The law is strict in this area and the old adage of it's better to be safe than sorry certainly applies here. You must install smoke alarms and only use fire-retardant mattresses and furniture.

Furnishings

In January 1997, the final phase of the Furniture and Furnishings (Fire Safety) Regulations 1988 came into force. All upholstered furniture supplied as part of the tenancy must comply with the fire and safety regulations. Broadly, this means that both coverings and fillings should pass ignition resistance tests. Telling whether or not items of furniture meet the standards is not easy but check any labels in the cushioning. It is now standard that any furniture



purchased after 1990 will automatically comply with all fire regulations.
Carpets, curtains and duvets are not covered by the regulations

All-encompassing

You will also be legally bound by the normal all-encompassing laws of the land. This includes:

1. The law of tort- negligence and personal injury
2. Criminal law

We are all bound by the above two laws even if you are not a property investor.

1. The law of tort

Even though you may have all the safety records in place you still owe a duty of care to your tenant and anyone that enters your property. If it can be shown that you were negligent in any way then you could be sued and ordered to pay damages.

As a landlord you are liable for any damages if all of these conditions are satisfied:

- i) Your tenant or anyone entering your investment property were to suffers an injury and
- ii) You owed a duty of care to the person entering your investment property who suffered the personal injury and



iii) You breached that duty of care.

So for example if Zak, the landlord, failed to fix the cooker socket in the kitchen and the tenant's guest, Liz, suffered an electric shock burn then Zak would be liable to compensate Liz for her injury.

This is because:

i) Liz suffered injury

ii) Zak owed a duty of care as it is realistically expected that a tenant would invite a guest into their property

iii) Zak breached that duty of care as he did not fix the socket when asked to by the tenant.

2. Criminal Law

Threatening your tenant or being violent to your tenant because he hasn't paid you any rent is no justification for your behaviour in the eyes of the law and is deemed a criminal offence.

If the landlord interferes with the tenants peace or comfort with unannounced visits, does not fulfil his or her responsibilities for basic repairs, disconnects utility supplies etc. then this may amount to harassment - which is also a criminal offence.

Also, you should give prior warning of at least 24 hours to the tenant if you wish to enter the property to carry out legitimate maintenance checks and repairs.



Investing in property can sometimes challenge your ability to remain calm and situations can become quite heated. You have to be a responsible person and realise that if you want to take investing in property seriously then you have to act lawfully in *every* way.

TV licences

Just so it's clear, if the tenants bring a television into the rented property, then they are wholly responsible for paying the TV license. However, if you supply a TV with the property, then you **share** responsibility with the tenant for ensuring that there is a TV license. So in order to avoid a hefty fine, either:

- Don't provide a television
- Do provide one and on the lease agreement, make it clear that the tenant is responsible for the TV license.
- Buy an annual license and add the cost to the rent or service charges, but make sure it is clear to them that they are aware of this.

I usually opt for the second choice and let them sort out the TV license.

The house requires only one licence as long as the tenants have a joint tenancy agreement. However, if the tenants have separate agreements with you, then they will need separate licences.

Deposits and holdings

You should ask for a deposit as security in case any of your tenants damage the property or furnishings. It can also be used to cover unpaid bills, rent or missing items. Most landlords will ask for a sum equivalent to four weeks' or a



calendar month's rent but the maximum a landlord can charge by law is two months of the annual rent payable. The deposit should be refunded normally within 28 days after the student has left the property, assuming there are no problems with the condition of the house or its furnishings. This is another good reason why it's good to get complete a full inventory prior to the signing of any agreement. Remember as part of the AST agreement, the tenant must take due care of the property and its furnishings and this should give you confidence when exchanging documents.

As with most deposits, the tenant may lose any holding deposit (forming part of the normal deposit) and may not be refunded if they decide to withdraw before the contract begins.

Tenancy Deposit Scheme (TDS)

The Government has in principle agreed to put forward a tenancy deposit scheme (TDS) to be brought in to ensure that students and landlords are properly protected. Students pay the money they owe for any necessary reparations and landlords release deposit money that students paid when they moved in.

The scheme looks set to act to protect deposits through the housing bill. When and if it comes into effect is another matter.

Retainers

If you are to hold the property for the student tenants until the beginning of the academic year, then a retainer could form part of the contract. This means that the prospective tenant is assured that the property will not be leased out to anyone prior to his or her arrival and you may wish to use the time to



redecorate or undertake maintenance work. The normal retainer figure is half-rent charged as per normal for the duration.

A retainer counts as rent, and confers certain rights and obligations. If you charge a summer retainer, the property must be habitable and it is important to stress that you may not let the rooms to other people, as it is illegal to charge rent twice. It is normal to allow students certain rights to the property if a retainer has been paid e.g. occasional use (by prior arrangement), storage facilities.

ⁱ Please review Lawpacks Residential Lettings Guide for more in-depth discussion.

Chapter 5 - Reference Chapter

1. University Cities & Towns in the UK
2. Universities in the London Area

1. University Cities & Towns in the UK

Supplementary Notes:

Note 1

* **Average Yield A ~ (FULL YEAR RENT) ~ = (52weeks x Room Rate x number of bedrooms)/Entry Price**

Average Yield B ~ (42 WEEKS + SUMMER RENT e.g. HALF-RENT or RETAINER) ~ = (42weeks x Room Rate x number of bedrooms) + (10weeks x (room rate/2) x number of bedrooms)/Entry Price



Average Yield C ~ (42 WEEKS FULL RENT ONLY) ~ = (42 weeks x Room Rate x number of bedrooms)/Entry Price

Note 2

** This includes catered, non-catered, en-suite, full en-suite, flatlets, on-campus and university owned accommodation nearby campus. Please note, prices may not be precisely accurate for the 2004 – 2005 academic year and should be taken as a rough guide.

Note 3

**** The entry price for property is given for areas where there is a large concentration of students or student communities already present. Lower/higher - valued property may be available in other areas not related to student areas predetermined.

Please note: The Yield & profit given are considered as a calculated minimum/calculated average and should be weighted roughly \pm 1% if the landlord decides to charge full rent for 52 weeks .

For example, for Bristol, the average expected yield range is between 6.2 – 6.7%, but could be as high as 7.5% if 52X weeks full rent is charged:

Bristol:

Campus

Minimum

Maximum



room	£40		£90	
rental**:				
Yield range	5.3 – 7.5% = A, B& C -----		6.2 – 6.7% = B	
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£120,000	£145,000	£200,000	£230,000
Median	£53	£52	£53	£55
Room Rate				
Average	6.2%	6.7%	6.2%	6.7%
Yield B*				
B -	£579	£1,296	£964	£2,058
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	3	2.5	

Note 4

After accessing websites and information sources, I have decided to not go ahead and gather information for these colleges:



Cumbria Institute of the Arts, Dartington College of Arts, Falmouth College of Arts, Ravensbourne College, Rose Bruford College and Writtle College.

The reason behind this decision is due to at least one of the following reasons:

- Not enough student numbers in the locality of the area/town to consider it as a student community
- House Prices too high compared to low ratio of student numbers to even consider the area
- Most students live at home/are from student area/no information on renting

Main Sources Used:

Student Accommodation UK: www.accommodationforstudents.com/

Geohive United Kingdom: www.geohive.com

HESA Institution Tables: www.hesa.ac.uk

UK Student Campus Accommodation: www.bunk.com

The National Directory of Estate Agents: www.ukpropertyshop.co.uk

UpMyStreet Classifieds: www.upmystreet.com/

unofficial-guides.com: www.unofficial-guides.com

Universities in Britain and Ireland: www.student-accom.com/

Estate Agents in the UK: www.estateangels.co.uk

Student Accommodation UK: www.student-accommodation-uk.co.uk

Association of Residential Letting Agents: www.arla.co.uk/

City: ABERDEEN

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Universities University of Aberdeen, Robert Gordon University

Population: 226,940

Student		Under	Post	Total
Population:		Graduate	Graduate	
[From UCAS	University of	10260	3405	13665
or individual	Aberdeen			
websites]	Robert	8840	3010	11850
	Gordon			
	University			
		19100	6415	25515
	Total			
	Campus	(3300)	(700)	(4000)
	Capacity			
	Size of			
	Market	15800	5715	21515

Drop out University of Aberdeen 14%

rates: Robert Gordon University 13%

Student Bridge of don, City centre, Old Aberdeen, Woodside

Areas

Accommoda	University	Tel	Address	Web	Landlord
tion Officer					Accreditati
Contacts:					on
					Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Aberdeen	01224 273502	Accommodation Office Central Refectory, Elphinstone Road Aberdeen AB24 2TU	www.abdn.ac.uk/	No
Robert Gordon University	01224 262140	Student Accommodation Service Robert Gordon University Schoolhill Aberdeen AB10 1FR	www.rgu.ac.uk	No

Planned development for city Aberdeen council have initiated work for the city's new £120m bypass, but saw locals opposing the construction last year in response to the plans.

As part of a £90m city growth fund, outlined in 2003, to provide assistance for economic and social developments over the next three years, £11.5m will be going to Aberdeen with the rest going to five other cities.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



**Planned
development
t for
universities**

University of
Aberdeen

Ranking among the premierships of the top 20 universities in the UK, it is also an active participant in the economic, industrial and cultural life of north east Scotland. In partnership with local research institutes, and through developing specialist centres, Aberdeen is acknowledged to be at the leading edge of research in many fields.

Teacher training initiatives at the University are set to be revolutionised thanks to a £1.8m cash award from the Scottish Executive and The Hunter Foundation (THF).



Robert Gordon University
 Late summer 2003 saw the commencement of building work on a new sports centre being built by The Robert Gordon University at its Garthdee campus in Aberdeen. The facilities, costing £10 million, will be a major asset for the University, local community and the North East of Scotland.

Facilities include a 25-metre swimming pool, a dramatic climbing wall that will traverse through three floors, a main hall for indoor hockey, badminton, tennis, 5-a-side football, basketball, cricket and volleyball, and an activity hall for fencing, judo, karate, aerobics, dance, yoga and table-tennis.

Campus room rental**:	Minimum	Maximum		
	£45		£90	
Yield range	10.9 – 13.3%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£55,000	£80,000	£100,000	£135,000
Median	£52	£55	£54	£52
Room Rate				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Average	13.3%	13%	12.7%	10.9%
Yield B*				
B -	£3,389	£4,672	£5,652	£5,657
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	8	3	5	

Description: Aberdeen is 103 miles from Edinburgh and 410 miles from London. Aberdeen has plenty to offer in terms of pubs, clubs and shopping. There are two cinemas, the Odeon and a Virgin Multiplex, and several theatres.

Not forgetting the beautiful, sandy beaches close to the city, which are very popular for student beach parties during the summer. There are also the joys of Seaton Park, in which there is ample room to undertake sporting activities.

Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 Link to Aberdeen Listings online: www.letting-in-scotland.co.uk
 Letting Agents: www.ledingham-chalmers.co.uk
 Student listings: www.studentpad.co.uk

Estate Agents:	Address	Tel	Web

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Burnside	48, Queens Rd, Aberdeen,	01224	http://www.bur
Kemp Fraser	Aberdeenshire, AB15 4YE	327500	inside-kemp-fraser.co.uk
Clark And Wallace	33 Holburn Street, Aberdeen, Aberdeenshire, AB	01224 571704	http://www.clark-wallace.co.uk
Esslemont And Cameron	16 Holburn Street, Aberdeen, Aberdeenshire, AB10 6BT	01224 212142	http://www.esslemontandcameron.com
Gray And Connochie	6 Alford Place, Aberdeen, Aberdeenshire, AB10 1YD	01224 649101	http://www.grayconnochie.co.uk

Letting Agents:	Address	Tel	Web
Cohen And Co	1 St Swithin Row, Aberdeen, Aberdeenshire, AB	01224 582266	http://www.cohen-co.com
Iain Smith And Company	18-20 Queens Road, Aberdeen, Aberdeenshire, AB15 4ZT	01224 645454	http://www.iain-smith.com
James And George Collie	12 Holburn Street, Aberdeen, Aberdeenshire, AB1	01224 572777	http://www.jgcollie.co.uk
Kay And Co	9 Queens Gardens, Aberdeen, Aberdeenshire, AB	01224 561165	http://www.kayandco.com

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Ledingham 220 Union Street, Aberdeen, 01224 <http://www.ledinghamchalmers.com>
 Chalmers Aberdeenshire, AB 632500 [s.com](http://www.ledinghamchalmers.com)

City: BANGOR

Universities University of Wales, Bangor

Population: 20,000

Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	7430 (2200)	1825 (300)	9255 (2500)
Campus Capacity			
Size of Market	5230	1525	6755

Drop out rates: University of Wales, Bangor 10%

Student Areas Centre, Hyrail,

Accommodation Officer Contacts:

<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>	Landlord Accreditation Scheme?
-------------------	------------	----------------	------------	---------------------------------------



University of 01248 Resientia www.bangor.ac.uk
 Wales, 382032 I Services [or.ac.uk](http://www.bangor.ac.uk) **Yes**
 Bangor University
 of Wales,
 Bangor
 Bryn Haul,
 Victoria
 Drive
 Bangor
 LL57 2EN

**Planned
 developmen
 t for city**

Marks & Spencer is to open in Bangor and will, according to the developers, bring more shoppers into the region. It will also create around 50 new jobs when the new store opens in spring 2005. M&S are building the store in the proposed new Wellfield shopping centre.

Developers Cathco said this move by a major high street retailer and the size of the Wellfield scheme would have a marked impact on retailing in north west Wales. The new store will occupy the first phase of the £25m re-development of the city's main shopping area.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities University of Wales, Bangor

A major new cancer research laboratory, financed by £3.5 million of private and public funding, has been officially opened at the University of Wales, Bangor. The North West Cancer Research Fund Institute at the University's School of Biological Sciences will conduct fundamental research into the causes of cancer, and will make a significant contribution to cancer research in the UK.

A £10m world-class management centre is to be set up by Bangor University. The university's business school hopes the new centre will make a major contribution to the economy of north Wales by providing management courses to local business people. A European Objective One grant of more than £5m will contribute to the development.

Campus room rental**:	Minimum		Maximum	
	£40		£65	
Yield range	6.6 – 7%			
	3 bed house	4 bed house	5 bed house	6 or more bed house
	<i>(i.e. 2 bed upstairs + 1 converted other)</i>			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Entry Price	£89,000	£120,000	£135,000	£170,000
Median	£42	£42	£40	£41
Room Rate				
Average	6.7%	6.6%	7%	6.8%
Yield B*				
B -	£733	£917	£1,445	£1,600
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	3	2.5	

Description: The city of Bangor lies just between the Menai Straits and the foot of the Snowdonia National Park. It has easy access from the A55 expressway, which makes it just 45 minutes from the major motorway networks. Bangor depends heavily on the university, which was founded in 1884, and during college term the city has a population of around 20,000. The city has two shopping centres and a good mix of local and national chain stores.

Bangor is in a beautiful area, sandwiched by the sea and the mountains. The city itself is small. For places with more to offer, Chester and Liverpool are also quite close and many students head this way at the weekends. There are a couple of clubs in town and some good pubs.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 Student room lets: www.letalife.com
 Professionals and student lettings:
www.professionalaccommodation.com/Bangor.asp

Estate Agents:	Address	Tel	Web
Dafydd Hardy Estate Agents	21 Bangor Street, Caernarfon, Gwynedd, LL55 1AR	01286 677774	http://www.dafyddhardy.com
Reeds Rains	Stevenson House Wellfield, Bangor, Gwynedd, LL57 1EF	01248 352323	
Carter Jonas-north Wales	The Estate Office, Port Penrhyn, Bangor, Gwynedd, LL57 4HN	01248 362536	http://www.carterjonas.co.uk
Bob Parry And Co Ltd	116 High Street, Bangor, Gwynedd, LL57 1NS	01248 351475	http://www.bobparry.co.uk

Letting Agents:	Address	Tel	Web
W Owen	314 High Street, Bangor, Gwynedd, LL57 1YA	01248 353357	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Warriners	372 High Street, Bangor, Gwynedd, LL57 1YE	01248 354002	http://www.warriners.co.uk
Swetenhams	204 High Street, Bangor, Gwynedd, LL57 1YA	01248 355333	http://www.sequencehome.co.uk
Jones Peckover	129 High Street, Bangor, Gwynedd, LL57 1NT	01248 362524	http://www.jonesespeckover.com
Dafydd Hardy Estate Agents	18 Garth Road, Bangor, Gwynedd, LL57 1ED	01248 371212	http://www.dafyddhardy.com

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	BATH		
Universities	University of Bath, Bath Spa University College		
Population	169,045		
Student Population	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
: [From UCAS or individual websites]	University of Bath	9575	4180
	Bath Spa University College	3490	1215
			13755
			4705

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Total	13065	5395	18460	
	Campus Capacity	(3150)	(600)	(3750)	
	Size of Market	9915	4795	14710	
Drop out rates:	University of Bath		5%		
	Bath Spa University College		17%		
Student Areas	Engliscombe, Larkhall, Newbridge, Odd down, Oldfield park, Twerton, Victoria park, Weston, Widcombe hill				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of Bath	01225 383111	Accommodation Office, University of Bath , Bath BA2 7AY	www.bath.ac.uk/accommodation	Yes



Bath Spa	01225	Accommo	www.baths	Yes
University	875843	dation	pa.ac.uk	
College		Office		
		Bath Spa		
		University		
		College		
		Newton		
		Park		
		Campus		
		Newton St		
		Loe, Bath		
		BA2 9BN		

Planned development for city The ongoing development of Bath Spa has been the local talk for the last few years, but continuous hitches have delayed the original opening date of the £19 million project, now estimated to cost £35 million.

The completion date - originally set for Autumn 2002 - has been put back several times. The spa project is funded in part by an £8m Millennium Commission grant. There remains no projected opening date.



**Planned
developme
nt for
universitie
s**

University of
Bath

The University has been getting some mention in the national press for its footballing achievements over the past few years and intends on becoming a Regional Centre for Sporting Excellence. Some new off-campus accommodation was recently built to accommodate students.

An award of £13 million has been given to the partnership between the universities of Bath and Bristol to encourage enterprise and work with industry. It is the largest award the DTI's Higher Education Innovation Fund (HEIF) has ever made.

The University's Department of Pharmacy and Pharmacology has been awarded a £4.16m grant to develop new drugs to tackle illnesses including cancer and diabetes.

A new £2 million physics laboratory will place the University at the centre of nanotechnology research according to the university. Also, the University of Bath's maths department has been awarded a £1m grant to fund studies.



Bath Spa University College

There is a new auditorium, music venue and a new set of halls of residence planned. These will be between Bath and the Newton Park site and will probably be single room type corridor halls rather than flats.

Bath Spa University College is celebrating after the award of substantial funds from the HEIF to support its work with business and the wider community. The multi-million pound award to Bath Spa University College's will enable it to develop its work with creative industries.

Campus room rental**:	Minimum	Maximum		
Yield range	£42	£75		
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£110,000	£150,000	£200,000	£210,000
Median Room Rate	£64	£62	£65	£62

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Average	8.2%	7.8%	7.6%	8.3%
Yield B*				
B -	£2,270	£2,575	£3,220	£4,538

**Estimated
Annual
Profit**

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	6	3	3

Description: Bath is a beautiful place to live, but it is also a lively student city with plenty of places to go and things to do. There is an excellent range of shops and music and culture to suit all tastes. There is a range of student accommodation available in Bath. Students can choose from halls of residence, self-catering flats and apartments, lodgings, house shares and renting houses and flats.

Bath is one of the most beautiful cities in England with some stunning architecture. There are a number of museums and cultural spots to discover. The town has all the shops you need and a fair selection of decent bars and restaurants.

Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 Link to student lets: www.letalife.com
 Bath classifeieds: www.bathfocus.com/

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Estate	Address	Tel	Web
Agents:			
Allen And Harris	Bath Office, Bath, Avon, BA	01225 425111	http://www.sequencehome.co.uk
Andrews Estate Agents	43 Newbridge Road, Bath, Avon, BA1 3HF	01225 339622	http://www.andrewsonline.co.uk
FDP Savills	Edgar House, 17 George Street, Bath, Avon, BA1 2EN	01225 474500	http://www.fpd-savills.co.uk
Cobb Farr	35 Brock Street Circus, Bath, Avon, BA1 2LN	01225 333332	http://www.cobb-farr.com

Letting	Address	Tel	Web
Agents:			
Connell Estate Agents	1 Wood Street Queen Square, Bath, Avon, BA1	01225 336522	http://www.connells.co.uk
County Properties	4 The Street Radstock, Bath, Avon, BA3 3PL	01761 433566	http://www.teamprop.co.uk
Bradford And Bingley Marketplace Ltd	4 Princes Buildings George Street, Bath, Avon, BA1 2ED	01225 447966	http://www.bb-g.co.uk
Palmer Snell	5 Fairfield Road Fairfield Park, Bath, Avon, BA1 6EP	01225 335566	http://www.palmer-snell.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Halifax 8 Bridge Street, Bath, Avon, 01225 <http://www.halifax.co.uk>
 Property BA2 4AS 465805 [ifax.co.uk](http://www.halifax.co.uk)
 Services

City: BELFAST

Universities Queen's University Belfast, St Mary's University College, Stranmillis University College, University of Ulster

Population: 277,170

Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]			
Queen's University Belfast	17755	5215	22975
St Mary's University College	960	175	1135
Stranmillis University College	1200	190	1390
University of Ulster	19020	6035	25055
Total			
	38935	11615	50555
Campus Capacity	(4165)	(735)	(4900)
Size of Market			
	34770	10880	45655
Drop out			
Queen's University Belfast		8%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



rates:	St Mary's University College	4%			
	Stranmillis University College	6%			
	University of Ulster	12%			
Student Areas	Bostock, Botanic, Cregagh, Off Lisburn Road, Stranmillis, Ormeau				
Accommodation Officer	University	Tel	Address	Web	Landlord Accreditation Scheme?
Contacts:					
		028 9027 3077	Student Accommodation Queen's University Belfast	http://www.qub.ac.uk/	No
	Queen's University Belfast	028 9032 7678	191 Falls Road, Belfast, N. Ireland, BT12 6FE	www.stmarys-belfast.ac.uk	No

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	028 9038	Refectory	http://www	No
	4350	Building	.stran-	
Stranmilli		Belfast	ni.ac.uk/	
s		Northern		
University		Ireland		
College		BT9 5DY		
	028 7032	Accommod	www.ulst.a	No
	4665	ation Office	c.uk	
		University		
		of Ulster		
		Cromore		
		Road		
University		Coleraine		
of Ulster		BT52 1SA		



Planned development for city A shopping centre in the heart of Belfast is in the process of being turned into one of Europe's biggest Shopping developments. The £300 million Victoria Square complex will consist of 500,000 sq ft of retail space with a hotel, health club and restaurant.

A north Belfast housing action group is launching plans for an urban village in the city's dockland area. The St Patrick's and St Joseph's Housing Committee wants to inject new life into the Sailortown area, with a mix of social housing, schools and businesses. It wants to reflect the highly commended developments of the Liverpool Docklands

A new £30m hotel and apartment complex is also being planned for south Belfast. The new complex will offer a hotel with 144 bedrooms, more than 100 apartments and will include shops, restaurants, a gym and car parking.



**Planned
development
t for
universities**

Queen's University Belfast was recently given a donation from Sir Anthony O'Reilly of £4 million that will ensure a new world-class Library project can proceed. The construction of a new state-of-the art library will be completed in 2008, the 100th anniversary of Queen's establishment as a university in its own right. The library will ensure that Queen's will have world-class facilities to continue to provide the highest standard of education to its 24,000 students and maintain its position as one of the leading civic universities in the United Kingdom.

The new library will become a central hub of the University and, as more and more people engage in lifelong learning, it will take into account the needs of an increasingly diverse range of users, providing research and teaching facilities for part-time and full-time students, the local community and businesses. The total cost of the project is over £40m. The fund-raising campaign has been spearheaded by the Queen's University Foundation, and all the money has come from private.

Queen's
University
Belfast



St Mary's
University
College

In the mid to late nineties, a major of programme of building and refurbishment was undertaken. The College now has a new library, Learning Resource Centre, Science Department, Technology and Design Department and Physical Education Centre. In addition, the existing buildings have been refurbished to the highest standard.

Stranmillis
University
College

No more than a 20-minute walk from the city centre, Stranmillis College was founded in 1922 to provide state-funded teacher training in Northern Ireland.

Today the College is a multi-professional institution, no longer engaged solely in the education of teachers. It offers pre-service and in-service courses, undergraduate and postgraduates.



The University of Ulster has joined forces with Dundalk Institute of Technology and Dream Ireland to drive forward the Midas Project, a new £1.4 million initiative aimed at developing a 'digital corridor' for Ireland's eastern seaboard. The project hopes to create the necessary infrastructure and supports to allow for the growth of small and medium creative and digital media enterprises in the region.

The University yesterday recently opened a Nanotechnology Research Institute at its Jordanstown campus. The £8m research institute will position Northern Ireland at the forefront of nanotechnology research in the UK, and will be a catalyst for the future growth in the bio technology, medical devices and textile industrial sectors.

The University of Ulster in 2003 opened a new £8m student housing development at Duncreggan, Londonderry. Built on land acquired from Foyle and Londonderry College, the 398 bedspaces provided at Duncreggan will bring the University's total student bedspace provision in the city to 630.

University of Ulster		
Campus	Minimum	Maximum

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



room	£41		£70	
rental**:				
Yield range	8.7 – 14.4%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£45,000	£55,000	£85,000	£130,000
Median	£43	£42	£38	£40
Room Rate				
Average	13.5%	14.4%	10.5%	8.7%
Yield B*				
B -	£2,826	£3,842	£3,319	£3,174
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	9	4	5	



Description: Belfast is a city that is gradually shedding its troubled image and embracing the future. Its 300,000 residents are described as honest, cheerful, friendly and well mannered. The famous "Golden Mile" is home to pubs, clubs, restaurants and entertainment venues, where you can find something there to suit every student's pocket and tastes! The surrounding countryside is within easy reach, offering the chance to climb mountains, visit the ancient Lakeland and admire the Atlantic surf.

Students can choose from halls of residence, self-catering flats and apartments, lodgings, rooms in private houses and house or flat shares.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Letting agents listings: www.pastures-new.co.uk/
University OF Ulster Accommodation Services:
www.ulst.ac.uk/accommodation/
Queens Student Accommodation links: /www.qub.ac.uk/sacc/

Estate Agents:	Address	Tel	Web
Allen And Harris	326 Upper Newtownards Road, Belfast, County Antrim, BT4 3EX	028 90471516	http://www.allenandharris.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Eric Cairns	151 Stranmills Road, Belfast, County Antrim, BT9 5AJ	028 90668888	http://www.ericcairns.co.uk
Wylie Property - Belfast	149-151 Victoria Street, Belfast, County Antrim, BT1 4PE	028 90324465	http://www.wylie-property.co.uk
Steve Hewlett Associates	461 Ormeau Road, Belfast, County Antrim, BT7 3GR	028 90222003	http://www.stevhewlett.com

Letting Agents:	Address	Tel	Web
Halifax Property Services	41 Arthur Street, Belfast, County Antrim, BT1 4GB	028 90230211	http://www.halifax.co.uk
Morrow And Co	1 Clarence Street, Belfast, County Antrim, BT2 8DY	028 90238993	http://www.morrowandco.co.uk
Nexus Property Rentals	7, Stranmillis Rd, Belfast County Antrim, BT9 5AF	028 9066 4199	http://www.nexuspropertyrentals.com/
Philip Johnston And Co	54 Belmont Road, Belfast, County Antrim, BT4 2AN	028 90655555	http://www.philipjohnston.co.uk
Ulster Property Sales - Lisburn Rd	589 Lisburn Road, Belfast, County Antrim, BT9 7GS	028 90661929	http://www.proertynews.com



**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	BIRMINGHAM			
Universities	Aston University, University of Birmingham, University of Central England, Newman College of Higher Education			
Population	977,091			
:				
Student Population	Under Graduate	Post Graduate	Total	
:	Aston	5420	2165	7590
[From UCAS or individual websites]	University of Birmingham	20255	11300	31550
	University of Central England	18575	3955	22530
	Newman College of Higher Education	1855	225	2080
	Total	46105	17645	63750
	Campus Capacity	(8739)	(1397)	(10136)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Size of				
	Market	37366	16248	53614	
Drop out rates:	Aston University		9%		
[from excel	University of Birmingham		8%		
spdsht]	University of Central England		12%		
	Newman College of Higher Education		8%		
Student Areas	Acocks green, Aston, Balsall heath, Bearwood, Bournville, City centre, Edgbaston, Erdington, Hall green, Handsworth, Handsworth wood, Harborne, Kings heath, Kingstanding, Ladywood Moseley, Selly Oak, Weoley castle West Bromwich				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	Aston University	0121 359 361 1	Accommodation Office Aston University Aston Triangle Birmingham B4 7ET	d.lacey@aston.ac.uk www.aston.ac.uk/accommodation	No

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Birmingham	012 414 623 7	Housing Services Birmingham University Edgbaston Birmingham B15 2TT	ugradaccom@bham.ac.uk www.housing.bham.ac.uk/	No
University of Central England	012 331 519 1	Accommodation Office Franchise Street Perry Barr Birmingham B42 2SU	accommodation@uce.ac.uk www.uce.ac.uk/accommodation/	No
Newman College of Higher Education	012 476 118 1	Newman College Genners Lane Bartley Green Birmingham B32 3NT	c.reid@newman.ac.uk www.newman.ac.uk	No



Planned development for city The £500m Bullring shopping complex finally opened in 2003 after some years of refurbishment and construction. It boasts more than 140 shops and kiosks and is expected to attract tens of millions of visitors over the next year.

Despite losing out to Liverpool for the Culture Capital 2008, the city has done well to improve its image and will see further improvements to the city in order to attract more visitors and investment.

Planned development for universities Aston University Spring 2003 saw building work beginning on Aston University's new £10 million Aston Academy of Life Sciences (AALS). The Aston Academy of Life Sciences will be a unique facility for biomedical research, which will build on Aston's grade excellently rated Neurosciences Research Institute (NRI). The project is funded by HEFCE's Science Research Investment Fund (SRIF),



University of
Birmingham

A masterplan meeting committed £100 million to a master plan for the development and improvement of student accommodation. In addition, the programme of capital and infrastructure developments on campus will continue to gather pace, with £41 million allocated in the financial year 2004/05. These include new buildings for the Schools of Sports and Exercise Studies; the Medical School's Nuclear Magnetic Resonance Spectrometer building; and new lecture theatres and IT clusters.

£4.5 million will be invested in new posts in academic schools at the University, building on the current financial year's spend of £3.4 million on the largest recruitment drive ever undertaken.

University of Birmingham announced today has also secured over £6.2 million of new funding under the second round of the Higher Education Infrastructure Funding (HEIF2) awards. The money will expand the University's considerable existing track record in successfully transferring academic knowledge into real business and industry



University of Central England
UCE has been awarded £3 Million by the Government HEFCE in recognition of the excellent work it is doing in supporting businesses based in the West Midlands

Newman College of Higher Education
As a small Higher Education Institution Newman provides a friendly community. Class sizes are small and lecturers are able to give students greater individual support. Newman's history and reputation for teacher training also means that that graduates leave with a degree from the University of Leicester

Campus room rental:	<i>Minimum</i>	<i>Maximum</i>		
	£43			£100
Yield range	4.7 – 8.7%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£90,000	£115,000	£200,000	£270,000
Median Room Rate	£50	£53	£50	£45
Average Yield B*	7.8%	8.7%	5.9%	4.7%



B - £1,590 £2,797 £400 -£1,998

**Estimated
Annual
Profit**

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	6.5	4	2.5

Description: Famous for its number and quality of curry houses, the city has taken a consistent criticism over the years but massive funding into the arts and the developments in the city centre are helping. Thankfully, the redevelopment is now paying off and some of the concrete monstrosities have been replaced by new, modern, glass structures.

The University of Birmingham campus is vast, so vast in fact that it has its own ring road.. Its centre is the Chamberlain clock tower, nicknamed Old Joe, which honours Joseph Chamberlain.

Aston University is situated in the centre of Birmingham city centre so there's no need to want for anything socially. Birmingham is known for its multicultural appeal and there is plenty for everyone to do.

Shops, cinemas, theatres and music venues abound in the city, in addition to the wide array of pubs. There is also no shortage of top quality day trips nearby, including the exciting Cadburys World! The National Exhibition Centre is not far away.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Birmingham quality rentals: www.campbellproperty.co.uk/
 Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Private rented accommodation in the midlands:
www.midlandslandlords.co.uk
 Student lettings for the Birmingham area:
www.studenthomes.net/

Estate Agents:	Address	Tel	Web
Burchell	1 York Road, Erdington,	0121 373	www.burchell
Edwards	Birmingham, B23 6TE	6320	edwards.com
FPD Savills	Caxton House, 1 Fore Street, Birmingham, B2 5ER	0121 633 3733	www.fpdsavill s.co.uk
Halifax Property Services	156 High Street, Harborne, Birmingham, B17 9PN	0121 4262740	www.halifax.c o.uk
Rice Estates	9 Oak Tree Lane, Selly Oak, Birmingham, B29 6JE	0121 415 5213	www.riceestat es.com
Letting Agents:	Address	Tel	Web
Quality Lettings	505 Bristol Road, Selly Oak, Birmingham, B29 6AU. Tel: (0121) 472 1728	0121 472 1728	http://quality- lettings.co.uk/
Accord Sales & Lettings	4 Brindley Place, Birmingham, B1 2JB. Tel: (0121) 643 9505	0121 643 9505	www.accord- lets.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Birmingham Property Letting	Harborne, Birmingham, B17. Tel: (0121) 458 7512	0121 458 7512	www.birminghampropertyletting.co.uk
Nicholas George property	22 St Agnes Road, Moseley, Birmingham, B13 9PW. Tel: (0121) 442 2049	0121 442 2049	www.nicholasgeorge.co.uk
Britannia Property Services	521 Bristol Road, Selly Oak, Birmingham, B29 6AU. Tel: (0121) 4722200	0121 472 2200	www.britanniapropertyservices.com

City: Bolton

Universities Bolton Institute

Population: 261,035

Student Population:	Under Graduate	Post Graduate	Total
----------------------------	-----------------------	----------------------	--------------

	5820	1340	7160
--	------	------	------

Campus Capacity	(700)	-	(700)
-----------------	-------	---	-------

Size of Market	5120	1340	6460
----------------	------	------	------

Drop out rates: Bolton Institute 23%

Student Areas Great Lever, Haulgh

Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
--	-------------------	------------	----------------	------------	---------------------------------------

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bolton	01204	Residential	www.bolton.ac.uk	Yes
Institute	90348	Services	on.ac.uk	
	4	BIHE		
		Deane Road		
		Bolton		
		BL3 5AB		

Planned development for city A key strategy launched in December 2002 by Bolton Council is the community focussed 'Clear Vision. Bright Future' program, which aims to regenerate the local communities and to improve the quality of life of the citizens. This is defined as the plan for the Borough of Bolton from 2003 to 2012. To view the key aims and priorities in more detail, please access the Council website on www.bolton.gov.uk.



Planned development for university Bolton Institute

Although its roots date from 1824, Bolton Institute was founded in its present form in 1982. It felt it had narrowly missed gaining university status in 1992 along with the polytechnics. However, it was announced in April 2004 that Bolton Institute is to become a university after more than a decade of waiting. A new title - when agreed - will be adopted later in 2004.

According to Bolton Institute, the University status will strengthen its reputation in research and development and support plans to expand enterprise activity.

It should support and improve upon the Institute's international standing and forge new partnerships around the world.

Campus	Minimum	Maximum		
room rental:	£53		£53	
Yield range	6.9 – 8.4%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£55,000	£65,000	£90,000	£135,000

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Median	£35	£35	£39	£38
Room Rate				
Average	9%	10.1%	10.2%	7.9%
Yield B*				
B -	£1,473	£2,339	£3,465	£2,496
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	7.5	4	3.5	

Description: Bolton is a friendly lively town with enough shops, sights and amenities to suit any students' tastes and needs. It has excellent motorway and rail links to the beautiful surrounding countryside and to Manchester and Liverpool - ideal for a night out. It has a proud industrial and economic heritage but looks to the future with a new lease of life.

Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 Bolton Evening News, Bolton Classifieds: www.thisisbolton.co.uk
 National Search Engine: www.upmystreet.com
 Lancashire Property links: www.thisislancashire.co.uk

Estate Agents:	Address	Tel	Web
----------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Weale & Hitchen	6 The Hillock, Harwood, Bolton, BL2 3HP	01204- 302150	www.weale-hitchen.co.uk
Rayson Wilshaw	9 Blackburn Road, Edgeworth, Bolton, BL7 0BA	01204 883636	www.raysonwilshaw.co.uk
Bradford And Bingley	85 Bradshawgate, Bolton, Lancashire, BL1 1QQ	01204 523038	http://www.bbg.co.uk
JG Independent	211 Darwen Road, Bromley Cross, Bolton, BL7 9BS	01204 598888	www.jgindependent.co.uk

Letting Agents:	Address	Tel	Web
Whitegates Estate Agency	24 Market Street, Westhoughton, Bolton, BL5 3AN	01204 399388	www.whitegates.co.uk
Regency Estates	34 Lee Lane, Horwich, Bolton, BL6 7AE	01204 695919	www.regencyestates.co.uk
Aston Estates	356 Chorley Old Road, Heaton, Bolton, BL1 6AG	01204 491216	www.astonestates.com
T & S Crowley	13 Lee Lane, Horwich, Bolton, BL6 7BP	01204 699077	www.tandscrowleyestates.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Halifax 47 Bradshawgate, 01204 <http://www.halifax.co.uk>
 Property Bolton, 531761
 Services Lancashire, BL1
 1DR

City: BOURNEMOUTH

Universities Bournemouth University

Population: 153,441

Student	<i>Under</i>	<i>Post</i>	<i>Total</i>
----------------	--------------	-------------	--------------

Population:	<i>Graduate</i>	<i>Graduate</i>	
--------------------	-----------------	-----------------	--

[From UCAS	12500	2415	14915
-------------------	-------	------	-------

or individual	<i>Campus</i>	(1800)	(250)	(2050)
----------------------	---------------	--------	-------	--------

websites] *Capacity*

Size of

Market	10700	2165	12865
---------------	-------	------	-------

Drop out	Bournemouth University	11%
-----------------	------------------------	-----

rates:

Student Charminster, Ensbury park, Near centre, Springbourne, Winton

Areas

Accommoda	<i>University</i>	Tel	Address	Web	Landlord
------------------	-------------------	------------	----------------	------------	-----------------

tion Officer					Accreditati
---------------------	--	--	--	--	--------------------

Contacts:					on
------------------	--	--	--	--	-----------

Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bournemouth University 01202 595385/8 /9 Accommodation Office Talbot House Fern Barrow Poole BH12 5BB www.bournemouth.ac.uk No

Planned development for city There are plans to expand the Bournemouth International Centre (BIC). The council hope the multi-million pound plan will mean the centre can attract more high-profile entertainment artists. The intentions are to create more than 1,000 jobs and attract an extra 250,000 people to the resort, it is claimed.

Planned development for universities Bournemouth University The completed £5.3 million campus Library & Learning Centre (LLC) opened its doors in January 2003 and is intended to meet the current and future needs of the University's academic community. It is designed to allow Academic Services to provide a broad integrated spectrum of services including computing, learning support, disability support, Library, video editing suite, learning design studio and staff development.

Campus

Minimum

Maximum



room	£60			£74
rental**:				
Yield range	7.5 – 8.7%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£100,000	£130,000	£170,000	£245,000
Median	£60	£60	£59	£65
Room Rate				
Average	8.6%	8.7%	8.2%	7.5%
Yield B*				
B -	£2,340	£3,174	£3,442	£3,639
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6	3	3	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Bournemouth is a modern, cosmopolitan and vibrant town. The university site is roughly 5 minutes bus ride from the town centre. There are cinemas, the Pavillion Theatre and many of the town's excellent bars and clubs.

On the whole the atmosphere is friendly and the town heaves with tourists in the summer. There are stacks and stacks of other good bars and pubs with regular licences within striking distance of the town centre so take the time to check them all out.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
UNILET: www.bournemouth.ac.uk/accommodation/unilet.html

Estate Agents:	Address	Tel	Web
Austin & Wyatt	113 Old Christchurch Road, Bournemouth, Dorset, BH1 1EP	01202 296688	www.austinwyatt.co.uk
Bradford And Bingley Marketplace Ltd	116 Poole Road Westbourne, Bournemouth, Dorset, BH4 9EF	01202 761221	www.bbg.co.uk
Chappell & Matthews	27 Castle Lane West, Bournemouth, Dorset, BH9 3LH	01202 533959	www.palmersnell.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Fox & Sons 119 Old Christchurch Road, 01202 www.sequenc
 Bournemouth, Dorset, BH1 554242 ehome.com
 1EP

Letting Agents:	Address	Tel	Web
-----------------	---------	-----	-----

Allan & Bath	Hereford House 4 Hinton Road Bournemouth BH1 2EE	01202 292000	lets@allanand bath.co.uk
--------------	---	-----------------	-----------------------------

Burns	144 Holdenhurst Road, Bournemouth BH9 2DS	01202 310277 01202 310299 01202	admin@burnsl ettings.com
-------	---	---	-----------------------------

Coulson Management	860 Wimborne Road Bournemouth	533191	enquiries@cou lsonmanagem ent.co.uk
--------------------	----------------------------------	--------	---

Ellis & Partners	Old Library House 4 Dean Park Crescent	01202 552236	mail@ellis- partners.co.uk
------------------	---	-----------------	-------------------------------

Jordan Property Letting & Management	99 Rushcombe Way Corfe Mullen	01202 691415	
--------------------------------------	----------------------------------	-----------------	--

City: BRADFORD

Universitie s University of Bradford

s

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Population: 467,668

Student Population:		<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	University of Bradford Campus Capacity	8380 (1549)	3575 (451)	11950 (2000)
	Size of Market	6831	3124	9950

Drop out rates: University of Bradford 13%

Student Areas: East Bowling, Frizinghall, Great Horton, Heaton, Keighley, Little Horton, Low moor, Manningham, Moorfield estates, Scholemor, Wyke

Accommodation Officer Contacts:	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>	<i>Landlord Accreditation Scheme?</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Bradford	01274 234890	Residence Department	www.brad.ac.uk	Yes
		University of Bradford Bradford West Yorkshire		
		BD7 1DP		

Planned development for city A £20 million pound programme is underway to pave the way for the Broadway shopping development. Connecting The City includes the demolition of several 1960's buildings, drainage works and environmental improvements. It will make way for one of the city's biggest developments featuring shops, offices, apartments, a hotel and car parking.



Planned development for university University of Bradford

The University has won a £2.4 million grant from the Higher Education Innovation Fund (HEIF) to help the region's businesses and communities benefit from its expertise. The university already has extensive links to industry by helping to develop new products, conduct research and provide training. In addition to the solo bid, the University has also been successful in collaborative bids with other universities.

In other news, Bradford University are hoping to attract prospective students by selling the city as the cheapest place to study in England. In previous research during summer 2002, the university came top of a poll of the cheapest places to study with the cost of living estimated to be £3,200 for an academic a year.

Campus room rental:	Minimum	Maximum
	£46	£72
Yield range	7.8 – 9.8%	



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£55,000	£69,000	£85,000	£105,000
Median	£30	£32	£35	£35
Room Rate				
Average	7.8%%	8.9%	9.8%	9.6%
Yield				
Estimated	£981	£1,811	£2,895	£3,339
Annual Profit <i>(based on system B)</i>				
Financial Scores	Total (out of 10) 6	Capital Growth (out of 5) 3	Yield (out of 5) 3	
Description	<p>The local area is busy and vibrant. The city has plenty to offer in terms of shopping and nightlife. The relationship with the local community is not too bad.</p> <p>Bradford is also known for its large ethnic community, which adds a great flavour to the city. This brings with it hundreds of international restaurants, many of them Indian and within a walking distance from campus and most populated areas.</p>			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Student listings link: www.spot-property.co.uk/
Bradford letting: www.bradfordletting.co.uk

Estate Agents:	Address	Tel	Web
Bradford & Bingley	50 Towngate Wyke, Bradford, West Yorkshire, BD12 9JA	01274 606838	http://www.bb.g.co.uk
Halifax Property Services	48 Godwin Street, Bradford, West Yorkshire, BD1 2SD	01274 733644	http://www.halifax.co.uk
James Ickringill And Co	12 New John Street, Bradford, West Yorkshire, BD1 2RA	01274 734300	http://www.jiandco.com
Dunlop Heywood	8 Hall Ings, Bradford, West Yorkshire, BD1 1DU	01274 390490	

Letting Agents:	Address	Tel	Web
Aps Estate Agents	55, Darley St, Bradford West Yorkshire, BD1 3HN	01274 737555	http://www.apskaps.co.uk
Paul S Withey	73 Godwin Street, Bradford, West Yorkshire, BD1	01274 739198	http://www.paulswithey.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Whitneys	City Center Head office, #11 Mannor Row, Bradford, BD1 4PB	01274 725953	http://www.whitneys.co.uk
William H Brown	25-27 Westgate, Bradford, West Yorkshire, BD1 2QL	01274 309795	http://www.sequencehome.co.uk
Whitegates	65 Darley Street, Bradford, West Yorkshire, BD1 3HN	01274 306611	http://www.whitegates.co.uk

Average Yield B ~ (42 WEEKS + SUMMER RENT e.g. HALF-RENT or RETAINER) ~ = (42weeks x Room Rate x number of bedrooms) + (12weeks x (room rate/2) x number of bedrooms)/Entry Price

City:	BRIGHTON		
Universities	University of Brighton, University of Sussex		
Population	247,820		
Student Population	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
: University of Brighton	15165	3640	18810
[From UCAS or individual	University of Sussex	9375	2970
			12350

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



websites]

Total 24540 6610 31160

Campus (4500) (600) (5100)

Capacity

Size of

Market 20040 6010 26060

Drop out University of Brighton 12%

rates: University of Sussex 9%

Student Areas Bevendean, Central Brighton, Coombe road area, Elm grove, Falmer Higher Bevendean, Lewes road, moulscombe, Poynings

Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
--	-------------------	------------	----------------	------------	---------------------------------------

University of Brighton	01273 600900	Accommodation Service The Manor House Lewes Road Brighton BN2 4GA	www.brighton.ac.uk	Yes
------------------------	--------------	---	--	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Sussex	01273 678220	Housing Office	www.suss.ac.uk	Yes
		Bramber House		
		Falmer		
		Brighton		
		BN1 9QU		

Planned development for city City developers plan to build a £10 million monorail in Brighton, designed to cut down on the congestion in the city centre. The first stage of the construction is to start from the marina and Brighton Pier. However, the motion is yet to be passed as the City Council has preference to rapid bus service.

The £175m development project, planned for the marina, will take six to eight years to complete and could see 300 jobs created. Also proposed are 1,000 new apartments in the area with 400 allocated to affordable housing in addition to restaurants and bars on the front.



Planned development for universities University of Brighton Brighton and Sussex started a new medical school in 2002-2003. The medical School has recently announced that it has received a £1 million donation from pharmaceutical company, Pfizer.

The University of Brighton has been awarded over £4million pounds by the government to work with local business and the community. Brighton has been given the maximum allowed under the Higher Education Innovation Fund (HEIF) to enhance its ability to offer services to business.

University of Sussex The University of Sussex aims to create an innovative partnership between business and higher education with its proposals to develop a new research-led campus in West Sussex, which will complement the University's existing campus at Falmer.

The plans, which are still at the evaluation stage, also identify a 150-acre site that would accommodate up to 4,000 students and 800 members of staff, drawn from both the region and internationally. Research and business facilities would also be accommodated on the site.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus	<i>Minimum</i>		<i>Maximum</i>	
room	£45		£85	
rental:				
Yield range	7.3 – 8.8%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£120,000	£150,000	£210,000	£250,000
Median Room Rate	£68	£70	£65	£70
Average Yield B*	8%	8.8%	7.3%	7.9%
B - Estimated Annual Profit	£2,271	£3,778	£2,770	£4,542
Financial Scores	Total (out of 10) 7	Capital Growth (out of 5) 4		Yield (out of 5) 3



Description: The town is vibrant with its many bars and pubs. It is an expensive place to drink but you have to take the rough with the smooth. The town has one of the largest gay communities in England. This translates into some excellent clubs and bars and a well rounded population. Most students are intelligent enough and well aware of the town's reputation, so have no problem with what is a major section of its community.

There are two things that make Brighton different to nearby towns and cities. The first is the vast array of antiques shops, mostly to be found in the maze of lanes in the city centre. The second is the surfy atmosphere. Brighton is somewhat of a hotspot along the South coast and attracts many of the long-haired, wet-suited type. The presence of a fair amount of surfers is reflected in the number of excellent surf shops selling some top quality merchandise

The 200-acre University of Sussex campus is based about 3 miles inland from Brighton, near the village of Falmer. The buildings, many designed by Basil Spence, are mostly modern, redbrick structures surrounding numerous quads. The campus is quite remote and as a result fully self-sufficient. It would be possible for a student to come here and never need to leave...but invariably they do, attracted by the temptations of Brighton. There are also trains from Falmer station to Brighton and London.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 University of Brighton Official Letting website: www.netletbrighton.co.uk/
 Head leasing scheme through the University of Brighton: www.brighton.ac.uk/hubs/ss/p22.htm
 Homelets: www3.mistral.co.uk/mailorder/homelets

Estate Agents:	Address	Tel	Web
Bradford & Bingley - Geering & Colyer	43 High Street, Rottingdean, Brighton, BN2 7HE	01273 301066	www.bbg.co.uk
Wyatt & Son Estate Agents	156 Lewes Road, Brighton, East Sussex BN2 3LG	01273 604377	www.arunestates.co.uk
Bonett's Estate Agents	89 St Georges Road, Brighton, BN2 1EE	01273 677365	www.bonetts-property.co.uk
Graves Jenkins	1 North road, Brighton, BN1 1YA	01273 601060	www.graves-jenkins.co.uk
Letting Agents:	Address	Tel	Web
Halls Estate Agents	27 New Road, Brighton, BN1 1UG	01273 571955	www.halls-estate.com

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Tanat-Jones & Company	49 Norfolk Square, (Western Road), Brighton, East Sussex, BN1 2PA	01273- 207207	www.Tanat-Jones.com
Parks Residential Letting	107 Queens Road, Brighton, BN1 3XF	01273 202089	www.parksletting.co.uk
Tingleys Hove	46 Church Road, Hove, East Sussex, BN3 2FN	01273 778844	www.ingleys.co.uk
Massey Property	109/110 Western Road, Brighton	01273 747473	www.masseyproperty.com

City:	Bristol		
Universities	University of Bristol, University of the West of England		
Population:	380,615		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	University of Bristol	14475	7715
	University of the West of England	20935	4370
	Total	35410	12085
			47500

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Campus	(7227)	(1000)	(8227)	
	Capacity				
	Size of				
	Market	28183	11085	39273	
Drop out rates:	University of Bristol		4%		
	University of the West of England		12%		
Student Areas	Ashley down, Bedminster, Clifton, Eastville, Horfield, Redland, St George's, Upper Eastville, Westbury park				
Accommodation Officer Contacts:	University	Tel	Address	Web	
				Landlord Accreditation Scheme?	
	University of Bristol	011 7 954 574 0	4th Floor Union Building Queen's Road Clifton Bristol, BS8 1LN	www.bris.ac.uk/accom/	Yes

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Universit	087	Student	www.uwe.ac.uk/accommodation	
y of the	0	Accommodation		Yes
West of	901	Services		
England	077	University of the	n/	
	3	West of England,		
		Frenchay		
		Campus		
		Coldharbour		
		Lane		
		Bristol, BS16		
		1QY		



Planned development for city After losing out to Liverpool for the coveted Capital culture of Europe 2008, Bristol has been working hard to attract attention and investment into the city. On the back of this work, it received an award of £1,550,000 for its work on culture in urban areas in July 2004. The grant will go towards a two-year programme of festivals, displays, exhibitions, arts and heritage events.

The grant received is one of the highest of its kind from the Arts Council England and the Millennium commission. In 2005 there will be a celebration of the city's creativity and events in 2006 will mark the life and work of engineer Isambard Kingdom Brunel.

In other areas, Bristol International Airport is the fastest growing major regional airport in the UK, providing flights to all major UK destinations, Europe and the USA, including New York, Washington and Boston. A new £42 million terminal building was opened in 2000, considerably increasing the number of flights.

The South West region is to become home to a major £300 million science park thanks to a new investment by the South West Regional Development Agency. The science park will make the South West an even more attractive place for investment and create around 6,000 highly skilled, high value jobs when fully completed over the next decade.



**Planned
developmen
t for
universities**

University of
Bristol

Selling off halls and raising tuition fees are the plans that have been floating around. However, the University has entered into an agreement with Unite to provide student accommodation close to the University precinct for 2004. Unite House offers 392 rooms arranged as flats for up to seven students and will be available for undergraduate and postgraduate students.

As part of the new investment in the region in the form of a science park as described earlier, An innovation centre will be developed on the site which will be operated partly in collaboration with the University of Bristol.

University of
the West of
England

The University of the West of England is renowned for its links to industry and accommodating research partners with major companies including; Hewlett Packard, Motorola and British Aerospace.

It was announced in 2004 that the University of the West of England had won major government funding likely to total £4.3 million over 5 years to build on its successful track record in collaborating with business and industry in the region.

Campus

Minimum

Maximum



room	£40			£90
rental**:				
Yield range	6.2 – 6.7%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£120,000	£145,000	£200,000	£230,000
Median	£53	£52	£53	£55
Room Rate				
Average	6.2%	6.7%	6.2%	6.7%
Yield B*				
B -	£579	£1,296	£964	£2,058
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	3	2.5	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Bristol has a lot to offer socially, and as a result it attracts a lot of the Students' Union's custom with bars, clubs and eateries clustered in around the city. The relationship between locals and students is generally healthy and improving. In addition to this, the fairly notorious tension between the Bristol University and UWE students is limited.

Bristol transport links are generally very good. Wales is only a few miles away. London is 111 miles east down the M4, and the M5 is good for getting to the north.

Websites to advertise on:

Flatline: www.flatlineuk.co.uk

Accommodation Unlimited: <http://aul.org.uk/landlords>

Rents Direct Bristol: www.rentsdirect.com

Local and national student listings: www.student-accom.com

City information for students:

www.accommodationforstudents.com

Estate Agents:	Address	Tel	Web
Chappell & Matthews	46 College Green, Bristol, BS1 5SH	0117 930 9900	www.chappella ndmatthews.co .uk
Connells Clifton	195-197, Whiteladies Road Clifton, Bristol, BS8 2SB	0117 970 6379	www.connells. co.uk
FPD Savills	Bull Wharf, 135-137 Redcliff Street, Bristol, BS1 6QR	01179 100 300	www.fpdsavills .co.uk/
Bradford & Bingley	104 Whiteladies Road, Bristol, Avon, BS8 2QQ	0117 974 1703	www.bbg.co.u k

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Letting Agents:	Address	Tel	Web
Countrywide Residential Lettings	108 Whiteladies Road, Clifton, Bristol, BS8 2RP	0117 923 8868	www.crlldirect.co.uk
Holbrook Moran	283 Church Road, Redfield, Bristol, BS5 9HT	01179 540033	http://www.hmestateagents.co.uk
Mayfair Residential Lettings	64 Alma Road, Clifton, Bristol, BS8 2DJ	0117 923 7123	www.mayfair-bristol.co.uk
Kingsley thomas	1 & 3 Whiteladies Rd Clifton Bristol BS8 2PH	0117 9466767	www.kingsleythomas.co.uk
Anthony James & Co	The Coach House, 38 Cotham Hill, Bristol. BS6 6LA	0117 9237316	www.anthonyjames.co.uk

Average Yield B ~ (42 WEEKS + SUMMER RENT e.g. HALF-RENT or RETAINER) ~ = (42weeks x Room Rate x number of bedrooms) + (10weeks x (room rate/2) x number of bedrooms)/Entry Price

City:	CAMBRIDGE
Universities	Anglia Polytechnic University, University of Cambridge
Population:	108,879

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Population:		<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>	
[From UCAS or individual websites]	Anglia Polytechnic University	21740	3675	25420	
	University of Cambridge	16550	8885	25435	
	Total	38290	12560	50855	
	Campus Capacity	(12,495)	(3,100)	(15595)	
	Size of Market	25795	9460	35260	
Drop out rates:	Anglia Polytechnic University		12%		
	University of Cambridge		2%		
Student Areas	Chesterton, Girton, Romsey				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	Anglia	01223	Room 15	www.anglia.ac.uk/using/	No
	Polytechnic University	363271	Ruskin Building APU East Road Cambridge CB1 1PT		



University of Cambridge
 01223 353518
 Accommodation Service
www.cam.ac.uk
 18 Silver Street
 Cambridge
 CB3 9EL

Planned development for city

The city has laid out plans to build homes near a famous Cambridge beauty spot. The government has recommended building 2,000 homes near Grantchester Meadows, by the River Cam.

However, the developments are yet to bear fruit as there is some discontent from the local people concerning the plans. However, the proposal is part of the local structure plan to cope with demand for affordable homes.

Planned development for universities

Anglia Polytechnic University Tax exile and graduate Michael Ashcroft donated £5 million to the development of a new management centre at Chelmsford. Plans for more student accommodation are also in the pipeline.

The first phase of development on the Cambridge campus, Opus 1, is complete. The new building is on course for completion and occupation during the second half of 2004.



University of Cambridge A multi-million pound plan could see a major expansion of Cambridge University, which could include three new colleges. The colleges will be the first since Robinson was founded in 1979.

Much of the proposed 57-hectare site, which is owned by the university, is designated Green Belt land.

Cambridge City Council has now agreed to put the proposal into the draft local plan which is set to be debated over the next year.

Campus room rental**:	Minimum	Maximum		
Yield range	£50	£120		
	6.4 – 8.5%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£145,000	£160,000	£240,000	£310,000
Median	£70	£72	£75	£70
Room Rate				
Average	6.8%	8.5%	7.3%	6.4%
Yield B*				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



B - £1,371 £3,629 £3,300 £1,842

Estimated

Annual

Profit

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	5.5	3	2.5

Description: It is hard to imagine Cambridge without the university. It would be a small village, with no tourists and a quiet river, which is vastly different from what it is now. The University really is the focal point of the city, with its light golden stone buildings spanning eight centuries of English architecture.

Cambridge, the city, has many many good pubs and arguably some of the country's best during the summer. There is a wide variety of student housing available in Cambridge but demand for this accommodation is very high. Student accommodation ranges from university halls of residence, self-catering flats to bedsits and house shares in private rented accommodation.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Cambridge letting: www.cambridgeletting.co.uk
Online Search: www.brettward.co.uk
Cambridge Classifieds: www.cambridge-news.co.uk
Advertise through the University: www-accommodation.admin.cam.ac.uk/

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Estate	Address	Tel	Web
Agents:			
Bradford And Bingley Marketplace Ltd	January House 7/8 Downing Street, Cambridge, CV2 3DR	01223 363291	http://www.bbg.co.uk
FDP Savills	Bridge Place , 132-134 Hills Road , Cambridge, Cambridgeshire , CB22PA	01223 347000	http://www.fpd.savills.co.uk
Halifax Property Services	65 Regent Street, Cambridge, CB2 1A	01223 358285	www.halifax.co.uk
Spicer Mccoll - Cambridge	64 Regent Street, Cambridge, CB2 1DP	01223 351351	http://www.spicer-ermccoll.co.uk

Letting	Address	Tel	Web
Agents:			
Pocock & Shaw - Cherry Hinton Hockeys	26 High Street Cherry Hinton, Cambridge, CB1 9HZ	01223 516174	http://www.pocock.co.uk
The Tucker Partnership	85 Regent Street, Cambridge, CB2 1AW	01223 508508	http://www.tucker-partnership.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Tylers	19 High Street Histon, Cambridge, Cambridgeshire, CB4 9JD	01223 235111	http://www.tylers.net
W H Brown Estate Agents	65 Regent Street, Cambridge, Cambridgeshire, CB2	01223 358285	http://www.sequencehome.co.uk/

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	CANTERBURY		
Universities	Canterbury Christ Church University College, The University of Kent at Canterbury		
Population:	135,287		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	Canterbury Christ Church University College The University of Kent at Canterbury	9880	3680
		11535	2485
			14025

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Total	21415	6165	27750
	Campus Capacity	(3540)	(630)	(4170)
	Size of Market	17875	5535	23580
Drop out rates:	Canterbury Christ Church University College		12%	
	The University of Kent at Canterbury		11%	
Student Areas	Brymore, Hales place, Longport, St Martins, St Stephens, Sturry road, Wincheap			
Accommodation Officer Contacts:	University	Tel	Address	Web
				Landlord Accreditation Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Canterbu	01227	Accommo	www.cant.	
ry Christ	782286	dation	ac.uk/	No
Church		Office		
Universit		Canterbur		
y College		y Christ		
		Church		
		College		
		North		
		Holmes		
		Road		
		Canterbur		
		y		
		CT1 1QU		
The	01227	Accommo	www.kent.	
Universit	766660	dation	ac.uk	No
y of Kent		Office		
at		UKC		
Canterbu		Hospitality		
ry		Tanglewoo		
		d		
		Canterbur		
		y		
		CT2 7LR		



Planned development for city There are many economic regeneration initiatives and projects being lined up, with view to improving the infrastructure developments and local area improvements amongst other plans.

A key project for the next few years is the £100 million Whitefriars shopping development in the centre of Canterbury. It is due to open in 2006 and will maintain Canterbury's strong position as a leading retail business, leisure and tourism destination. The developers claim that this will ensure Canterbury City is the premier employment centre in East Kent.



Planned development for universities [Canterbury Christ Church University College](#) In Winter 2003, the University announced the completion of a new halls of residence on on of its campus areas. The £3 million Northwood Halls complex was completed in time for the start of the University College's 2003-2004 academic year and will give students from across the country the opportunity to study at Thanet campus. The building provides residential accommodation for 84 full time students.

News in 2004 include the university being awarded a £1.2 million injection from the Higher Education Innovation Fund (HEIF) for business development. The grant is part of the Governments drive to boost the UK's innovation performance and productivity.



The
University of
Kent at
Canterbury

In I a similar fashion to Christ Church College, the University of Kent will receive £2.2m as part of the Government's largest funding awards yet to be given to support knowledge transfer from universities to business and the wider community.

Also in the news is the £50m Medway initiative, which is to be at the heart of the strategy to bring economic prosperity to Medway. A partnership led by the University of Kent and the University of Greenwich, together with Mid-Kent College and Canterbury Christ Church University College, multiple initiative groups support the scheme. The Universities at Medway initiative is a key project in the North Kent section of the Thames Gateway regeneration programme and will see student numbers rise to 6,000 by 2010. It will have a major impact on the region's economy, adding £10m of additional expenditure and creating more than 600 direct and indirect jobs.

As for student developments, the main plans are to get regenerate the Students Union with the amount and quality of activity to go up and the profile of the union to be increased.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus	<i>Minimum</i>		<i>Maximum</i>	
room	£51		£110	
rental**:				
Yield range	7.9 - 8.2%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£120,000	£150,000	£180,000	£210,000
Median	£66	£62	£60	£60
Room Rate				
Average	7.9%	7.9%	8%	8.2%
Yield B*				
B -	£2,204	£2,774	£3,420	£4,374
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	7	4		3

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Canterbury is one of Britain's most famous cathedral towns, attracting huge numbers of tourists and visitors annually. The cosmopolitan feel of the city have been enhanced by the number of tourists and Canterbury's huge population of foreign students.

On a social level however, the range of late night and new bars is very limited, as there are strict noise controls imposed by the city council.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Lettings Portal: www.upmystreet.com
Jon Gauld Student lets: www.student-let-kent.com/
Student lets: www.letalife.com

Estate Agents:	Address	Tel	Web
Regal Estates	57 Castle Street Canterbury Kent CT1 2PY	01227 763888	www.regal-estates.co.uk
Elliott & Goddard			
Bradford & Bingley – Geering and Coyler	81 Castle Street, Canterbury, CT1 2QD	01227 45725 3	www.bbg.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Strut and Parker	2 St. Margaret's Street, Canterbury, Kent, CT1 2SL	01227 451123	www.struttand parker.co.uk
Cluttons	3 Beer Cart Lane Canterbury Kent CT1 2NJ	01227 457441	www.cluttons.c om/

Letting Agents:	Address	Tel	Web
Berrys Canterbury	70 Castle Street Canterbury Kent CT1 2QD	01227 765268	www.berrysca nterbury.fsnet. co.uk
GW Finn	Brooklands, Fordwich, Canterbury, Kent CT2 0BS	01227 710200	www.gwfinn.co .uk
Caxtons Residential Ltd	1 Castle Street Canterbury Kent, CT1 2QF	01227 788088	www.caxtonsc anterbury.co.u k
The Letting Shop	76 Castle Street Canterbury Kent CT1 2QD	01227 784 784	www.theletting shop.com
Countrywide residential Lettings	79 Castle Street Canterbury Kent CT1 2QD	01227 763393	www.crlldirect.c o.uk/

* **Average Yield A ~ (FULL YEAR RENT) ~ = (52weeks x Room Rate x number of bedrooms)/Entry Price**

Visit: WWW.AJAYAHUJA.CO.UK



Average Yield B ~ (41 WEEKS + SUMMER RENT e.g. HALF-RENT or RETAINER) ~ = (41weeks x Room Rate x number of bedrooms) + (12weeks x (room rate/2) x number of bedrooms)/Entry Price

Average Yield C ~ (41 WEEKS FULL RENT ONLY) ~ = (41 weeks x Room Rate x number of bedrooms)/Entry Price

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	CARDIFF		
Universities	Cardiff University, University of Wales College of Medicine, University of Wales Institute Cardiff, Royal Welsh College of Music & Drama		
Population:	305,340		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	Cardiff University	17040	5710
	University of Wales College of Medicine	2420	1330
			22750
			3750

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	University of Wales Institute, Cardiff	7500	1590	9090	
	Royal Welsh College of Music & Drama	450	140	590	
	Total	27320	8770	36180	
	Campus Capacity	(5100)	(900)	(6000)	
	Size of Market	22220	7870	30180	
Drop out rates:	Cardiff University		8%		
	University of Wales College of Medicine		8%		
	University of Wales Institute, Cardiff		13%		
	Royal Welsh College of Music & Drama		11%		
Student Areas	Cathays, Gabalfa, Heath, Roath				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Cardiff University	029 2087 4849	P.O.Box 533 Southgate House Bevan Place Cardiff CF14 3XZ	www.cardiff.ac.uk	No
University of Wales College of Medicine	029 2074 2141	Accommodation Office Neuadd Merionnydd Heath Park Cardiff CF14 4YS	www.uwc.ac.uk	Yes
University of Wales Institute, Cardiff	029 2041 6188/89	Accommodation Office Llandaff Campus Western Avenue Cardiff CF5 2YB	www.uwi.ac.uk	No



Royal	029 2034	Student	weirba@r	No
Welsh	2854	services,	wcmd.ac.	
College		Royal Welsh	uk	
of Music		College of		
& Drama		Music and		
		Drama		
		Castle		
		Grounds		
		Cathays Park		
		Cardiff		
		CF10 3ER		

**Planned
developmen
t for city**

Cardiff was a major competitor for the coveted Culture Capital 2008 title, which eventually went to Liverpool. However, the City was recognised as a center of cultural excellence. In 2004 Cardiff was awarded £1.3m of National Lottery funding from the Millennium Commission to support Cardiff's cultural programme for 2005.

The city also aims to continue and build upon South Glamorgan County Councils 2020 Vision, which was launched in 1993 to map out an ambitious thirty-year agenda for Cardiff.



**Planned
developmen
t for
universities**

Cardiff
University

Roughly £40 million has been spent on University accommodation in the last 6 years and it has wonders to the general state of accommodation services offered by Cardiff University.

University of
Wales
College of
Medicine

In August 2004, the University of Wales College of Medicine and Cardiff University will merge to create a new, dynamic and internationally competitive university.

As part of the forecasted merger, new developments and projects have already been proposed. A £10m centre of excellence for research into the human brain is being set up in Cardiff.

Scientists from Cardiff University and UWCM will soon be able to use state of the art technology to unravel the mysteries of the human brain after a multi million pound grant was granted by the Department of Trade and Industry (DTI)



University of Wales Institute, Cardiff
 Plans to merge the University of Glamorgan and the University of Wales Institute Cardiff to create a super college for 30,000 students were discarded in December 2003.

However, this did not stop the delight of UWIC being ranked as the top "new university" in the UK by the Times Good university guide.

Royal Welsh College of Music & Drama
 The Higher Education Funding Council for Wales (HEFCW) has announced that, for the first time, RRWCMD is to be funded on a par with similar conservatoires in England and Scotland and, from September 2000, the College received an additional £1.75 m a year to bring its annual grant to £4.5 m.

The College, which incorporates a music conservatoire and drama school, is one of only twelve recognised conservatoires in the UK and one of only two that incorporates a drama school

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>
	£45	£70
Yield range	6.6 – 10%	



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£72,000	£100,000	£135,000	£210,000
Median	£50	£50	£48	£48
Room Rate				
Average	10%	9.6%	8.5%	6.6%
Yield B*				
B -	£2,520	£3,180	£3,141	£1,610
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	7	4	3	



Description: Cardiff is a vibrant city, with plenty to do in the way of shopping and museums and the buildings tend to be in a Victorian or Georgian style with some more newly developed areas such as The Docklands and Cardiff Bay. The north of the city is industrial and grew up around the famous Welsh coal mines.

The Welsh Capital is well situated for travel. The airport has both domestic and international flights, the M4 takes you direct to London and there are train links throughout the UK most notably the easy journey (30 minutes) across the water to Bristol.

Unusually for a city university, Cardiff has its own unofficial student village situated in the Cathays area. Private accommodation, but might as well be a campus as it's all students. This means there's a campus-like atmosphere in the very centre of the city.

On a general note, Cardiff claims to be Europe's fastest growing city and describes itself as a capital bursting with things to do and places to go, but is amazingly, one of the cheapest places to study in the UK.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Recommendations from UWIC:
www.uwicsu.co.uk/main/advice/housing
 Local agent for residential lettings: www.porters-uk.com/
 Specialists on student housing: www.taffhousing.co.uk
 Online portal: www.rentdirect.biz

Estate Agents:	Address	Tel	Web
Barbara Rees	144 Crwys Road, Cathays, Cardiff CF24 4NR	02920 371917 & 371795	www.barbararees.net/
Peter Alan	798 Newport Road, Cardiff, CF3 4FH	029 2079 2888	www.peteralann.co.uk
Allen & Harris	183 Cowbridge Road East, Canton, Cardiff, CF1 9AJ	029 2022 2344	www.sequencehome.co.uk/
Moginie James	90 Albany Road, Roath, Cardiff, CF24 3RS	029 20 484 898	www.moginiejames.co.uk
Letting Agents:	Address	Tel	Web
Chris John + Partners	95 Pontcanna Street, Cardiff, CF11 9HS	029 2039 7152	www.chrisjohn.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Yeoman Edwards	108 Bute Street Cardiff Bay CF10 5AD	029) 20 45 44 33	www.yeoman edwards.co.u k
Hern and Crabtree	8 Waungron Road, Llandaff, Cardiff, CF5 2JJ	029 2055 519 8	www.hern- crabtree.co.u k
Glenn Abraham	76 Crwys Road Cathays Cardiff CF24 4NP.	029 2037 7226	www.glenn- abraham.co. uk
Thomas George	32 Churchill, Cardiff, CF10 2DZ	029 2039 5563	www.thomas- george- lettings.co.uk

Average Yield B ~ (42 WEEKS + SUMMER RENT e.g. HALF-RENT or RETAINER) ~ = (42weeks x Room Rate x number of bedrooms) + (10weeks x (room rate/2) x number of bedrooms)/Entry Price

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City: CHELTENHAM
Universities University of Gloucestershire
Population: 110,025

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>		
[From UCAS or individual websites]	1535 (800)	7680 ()	9215 (800)		
Campus Capacity					
Size of Market	735	7680	8415		
Drop out rates:	University of Gloucestershire	14%			
Student Areas	Battledown area, Leckhampton, Pittville , St Pauls				
Accommodation Officer Contacts:	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>	<i>Landlord Accreditation Scheme?</i>
	University of Gloucestershire	01242 532773	Accommodation Office Francis Close Hall Swindon Road Cheltenham GL50 4AZ	www.glos.ac.uk/	No



Planned development for city Owners of derelict homes in Cheltenham are being offered renovation grants to make their properties liveable again. The borough council will provide up to £15,000 to cover the cost of building works and professional fees. Landlords will be encouraged to let their improved homes to help cut the housing waiting list. More than 500 private properties are currently lying empty in the Gloucestershire town.

The government has asked for an increase in housing in Gloucestershire's development plans for the next 12 years. The county has had to submit an outline of its transport, housing and economic plans until 2016. The government suggested a review of land between Cheltenham and Gloucester to relieve pressure on the Cotswolds.

Planned development for universities University of Gloucestershire The University of Gloucestershire only came into existence in 2001, when the Cheltenham and Gloucester College of Higher Education was granted university status - the first institute for 10 years to receive approval from the privy council. Although based on three campuses in Cheltenham, the university has plans to open new buildings in Gloucester over the next couple of years.

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>
	£59	£73
Yield range	7 – 8.6%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£95,000	£120,000	£150,000	£210,000
Median	£52	£50	£55	£52
Room Rate				
Average	7.7%	7.8%	8.6%	7%
Yield B*				
B -	£1,591	£2,120	£3,590	£2,282
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6	3	3	



Description: Cheltenham became a spa town in 1716. According to tradition, the first medicinal waters were discovered when locals saw pigeons pecking at salty deposits which had formed around a spring. The town received Royal patronage in 1788 when King George III came to drink the waters. This led to the rapid development of Cheltenham as a fashionable spa between 1790 and 1840. Cheltenham is one of the few English towns in which traditional and contemporary architecture complement each other.

