



PROPERTY HOTSPOTS IN LONDON

By Ajay Ahuja BSc ACA



A Note From The Author

I started with virtually nothing. I bought my first property when I was 24 with £500 and now I am 30 and I own 60 properties and earn an income in excess of £250,000p.a. Its not difficult but requires DEDICATION, PERSISTENCE and DISCIPLINE. If you lack any of the above then forget it. However, if you have all of the above then welcome. I bought my first property in 1996 for myself to live in, couldn't get used to it, so I let it out. I soon realised that the tenant was paying my mortgage as well as my beer money (about £120 per month), and required minimal effort from myself. I thought, "this is easy!", so I bought another one and did the same. 58 properties later.....you get the idea.

My dedication, persistence and discipline to being rich was not driven by money but by freedom - the freedom to do what I like, when I like without restriction from my boss or my wallet. Freedom does not have to be your driving factor, it could be a brand new Ferrari or private schooling for your children. Whatever it is, it's this that will keep you going. With the right properties, financial products and tenants, there is no doubt you will succeed. Property has made more millionaires than any other type of business or investment over the last 100 years. This is fact. When you understand property properly it will be obvious that this type of investment is a sure way to long term wealth.

So why choose property? Why not invest in stocks and shares? I'll tell you why. The first reason is that property carries an inherent low risk factor. Houses will not go out of fashion or become obsolete like services or products. They are an essential for us all. That's why house prices have consistently doubled every 10-15 years in the last century. Coupled with the fact that monthly rental values rise with wages (which is a function of inflation) and that the mortgage payment is relatively fixed (only altering with interest rate fluctuations) the profit element always rises. In addition, after the mortgage has been paid the rent is all profit. That's why many people see investing in property as their pension fund.

The second reason is basic economics. With an expanding population, fragmenting families, an ever moving workforce, fewer properties for sale and fewer council owned properties, THE DEMAND FOR RENTAL PROPERTIES EXCEEDS SUPPLY.

The third reason is an inherent attribute in all of us – we are lazy! To play the stock market properly requires lengthy research, ongoing monitoring and nerves of steel for the duration of the investment. That's why 3 out of 4 private investors lose money. When a property is set up properly, you just sit back and watch the money roll in.



I am a chartered accountant (I left employment when I was 27 to do the property business) and I must admit, the training I received in accountancy and more importantly, in business has helped me in my success. Through my experience I am able to isolate the key variables in investing in property and present them in this book. No list is ever complete but these key variables will help you determine which area or areas are right for you. I hope you find this book useful whatever your goals are - this may be to buy a second home to earn a little additional income or to build a multi-million pound empire.

If you need help in building your property portfolio contact me at www.ajayahuja.co.uk

Introduction

What is a Hotspot?

A hotspot is an area where there are properties available for sale that fall into one of these categories:

Category	Description
A	Property prices are predicted to rise at a greater rate than the national average AND the rental yield is greater than the national average.
B	The rental yield is greater than the national average.
C	Property prices are predicted to rise at a greater rate than the national average.

We have ranked the categories with category A being the most desirable as category A enjoys the best of both worlds – capital growth and yield thus spreading the return and overall risk. Category B is ranked second as the yield is a certain outcome however capital growth is an uncertain outcome being category C.

We've found in our experience that investors choose category A, B or C on personal circumstances but more so on gut reaction. Our advice is to choose all of them! There is no need to place all your eggs in one basket. Property is a relatively safe investment but there is a degree of uncertainty, so if possible, by investing in all the categories above you eliminate some of the business risk.

Identification of Hotspot

So how did we identify the hotspots listed? Well the categories are based on two factors:



1. Actual rental yields
2. Predicted property prices

1. Actual Rental Yields

The first factor, actual rental yields, was easy to do. Actual rental yield is:

$$\frac{\text{ACTUAL YEARLY RENT} \times 100}{\text{ACTUAL PROPERTY PRICE}}$$

Since these figures are actuals, we collated all the rental figures from local letting agents in the UK and all the local property prices in the UK from the Land Registry and calculated all the yields being offered from all UK locations. We then eliminated all the poor yielding locations and where we thought tenant demand was low (even if they were high yielding).

2. Predicted Property Prices

Here we did not predict property prices as this is an impossible thing to do. If we could do this we would not be writing this book but buying everything we could in a hotspot area! All we did was to look at what would make an area's property price rise above the national average. We came up with the following:

- Proposed transportation link improvements such as improved road and rail links, expansion of local airports and improved public transport.
- Proposed inward investment from private companies, government and trusts.
- Proposed improvements to leisure facilities such as sport centres, parks and shopping centres.
- The likelihood of holiday seasons being lengthened for Holiday areas.
- Our own experience gathered from being in this industry and from comments from letting and estate agents.

What Type of Investor Am I?

So you know you want to invest in property by why and how are you going to invest in property? Well there are many ways to invest in property but we have narrowed these ways down in to five types relative to London. Investors can be broadly categorised into one of the following and it is up to you to decide which category or categories you fit into:

Type	Objective	Description
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Cash&Equity Investor	To maximise rental income and capital growth combined. Will also sell home when this further achieves this objective.	This approach is a semi-business approach. The investor has no love for the property but is only interested in the overall money the property is going to make. He will sell if the market is high or hold if the rental income is good. His intentions are to re-invest any monies gained back into another property or properties. This type of investor will have a greater degree of interest in property than other investors as he will stay abreast of the market.
Pension Investor	To cover all costs involved with the house by the rental income and have the house paid off by retirement age. The rental income (or return on sale) thus providing an income there on.	This investor will be at least 15 years off retirement age. He will look for a property that will always have good rental demand as he intends to live off this rental income when he retires. He may also consider selling the property and using the monies raised to purchase an annuity. If so, he will also look for a high capital growth area. As good practice this type of investor should always evaluate whether their equity in the property can purchase an income greater than the rental income being generated currently.
Retirement Investor	To cover all costs involved with the house by the rental income and have the house paid off by retirement age. Then sell own home to move into the investment home.	Again non-typical investment properties will be sought and he will probably seek properties in a surrounding village of a main town or city. A key concern for this investor is tenant demand so he may well be steered towards villages surrounding main towns and cities. The investor will use the proceeds from the sale of his original home to clear outstanding mortgages and purchase an annuity.
University Investor	To provide a home for son/daughter while at university for 3 years. Sell/hold after 3 years.	The aim of this investor is to purchase a 4+ bedroomed home near the university and get the son or daughter to live in one room and rent the other rooms to his or her friends. The rental income will cover all costs involved with the house and then the house can be sold on for profit or held and rented out again through the university. The overall profit on the investment



		is the boarding fees saved in the 3 years and the gain on the sale of the property.
Business Investor	To maximise rental income to replace salary from full-time employment.	The investor will look for high yielding properties so as to replace the lost income from leaving their job. He will invest in only high tenant demand areas as he relies on this income to pay his day-to-day bills. He will be interested in the property market hence he will be abreast of the latest prices, mortgage rates and rental figures. This way he can ensure that his net income is maximised.

From reading this list you will be able to decide what type of investor you are and more importantly what you want to get from your investment. Once you are clear what you want then the whole process becomes easier as you know exactly what you are looking for.

So Which Hotspot Should I Choose?

It is not for us to tell you where to specifically invest. We have short-listed areas where to invest but the rest is up to you. We think you should consider some or all of the following depending on what type of investor you are:

1. In or out of your home town?
2. Proximity to a university
3. Proximity to a motorway junction
4. Fashionable Addresses
5. Public transport links
6. Ex-council properties
7. School and catchment areas
8. Shopping Facilities and Local Leisure Facilities
9. Parking
10. Hospitals

In Your Home Town

The advantages of buying property locally are many. You know the area well, and may be able to hear of property coming up for sale before it goes to the estate agents. Because of local knowledge you have a 'gut feel' or sixth sense about whether a house in such and such an area will attract which sort of tenants.



Perhaps you can tell which side of the estate or which side of the road is easiest for getting into work or shopping areas using public transport. You don't have to take the word of the estate agent on everything, and I think this gives you more strength sometimes in making your offering to buy. The chances are strong that you can put together a small team of builders, decorators, and repairers to look after the property or portfolio of properties you end up having.

The final benefit of having property close to you is that you can be on hand quicker, and for many landlords this is particularly important. If you are collecting money yourself there are clear benefits. If you are using the services of a letting agent then the location does not matter and you can choose more broadly.

Away From Your Home Town

If you have a house in an area which commands good rent and live yourself in an area where either mortgages or rent are low by comparison, then it is possible for you to benefit strongly by receiving a rental income – even on just one property – that is greater than your own accommodation cost.

A studio flat in a fashionable part of London grosses more rent than a 4 bed house in the outskirts of London. Might this be something for you to explore? Could your lifestyle benefit from a rental income which covered your own biggest bill each month? With the use of telephones and e-mail, particularly if you are self-employed, work in creative or people focused businesses there is far more opportunity than ever before for you to work from home say three days a week and go to see work colleagues and clients on the other two.

Look at this location topic from a different angle. As a rule of thumb, the further away you are from London the lower the price of most properties. The further you are from an area of a town which is fashionable or desirable, the less you are likely to pay for a property. However, the closer you are to good train networks between cities, or to decent bus and train networks in and around cities, the more attractive your property becomes, no matter how unfashionable the area.

The real value to you in understanding this process is that you can use your money to buy property in towns where property could cost around half of what it might cost to buy in your own area.

Proximity to a University

If the campus is within a mile or two from your flat then you will probably score well here. There will be a strong demand for property that is well maintained, clean, dry



and has a good landlord – you! Keep in with the student Accommodation office and you could have a steady stream of revenue.

On the other hand, what happens during the ten weeks of summer holiday? Do you spend two weeks decorating it every summer and eight weeks wishing you had full-time tenants, or so you offer the students a slight reduction in rental over the summer period so as to ensure your house is always occupied by someone? Think it through but the location overall could mean you are onto a winner.

Proximity to a Motorway Junction

Provided it is within ten or fifteen minutes drive this can have a great beneficial impact on your house or flat. Many busy, working people want to be able to get on the road quickly each day for their jobs and this accessibility means you can be assured of a quick turnaround time between tenancies. Generally a plus point and a good move.

Two minutes drive from the same junction and you should be worrying. If a tenant is renting in a place where they feel the local environment is either too noisy, too smelly or too dangerous they will not stay in your property for long. By inspecting a property at different times of the day you can become aware of the impact of the rush hour on local traffic conditions, whether people are using the street as a ‘rat run’. But if your tenant market is busy professional people then buy property where they can have quick access to the road networks without living on top of them!

Fashionable Address

Watch out for this one. The more you have to pay for a property the more nervous you get watching the gap between tenancies and the smaller the return on your investment generally. You can get tenants to fill these properties but they have to find the money and corporate lets are only feasible in certain postcode areas. For the majority of the country this is not relevant.

If you want to experience the benefit of capital appreciation but are a little short of the ready to begin with, buy in an adjacent area where the tenants are still close to these fashionable and trendy postcodes but without you having to pay stupid prices for your bricks and mortar. If you can get a rent of £1,000 on an ex-council flat close to a city centre and still retain a healthy profit, why would you want to pay through the nose for only a marginally better rent and use up much of your own investment funds on a heavy deposit? Remember your strategy and stick to it!

Public Transport Links



This is a big one! If your tenants can be on a bus or a train within ten minutes walk of the property they will be keen to take the property on. Five minutes is of course even better. In the London market anything within five to ten minutes walk from a tube station will command a better premium for the advantage of that proximity. The same is true of any of the bigger cities with their tram link services across the central routes.

If there are few transport links then ask yourself seriously who you are trying to attract as a tenant. If they do not use transport will they have their own car? Are they working and able to commute to earn their money in order to pay your rent. Will they be so far removed in your property from friends and workmates that after three months they become lonely and move out? Be careful on this one.

Ex-council Properties

Where for many private buyers this does not appeal as a place to make their homes, these are often a landlord's dream. Normally built to a good standard you can buy a lot of bedroom for your pound! Semi-detached and terraced properties are plentiful and rent well to people who want to live and work in an area where they perhaps grew up, or where they can stay close to friends and family. In urban areas ex-council high rise blocks provide the best views around. Your working tenants will get as much space on the city skyline as in many expensive warehouse and industrial building conversions that have cost three or four times as much. Unemployed tenants on the same estate may provide you with an income that – although slow to get started with the Benefit Office – can be as reliable or more reliable than the income from a working tenant.

On the downside you may have one of just a few privately purchased properties within a very large and run down estate. Avoid these. Instead look to buy flats or maisonettes on the outer edges of such big estates, close to public transport, schools and shopping facilities.

School and Catchment Areas

Where a school has been judged to be of a high standard, parents will move as close as possible to be able to get their child into the school without having to pay for private education. This demand can be very strong and push house prices up significantly close to the school. This means that if you can rent out a property close to such a school you can expect demand to be high from professional people, perhaps on a corporate let. The implication is that you can stand to receive good capital appreciation on your original investment while the tenants cover the mortgage until you want to sell.



Pricing around good schools can be prohibitive to the flow of investing landlords, given they know what margins they want, and can see what the rental sector will stand.

Shopping Facilities and Local Leisure Facilities

Big brand fast food restaurants, out of town shopping centres and good designer pubs within a few miles of your property will again make the rental easier. Where the amenities are of good quality there will be good demand from tenants who want to be able to shop, dine and socialise within a short distance of their new home in your flat or house.

Where there is a lack of such facilities or where shopping is unsafe and streets are awkward after dusk, you will find the rentals equally unattractive. Take care to think why a property is so cheap in the agent's window? Why is it such an apparent bargain at auction?

Parking

With cars so cheap and finance so easy to come by, most of your tenants will be drivers with at least one car. If you are letting to a couple or to a group of friends who share the tenancy, there may be two or three cars that need to park nearby. This is fine if you have a large driveway to the property or if there is plenty of land around the house. But being realistic this may not be the case. Get properties where parking outside is straightforward – either on a driveway or at the roadside.

Where parking is difficult, where roads are narrow and driving is cramped, things can work against the rental of the property. People are territorial animals and like to park their cars within a hundred yards of their house, if not right outside. Narrow streets and few parking bays simply cause more aggravation. No one wants to go to their car in the morning and find a wing mirror smashed or a body panel scratched.

Hospitals

Just like having a university near to your investment, a hospital on your doorstep can be a great source of tenants and the effective route to some consistent rental cash flow. Hospitals have their own accommodation teams to help staff find a place to sleep, so make friends with such people and keep your properties in good condition.

The fastest way to be thrown off the list of a hospital accommodation office is to misrepresent your property or to not maintain it once you have hospital staff renting from you. No-one likes a bad landlord and the message spreads fast.



Property Viewing Record

We have created a Property Viewing Record that can be a useful aide-memoire to have with you when going to look at potential investments:

Property Viewing Record

Estate Agent / Auctioneer _____
 Address of the property _____
 Type of Property _____
 Asking Price _____
 Date of first viewing _____
 Date of second visit _____

Comments about the Surrounding Area

Schools Traffic Noise Shops Public Transport Business Units

Outside

Garden and Driveway
 Garage
 Window Frames / Glass
 Walls
 Drains / Guttering
 Roof

Neighbouring Properties

Inside

Hallway
 Lounge
 Dining Room
 Kitchen
 Utility Room
 Bedroom 1 (Sizes)
 Bedroom 2
 Bedroom 3
 Bedroom 4
 Bathroom
 Loft

Potential Work Required

Heating and Plumbing
 Electrical Repair



Decoration
Damp Patches
External Lighting

General Observations / Things to Remember

And Finally....

These are few little pointers that we have learned that should help you along the way:

- Avoid the common mistake of purchasing a property because you like the look of it or think it is cute! Instead put your money into one which will appeal strongly to tenants.
- Buy the local newspapers and gazettes on the day they advertise local property. If you don't live in the area ask them to send you this on a weekly basis.
- Telephone all the agents and ask them to recommend the areas which rent the best and the most consistently.
- Get on the agent's mailing list as a potential investor, and ask for their landlords pack. This will include details of property they have for rent, and property suitable for a rental investment. This way you can do your homework from one mailing.
- Tell the agent you work to strict pricing/bedroom criteria and hold your ground. Most agents will always send you the properties at the top end of your budget because they make more commission this way. Find an agent you can trust to bring you good deals. Watch out for them trying to promote all the one bed studio flats and maisonettes they can find. This is fine if you are looking at a city with a very fluid population and you are buying in the central district because you want to rent to urban dwelling city workers seeking tiny pied a Terre properties. Elsewhere however think carefully about this type of unit and the difficulties that come with it.



- Using your criteria for return on investment select a half dozen properties and tour round them with your agent. Don't be afraid to take photographs or video, or to use a small dictating machine to record your impressions of each property.
- Make notes about the street it is in as well as about neighbouring properties.
- Never visit any property outside of full daylight. This is safer for you but it also means you see things as they are. You have every right to take a friend or adviser with you on these property tours. They will see things you never notice. This could save you a lot of time and money wasted. Always have either a camera or a video camera with you when you go to see properties. By the time you are ten minutes away from the house you have just seen, you will half forgotten half the features or be unable to recall the colour of the woodwork.