The student life is a vibrant, friendly and progressive community offering a wide range of academic programmes but retaining the qualities of an institution small enough to be able to take an individual interest in each student.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Management specialists: www.yandgpropertymanagement.co.uk
Letting specialists Cheltenham: www.hmt.co.uk

Estate Agents:	Address	Tel	Web
Adams Estate Agents	23 Bath Street, Cheltenham, Gloucestershire, GL50	01242 260088	http://www.adamsstateagent.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bensons	10 High Street Prestbury, Cheltenham, Gloucestershire, GL523AS	01242 529600/1	http://www.pork928.team.co.uk
Halifax Property Services	3 Cambray Place, Cheltenham, Gloucestershire, GL50 1JS	01242 583128	
Peter Ball And Co	29-30 Bath Street, Cheltenham, Gloucestershire, GL50 7YA	01242 255288	http://www.peterball.co.uk

Letting Agents:	Address	Tel	Web
R A Bennett	Leckhampton, Cheltenham, Gloucestershire, GL50	01242 570570	http://www.rabennett.co.uk
Young And Gilling	3 Crescent Terrace, Cheltenham, Gloucestershire, GL50 3PE	01242 521129	http://www.youngandgilling.com/Site/Frameset/2/core.htm
The Cherringtons Group	14 Rodney Road, Cheltenham, Gloucestershire, GL50 1JJ	01242 523075	http://www.cherringtonsestateagents.co.uk/
Philip Pugh	25 Bath Street, Cheltenham, Gloucestershire, GL50 1YA	01242 261222	http://www.philippugh.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Jigsaw 36 Suffolk Parade, 01242 <http://www.jigs>
 Estate Cheltenham, 222770 [awestateagent](http://www.awestateagent)
 Agents Gloucestershire, GL50 2AD [s.co.uk](http://www.s.co.uk)

City: CHESTER

Universities University College Chester

Population: 118,207

Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	8540	1150	9690
Campus Capacity	(850)	(150)	(1000)
Size of Market	7690	1000	8690

Drop out rates: University College Chester 16%

Student Areas Chrisleton, Chester

Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?



University	01244	Accommodation	www.chester.ac.uk	Yes
College	392700	Office		
Chester		Chester		
		College		
		Parkgate		
		Road		
		Chester		
		CH1 4BJ		

Planned development for city Projects geared towards improving the quality of life in Chester have accumulated to nearly £6 million. Between April 2003 and March 2004, the council successfully bid for £5.6 million towards council and partnership projects.

Planned development for universities University College Chester is waiting to hear whether it will be officially recognised as a university from 1st September 2004. University College Chester has just completed a most stringent three-year long examination of the quality of its academic programmes and procedures. University College Chester's students numbers have grown to 8,800 undergraduate and postgraduates in in the 2003-2004 academic year and is turning over £40m.

Chester's Campus is still one of the fastest growing of the HE institutions in the UK over the last five years.

Campus

Minimum

Maximum



room	£46			£97
rental**:				
Yield range	7.1 – 8.5%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£120,000	£150,000	£180,000	£250,000
Median	£60	£58	£65	£65
Room Rate				
Average	7.1%	7.3	8.5%	7.3%
Yield B*				
B -	£1,368	£1,974	£4,120	£3,414
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	5.5	2.5		3

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Chester has a rich and fascinating history and enjoys an international reputation for its wealth of architecture and archaeological features, as well as for its quantity and quality of leisure and relaxation facilities.

Packed with nightlife, sports, arts and cultural activities to discover as well as restaurants and pubs. There is a wide choice of shopping at the heart of the city, from specialist shops, mediaeval rows, a covered gallery and indoor market, to modern indoor shopping precincts. It is also considered as the gateway to North Wales with the Snowdonia National Park, seaside resorts and ancient castles, and is only a short drive from the lively cities of Liverpool and Manchester. The University of Liverpool awards the degrees.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Campus accommodation: www.bunk.com
Property letting: www.letalife.com
Flat share portal: www.flatshare-house-share.co.uk

Estate Agents:	Address	Tel	Web
Beresford	7 Grosvenor Street, Chester,	01244	http://www.ber
Adams	Cheshire, CH1 2DD	351212	esfordadams.c
Commercial			o.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Dodds	17 Grovesnor Street,	01244	http://www.doo
Property	Chester, Cheshire, CH1	348737	r-key.com
World			
Halifax	41 Hoole Road Hoole,	01244	www.halifax.co
Property	Chester, Cheshire, CH2 3NH	345661	.uk
Services			
Swetenhams	28, Lower Bridge St, Chester	01244	http://www.seq
	Cheshire, CH1 2DY	321321	quencehome.co
			.uk

Letting	Address	Tel	Web
---------	---------	-----	-----

Agents:

Reeds Rains	29 Watergate Street,	01244	http://www.ree
	Chester, Cheshire, CH1 2LB	328257	dsraains.co.uk
Strutt &	19 Grosvenor Street,	01244	http://www.stru
Parker	Chester, Cheshire, CH1 2DD	320747	tandparker.co.
			uk
Thomas C	The Dutch House 22 Bridge	01244	http://www.tho
Adams	Street, Chester, Cheshire,	340340	mascadams.co
	CH1 1NQ		m
Whitegates	52 Watergate Street,	01244	http://www.whit
	Chester, Cheshire, CH1 2LA	351789	egates.co.uk
Wright	6-8 Watergate Street,	01244	http://www.wri
Manley	Chester, Cheshire, CH1 2LA	317833	ghtmanley.co.
			uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



* **Average Yield B ~ (42 WEEKS + SUMMER RENT e.g. HALF-RENT or RETAINER) ~ = (42weeks x Room Rate x number of bedrooms) + (10weeks x (room rate/2) x number of bedrooms)/Entry Price**

City:	COLCHESTER			
Universities	University of Essex			
Population:	155,794			
Student	<i>Under</i>	<i>Post</i>	<i>Total</i>	
Population:	<i>Graduate</i>	<i>Graduate</i>		
[From UCAS	7295	3690	10985	
or individual	<i>Campus</i>	(900)	(200)	(1100)
websites]	<i>Capacity</i>			
	Size of			
	Market	6395	3490	9885
Drop out	University of Essex		11%	
rates:				
Student	Brightlingsea, Dutch Quarter, Greenstead, Town centre,			
Areas	Wivenhoe Park			
Accommoda	<i>Universit</i>	Tel	Address	Web
tion Officer	<i>y</i>			
Contacts:				Landlord
				Accreditati
				on
				Scheme?



Universit	01206	Accommo	www2.ess
y of	872355	dation	ex.ac.uk/a Yes
Essex		Office	ccommoda
		University	tion
		of Essex	
		Wivenhoe	
		Park	
		Colchester	
		CO4 3SQ	

Planned

development for city

It is anticipated that thousands of jobs will be created in Essex after the biggest private finance initiative scheme in the UK gathers pace and will continue to do so over the next four years or so.

The scheme to revamp and modernise the Army's Colchester Garrison is expected to cost £560m - part of a £2b private finance initiative (PFI) to develop and operate the garrison for the next 35 years.

Developers plan to move the town's soldiers to new accommodation and build an urban village of more than 2,000 homes on the garrison site. The scheme will transform the town centre with new houses, offices, workshops, stores and sports facilities.



Planned development for universities University of Essex Summer 2002 saw the opening of a new £2.9 million teaching and office building. There is also a major riverside student accommodation development consisting of 750 new study bedrooms located a short walk campus.

Future plans include extending the Biological Sciences building, adding a new research park and building a £6 million network centre.

In 2004, the University of Essex was awarded over £2 million by the Higher Education Funding Council for England (HEFCE) to fund business development initiatives.

The award was made from HEFCE's Higher Education Innovation Fund (HEIF), supporting higher education institutions in knowledge transfer to, and interactions with, business and the wider community.

Campus room rental**:	Minimum	Maximum
	£45	£75
Yield range	7.3 – 8.4%	



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£95,000	£125,000	£140,000	£190,000
Median	£52	£50	£50	£49
Room Rate				
Average	7.7%	7.5%	8.4%	7.3%
Yield B*				
B -	£1,591	£1,895	£3,100	£2,505
Estimated Annual Profit				
Financial Scores	Total (out of 10) 6.5	Capital Growth (out of 5) 4	Yield (out of 5) 2.5	



Description: Over 200 acres of attractive parkland, much of the University is landscaped in the eighteenth century, and is a mile away from the village of Wivenhoe with its lively quayside and variety of pubs and restaurants.

The Colchester Arts Centre is a good venue for live bands, comedy clubs etc. The town also has a range of cinemas, cafes and good wine bars. The student hang-out in Colchester itself is the Hippodrome - though this is becoming less popular amongst the students. The students tend to steer away from the hang-outs of the soldiers.

The close knit Colchester campus has shops, banks and restaurants, and the University is able to offer accommodation to a high proportion of its students. The University also boasts excellent sporting facilities.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Students and residential specialists:
www.essexandsuffolk.co.uk/
Colchester lettings: www.thelettingshop.uk.com

Estate Agents:	Address	Tel	Web
----------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bradford And	159 High Street, Colchester,	01206	www.marketpl
Bingley	Essex, CO11PG	561166	ace.co.uk
Marketplace			
Bairstow	50 Victoria Place,	01206	www.bairstowe
Eves	Brightlingsea, Colchester,	304061	vescountrywid
	Essex, CO7 0AB		e.co.uk
Ann Quarrie	61 High Street Wivenhoe,	01206	www.rolloestat
	Colchester, Essex, CO7 9AB	825403	es.co.uk/
David Martin	27 Mile End Road,	01206	www.davidmar
Estate	Colchester, Essex, CO4 5BT	851626	tin.co.uk

Agents

Letting	Address	Tel	Web
Agents:			
Belvoir	43 Sir Isaacs Walk, Colchester CO1 1JJ	01206 364444	www.belvoircolchester.com
Martins & Co.	Suite 22, Colchester Business Centre, 1 George Williams Way Colchester, CO1 2JS	01206 760950	www.martincocom
Boydens	Aston House - 57 to 59 Crouch Street, Colchester, CO3 3EY	01206762276	www.boydens.co.uk/
Rollo Estates	61 High Street, Wivenhoe, Colchester, Essex, CO7 9AZ	01206 825403	www2.kemc.co.uk/
Lucas	16 Victoria Place, Brightlingsea Essex CO7 0BX	01206 302639	www.lucasestates.com

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



* **Average Yield B ~ (42 WEEKS + SUMMER RENT e.g. HALF-RENT or RETAINER) ~ = (42weeks x Room Rate x number of bedrooms) + (10weeks x (room rate/2) x number of bedrooms)/Entry Price**

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	COVENTRY			
Universitie	Coventry University, University of Warwick			
Population	300,844			
Student Population		Under Graduate	Post Graduate	Total
UCAS or individual websites]	Coventry University	15525	2835	18360
	University of Warwick	18790	8565	27355
	Total	34315	11400	45715
	Campus Capacity	(9034)	(1100)	(10134)
	Size of Market	25281	10300	35581
Drop out rates:	Coventry University		13%	
	University of Warwick		6%	
Student Areas	Canley, Chapelfields, Cheylesmore, City centre, Coundon, Earlsdon, Far gosford, Foleshill, Hillfields, Hollyhead, Lower stoke, Radford, Stoke, Tile hill, Wyken			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	Coventry University	0124 7688 7303/4	Accommodation Office Priory Street Coventry West Midlands CV1 5FB	www.coventry.ac.uk	Yes
	University of Warwick	0124 7652 3771	Accommodation Office University of Warwick Senate House Coventry CV4 7AL	www.csv.warwick.ac.uk	Yes



Planned development for city Coventry's council houses will be transferred to a private company, paving the way for £240m of repairs. The council voted to allow the transfer of the 20,000 homes to the Whitefriars Housing Group in Autumn 2004. The government has agreed to pay off the "over-hanging debt", which the council still owed on the houses for building them.

Coventry's Hippodrome Theatre will be demolished early next year following the government's approval of its purchase for the Phoenix Initiative. The £25 million development has been given the go-ahead following a public inquiry.

Planned development for universities Coventry University The Students Union carried out substantial new development last summer. A new Union building will be the result, replacing one of the two old ones, which will be sold off for £1.6 million

The University itself was also building a new library and school of performing arts to the tune of £20 million.



University of Warwick

A new hall of residence for postgraduates is lined up for construction after plans were unveiled in 2003.

The University of Warwick was also given almost £7.5 million in funding as part of the HEIF government scheme designed to encourage enterprise, technological innovation and the development and support of high technology businesses. The award to Warwick is the highest made to any Midlands University in this round of the HEIF funding programme.

Campus room rental:	<i>Minimum</i>	<i>Maximum</i>		
	£51			£95
Yield range	4.5 – 6.4%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£100,000	£160,000	£220,000	£290,000
Median	£46	£45	£45	£46
Room Rate				
Average Yield B*	6.4%	5.3%	4.8%	4.5%



B - £689 -£432 -£1,440 -£2,672

*Estimated
Annual
Profit*

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	4	2	2

Description: Coventry has been rebuilt in a variety of imaginative styles since it was bombed by the Germans during the world war.

Nowadays, the BMW Group British headquarters, together with Rolls Royce and Jaguar, are based here. Some areas are no-go and it is recommended that students stick to the Universities and Student Union areas until they acclimatise to the street wisdom of the area.

Warwick University is a little isolated being on the outskirts of Coventry, which has both advantages and disadvantages. It is green, quiet and beautiful in the summer. Most students are to be found outside when the weather gets warm. Buses are good and run late during term time but it can be difficult to get places in a hurry.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Accommodation to students:
www.coventrystudenthomes.co.uk/
 Student housing in Leamington Spa:
www.leamingtonstudenthomes.co.uk
 Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 General classifieds Coventry www.coventryfocus.com/
 Property Portal in Coventry and Warwickshire:
www.cwhomes.co.uk/home

Estate Agents:	Address	Tel	Web
Robin Jones independent estate agents	115 New Union St Coventry CV1 2NT	024 766 33355	www.robinjones.co.uk
Whitegates	137 - 139 New Union Street, Coventry, CV1 2NT	024 76 222656	www.whitegates.co.uk
Hawkins Estate Agents	24 Warwick Row, Coventry, CV1 1EY	024 76 257281	www.hawkins-online.co.uk
Bradford & Bingley	149 New Union Street, Coventry, CV1 2RP	024 76 226011	www.bbg.co.uk
Letting Agents:	Address	Tel	Web

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Oakley Box	145 New Union St Coventry CV1 2PH	024 76 555500	www.oakleybox.co.uk/
Acorn Estates	245 Cross Road Coventry CV6 5GP	024 76 667123	www.acornestates.co.uk/
Heart property service	36 New Union Street, Coventry, CV1 2HN	024 76 630080	www.heartpropertyservices.com
Bansal Estates	14 Warwick Row, City Centre, Coventry, CV1 1EX	024 76 23132	http://home.btconnect.com/Bansalestates/index.htm
Loveitts	29 Warwick Row, Coventry CV1 1DY	024 76 228111	www.loveitts.co.uk

City:	DERBY		
Universities	University of Derby		
Population:	221,716		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	10865 <i>Campus Capacity</i> (1368)	2305 (626)	13170 (1994)
Size of Market	9497	1679	11176

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Drop out University of Derby 14%

rates:

Student Allestree, ashbourne, Ashbourne Rd, city centre, five lamps,

Areas Kedleston Road, Kegworth, normanton, rowditch, spondon

Accommodation Officer	University	Tel	Address	Web	Landlord Accreditation Scheme?
Contacts:	University of Derby	01332 62222 2	Student Housing Centre Ground floor, South Tower, Kedleston Road Campus Derby DE22 1GB	i.terry@derby.ac.uk www.derby.ac.uk/residential/	Yes



Planned development for city The Local Councils plan for the next few years involves the continuing improvement and refocusing on the services that whilst maintaining their performance in other areas. They outline the main issues affecting Derby and the Council from April 2004 to March 2007. The council describes its vision and objectives, setting out ten priorities for 2004-05 as accessible on the www.derby.gov.uk website.

On a more political aside, The UK independence Party won a seat in Derby in 2004, which could have repercussions on the balance of political activity of Derby.

Planned development for university University of Derby In the last five years or so, the University has spent £40 million on new Halls of residence. A new Arts centre has also been established and the university regularly focuses much attention on fashion and art displays. The University has also won grants to build a new Health research centre, a new multi-cultural faith centre and a further £5 million for further accommodation projects, which is apparently, much needed.

Campus room rental:	<i>Minimum</i>	<i>Maximum</i>
	£40	£60
Yield range	5.8 – 7.4%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£85,000	£130,000	£179,000	£205,000
Median	£45	£40	£45	£45
Room Rate				
Average	7.4%	5.8%	5.9%	6.2%
Yield B*				
B -	£1,251	£170	£405	£927
Estimated Annual Profit				
Financial Scores	Total (out of 10) 5	Capital Growth (out of 5) 2.5		Yield (out of 5) 2.5

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description Derby is a good size city with easy access to most places by foot. You can walk across the main shopping centre in twenty minutes. Most of the Halls are roughly halfway between the centre and the Kedleston Road campus, so getting about is easy - especially as buses link all the main campuses and Halls.

Escape to the countryside and beyond is also an easy option. The Peak District National Park is just thirty minutes away by train, bus or car. It's the most visited National Park - after Mount Fuji - in the world. Derby's geographical location is an added bonus - London is just two hours away by train.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Derby property lettings & management: www.greenparkproperty.co.uk
National Listings: www.letalife.co.uk

Estate Agents:	Address	Tel	Web
Ashley Adams	3 Market Place, Derby, Derbyshire, DE1 3PW	01332 200020	http://www.mab.org.uk
Bairstow Eves	8 Market Place, Derby, DE1 3QE	01332 341200	http://www.bairstowevescountrywide.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bradford	18 St James Street, Derby,	01332	http://www.bb
And Bingley	Derbyshire, DE1 1RJ	331181	g.co.uk
Marketplace			
Ltd			

Hall &	19-21 James Street, Derby,	01332	http://www.hal
Partners	Derbyshire, DE1 1RF	203020	landbenson.c
			om

Letting	Address	Tel	Web
---------	---------	-----	-----

Agents:

Burchell	30 Market Place, Derby,	01332	http://www.bu
Edwards	Derbyshire, DE1 1HA	345645	rchelledwards
			.com

Everington	7 Bridge Street, Belper, Derby,	01773	http://www.ev
And Ruddell	Derbyshire, DE6	829942	eringtonruddl
			e.co.uk

Halifax	5 Derby Road, Melbourne,	01332	http://www.hal
Property	Derby, Derbyshire, DE73 1FE	864545	ifax.co.uk/est
Services			ateagency/ho
			me.shtml

Long And	2B Chapel St, Spondon,	01332	http://www.lon
Partners	Derby, Derbyshire, DE21 7JP	544488	gandpartners.
			co.uk

Jonathan	1 Risley Lane, Breaston,	01332	http://www.jon
Fox	Derby, Derbyshire, DE72 3AU	874489	athanfox.co.u
			k

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



City:	DUNDEE			
Universities	University of Abertay Dundee, University of Dundee			
Population:	145,460			
Student Population:		Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	University of Abertay Dundee	3815	680	4495
	University of Dundee	12340	4125	16465
	Total	16155	4805	20960
	Campus Capacity	(2380)	(420)	(2800)
	Size of Market	13775	4385	18160
Drop out rates:	University of Abertay Dundee	19%		
	University of Dundee	13%		
Student Areas	Central, Charleston, Clepington, Dens, West end			
Accommodation Officer Contacts:	University	Tel	Address	Web
				Landlord Accreditation Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Abertay Dundee	01382 308059	Accommodation Office University of Abertay Dundee Bell Street Dundee DD1 1HG	www.abertay.ac.uk	No
University of Dundee	01382 344040	Residence Office University of Dundee 3 Cross Row Dundee DD1 4HN	www.dundee.ac.uk	No



**Planned
development
for city**

The city council economic department launched a new property website as part of the ongoing drive to market Dundee's economic opportunities. The online property search facility lists hundreds of commercial properties across the city. The website has been designed to be easy to use and features properties from 25 agents. It is part of an ongoing city council campaign to attract investment into the city by highlighting the economic attractions of Dundee to as wide an audience as possible. To access, follow the link: www.locate-dundee.co.uk/property

A £20 million Digital Media Park in Tayside has been given the green light and will form part of a major thrust to promote Scotland's creative industries internationally. Scottish Enterprise Tayside's plans to transform a former Railway Goods Yard in the City into 260,000 sq ft of tailored accommodation to serve Digital Media companies.

The development will complement the other similar projects in the area. The Media Park will have the potential to create 1000 jobs and will support the development and growth of start-up and existing digital media companies.

Recent developments near the University include a revitalised cultural quarter and the Overgate Shopping Centre. Dundee isn't exactly a tourist magnet so prices (and wages) tend to be relatively low.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



**Planned
developmen
t for
universities**

University of
Abertay
Dundee

A new Abertay Psychology Centre will help play a key role in shaping thinking for the 21st century.

The £280,000 Centre is a state-of-the-art research complex comprising advanced laboratories, testing rooms and a language-recording suite. Funding for the Centre came in the form of a grant from the Scottish Higher Education Funding Council's Science Research Investment Fund.

University of
Dundee

The Students' Union recently received an extensive overhaul. Belmont Hall is also due to be upgraded though details are not yet clear.

The University has developed a major reputation within the Medical and Biosciences sector and thus substantial funding for research has been obtained. For those following genetics, a Post Genome Research Centre is due to be established. Further plans are in place for the Queen Mother's Centenary Research Centre.

To complement the opening of the Centre for Legal Practise, Dundee is to be a centre for the Scottish Institute for Enterprise.

Campus

Minimum

Maximum

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



room	£42			£75
rental**:				
Yield range	9.9 – 10.9%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£58,000	£80,000	£100,000	£120,000
Median	£45	£42	£42	£45
Room Rate				
Average	10.9%	9.9%	9.9%	10.6%
Yield B*				
B -	£2,466	£2,717	£3,396	£4,752
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	7.5	3.5		4



Description: Dundee, the capital of Tayside Region and with a population of roughly 150,000, Dundee is large enough to support all of the activities expected of a major city but small enough not to be overwhelming.

Dundee University's main campus is a short walk from the City Centre. Architecturally, there is a mixture of old and new.

The city overlooks the beautiful River Tar. The local area is in the lowest insurance band rating, and this is just one reflection of the success of council-police community safety initiatives. The city itself is kept relatively clean and is generally calm.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Student Lettings: www.student-accommodation-uk.co.uk/
Student Lets Dundee region: www.lets-stay.com/

Estate Agents:	Address	Tel	Web
Blackadders	40 Whitehall Street, Dundee, Dundee, DD1 4AF	01382 342222	http://www.blackadders.co.uk
Your Move	22 Whitehall Crescent, Dundee, Angus, DD1 4AU	01382 224333	http://www.your-move.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Michael A Brown	17 South Tay Street, Dundee, Angus, DD1 1NR	01382 204242	
Cowie Campbell	95 Fort Street Broughty Ferry, Dundee, Angus, DD5 2AA	01382 776200	<a href="http://cowieca
mpbell.co.uk">http://cowieca mpbell.co.uk

Letting Agents:	Address	Tel	Web
Miller Hendry	8 Whitehall Crescent, Dundee, DD1 4AU	01382 200301	<a href="http://www.mill
er-hendry.com/">http://www.mill er-hendry.com/
Shield And Kyd	15 Whitehall Crescent, Dundee, DD1 4AR	01382 202773	<a href="http://www.shie
ldandkyd.co.uk">http://www.shie ldandkyd.co.uk
Thorntons	3 Whitehall Cresent, Dundee, Angus, DD1	01382 200099	<a href="http://www.thor
ntonsws.co.uk">http://www.thor ntonsws.co.uk
Lawson Coull And Duncan	136-138 Nethergate, Dundee, Angus, DD1 4PA	01382 227555	<a href="http://www.law
soncoull.co.uk">http://www.law soncoull.co.uk
Keir Moodie And Co	20 Whitehall Crescent, Dundee, Angus, DD4 4AU	01382 204138	<a href="http://www.mg
e.uk.net">http://www.mg e.uk.net

City: DURHAM
Universities University of Durham

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Population: 87,725

Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
	10765	4550	15315
Campus Capacity	(4786)	(600)	(5386)
Size of Market	5979	3950	9,929

Drop out rates: University of Durham 5%

Student Areas: Bowburn, Framwellgate Moor, Gilesgate moor, Langley Moor, Meadowfield, Viaduct, Nevilles cross, Claypath, Centre, West Cornforth

Accommodation Officer Contacts:	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>	<i>Landlord Accreditation Scheme?</i>
	University of Durham	0191 374 3330	Student's Union Dunelm House New Elvert Durham DH1 3AN	www.dur.ac.uk/colleges.htm	Yes



**Planned
development
for city**

Plans have been laid down to radically transform the city and put it firmly on the map as a major tourist destination. The 20-year masterplan aims to put it on par with favoured tourist destinations like Cambridge, Bath, York and Chester.

Some of the strengths highlighted from a report in March 2004 include the city's heritage, setting, people, learning and its authenticity. However, weaknesses requiring attention include a "chronic" under-investment in marketing and communications, accessibility problems and "mediocre" retail provision.

The parties involved in the proposed transformation include Durham City and Durham County councils, One NorthEast, Durham University and the Dean and Chapter. The popular travel writer Bill Bryson was also awarded an honorary degree by Durham University after he praised the city of Durham; prompting readers "If you have never been to Durham, go there at once."



Planned development for university University of Durham Pencilled in over the forthcoming years, is the construction of its long-planned 16th college. A new 600-bed college and refurbishments to two other colleges, that in total, will add 1000 student rooms in the city. The overall £35.5 million project is due for completion in 2006.

The University has expanded student numbers over the past 15 years in line with the policies of successive governments, and although it has already built about 1000 extra rooms during the same period, the number of students who live out of college in rented housing has increased.

A £20 million science centre was also opened recently.

Campus room rental:	<i>Minimum</i>		<i>Maximum</i>	
	£55		£78	
Yield range	5.6 – 8.5%			
Type of property	3 bed house (<i>i.e. 2 bed upstairs + 1 converted other</i>)	4 bed house	5 bed house	6 or more bed house

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Entry	£80,000	£100,000	£145,000	£225,000
--------------	---------	----------	----------	----------

Price****

Median Room Rate	£47	£45	£45	£45
-------------------------	-----	-----	-----	-----

Rate

Average Yield	8.3%	8.5%	7.3%	5.6%
----------------------	------	------	------	------

B*

B - Estimated Annual Profit	£1,702	£2,268	£1,935	£27
------------------------------------	--------	--------	--------	-----

Annual Profit

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	6	3	3

Description:

Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>

Estate Agents:	Address	Tel	Web
Halifax Property Services	34 Saddler Street, Durham, County Durham, DH1 3NU	0191 3844722	http://www.halifax.co.uk
Reeds Rains	3a Old Elvet, Durham, DH1 3HL	0191 3841222	durham@reedsrains.co.uk www.reedsrains.com
JW Wood Estate Agents	7 Old Elvet, Durham, DH1 3HL	0191 3869921	durham@jww.co.uk www.jww.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Pattinson Estate Agents	25 Claypath, Durham, DH1 1RH	0191 3832133	durham@pattinson.co.uk www.pattinson.co.uk
-------------------------	---------------------------------	-----------------	--

Letting Agents:	Address	Tel	Web
-----------------	---------	-----	-----

Stuart Edwards Estate Agents	1 Blue Coat Building, Clay Path, Durham, DH1 1RF		
Robinsons Chartered Surveyors	Residential Lettings & Management, 52 Old Elvet, Durham, DH1 3HN	0191 386 2777	www.robinsonsestateagents.co.uk
Emmatt Rundle	PO Box 371, Lanchester, Durham, DH7 0WZ	01207 528037	emmat.rundle@btclick.com www.emmatt-rundle.co.uk
Bairstow Eves	23 Elvet Bridge, Durham, County Durham, DH1 3AA	0191 3862829	http://www.bairstowevescountrywide.co.uk
Bradley Hall	17 Old Elvet Durham City, Durham, County Durham, DH13HL	0191 3839999	http://www.bradleyhall.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



City:	DYFED (WALES) – Aberystwyth, Carmarthen, Lampeter		
Universities	University of Wales Aberystwyth, Trinity College Carmarthen, University of Wales Lampeter		
Population:	173,635		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	University of Wales Aberystwyth	8425	2395
	Trinity College Carmarthen	2325	285
	University of Wales Lampeter	6055	1050
	Total	16805	3730
	Campus Capacity	(3910)	(690)
	Size of Market	12895	3040
Drop out rates:	University of Wales Aberystwyth	7%	
	Trinity College Carmarthen	14%	
	University of Wales Lampeter	19%	
Student Areas	Penglais, Carmarthen, Pentre Jane Morgan, Pen-y-Lan, Godre'r Glais, Lampeter,		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer	University	Tel	Address	Web	Landlord Accreditation Scheme?
Contacts:	University of Wales Aberystwyth	01970 622772/3	Residential Services Penbryn Penglais Aberystwyth SY23 3BY	http://www.aber.ac.uk	No
	Trinity College Carmarthen	01267 676714	Accommodation Office Trinity College Carmarthen Dyfed SA31 3EP	www.trinity-cm.ac.uk	No
	University of Wales Lampeter	01570 424783	Lampeter Ceredigion SA48 7ED	www.lamp.ac.uk/	No



**Planned
developmen
t for city**

A new £15m scheme shopping development, which could create up to 250 jobs, has been given the go-ahead by planning chiefs in mid Wales.

The major town centre development in Aberystwyth will be built on the site of a livestock market. It claims that the shopping centre will attract more shoppers and increase spin-off trade for other town centre shops.

Plans for a multi-screen cinema, , bowling centre, department store and new shops on a former cattle mart site in Carmarthen was approved in 2004. Councillors have given unanimous backing in principle to the proposal - the seventh in two years. The chamber of trade believes it will bring more visitors to the town.



Planned development for universities University of Wales Aberystwyth The university has recently completed the building of a new Sports and Exercise Department. Another project, to build a new International Politics building, is planned but construction has yet to begin.

Over £6.5m has been put forward for investment with the refinancing of student accommodation of the student village Pentre Jane Morgan. The agreement grants a 25 year lease for Pentre Jane Morgan to Tai Cartrefi, and a subsidiary of Gwalia Housing Group, and a not-for-profit social landlord registered with The National Assembly for Wales.

Trinity College Carmarthen The University of Wales has recommended that the University should be strengthened and expanded to include other university sector colleges in Wales. The recommendation would include Carmarthen's Trinity College as a full member of the University of Wales alongside such universities as Aberystwyth, Bangor, Cardiff, Lampeter and Swansea. At the moment the College is an Associate College that awards University of Wales degrees.



University of Wales Lampeter

In January 2004, the university broke tradition by enrolling students to start courses in January.

This is the first Welsh institution to offer admission to some degrees in January, as well as in the traditional month of September. This means that students starting their degree course this month can "fast-track" their studies to graduate at the same time as students who began in the autumn. "January" students can still graduate at the same time as others if they take extra modules during summer holidays.

Campus room rental**:	Minimum	Maximum		
	£42			£95
Yield range	5.4 – 6.1%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£100,000	£130,000	£180,000	£200,000
Median	£43	£41	£41	£41
Room Rate				
Average	6.1%	5.9%	5.4%	5.8%
Yield B*				



B - £351 £318 -£392 £250

**Estimated
Annual
Profit**

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	5	3	2

Description: If you like pubs, Aberystwyth is the place to be. Some students complain about how far Aberystwyth is from any other large cities. In reality the situation really isn't that bad. Aberystwyth is the terminus of the mainline railway from Birmingham, which makes rail travel fairly simple.

Lampeter is set in the beautiful Teifi Valley. The scenery is absolutely stunning and this is what attracts many students. The town itself is pretty with a population of 3000 and has a few small shops. The nearest big towns are Carmarthen and Aberystwth. This can be really important as Lampeter can get a bit claustrophobic at times.

Carmarthen is the commercial centre for a large and thriving area. A busy market town, it has a good mix of traditional and modern shopping facilities, excellent leisure facilities and nightlife. It is served by major road and rail networks and is within easy reach of ferry services to and from Ireland.

**Websites to
advertise
on:** Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Estate	Address	Tel	Web
Agents:			
Aled Ellis	16 Terrace Road,	01970	http://www.ale
And Co Ltd	Aberystwyth, Dyfed, SY23 1NP	626160	dellis.com
Aled Ellis	16 Terrace Road,	01970	http://www.ale
And Co Ltd	Aberystwyth, Dyfed, SY23 1NP	626160	dellis.com
Gerald R	27 Lammas Street,	01267	http://www.ger
Vaughan	Carmarthen, Dyfed, SA31	220424	aldvaughan.co
Estate	3AL		.uk
Agents:			
Roderick	19-20 Lammas Street,	01267	http://www.rod
Price	Carmarthen, Dyfed, SA31	230571	erickprice.co.u
	3AL		k
Letting	Address	Tel	Web
Agents:			
Halifax	18 Lammas Street,	01267	http://www.joh
Property	Carmarthen, Dyfed, SA31	233111	nfrancis.co.uk
Services	3AJ		
John Francis			
Lloyd Herbert	10 Chalybeate Street,	01970	http://www.lhj-
And Jones	Aberystwyth, Dyfed, SY23	624328	property.co.uk
	1HS		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Morgan & Davies - Ceredigion	12 Harford Square, Lampeter, Dyfed, SA48 7DT	01570 423623	http://www.morgananddavies.co.uk
Peter Evans And Co	24 Blue Street, Carmarthen, Dyfed, SA31 3LY		http://www.peteronline.co.uk
Shearer And Morris	23 Terrace Road, Aberystwyth, Dyfed, SY23 1NP	01970 625020	http://www.shearerandmorris.co.uk

City:	EDINBURGH		
Universities	University of Edinburgh, Edinburgh College of Art, Heriot-Watt University, Napier University, Queen Margaret University College		
Population:	449,020		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	University of Edinburgh	1295	5945
	Edinburgh College of Art	16150	280
	Heriot-Watt University	5130	3065
	Napier University	10745	2590
			22095
			1575
			8195
			13335

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Queen Margaret University College	3680	905	4585
	Total	37000	12785	49785
	Campus Capacity	(9,200)	(1,800)	(11000)
	Size of Market	27800	10985	38785
Drop out rates:	University of Edinburgh		7%	
	Edinburgh College of Art		14%	
	Heriot-Watt University		14%	
	Napier University		18%	
	Queen Margaret University College		15%	
Student Areas	Abbeyhill, Bruntsfield, City centre, Corstorphine, Fountainbridge, Leith, Marchmont, Morningside, New town, Newington, Polwarth, Sighthill, West end			
Accommodation Officer Contacts:	University	Tel	Address	Web
				Landlord Accreditation Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Edinburgh	0131 667 1971	Allocations Division	www.ed.ac.uk	Yes
		Pollock Halls of Residence 18 Holyrood Park Road Edinburgh EH16 5AY		
Edinburgh College of Art	0131 221 6023	Student Welfare Services	www.eca.ac.uk	No
		Lauriston Place Edinburgh EH3 9DF		
Heriot-Watt University	0131 451 3386	Accommodation Office	www.hw.ac.uk	Yes
		Hugh Nisbet Building Riccarton Campus Edinburgh EH14 4AS		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Napier University 0131 455 4545/4211 Accommodation Service Craiglockhart Campus 219 Colinton Road Edinburgh EH14 1DJ www.napier.ac.uk No

Queen Margaret University College 0131 317 3311 Accommodation Office Corstonphine Campus Clerwood Terrace Edinburgh EH12 8TS www.qmc.ed.ac.uk Yes



Planned development for city The redevelopment of one of Edinburgh New Town's most famous buildings is to cost £60 million. The former post office site is being turned into the capital's biggest speculative office development. Waverley Gate is a flagship development in the heart of Edinburgh's historic New Town.

Recycling services in Edinburgh will receive an £83m boost from the Scottish Executive's strategic waste fund. The money will go towards initiatives aimed at recycling an extra one million tonnes of material by 2020. The funding is part of £138m awarded to four councils in Scotland.

Planned development for universities University of Edinburgh Plans for the £200 million flagship facility for Scotland's biotechnology activities could create up to 6,000 jobs. The biomedical research park will be built at Little France, next to the new Edinburgh Royal Infirmary and Chancellor's Building, the University's Medical School.

Edinburgh College of Art Edinburgh College of Art has an international reputation as one of the most successful independent art colleges in the UK. The facilities are excellent and staffs are practising artists, designers, architects, curators and writers, many with international reputations.



Heriot-Watt University The first Beer Academy in Scotland, set up by brewing companies with a view to lifelong learning among consumers as well as people in the trade was to be launched in May 2004.

George Philliskirk, the new director for the academy, has a budget of £240,000 donated by Britain's brewers and industry organisations.

Napier University Napier University's redeveloped Craiglockhart campus will be home to the University's Business School and has undergone a £25m redevelopment and features the iconic egg-shaped lecture theatre that has already become a landmark in the capital.



Queen Margaret University College

The planning committee of East Lothian Council has backed recommendations to grant outline planning permission for Scotland's first University campus of the 21st Century. Queen Margaret University College (QMUC), in association with architects Dyer Associates, will prepare detailed plans for the 35 acre site at Craighall. Over 4000 staff and students will relocate from existing campuses at Corstorphine and Leith in 2007. The £multi million development will largely be financed by a deal with property developers Persimmon, which will inherit the prime residential site at Corstorphine. Other cash will be raised from the sale of the Leith campus and development fundraising activities.

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>		
	£45	£100		
Yield range	4.7 – 8.5%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£100,000	£155,000	£210,000	£350,000



Median	£60	£61	£58	£58
Room Rate				
Average	8.5%	7.4%	6.5%	4.7%
Yield B*				
B -	£2,268	£2,200	£1,454	-£2,665
Estimated				
Annual				
Profit				
Financial	Total	Capital Growth	Yield	
Scores	(out of 10)	(out of 5)	(out of 5)	
	6	3.5	2.5	

Description: Edinburgh is a vibrant and happening city. With the castle overlooking the Princes Street Gardens, and life, as a result of Scotland's relaxed licensing laws, the city is beautiful.

However, like all large cities, it is quite expensive. However, many pubs offer happy hours or student discount nights, when drinks are more reasonably priced.

Edinburgh has a variety of interesting museums, and numerous beautiful buildings. This is not to mention theatres. During the Edinburgh Festival the whole city comes alive.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Student pad Edinburgh: www.studentpad.co.uk/index.htm
Queen Mary Private sector list:
www.qmced.ac.uk/accommod/acclists.htm
Information for students: www.studentnewspaper.org
Residential lettings: www.drm-residential.fsnet.co.uk
Edinburgh property rentals:
www.charleswhite.propertysonline.com

Estate Agents:	Address	Tel	Web
James Gibb	4 Atholl Place, Edinburgh, Midlothian, EH3 8HT	0131 2293481	http://www.jamesgibb.co.uk
Grigor Hales	135 Gorgie Road, Edinburgh, Midlothian, EH11 1TH	0131 3135556	http://www.grigorhales.com
Strutt And Parker	Edinburgh Office, Edinburgh, Midlothian, EH3 7HR	0131 2262500	http://www.struttandparker.co.uk
The M G Partnership	43 Manor Place, Edinburgh, Midlothian, EH3 7EB	0131 2400970	http://www.admissionmit.co.uk

Letting Agents:	Address	Tel	Web
------------------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



FDP Savills	46 Charlotte Square, Edinburgh, Midlothian, EH2 4HQ	0131 2473700	http://www.fpd-savills.co.uk
Bennett And Robertson	16 Walker Street, Edinburgh, Midlothian, EH3 7NN	0131 2254001	http://www.bennett-robertson.co.uk
Shield And Kyd	100 Easter Road, Edinburgh, Midlothian, EH7 5RH	0131 6618300	http://www.shield-kyd.co.uk
Somerville And Russell	2a Coates Crescent, Edinburgh, Midlothian, EH3 7AL	0131 2203503	http://www.somervilleandrus-sell.co.uk
Mac Lachlan And Mac Kenzie	8 Walker Street, Edinburgh, Midlothian, EH3 7LH	0131 2203336	http://www.mackenzie.com

City:	EXETER		
Universities	University of Exeter		
Population:	111,078		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	9370 Campus Capacity	3775 (700)	13150 (4000)
Size of Market	6070	3075	9150

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Drop out University of Exeter 6%

rates:

Student Newton, St. James, Pennsylvania

Areas

Accommoda	Universit	Tel	Address	Web	Landlord
tion Officer	y				Accreditati
Contacts:					on
					Scheme?

Universit	01392	Accommo	www.ex.ac
y of	262524	dation	.uk
Exeter		Office	
		Northcote	
		House	
		The	
		Queen's	
		Drive	
		Exeter	
		EX4 4QJ	

Yes



Planned development for city A £100m investment in schools in Exeter has been given the go-ahead by Devon County Council. The council has signed a 30-year contract with Mowlem and Innisfree as part of a private finance initiative. All five of Exeter's secondary schools will have new buildings.

A £3.5m expansion scheme is being carried out at a Devon airport, creating nearly 100 jobs. A new hangar will enable low cost airline Flybe to expand its aircraft maintenance operations, creating 96 new full-time jobs in the next five years.



**Planned
development
t for
universities**

University of
Exeter

The University have recently launched a Centre for Climate Change Impact Forecasting, in association with the University of Plymouth. The University is also investing a further £35 million in accommodation over the next five years. In the first phase for October 2004 this means a brand new Hall (Holland Hall) and additional purpose-built rooms at Lopes Hall.

About 100 new jobs are being created as part of the Combined Universities in Cornwall initiative. The University of Exeter is to move 500 students and all of its Cornwall-based operations to Tremough Campus at Penryn. They will join the 750 students of Falmouth College of Arts, which has owned and occupied the site since 1999.

Falmouth College of Arts and the University of Exeter are to share new buildings, costing £50m, which have been funded mainly by Objective One as part of the Combined Universities in Cornwall (CUC) initiative. The final phase, which will open in September 2004, contains laboratories for the University of Exeter and shared facilities such as a library, restaurants and a fitness centre. The two institutions have also paid for a new £18m 500-

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus	<i>Minimum</i>		<i>Maximum</i>	
room	£61		£108	
rental**:				
Yield range	6.8 – 7.4%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£110,000	£140,000	£175,000	£220,000
Median	£53	£55	£55	£56
Room Rate				
Average	6.8%	7.4%	7.4%	7.2%
Yield B*				
B -	£1,029	£1,972	£2,465	£2,734
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	5.5	3		2.5

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Exeter is in the heart of the West Country. It's not a big city but it is certainly a beautiful one. According to the EU it has the highest quality of life of any English city and when you get there you can see why.

Although, not full of clubs, Exeter does have a few. As many potential students seem to suspect, mainstream and cheese rule the roost but contrary to some reports the city does have a decent alternative scene.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com

Link from University:

www.exeteruniversityaccommodation.co.uk/

Easy roommate: <http://uk.easyroommate.com>

Estate Agents:	Address	Tel	Web
Bower & Bower	25 Cowick Street, Exeter, Devon, EX4 1AL	01392 270778	http://www.teamprop.co.uk
Bradford And Bingley Marketplace Ltd	12-13 South Street, Exeter, Devon, EX1 1DZ	01392 274953	http://www.themarketplace.co.uk
Fulfords	21 Cowick Street St Thomas, Exeter, Devon, EX4 1AL	01392 411255	http://www.fulfords.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Population: [From UCAS or individual websites]		<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
Glasgow Caledonian University		12915	2270	15185
Glasgow School of Art		1205	230	1440
University of Glasgow		19380	5080	24465
Royal Scottish Academy of Music & Drama		555	120	675
University of Strathclyde		14035	8935	22975
		48090	16635	64740
<i>Total Campus Capacity</i>		(6375)	(1125)	(7500)
<i>Size of Market</i>		41715	15510	57240
Drop out rates:	Glasgow Caledonian University		17%	
	Glasgow School of Art		8%	
	University of Glasgow		12%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Royal Scottish Academy of Music & Drama	6%			
	University of Strathclyde	12%			
Student Areas	Anniesland, Bridgeton, Broomhill, Charing cross, Clydebank, Garnethill, Hillgrove gardens, Hillpark, Maryhill, Queens park, Shettleston, West end				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	Glasgow Caledonian University	0141 331 3980	Caledonian Court 202/222 Dobbies Loan Glasgow G4 0JF	www.gcal.ac.uk	Yes
	Glasgow School of Art	0141 332 7683	Accommodation Office Margaret MacDonal d House 89 Buccleuch Street Glasgow G3 6QT	www.gsa.ac.uk	No

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Glasgow	0141 330 4743	Accommodation Office University of Glasgow 73 Great George Street Glasgow G12 8RR	www.gla.ac.uk	Yes
Royal Scottish Academy of Music & Drama	0141 332 4101	100 Renfrew Street Glasgow G2 3DB	www.rsamd.ac.uk	No
University of Strathclyde	0141 548 3454/3561	Residence & Catering Service Graham Hills Building 50 Richmond Street Glasgow G1 1XP	www.strath.ac.uk	Yes



Planned development for city Scotland's first casino resort is set to be built in Glasgow as part of a £562m development on the banks of the River Clyde. The redevelopment will take place on the site of the Scottish Exhibition and Conference Centre (SECC) in the city.

At the same time Glasgow-based developer Elphinstone will transform the western end of the SECC into a £350m sustainable urban village.

Subject to planning consent, work on the village could be completed by 2011. The development will provide housing, a primary school, nursery and mini-supermarket with a proposed new £50m, 12,500-seat arena also in the pipeline.

Planned development for universities Glasgow Caledonian University and the University of Glasgow have initiated the evaluation of a new joint School of Nursing to develop new and innovative ways of delivering nurse education and research in Nursing and Midwifery in Glasgow. Initially, both institutions would continue to award their own degrees but would rapidly move to rationalise the provision.



Glasgow School of Art The Glasgow School of Art has appointed new staff with Roberta Doyle appointed a Governor of the GSA.

Her interests include the visual arts, theatre, dance, architecture and design

University of Glasgow The University of Glasgow is to share in a £20M cross-research council investment in stem cell research.

A major, international collaborative project between the University of Glasgow and Motorola Ltd is set to develop the next generation of microchips. Backed by £4.5 million funding.

SHEFC (Scottish Higher Education Funding Council) has just announced that the University of Glasgow has been awarded £22.627M from the second round of the Science Research Investment Fund (SRIF).

The University's Medical School is one of the largest in Europe with over 200 doctors graduating every year. In summer it opened multi-million pound addition to the medical school.



Royal

Scottish

Academy of

Music &

Drama

The RSAMD School of Music has been rated No1 in the UK for music education. The School of Drama is ranked No5 in the same league table for drama. The Guardian education university guide surveyed over 100 Universities and Colleges throughout the UK, and the RSAMD did particularly well.

University of

Strathclyde

The University of Strathclyde has been awarded over £4M to set up the UK's first Doctoral Training Centre in medical devices. The £4.3M award is part of a £25M investment being made by the Engineering and Physical Sciences Research Council (EPSRC) Life Sciences Interface programme, which aims to foster and strengthen collaboration between physical scientists, engineers and life scientists. Four similar centres will be established, at Imperial College London, University College London, the University of Strathclyde, the University of Warwick and a consortium made up of the Universities of Leeds and Sheffield.

Campus

Minimum

Maximum

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



room	£47			£85
rental**:				
Yield range	11.9 – 14.4%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£69,000	£79,000	£98,000	£124,000
Median	£58	£59	£60	£58
Room Rate				
Average	11.9%	14%	14.4%	13.2%
Yield B*				
B -	£3,438	£5,319	£6,870	£7,505
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	9	4	5	



Description: The city has been dogged with the closure of the steel and ship building industries. Throughout the late 1970s and 1980s, Glasgow fell into a depression, and images of dark buildings and poverty still rest in the minds of many. But in recent years Glasgow has flourished and a grand clean up program has been part of the process. There are still rough areas and there is a serious drug and violence problem in these areas and it is best to stay clear.

There is plenty to do in Glasgow, especially if you are interested in art. There are over 30 museums and art galleries, and Glasgow was awarded the 1999 City of Architecture and Design.

Pubs are everywhere in the city centre with trendy bars like Bargo, Candy Bar, and the Buddha and Monkey, to established Irish theme pubs.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Student room finder: www.thestudentvillage.com
Student information: www.studentlandlord.org.uk/
Flathunting & rooms to let:
www.glasgowwestend.co.uk/flathunting

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Estate	Address	Tel	Web
Agents:			
Allen And	560 Alexandra Parade	0141	www.allenandharris.co.uk
Harris	Dennistoun, Glasgow, Lanarkshire, G31 3BP	5567661	arris.co.uk
Barton And	8 Ettrick Walk Cumbernauld, Glasgow, Strathclyde, G67 1NE	01236 731816	www.solicitors. gb.com
Ckd	1 Hillfoot Drive, Bearsden, Glasgow, G61 3QL	0141 942 6460	www.ckdgalbraith.co.uk
Clyde	145 Byres Road West End, Glasgow, Lanarkshire, G12 9TT	0141 5761777	http://www.clydeproperty.co.uk
Letting			
Address	Tel	Web	
Agents:			
Countrywide	107-111 Byres Road West End, Glasgow, Lanarkshire, G	0141 3341214	www.sequencehomes.co.uk
Fpd Savills	163 West George Street, Glasgow, G2 2JJ		www.fpd Savills.co.uk
G S	West End, Glasgow, Lanarkshire, G1	0141 9501919	http://S1homes.com
Seal Estate	450 Paisley Road West, Glasgow, Lanarkshire, G51 1PX	0141 4271112	http://www.seal-estateagents.co.uk
Slater Hogg	3 Spey Walk Cumbernauld, Glasgow, Strathclyde, G67 1DS	01236 458468	http://www.slat-erhogg.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	GUILDFORD			
Universities	Surrey Inst of Art & Design Univ College, University of Surrey,			
Population:	129,717			
Student		Under	Post	Total
Population:		Graduate	Graduate	
[From UCAS	Surrey Inst	2890	75	2965
or individual	of Art &			
websites]	Design Univ			
	College			
	University of	9825	5845	15670
	Surrey			
	Total	12715	5920	18635
	Campus	(3150)	(550)	(3700)
	Capacity			
	Size of			
	Market	9565	5370	14935
Drop out	Surrey Inst of Art & Design		17%	
rates:	Univ College			
	University of Surrey		9%	
Student	Central, Near Station, Park barn, Stoughton			
Areas				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer	University	Tel	Address	Web	Landlord Accreditation Scheme?
Contacts:	Surrey Inst of Art & Design Univ College	01252 722 441	Accommodation Office Falkner Road Farnham Surrey GU9 7DS	www.surrey.ac.uk/	No
	University of Surrey	01483 689092	Accommodation Office UniS Guildford Surrey GU2 7XH	www.surrey.ac.uk/	No

Planned development for city Businesses in Guildford pump approximately £2 billion into the economy every year and forecasts suggest that the number of people working in the borough is set to rise from 71,300 to 85,100 by 2010. Unemployment is at 0.9 per cent. The services sector dominates the local economy, fuelled by the decision to locate the regional development agency and the Government Office for the South East in Guildford. There is also a growing technology sector.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities Surrey Inst of Art & Design Univ College

The Surrey Institute of Art & Design University College is submitting an outline planning application for future long-term improvements to its campus in Falkner Road, Farnham, following a successful presentation of its proposals to local residents as part of a public consultation process. Aimed at upgrading facilities as The Surrey Institute works towards attainment of university status, the proposed developments will be realised over a period of several years.

University of Surrey

The Engineering and Physical Sciences Research Council (EPSRC) has recognised and rewarded University of Surreys commitment to industrially focussed research and training with an £8.8m grant. The 30% increase in revenue, the maximum increase allowed, will fund a new Collaborative Training Account (CTA) to continue the university's world-class research and training programmes.

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>
	£45	£100
Yield range	6.6 – 7.8%	



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£150,000	£180,000	£250,000	£285,000
Median	£75	£75	£70	£70
Room Rate				
Average	7.1%	7.8%	6.6%	6.9%
Yield B*				
B -	£1,710	£3,180	£1,910	£2,967
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	3	2.5	

Description: Guildford is a pretty place for the most part. The town centre has some nice old buildings and cobbled streets. Going out wise there are plenty of decent pubs. Heading into London is probably your best chance of finding some decent entertainment after 11pm. This is relatively easy but trains don't run late so you will either have to drive or club till dawn.

However, Guildford boasts over twenty-five pubs and bars and a variety of restaurants to suit every taste and budget.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Information provided by the University of Surrey:
www.surrey.ac.uk/Accommodation/buy.html
 National Letting Portal: www.letalife.com/
 The Letting Office: www.naea.co.uk

Estate Agents:	Address	Tel	Web
FPDSavills	8 Quarry St, Guildford GU1 3UY	01483 796 800	www.fpdsavills .co.uk
Curchods	4 London Road, Guildford, Surrey GU1 2AF	01483 458800	www.curchods .co.uk
Callards Estate Agents	19 Epsom Road, Guildford, GU1 3JT	01483 502626	www.callards.n et
Bradford & Bingley	255 High Street Guildford Surrey GU1 3BS	01483 53336 6	www.bbg.co.u k

Letting Agents:	Address	Tel	Web
Meldrum	Pilgrim House, 254 High Street, Guildford, Surrey GU1 3JG	(01483) 535533	www.mseprop erty.co.uk
Wellers	70 Guildford Street, Chertsey Surrey KT16 9BB	01932 568678	www.wellers- auctions.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Principal	Principal House, 6 Chertsey Road, Woking, Surrey GU21 5AB	01483 762626	www.principal.uk.com/
Alliance Property Management	Matrix House, 2b Merrow Business Centre, Guildford, GU4 7WA	01483 211 345	www.alliance-properties.co.uk
HOWARD MORLEY & SONS	276 High Street Guildford Surrey GU1 3JL	01483 575304	www.hmorley.co.uk/

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	HATFIELD		
Universities	University of Hertfordshire		
Population:	97,546		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	17015 <i>Campus Capacity</i>	3885 <i>Graduate</i>	20900 <i>Graduate</i>
	Size of Market	14615	3285
Drop out rates:	University of Hertfordshire	13%	17900

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Birchwood, Millwards, Potters Bar

Areas

Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of Hertfordshire	01707 284063	Residential Services Butler Hall Bishops Rise Hatfield AL10 9BT	www.herts.ac.uk/	Yes

Planned development for city The Council considers its main purpose and objective to be to seek continuous improvements in the quality of life of communities and citizens by providing locally accessible, quality services which meet the reasonable needs of the community commensurate with affordability and cost efficiency, in the areas of sport, leisure, culture and recreation.



**Planned
development
t for
universities**

University of
Hertfordshire

A new campus was opened in 2003 and as a result the fabric and identity of the university will change greatly.

The new de Havilland Campus in Hatfield will be the largest academic development in the UK (with a whopping £105 million being spent), and opened recently.

This means that there will be just two major campuses within walking distance of each other. The University of Hertfordshire will operate virtually as a single campus community giving it a far better chance of developing a strong, unified identity.

New facilities are planned to include a main sports hall with twelve badminton courts, also available for volleyball, basketball and indoor hockey, a 25 metre eight lane swimming pool has been opened, a large health and fitness suite, a four lane indoor cricket centre, a 12 metre high climbing wall, as well as new grass and artificial pitches. A new Postgraduate Medical School is set to open in 2005

Campus

Minimum

Maximum



room	£46			£70
rental**:				
Yield range	5.2 – 7%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£150,000	£165,000	£210,000	£300,000
Median	£62	£62	£55	£55
Room Rate				
Average	5.8%	7%	6.2%	5.2%
Yield B*				
B -	£244	£1,900	£890	-£1,092
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	3	2.5	

Description: All the sites are in the same vague area North of London. Getting into town is quite easy. Each of the sites has it's charms. Hatfield isn't very nice but the rest have some history and are pleasant for revising or lounging. Amenities are good with supermarkets and leisure facilities that you would expect from any fair sized town.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 National Listings: www.upmystreet.com
 Link to local lettings: www.letalife.com
 National listings: www.torent.co.uk

Estate Agents:	Address	Tel	Web
Century 21 Estates	4 The Arcade, Hatfield, Hertfordshire, AL10 0JY	01707 266885	http://www.century21uk.com/
Wrights Of Hatfield	26, Town Centre, Hatfield, Hertfordshire, AL10 0LD	01707 273183	http://www.wrightshomes.co.uk
Holloway & Co Estate Agents	Fillingham Way, Salisbury Village, Hatfield, AL4 0JJ	0845 4300404	http://www.hollowayandco.co.uk
Andrew Ward	35 Bradmore Green Brookmans Park, Hatfield, Hertfordshire, AL9 7QR	01707 649779	http://www.andrewward.co.uk

Letting Agents:	Address	Tel	Web
Statons	53 Bradmore Green Brookmans Park, Hatfield, Hertfordshire, AL9 7QS	01707 661144	http://www.statons.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Pikes Estate Agents	7 The Arcade, Hatfield, Hertfordshire, AL10 0JY	01707 260707	http://www.pikes-estateagents.co.uk
Mather Marshall - Hatfield	5 Town Centre, Hatfield, Hertfordshire, AL10 0JZ	01707 270777	http://www.mathermarshall.co.uk
Langleys Estate Agents	193 Hatfield Road, St Albans, Hertfordshire, AL1 4LH	01727 891010	http://www.langleys-estate-agents.co.uk/
J E Grubb	7 The Broadway, Hatfield, Hertfordshire, AL9 5BG	01707 271450	http://www.jegrubb.co.uk

City:	HUDDERSFIELD		
Universities	University of Huddersfield		
Population:	388,576		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	14750	3640	18395
Campus Capacity	(1650)	(300)	(1950)
Size of Market	13100	3340	16445
Drop out rates:	University of Huddersfield	14%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Areas Birkby, Central, Fixby, Lockwood, Longroyd bridge, Marsh, Milnsbridge, Moldgreen, Mountjoy, Newsome, Springwood

Accommodation Officer Contacts:

University	Tel	Address	Web	Landlord Accreditation Scheme?
University of Huddersfield	01484 472738	Accommodation Services Level 2, Great Hall Queensgate Campus Huddersfield HD1 3DH	www.hud.ac.uk/accommodation/	Yes



**Planned
developmen
t for city**

A surprising property boom in Huddersfield hit the headlines in summer 2003. Potential buyers queued for their chance to buy one of the apartments in a £20m conversion of a former foundry and mill in the town.

One estate agent sold 52 out of 57 homes in 1535 The Melting Pot in three hours - making it is the fastest selling development in the UK. More conversions are planned for nearby mill towns including Huddersfield and Dewsbury.

As for the developments through the council, much inward investment is being sought. The focus seems to be on regenerating the town centres of Huddersfield and other major towns in the area. The Town Centre Strategy as outlined by the council sets out to achieve goals, designed to assist the process of regeneration and help each town find appropriate catalysts for growth or investment.



Planned development for universities University of Huddersfield A planned merger between the University of Huddersfield and Doncaster College was abandoned in February 2003. Despite early signs they could work together to attract more students, funding and discussions indicating that 2006 would be the date, the talks slowly dwindled to a close after Huddersfield University backed out.

Tacked onto the side of the students union is Eden. This used to be a nightclub venue but is currently under re-development. No one is quite sure exactly what will become of it but current indications suggest that it certainly won't be a nightclub any more.

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>		
	£55			£82
Yield range	9.3 – 14.3%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£54,000	£63,000	£95,000	£140,000
Median	£50	£48	£46	£46
Room Rate				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Average	13%	14.3%	11.4%	9.3%
Yield B*				
B -	£3,210	£4,385	£4,373	£4,078
Estimated				
Annual				
Profit				
Financial	Total	Capital Growth	Yield	
Scores	(out of 10)	(out of 5)	(out of 5)	
	8.5	3.5	5	

Description: The University of Huddersfield is a dynamic and expanding institution in a thriving West Yorkshire town. It has a friendly reputation, an excellent graduate employment record and high level of student support. Students come from all over the UK and over 60 countries worldwide.

The University has strong links with industry, commerce and the arts and is among the UK's top five providers of 'sandwich courses' where students can take advantage of a paid work placement in industry or commerce. Over 4,000 undergraduates a year's benefit from a year's work placement during their course.

On the social scene, there are stacks of good pubs and bars in Huddersfield, many of which have a late license.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Student housing: www.housinguk.net
 Huddersfield classifieds: www.huddersfieldontheweb.com
 Local listings: www.huddsonline.co.uk

Estate Agents:	Address	Tel	Web
Whitegates	30 Westgate Huddersfield West Yorkshire HD1 1NX	01484 548126	www.whitegates.co.uk/
William H Brown	8 Westgate, Huddersfield, HD1 1NN	01484 542072	www.sequencehome.co.uk
Bradford & Bingley	20 Cloth Hall Street Huddersfield West Yorkshire HD1 2EG	01484 42233 7	www.bbg.co.uk
Reeds Rains	23 Market Place, Huddersfield, HD1 2AA	01484 517822	www.reedsrains.co.uk
Letting Agents:	Address	Tel	Web
Simon Blythe Estate agents	11-13 Byram Arcade, Westgate, Huddersfield HD1 1ND	01484 424422	www.simonblythe.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Huddersfield properties	16, Imperial Arcade Huddersfield West Yorkshire England HD1 2BR	01484 543225	www.huddersfieldproperties.com
Whitworths	17 Cloth Hall Street Huddersfield West Yorkshire HD1 2DX	01484 427467	www.whitworthsestateagents.co.uk/
Lancasters Property	19 Railway Street, Huddersfield West Yorkshire HD1 1JS	01484 532476	www.lancasterproperty.co.uk
Dowling Kerr Estates	102 Huddersfield Road, Holmfirth, Huddersfield, HD9 3AX	01484 680800	www.earnshawkayestates.co.uk

City:	HULL		
Universities	University of Hull		
Population	243,595		
Student Population	Under Graduate	Post Graduate	Total
:	17725	4215	21940
[From UCAS or individual websites]	Campus Capacity	(2580)	(0) (2580)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Size of				
	Market	15145	4215	19360	
Drop out rates:	University of Hull		10%		
Student Areas	Beverley road, Cottingham, Central Hull, Newland avenue, Princess avenue				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of Hull	01482 305342	Accommodation Office University of Hull 11 Salmon Grove Hull HU6 7RX	www.hull.ac.uk/accom/	Yes



Planned development for city Designs for the biggest, most ambitious city centre redevelopment in Hull have been revealed. The £160m Ferensway development will generate over 2,500 permanent jobs and transform Hull city centre. The 40 acre Ferensway development comprises a new, state of the art integrated transport interchange; a shopping and leisure complex, including around 30 shops and stores; new homes for the Hull Truck Theatre and the Albemarle Music Centre, a hotel and a residential quarter.

Planned development for universities University of Hull The University of Hull has secured more than £1 million of funding to help boost enterprise and innovation in the Yorkshire and Humber region. The award was made under the second round of funding for the Higher Education Innovation Fund (HEIF2) The University of Hull will use the cash to consolidate work already carried out in the field of knowledge transfer.

The University of Hull also shares a total of £2.5 million with other regional partner organisations to be used to deliver a range of activities aimed at boosting enterprise and with it the success of the local economy.

Campus room rental**:	Minimum	Maximum
	£61	£75

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Yield range	10.8 – 11.6%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£45,000	£65,000	£80,000	£99,000
Median Room Rate	£35	£40	£38	£38
Average Yield B*	11%	11.6%	11.1%	10.8%
B - Estimated Annual Profit	£1,923	£3,091	£3,544	£4,118
Financial Scores	Total (out of 10) 8.5	Capital Growth (out of 5) 4.5	Yield (out of 5) 4	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Kingston-upon-Hull is Britain's 3rd largest port and is situated on the Humber estuary, into which the River Hull flows. The surrounding coastline is spectacular, but remains quite grey throughout the year.

The University is situated two miles from the city centre in a leafy residential area, but the campus itself is ruined somewhat by the array of 1930s and 1960s architecture. Whatever the case though there is plenty of grass and trees to look at.

Websites to advertise on: National Student website, focus on Hull: www.studentpad.co.uk
Sister site to studentpad: www.studentlandlord.com
Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Easy roommate: <http://uk.easyroommate.com>

Estate Agents:	Address	Tel	Web
Beercock	368 Holderness Road, Hull,	01482	http://www.beercockwiles.co.uk
Wiles & Wick	North Humberside, HU9 3DL	320000	http://www.halifax.co.uk
Halifax Property Services	Willerby Office, Hull, North Humberside, HU1	01482 658822	http://www.larards.co.uk
Larards	26 Princes Dock Street, Hull, East Yorkshire, HU2 1JX	01482 223300	http://www.larards.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Reeds	2 Kingston Road The Square	01482	http://www.ree
Rains	Willerby, Hull, North Humberside, HU10 6BN	654464	dsrains.co.uk

Letting Agents:	Address	Tel	Web
William H Brown - Hull	82 Newland Avenue, Hull, North Humberside, HU5 3AB	01482 447748	http://www.sequencehomes.co.uk
Whitaker And Thompson	Holderness Road, Hull, North Humberside, HU1	01482 790970	http://www.whitakerthompson.co.uk
Quick And Clarke	Willerby Office, Hull, North Humberside, HU17 7UA	01482 651155	http://www.quickclarke.co.uk
Philip Bannister And Co	58 Hull Road, Hessle, East Yorkshire, HU13 0AN	01482 649777	http://www.philipbannister.co.uk
Garness Jones	732a Amlaby Road, Hull, East Yorkshire, HU4 6BP	01482 564564	http://www.garness-jones.co.uk

City:	KEELE		
Universities	Keele University		
Population:	122,040		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



[From UCAS or individual websites]	Campus Capacity	9700 (2,220)	3180 (480)	12880 (2700)
	Size of Market	7480	2700	10180
Drop out rates:	Keele University		8%	
Student Areas	Dresden, Hanley, Shelton			
Accommoda tion Officer Contacts:	Universit y	Tel	Address	Web
				Landlord Accreditati on Scheme?
	Keele Universit y	01782 583086	Accommo dation Center University of Keele Staffordshi re ST5 5BG	www.keele .ac.uk Yes



Planned development for city A £20m flagship regeneration project which could create nearly 5,000 jobs in north Staffordshire was submitted in spring 2004. Advantage West Midlands says the plan for the Chatterley Valley, near Tunstall, will see 288 acres of brownfield land become a hi-tech business park with an urban forest. Around two million square feet of the site will be cleared for development.

Planned development for universities Keele University A new £1.2m centre which aims to revolutionise the teaching of science in the West Midlands has been recently built in Staffordshire. The centre is a joint venture between Staffordshire County Council, Keele University, Stoke Education Authority, Staffordshire University and Serco. It will be built on the Keele University campus and should be fully operational by January 2005. The facility will serve the entire region and a further £1.3m will be spent over five years to run the centre.

Three new institutes were opened at Keele University's medical school on Monday. A special ceremony was launched for the Institute of Primary Care and Health Sciences, the Institute of Ageing and the Institute for Science and Technology in Medicine.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus room rental**:	Minimum	Maximum			
	£46	£76			
Yield range		3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£70,000	£90,000	£130,000	£175,000	
Median	£40	£42	£42	£44	
Room Rate					
Average	8.1%	8.8%	7.6%	7.1%	
Yield B*					
B -	£1,362	£2,267	£2,046	£2,052	
Estimated Annual Profit					
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)		
	6.5	3.5	3		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Keele University is situated between the towns of Stoke-on-Trent and Newcastle-under-Lyme, on a staggering 617 acre campus, the largest University campus in the country.

Many students feel as if they are in the middle of nowhere, and you can understand why. Their feelings, however, are more to do with the fact that there is no large city nearby (the largest, Manchester, being 35 miles away). There is neither a train station, nor a National Express bus stop in Keele, although both of these amenities are available in Stoke.

Stoke also boasts the Potteries Shopping Centre housing all the major national chains. There are also two cinemas, numerous pubs, a few cheesy clubs and an excellent live music scene.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
National and local listings: www.quality-lettings.co.uk

Estate	Address	Tel	Web
Agents:			
Bradford And	54 Merrial Street, Newcastle,	01782	http://www.mar
Bingley	Staffordshire, ST5 1PT	626321	ketplace.co.uk/
Marketplace			
Ltd			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Brown And Corbishley	Queens Chambers 2-4 Queen Street, Newcastle, Staffordshire, ST5 1EE	01782 717222	http://www.brownandcorbishley.co.uk
E M And F Staffordshire	113 Hassell Street, Newcastle, Staffordshire, ST5 1AX	01782 711022	
Reeds Rains	2a Hassell Street, Newcastle, Staffordshire, ST5 1AH	01782 717273	http://www.reedsrains.co.uk

Letting Agents:	Address	Tel	Web
Lowden Noall	71 High Street, Newcastle, Staffordshire, ST5 1PN	01782 618128	http://www.lowden-noall.co.uk
Property Ease	15 Willotts Hill Road, Newcastle-under-Lyme, Staffordshire, ST5 7TF	08701 995 135	http://www.propertyease.co.uk
Reeds Rains	2a Hassell Street, Newcastle, Staffordshire, ST5 1AH	01782 717273	http://www.reedsrains.co.uk
Roger Follwell And Partner	35 Ironmarket, Newcastle, Staffordshire, ST5 1RP	01782 615530	http://www.follwell.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Town And 73 High Street, Newcastle, 01782
 Country Staffordshire, ST5 1PN 711488
 Property
 Services

City: LANCASTER

Universities Lancaster University, St.Martins College

s

Population: 133,914

Student Under Post Total

Population: Graduate Graduate

Lancaster 13515 3215 16730

St.Martins 7190 2860 10050

College

20705 6075 26780

Total

Campus (3948) (650) 4598

Capacity

Size of 16,757 5425 22,182

Market

Drop out Lancaster University 6%

rates: St.Martins College 11%

[from excel

spdsht]

Student University, Greaves, Bowerham, Hala, Scotforth, Primrose,

Areas Moorlands, Centre and Central.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme ?
	Lancaster	01524 594910	College and Residence Office University House Lancaster University Lancaster LA1 4YW	www.lancs.ac.uk/users/cro/	Yes
	St. Martins College	01524 384336	Bowerham Road Lancaster, LA1 3JD	www.ucsm.ac.uk/services	No



Planned development for city The Economic Development Service in the local area was expanded in 2002 to improve on the tourism services at Lancaster and Morecambe. The Service is designed to help existing local companies and also to attract investment and businesses.

The North-West of England was also awarded £175 million of European funding to aid and regenerate the region and create Economic Development Zones (EDZ's), with Lancaster being one of the fifteen locations to receive a share. From this £175 million, £8 million was awarded to Lancaster to develop the business base and encourage new initiatives, leading to 33,000 new jobs and attracting future investment.



**Planned
developme
nt for
universitie
s**

Lancaster

InfoLab21- based at Lancaster University – will be a major new ICT (Information and Communication Technologies) facility in the North West of England. The £15m building was made possible with funding from the Northwest Development Agency (NWDA)

One of the largest environmental research centres in Europe was launched in Spring 2004 at Lancaster University providing a key facility in the quest to sustain the planet.

The £25 million Lancaster Environment Centre brings together around 300 researchers and lecturers, all working to find solutions to major environmental problems from tracking pollutants to generating sustainable energy. The University is also working extensively on upgrades to its Campus accommodation and hopes to complete this within the near future.



St. Martins College St Martin's College has been awarded £700,000 by the Higher Education Innovation Fund (HEIF) – a major part of the Government's strategy to increase prosperity and provide high quality job opportunities - to support new and existing initiatives over the next two years to increase knowledge transfer to businesses and the wider community in Cumbria and Lancashire.

Yield range	7.7 – 8.5%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£80,000	£95,000	£135,000	£155,000
Median	£45	£43	£44	£44
Room Rate				
Average	7.9%	8.5%	7.7%	8%
Yield B*				
B -	£1,476	£2,193	£2,197	£2,952
Estimated Annual Profit				
Financial Scores	Total (out of 10) 7	Capital Growth (out of 5) 4		Yield (out of 5) 3

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description Lancaster is one of the largest towns in Lancashire, and has easy train access to both London and Edinburgh. An historic city, it is surrounded by countryside, but four or five miles to the west are the seaside towns of Morecambe and Heysham. Just to the north is the Lake District, famous for its beautiful landscape, rolling hills and bitter winds.

The city itself can only be described as charming. It is friendly (as only Lancashire can be), and yet it has all the amenities of a large city, including shopping at Marketgate and the St Nicholas Arcade. It rains quite a lot too in Lancaster, so be prepared. Lancaster is only 15 minutes train ride from Preston and has good access to Manchester.