Good Luck!

Ajay & Nick



Understanding The Templates

This chapter will help you understand the templates but more specifically the variables isolated by this book.

Area: 1 **BETHNAL GREEN**

Category: 2

A

Postcode: 3

E2

In Congestion Zone: 4 No – 1.5 miles outside.

Parking and Traffic: 5 Permits & Meters. No significant traffic trouble spots.

Ethnicity Bias: 6 Asian

Investor Profile: 7 Pension, Business, Cash&Equity, University

Crime: 8 Violence Sexual Burglary Motor

Per 1000 population: 9 35 2 10 27

Yield Range: 10 6.2%-9.9%

Price Ranges	Low £11	Hi £12	Low £pw13	Hi £pw14	Low15	Hi16
Studio flat 17	87,000	97,000	135	185	8.1%	9.9%
1 bed flat 18	95,000	175,000	175	260	7.7%	9.5%
2 bed flat 19	145,000	280,000	210	360	6.7%	7.5%
2 bed house 20	210,000	310,000	260	420	6.4%	7.0%
3 bed house 21	260,000	400,000	310	490	6.2%	6.4%

Valuations above the London average by: 22 -5.6% (£228,249)

	Actual	London Average
Capital growth last 12 months: 23	16.2%	20%
Capital growth last 48 months: 24	99.9%	48%

Tube: 25 Bethnal Green. Central Line (Zone 2) – 17 mins to Oxford

Visit: WWW.AJAYAHUJA.CO.UK



Street

Demand For Letting: 26

Excellent

Average void period: 27

1 week

Out of 10:

Total
(out of 10)
8 28

Capital Growth
(out of 5)
4 **29**

Yield
(out of 5)
4 **30**

Summary: 31

Extremely close to the City with excellent rental yields – could be the next ‘Farringdon’.

Sought After Streets: 32

Corfield St, Millenium Place – Cambridge Heath Rd, Hackney Rd, Moravian St & Globe Rd.

Description: 33

I find this place amazing. It is a £3 cab ride or a 3 minute tube journey and you are in Liverpool Street, the heart of the financial capital of the world! Yet the area looks run down in places with only a few pockets of ‘nice’ areas. The nice areas being the old ex-local authority Victorian flats such as Corfield Street off Bethnal Green High Road which are no more than 5 storeys high, loft conversion flats springing up by developers from disused schools and warehouses and newly builds such as Millennium Place opposite Cambridge Heath Station.

These areas are highly sought after by the young professionals who work in the city. This has led to both property and rental prices rising in proportion with each other hence the decent yields of nearly 10% in some areas. I think these young professionals do not mind taking the risk in living in these east-end ex-gangster type of areas as they get a lot more for their money. Shoreditch is only a brief stroll down Bethnal Green High Road and there they enter into trendy-bar city where other young professional 20-somethings meet up.

Tenant demand will be strong if our financial economy is strong as this area relies on jobs being provided by the city. Currently the state of the financial economy seems good for at least the next 12 months but be aware this can change quite



rapidly. In the last 6 years the number of jobs in London have grown by 17% but we are heavily linked to the US economy so it pays to keep abreast of what's going on across the Atlantic.

Queen Marys Hospital & College is a 5 minute walk and hence the area proves to popular with the medical students. The college is keen to hear from landlords as there is a shortage of student accommodation and offer a fee free tenant finding service.

I think out of all the areas in London I think this area will be radically different in 20 years to what it is today. It is ripe for gentrification and is within distance of the burgeoning financial city to be gobbled up and turned in a support centre of hotels, restaurants and bars for international business visitors.

Estate Agents: 34

Name	Address	Tel	Web
Land & Co	485-487 Bethnal Green Road, Bethnal Green, London, E2 9QH	020 7729 1815	www.landandco.co.uk
W J Meade	492 Bethnal Green Road, London, E2 0EA	020 7729 4360	
Express Homes	2 Approach Road, Bethnal Green, London, E2 9LY	020 8981 8526	
Global Estate Agents	475 Bethnal Green Road, London, E2 9QH	020 7729 6767	
Cityfish Property	121 Bethnal Green Road,	020 7739 1414	



Letting Agents: 35	Services	London, E2 7DG		
	Hamilton Fox Estate Agents	488 Bethnal Green Road, London, E2 0EA	020 7729 8777	
	Name	Address	Tel	Web
	Alan Harvey Property Services	462 Roman Road, Bow, London, E3 5LU	020 8980 1111	www.alanharryvey.co.uk
	W J Meade	490-492 Bethnal Green Road, London, E2 0EA	020 7729 4360	www.wjmeade.co.uk
	Londons People Property Services	41 Roman Road, Bethnal Green, London, E2 0HU	020 8981 9292	
	Major Properties Ltd	71 Temple Street, London, E2 6QQ	020 7739 1600	
	Stephen James	8a Hackney Road, London, E2 7NS	020 7739 4300	
	Abiba Lettings	283a Kingsland Road, London, E2 8AS	0845 130 0225	

Ref	Heading	Description	Why included
1	Area:	The area in the UK where the hotspot is.	You need to know where the hotspot is!
2	Category:	The quality of hotspot –	Some hotspots are better than



		see above under heading 'What is a Hotspot' for definitions.	others. We have graded them to help you fit them in with your own personal goals.
3	Postcode:	The postcode sector the area falls into.	Postcodes can have a powerful impact on property prices. See power of postcodes chapter below.
4	In congestion zone:	Whether the area falls into the congestion zone charging zone and if not how far away from the zone it is.	The impact of whether an area is in the zone or not can be quite significant. See chapter on congestion zone below.
5	Parking & Traffic:	The availability of parking in the area.	Parking availability can affect property prices.
6	Ethnicity Bias:	Whether there is a significant ethnic community in the area.	To help the reader gauge the whole feel of the area.
7	Investor Profile:	The investor profiles in which the area is suited to. The seven types of investor are above – see 'The Seven Types Of Investor' for definitions.	Its no point looking at a hotspot if it doesn't fit in to the type of investor you are. Ensure that the hotspot is relevant to you.
8	Crime:	Violence – Acts of violence against a person Sexual – Sexual assaults on a person Burglary – Burglaries from dwellings Motor – Theft of motor vehicles	Gives you an idea of the scale of crime in the area across the key types of crime that can affect property prices.
9	<i>Per $\frac{1000}{\text{population}}$:</i>	The number of reported crimes defined above per thousand population.	
10	Yield Range:	The range of yields that can be expected from this area. Yield being: (Annual Rental Income) divided by (Purchase Price of Property) x 100.	At a glance to see if the area can offer you the yields you require based on your investment plan.
11	Price Ranges - Low	The lowest purchase price expected for the type of property in question.	A guide price for the cheapest property available in the area.



12	Price Ranges - Hi	The highest purchase price expected for the type of property in question.	A guide price for the most expensive property available in the area.
13	Price Ranges – Low £pw	The lowest rental figure per week expected for the type of property in question.	A guide price for the cheapest rental figure available in the area.
14	Price Ranges – Hi £pw	The highest rental figure per week expected for the type of property in question.	A guide price for the most expensive rental figure available in the area.
15	<u>Price Ranges - Low</u>	The lowest yield expected for the type of property in question.	What you can expect in the worst case scenario.
16	Price Ranges - Hi	The highest yield expected for the type of property in question.	What you can expect in the best case scenario.
17	<u>Studios</u>	Studio flats have one room and a kitchen and a bathroom. These are typically leasehold properties without gardens.	We have segregated the types of property for you to closer identify and analyse the property prices. Some yields are better for the different types of properties. This can then direct you to these type of properties thus maximising your possible yield.
18	1 bed flat	1 bed flats have a living room, a bedroom, a kitchen and a bathroom. These are typically leasehold properties without gardens.	
19	2 bed flat	2 bed flats have a living room, two bedrooms, a kitchen and a bathroom. These are typically leasehold properties without gardens.	
20	2 bed house	2 bed houses have a living room, two bedrooms, a kitchen and a bathroom. These are typically freehold properties with gardens.	
21	3 bed house	3bed houses have a living room, three bedrooms and	



		a bathroom. These are typically freehold properties with gardens.	
22	Valuations above the national average by:	The valuation of the homes in the area relative to the rest of the UK. The calculation being: (Average Price of Property in Area – Average Price of Property in UK) divided by Average Price of Property in UK x 100	It's a good benchmark to see how good the area is. If the valuation is above the national average then the area will tend to be a better area.
23	Capital growth last 12 months:	(Average Price for Quarter 4 2002 – Average Property Price for Quarter 4 2001) divided by (Average Property Price for Quarter 4 2001) x 100	Its good to see the growth that has occurred in the last 12 months – has it seen a boom? Has it not grown and ready to boom? Is it on the way down? But remember that past performance is no indication of future performance.
24	Capital growth last 4 years:	(Average Price for Quarter 4 2002 – Average Property Price for Quarter 4 1998) divided by (Average Property Price for Quarter 4 1998) x 100	Its good to see the growth that has occurred in the last 4 years months – Property is a long term investment. However you can still ask - has it seen a boom? Has it not grown and ready to boom? Is it on the way down? But remember that past performance is no indication of future performance.
25	Tube:	The nearest underground tube station in the area.	If an area is has a tube station it can have a massive effect on its popularity. See proposed tube stations chapter below.
26	Demand For Letting:	In our own professional opinion what we think the likely demand is for rental properties.	If you want a non-quantative opinion then here it is!
27	Average void period:	In our own professional opinion what we think the likely time the property	If you want a quantative opinion then here it is!