Websites Local and national student listings: www.student-accom.com
to City information for students:
advertise www.accommodationforstudents.com
on: Student Lettings: www.student-accommodation-uk.co.uk/
Lancaster Student Housing:
www.studenthousinglancaster.co.uk/
Students Union links: www.lusu.co.uk

Estate Agents:	Address	Tel	Web
Sue Bridges	43 China Street, Lancaster, LA1 1EX	01524 68811	www.suebridges.co.uk suebridgesestate@aol.com

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Ratcliffe and Bibby Solicitors	69/71 Church Street Lancaster Lancashire LA1 1ET	01524 39039	lancaster@rblegal.co.uk www.ratcliffe-bibby.co.uk
Reeds Rains	48 Market Street, Lancaster, LA1 1HS	01524 63494	lancaster@reedsrains.co.uk www.reedsrains.com
Fisher Wrathall	The Old Warehouse, Castle Hill, Lancaster, LA1 1YN	01524 68822	property@fisherwrathall.co.uk www.fisherwrathall.co.uk

Letting Agents:	Address	Tel	Web
Reeds Rains	48 Market Street, Lancaster, LA1 1HS	01524 63494	lancaster@reedsrains.co.uk www.reedsrains.com
Fisher Wrathall	The Old Warehouse, Castle Hill, Lancaster, LA1 1YN	01524 68822	property@fisherwrathall.co.uk www.fisherwrathall.co.uk
Richard Turner & Son	Royal Oak Chambers, Main Street, Bentham, Lancaster, LA2 7HF	015242 61444	property@rturner.co.uk www.rturner.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Farrell 53a Market Street, 01524 [lancaster@farrellheyworth](mailto:lancaster@farrellheyworth.co.uk)
 Hayworth Lancaster, LA1 1JG 842222 [.co.uk](http://www.farrellheyworth.co.uk)

www.farrellheyworth.co.uk

Countrywid 12 New Street, 01524 www.crlldirect.co.uk
 e Lancaster, LA1 1EG 68383
 Residential
 Lettings

City: LEEDS

Universitie University of Leeds, Leeds Metropolitan University, Trinity & All
s Saints, Northern School of Contemporary Dance

Population 715,404

:

Student		Under	Post	Total
Population		Graduate	Graduate	
:	University of	25685	9880	35570
[From	Leeds			
UCAS or	Leeds	22460	4375	26830
individual	Metropolitan			
websites]	University			
	Trinity & All	2130	400	2530
	Saints			
	Northern	160	0	160
	School of			
	Contemporary			
	Dance			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Total	50435	14655	65090
	Campus Capacity	(9227)	(1400)	(10527)
	Size of Market	41208	13255	54563
Drop out rates:	University of Leeds		8%	
	Leeds Metropolitan University		12%	
	Trinity & All Saints		13%	
	Northern School of Contemporary Dance		15%	
Student Areas	Beeston, Burley, Headingley, Hyde park, Kirkstall, Meanwood, Woodhouse			
Accommodation Officer Contacts:	University	Tel	Address	Web
				Landlord Accreditation Scheme?
	University of Leeds	0113 343 7777	Accommodation Services The University of Leeds Leeds LS2 9JT	www.leeds.ac.uk/accommodation/costs.htm Yes

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Leeds	0113 283	Room	www.leeds	Yes
Metropolit	5972	D207	met.ac.uk/	
an		Leeds	services/a	
University		Metropolit	ccom_type	
		an	s.htm	
		University		
		Calverley		
		Street		
		Leeds		
		LS1 3HE		
Trinity &	0113 283	Accommo	www.tasc.	Yes
All Saints	7111	dation	ac.uk/	
		Office		
		Brownberri		
		e Lane		
		Horsforth		
		Leeds		
		LS18 5HD		
Northern	0113 219	98	www.nscd.	No
School of	3000	Chapeltow	ac.uk	
Contempo		n Road,		
rary Dance		Leeds,		
		LS7 4BH		



Planned development for city Plans for a Leeds Supertram is to be revamped due to the spiralling costs it would encounter. The estimated £500 million would have been at least £140 million more than first proposed. However, Leeds intend on working a reformatted proposal with view to developing the scheme. The super tram is the largest single project of engineering ever undertaken in the city. Under the original plans it would have provided a 28-kilometre light rail network linking Leeds to outlying areas along three major routes with 22 million people expected to use it every year.

A plan for a £400m scheme to regenerate an undeveloped part of Leeds city centre is to be looked into further. The area in question is the Eastgate and Harewood quarter. The development will include shops, offices, houses and extra parking. It is hoped the project will attract more businesses to the area especially national chains.



**Planned
developme
nt for
universitie
s**

University of
Leeds

Since August 2001, Leeds University officially merged with Bretton Hall college. This has distinctly added to the university due to the highly respected reputation of Bretton Hall in the fine arts.

Leading cancer researchers and experts in genetics, pathology, immunology and molecular medicine from the University of Leeds are to join forces in a new £20 million building to be based at St James' University Hospital in Leeds.

The University of Leeds has won £2.5m to boost the region as a target for inward investment, develop business in Yorkshire and aid regeneration in Leeds. The programmes result from a successful bid to the second round of the HEIF.

Leeds
Metropolitan
University

HEIF has also provided Leeds Met with a further £1.2million over two years to boost its incubator developments and business support activities to Yorkshire businesses.



Trinity & All Saints
A new student services centre, conference room, better disabled access and a new IT infrastructure will all be coming along over the next eighteen months, thanks to a capital allocation of nearly £1 million from the Higher Education Funding Council for England (HEFCE).

Northern School of Contemporary Dance
The Institution was founded in 1985 and is a specialist dance training college with less than 200 students. Before the turn of the millennium, it completed a £3.2m redevelopment, including "state of the art", purpose-built dance training facilities.

Campus	<i>Minimum</i>	<i>Maximum</i>		
room rental:	£40	£90		
Yield range	8.6 – 9.8%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£85,000	£100,000	£135,000	£165,000
Median Room Rate	£52	£52	£54	£56

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Average	8.6%	9.8%	9.4%	9.6%
Yield B*				
B -	£2,041	£3,321	£4,077	£5,209
Estimated				
Annual				
Profit				
Financial	Total	Capital Growth	Yield	
Scores	(out of 10)	(out of 5)	(out of 5)	
	8.5	4	3.5	

Description: A vibrant, affluent city complements its economic success with a lively arts, sporting and entertainment scene. It is the second largest metropolitan district in the UK, extending 15 miles from east to west, and 13 miles from north to south. Leeds has transformed its once neglected Waterfront into a thriving visitor attraction and fashionable restaurant area. It is also Britain's most significant legal and financial centre outside London. This provides students with many opportunities for work experience.

Leeds is a city that has a vibrant, youthful feel about it, and also has some of the best clubs in the country. Socially Leeds has much to offer. Thanks to the tolerant council, Leeds is an all-night town with many clubs and bars open until the early hours.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 Leeds Student Newspaper: www.healheadingley.org.uk
 Leeds Lets: www.leedsstudenthomes.com/
 Leeds Property Association: www.lpa.org.uk/

Estate Agents:	Address	Tel	Web
Acorn Estates	71 High Street Yeadon, Leeds, West Yorkshire, LS19 7SP	0113 2391193	http://www.acorn-leeds.co.uk
David Moor	129 Queen Street Morley, Leeds, West Yorkshire, LS27 8HE	0113 2534151	http://www.propertyworld.com/davidmoor/
Halifax Property Services	Leeds City Square, Leeds, West Yorkshire, LS	0113 2150735/7	www.halifax.co.uk
Jump	Beeston, Leeds, West Yorkshire	0113 3872500	http://www.homestarterplc.com

Letting Agents:	Address	Tel	Web
Manning Stainton	Oakwood, Leeds, West Yorkshire, LS	0113 2351361	http://www.manningstainton.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Morehouses	50 Austhorpe Road Crossgates, Leeds, West Yorkshire, LS15 8DX	0113 2608484	http://www.morehouses.co.uk
Pickerings	16 St. Annes Road, Leeds, West Yorkshire, LS6 3NX	0113 2744775	http://www.pickeringshomes.com
Morgans City Living	46 The Calls, Leeds, West Yorkshire, LS2 7EY	0113 3980098	http://www.cityliving.co.uk
Morfitt Shaw Estate & Letting Agents	80 Street Lane, Leeds, LS22 5AG	0113 393 0113	http://www.morfittshaw.co.uk

City:	LEICESTER		
Universities	De Montfort University, The University of Leicester		
Population:	279,923		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	De Montfort University	18190	3915
	The University of Leicester	9215	6705
	Total	27405	10620
			38025



Planned development for city A new theatre development in Leicester has been awarded a £12m grant by Arts Council England. The new centre, which will replace the city's Haymarket and Phoenix venues, is scheduled to open in 2007. The development, which will cost £31m in total, is part of a £60m scheme for the city's St George's district.

A new 3,000 home village is being planned for Leicester by the city council. The proposed 'eco-village' near Beaumont Leys is being called the most innovative in the city in 30 years. The Ashton Green development is planned to meet the growing demand for housing in the city area.

Planned development for universities [De Montfort University](#) East Midlands Incubation Network (EMIN) has been awarded £2 million to continue EMIN's core remit, which is to drive up rates of new start businesses in the region.

DMU's institutional award is for £1.93 million for a project which will see DMU continue capitalising on its own expertise, research and facilities, as well as the experience and infrastructure already developed. DMU has a few campuses located throughout the UK, but its main location is in Leicester.



The University of Leicester
The University is involved in a number of regional partnerships - including Nottingham, Loughborough and De Montfort universities - that has attracted over £9m from the Higher Education Funding Council. The funding direct to Leicester from these partnerships is a substantial £1.6m.

Campus room rental**:	Minimum	Maximum		
	£45			£100
Yield range	6.9 – 8.8%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£78,000	£92,000	£140,000	£175,000
Median	£45	£43	£46	£43
Room Rate				
Average	8.1%	8.8%	7.7%	6.9%
Yield B*				
B -	£1,566	£2,328	£2,348	£1,826
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	6.5	3.5		3



Description: Leicester is decent sized city which has plenty going on. Quite a lot of the students are locals and with Leicester University also in the town there is plenty of provision.

It is a city with a long and varied past, which looks to the future. Primarily it is a city of diversity, offering citizens and visitors alike the benefits of a cosmopolitan environment. It has long been a major commercial and manufacturing centre for the Midlands. There is easy access from London, East Midlands and Birmingham International airports. The city's strong Indian population is reflected in the number of good curry restaurants. For a cultural day out with bargains on the menu, head for the market, the largest of its kind in Europe.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Leicester Student homes: www.leicesterstudenthomes.co.uk
Leicester Classifieds: www.leicesterontheweb.com/classifieds
Leicester Flat share: www.flatshare-flatmate.co.uk/Leicester

Estate Agents:	Address	Tel	Web
Bradford And Bingley Marketplace Ltd	48 Granby Street, Leicester, LE1 1 DH	0116 2551518	http://www.bbg.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Connell Estate Agents	8/10 Leicester Road, Blaby, Leicester, Leicestershire, LE84GQ	0116 2477477	http://www.connells.co.uk
Haart	25 Halford Street, Leicester, LE1 1JA	0116 2629913	http://www.spicerhaart.co.uk
Spencers	22-30 Halford Street, Leicester, Leicestershire, LE7 2JT	0116 2538711	http://www.spencers.co.uk

Letting Agents:	Address	Tel	Web
Foxstons Estate Agents	19 Halford Street, Leicester, LE1 1 JA	0116 2512211	http://www.foxstons.com
Halifax Property Services	City Centre, Leicester, Leicestershire, LE1	0116 2539977	www.halifax.co.uk
James Sellicks	56 Granby Street, Leicester, Leicestershire, LE1 1DH	0116 2854554	http://www.james sellicks.com
Moore & York	83 Narborough Road, Leicester, Leicestershire, LE3 0LF	0116 254 9555	http://www.moore-york.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Seths Estate 173 Melton Road, Leicester, 0116 <http://www.set>
 Agents Leicestershire, LE4 6QT 2668536 [hs.co.uk](http://www.set)

*

**** This includes catered, non-catered, fully en-suite, on-campus and university owned accomodation nearby campus.**

City:	LINCOLN		
Universitie	Bishop Grosseteste College, University of Lincoln		
s			
Population	85,616		
:			
Student	Under	Post	Total
Population	Graduate	Graduate	
:	Bishop	895	320
[From	Grosseteste		
UCAS or	College		
individual	University of	13110	2205
websites]	Lincoln		15320
	Total	14005	2525
	Campus	(1384)	(200)
	Capacity		(15824)
	Size of		
	Market	12621	2325
			14951

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Drop out rates:	Bishop Grosseteste College	11%			
	University of Lincoln	13%			
Student Areas	Central, High street, Newlands, Off monks road, Uphill, West end, West Parade				
Accommodation Officer	University	Tel	Address	Web	Landlord Accreditation Scheme?
Contacts:	Bishop Grosseteste College	01522 527347	Accommodation Office Lincoln LN1 3DY	www.bgc.ac.uk	No
	University of Lincoln	01522 886225	Residential Services University of Lincoln, Brayford Pool Lincoln LN6 7TS	www.ulh.ac.uk	No



Planned development for city A Masterplan to tackle key issues in the heart of Lincoln, such as transportation, the economy and the environment, has been drawn up and given the go-ahead. Proposals to commission a 10-year City Centre Masterplan were discussed at a meeting of the Executive Committee in July 2004.

The project, will provide a vision for the city centre, address key issues and provide a context for future public and private sector investment decisions. It will also contribute to the Local Development Framework, to be completed in 2006, through the commissioning of a Central Rail Corridor Action Plan within that framework.

Planned development for universities Bishop Grosseteste College The University of Leicester formed a closer alliance with Bishop Grosseteste from 2003, validating their degrees and undertaking joint research projects.

It was also announced in 2003 by the government and the Wellcome Trust that Bishop Grosseteste College, in partnership with University of Nottingham and University of Leicester, formed one of England's first six science learning centres, as part of a £51m project to improve science teaching.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Lincoln
 There's an ambitious new five storey architecture building with fancy restaurant and studios. Probably most important however is the planned new students' union. There are still things to be worked out but the goal is to open for some time during 2003-2004 in converted Victorian railway sheds. There are ambitious plans that it should be the best SU in the UK. There are also plans for an arts centre

Campus room rental**:	<i>Minimum</i>		<i>Maximum</i>	
	£54		£76	
Yield range	8.1 – 10.4%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£78,000	£90,000	£130,000	£160,000
Median	£48	£50	£47	£46
Room Rate				
Average Yield B*	8.7%	10.4%	8.5%	8.1%
Annual Profit	£1,905	£3,470	£2,986	£3,178
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Halifax	42 Silver Street, Lincoln,	01522	http://www.halifax.co.uk
Property Services	Lincolnshire, LN2	513456	http://www.hodgsonelkington.co.uk
Hodgson Elkington	343 High Street, Lincoln,	01522	http://www.hodgsonelkington.co.uk
	Lincolnshire, LN5 7DQ	567645	http://www.hodgsonelkington.co.uk

Letting Agents:	Address	Tel	Web
Kirk Superior Homes	2 Saltergate, Lincoln, Lincolnshire, LN2 1DH	01522 542201	http://www.kirkhomes.co.uk
Robert Bell & Co	43, Silver St, Lincoln, Lincolnshire, LN2 1EH	01522 538888	http://www.rob-ert-bell.org
Stapleton And Co	21 Guildhall Street, Lincoln, Lincolnshire, LN2	01522 532653	http://www.stapletonco.co.uk
Turner Evans Stevens	33 Silver Street, Lincoln, Lincs, LN2 1EW	01522 545111	http://www.turner-evans-stevens.co.uk
William H Brown - Lincoln	35-36 Silver Street, Lincoln, LN2 1EW	01522 534771	http://www.sequencehome.co.uk

City: LIVERPOOL

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Universities Edge Hill College of Higher Education, University of Liverpool, Liverpool Hope University College, Liverpool John Moores University

Population 439,476

:

Student Population	Under Graduate	Post Graduate	Total
---------------------------	-----------------------	----------------------	--------------

:

Edge Hill College of HE	8415	2730	11145
University of Liverpool	16765	5390	22150
Liverpool Hope University College	5645	1685	7330

:

Liverpool John Moores University	17660	3060	20720
Total	48485	12865	61350
Campus Capacity	-8108	-500	-8608

Size of Market	40377	12365	52742
-----------------------	-------	-------	-------

Drop out rates: Edge Hill College of HE 14%
 University of Liverpool 9%
 Liverpool Hope University College 17%

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Liverpool John Moores University				15%	
Student Areas	Aigburth, Allerton, Anfield, Bebington, City center, Crosby, Edge hill, Kensington, Kensington fields, Mossley hill, Old swan, Seaforth, Sefton, Smithdown rd, Tuebrook, Walton, Wavertree					
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?	
			Accommodation Office			No
			St Helens Road			
	Edge Hill College of HE	01695 584253	Ormskirk Lancashire L39 4QP	www.edgehill.ac.uk		
			Accommodation Office	www.liverpool.ac.uk	Yes	
	Liverpool Hope University College	0151 291 3434	University Hope Park Liverpool L16 9JD			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



		Residentia			
		I Services			
		JMU			
		Tower			
Liverpool		24 Norton			
John		Tower			
Moores	(0151) 231	Liverpool	www.livjm.		
University	4166	L3 8PY	ac.uk	Yes	
		Student	www.liv.ac		
		Services	.uk/accom		
		Centre	modation/		
		150 Mount			
University		Pleasant			
of	0151 794	Liverpool			
Liverpool	5873/2	L69 3GD		Yes	



Planned development for city Liverpool was officially announced as the European Capital of Culture 2008. The city is already renowned for its cultural features.

The city will be hosting themed years in the run up to 2008. 'Celebrating Learning' was the theme for 2003. The programme offers every Liverpool citizen an opportunity to realise their creative ambitions. Extensive city centre regeneration is planned over the coming years along with a new arena and exhibition venue.

Economists predict that Liverpool's success could generate 14,000 jobs and lever in an additional £200 million in tourism in the run up to 2008. It is estimated that the Culture title could net Liverpool an extra 1.7 million visitors to the city.

However, problems have already been encountered. The so-called "Fourth Grace" was recently discarded due to its "unworkability". The council hoped the £228 million waterfront development would be the centrepiece for the city's year as European Capital of Culture in 2008.



Planned

developme

nt for

universitie

s

Edge Hill

College of HE

The £4m CMIST building, Edge Hill's Centre for Media, Information Systems and Technology, at the Ormskirk Campus was opened in Summer 2004. The building, which houses degree programmes in media production, journalism and computing, provides students and staff with the very latest in new media technology. The CMIST is one of four new buildings forming the Western Campus development, where in the last six years building programmes have contributed to Edge Hill's continued investment in its learning infrastructure. .



The University of Liverpool has been awarded £2.4 million by the Government to expand its programme of research and business activities in the North West.

Business wise, the completion of the superstructure for Phase One of the Liverpool Science Park – a £9.4 million, purpose-built Incubator Centre. Work is due to be completed by the second quarter 2005, with the first businesses expected to be in place later in the year.

University of
Liverpool

A £20 million Oncology research centre at the University of Liverpool was also opened in February 2004.

Liverpool Hope
University
College

The University intends to build on its 'Investor In People status' to create ever more opportunities for staff and student development, while increasing student numbers to 7000 by 2005.

Liverpool John
Moores
University

The John Moores University is planning to develop accommodation in the Northern part of Liverpool. It is also to work with the University of Liverpool on the new Business Science Park, which is set to open in the next few years.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus	<i>Minimum</i>		<i>Maximum</i>	
room rental:	£50		£99	
Yield range	5.3 – 6%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£120,000	£145,000	£185,000	£210,000
Median	£45	£42	£45	£45
Room Rate				
Average	5.3%	5.4%	5.7%	6%
Yield B*				
B -	-£324	-£208	£135	£702
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	7.5	5		2.5
Description:				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Liverpool student housing: www.liverpoolstudenthouses.co.uk/
 Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Liverpool and Wirral: www.liverpoolpropertyrentals.co.uk/
 Liverpool online Guide: www.myliverpool.org/

Estate Agents:	Address	Tel	Web
Bradford & Bingley Estate Agents	11 Broad Green Road, Old Swan, Liverpool, L13 5SD	0151 220 4443	www.bbg.co.uk
Halifax Property Services	30 Allerton Road, Mossley Hill, Liverpool, L18 1LN	0845 602 2710	www.halifax.co.uk
Roberts Edwards & Worrall	3 Allerton Rd, Mossley Hill, Liverpool. L18 1LQ	0151 733 7101	http://www.worrall.co.uk/
Acumen Estates	40 East Prescott Road, Old Swan, Liverpool, L14 1PW. Tel: (0151) 228 9459	0151 228 4447	www.acumenestates.co.uk

Letting Agents:	Address	Tel	Web
Liverpool Homes Network	136 Smithdown Road Wavertree Liverpool L15 3JR	0151 222 5000	www.liverpoolhomesnetwork.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Collertons	50 Liverpool Road, Crosby, Liverpool, L23 5SG	0151 286 9696	www.collerton s.com/
R House Lettings	44 Penny Lane, Liverpool, L18 1DG	0151 291 5000	www.r- house.co.uk
CASTLE ESTATES	147 Allerton Road, Liverpool, L18 2DD	0151 291 8250	www.liverpool .castle- estates.co.uk/
Sutton Kersh	102 County Road, Walton, Liverpool, L4 3QN	0151-521 7383	www.suttonke rsh.co.uk

City:	LOUGHBOROUGH			
Universities	Loughborough University			
Population:	153,461			
Student Population: [From UCAS or individual websites]	Under Graduate	Post Graduate	Total	
	10355	4740	15090	
	Campus Capacity	(4508)	(500)	(5308)
	Size of Market	5847	4240	9782
Drop out rates:	Loughborough University	7%		
Student Areas	Central location, Golden triangle, Off Ashby road, Toot hill			
Accommoda tion Officer Contacts:	University	Tel	Address	Web
				Landlord Accreditati on Scheme?



Loughborou	01509	Student	www.lboro	
gh	22225	Accommodati	.ac.uk	Yes
University	8	on Services		
		Loughboroug		
		h University		
		Loughboroug		
		h		
		Leicestershire		
		LE11 3TU		

**Planned
developmen
t for city**

The city has plans to develop Loughborough Wharf have been adjusted to appease opponents. The development involves an upgrade of the wharf area including office buildings, private flats, shops and a cafe bar. One of the main concerns had been the presence of student accommodation, which the developers have now removed.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities Loughboroug h University The East Midlands Development Agency (emda) has confirmed a £3M contribution to the Lachesis Fund, greatly enhancing the region’s ability to generate new businesses from the leading edge science and technology capabilities of its universities. The Lachesis Fund is a partnership of the universities of De Montfort, Leicester, Loughborough, Nottingham and Nottingham Trent and Quester, an independent venture capital company.

By 2010 the expanded £7 million fund will have contributed to the birth of some 50 businesses employing highly-skilled scientists and graduates, aiding the development of a culture of entrepreneurship and innovation within the region.

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>		
	£40	£109		
Yield range	7.1 – 9.8%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£80,000	£105,000	£150,000	£200,000

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Median	£52	£55	£52	£50
Room Rate				
Average	9.2%	9.8%	8.1%	7.1%
Yield B*				
B -	£2,266	£3,547	£3,026	£2,280
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6	3	3	

Description: Loughborough lies is about as near to the centre of the United Kingdom as you can be. It is a great combination of a thriving market town and a prominent high-technology centre for the East Midlands - a magnet for inward investment. Close neighbours are the cities of Derby, Leicester and Nottingham, with many other cities such as London reachable within one and a half hours by train. The town centre is pedestrianised. For entertainment, there is a wide selection of pubs, bars, clubs and restaurants to choose from as well as a cinema.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Easy roommate: <http://uk.easyroommate.com>

Estate Agents:	Address	Tel	Web

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Andrew Granger & Co	3 Wards End, Loughborough, Leics, LE11 3HA	01509 235534	http://www.andrewgranger.co.uk
Bradford And Bingley Marketplace Ltd	3 Swan Street, Loughborough, Leics, LE11 5BJ	01509 218006	http://www.bbg.co.uk
Connell Estate Agents	22-23 Swan Street, Loughborough, Leics, LE11 5BL	01509 268831	http://www.connells.co.uk
Your Move	Cattle Market, Loughborough, Leicestershire, LE11 3DN	01509 231731	http://www.your-move.co.uk

Letting Agents:	Address	Tel	Web
Hartley Estates	5 High Street, Loughborough, Leicestershire, LE11 2PY	01509 611119	http://www.hartleyestates.co.uk
Taylors Estate Agents	65-66 Baxter Gate, Loughborough, Leicestershire, LE11 1TH	01509 218362	http://www.taylorsestateagents.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



William H Brown - Loughboroug h	13-14 Market Street, Loughborough, Leics, LE11 3EP	01509 214686	http://www.sequencehome.co.uk
Sinclair Estate Agents	63 Baxter Gate, Loughborough, Leicestershire, LE11 1TH	01509 611887	http://www.sinc lairestateagent s.co.uk
Moore And York	18 Devonshire Square, Loughborough, Leicestershire, LE11	01509 214546	http://www.mo ore-york.co.uk

City:	MANCHESTER		
Universities	University of Manchester, UMIST, Manchester Metropolitan University, Royal Northern College of Music, University of Salford		
Population :	392,819		
Student Population :	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	University of Manchester	20185	7830
	UMIST	4685	2845
	Manchester Metropolitan University	24785	6910
			28015
			7530
			31690



	Royal Northern College of Music	425	185	610
	University of Salford	15655	3540	19200
	Total	65735	21310	87045
	Campus Capacity	(24357)	()	(24357)
	Size of Market	41378		62688
Drop out rates:	University of Manchester		8%	
	UMIST		8%	
[from excel spdsht]	Manchester Metropolitan University		15%	
	University of Salford		15%	
	Royal Northern College of Music		11%	
Student Areas	Birch-in-rusholme, Blackley, Burnage, Buttres. Central, Chorlton, Crumpsall, Didsbury, Eccles, Failsworth, Fallowfield, Heaton moor, Hulme, Levenshulme, Longsight, Moss side, Openshaw, Prestwich. Rushlome, Sale, Salford, Swinton, Urmston, Victoria park, Whalley range, Withington, Wythenshawe			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of Manchester	0161 275 2888	Accommodation Office Precinct Centre Oxford Road Manchester M13 9RS	www.man.ac.uk	Yes
	UMIST	0161 275 2888	Accommodation Office The Precinct Centre Oxford Road Manchester M13 9RS	www.umist.ac.uk	Yes

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Manchester	016	Accommodati	www.mmu.ac.uk	Yes
r	1	on Office	uk	
Metropolit	247	First Floor,		
an	295	Loxford		
University	8	Tower		
		Lower		
		Chatham		
		Street,		
		Oxford Road		
		Manchester		
		M15 6BS		
Royal	016	Senior	www.rncm.a	Yes
Northern	1	Assistant	c.uk	
College of	907	(Registrations)		
Music	521	124 Oxford		
	9	Road		
		Manchester		
		M13 9RD		
University	016	Accommodatio	www.salford.	Yes
of Salford	1	n Office	ac.uk	
	295	Allerton		
	545	Building		
	7	University of		
		Salford		
		Salford		
		M6 6PU		



Planned development for city Up to 160,000 jobs could be created in Greater Manchester during the next 10years, according to a report by a research consultancy group, Manchester Enterprises. The firm said many jobs will be in financial and professional services. It does however point out the recent withdrawal of government funding for the Metrolink tram network is a blow to the region's economy.

Planned development for universities University of Manchester UMIST and the University of Manchester are to go ahead with a merger that would see the end of both universities and the formation of a new one. It will become the biggest university in Europe. This is due to take place in the Autumn of 2004.

As part of the merger of UMIST and the Victoria University of Manchester moved a £20M grant from the Higher Education Funding Council for England (HEFCE) was approved



UMIST

UMIST reopened a unique world-class research facility in October 2003 after a £6.6 million overhaul. The refurbished chemical engineering laboratory will be renamed 'The Morton Laboratory' after Frank Morton - a former UMIST professor

The building of the world-leading 4GLS in Daresbury will cost £11.5 million for an exploratory phase of the project. This phase involves a 3-year study to establish the technical know-how needed to build this innovative scientific research facility.

Manchester
Metropolitan
University

October 2003 saw Manchester Metropolitan University being selected to run the North West arm of the new National Science Learning Centre, created to re-ignite interest in learning about science.

The Science Learning Centre North West will be jointly run in collaboration with St Martin's College, Lancaster and Greater Manchester SETPOINT, and is one of seven consortia announced today as part of an innovative £51m government-charity initiative to boost science teaching.



University of
Salford

A brand new £16 million building next to Salford Crescent station will house students of nursing, midwifery, physiotherapy, radiography, social work and complementary medicine. Work starts in 2004 and will be completed the following year.

An estimated £28 million will provide a new state-of-the-art building for students of Art & Design and Media, Music & Performance. The transformation of the former factory site opposite the Adelphi Building will be a major contribution to the rapidly evolving Arts and Media Quarter in the City of Salford.

The creation of an Innovation hub building is being spearheaded by the University, alongside the City of Salford and the Regional Development Agency.

The growth in the student population at Salford has led to new accommodation initiatives.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Royal Northern College of Music The College offers brilliant facilities including a state-of-the-art Library, an electro-acoustic studio, performance spaces and rehearsal studios, with RNCM providing an extremely supportive environment with a very relaxed and friendly atmosphere.

Campus room rental:	<i>Minimum</i>	<i>Maximum</i>		
	£40			£75
Yield range	7.7 – 11%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£55,000	£72,000	£130,000	£165,000
Median Room Rate	£43	£42	£43	£45
Average Yield B*	11%	11%	7.8%	7.7%
B - Estimated Annual Profit	£2,376	£3,077	£2,234	£2,727
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	8.5	5	3.5
--	-----	---	-----

Description: As the UK's second largest city, Manchester is the capital of the North and in many ways, is just as buzzing as London.

The Universities are spread over several sites. The majority of these are situated in or near town and most students are based near the city. There are many options for social life in Manchester - there are pubs, clubs, restaurants, and bars for virtually all tastes.

With the biggest news in the northern academic circles being the fact that Manchester University and UMIST to unite, forming the biggest University in Europe, times are looking good for the City with more research money and students heading their way.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Easy roommate: <http://uk.easyroommate.com>
Links to Manchester rooms: www.roomsforlet.com/links.asp
Student Accommodation approved by the University: www.accommodation.man.ac.uk/
Student lets: www.rivershill.co.uk
Student village: www.thestudentvillage.com/

Estate Agents:	Address	Tel	Web
----------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bradford And Bingley	715 Wilmslow Road Disbury, Disbury, Manchester, Lancashire, M20 6WF	0161 4481234	http://www.philipjames.co.uk
Bridgfords	416 Wilmslow Road, Withington, Manchester, Lancashire M20 3BW	0161 445 0580	http://www.bridgfords.co.uk
FDP Savills	Fountain Court , 68 Fountain Street , Manchester, Lancashire , M2 2FE	0161 244	http://www.fdp-savills.co.uk/
Mark Warren Estates	1150 Rochdale Road Blackley, Manchester, Lancashire, M9 6FQ	0161 7208800	http://www.markwarrenestates.com

Letting Agents:	Address	Tel	Web
Halifax Property Services	1 Cross Street, Manchester, Lancashire, M2 1HX	0161 2530208	http://www.halifax.co.uk
Leslie Fink Ltd	121 Princess Street, Manchester, Lancashire, M1 7AD	0161 2286561	
Aubrey Lee And Company	1170 Rochdale Road Blackley, Manchester, Lancashire, M9 6ER	0161 7208108	http://www.aubreylee.net

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Beresford	722 Wilmslow Road Didsbury,	0161	http://www.beresfordadams.co.uk
Adams - Didsbury	Manchester, Lancashire, M20 2DW	4457809	
Buxton Lane Estates	341 Manchester Road Droylsden, Manchester, Lancashire, M43 6GE	0161 3703023	http://www.homesonview.co.uk

City:	MIDDLESBROUGH		
Universities	University of Teesside		
Population:	134,847		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	17605	2175	19780
Campus Capacity	(1285)	(-)	(1285)
Size of Market	16320	2175	18495
Drop out rates:	University of Teesside	12%	
Student Areas	Gresham, Linthorpe, Longlands, Marton, Southfield, Town centre		
Accommodation Officer Contacts:	University	Tel	Address
	Web		Landlord Accreditation Scheme?



Universit	01642	Accommo	www.tees.	
y of	342255	dation	ac.uk	Yes
Teesside		Office		
		University		
		of Teesside		
		Middlesbro		
		ugh		
		TS1 3BA		

Planned development for city Ambitious plans to develop a redundant area of Teesside into a landscape featuring apartments, hotels, a theatre and restaurants were revealed in 2004. An urban regeneration company Tees Valley Regeneration unveiled the £500m plans for Middlesborough's Middlehaven area on Tuesday.

They include a hotel in the shape of a champagne bottle and a Space Invader-inspired Museum of Digital Media. It is hoped the scheme will raise the town's profile and attract investment.

Planned development for universities University of Teesside The University of Teesside has been awarded £3.1m from the Higher Education Funding Council for England (HEFCE) to support knowledge transfer from universities and colleges across England to business and the wider community.

Campus room rental**:	Minimum	Maximum
	£33	£60
Yield range	5.8 – 8.9%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£60,000	£80,000	£140,000	£170,000
Median	£38	£35	£35	£35
Room Rate				
Average	8.9%	8.2%	5.9%	5.8%
Yield B*				
B -	£1,587	£1,664	£280	£246
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6	3.5	2.5	



Description: Middlesbrough, in common with most of the North of the country, suffered a period of decline with the reduction in the traditional industries. Today however evidence of investment is notable throughout the town. Students will find really good shopping, three cinemas, five or more theatres (ranging in size) as well as plenty of pubs, clubs, restaurants and all the usual paraphernalia of a decent sized town. Very typically northern in appearance, the town is also right on the Yorkshire Moors.

The university is situated on a campus that is within easy walking distance of Middlesbrough town centre. The campus has recently undergone a multi-million pound redevelopment, which has created some new buildings and renovated old ones.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Student properties postings for North-East students: www.student-lets.co.uk/
Local and National student listings: www.pastures-new.co.uk

Estate Agents:	Address	Tel	Web
Bairstow	93 Albert Road,	01642	http://www.bair
Eves	Middlesbrough, Cleveland, TS1 2PA	227827	stowevescount-rywide.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bradford And Bingley Marketplace Ltd	50 High Street Stokesley, Middlesbrough, Cleveland, TS9 5AX	01642 711555	http://www.bbg.co.uk
Halifax Property Services	148 High Street Eston, Middlesbrough, Cleveland, TS6 9EN	01642 465246	http://www.halifax.co.uk
Michael Poole	64-66 Borough Road, Middlesbrough, Cleveland, TS1 2JH	01642 254222	http://www.michaelpoole.co.uk

Letting Agents:	Address	Tel	Web
Manners And Harrison	121 Albert Road, Middlesbrough, Cleveland, TS1	01642 231100	http://www.sequencehome.co.uk
Thirlwells	75 Borough Road, Middlesbrough, Cleveland, TS1 3AA	01642 245796/24	http://www.thirlwells-estates.co.uk
Whitegates	155 Albert Road, Middlesbrough, Cleveland, TS1	01642 218704	http://www.whitegates.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Sanderson	15 High Street Stokesley,	01642	http://www.sandersonstokesley.co.uk
Taylor Partnership	Middlesbrough, Cleveland, TS9 5AD	711355	dersontaylor.co.uk
Keith	129 Albert Road,	01642	http://www.pattinson.co.uk
Pattinson	Middlesbrough, Cleveland, TS1 2PQ	219119	inson.co.uk

*

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	NEWCASTLE		
Universities	University of Newcastle upon Tyne, University of Northumbria at Newcastle		
Population	259,573		
:			
Student Population	Under Graduate	Post Graduate	Total
:	University of Newcastle upon Tyne	12850	6065
[From UCAS or individual websites]	University of Northumbria at Newcastle	19705	4575
			18915
			24280

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Total	32555	10640	43195
	Campus Capacity	(7418)	(900)	(8318)
	Size of Market	25137	9740	34877
Drop out rates:	University of Newcastle upon Tyne		8%	
	University of Northumbria at Newcastle		10%	
Student Areas	City centre, Fenham, Gosforth, Heaton, Jesmond, Sandyford, Spital tongues, West Jesmond			
Accommodation Officer Contacts:	University	Tel	Address	Web
				Landlord Accreditation Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Newcastle upon Tyne	0191 222 6360	Accommodation Office University of Newcastle upon Tyne	www.ncl.ac.uk/accommodation/	Yes
University of Northumbria at Newcastle	0191 227 4209	Accommodation Office Ellison Place Newcastle upon Tyne	www.unn.ac.uk	Yes



Planned development for city

A major upset in the local elections of 2004 saw the Liberal Democrats taking control of Newcastle City Council. It meant the end of more than 30 years of Labour control of the city council.

Plans to bulldoze hundreds of homes have been reversed by the newly-elected councillors in Newcastle. The new leadership's first policy pledge is to scrap a controversial £200m regeneration project, dubbed Going For Growth.

In Winter 2003, there were also plans to build a new £27m library in Princess Square. Also in late 2003, the Council were seeking lottery money to help fund the creation of a £36m Museum of the North, in partnership with Tyne & Wear Museums, the university, One NorthEast and others.

Summer 2003 saw the council planning to spend £150m on extensions and improvements to the Eldon Square shopping centre.



Planned development for universities University of Newcastle upon Tyne More and better sports facilities are on the wish list but there are as yet no fixed plans for improvements.