		will be un-let between tenancies.	
28	Out of 10	Our own total score out of ten for the area based on capital growth and yield. See below.	Everyone loves a score out of 10. It gives you an idea of the quality of the hotspot in numerical format.
29	Capital Growth (out of 5)	Our own total score out of five for the area based on <i>predicted</i> capital growth.	Its why we invest – we want our money to grow. A simple score out of 5 should help you.
30	Yield (out of 5)	Our own total score out of five for the area based on <i>actual</i> yield.	Another reason why we invest – we want money now! A simple score out of 5 should help you.
31	Summary:	A brief summary of the area without needing to read the whole description below.	For the lazy. The area summed up in a nut shell.
32	Sought After Streets:	The best streets to buy in.	You need to know where to specifically look!
33	Description:	A full description of the area and why it is a hotspot.	For the serious. The detail for the area to help you make a more informed choice.
34	Estate Agents:	The estate agents that serve the area.	So you like the area – this is where you find the properties!
35	Letting Agents:	The letting agents that serve the area.	So you've got the property – you need to let it! These organisations will help you.

Area:

BETHNAL GREEN

Category:

A

Postcode:

E2

In Congestion Zone:

No – 1.5 miles outside.

Parking and Traffic:

Permits & Meters. No significant traffic trouble spots.

Ethnicity Bias:

Asian

Investor Profile

Pension, Business, Cash&Equity, University

Crime:

Violence

Sexual

Burglary

Motor

Per 1000 population

35

2

10

27

Yield Range:

6.2%-9.9%

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INVESTOR | AUTHOR | FILMMAKER



Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	87,000	97,000	135	185	8.1%	9.9%
1 bed flat	95,000	175,000	175	260	7.7%	9.5%
2 bed flat	145,000	280,000	210	360	6.7%	7.5%
2 bed house	210,000	310,000	260	420	6.4%	7.0%
3 bed house	260,000	400,000	310	490	6.2%	6.4%

Valuations above the London average by:

-5.6% (£228,249)

Actual

London Average

Capital growth last 12 months:

16.2%

19%

Capital growth last 48 months:

99.9%

89%

Tube:

Bethnal Green. Central Line (Zone 2) – 17 mins to Oxford Street

Demand For Letting:

Excellent

Average void period:

1 week

Out of 10:

Total
(out of 10)
8

Capital Growth
(out of 5)
4

Yield
(out of 5)
4

Summary:

Extremely close to the City with excellent rental yields – could be the next ‘Farringdon’.

Sought After Streets:

Corfield St, Millenium Place – Cambridge Heath Rd, Hackney Rd, Moravian St & Globe Rd.

Description:

I find this place amazing. It is a £3 cab ride or a 3 minute tube journey and you are in Liverpool Street, the heart of the financial capital of the world! Yet the area looks run down in



places with only a few pockets of 'nice' areas. The nice areas being the old ex-local authority Victorian flats such as Corfield Street off Bethnal Green High Road which are no more than 5 storeys high, loft conversion flats springing up by developers from disused schools and warehouses and newly builds such as Millennium Place opposite Cambridge Heath Station.

These areas are highly sought after by the young professionals who work in the city. This has led to both property and rental prices rising in proportion with each other hence the decent yields of nearly 10% in some areas. I think these young professionals do not mind taking the risk in living in these east-end ex-gangster type of areas as they get a lot more for their money. Shoreditch is only a brief stroll down Bethnal Green High Road and there they enter into trendy-bar city where other young professional 20-somethings meet up.

Tenant demand will be strong if our financial economy is strong as this area relies on jobs being provided by the city. Currently the state of the financial economy seems good for at least the next 12 months but be aware this can change quite rapidly. In the last 6 years the number of jobs in London have grown by 17% but we are heavily linked to the US economy so it pays to keep abreast of what's going on across the Atlantic.

Queen Marys Hospital & College is a 5 minute walk and hence the area proves to be popular with the medical students. The college is keen to hear from landlords as there is a shortage of student accommodation and offer a fee free tenant finding service.

I think out of all the areas in London I think this area will be radically different in 20 years to what it is today. It is ripe for gentrification and is within distance of the burgeoning financial city to be gobbled up and turned in a support centre of hotels, restaurants and bars for international business visitors.

Estate Agents:

Name	Address	Tel	Web
Land & Co	485-487	020 7729	www.landan

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		Bethnal Green Road, Bethnal Green, London, E2 9QH	1815	dco.co.uk
	W J Meade	492 Bethnal Green Road, London, E2 0EA	020 7729 4360	
	Express Homes	2 Approach Road, Bethnal Green, London, E2 9LY	020 8981 8526	
	Global Estate Agents	475 Bethnal Green Road, London, E2 9QH	020 7729 6767	
	Cityfish Property Services	121 Bethnal Green Road, London, E2 7DG	020 7739 1414	
	Hamilton Fox Estate Agents	488 Bethnal Green Road, London, E2 0EA	020 7729 8777	
Letting Agents:	Name	Address	Tel	Web
	Alan Harvey Property Services	462 Roman Road, Bow, London, E3 5LU	020 8980 1111	www.alanharryvey.co.uk
	W J Meade	490-492 Bethnal Green Road, London, E2 0EA	020 7729 4360	www.wjmeade.co.uk
	Londons People Property Services	41 Roman Road, Bethnal Green,	020 8981 9292	



	London, E2 0HU	
Major Properties Ltd	71 Temple Street, London, E2 6QQ	020 7739 1600
Stephen James	8a Hackney Road, London, E2 7NS	020 7739 4300
Abiba Lettings	283a Kingsland Road, London, E2 8AS	0845 130 0225

Area: Paddington

Category:

A

Postcode:

W2

In Congestion Zone:

No – 0.9 miles outside.

Parking and Traffic:

Permits & Meters. No significant traffic trouble spots.

Ethnicity Bias:

None

Investor Profile

Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	36	3	10	6

Yield Range: 4.6% - 11.4%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	110,000	190,000	160	270	7.4%	7.6%
1 bed flat	155,000	300,000	210	460	7.0%	8.0%
2 bed flat	235,000	500,000	300	1100	6.6%	11.4%
2 bed house	420,000	675,000	410	625	4.8%	5.1%
3 bed house		1,000,00				
	560,000	0	500	900	4.6%	4.7%

**Valuations above
the London average
by:**

74.7% (£422,560)
Actual

London Average



Capital growth last 12 months: 126.6% 19%

Capital growth last 48 months: 191.2% 89%

Tube: **Paddington.** District, Circle, Bakerloo and Hammersmith & City Lines (Zone 1) – 15 mins to Oxford Circus. Mainline Station to Heathrow in 15 mins and direct line to major areas on M4 corridor.
Excellent

Demand For Letting:

Average void period: 3 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3

Summary: Very affordable! Forget its image and think of its potential.

Sought After Streets: Edgware Rd, West End Quay, Hermitage St & West End Quay.

Description:

Now this is not the prettiest part of London (bedsit city) and has been considered to be the 'wrong' side of Hyde Park – but this is all about to change. The Paddington Regeneration Partnership are committed to building a new sub-city which will include new bridges and loads of cafes, restaurants and bars. Paddington is now one of central London's major regeneration opportunities. A number of developments are planned in the area by developers, investment companies and transport interests. In all its expected to total 8 million sq ft of built environment, including homes, offices, hotel, retail and leisure development equivalent in size to Canary Wharf.

Its location is not easily matched. It's right next to the west end, next to the A40 for easy exit from London and a train station that has lines to numerous locations around the UK. Because of its slightly rundown appearance prices are affordable compared to Knightsbridge and Belgravia – and it's highly regarded as the next best thing to Kensington and



Notting Hill Gate. I am not alone in this thinking. The development of Paddington Basin has seen large household names locate (or about to locate) their head quarters here.

There is a big housing development planned to be completed by 2005 and an expansion of St Marys hospital which will create an influx of residents and workers which will contribute to the housing demands in the future. There will always be demand for clean 1&2 bed flats from the young professional sector who work in London as well as people who work at the M4 corridor areas wishing to still live in London.

Estate Agents:	Name	Address	Tel	Web
	Alexander Gordon & Co	1 Craven Terrace, Paddington, London, W2 3QD	020 7402 0070	www.propertyuk.com
	The London Mews Company Ltd	37-41 Sussex Place, Paddington, London, W2 2TH	020 7402 1146	www.lurotbrand.co.uk
	Alliance Residential	183 Praed Street, Paddington, London, W2 1RH	020 7706 1600	www.allianceresidential.co.uk
	Kenwood Estates	23 Spring Street, Paddington, London, W2 1JA	020 7402 3141	www.kenwood-estates.co.uk
	Granvilles	9 Spring Street, Paddington, London, W2 3RA	020 7402 3188	www.granvilles-london.co.uk
	Capital Agencies Ltd	86 Bishops Bridge Rd, London, W2 6BB	020 7727 4000	



Letting Agents:

Compass Real Estate	6 Star St, London, W2 1QD	020 7262 7233	
Name	Address	Tel	Web
Behr & Butchoff	105 St John's Wood Terrace, London, NW8 6PL	020 7722 7222	www.bهرانdbutchoff.com
Marsh & Parsons	26 Notting Hill Gate, London, W11 3HY	020 7243 5395	www.marshandparsons.co.uk
Knight Frank	298 Westbourne Grove, London, W11 2PS	020 7229 0229	www.knightfrank.com
Venus Property Services	175 Queensway, London, W2 5HL	020 7792 4020	
SWO & Co	34a Westbourne Grove, London, W2 5SH	020 7792 8123	
Go Native Ltd	26, Westbourne Grove London W2 5RH	020 7221 2028	

Area:

Barnes

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Category: C
Postcode: SW13
In Congestion Zone: No – 6.0 miles outside.
Parking and Traffic: Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias: Swedish
Investor Profile Pension, Business, Cash&Equity, Retirement.

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	11	1	6	3
<u>Yield Range:</u>	5.2% - 10.2%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	95,000	135,000	155	205	7.9%	8.5%
1 bed flat	140,000	245,000	195	275	5.8%	7.2%
2 bed flat	178,000	325,000	240	640	7.0%	10.2%
2 bed house	250,000	325,000	310	385	6.2%	6.4%
3 bed house	327,000	600,000	325	650	5.2%	5.6%
Valuations above the London average by:	97.1% (£476,632)					

	Actual	London Average
Capital growth last 12 months:	12.5%	19%
Capital growth last 48 months:	146.7%	89%

Tube: None. **Barnes Rail Station** (Zone 3) – 19 minutes to Waterloo.

Demand For Letting: Good

Average void period: 10 days

Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
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Out of 10:

7

3

4

Summary:

A very pretty place and with good yields – if you can afford it!

Sought After Streets:

Castelnau, Rocks Lane & Church Rd.

Description:

I was first introduced to Barnes by my friend who used to live there and I was amazed at its beauty, exclusivity and insularity. This place does not seem like London by any stretch of the imagination. Its nestled between water (River Thames) and grass (Barnes Common) with elegant Victorian and Edwardian terraced houses lining the wide streets of the area.

The properties are expensive considering there is no tube, but this may be why because it is a great escape. Once over Hammersmith Bridge you are in peaceful Barnes in full knowledge that you can just as easily go back to the hustle and bustle of city life in a short bus ride back over the bridge. This makes properties highly sought after from people having to work in the city but still require a certain level of country living (like me!)

The yields are surprisingly good. You are getting great properties with near double digit yields for certain types of properties at the top end. There is high demand from the Swedes due to the Swedish School being located in Barnes. It is also a desired area by people in the media and internet industry (which includes my friend) and affluent families. Word on the street is that there is a shortage of 4-5 bedroomed houses available for rent so premium prices can be charged.

There are plans for an £18m sports centre to be constructed which should boost the influx of people in to the area. I consider this to be a good thing as it will increase the amenities in the area making it a more popular place to live.

The high street is chain free! Independent deli's, boutiques and a la carte restaurants occupy the key commercial roads which all add to the exclusive feel to the area.

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Estate Agents:				
	Name	Address	Tel	Web
	Allen Briegel	67 Barnes High Street, Barnes, London, SW13 9LD	020 8392 1635	www.allenbriegel.co.uk
	Susan Porter Property Management	25 Castelnau, Barnes, London, SW13 9RP	020 8748 2040	
	A H Properties	88 Lowther Road, Barnes, London, SW13 9NW	020 8741 2224	
	Boileau Braxton	135 Church Road, Barnes, London, SW13 9HR	020 8741 7400	www.propertyfinder.co.uk
	Laurent Residential	6 Charlotte Road, Barnes, London, SW13 9QJ	020 8563 7925	www.laurentresidential.co.uk
	James Anderson	64 Barnes High Street, Barnes, London, SW13 9LD	020 8876 0100	www.jamesanderson.co.uk
Letting Agents:				
	Name	Address	Tel	Web
	C Howard King & Partners	2 Barnes High Street, London, SW13 9LB	020 8878 7966	www.howard-king.co.uk
	Sargent & Young		020 8878 1115	www.findaproperty.co.uk/sargent
	Laurent Residential	6 Charlotte Road, Barnes, London,	020 8563 7925	www.laurentresidential.co.uk



Dixon Porter Ltd	SW13 9QJ 202 Upper Richmond Road West, East Sheen, London, SW14 8AN	020 8878 2828	www.dixonporter.co.uk
James Anderson	4 Parkway House, Sheen Lane, East Sheen, London, SW14 8LS	020 8876 6611	www.jamesanderson.co.uk

Area:	<u>Acton</u>
Category:	A
Postcode:	W3
In Congestion Zone:	No – 7.2 miles outside.
Parking and Traffic:	Free, Permits & Meters. Uxbridge Road can get congested.
Ethnicity Bias:	Asian
Investor Profile	Pension, Business, Cash&Equity,

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	22	1	10	8

Yield Range: 6.2% - 9.4%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	80,000	100,000	130	180	8.5%	9.4%
1 bed flat	125,000	170,000	170	220	6.7%	7.1%
2 bed flat	160,000	220,000	200	310	6.5%	7.3%
2 bed house	180,000	250,000	225	325	6.5%	6.8%
3 bed house	220,000	375,000	300	450	6.2%	7.1%

Valuations above the London average by: -5.6% (£228,216)

	Actual	London Average
Capital growth last	13.5%	19%



12 months:

Capital growth last 48 months: 58.0% 89%

Tube: **Acton Town.** District & Piccadilly Lines (Zone 3) – 20 mins to Piccadilly Circus and 23 mins to Victoria

Demand For Letting: Good

Average void period: 7 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	3	3

Summary: A safe bet with great communications.

Sought After Streets: Rosemont Rd, Mill Hill Rd & Pierrepont Rd.

Description: This area is the cheap alternative to the very exclusive Bedford Park and Ealing but this is where the value lies – you get a lot for your money. It is not an area just made up of council blocks. There are several pockets of Victorian homes and converted apartments dotted around that make very good professional rentals. The Tudor estate has a number of reasonably priced flats which are a hit with the younger professionals.

The is a high percentage (around 35%) of ethnic minorities – mainly Asian (because of its proximity to Southall and Ealing) and Japanese (because of the Japanese school in the area). There are also a lot of Antipidians (Australians, New Zealanders & South Africans) in the area because of the availability of affordable multi-lets in large converted buildings.

The high street, Acton High St, has secured a grant for a complete revamp and regeneration of the street which will make the whole feel of the area more welcoming. If you can afford it then take a trip to Poets Corner – it is the visual definition of the word ‘gentrification’.



Your money is safe in this area. It has great links to the A40 and M4 which take you to Heathrow and Oxford, there are plenty of large Blue Chip employers in and surrounding Acton and there is a certain buzz to the area which will ensure that rental demand will always be strong and that rental values will hold.