In 2003, Newcastle University received a £21 million funding boost – its share of a £1bn investment in scientific excellence.

University of Northumbria at Newcastle The university is to spend £60 million on demolishing a cinema complex to make way for a city campus. Northumbria University says it needs the site for expansion plans and as space for some of its 2,600 staff.

Another £11.5 million plan is to expand student accommodation in Newcastle, providing about 460 state-of-the-art units for University of Northumbria students. The development marks the second phase of student accommodation in the Camden Street area of the city, following the completion of 345 similar units.

Campus room rental:	<i>Minimum</i>	<i>Maximum</i>
	£39	£70
Yield range	6.3 – 7.9%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£80,000	£120,000	£160,000	£200,000
Median	£45	£43	£43	£45
Room Rate				
Average	7.9%	6.7%	6.3%	6.3%
Yield B*				
B -	£1,476	£1,068	£884	£1,152
Estimated Annual Profit				
Financial Scores	Total (out of 10) 6.5	Capital Growth (out of 5) 4	Yield (out of 5) 2.5	



Description: Newcastle is home to two universities, University of Newcastle and the University of Northumbria. It has a reputation as a fantastic student city. There are numerous pubs, clubs and restaurants to suit a range of tastes and budgets. Shopping facilities are excellent and there is a vibrant cultural scene.

The regenerated Newcastle of today provides students with some of the most vibrant city living in the UK. It has the same problems of any big city and you need to expect it to be very cold and wet for a large proportion of the year but other than that you could do a great deal worse. The students have a good relationship with the city's residents.

Websites to advertise on: Student properties postings for North-East students: www.stud-lets.co.uk/
 Local and National student listings: www.pastures-new.co.uk
 Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 Student lettings management: www.rm-accommodation.co.uk/
 Letting agents students: www.johnparish.co.uk/

Estate Agents:	Address	Tel	Web
Your Move	6 Shopping Centre Chapel House, Newcastle Upon Tyne, Tyne And Wear, NE5 1DT	0191 2641411	http://www.your-move.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Reeds	31 Front Street Whickham,	0191	http://www.reedsrains.co.uk
Rains	Newcastle Upon Tyne, Tyne And Wear, NE164EA	4883610	dsrains.co.uk
Bradford And Bingley Marketplace Ltd	121 St Georges Terrace Jesmond, Newcastle Upon Tyne, Tyne And Wear, NE2 2DN	0191 2810744	http://www.bbmg.co.uk
Bairstow Eves Estate Agents	92 Grey Street, Newcastle Upon Tyne, Tyne And Wear, NE1 6AG	0191 2327471	http://www.bairstoweves.co.uk

Letting Agents:	Address	Tel	Web
David Dumble And Associates	12 Coast Road, Newcastle Upon Tyne, Tyne And Wear, NE28 8QT	0191 2635519	http://www.daviddumble.co.uk/
Groves Residential	38 Acorn Road Jesmond, Newcastle Upon Tyne, Tyne And Wear, NE2 2DJ	0191 2120400	http://www.groves.co.uk
Halifax Property Services	Bishops Court Front Street Whickham, Newcastle Upon Tyne, Tyne And Wear, NE16 1JH	0191 4887968	http://www.halifax.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Keith Pattinson - Forest Hall	17a Station Road North Forest Tyne And Wear, NE12 7AR	0191 2150677	http://www.patinson.co.uk
Newcastle Building Society	Portland House New Bridge Street, Newcastle Upon Tyne, Tyne And Wear, NE1 8AL	0191 244 2000	http://www.newcastle.co.uk

City:	NEWPORT		
Universities	Harper Adams University College, University of Wales College, Newport		
Population:	137,017		
Student Population:		Under Graduate	Post Graduate
[From UCAS or individual websites]	Harper Adams University College	1440	125
	University of Wales College, Newport	7305	1675
		8745	1800
	Total Campus Capacity	(960)	(170)
			1565
			8980
			10545
			(1130)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



		Size of			
		Market	7785	1630	9415
Drop out rates:	Harper Adams University			11%	
	College				
	University of Wales College, Newport			18%	
Student Areas	Caerleon, Edgmond, Newport				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	Harper Adams University	01952 815286	Student Services Union Building Edgmond Newport TF10 8NB	www.harper-adams.ac.uk	Yes
	University of Wales College, Newport	01633 432042	Accommodation Office PO Box 179 NEWPORT NP18 3YG	www.newport.ac.uk	No



Planned development for city Newport was unveiled as the newest city in Wales in 2002 after winning a competition to celebrate the Queen's Golden Jubilee.

There was much controversy over the decision to award city status to Newport as opposed to Wrexham, apparently further increasing the North-South divide in Wales.

However, this recognition will help the city get back on its feet after the widespread steel job losses in 2001. Some good news for golf fans is that the town's Celtic Resort is to host the 2010 Ryder Cup

Planned development for universities Harper Adams University College As part of the Higher Education Funding Council for England (HEFCE) drive, Harper Adams University College won £1.4 million in 2004 to develop its work with rural businesses. The cash injection will work on current projects whilst opening up new initiatives.

University of Wales College, Newport Plans are underway for a new £60m city centre campus to house the School of Art, Media and Design, Business and Management and Computing & Engineering. There will also be accommodation for an extra 500 students and a new Students' Union building.

The city status will also aid the development of UWCN since research shows that students prefer to study in a city rather than a town.

Campus

Minimum

Maximum



room	£45			£60
rental**:				
Yield range	4.1 – 5.6%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£120,000	£135,000	£175,000	£220,000
Median	£35	£40	£40	£38
Room Rate				
Average	4.1%	5.6%	5.4%	4.9%
Yield B*				
B -	-£1,452	-£59	-£355	-£1,327
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	4	1.5	

Description: Newport is close to all the obvious benefits of Cardiff but often students find late night taxis back from the city to be a drag. Newport itself has some good pubs to offer to the students and some live music but most usually want to take you'll want to take advantage of Cardiff before long.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Student Accommodation: www.spot-property.co.uk
 Lettings agent: www.telfordmobiles.co.uk

Estate Agents:	Address	Tel	Web
Dixon	12 Market Street, Telford, Shropshire, TF1 1DT	01952 260888	http://www.dixon-fenwick.co.uk
Fenwick And Company	12 Hazledine House Central Square, Telford, Shropshire, TF3 4JL	01952 291444	Unknown
Evans Estates	10 Market Street Wellington, Telford, Shropshire, TF1 1DT	01952 410064	Unknown
Farrar Gough	17 Church Street Wellington, Telford, Shropshire, TF1 1DD	01952 641515	http://www.hamels.co.uk
Hamels			

Letting Agents:	Address	Tel	Web
Estate Lettings	119a Trench Road, Trench, Telford, Shropshire, TF2 7DP	01952 610600	www.telfordmobiles.co.uk
Temperton & Temperton	25 High Street, Newport, TF10 7AT	01952 812519	www.temperton.co.uk
Davies, White & Perry	45 - 47 High Street, Newport, Shropshire, TF10 7AT	01952 811003	www.davieswhiteperry.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Barbers	30 High Street NEWPORT. TF10 7AQ	01952 820239	www.barbers- online.co.uk
D.b Roberts & Partners	4 Hazledine House, Central Square, Telford, Shropshire, TF3 4JL	01952 291722	<a href="http://www.dbr
oberts.co.uk">http://www.dbr oberts.co.uk

**** This includes catered, non-catered, on-campus and university owned accomodation nearby campus.**

City:	NORTHAMPTON				
Universities	University College Northampton				
Population:	194,477				
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>		
[From UCAS or individual websites]	9860 <i>Campus Capacity</i>	1130 <i>Graduate</i>	10990 <i>Size of Market</i>	1600 <i>8500</i>	9390 <i>890</i>
Drop out rates:	University College Northampton		14%		
Student Areas	Northampton				
Accommodation Officer Contacts:	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>	<i>Landlord Accreditation Scheme?</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University 01604 Accommo [www.nene](http://www.nene.ac.uk)
 College 735500 dation [.ac.uk](http://www.nene.ac.uk) No
 Northampto Services
 n Boughton
 Green
 Road
 Northampt
 on
 NN2 7AL

Planned development for city More than £24m is to be spent on providing affordable homes for people in Northampton. The funding is partly stimulated by the aim in providing cheaper homes to attract key workers to the area. The government, council and Housing Corporation are together allocating funds to 10 housing associations to produce 592 affordable homes.

Planned development for universities University College Northampton's Business Bridge office has been named as an official outlet for the Department of Trade and Industry's (DTI) Knowledge Transfer Partnerships (KTP) programme. And it is the only one in Northamptonshire.

KTPs allow businesses with a long term strategic challenge to tap the resources of a university in order to find a solution.

Campus room rental**:	Minimum	Maximum
	£50	£80



Yield range	7.5 – 10.3%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£79,000	£87,000	£104,000	£115,000
Median	£42	£44	£44	£42
Room Rate				
Average	7.5%	9.5%	9.9%	10.3%
Yield B*				
B -	£1,183	£2,703	£3,592	£4,301
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	6.5	3		3.5

Description: University College Northampton is a lively, medium-sized institution which has been located on its attractive parkland campus in Northampton for over twenty-five years and involved in the town's education for nearly a century. It combines academic strengths and superb facilities with a friendly and dynamic atmosphere.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Guidance from University and links:
<http://oldweb.northampton.ac.uk/stu/accom>
Northampton Letting: www.northamptonletting.co.uk

Estate Agents:	Address	Tel	Web
Bairstow Eves	4 Mercers Row, Northampton, NN1 2QL	01604 232222	http://www.bairstoweves.co.uk
Bonds Estate Agents	6 Bridge Street, Northampton, NN1 1NW	01604 633877	http://www.bondshomes.co.uk
Haart	6-7 George Row, Northampton, NN1 1DF	01604 637282	http://www.spicerhaart.co.uk
Harrison Murray	3 George Row, Northampton, NN11DY	01604 622205	http://www.harrisonmurray.co.uk

Letting Agents:	Address	Tel	Web
Kelly Estate Agents	4 George Row, Northampton, Northamptonshire, NN1 1DF	01604 622888	http://www.kelly-estate-agents.co.uk
Merrys Estate Agents	14 Bridge Street, Northampton, NN1 1NW	01604 632266	http://www.merrys.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



O Riordan	13 Market Square,	01604	http://www.orio
Bond	Northampton, NN1 2DU	231007	rdanbond.co.uk
Taylor's	53 Harborough Road,	01604	http://www.taylorsestateagent.co.uk
	Kingsthorpe, Northampton, NR	720077	
Your Move	81 Harborough Rd,	01604	http://www.your-move.co.uk
	Northampton, Northamptonshire, NN2 7SL	718392	

City:	NORWICH		
Universities	University of East Anglia, Norwich School of Art & Design		
Population	121,553		
Student Population	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
UCAS or individual websites]	University of East Anglia	10710	3440
	Norwich School of Art & Design	615	70
	Total	11325	3510
			14835

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Campus Capacity	(2708)	(420)	(3158)	
	Size of Market	8617	3090	11677	
Drop out rates:	University of East Anglia		8%		
	Norwich School of Art & Design		9%		
Student Areas	Bowthorpe, Dereham road, Golden triangle, West city, West Earlham, West Norwich				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of East Anglia	01603 592092	Accommodation Office University of East Anglia Norwich NR4 7TJ	www.uea.ac.uk	No



Norwich 01603 Student www.nsad.ac.uk No
 School of 773059 Services
 Art & Centre
 Design City
 College
 Ipswich
 Road
 Norwich
 NR2 2LJ

Planned development for city Property there had soared by 26 per cent in 2003 - 5 per cent above the national average rise. This can be attributed partly to increasing demand for white-collar staff by service industry employers. Job prospects are good in the financial services industry. Norwich Union, with 8.500 staff, is by far the area's biggest employer

Planned development for universities University of East Anglia A new hall of residence is planned to replace the some that already exist. There is also talk to doubling the size of the union, but as of yet there are no dates or final plans for this.

The University of East Anglia (UEA) is to receive a GBP 1.55 million funding boost for its business and knowledge transfer activities.

The funding is the result of a successful bid by the University to the Higher Education Innovation Fund (HEIF).



Norwich School of Art & Design
 The HEIF has awarded £375,000 to the Norwich School of Art and Design to develop links with business and the community. The School will receive this money for two years in order to set up a Centre for Innovation, Business and the Community.

The School will also receive funding from a joint project in film and digital media which is led by the University of Hertfordshire with Norwich School of Art and Design, the University of East Anglia and Anglia Polytechnic University.

Campus room rental**:	<i>Minimum</i>		<i>Maximum</i>	
	£50		£70	
Yield range	5.2 – 7.8%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£90,000	£120,000	£160,000	£270,000
Median	£50	£47	£50	£50
Room Rate				
Average	7.8%	7.4%	7.4%	5.2%
Yield B*				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



B - £1,590 £1,669 £2,200 -£870

**Estimated
Annual
Profit**

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	5.5	3	2.5

Description: Norwich is a good size city which is big enough not to be boring. The city seems to thrive on students, who make up a large proportion of the population.

In terms of nightclubs and nightlife, Norwich does well to satisfy but London is not too far away should the students fancy partying elsewhere.

Websites to advertise on: Local listings as affiliated by Norwich School of Art & Design: www.edp24.co.uk/
Specialists in residential lettings: www.topcitylettings.co.uk
Residential Letting Agents & Property Managers: www.norfolk.castle-estates.co.uk
Residential letting agent: www.norwich-accommodation.co.uk/

Estate Agents:	Address	Tel	Web
Elliot's Estate Agents	37 St Andrews Street, Norwich, NR2 4TP	01603 61 45 45	www.elliotsestateagents.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Howards Estate Agents
 28 St Andrews Street,
 Norwich, NR2 4AE
 01603 612664
 www.howards.co.uk/

Agents

Keys Estate Agents
 8 Market Place
 Aylsham
 Norfolk
 NR11 6EH
 UK
 01263 733195
 www.gakey.co.uk/

Bradford & Bingley Estate Agents
 43 Exchange Street, Norwich,
 NR2 1DJ
 01603 219606
 www.bbq.co.uk

Estate Agents

Agents

Letting Agents:	Address	Tel	Web
-----------------	---------	-----	-----

FDP Savills	8-10 Upper King Street Norwich NR3 1HB	01603 229229	www.fpd Savills.co.uk
-------------	--	--------------	-----------------------

Watsons Residential	Wendene Main Centre, Bowthorpe, Norwich, NR5 9HA	01603 748911	www.watsons-ea.co.uk
---------------------	--	--------------	----------------------

Arnolds	34/36 Prince of Wales Road Norwich, NR1 1LH	01603 620551	www.arnolds.uk.com
---------	---	--------------	--------------------

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Brown & Co Estate Agents	Old Bank of England Court, Queen Street, Norwich NR2 4TA	01603 629871	www.brown-co.com
Tops Property Services	15-17 Princes Street, Norwich, NR3 1AF	01603 767050	www.tops-property.com

City: NOTTINGHAM

Universities: University of Nottingham, Nottingham Trent University

Population: 748,503

Student Population		<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
:	University of Nottingham	22990	8175	31165
[From UCAS or individual websites]	Nottingham Trent University	18665	4775	23440

Total Campus Capacity	41655 (5600)	12950 (1000)	54605 (6600)
------------------------------	--------------	--------------	--------------

Size of Market	36055	11950	48005
-----------------------	-------	-------	-------

Drop out: University of Nottingham

4%

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



rates:	Nottingham Trent University	10%			
Student Areas	Arboretum, Basford, Beeston, Rylands, Wollaton, Bobbers mill, Bulwell, Carrington, Castle view, City centre, Clifton, Dunkirk, Forest fields, Hyson green, Lenton, Mapperley, Meadows, Radford, Sherwood, Sneinton, Wollaton				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of Nottingham	0115 951 3643	Accommodation Office University of Nottingham	hamish.adams@nottingham.ac.uk	Yes
			NG7 2RD		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Nottingham Trent University	0115 848 2894	Accommodation Services	cor.web@ntu.ac.uk
		Burton street Nottingham	Yes
		m NG1 4BU	



Planned development for city The City's growth industries include media, telecommunications and financial services. Retail has been a huge success story, with Nottingham ranked the third best shopping destination in the UK.

The capital of the East Midlands is also Britain's fastest-growing city - employment rose by 14 per cent in one recent five-year spell - and has the third-highest GDP (gross domestic product) in the country, according to the government's annual employment survey

The development of Nottingham has been an impressive one and shows no signs of slowing. Major sites include the Nottingham Waterside, a 250-acre area adjoining the world famous Trent Bridge. Other prime sites include the former Royal Ordnance Factory, now Queensgate, and the Nottingham Business Park, now all set to become one of the UK's most prestigious office locations. On the 'Eastside' of the City, there will be many changes set in motion by the success of Nottingham's landmark £40 million National Ice Centre.



Planned development for universities University of Nottingham The University of Nottingham is to take part in a joint venture with the Wanli Education Group (WEG) to develop a purpose-built university campus in the city of Ningbo, in Zhejiang province of China.

The new campus will be the first to be opened in China by a UK university and follows new legislation approved by the Chinese government on Sino-Foreign educational enterprises.

The University plans to open a veterinary school for 100 students in 2006. It will be the UK's first new vet school for half a century, the university says. The school aims to meet a national demand for well-qualified veterinary science graduates.

Nottingham Trent University Through a strategic plan laid out encompassing six key 'strategic platforms', the university intends on instigating change and improvements throughout. The implementation of these six platforms as detailed on www.ntu.ac.uk (Nottingham Trent University website), they aim to achieve aims, deliver education and research that makes a difference.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus room rental:	<i>Minimum</i>	<i>Maximum</i>		
	£53	£93		
Yield range	11.1 – 14.1%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£55,000	£85,000	£105,000	£135,000
Median	£55	£50	£52	£59
Room Rate				
Average	14.1%	11.1%	11.6%	12.3%
Yield B*				
B -	£3,729	£3,695	£5,051	£7,236
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	9.5	4.5		5
Description:	Nottingham is a famous city with plenty to do and see. However, like any city has its no-go areas, but has plenty of shopping, cinemas, theatres and clubs to make up for that. You won't get bored here. Being the East Midlands largest city, there is good access to all over the UK via the M1 and decent trains to London and elsewhere.			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: National and local student accommodation: www.student-accom.com
 Nottingham Student housing website: www.fblproperty.co.uk/
 Nottingham Student lettings: www.ms-estates.co.uk/
 Nottinghamshire housing website: www.accomnotts.f9.co.uk/student.htm
 Nottingham students website: www.housingstudents.com/

Estate Agents:	Address	Tel	Web
Bradford & Bingley	24 High Road, Beeston, Nottingham, NG9 2JP	0115 92257 12	www.bbg.co.uk
Robin Thomson	53 Mansfield Road, Nottingham, NG1 3FH	0115 941 8712	enquiries@rthomson22.fsbusiness.co.uk
Nottingham Property services	32/34 High Road Nottingham NG9 2JP	0115 925 1685	www.thenottingham.com sales-development@thenottingham.com
Spencer Birch	10 Kings Walk, Trinity Square, Nottingham, NG1 2AE	0115 941 3678	info@spencer-birch.co.uk www.spencerbirch.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Letting Agents:	Address	Tel	Web
Michael Vernon	65 High Road, Beeston, Nottingham, NG9 2JQ	0115- 9224521	<a href="mailto:info@michael-
vernon.fsbusiness.co.uk">info@michael- vernon.fsbusiness.co.uk www.michael-vernon.com
Robert Ellis	92 High Road, Beeston, Nottingham, NG9 2LF	0115 922 9090	beeston@robertellis.co.uk www.robertellis.co.uk
CP Walker & Son	107 High Road, Beeston, Nottingham, NG9 2JU	0115 925 4062	http://cpwalker.co.uk lettings@cpwalker.co.uk
Accommodation Link	65 Castle Boulevard, Nottingham, NG7 1FD	0115 985 9383	nottingham@belvoirlettings.com www.accomlink.co.uk
Whitegates Estate Agency	156 High Road, Beeston, Nottingham, NG9 2LN	0115 922 2222	nottinghamlettings@whitegates.co.uk www.whitegates.co.uk

City: OXFORD

Universities University of Oxford, Oxford Brookes University

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Population: 134,248

Student Population:		<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	University of Oxford	16035	6980	23020
	Oxford Brookes University	12385	6100	18485
	Total	28420	13080	41505
	Campus Capacity	(9707)	(3500)	(13207)
	Size of Market	18713	9580	28298

Drop out rates: University of Oxford 3%
 Oxford Brookes University 11%
Student Areas: Botley, Cowley, Grandpont, St clements, West oxford

Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Universit	01865	Ewert	www.ox.ac	
y of	280803	House,	.uk/	Yes
Oxford		Ewert		
		Place		
		Banbury		
		Road		
		Summertown		
		Oxford		
		OX2 7DD		
Oxford	01865	Accommodation	www.brookes.ac.uk	Yes
Brookes	484660	Office		
Universit		Gipsy		
y		Lane		
		Headington		
		Oxford		
		OX3 0BP		



Planned development for city Oxfordshire County Council has quelled reports that a link road between the M40 and Oxford Road in Banbury has been agreed. The council has been quick to point out that the road was merely a suggestion and that nothing had been put on paper. It said if such a road was incorporated in future plans, it would be at least 2016 before it could be built.

A university college has bought the Acland Hospital for £10.75m to develop cheap accommodation for students who currently have to pay for expensive private housing in Oxford. It will initially use the 1.7-acre site for research and teaching, as well as study bedrooms for 100 students. But it plans to redevelop the Banbury Road-based hospital to provide double the amount of accommodation.

Planned development for universities University of Oxford There are actually some plans to increase the social role of the Oxford University Students' Union. Currently most activities are organised by the colleges.

Also, the Said School of Business has now opened and intends on attracting the best students.

There are occasional rumours that Oxford University will be buying the engineering department but this isn't confirmed yet.



Oxford Brookes University
 New halls of residences are currently under construction with over 1,000 new study bedrooms being developed. These will mostly be on the main Gypsy Road site.

Oxford Brookes has become the first university in the world to be awarded Fairtrade status, providing a platform for raising awareness of international trade issues amongst students, staff and the wider public.

Campus room rental**:	<i>Minimum</i>		<i>Maximum</i>	
	£62			£120
Yield range	7.4 – 8.1%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£130,000	£150,000	£180,000	£210,000
Median	£68	£65	£60	£60
Room Rate				
Average	7.4%	8.1%	7.8%	8.1%
Yield B*				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



B - £1,837 £3,026 £3,180 £4,086

**Estimated
Annual
Profit**

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	7	4	3

Description: The city of Oxford is beautiful, its as simple as that. Aside from the architecture there are some great places to shop and the combined student population is pretty high so there are plenty of student friendly places.

There are pubs galore for the student and tourists. Given that most of the colleges have fairly limited social facilities for late nights, the local area is all there is for real night owls.

Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Lettings listings: www.accomm-let.co.uk/
 Specialising in student lets: www.north-oxford-property.co.uk/
 Student agent: www.pastures-new.com/
 Oxford Area room rental: www.rentaflat.co.uk

Estate Agents:	Address	Tel	Web
FPDSavills	Wytham Court, 11 West	01865	www.fpdsavills
	Way, Botley, Oxford, OX2	269000	.co.uk
	0QL		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



DAVID TOMPKINS	6 Chapel Way, Botley, Oxford OX2 9LS	01865 436455	www.davidtom pkins.co.uk
James C Penny	113 Walton Street, Oxford Oxfordshire, OX2 6AJ	01865 554422	www.jamescpe nny.co.uk
Breckon & Breckon	5 King Edward Street Oxford OX1 4HN	01865 244735	www.breckon. co.uk

Letting Agents:	Address	Tel	Web
Bradford & Bingley	114-116 St. Aldates , Oxford Oxfordshire, OX1 1BD	01865 24101 9	www.bbg.co.u k/
Simon Fraser	57 Lonsdale Road, Summertown, Oxford, OX2 7ES	01865 311541	www.simonfish er.co.uk/
Knight Frank	2 Worcester Street, Oxford, OX1 2BX	01865 790077	www.knightfra nk.com
RMA Properties	116a Cowley Road, Oxford, OX4 1JE	01865 251025	www.rmaprope rties.co.uk
Fairfax and Co	22 The Parade, Kidlington, Oxfordshire OX5 1DB	01865 377744	www.johnfairfa x.co.uk

City:	PAISLEY		
Universities	University of Paisley		
Population:	172,850		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



[From UCAS or individual websites]	Campus Capacity	9050 (800)	1540 (0)	10590 (800)
Drop out rates:	Size of Market	8250	1540	9790
Student Areas	University of Paisley		18%	
Accommoda tion Officer Contacts:	Universit y	Tel	Address	Web
				Landlord Accreditati on Scheme?
	Universit y of Paisley	0141 848 3158	High Street Paisley Renfrewsh ire PA1 2BE	www.paisl ey.ac.uk No



Planned development for city Details have been announced of a £500m development to regenerate the south bank of the River Clyde from Braehead to Renfrew. The Renfrew Riverside project is expected to create 8,000 jobs and attract new businesses into the area. Included in the plans are more than one million square feet of business space, 2,000 new homes and leisure facilities.

A public park and riverside walkway will be put in place along with an indoor real snow ski centre. Restaurants, shops and a cinema are also planned.

Planned development for universities University of Paisley The University of Paisley officially opens its new state-of-the-art students' union on Saturday 1 March 2003. The £5 million union, which was designed by award-winning architects, Page and Park, is one of the University's most significant contributions to the regeneration of Paisley centre and will offer students a unique facility that's radically different from the traditional concept of a student union building.

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>
	£35	£43
Yield range	9.1 – 11.2%	



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£50,000	£75,000	£110,000	£140,000
Median	£40	£42	£46	£45
Room Rate				
Average	11.2%	10.5%	9.8%	9.1%
Yield B*				
B -	£2,262	£2,942	£3,698	£3,852
Estimated Annual Profit				
Financial Scores	Total (out of 10) 7	Capital Growth (out of 5) 3	Yield (out of 5) 4	

Description: The town has always been colourful is the largest in Scotland, but its scale and character make it a friendly place to study and live.

There are an excellent variety of shops, restaurants, bars and nightclubs. The Lagoon Leisure Centre includes saunas, solarium and an Olympic sized ice rink. Paisley was given its university status in 1992. Its history dates back to 1897, when it was founded to offer vocational courses.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 Link to Stirling Listings online: www.letting-in-scotland.co.uk

Estate Agents:	Address	Tel	Web
Allen And Harris	16 Causey Street, Paisley, Renfrewshire, PA	0141 8897222	http://www.allenandharris.co.uk
Countrywide Estate Agents	5 Causeyside Street, Paisley, Renfrewshire, PA1 1UW	0141 8481155	http://www.sequencehomes.co.uk
The Robb Agency	Paisley Office, Glasgow, Strathclyde, G61	0141 8898883	http://www.onemoveforyou.co.uk
Msm Solicitors & Estate Agents	51 Moss Street, Paisley, Renfrewshire, PA1 1DR	0141 8896244	

Letting Agents:	Address	Tel	Web
Graham Miller Estate Agents	31 Gauze Street, Paisley, Renfrewshire, PA1 1ES	0141 8480707	http://www.teamprop.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Thistle Property Services	417 Paisley Road West, Glasgow, Lanarkshire, G51 LS	0141 419 9777	http://www.s1homes.com/
Slater Hogg And Howison	17-19 Gauze Street, Paisley, Renfrewshire, PA1 1ES	0141 8877921	http://www.slaterhogg.co.uk
Allen And Harris	16 Causey Street, Paisley, Renfrewshire, PA	0141 8897222	http://www.allenandharris.co.uk
Castlehead Properties	Unit 33 The Paisley Centre 23 High Street, Paisley, Renfrewshire, PA12AQ	0141 8481856	http://www.rightmove.co.uk

City:	PLYMOUTH		
Universities	College of St Mark & St John, University of Plymouth		
Population	240,718		
Student Population	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
: [From UCAS or individual websites]	University of Plymouth College of St Mark & St John	22495 2965	4525 1775 27020 4740

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Total	25460	6300	31760
	Campus Capacity	(2961)	(0)	(2961)
	Size of Market	22499	6300	28799
Drop out rates:	University of Plymouth		12%	
	College of St Mark & St John		12%	
Student Areas	Central Plymouth, Freedom fields, Greenbank, Lipson, Mutley, North hill, Pennycomequick, Peverall, Prince rock, St judes			
Accommodation Officer Contacts:	University	Tel	Address	Web
			Landlord Accreditation	Scheme?
	University of Plymouth	01752 232062	Accommodation Office Drake Circus Plymouth Devon PL4 8AA	www.plymouth.ac.uk
				Yes



College of	01752	Accommo	www.marj	No
St Mark &	636711	dation	on.ac.uk	
St John		Office		
		Derriford		
		Road		
		Plymouth,		
		Devon		
		PL6 8BH		

Planned development for city Plymouth's historic Grade One listed Royal William Yard has been undergoing redevelopment for 11 years. The Plymouth Development Corporation spent between £20m and £30m on it and the South West Regional Development Agency is looking at spending £35m. The site is being turned into shops, apartments and an exhibition centre.

Planned development for universities University of Plymouth The University will receive a £2.4 million share of the awards made under the second round of funding from the Higher Education Funding Council for England's Higher Education Innovation Fund (HEIF2), a scheme that forms a major part of the government's strategy to increase prosperity and provide high-quality job opportunities.

College of St Mark & St John Exeter University awards the degrees for this institute and the College of St Mark & St John highlights this fact. Student's benefit from a good degree whilst enjoying their studies in a small and friendly environment.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus room rental**:	Minimum	Maximum		
	£45	£70		
Yield range	8.1 – 8.9%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£90,000	£110,000	£145,000	£165,000
Median	£52	£52	£54	£50
Room Rate				
Average	8.1%	8.9%	8.8%	8.5%
Yield B*				
B -	£1,816	£2,871	£3,627	£3,855
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6	3	3	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Plymouth is the second largest City on the south coast of England and, after Bristol, the largest in the South West with a resident population of 241,000 and a further 100,000 in its Travel-To-Work area.

Sites for campuses are located at Plymouth, Exeter, Exmouth and near Newton Abbot. Plymouth itself, which seems to be the party town whichever campus you're staying in, is a large and diverse place with plenty to amuse even the most picky of students.

The general atmosphere is heavily influenced by surfers and other watersports enthusiasts. This is heaven for many of Plymouth's students and a welcome escape from the sloane based atmosphere of Exeter or Bath.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Student Accommodation central Plymouth: <http://ourworld.compuserve.com/homepages/mjs2nivit/>
Plymouth Student housing: www.plymouthstudentaccommodation.co.uk/
Links from University of Plymouth: www.plym.ac.uk

Estate Agents:	Address	Tel	Web
Bettisons - Plymouth	52 North Hill, Plymouth, Devon, PL4 8EU	01752 202121	http://www.bettisons.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bradford And Bingley Marketplace Ltd	133 Milehouse Road, Plymouth, Devon, PL3 4AG	01752 559106	<a href="http://www.bb
g.co.uk">http://www.bb g.co.uk
Bradleys	55 Mutley Plain, Plymouth, Devon, PL4 6JH	01752 251251	<a href="http://www.be
agroup.co.uk">http://www.be agroup.co.uk
Your Move	4 Mannamead Road, Plymouth, Devon, PL4 7AA	01752 220401	<a href="http://www.yo
ur-move.co.uk">http://www.yo ur-move.co.uk

Letting Agents:	Address	Tel	Web
Connell Estate Agents	159 The Ridgeway, Plymton, Plymouth, Devon, PL	01752 345135	<a href="http://www.co
nnells.co.uk">http://www.co nnells.co.uk
Fulfords	91-93 Ridgeway, Plymouth, Devon, PL1	01752 347347	<a href="http://www.fulf
ords.co.uk">http://www.fulf ords.co.uk
Miller	151 Ridgeway Plympton, Plymouth, Devon, PL	01752 336675	<a href="http://www.mil
ler.co.uk">http://www.mil ler.co.uk
Darlows	39 Mutley Plain, Plymouth, Devon, PL4 6JQ	01752 202055	<a href="http://www.tm
xdarlows.com">http://www.tm xdarlows.com
Taylor Son And Creber Ltd	Frianon House, 6 Mannamead Road, PLYMOUTH, Devon, PL4 7AA	01752 202035	<a href="http://www.tay
lorcreber.co.u
k/">http://www.tay lorcreber.co.u k/

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



City:	PONTYPRIDD			
Universities	University of Glamorgan			
Population:	33,500			
Student Population:	Under Graduate	Post Graduate	Total	
[From UCAS or individual websites]	Campus Capacity			
	Size of Market	15520	3000	18520
Drop out rates:	University of Glamorgan	16%		
Student Areas	Treforest, Merthyr, Senghenydd, Pontypridd			
Accommodation Officer Contacts:	University	Tel	Address	Web
				Landlord Accreditation Scheme?
	University of Glamorgan	01443 482044	Accommodation Services University of Glamorgan Pontypridd CF37 1DL	www.glam.ac.uk
				Yes



Planned development for city Plans for a £7 million office and car parking complex which could lead to the creation of 100 jobs in Pontypridd have been submitted. If approved, a high quality building for new office accommodation would be constructed on a site near to St Catherine's Church within the town centre. A car park with about 350 spaces could also be built for use by shoppers and visitors.

Planned development for universities University of Glamorgan The students' union is looking to develop considerably in the next few years. Nothing is confirmed yet but a larger union building and more activities are on the cards.

The issue of housing also needs to be addressed as It doesn't look as if the situation is going to get better soon, as the university is closing down two of its five halls - Maes-Yr-Eglwys and the catered Forest Hall.

Campus room rental**:	<i>Minimum</i>				<i>Maximum</i>
	£51				£81
Yield range	4.6 – 8.3%				
	3 bed house	4 bed house	5 bed house	6 or more bed house	
	<i>(i.e. 2 bed upstairs + 1 converted other)</i>				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Entry Price	£80,000	£100,000	£150,000	£250,000
Median	£43	£44	£41	£41
Room Rate				
Average	7.6	8.3%	6.4%	4.6%
Yield B*				
B -	£1,251	£2,118	£958	-£2,000
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	3	2.5	

Description: The University is in the middle of the sleepy village of Treforest. This is a picturesque little place and has a few nice pubs to drink in, pub crawls are laughably easy due to them all being within about a square mile! The local community doesn't exactly welcome Glamorgan's 17 000 students with open arms but they seem to grudgingly accept that without the university there wouldn't be a Treforest. There are some English-Welsh tensions but nothing to get in a pickle about. Cardiff is about 20 minutes away and easily accessible.

Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 University Links: www.glamorgan.org.uk/
 Housing Links: www.taffhousing.co.uk/links.html

Estate Agents:	Address	Tel	Web
----------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Halifax	85 Taff Street, Pontypridd,	01443	http://www.hali
Property	Mid Glamorgan, CF37 4SL	400111	fax.co.uk
Services			
Allen &	83 Talbot Road Talbot	01443	
Harris	Green, Pontyclun, Mid Glamorgan, CF728AE	237667	
Barbara	103 Dunraven Street,	01443	http://www.bar
Rees	Tonypany, Mid Glamorgan, CF40 1AR	442444	bararees.net/
Durbin	5 The Precinct Main Road	01443	http://www.dur
Estate	Tonteg, Pontypridd, Mid	204240	bins.co.uk
Agents	Glamorgan, CF381SB		

Letting	Address	Tel	Web
Agents:			
Darlows Ltd	43 Dunraven Street, Tonypany, Mid Glamorgan, CF40 1AL	01443 436445	http://www.tmx darlows.com
Leek And Weston	29 Gelliwastad Road, Pontypridd, Mid Glamorgan, CF37 2BN	01443 492229	http://www.lee kandweston.co m
Peter Alan Ltd	94 Taff Street, Pontypridd, Mid Glamorgan, CF37 4SL	01443 485600	http://www.pet eralan.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Peter Mulcahy 5 Taff Vale Centre, 01443 <http://www.pm>
 Pontypridd, Mid Glamorgan, 407917 [ea.co.uk](http://www.ea.co.uk)
 CF37 4TG

Seward And Co Woodfield House Main Road
 Llantwit Fardre, Pontypridd,
 Mid Glamorgan, CF38 2LT

City:	PORTSMOUTH			
Universities	University of Portsmouth, University College Chichester (CHICHESTER)			
Population:	186,704 (Portsmouth)			
Student Population:	Under Graduate	Post Graduate	Total	
[From UCAS or individual websites]	University of Portsmouth	15070	4325	19395
	University College Chichester	3175	1800	4975
	Total	18245	6125	24370
	Campus Capacity	(2550)	(450)	(3000)
	Size of Market	15695	5675	21370

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Drop out rates: University of Portsmouth 12%
 University College Chichester 12%

Student Areas Eastney, Fratton, North End, Southsea

Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of Portsmouth	023 9284 3214	Student Housing The Nuffield Centre St Michael's Road Portsmouth PO1 2ED	www.port.ac.uk	No

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Chichester
01243 816045
Accommodation Office
www.ucc.ac.uk
No. 1
Upper Bognor Road
Bognor Regis
PO21 1HR

Planned development for city

Portsmouth Football Club have been given the go-ahead to redevelop their stadium to a capacity of 35,000. At a public meeting in the Guildhall on Wednesday, Portsmouth City Council voted in favour of the proposal which will cost about £125m. The development will include 500 houses, shops, restaurants and leisure facilities at Fratton Park with 14% of the homes being social housing.



Planned development for universities University of Portsmouth The University and Student Union get on very well. This close relationship has meant that the SU has been able to negotiate and persuade the University to implement future plans quite quickly.

In recent years the students have benefited from a brand new students union and modern halls of residence. The University has Internet access in most of its Halls of Residence and they also plan to install this in many of the student houses around town. Having completed so much, the university is probably taking a well-earned break before deciding what to do next.

University College Chichester University College Chichester, or UCC, is a small and very friendly University College based on two campuses, the Bishop Otter Campus in Chichester, and the Bognor Regis Campus.

Campus room rental**:	Minimum	Maximum
	£63	£99
Yield range	7.7 – 9.8%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£90,000	£105,000	£140,000	£190,000
Median	£57	£55	£52	£52
Room Rate				
Average	8.9%	9.8%	8.7%	7.7%
Yield B*				
B -	£2,380	£3,547	£3,476	£3,182
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6	3	3	



Description: Portsmouth university is split up around the city but most of the sites are within walking distance of one another. The university is actually right in the middle of the city so the students are well-placed to take full advantage of city life.

Many students come to Portsmouth for the naval connection - it is the home of the British Navy. Many famous ships are docked here, for example HMS Victory, the Mary Rose, and HMS Warrior.

Another great attraction is Southsea and the beach. Southsea not only has a beach, which is crowded with students in the summer, but it also has The Common which stretches for miles along the seafront. All summer long people sunbathe and play and there are a variety of events like the Moscow State Circus. Southsea also has a fun-fair and a shopping centre.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Room Lets:
www.thesublet.com/Index4/PortsmouthRoomsForRent.html
AC Property: www.portsnet.com/acpropertys/

Estate Agents:	Address	Tel	Web
----------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Bradford And Bingley Marketplace Ltd	2 Elm Grove Hayling Island, Portsmouth, Hampshire, PO9 2DJ	023 92465941	http://www.bbg.co.uk
Your Move	154 London Road North End, Portsmouth, Hampshire, PO2 9DJ	023 92668811	http://www.your-move.co.uk
Network Homes	21 Spur Road Cosham, Portsmouth, Hampshire, PO6 3DY	023 92210360	http://www.networkhomes.co.uk
Mann And Co	127 London Road North End, Portsmouth, Hampshire, PO1	023 92666611	http://www.manncountrywide.co.uk

Letting Agents:	Address	Tel	Web
Burlingtons	52 Kingston Road, Portsmouth, Hampshire, PO2 7PA	023 92668111	http://www.burlingtons-estateagents.co.uk
Fox & Sons	126 London Road, Portsmouth, Hampshire, PO2 9DE	023 92671110	http://www.rightmove.co.uk
Halifax Property Services	10 Middle Road Park Gate, Portsmouth, Hampshire, PO	01489 582323	http://www.halifax.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Jeffries And Partners	196 Havant Road Drayton, Portsmouth, Hampshire, PO6 2EH	023 92373341	http://www.jeffries.uk.com
Wyatt And Son	3 Exchange House 122 London Road North End, Portsmouth, Hampshire, PO2 9DD	023 92661213	http://www.wyattandson.co.uk

City:	PRESTON		
Universities	University of Central Lancashire		
Population	129,642		
Student Population	<i>Under Graduate</i>	<i>Post Graduate & FE</i>	<i>Total</i>
	25500	2705	28205
Campus Capacity	(1500)	(-)	(1500)
Size of Market	24,000	2705	26,705
Drop out rates:	University of Central Lancashire	14%	
Student Areas	Ashton, Avenham, Billsborrow, Bilborrow, Burrowbank, Deepdale, Firbank, Fulwood, Plungington, Ribbleton		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of Central Lancashire	01772 892520/31	Accommodation Service Preston PR1 2HE	s.accommodation@uclan.ac.uk www.uclan.ac.uk	No

Planned development for city After 26 towns in England had bid for the title, Preston was awarded city status in April 2002 by the Queen in celebration of her Golden Jubilee. In light of this status, an initiative went underway in 2003 to target key UK business leaders and decision makers as well as thousands of national and international travellers as part of the campaign which aims to increase investment in the City.

The key points that are being focussed upon include Preston's new found City status, excellent location, transport links, skilled workforce and quality higher education providers.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for university University of Central Lancashire

In January 2004, The Northwest Development Agency (NWDA) announced funding of £2.5 million for a 3 year initiative to raise the profile of the Contact Centre Sector as one of the most important employers in England's Northwest.

The project 'CallNorthWest' is hosted by the University of Central Lancashire (UCLan) in Preston, and brings together large, medium and small businesses as well as Academics, Councils, Government Agencies, Trade Unions, who will unite behind a 'skills agenda' for the Region.

The initiative aims to ensure that England's Northwest continues to be a preferred location for World Class Contact Centres due to the infrastructure in place to support the sector.

Campus room rental:	Minimum		Maximum	
	£52		£68	
Yield range	7.9 – 11.2%			
Type of property	3 bed house	4 bed house	5 bed house	6 or more bed house
	<i>(i.e. 2 bed upstairs + 1 converted other)</i>			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Entry Price	£65,000	£85,000	£125,000	£160,000
Median	£47	£43	£42	£41
Room Rate				
Average	11.2%	10.5%	8.7%	7.9%
Yield B*				
B -	£2941	£3331	£3111	£3034

Estimated Annual Profit

Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	8	4	4

Description: Preston is the second largest city in Lancashire and unlike Lancashire's largest city, Blackpool, which lights up the North East, Preston actually has some style.

There are many beautiful buildings including the city's Library. There are plenty of pubs and other entertainment in Preston. Preston has easy access to Scotland, London and nearby Manchester.

Websites to advertise on: This is Preston: www.thisislancashire.co.uk/lancashire/preston
 Student Accommodation Service: www.uclan.ac.uk/other/hs/saccomm/private.htm
 Accommodation for students: www.accommodationforstudents.com
 Preston Letting: www.prestonletting.co.uk/
 Easy roommate: <http://uk.easyroommate.com>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Estate Agents:	Address	Tel	Web
Dickson	12 Chapel Street,	(01772)	www.dicksonhaslam.com
Haslam	Preston, PR1 8BU	883100	enquiries@dicksonhaslam.com
Bairstow	89 Fishergate,	01772	www.rightmove.co.uk
Eves	Preston, Lancashire, PR1 2NJ	252921	
Your Move Estate Agents	82 Fishergate, Preston, PR1 2NJ	01772 561 188	preston1@your-move.co.uk www.your-move.co.uk
Bradford & Bingley	91a Fishersgate, Preston, PR1 2NJ	01772 82302 1	www.bbg.co.uk
Letting Agents:	Address	Tel	Web
Charles Parker Bennett & Co	17/18 Cannon Street, Preston, PR1 3NR	(01772) 253 977	www.parkerbennett.co.uk surveyors@parkerbennett.co.uk
Farrell Heyworth	48 Lune Street, Preston, PR1 2NN	(01772) 203345	preston@farrellheyworth.co.uk www.farrellheyworth.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Reeds Rains	80 Fishergate, Preston, PR1 2UH	01772 561666	preston@reedsrains.co.uk www.reedsrains.com
Countrywide Residential Lettings	89 Fishergate, Preston, PR1 2NJ	01772 258317	www.crlldirect.co.uk
Garside Waddingham Pinder	Fleet House, 8-10 Fleet Street, Preston, PR1 2UT	01772 883188 / 201117	info@garsidewaddingham.co.uk www.garsidewaddingham.co.uk

City:	SHEFFIELD		
Universities	University of Sheffield, Sheffield Hallam University		
Population :	513,234		
Student Population :		Under Graduate	Post Graduate
[From UCAS or individual websites]	University of Sheffield	18650	6855
	Sheffield Hallam University	20190	6290
	Total	38840	13145
			51985

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	<i>Campus</i>	(6304)	(900)	(7204)
	Capacity			
	Size of Market	32536	12245	44781
Drop out rates:	University of Sheffield		4%	
	Sheffield Hallam University		10%	
Student Areas	Abbeydale, Broomhill, Central Sheffield, Crookes, Crookesmoor, Ecclesall, Highfields, Hunters bar, Nether edge, Netherthorpe, off Ecclesall road Sharrow, Walkley			
Accommodation Officer Contacts:	University	Tel	Address	Web
			Landlord Accreditation Scheme?	
	University of Sheffield	0114 222 6041	Accommodation & Campus Services The University of Sheffield Sorby Hall Endcliffe Vale Road Sheffield S10 3ES	www.shef.ac.uk/housing Yes



Sheffield	0114	Accommodat	www.shu.a	Yes
Hallam	225	ion Centre	c.uk	
University	4503	38-40		
		Howard		
		Street		
		City Campus		
		Sheffield		
		S1 1WB		

Planned development for city A former South Yorkshire coalfield is to be transformed into a £100m business park, creating at least 2,000 jobs. The 84-acre Brookfields Park, has appointed brownfield regeneration specialist St Paul's Developments to lead the scheme. It is a key step in the regeneration of the Dearne Valley, where 10,000 jobs have been created in the past decade.

Planned development for universities University of Sheffield Half of the University's residential accommodation is to be privatised. The University had wanted to do this for a long time, but had encountered fierce reaction from the Students Union in the Past. The news, which was released in Winter 2002, did cause some outrage amongst the Students Union. The university has decided that two halls of residence should be sold on the open market over a period of at least five years from 2003. Student representatives say this could result in a massive hike in rent for students.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Sheffield Hallam University

A £50 million pound investment has recently been made in new learning facilities including the prize-winning and renowned Adsetts Learning Centre. The Centre is open 24 hours per day and combines library, lecture theatres and other facilities including state of the art network facilities with more than 1600 workspace and IT resources and access to modern journals, books, videos, live TV, video conferencing and CD ROMs.

Campus room rental**:	Minimum				Maximum
	£42				£100
Yield range	5.5 – 8%				
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house	
Entry Price	£100,000	£110,000	£175,000	£235,000	
Median	£45	£47	£47	£46	
Room Rate					
Average Yield B*	6.3%	8%	6.3%	5.5%	
B - Estimated Annual Profit	£576	£2,119	£961	-£197	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	6.5	4	2.5

Description: The Universities are woven into the fabric of the West of the city with a departments dotted here and there and the space in between filled with student housing, sports facilities and shops. Out of town there is the vast Meadowhall shopping centre.

Sheffield is one of the Midlands' major cities and despite its decline during the late 70's and early 80's it has undergone some considerable redevelopment. Nightlife is quite good with some swanky new bars and cafés having sprung up. The sheer number of students in the city means that scholars form a major part of the population.

Websites to advertise on: Sheffield University official Portal: <http://portland.shef.ac.uk/housingfinder/>
 Local online Classifieds: www.sheffnet.co.uk
 National student listings: www.studentaccommodationuk.com/
 Local and National student listings : www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>

Estate Agents:	Address	Tel	Web
Blundells	84 Queen Street, Sheffield, South Yorkshire, S1	0114 2721091	http://www.blundells.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Eadon	501 Glossop Road, Broomhill,	0114	http://www.elr.co.uk
Lockwood & Riddle	Sheffield, S10 2QE	2660061	co.uk
Halifax	5 Market Street Chapeltown,	0114	http://www.halifax.co.uk
Property Services	Sheffield, South Yorkshire, S1	2570696	ifax.co.uk
Winkworth	City Centre Office 66 Campo Lane, Sheffield, South Yorkshire, S1	0114 2765715	http://www.winkworth.co.uk

Letting Agents:	Address	Tel	Web
Haybrook Property Services	Crystal Peaks, 4 Peak Square, Sheffield, S20 7PH	0114 251 1710	http://www.haybrook.com
Lewis Wadsworth	19 Figtree Lane, Sheffield, South Yorkshire, S1 2DJ	0114 2731121	http://www.lewiswadsworth.co.uk
Property Plus	34 Dronfield, Sheffield, South Yorkshire, S18	01246 412000	http://www.propertyplus.co.uk
Reeds Rains	936 Ecclesall Road Banner Cross, Sheffield, South Yorkshire, S11 7TR	0114 2670150	http://www.reedsrains.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



William H Brown - Sheffield 37-39 Church Street, Sheffield, South Yorkshire, S1 2769062 0114 2GL
<http://www.rig.htmove.co.uk>

City:	SHEFFIELD		
Universities	University of Sheffield, Sheffield Hallam University		
Population :	513,234		
Student Population :		Under Graduate	Post Graduate
[From UCAS or individual websites]	University of Sheffield	18650	6855
	Sheffield Hallam University	20190	6290
	Total Campus Capacity	38840 (6304)	13145 (900)
	Size of Market	32536	12245
Drop out rates:	University of Sheffield	4%	
	Sheffield Hallam University	10%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student	Abbeydale, Broomhill, Central Sheffield, Crookes,				
Areas	Crookesmoor, Ecclesall, Highfields, Hunters bar, Nether edge, Netherthorpe, off Ecclesall road Sharrow, Walkley				
Accommodation	University	Tel	Address	Web	Landlord Accreditation
Officer					Scheme?
Contacts:					
	University of Sheffield	0114 222 6041	Accommodation & Campus Services The University of Sheffield Sorby Hall Endcliffe Vale Road Sheffield S10 3ES	www.sheffield.ac.uk/housing	Yes
	Sheffield Hallam University	0114 225 4503	Accommodation Centre 38-40 Howard Street City Campus Sheffield S1 1WB	www.shu.ac.uk	Yes



Planned development for city A former South Yorkshire coalfield is to be transformed into a £100m business park, creating at least 2,000 jobs. The 84-acre Brookfields Park, has appointed brownfield regeneration specialist St Paul's Developments to lead the scheme. It is a key step in the regeneration of the Dearne Valley, where 10,000 jobs have been created in the past decade.

Planned development for universities University of Sheffield Half of the University's residential accommodation is to be privatised. The University had wanted to do this for a long time, but had encountered fierce reaction from the Students Union in the Past. The news, which was released in Winter 2002, did cause some outrage amongst the Students Union. The university has decided that two halls of residence should be sold on the open market over a period of at least five years from 2003. Student representatives say this could result in a massive hike in rent for students.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Sheffield Hallam University

A £50 million pound investment has recently been made in new learning facilities including the prize-winning and renowned Adsetts Learning Centre. The Centre is open 24 hours per day and combines library, lecture theatres and other facilities including state of the art network facilities with more than 1600 workspace and IT resources and access to modern journals, books, videos, live TV, video conferencing and CD ROMs.

Campus room rental**:	Minimum				Maximum
	£42				£100
Yield range	5.5 – 8%				
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house	
Entry Price	£100,000	£110,000	£175,000	£235,000	
Median	£45	£47	£47	£46	
Room Rate					
Average Yield B*	6.3%	8%	6.3%	5.5%	
B - Estimated Annual Profit	£576	£2,119	£961	-£197	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	6.5	4	2.5

Description: The Universities are woven into the fabric of the West of the city with a departments dotted here and there and the space in between filled with student housing, sports facilities and shops. Out of town there is the vast Meadowhall shopping centre.

Sheffield is one of the Midlands' major cities and despite its decline during the late 70's and early 80's it has undergone some considerable redevelopment. Nightlife is quite good with some swanky new bars and cafés having sprung up. The sheer number of students in the city means that scholars form a major part of the population.

Websites to advertise on: Sheffield University official Portal: <http://portland.shef.ac.uk/housingfinder/>
 Local online Classifieds: www.sheffnet.co.uk
 National student listings: www.studentaccommodationuk.com/
 Local and National student listings : www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>

Estate Agents:	Address	Tel	Web
Blundells	84 Queen Street, Sheffield, South Yorkshire, S1	0114 2721091	http://www.blundells.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Eadon	501 Glossop Road, Broomhill,	0114	http://www.elr.co.uk
Lockwood & Riddle	Sheffield, S10 2QE	2660061	co.uk
Halifax	5 Market Street Chapeltown,	0114	http://www.halifax.co.uk
Property Services	Sheffield, South Yorkshire, S1	2570696	ifax.co.uk
Winkworth	City Centre Office 66 Campo Lane, Sheffield, South Yorkshire, S1	0114 2765715	http://www.winkworth.co.uk

Letting Agents:	Address	Tel	Web
Haybrook Property Services	Crystal Peaks, 4 Peak Square, Sheffield, S20 7PH	0114 251 1710	http://www.haybrook.com
Lewis Wadsworth	19 Figtree Lane, Sheffield, South Yorkshire, S1 2DJ	0114 2731121	http://www.lewiswadsworth.co.uk
Property Plus	34 Dronfield, Sheffield, South Yorkshire, S18	01246 412000	http://www.propertyplus.co.uk
Reeds Rains	936 Ecclesall Road Banner Cross, Sheffield, South Yorkshire, S11 7TR	0114 2670150	http://www.reedsrains.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



William H Brown - Sheffield 37-39 Church Street, Sheffield, South Yorkshire, S1 2769062 0114 2GL
<http://www.rightmove.co.uk>

City:	ST ANDREWS		
Universities	University of St Andrews		
Population:	14,695		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	6405	1430	7835
Campus Capacity	(2736)	(465)	(3101)
Size of Market	3669	965	4734
Drop out rates:	University of St Andrews	5%	
Student Areas	Central, East Sands, Kinaldy farm, North Haugh, Off lamond drive		
Accommodation Officer Contacts:	University	Tel	Address
			Web
			Landlord Accreditation Scheme?

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University	01334	Accommo	www.st-	
of St	462510	dation	and.ac.uk	Yes
Andrews		Office		
		University		
		of St		
		Andrews		
		79 North		
		Street		
		St		
		Andrews		
		KY16 9AJ		



Planned development for city More than £100 million is to be invested in the key commitments by Fife council from 2003 to 2006. The programme will target resources at seven key themes. These are: promoting stronger safer communities, safeguarding and improving Fife's environment, community regeneration and social inclusion, promoting a strong, diverse Fife economy, encouraging a well-educated and skilled Fife, promoting health and leisure and modernising Fife.

£53 million will also be invested through the Public Private Partnership to build ten new primary schools across Fife, scheduled to open in time for the start of the new school year 2005.

A five-year housing plan aimed at securing an adequate number of affordable houses in Fife has been launched. Proposals were unveiled against a backdrop of soaring house prices in the Fife region. Rocketing costs and the right to buy legislation have led to a significant increase in homelessness. The Housing Strategy aims to boost sheltered housing in the region.



Planned development for universities University of St Andrews The Universities of St Andrews and Edinburgh are to collaborate on medical teaching and research, providing 50 more doctors per year for the NHS in Scotland and offering more opportunities for Scottish students to train as doctors.

The University of St Andrews is to seek planning permission for a major new town centre building, which will provide much needed teaching and research space for the Faculty of Arts and a new home for the School of International Relations. The proposed multi-million pound building of architectural distinction will be located next to the University Library in North Street and will include a new lecture theatre, seminar rooms and office space.

The University of St Andrews Court may hike up campus rents to come into line with those of other universities. This could be at an estimated average of 27% from September 2004.

Campus room rental**:	Minimum	Maximum
	£50	£100
Yield range	5.6 – 8.3%	



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£160,000	£175,000	£190,000	£205,000
Median	£64	£63	£60	£60
Room Rate				
Average	5.6%	6.8%	7.4%	8.3%
Yield B*				
B -	£20	£1,601	£2,730	£4,311
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	5.5	3	2.5	

Description: St Andrews is located about an hour's travel away from Edinburgh and 20 minutes from Dundee. The University makes up much of the sea-side town and is its largest employer - hence the place takes on ghost-town status during the holidays. As for pubs, there are more per area than any other town in the UK.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Easy roommate: <http://uk.easyroommate.com>
Link to St Andrews listings online: www.letting-in-scotland.co.uk
Online listings: www.ukwebfind.co.uk/standrews.html

Estate Agents:	Address	Tel	Web
Bennetts	52 Crossgate, Cupar, Fife, KY15 5JX	01334 655150	http://www.rben.net
Bradburne And Company	139 South Street, St. Andrews, Fife, KY16 9UN	01334 479479	http://www.bradburne.co.uk
Rollo Davidson Mc Farlane	6 Bell Street, St Andrews, Fife, KY16	01334 477700	http://www.rollos.co.uk

Letting Agents:	Address	Tel	Web
Pagan Osborne	106, South St, St. Andrews Fife, KY16 9QD	01334 475001	http://www.paganproperty.co.uk/
Mc Llroy Hipwell	147 Market Street, St Andrews, Fife, KY16 9PF	01334 472740	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Murray	17 Bell Street, St Andrews,	01334	http://www.md-
Donald And	Fife, KY16 9UR	474455	c.co.uk
Caithness			
Drummond	33 Bell Street, St Andrews,	01334	www.drummon
Cook &	Fife	472152	dcook.co.uk/
Mackintosh	KY16 9UR		

City:	STAFFORD		
Universities	Staffordshire University		
Population:	120,653		
Student	<i>Under</i>	<i>Post</i>	<i>Total</i>
Population:	<i>Graduate</i>	<i>Graduate</i>	
[From UCAS	13110	2315	15425
or individual	<i>Campus</i>	(1800)	(300)
websites]	<i>Capacity</i>		(2100)
	Size of		
	Market	11310	2015
Drop out	Staffordshire University	13%	
rates:			
Student	Beaconside, Littleworth, Castletown, Holmcroft, Baswich,		
Areas	Queensville, Rising Brook		
Accommoda	<i>University</i>	<i>Tel</i>	<i>Address</i>
tion Officer			<i>Web</i>
Contacts:			<i>Landlord</i>
			<i>Accreditati</i>
			<i>on</i>
			<i>Scheme?</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Staffordshire 01782 294217/8
University /9

Accommodation Office
Staffordshire
University
College
Road
Stoke On
Trent
ST4 2DE

www.staffs.ac.uk/accommodation/

No

Planned development for city

The Great British Kitchen plan is to create a centre for culinary arts, which will create 1,000 new jobs in Stafford on a 28 acre site at Stafford, in the Midlands. The £40m centre will provide a wide range of food-related activities for day visitors and staying guests: attractions, shopping and restaurants; leisure learning, education and training; shows, functions and special events.

The announced plans by the government in summer 2004 to open a private toll motorway linking Birmingham to Manchester, could affect large areas of housing in Stafford and other nearby areas and has been highlighted by the city.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities Staffordshire University
 A new commercial centre with a travel shop and general store at the Stoke site is the other big news. As part of an official visit to the University, new Chancellor Sir Bill Morris officially opened premier University's business class learning and conference facilities at the Stoke campus.

Campus room rental**:	Minimum	Maximum		
	£52			£68
Yield range	6.8 – 8.1%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£98,000	£108,000	£130,000	£200,000
Median	£50	£45	£45	£48
Room Rate				
Average	7.2%	7.8%	8.1%	6.8%
Yield B*				
B -	£1,230	£1,908	£2,610	£1,829
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6	3	3	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Stafford is quite a countryside town and has plenty of good pubs and a good atmosphere. Stoke is a little more built up but the Leek Road site has more of a campus feel to it. At Stoke a number of the major chain pubs have moved in meaning that the union has some competition. Decent DJs and functions keep the students from wandering.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
University residential services: http://crntpro1.staffs.ac.uk/ResServs/stafford_results.asp
Easy roommate: <http://uk.easyroommate.com>

Estate Agents:	Address	Tel	Web
Bradford And Bingley Marketplace	Bank House 40 Greengate Street, Stafford, Staffordshire, ST16 2JB	01785 242426	www.bbg.co.uk
Halifax Property Services	5 Eastgate Street, Stafford, Staffordshire, ST16 2NQ	01785 259321	www.halifax.co.uk
Jayman	6-7 Church Lane, Stafford, Staffordshire, ST16 2AW	01785 250095	http://www.jayman.co.uk
Clothier And Day Estate Agents	1 Eastgate Street, Stafford, Staffordshire, ST16 2NQ	01785 225205	http://www.rightmove.co.uk

Letting Agents:	Address	Tel	Web
-----------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Michael Stokes	43 Mill Street, Stafford, Staffordshire, ST16 2AJ	01785 241329	www.teamprop.co.uk
Nicolsons	7 Market Street, Stafford, Staffordshire, ST16 2JZ	01785 214214	www.nicolsons.co.uk
Reeds Rains	11 Mill Street, Stafford, Staffordshire, ST16 2AJ	01785 258888	http://www.reedsrains.co.uk
Owen Bennion And Son	41 Mill Street, Stafford, Staffordshire, ST16 2AS	01785 252137	http://www.bennionl.freeserve.co.uk
John German Estate Agents	4 Eastgate Street, Stafford, Staffordshire, ST16 2NQ	01785 236600	http://www.johngerman.co.uk

City:	STIRLING		
Universities	University of Stirling		
Population:	86,200		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	Campus Capacity		
	Size of Market		
	7095	1880	8975
	(2,500)	(600)	(3100)
	4595	1280	5875

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Drop out rates: University of Stirling 11%

Student Areas: Bridge of Allan, Stirling

Accommodation Officer Contacts:

University	Tel	Address	Web	Landlord Accreditation Scheme?
University of Stirling	01786 467060/1	Accommodation Office University of Stirling Stirling FK9 4LA	www.stir.ac.uk	Yes

Planned development for city: Stirling was granted city status by the Queen to mark her Golden Jubilee in 2002. The new city beat off competition from Ayr, Paisley and Dumfries, in Scotland, to be one of the towns across the UK to be recognised.

Scottish ministers have committed £30m towards the reopening of a rail link between Stirling and Kincardine. The investment will meet more than 80% of the £37.5m cost of the project. It is hoped that the Alloa line will be open by the end of 2005.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities University of Stirling The MacRobert, the on campus cinema and theatre complex, has recently received a large Lottery grant resulting in an upgrade in facilities. Facilities constructed include a new 140-seat cinema, children’s theatre, and modern dining room and café area.

Campus room rental**:	Minimum £46		Maximum £60	
Yield range	5.1 – 8.5%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price****	£75,000	£100,000	£160,000	£250,000
Median Room Rate	£45	£45	£45	£45
Average Yield B*	8.5%	8.5%%	6.6%	5.1%
B - Estimated Annual Profit	£1,701	£2,268	£1,260	-£1,098
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	



6

3

3

Description: Stirling is situated in the centre of Scotland surrounded by snow-topped mountains with Stirling Castle overlooking the campus from its impressive location on the cliff. The numerous lochs nearby provide an arena for lazy days during the summer or water sports.

Both the town and the campus have a small, friendly feel, and as a result many students never leave. It has been known for students to arrive once and depart once, while four years go by in the middle. If you do venture out into Stirling then there is an indoor shopping centre with all the essential shops (larger shops can be found in Glasgow and Edinburgh, a short train journey away). Many of the local pubs are 'student friendly'.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Easy roommate: <http://uk.easyroommate.com>
Link to Stirling Listings online: www.letting-in-scotland.co.uk

Estate Agents:	Address	Tel	Web
Clyde Property	39 Allan Park, Stirling, Stirlingshire, FK8 2LT	01786 471777	http://www.clydeproperty.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Collins & Co Property Services And Estate Agents	Collins & Co, Estate Agents & Property Service, 43 Glasgow Road, STIRLING, FK7 0PA	01786 - 451234	http://www.collinsandco.net
L H Melville Ltd	21 Upper Craigs, Stirling, Stirlingshire, FK8 2DG	01786 450378	http://www.lhmelville.co.uk
Manor Management Services	PO Box 21092, Stirling, FK9 5WA	01786 - 463313	http://www.scottishrelocationpropertyservices.com

Letting Agents:	Address	Tel	Web
Hill And Robb	3 Pitt Terrace, Stirling, Stirlingshire, FK8 2EY	01786 450985	http://www.hillandrobb.co.uk
Muirhead Buchanan	8 Allan Park, Stirling, Stirlingshire, FK8 2QE	01786 450944	http://www.muirheadbox.co.uk
Slater Hogg And Howison	01786 470286	66-68 Upper Craigs, Stirling, Stirlingshire, FK8 2DS	http://www.slaterhogg.co.uk
P F S Estate Agents	2 Alloa Road, Stirling, Stirlingshire, FK9 5LT	01786 463311	http://www.pfsestateagents.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Heritage 92 Glasgow Road, Stirling, 01786815577
 Estates Stirlingshire, FK7 0PQ

City: SUNDERLAND

Universities University of Sunderland

Population: 280,807

Student	Under	Post	Total
Population:	Graduate	Graduate	
[From UCAS	13795	2315	16115
or individual	Campus	(350)	(2500)
websites]	Capacity		
	Size of		
	Market	11645	13615

Drop out University of Sunderland 17%
rates:

Student Ashbrooke, City centre, Millfield, Mowbray park, Off chester
Areas road, Pallion, Thornhill, Tyne and wear

Accommoda **University** **Tel** **Address** **Web** **Landlord**
tion Officer **Accreditati**
Contacts: **on**
Scheme?



University of Sunderland	0191 515 2943	Accommodation Service Johnson Building Chester Road Campus Sunderland	www.sunderland.ac.uk/	Yes
		SR1 3SD		

Planned development for city

Sunderland Area Regeneration Company (Arc) plans to carry out a £135m development with a department store, restaurants, shops and apartments. Following a major land deal on Friday, Arc now controls 70% of the area in the city known as the Holmeside Triangle. The development could create up to 1,200 jobs on Wearside.

The extension of the Metro line into Sunderland has unlocked property hot spots and allowed more scope for growth on Wearside. The housing market in Sunderland has been rising steadily for about three years but property experts say stock in the city centre is still undervalued. This means there is affordable housing for first-time buyers.



**Planned
development
t for
universities**

University of
Sunderland

A key part of the University's development programme is a major new purpose-built campus on the banks of the River Wear, and new Student Accommodation. A major project to refurbish the main block of Edinburgh Building is now fully underway. The £2.5m project, which has been substantially funded by the Higher Education Funding Council for England (Hefce) will provide upgraded teaching rooms and offices in the building.

Edinburgh Building's exterior and interior are being completely refurbished to give a modern, more welcoming appearance, and create a better teaching and working environment. During building work the Recruitment and Admissions team has moved to level one of Hutton Building and academic staff have moved to the east wing of Edinburgh Building.

Work is due to start soon on a £7m Digital Media Centre at St Peter's Campus – the first phase of a plan to create a centre of excellence for the arts, design and media. It will house studios, workshops, edit suites and facilities for TV/video, radio, journalism and multi-media.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Campus	<i>Minimum</i>		<i>Maximum</i>	
room	£48		£55	
rental**:				
Yield range	7.9 – 16.1%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£35,000	£45,000	£80,000	£140,000
Median	£40	£38	£38	£39
Room Rate				
Average	16.1%	15.6%	11.1%	7.9%
Yield B*				
B -	£2,937	£3,691	£3,544	£2,499
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	8	3		5

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: The University of Sunderland is based within the heart of the modern centre of the City of Sunderland, in North East England. The University has a large mix of courses, covering engineering, technology, business, management, life sciences and the creative arts.

Facilities are constantly being improved and updated and include a modern University Library, language laboratories, media centre, an Art Gallery and specialist research centres including the Industry Centre and the Ecology Centre.

Sunderland is a much redeveloped town in the grip of more redevelopment. A spectacular amount of money has been and is being spent. The centre is heavily pedestrianised and all the usual chainstores are present. A new metro link is now in place, which allows easy access to Newcastle.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com
Student accommodation Sunderland: www.studentpad.co.uk
Sunderland university links: <http://restal.sunderland.ac.uk/html2/accommodation.cfm>

Estate Agents:	Address	Tel	Web
Andrew	18 John Street, Sunderland,	0191	http://www.andrewcraig.co.uk
Craig	Tyne And Wear, SR1 1HT	5653377	rewcraig.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Halifax	4a Athenaeum Street,	0191	http://www.hali
Property	Sunderland, Tyne And Wear,	5674095	fax.co.uk
Services	SR1 1QX		
Keith	51 Fawcett Street,	0191	http://www.patt
Pattinson	Sunderland, Tyne And Wear,	5652615	inson.co.uk
	SR1 1RS		
Murray	8 Woods Terrace,	0191	http://www.mhl
Humphrey	Sunderland, Tyne & Wear,	5170988	egal.com
	SR7 9AA		

Letting	Address	Tel	Web
Agents:			
Whitegates	Frederick Street, Sunderland,	0191	http://www.whit
Estate	Tyne And Wear, SR1 1NA	5675161	egates.co.uk
Agency Ltd			
Kimmitt And	42 Church Street Seaham,	0191	http://www.kim
Roberts	Sunderland, Tyne & Wear,	5813213	mittandroberts.com
	SR7 7EJ		
Peter Heron	20 Fawcett Street,	0191	http://www.pet
	Sunderland, Tyne And Wear,	5103323	erheron.co.uk
	SR1 1RH		
Chadwick	5 Athenaeum Street,	0191	http://www.cha
Airey	Sunderland, Tyne And Wear,	5145777	dwickairey.co.uk
	SR1 1QX		
Downen	21 Athenaeum Street,	0191	http://www.do
Estate	Sunderland, Tyne And Wear,	5142299	wen.co.uk
Agents	SR		

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



City:	SWANSEA			
Universities	Swansea Institute of Higher Education, University of Wales Swansea			
Population:	223,293			
Student Population:		Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	Swansea Institute of Higher Education	4775	695	5470
	University of Wales, Swansea	10500	2975	13480
	Total	15275	3670	18950
	Campus Capacity	(2654)	(350)	(3004)
	Size of Market	12621	3320	15946
Drop out rates:	Swansea Institute of Higher Education		13%	
	University of Wales, Swansea		8%	
Student Areas	Brynmill, Hendrefolian, .Mount Pleasant, Sketty, The Mumbles, Uplands			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	Swansea Institute of Higher Education	01792 481208	Accommodation Office Swansea Institute of HE Townhill Road Swansea SA2 0UT	www.sihe.ac.uk/	No
	University of Wales, Swansea	01792 295101	Accommodation Office University of Wales Swansea Singleton Park Swansea SA2 8PP	www.swan.ac.uk/accommodation/	No

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for city A new Casino is set to open in Swansea, with the potential of creating 500 new jobs according to the developers, Aspinalls. They will move in to the new £30m Salubrious Place leisure development in the Wind Street area of Swansea. Work on the 100,000 square feet complex is set to start in September with the aim of opening in 2006.

Planned development for universities Swansea Institute of Higher Education Swansea University's School of Health Science and its neighbouring School at Swansea Institute of Higher Education are set to join forces this month. The merger will build on the strengths in health education of the two already successful departments, and will provide world-class courses that are structured according to students' needs.



University of Wales, Swansea A £10million funding for the AutoTechnium business innovation centre has been driven forward by the Welsh Assembly Government, the Welsh Development Agency, Swansea University, Swansea Institute and Carmarthenshire County Council with support from the automotive industry and the Welsh Automotive Forum.

AutoTechnium will become a hub for high performance engineering, automotive and motorsport business development in Wales. It is an integral part of the Motorsport Initiative which aims to exploit the economic opportunities from sponsoring Wales Rally GB, the UK leg of the World Rally Championship. It will provide 18 incubator facilities, dedicated on-site training, technical and business support with direct links to academic centres of research excellence

Campus	Minimum	Maximum
room	£42	£72
rental**:		
Yield range	6.6 – 9.1%	



	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£65,000	£85,000	£140,000	£175,000
Median	£42	£40	£42	£41
Room Rate				
Average	9.1%	8.8%	7.1%%	6.6%
Yield B*				
B -	£1,813	£2,191	£1,596	£1,375
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
	6.5	3	3.5	

Description: Swansea is the second city of Wales and has all the resources you would expect. It is also in parts quite a pretty place with grey slate houses and plenty of greenery. There are some good pubs and clubs in the city and these attract people from all over.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Links from the Swansea University Students Union:
www.swansea-union.co.uk
Let a property : www.let-a-property.info/letting-agents/Mid%20Glamorgan

Estate Agents:	Address	Tel	Web
Ashley Jones & Partners	24 Woodfield Street, Swansea, West Glamorgan, SA6 8AB	01792 700456	http://www.teamprop.co.uk
Darlows	Sketty, Swansea, West Glamorgan, SA6 8AL	01792 204057	http://www.tmxdarlows.com
David Jones	73 High Street Gorseinon, Swansea, West Glamorgan, SA4 4BP	01792 896868	http://www.teamprop.co.uk
Peter Alan	496 Mumbles Road Mumbles, Swansea, West Glamorgan, SA3 4BX	01792 361581	http://www.peteralan.co.uk

Letting Agents:	Address	Tel	Web
-----------------	---------	-----	-----

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Dawsons	Killay Office, 419 Gower Road, Killay, Swansea, SA2 7AN	01792 298014	http://www.dawsonsproperty.co.uk/
John Francis	Mumbles Office, Swansea, West Glamorgan, SA1 5NE	01792 360060	http://www.johnfrancis.co.uk
Taylor's	Swansea, West Glamorgan, SA6 8AQ	01792 643686	http://www.taylorsestagent.co.uk
Simpson Evans And Partners	21 Walter Road, Swansea, West Glamorgan, SA1 5NQ	01792 476111	http://www.simpsonsevans.co.uk
Roberts Homes	18 Station Road Ystradgynlais, Swansea, West Glamorgan, SA91NT	01639 842013	http://www.teamprop.co.uk

City:	WINCHESTER		
Universities	University College Winchester		
Population:	107,213		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS or individual websites]	<i>Campus Capacity</i>		
	4515 (1000)	965 ()	5480 (1000)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Size of				
	Market	3515	965	4480	
Drop out rates:	University College		11%		
	Winchester				
Student Areas	Bar end, Highcliffe, Stanmore, Winnall				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University College	01962 827301	Sparkford Road	www.wkac.ac.uk	Yes (soon)
	Winchester		Winchester		
	er		r		
			SO22 4NR		
Planned development for city	Winchester City Council planning development services has been awarded £570,445 under the Government's Planning Delivery Grant for 2004/5 in recognition of their improvement in performance over the past year.				