Estate Agents:	Name	Address	Tel	Web
	Ravenscourt Residential	3 Seven Stars Corner, Paddenswick Road, Acton, London, W12 8ET	020 8740 5678	www.ravenscourtresidential.co.uk
	Churchill Agencies Ltd	18 Old Oak Common Lane, Acton, London, W3 7EL	020 8749 9798	www.churchillestates.co.uk
	Hart International Ltd	76 Old Oak Common Lane, Acton, London, W3 7DA	020 8743 4488	
	Barnard Marcus	9 The Broadway, Gunnersbury Lane, Acton, London, W3 8HZ	020 8992 6868	www.sequencehome.co.uk
	Japan Services	2 Queens Drive, West Acton, London, W3 0HA	020 8752 0445	
	Robertson, Smith & Kempton	98 High Street, Acton, London, W3 6QX	020 8896 3996	
	Citydeals Estates	113 Churchfield	020 8896 1993	www.citydealestates.com

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	(London) Ltd	Road, Acton, London, W3 6AH		
Letting Agents:	Name	Address	Tel	Web
	London	2 Station	020 8992	www.london-tokyo.co.uk
	Tokyo	Parade, Noel	6818	
	Property	Road,		
	Services Ltd	London, W3 0DS		
	Standard	4 Station	020 8752	
	Lettings	Parade, Gunnersbury Lane, London, W3 8HN	1800	
	Citydeals	113	020 8896	
	Estates	Churchfield	1993	
	(London) Ltd	Road, London, W3 6AH		
	Access	11 The Vale,	020 8743	
	Residential	Acton, London, W3 7SH	7234	
	Vistastar (Acton) Ltd	53 High St, Acton, London, W3 6ND	020 8993 8807	
	Central Residential Ltd	11 The Vale, London, W3 7SH	020 8743 7234	
	Japan Letting Agency	177 High St, Acton, London, W3 9DJ	020 8993 6100	

Area: **Kings Cross**

Visit: WWW.AJAYAHUJA.CO.UK



Category: A
Postcode: N1
In Congestion Zone: No – 0.1 miles outside.
Parking and Traffic: Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias: None
Investor Profile Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	32	2	17	14
<u>Yield Range:</u>	5.4% - 9.0%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	115,000	185,000	170	255	7.2%	7.7%
1 bed flat	170,000	255,000	230	390	7.0%	8.0%
2 bed flat	190,000	550,000	275	950	7.5%	9.0%
2 bed house	480,000	750,000	500	1100	5.4%	7.6%
Valuations above the London average by:	18.4% (286,409)					

	Actual	London Average
Capital growth last 12 months:	6.8%	19%
Capital growth last 48 months:	92.7%	89%
Tube:	Kings Cross Victoria, Northern, Circle, Metropolitan, Hammersmith & City Lines (Zone 1) – 11 minutes to Oxford Circus. One hour to Heathrow Terminals 1, 2 and 3.	

Demand For Letting: Okay

Average void period: 14 days

Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
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Out of 10:

7

4

3

Summary:

Not the prettiest or safest area but represents enormous potential considering the inward private and public investment.

Sought After Streets:

Caledonian Rd, St Pancras Rd & Kings Cross Rd.

Description:

Out of all the key station areas in central London like Liverpool St, Euston, Paddington etc Kings Cross, in my opinion, is the worst area in many aspects – this is why I love it! The area is notorious for its drugs, prostitution and violence but there has been a real effort by the authorities to reduce this. This keeps property prices depressed but ripe to spring up.

There is now a dedicated police station for the area and there is full video surveillance in the worser areas. There is a regeneration programme to start in 2006 and by 2007 the channel tunnel rail link will be functional (hopefully!). So four years from now it will be a great place to live hence an above average increase property prices as the area would have changed.

There is also the Regent Quarter development which will be a development of the original traditional buildings and the building of new homes and commercial units which will attempt to ‘clean up’ the area. I think this will work. I imagine the illegal trades will move elsewhere and Kings Cross will really come in to fruition by 2010.

The land behind St Pancras and King’s Cross stations (formerly known as the railway lands) is set to undergo a major redevelopment. Argent St George has been appointed as the development partners to establish a mixed use scheme that will bring local benefits and help to transform King’s Cross into a distinctive urban quarter.

It is hoped King’s Cross Central works will start in 2006 as the Channel Tunnel Rail Link construction works comes to a close. Completion is unlikely to be before 2015. Remember – this is a long term bet!

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Estate Agents:	Name	Address	Tel	Web
	APS Estates	50 Caledonian Road, London, N1 9DP	020 7833 5070	www.apestates.com
	Daniel Ford & Co	35 Balfe Street, London, N1 9EB	020 7713 0909	
Letting Agents:	Name	Address	Tel	Web
	Hugh Grover Lettings Ltd	Suite 3, Islington Business Centre, Islington High Street, London, N1 9LQ	020 7745 2555	
	The Art of Living (City) Ltd	Second Floor, 9 White Lion Street, London, N1 9PD	020 7833 0003	
	Copping Joyce	327/329 Upper Street, London, N1 2XQ	020 7226 4221	www.coppingjoyce.co.uk
	Frank Harris & Company	104 Southampton Row, London, WC1B 4BL	020 7405 4444	www.frankharris.co.uk
	Black Katz Ltd	22 Baron St, London, N1 9ES	020 7713 7337	

Area: **Camden**

Visit: WWW.AJAYAHUJA.CO.UK

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Category: C
Postcode: NW1
In Congestion Zone: No - 1.7 miles outside.
Parking and Traffic: Permits & Meters. High Street & Chalk Farm Road gets congested especially at weekends.
Ethnicity Bias: None
Investor Profile Pension, Business, Cash&Equity, University

Crime: Violence Sexual Burglary Motor
Per 1000 population 27 2 16 10
Yield Range: 3.8% - 9.7%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	195,000	155	225	6.0%	8.1%
1 bed flat	150,000	425,000	190	310	3.8%	6.6%
2 bed flat	225,000	550,000	220	530	5.0%	5.1%
2 bed house	275,000	650,000	320	515	4.1%	6.1%
3 bed house	365,000	750,000	425	1400	6.1%	9.7%

Valuations above the London average by: 56.1% (377,391)

Actual London Average

Capital growth last 12 months: 171.2% 19%

Capital growth last 48 months: 200.2% 89%

Tube: **Camden Town** Northern Line (Zone 2) – 6 minutes to Kings Cross, 19 minutes to Oxford Circus.

Demand For Letting: Excellent

Average void period: 3 days

Total Capital Growth Yield
(out of 10) (out of 5) (out of 5)

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Out of 10:

6

4

2

Summary:

Excellent tenant demand with astronomical capital growth.
Camden is here to stay!

Sought After Streets:

Jamestown Rd, Mornington Terrace, Kentish Town Road & Arlington Rd.

Description:

Everyone wants to live here! And when they do move here they never leave. Prices are expensive as you would expect from a highly desired area. This is home for the media workers, publishers, designers and intellectuals – the trendy, fashionable and rich. There are not many city boys here as Camden is a bit too cosmopolitan for them.

There will be a new shopping complex to be built at and around the station by 2007 and the high street is getting a revamp. Adding this to the already world famous market will only further enhance the appeal of the area. The station will also be able to take you direct to Heathrow and Paris which will add to its cosmopolitan feel.

Rental ranges are wide as the range of properties is wide. Have a long chat with letting agents as the achievable rent for similar looking properties vary widely. There have been lots a new housing developments springing up but they have been a bit pricey. Due to prices falling in London you may be able to get a good discount on their current advertised prices.

Estate Agents:

Name	Address	Tel	Web
Hotblack Desiato	67 Parkway, Regents Park, Camden, London, NW1 7PP	020 7482 2894	www.hotblackdesiato.co.uk
Cardoe Martin	40-42 Osnaburgh Street, Camden, London, NW1 3ND	020 7874 1073	www.cardoe martin.co.uk
David Birkett Estate Agents	119 Regents Park Road,	020 7722 3094	www.davidbirkett.co.uk

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	Camden, London, NW1 8UR			
Camden Bus Estate Agents	27a Parkway, Camden Town, London, NW1 7PN	020 7485 7485		www.camdenbus.co.uk
Ammo London	63, Chalton St London NW1 1HY	0800 3761195		www.ammolondon.com
Sandfords	36 Ivor Place, Regent s Park, London NW1 6EA	020 7723 9988		www.sandfords.com
Letting Agents:	Name	Address	Tel	Web
	Alexanders	35 Ivor Place, London, NW1 6EA	020 7402 0066	www.alexanders-uk.com
	Michael Charles Lettings	66 Parkway, Camden, London, NW1 7AH	020 7428 0520	www.findaproperty.com
	Stickley & Kent	99-101 Parkway, London, NW1 7PP	020 7267 2053	www.coppinjoyce.co.uk
	Regents Park Property Services Ltd	107 Regents Park Road, Primrose Hill, London, NW1 8UR	020 7722 8876	www.lettingslondon.com
	John D Wood & Co Lettings	166 Regent's Park Road, London, NW1 8XN	020 7586 9882	www.johndwood.co.uk
	David Birkett Estate Agents	119 Regents Park Rd	020 7722 3094	www.davidbirkett.co.uk



	London	
	NW1 8UR	
London Tokyo	214, Baker St	020 7486
Property	London	4256
Services Ltd	NW1 5RT	

Area:	<u>Chiswick</u>
Catergory:	C
Postcode:	W4
In Congestion Zone:	No – 6.5 miles outside.
Parking and Traffic:	Permits & Meters. A4, Hogarth Roundabout and Chiswick High Road gets congested throughout the day.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, Retirement.