Cala Homes has proposed an outline planning application to Winchester City Council for 2,000 homes at Barton Farm, Winchester, the area that has been identified as the Winchester City North Major Development Area reserve-housing site.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities University College Winchester is one of the newest higher education institutions as of June 2004 after it acquired taught Degree Awarding Powers and changed from being King Alfred's College.

Campus room rental**:	Minimum	Maximum		
	£65			£93
Yield range	6 – 7%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£140,000	£180,000	£230,000	£310,000
Median	£65	£67	£65	£65
Room Rate				
Average	6.5%	7%	6.6%	6%
Yield B*				
B -	£1,032	£1,977	£1,870	£714
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)
	5.5	3		2.5

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: The College is situated on a wooded hillside overlooking the beautiful cathedral city of Winchester, and within ten minutes' walk of the city centre. Winchester is ideally placed for travel to other parts of the country and mainland Europe. Direct services link Winchester with many major towns and cities. By road on the M3 motorway, Winchester is 64 miles from London.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Winchester Classifieds: www.winchesterontheweb.com/
National listings: www.upmystreet.com

Estate Agents:	Address	Tel	Web
Belgarum Estate Agents	72a High Street, Winchester, Hants, SO23 9DA	01962 844460	http://www.belgarum.com
Bradford And Bingley Marketplace Ltd	11a Southgate Street, Winchester, Hampshire, SO23 9DZ	01962 866422	http://www.bbg.co.uk
Complete Property Service	15 Southgate Street, Winchester, Hampshire, SO23 9DZ	01962 831831	http://www.complete365.com

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Fox & Sons	70 High Street, Winchester, Hampshire, SO23 9DA	01962 862121	http://www.sequencehome.co.uk
------------	--	-----------------	---

Letting Agents:	Address	Tel	Web
Connell Estate Agents	Westgate Chambers 82 High Street, Winchester, Hampshire, SO23 9AP	01962 864444	http://www.connells.co.uk
Dreweatt Neate - Winchester	9a Jewry Street, Winchester, Hampshire, SO23 8RZ	01962 842742	http://www.dreweatt-neate.co.uk
Fpd Savills	Jewry Chambers, 44 Jewry Street , Winchester, Hampshire , SO23 8RW	01962 841 842	http://www.fpd-savills.co.uk/
Halifax Property Services	7 Southgate Street, Winchester, Hampshire, SO23 9DY	01962 868551	http://www.halifax.co.uk
Knight Frank	14 Jewry Street, Winchester, Hampshire, SO23 8RZ	01962 850333	http://www.knightfrank.com

City:	WOLVERHAMPTON
Universities	University of Wolverhampton
Population:	236,573

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Population: [From UCAS or individual websites]	<i>Campus Capacity Size of Market</i>	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>	
		19130 (2029)	3875 (358)	23005 (2387)	
Drop out rates:	University of Wolverhampton		14%		
Student Areas	Blakenhall, Darlaston, Dunstall, Heath Townm Palfrey, Pennfields, Whitmore Reans				
Accommodation Officer Contacts:	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>	<i>Landlord Accreditation Scheme?</i>
	University of Wolverhampton	01902 321040	Residential Services Office University of Wolverhampton Lomas Street Wolverhampton WV1 1QU	www.wlv.ac.uk/accomm	Yes

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for city Wolverhampton City Council has approved a £50 million programme of improvements to libraries, galleries and museums, parks, sports centres, community centres and other leisure and cultural facilities in Wolverhampton.

These improvements will be undertaken over the next five years (to March 2009). In some cases applications have either been made or need to be made to external sources to complete the schemes.



Planned development for universities University of Wolverhampton on The Business Process Modernisation Project was launched in February 2001. It seeks to identify and implement improvements of key processes such as student administration across the University in order to better meet the needs of all of the stakeholders: Schools, Students, Learning Centres, Registry and other Departments.

The New Horizons Project currently underway at Wolverhampton is a sixty million pound development plan. It involves the building of several more buildings and facilities at the university including The Millenium Building and housing a 300 seat lecture theatre, an informal study area, an exhibition hall, a refectory, 1300 students and 200 academic staff. It's being built on the site of the old psychology building, which was, apparently, a complete eye-sore. The project also involves the creation of a lottery funded centre for the British Judo Association, a new sports hall at the Telford Campus and some post-graduate business courses at the Compton Campus.

Campus room rental**:	Minimum	Maximum
	£45	£60

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Yield range	6.1 – 8.1%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£78,000	£110,000	£155,000	£180,000
Median	£45	£40	£40	£40
Room Rate				
Average	8.1%	6.8%	6.1%	6.3%
Yield B*				
B -	£1,566	£1,066	£625	£924
Estimated Annual Profit				
Financial Scores	Total (out of 10) 5.5	Capital Growth (out of 5) 3	Yield (out of 5) 2.5	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Description: Wolverhampton is often considered to be part of Birmingham, but is actually a large town in its own right. During the last century the town became famous as part of the Black Country, so-called because of the pollution associated with its thriving industrial areas. While Wolverhampton retains its reputation as a major manufacturing centre, today it is equally well known for its excellent shopping centres, nightlife and sporting venues.

The University is growing, innovative and friendly with five campuses located throughout the West Midlands and Shropshire.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students:
www.accommodationforstudents.com
Student listings: www.studentpad.co.uk
West Midlands portal: www.roomsforlet.co.uk/student-accommodation
Landlord Postings: www.studenthousehunt.com/

Estate Agents:	Address	Tel	Web
Oliver Ling	74 Darlington Street, Wolverhampton, WV1 4LY	01902 427041	www.oliverling.com/
Bradford And Bingley Marketplace	13 Wolverhampton Road, Cannock, Staffordshire, WS11 1AP	01543 503678	www.bbg.co.uk
Connell	20 Darlington Street, Wolverhampton, West Midlands, WV1 4HW	01902 885133	www.connells.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



David Berriman 15 High Street, Tettenhall, Wolverhampton, West Midlands, WV6 8QS 01902 747744 www.davidberriman.co.uk

Letting Agents:	Address	Tel	Web
Skitts Estate Agents	16 Darlington Street, Wolverhampton, WV1 4HW	01902 685208	www.skitts.net/
Lawson & Company	66 Chapel Ash, Wolverhampton, WV3 0TT	01902 428008	www.lawsonandcompany.com
Whitegates	76 Darlington Street, Wolverhampton, WV1 4LY	01902 429035	www.whitegates.co.uk
Sanders Wright & Freeman	13 Waterloo Road, Wolverhampton, WV1 4DJ	01902 575556	enquiries@swfestateagents.co.uk
Martin & Co	85 Darlington Street, Wolverhampton WV1 4EX	01902 574910	www.martinco.com/

City:	WORCESTER		
Universities	University College Worcester		
Population:	93,358		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	Campus Capacity		
	6065 (576)	1130 (0)	7195 (576)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Size of Market	5489	1130	6619	
Drop out rates:	University College Worcester		13%		
Student Areas	Broadmore Green, St Johns				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University College Worcester	01905 855137	Accommodation Office University of Worcester Henwick Grove Worcester WR2 6AJ	www.worc.ac.uk	No
Planned development for city	Plans to refurbish Worcester City centre were given the go-ahead in summer 2003. Worcester City Council has approved the plans to transform the High Street. The council will oversee the project with the help of a steering group which will include council officials, education leaders, the police and shopping centre managers				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities University Worcester College has been awarded a £10 million grant from the Strategic Development Fund of the Higher Education Funding Council for England (HEFCE) towards the first phase of the re-development of the former Worcester Royal Infirmary site in Castle Street. This grant is the largest ever awarded in UCW's history.

Campus room rental**:	Minimum	Maximum		
	£41			£55
Yield range	7.1 – 8%			
	3 bed house (i.e. 2 bed upstairs + 1 converted other)	4 bed house	5 bed house	6 or more bed house
Entry Price	£105,000	£125,000	£175,000	£210,000
Median	£55	£53	£53	£53
Room Rate				
Average	7.4%	8%	7.1%	7.1%
Yield B*				
B -	£1,479	£2,347	£2,089	£2,507
Estimated Annual Profit				
Financial Scores	Total (out of 10)	Capital Growth (out of 5)		Yield (out of 5)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



5.5

3

2.5

Description: Worcester is a thriving Cathedral city, set in beautiful riverside surroundings. Its modern amenities offer a first class quality of life. Worcester enjoys excellent access by road, rail and air. Worcester has retained its traditional half-timbered buildings and character, with a street plan dating back to medieval times. The River Severn flows through the heart of the city.

Websites to advertise on: Local and national student listings: www.student-accom.com
City information for students: www.accommodationforstudents.com

Good information provided by the university:

<http://cook.worc.ac.uk/cgi-bin/accommodation/2004/query2004.cgi>

Student Network: www.studentlandlord.org.uk

Worcester listings:

www.torent.co.uk/aaregion/aarea/aauni/WORCESTER.html

Estate Agents:	Address	Tel	Web
Allan Morris	Worcester Office, Worcester, Worcestershire, WR1	01905 612266	www.allan-morris.co.uk
Andrew Grant	59-60 Foregate Street, Worcester, Worcs, WR1 1DX	01905 24477	www.andrew-grant.co.uk
Bradford and Bingley	167 Central Road, Worcester Park, Surrey, KT4 8DR	020 83373691	www.bbg.co.uk
Humberts	4 Foregate Street, Worcester, Worcestershire, WR1 1DB	01905 611066	www.humberts.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Letting Agents:	Address	Tel	Web
Carter Jonas	Croome Estate Office, High Green Severn Stoke, Worcester, Worcestershire, WR8 9JS	01905 371261	www.carterjonas.co.uk
G. HERBERT BANKS	The Estate Office, Hill House, Great Witley, Nr Worcester WR6 6JB	01299 896968	www.gherbertbanks.co.uk
Michael Tuck	Brindley Road Warndon Villages, Worcester, Worcestershire, WR	01905 757577	www.michaeltuck.co.uk
Parkinson Wright	Haswell House, St Nicolas Street Worcester, WR1 1UN	01905 726789	www.parkinsonwright.co.uk
Oaklands Estate Agents	45 Foregate Street, Worcester, Worcs, WR1 1EE	01905 723307	www.remarks-worcester.com

City: WREXHAM

Universities The North-East Wales Institute of Higher Education

Population: 128,477

Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
[From UCAS	5220	595	5815

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



or individual websites]	Campus	(506)	(-)	(506)
	Capacity			
	Size of			
	Market	4714	595	5309
Drop out rates:	The North-East Wales		15%	
Student Areas	Institute The Dunks, Hightown, Wrexham Centre			
Accommodation Officer	University	Tel	Address	Web
Contacts:				Landlord Accreditation Scheme?
	The North-East Wales Institute	01978 29330 5/2	The Accommodation Office NEWI, Plas Coch Mold Road Wrexham LL11 2AW	www.newi.ac.uk/ Yes
Planned development for city	Councillors have approved proposals made to redevelop a rundown part of Wrexham town centre. The Bridge Street regeneration scheme gained a £1.6m package from the Welsh Assembly Government in 2003 to upgrade the area and attract investment. They also approved the first application to build new houses in the area since the scheme began.			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Planned development for universities The North-East Wales Institute The University of Wales has recommended that NEWI be invited to become a full member of the University, after years of Associate membership.

This announcement is being seen by staff at NEWI as a recognition of the commitment shown by NEWI towards providing excellent higher education for the local community. The new status will be regarded as a reward for the Institution's efforts in attracting people who would not otherwise have considered studying at university.

It is hoped that the news will provide a further boost to the North Wales economy as businesses seek NEWI's help in creating a knowledge driven economy across the region.

Campus room rental**:	<i>Minimum</i>	<i>Maximum</i>		
	£42	£59		
Yield range	6.5 – 8.3%			
	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£75,000	£100,000	£135,000	£190,000



Median	£44	£42	£43	£44
Room Rate				
Average	8.3%	7.9%	7.5%	6.5%
Yield B*				
B -	£1,589	£1,817	£2,009	£1,377
Estimated				
Annual				
Profit				
Financial	Total	Capital Growth	Yield	
Scores	(out of 10)	(out of 5)	(out of 5)	
	5.5	3	2.5	

Description: Wrexham has been a bustling market town for 300 years. It is Wales' fourth largest town and home to its oldest football team. The centre is full of character and charm as well as having two indoor shopping centres. It has many pubs, which serve real ale and have a real atmosphere. There are also some lively restaurants and clubs in the town. Wrexham is in the heart of the Welsh borderlands and acts as a gateway to North Wales.

The surrounding countryside is amongst the most beautiful in Britain. There are beaches and mountains located within a short driving distance from Wrexham. Opposite the Plas Coch campus a retail park has been developed. This complex contains a 6-screen cinema as well as a major supermarket.

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students:
www.accommodationforstudents.com
 Easy roommate: <http://uk.easyroommate.com>
 University guide:
www.newi.ac.uk/students/student_guide_web/accommodation.htm
 Letting for students: <http://andrewspms.co.uk/smith/>

Estate Agents:	Address	Tel	Web
G And A Estates	41 King Street, Wrexham, Clwyd, LL11 1HR	01978 312800	
Jones Peckover	33 High Street, Wrexham, Clwyd, LL11	01978 364283	http://www.jonespeckover.com
Seth Hughes And Son	St Georges Crescent, Wrexham, Clwyd, LL11	01978 265123	
Wingetts	29 Holt Street, Wrexham, Clwyd, LL13 8D	01978 353553	http://www.wingetts.co.uk/

Letting Agents:	Address	Tel	Web
Kent Jones	47-49 King Street, Wrexham, Clwyd, LL11 1HR	01978 266789	http://www.homesonview.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Molyneux	35-37 King Street, Wrexham, Clwyd, LL11 1LG	01978 262275	http://www.molyneux-estateagents.co.uk/
Swetenhams	43 King Street, Wrexham, Clwyd, LL11	01978 265678	http://www.sequencehome.co.uk
Thomas C Adams - Wrexham	19 King Street, Wrexham, Clwyd, LL11 1HF	01978 290000	http://www.thomascadams.com
Whitegates - Wrexham	2 King Street, Wrexham, Clwyd, LL11 1LE	01978 312123	http://www.whitegates.co.uk

City:	YORK		
Universities	University of York, York St John College		
Population:	181,131		
Student Population:	Under Graduate	Post Graduate	Total
[From UCAS or individual websites]	University of York	7955	2055
	York St John College	5030	870
	Total	12985	2925
	Campus Capacity	(3807)	(690)
			17145 (4497)

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Size of				
	Market	9178	2235	12648	
Drop out rates:	University of York		6%		
	York St John College		11%		
Student Areas	Bishopthorpe road, Bootham, Central, Clifton, Fulford, Heslington, Heworth, Melrosegate, Osbaldwick, South bank, University road				
Accommodation Officer Contacts:	University	Tel	Address	Web	Landlord Accreditation Scheme?
	University of York	01904 432165	Accommodation Office Heslington York YO10 5DD	accommodation@york.ac.uk www.york.ac.uk/admin/accom/	Yes
	York St John College	01904 716661	The Accommodation Office Lord Mayor's Walk York YO31 7EX	accommodation@yorksj.ac.uk	No



Planned development for city The main priorities continue to be ‘York Pride’ and ‘Safe City’ and the York City seems intent on building work that has already taken place. York Pride motivates residents to take pride in their own street, neighbourhood and city. This means making a real difference to the cleanliness and condition of the physical environment.

Safe City is about making people feel safer on the streets and in their homes. In detail, it means visibly tackling anti-social behaviour such as criminal damage, graffiti and nuisance offences, in and around York.

Planned development for universities University of York Plans for a large extension to the University of York's main campus at Heslington were released in early 2003. The masterplan for the site, known as Heslington East, shows a green, landscaped site edged with woodland and a large lake, and served by environmentally friendly transport systems.

The project will enable the University to respond to the increased pressures on it to grow and will have enormous benefits for the city and region.



York St John College

Her Royal Highness The Princess Royal officially opened the Fountains Learning Centre, Foss and Skell Buildings at York St John College on Thursday 1 April 2004. The new buildings, key elements in a £27 million development project, demonstrate the College's commitment to providing top quality learning and teaching facilities for its students and staff and for the wider community.

Campus room rental:	<i>Minimum</i>		<i>Maximum</i>	
	£50		£85	
Yield range	4.9% - 8.3%			
Type of property	3 bed house <i>(i.e. 2 bed upstairs + 1 converted other)</i>	4 bed house	5 bed house	6 or more bed house
Entry Price	£100,000	£145,000	£200,000	£290,000
Median	£55	£55	£51	£50
Room Rate				
Average	8.3%	7.1%	6%	4.9%
Yield B*				
B -	£2,156	£1,747	£588	-£1,770
Estimated Annual Profit				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Financial Scores	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
	5.5	3	2.5

Description It is a great city famous for its churches and tight cobbled lanes, not unlike parts of Cambridge. The university, however, is slightly different. It is anything but historic, established in 1963 two miles south-east of the city centre in a village called Heslington. With the exception of a stately manor, the University seems to be made entirely of concrete and it looks as if the builders used the same plans for most of the campus. It's saving grace, however, are the well kept gardens, strategically placed pond, complete with ducks .

Websites to advertise on: Local and national student listings: www.student-accom.com
 City information for students: www.accommodationforstudents.com
 National listings: www.upmystreet.com

Estate Agents:	Address	Tel	Web
Bairstow	72 Low Petergate, York, North	01904	http://www.bairstowevescountrywide.co.uk
Eves	Yorkshire, YO1 7HZ	643264	http://www.bairstowevescountrywide.co.uk
Bradford And Bingley Marketplace Ltd	6-7 Bridge Street, York, North	01904 649999	http://www.bairstowevescountrywide.co.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Hunters	18 & 19 Colliergate, York, North Yorkshire, YO1 8BN	01904 621026	http://www.huntersnet.co.uk
R M English And Son	2 Railway Street, Pocklington, York, North Yorkshire, YO4 2QZ	01759 303202	http://www.rmenglish.co.uk

Letting Agents:	Address	Tel	Web
FDP Savills	13-15 Micklegate, York, North Yorkshire, YO1 6JH	01904 617 800	http://www.fpd-savills.co.uk
Halifax Property Services	31 High Petergate, York, North Yorkshire, YO1 2HP	01904 629333	http://www.halifax.co.uk
Hudson Moody	5 High Petergate, York, North Yorkshire, YO1 7EN	01904 629629	http://www.hudson-moody.com
Reeds Rains	29 Micklegate, York, North Yorkshire, YO1 1JH	01904 655546	http://www.reeds-rains.co.uk
William H Brown	48 Goodramgate, York, North Yorkshire, YO1 7LF	01904 621138	http://www.sequencehome.co.uk

Universities in the London Area

Visit: WWW.AJAYAHUJA.CO.UK



The information for London area Universities has been condensed as no area returns a decent yield! I've included them for completeness reasons only. The sheer size of the London student market requires a chapter in it's own right. There are no defined student quarters for each individual university in London¹, so if you can find cheap property¹ within the student vicinity, presenting good potential yields, good access to the transport, then it maybe worth a look. I use the term "cheap property" very loosely here!

City:	LONDON		
Borough	<i>Barking and Dagenham</i>		
Universities	University of East London		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
	10165	4140	14305
Drop out rates:	University of East London	18%	
Accommodation Officer Contacts:	<i>University</i>	<i>Tel</i>	<i>Address</i>
	<i>y of East London</i>	020 8223 4445	Residential Services University Way Romford Road London, E15 4LZ
			www.uel.ac.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Borough	<i>Camden</i>			
Universities	Central School of Speech and Drama, Royal Veterinary College			
Student Population:		Under Graduate	Post Graduate	Total
	Central School of Speech and Drama	430	385	815
	Royal Veterinary College	690	245	1065
	Total	1120	630	1880
Drop out rates:	Central School of Speech and Drama		16%	
	Royal Veterinary College		4%	
Accommodation Officer Contacts:	University	Tel	Address	Web
	Central School of Speech and Drama	020 7722 8183	Central School of Speech and Drama Embassy Theatre Eton Avenue London NW3 3HY	www.cssd.ac.uk
	Royal Veterinary College	020 7468 5000	The Registry Royal College Street London NW1 0TU	www.rvc.ac.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Borough *City of London*

Universities London School of Economics (LSE)

Student Population:	Under Graduate	Post Graduate	Total
	3535	4735	8275

Drop out rates: London School of Economics (LSE) 9%

Accommodation Officer Contacts:	University	Tel	Address	Web
	London School of Economics (LSE)	020 7955 7531	Accommodation Office E294 East Building, LSE Houghton Street London WC2A 2AE	www.lse.ac.uk

Borough *Ealing*

Universities Thames Valley University

Student Population:	Under Graduate	Post Graduate	Total
	14690	1640	16330

Drop out rates: Thames Valley University 20%

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Accommodation Officer	University	Tel	Address	Web
Contacts:	Thames Valley University	020 8579 5000	Ealing campus St Mary's Road Ealing London, W5 5RF	www.tvu.ac.uk

Borough *Greenwich*

Universities	University of Greenwich, Trinity college of Music			
Student Population:		Under Graduate	Post Graduate	Total
	University of Greenwich	14675	5520	20195
	Trinity college of Music	355	135	490
	Total	15030	5655	20685
Drop out rates:	University of Greenwich		19%	
	Trinity college of Music		7%	
Accommodation Officer	University	Tel	Address	Web

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



tion Officer	University	020	Accommodation	www.gre.ac.u
Contacts:	of	8331	Services	k
	Greenwich	8884	M069 Queen Mary Court 30 Park Row London SE10 9LS	
	Trinity	020	Student Services	www.tcm.ac.
	college of	7487	Trinity College of	uk
	Music	9608	Music 11-13 Mandeville Place London W1M 6AQ	

.....

Borough	<i>Hammersmith and Fulham</i>		
Universities	Imperial College		
Student	Under	Post	Total
Population:	Graduate	Graduate	
	7365	4375	11745
Drop out	Imperial College	4%	
rates:			
Accommoda	Universit	Tel	Address
tion Officer	y		Web

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Contacts: Imperial 020 7594 Student www.ic.ac.uk
 College 9444 Accommodation Office [k](#)
 Imperial College
 15 Prince's Gardens
 London, SW7 1NA

Borough *Haringey*

Universities Middlesex University

Student	<i>Under</i>	<i>Post</i>	<i>Total</i>
Population:	<i>Graduate</i>	<i>Graduate</i>	
	18115	4780	22895

Drop out rates: Middlesex University 15%

Accommodation Officer *University* **Tel** **Address** **Web**

Contacts: Middlesex 020 Central Accommodation www.mdx.ac.uk
 x 8411 Office Building 4, North
 University 6121 London Business Park
 y Oakleigh Road South, New Southgate,
 London, N11 1QS

Borough *Hillingdon*

Universities Brunel University

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
	10760	4370	15135

Drop out rates: Brunel University 10%

Accommodation Officer	University	Tel	Address	Web
Contacts:	Brunel University	0208 89101 21	Accommodation Office Twickenham Campus First Floor Gordon House, Room G244 300 St Margaret's Road, Twickenham, Middlesex, TW1 1PT	www.brunel.ac.uk

Borough	Islington		
Universities	City University, London Metropolitan University ¹		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
City University	13155	8270	21425
University of North London	25020	6575	31595
Total	38175	14845	53020
Drop out	City University	16%	

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



rates:	London Metropolitan University ¹			29%+19%
Accommodation Officer	University	Tel	Address	Web
Contacts:	City University	020 7477 8033	Accommodation Office City University Northampton Square London EC1V 0HB	www.city.ac.uk
	London Metropolitan University ¹	020 7133 4288	London Metropolitan University 166-220 Holloway Road London N7 8DB	www.londonmet.ac.uk

.....

Borough Kingston-upon-Thames

Universities	Kingston University		
Student Population:	Under Graduate	Post Graduate	Total
	14555	4045	18600
Drop out rates:	Kingston University	14%	
Accommodation Officer	University	Tel	Address
	y		Web

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Contacts: Kingston 020 River House www.kingston.ac.
 Universit 8547 53-57 High Street uk/
 y 2000 Kingston upon
 Thames
 Surrey KT1 1LQ

.....

Borough Merton

Universities Wimbledon School of Art

Student	Under	Post	Total
Population:	Graduate	Graduate	
	510	125	635

Drop out rates: Wimbledon School of Art 11%

Accommoda	Universit	Tel	Address	Web
------------------	------------------	------------	----------------	------------

tion Officer	y			
Contacts:	Wimbled	020	Main	www.wimbledon.ac.uk/
	on	8408	Building	
	School of	5000	Merton Hall	
	Art		Road,	
			London	
			SW19 3QA	

.....

Borough Richmond-upon-Thames

Universities St Mary's college

Visit: WWW.AJAYAHUJA.CO.UK

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>	
	2445	550	2995	
Drop out rates:	St Mary's college	13%		
Accommodation Officer	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>
Contacts:	St Mary's college	020 8240 4034	Accommodation Office Waldegrave Road Twickenham Middlesex TW1 4SX	http://www.smuc.ac.uk

.....

<i>Borough</i>	<i>Southwark</i>			
Universities	London South Bank University			
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>	
	15395	4735	20130	
Drop out rates:	London South Bank University	26%		
Accommodation Officer	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Contacts: London 020 7815 Accommodation www.sbu.ac.uk
 South 6417 Office www.sbu.ac.uk
 Bank South Bank University
 Universit Room G1
 y London
 SE1 0AA



Borough Tower Hamlets

Universities Queen Mary Westfield (QMW)

Student	Under	Post	Total
Population:	Graduate	Graduate	

Queen Mary	7550	2350	9900
------------	------	------	------

Westfield

(QMW)

Queen Mary Westfield (QMW) 16%

Accommoda	Universit	Tel	Address	Web
tion Officer	y			

Contacts:	Queen	020 7882	Residence Office	www.qmw.ac.uk
	Mary	5522	Mile End Road	
	Westfield		London	
	(QMW)		E1 4NS	



Borough Wandsworth

Universities St George's Hospital Medical School, University of Surrey
 Roehampton

Visit: WWW.AJAYAHUJA.CO.UK

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Student Population: [From UCAS or individual websites]		<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
	St George's Hospital Medical School	2865	720	3585
	University of Surrey Roehampton	10440	1690	8080
	Total	13305	2410	15715
Drop out rates:	St George's Hospital Medical School		7%	
	University of Surrey Roehampton		16%	
Accommodation Officer Contacts:	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>
	St George's Hospital Medical School	020 8725 0497	Accommodation Office Cranmer Terrace London SW17 0RE	www.sghms.ac.uk
	University of Surrey Roehampton	020 8392 3300	Froebel College Roehampton Lane London, SW15 5PJ	www.roehampton.ac.uk



Borough *Westminster*

Universities Kings College of London, University College London (UCL), The London Institute, Royal College of Music, School of Pharmacy, School of Oriental and African Studies (SOAS), University of Westminster,

Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
Kings College of London (KCL)	14345	6125	20475
University College London (UCL)	11820	7080	18900
The London Institute	9765	1735	11505
Royal College of Music	375	225	600
School of Pharmacy	655	555	1210
School of Oriental and African Studies (SOAS)	1990	1855	3845
University of Westminster	17525	8250	25780

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



	Total	56475	25825	82315
Drop out rates:	Kings College of London (KCL)		7%	
	University College London (UCL)		2%	
	The London Institute		10%	
	Royal College of Music		6%	
	School of Pharmacy		11%	
	School of Oriental and African Studies (SOAS)		15%	
	University of Westminster		20%	
Accommodation Officer Contacts:	University	Tel	Address	Web
	Kings College of London (KCL)	020 7848 2759	Accommodation Office King's College London Strand London WC2R 2LS	www.kcl.ac.uk
	University College London (UCL)	020 7862 8880	Accommodation Office University College London Room B Basement, Senate House Malet Street, London WC1E 7HU	www.ucl.ac.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



The London Institute	020 7514 6230	Accommodation Service 65 Davies Street London W1Y 2DA	www.linst.ac.uk
Royal College of Music	020 8749 1134	Manager College Hall 220-238 Goldhawk Road London W12 9PL	www.rcm.ac.uk
School of Pharmacy	0207 753 5800	Acoommodation office, School of Pharmacy, 29 - 39 Brunswick Square, London, WC1N 1AX	www.ulsop.ac.uk/
School of Oriental and African Studies (SOAS)	020 7837 7163	Accommodation Office Dimwiddy House 189-205 Pentonville Road London N1 9NF	www.soas.ac.uk

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



University of Westminster
 020 7911 5000
 Student Housing Services
www.westminster.ac.uk
 University of Westminster
 35 Marylebone Road
 London NW1 5LS



Outside London Borough Areas:

Area *Cranfield*

Universities	University of Cranfield		
Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
	515	4280	4790
Drop out rates:	University of Cranfield	16%	
Accommodation Officer	<i>University</i>	<i>Tel</i>	<i>Address</i>
	<i>y</i>		<i>Web</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Area Luton

Universities

University of Luton

Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
	9845	1910	11755

Drop out rates: University of Luton 15%

Accommodation Officer	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>
Contacts:	University of Luton	01582 743921	Accommodation Services University of Luton Park Square Luton, LU1 3JU	www.luton.ac.uk

Area Maidstone

Universities Kent Institute of Art and design

Student Population:	<i>Under Graduate</i>	<i>Post Graduate</i>	<i>Total</i>
	1930	130	2060

Drop out rates: Kent Institute of Art and design 11%

Accommodation Officer	<i>University</i>	<i>Tel</i>	<i>Address</i>	<i>Web</i>

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Contacts: Kent 01622 Oakwood Park www.kiad.ac.uk
 Institute 757286 Maidstone [k](#)
 of Art and Kent, ME16 8AG
 design

Area Reading

Universities University of Reading

Student	Under	Post	Total
Population:	Graduate	Graduate	
	10440	4810	15250
Drop out rates:	University of Reading	8%	

Accommodation Officer *University* **Tel** **Address** **Web**

Contacts: University of Reading 0118 931 8055/56 Accommodation Services Whiteknights House Annexe Whiteknights Reading, RG6 6AH www.rdg.ac.uk

Area High Wycombe

Universities Buckinghamshire Chilterns University College

Student	Under	Post	Total
Population:	Graduate	Graduate	
	9160	605	9765

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Drop out rates: Buckinghamshire Chilterns 14%
University College

Accommodation Officer	University	Tel	Address	Web
Contacts:	Buckinghamshire Chilterns Univ Col	01494 60301 7	Accommodation Office BCUC Queen Alexandra Road High Wycombe HP11 2JZ	www.bcuc.ac.uk

.....

Scores for main student areas in Londonⁱ



{Note: This time, I have decided not to have a go at the "Financial Scores" Section of London. This is purely based on the fact that I really am not too clued up about the ins and outs of the London area. I am confident that having already written a book on London Property, in addition to the fact that you live near London, you'll be able to do a much better job.}

In descending order of yields calculated:

Student Area(s)	Entry Price (3 or 4 bed) ⁱ	Media n Room Rate	Yield Rang e	Est. Annua l Profit
Woolwich,	£145,00	£90	8.7%	£3,627
Charlton	0 -		-	-
	£170,00		9.9%	£5,886
	0			
Catford,	£150,00	£95	8.9%	£3,966
Lewisham	0 -		-	-
	£185,00		9.6%	£5,963
	0			
Ealing	£180,00	£110	8.6%	£4,308
	0 -		-	-
	£215,00		9.6%	£6,869
	0			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Wimbledon,	£195,00	£110	7.9%	£3,633
Tooting,	0 -		-	-
	£230,00		8.9%	£6,194
	0			

Bow, Bethnal	£185,00	£100	7.6%	£2,955
Green,	0 -		-	-
Hackney,	£215,00		8.7%	£5,365
	0			

Reading	£130,00	£65	7.1%	£1,482
	0 -		-	-
	£140,00		8.7%	£3,476
	0			

Willesden,	£185,00	£105	8% -	£3,519
Harlesden	0 -		8.6%	-
	£230,00			£5,442
	0			

New	£205,00	£105	7.2%	£2,619
Southgate	0 -		-	-
	£230,00		8.6%	£5,442
	0			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Hendon,	£220,00	£110	7% -	£2,508
Golders	0 -		8.6%	-
Green,	£240,00			£5,744
Colindale,	0			
Finchley				

Wood Green,	£180,00	£90	7.1%	£2,052
Haringey,	0 -		-	-
Hornsey,	£205,00		8.2%	£4,311
south	0			
Tottenham				

Barking,	£130,00	£65	7.1%	£1,482
Stratford,	0 -		-	-
Brick Lane,	£140,00		8.1%	
East Ham	0			£2,724

Greenwich,	£200,00	£95	6.7%	£1,716
Deptford	0 -		-	-
	£220,00		8.1%	£4,388
	0			

Leyton,	£160,00	£85	7.5%	£2,388
Stratford,	0 -		- 8%	-
Newham	£200,00			£3,784
	0			

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Clapham,	£280,00	£135	6.8%	£2,628
Clapham	0 -		-	-
Common	£320,00		7.9%	£5,904
	0			

Brixton,	£190,00	£90	6.7%	£1,602
Streatham,	0 -		-	-
West	£215,00		7.9%	£3,861
Norwood,	0			
Norbury				

Walthamstow	£180,00	£85	6.6%	£1,488
, Wanstead,	0 -		-	-
South	£200,00		7.9%	£3,784
Woodford	0			

Hammersmit	£270,00	£135	7.1%	£3,078
h,	0 -		-	-
Kensington,	£345,00		7.4%	£4,779
Fulham,	0			
Putney,				
Shepherds				
Bush, Earls				
Court,				
Battersea,				
Marble Arch				

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Wandsworth,	£195,00	£85	6.1%	£813 -
Roehampton,	0 -		-	£3,109
	£215,00		7.4%	
	0			

Hampstead,	£330,00	£140	5.9%	£942 -
West	0 -		-	£4,856
Hampstead,	£360,00		7.3%	
	0			

Islington	£240,00	£110	6.5%	£1,608
	0 -		- 7%	-
	£295,00			£3,269
	0			

Camden,	£290,00	£135	6.5%	£2,178
St.Johns	0 -		-	-
Wood	£380,00		6.7%	£3,204
	0			

Bayswater,	£300,00	£130	6.1%	£1,164
Notting Hill,	0 -		-	-
Queensway	£365,00		6.7%	
	0			£3,127

AJAYAHUJA

INVESTOR | AUTHOR | FILMMAKER



Tuffnell Park,	£265,00	£100	5.3%	-£645 -
Upper	0 -		-	£1,990
Holloway,	£290,00		6.5%	
Gospel Oak	0			

Finsbury,	£195,00	£85	6.1%	£812 -
Stoke	0 -		-	£1,534
Newington	£250,00		6.4%	
	0			

Southwark	£220,00	£85	5.4%	-£312 -
Bermondsey,	0 -		-	£1,084
Camberwell	£260,00		6.1%	
	0			

Greenford,	£185,00	£70	5.3%	-£429
Southall	0 -		-	-
	£230,00		5.7%	£178
	0			

Stepney, Mile	£245,00	£85	4.9%	-£26-
End	0 -		-	-£266
	£290,00		5.5%	
	0			

ⁱ University of London campuses may have locations in multiple places across Greater London. When possible, the main campus is used as the principal location.



ⁱ London has many flats on offer, but this has generally been excluded from this criteria as we require a property which can accommodate three or four bedrooms.

ⁱ London Guildhall University and The University of North London have merged to form London Metropolitan University

ⁱ There is no necessary link between a university campus and the area it is situated in. For example, In Camden, not every student from the Royal Veterinary College may live in Camden, nor should the findings discourage the notion that a student from Kings College London may choose to live in Camden.

ⁱ Houses specifically chosen, as the 2 bedroom and 3 bedroom houses are most desired by students i.e. 3 bedroom house = {3 bed + converted lounge = 4 bed total} and so on.