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	27	1	9	7

Yield Range: 5.8% - 9.0%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	95,000	185,000	165	230	6.5%	9.0%
1 bed flat	140,000	265,000	200	360	7.1%	7.4%
2 bed flat	220,000	460,000	310	550	6.2%	7.3%
2 bed house	235,000	425,000	300	475	5.8%	6.6%
3 bed house	290,000	460,000	370	700	6.6%	7.9%

Valuations above the London average by: 62.9% (£393,971)

	Actual	London Average
Capital growth last 12 months:	7.3%	19%
Capital growth last 48 months:	94.5%	89%
Tube:	Turnham Green District Line (Zone 2) - 22 minutes to Embankment.	

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Demand For Letting: Good

Average void period: 8 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	3	3

Summary: Pretty area with properties readily available.
Sought After Streets: Great Chertsey Rd, Pumping Station Rd & Great West Rd.

Description: This is one of the few places in London you can retire to. It has a village feel. You're near the river, there's great architecture, close to Heathrow and the main roads out of London and you're only 6 miles from the centre of town. It has a village feel because it was an old village but this place is now expanding.

There is a new business park, Chiswick Business Park, which is a hi-tech business park housing established as well as young companies and employing over 7,000 people. I think that the business park will undoubtedly succeed as Chiswick is great place to live and work. Rental demand will be good from this hi-tech sector as many of the staff will be contractors looking for good rental properties.

The area is predominately family type houses and they are quite expensive, as you can see above. But let's not forget that the rents are not bad and if you find a young family to move in they're unlikely to leave. The growth in prices has slowed down in the last year which has been good for would-be investors. The market is less frantic and there is a ready available stock of homes all offering a sensible yield.

Estate Agents:	Name	Address	Tel	Web
	Fitz-Gibbon Residential	1 Sutton Court Road, Chiswick, London, W4 4NF	020 8995 3335	www.fitzgibbon.co.uk

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	Michael Richards & Co	401 Chiswick High Road, Chiswick, London, W4 4AS	020 8994 8512	
	Rowan Property Services	19 Ravenscroft Road, Chiswick, London, W4 5EQ	020 8747 9651	
	Bellenger-Locke	33 Bullo Lane, Chiswick, London, W4 5LR	020 8995 5559	
	Hartswood Property Management Limited	10 Bedford Corner, The Avenue, Chiswick, London, W4 1LD	020 8994 8400	www.hartswoodproperty.co.uk
	Bushells	68-70 Turnham Green Terrace, Chiswick, London, W4 1QN	020 8995 9394	
	John Spencer Estate Agents	388 Chiswick High Road, Chiswick, London, W4 5TF	020 8995 4321	www.johnspencer.co.uk
Letting Agents:	Name	Address	Tel	Web
	Lauristons	229b Chiswick High Road, Chiswick, London, W4 2DW	020 8994 4433	www.lauristons.com
	Chesterton	155 Chiswick	020 8747	www.chesterton.co.uk



Residential	High Road, Chiswick, London, W4 5TT	3133	rton.co.uk
Fitz-Gibbon Residential	1 Sutton Court Road, London, W4 4NF	020 8995 3335	www.fitzgibbon.co.uk
Barnard Marcus	TBC	020 8994 9446	www.sequencehome.co.uk
Tyser Greenwood	440 Chiswick High Road, Chiswick, London, W4 5TT	020 8994 7022	www.tysergreenwood.co.uk
Express Property Services	2 Stilehall Parade, Chiswick High Road, London, W4 3AG	020 8994 5000	www.express-property.co.uk
John Spencer Ltd	388 Chiswick High Road, London, W4 5TF	020 8995 5439	www.johnspencer.co.uk

Area:

Catergory:

Postcode:

In Congestion Zone:

Parking and Traffic:

Ethnicity Bias:

Investor Profile

Clapham

A

SW4

No – 2.5 miles outside.

Permits & Meters. A205, A3 and roads off Clapham
Common get congested.

Afro Caribbean

Pension, Business, Cash&Equity, University

Crime:

Violence

Sexual

Burglary

Motor

Per 1000 population

30

2

20

11

Yield Range:

5.1% - 9.0%



Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	110,000	195,000	170	260	6.9%	8.0%
1 bed flat	160,000	260,000	210	450	6.8%	9.0%
2 bed flat	195,000	360,000	250	500	6.7%	7.2%
2 bed house	310,000	475,000	315	465	5.1%	5.3%
3 bed house	350,000	525,000	360	555	5.3%	5.5%

Valuations above the London average by:

3.9% (£251,170)

	Actual	London Average
Capital growth last 12 months:	-0.7%	19%
Capital growth last 48 months:	57.6%	89%
Tube:	Clapham Common Northern Line (Zone 2) – 14 minutes to Charing Cross and 16 minutes to Embankment	

Demand For Letting: Excellent

Average void period: 3 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	3	3

Summary: Popular with the younger generation with strong yields and short voids.

Sought After Streets: Clapham High St and all streets off it!

Description: I like Clapham. Over the years I have really seen this area smarten itself up. I think it was due to the large green, Clapham Common, attracting everyone in and around surrounding areas to it when the sun came out. As a result a number of cafes, bars and restaurants have popped up and now line the high street.

Clapham is also relatively unique compared to its other south



London areas as it has a direct tube link to the west end – this is why I chose to live here for 3 months. I lived just off the high street which I think is a good place to invest. There is a selection of purpose built and converted flats which all command a good rental and do not stay empty for long. The station is at the end of the high street and the common just beyond that.

If you want to go up-market there is the locally famous Abbeville Village. Famous for its oversized houses, expensive boutiques and speed bumps! Clapham (SW4) has always been considered to be the better alternative to Brixton (SW2). This is still the case but the rise of Brixton has narrowed the gap and people are seeing Brixton as an alternative hence the slight fall in property prices. I think this trend will reverse as Clapham is simply a nicer place to live and the property prices will correct.

Estate Agents:

Name	Address	Tel	Web
Eagle Properties Ltd	Suite 104, 99-109 Lavender Hill, Clapham, London, SW11 5QL	020 7978 7778	
Chandlors	100 Clapham High Street, Clapham, London, SW4 7UL	020 7720 6915	
Charles Sinclair & Co	13 Clapham High Street, Clapham, London, SW14 7TS	020 7622 1180	www.charlessinclair.com
Ludlow Thompson	12 Clapham Road, Clapham, London, SW9 0JD	020 7820 0123	www.ludlow-thompson.co.uk

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	Parkside Property Services	22 Clapham Common South Side, Clapham, London, SW4 7AB	020 7498 1000	www.parksideproperty.co.uk
	Akerwood & Co	6a Old Town, Clapham, London, SW4 0JY	020 7978 2050	
	Hugh Henry Ltd	44 Clapham High Street, Clapham, London, SW4 7UR	020 7840 3700	www.hughhenry.co.uk
	Sheraton Law Property Management	1-3 Old Town, Clapham, London, SW4 0JT	08708 444 555	
	Oliver Burn Residential Ltd	362 Clapham Road, Clapham, London, SW9 9AR	020 7622 1121	www.oliverburn.com
	Winkworth Estate Agents	55 Old Town, Clapham Common, Clapham, London, SW4 0JQ	020 7498 8600	www.winkworth.co.uk
Letting Agents:	Name	Address	Tel	Web
	Armitage Residential Lettings	55 Clapham High Street, London, SW4 7TG	020 7498 2243	www.armitage-letts.demon.co.uk
	Vanstons Rentals	45 Balham Hill, London, SW12 9DR	020 8673 9911	www.vanstons.co.uk
	Palace Gate Estates	1 The Polygon, London, SW4	020 7720 5588	www.palacegatestates.co.uk



	John Hollingsworth	0JE 28 Abbeville Road, London, SW4 9NG	020 8675 2224	www.jhollingsworth.co.uk
	Hamptons International	27 The Pavement, Clapham, London, SW4 0JE	020 7627 5888	www.hamptons.co.uk
	Adisa-Adesina International	27, Muller Rd London SW4 8BZ	020 8678 7342	

Area:

Catergory:

Postcode:

In Congestion Zone:

Parking and Traffic:

Ethnicity Bias:

Investor Profile

Crouch End

C

N4

No – 4.0 miles outside.

Permits & Meters. No significant traffic trouble spots.

None

Pension, Business, Cash&Equity,

Crime:

Violence

Sexual

Burglary

Motor

Per 1000 population

23

2

17

12

Yield Range:

3.9% - 6.7%

Price Ranges

Low £

Hi

£

**Low
£pw**

Hi £pw

Low

Hi

Studio flat

85,000

135,000

110

160

6.2%

6.7%

1 bed flat

135,000

180,000

140

215

5.4%

6.2%

2 bed flat

160,000

250,000

175

310

5.7%

6.4%

2 bed house

225,000

325,000

170

275

3.9%

4.4%

3 bed house

265,000

475,000

300

465

5.1%

5.9%

**Valuations above
the London average
by:**

26.6% (£306,062)

Actual

London Average



Capital growth last 12 months:	20.7%	19%	
Capital growth last 48 months:	75.6%	89%	
Tube:	None. 15 min walk to Finsbury Park Victoria and Piccadilly Lines (Zone 2) – 6-8 minutes to Kings Cross		
Demand For Letting:	Good		
Average void period:	8 days		
Out of 10:	Total (out of 10) 6	Capital Growth (out of 5) 4	Yield (out of 5) 2
Summary:	Not an easily accessed area but has all the markings to become another Camden.		
Sought After Streets:	Coolhurst Rd, Haslemere Rd and St Johns Way.		
Description:	Over the last 10 years this place has really come up. I think not having a tube station, ironically, has something to do with it. This has allowed the area to be changed by whoever had the money (as the area was cheap!) – fortunately the people that did have the money changed it in the right way.		

There are many converted flats available for the young professional sector as well as the musician/art type sector and they all mingle well at the many cafes, bars and restaurants in and around The Broadway. I think this area will be the next Camden in the next 10 years. The right people, shops and small businesses are moving in making this one of the areas to be. It is becoming a strong community and this is making it a desirable place to live.

Get in quick to this area. There is a possibility of a train (or even tram) link to be built and at that point the prices will rocket. Over the long term it has one of the best chances of out performing the rest of the market as currently the prices are affordable. For an area to change its perception to outsiders takes a long time. Outsider's perceptions are



changing to the positive so I wouldn't hang about.

Estate Agents:				
	Name	Address	Tel	Web
	Martyn Gerrard Estate Agents	45 The Broadway, Crouch End, London, N8 8DT	020 8348 5135	www.martyn-gerrard.co.uk
	Winkworth	12 Broadway Parade, Tottenham Lane, Crouch End, London, N8 9DE	020 8342 9999	www.winkworth.co.uk
	The Property Company	143 Tottenham Lane, Crouch End, London, N8 9BJ	020 8348 8833	
	Prickett & Ellis	134 Crouch Hill, London, N8 9DX	020 8340 8900	www.teamprop.co.uk
	Castles Estate Agents	12 Topsfield Parade, Crouch End, London, N8 8PR	020 8348 5515	www.castles-estateagents.co.uk
	Adam Kennedy	8 Wordsworth Parade, Green Lanes, London, N8 0SJ	020 8889 5656	www.adamkennedy.co.uk
Letting Agents:				
	Name	Address	Tel	Web
	Proton Lettings	70 Grand Parade, Green Lanes, London, N4 1DU	020 8809 2200	
	Hobarts	13 Ferme Park Road,	020 8342 9000	

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	Stroud Green, London, N4 4DS	
Alpha-Lets Ltd	371 Green Lanes, London, N4 1DY	020 8809 6144
Noblemere Ltd	549 Green Lanes London N8 0RL	020 8348 4499
Sunlite Properties Ltd	659 Green Lanes London N8 0QY	020 8245 3620
Alexanders Ltd	42 Park Rd Crouch End London N8 8TD	020 8348 5639

Area: East Dulwich

Category: A

Postcode: SE22

In Congestion Zone: No – 3.8 miles outside.

Parking and Traffic: Free. A205 gets congested as a through route.

Ethnicity Bias: Afro Caribbean and African

Investor Profile Pension, Business, Cash&Equity, Retirement.

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	33	2	14	12

Yield Range: 3.6% - 8.3%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	85,000	160,000	115	145	4.7%	7.0%
1 bed flat	100,000	260,000	160	185	3.7%	8.3%
2 bed flat	135,000	295,000	175	260	4.6%	6.7%
2 bed house	220,000	460,000	240	320	3.6%	5.7%
3 bed house	235,000	500,000	280	360	3.7%	6.2%

52

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**Valuations above
the London average
by:**

-8.6% (£221,119)

	Actual	London Average	
Capital growth last 12 months:	30.9%	19%	
Capital growth last 48 months:	106.2%	89%	
Tube:	None. Train service from East Dulwich station (Zone 2) – 11 minutes to London Bridge		
Demand For Letting:	Okay		
Average void period:	14 days		
Out of 10:	Total (out of 10) 7	Capital Growth (out of 5) 5	Yield (out of 5) 2
Summary:	Its going to be connected to the new East London Line tube extension – say no more!		
Sought After Streets:	Lordship Lane, Overhill Rd, Abbotswood Rd, Shaw Rd and Burrow Rd.		

Description: Now this is a hotspot! Both East and North Dulwich Train stations will become tube stations on the East London line. Buy anything within a half a mile radius. The prices have not shot up (to factor in the tube additions) as much as I would have thought so real value can be had here. 2006 is the expected year of completion for the tube which is by no way definite hence investors are putting their money elsewhere for the time being. I would suggest to get in there first.

East Dulwich is not only a hotspot because of the proposed tube stations. If you've ever driven through Dulwich you cannot fail to notice the large greens that surround the whole area – this makes in an excellent place to live and an even better place to invest. Expect rents to rise above the average rate due to the onset of the tube stations.



This place is also school city. Some of the best schools are located here. Expect demand from families as well as commuters.

East Dulwich is the place with the shops. This has led to the development new houses nearby and they essentially surround the station and these properties are highly sought. There are some flats and I would suggest you buy these due to the area soon to be come commuterville.

Estate Agents:	Name	Address	Tel	Web
	Harvey & Wheeler	27 Dulwich Village, Dulwich, London, SE21 7BN	020 8693 4321	www.harveywheeler.com
	Wates Residential	119 Dulwich Village, Dulwich, London, SE21 7BJ	020 8299 0922	www.spencerken尼迪.co.uk
	Dulwich & Village Residential Ltd	397-399 Lordship Lane, Dulwich, London, SE22 8JN	020 8693 4999	www.dulwichandvillage.com
	Spencer Kennedy	1c Carlton Avenue, Dulwich, London, SE21 7DE	020 8693 7835	www.spencerken尼迪.co.uk
	Hindwoods Hunter Payne	98 Grove Vale, East Dulwich, London, SE22 8DS	020 8693 2212	
	Durnet Ware & Graves	134-136 Peckham Rye, East Dulwich,	020 8693 4201	www.burnetware-graves.co.uk

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London, SE22 9QM				
Letting Agents:	Name	Address	Tel	Web
	Voker & Volker		020 8670 8000	www.volkerandvolker.co.uk
	Bushells	94 Lordship Lane, Dulwich, London, SE22 8HF	020 8299 6066	www.bushells.com
	Ludlow Thompson	81 Lordship Lane, London, SE22 8EP	020 8299 8300	www.ludlowthompson.com
	Wates Lettings	119 Dulwich Village, London, SE21 7BJ	020 8299 0922	
	Uniplan	23, Lordship Lane London SE22 8EW	020 8299 2299	www.oakestates.co.uk
	Grove Estates	Melbourne Terrace Melbourne Grove London SE22 8RE	020 8693 9111	

Area:

Catergory:

Postcode:

In Congestion Zone:

Parking and Traffic:

Ethnicity Bias:

Investor Profile

Ealing

B

W5

No – 7.0 miles outside.

Permits & Meters. Uxbridge Road and the Broadway gets congested.

Asian

Pension, Business, Cash&Equity,

Crime:

Violence

Sexual

Burglary

Motor

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Per 1000 population 22 1 10 8

Yield Range: 5.6% - 9.0%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	130,000	135	225	7.0%	9.0%
1 bed flat	140,000	210,000	170	260	6.3%	6.4%
2 bed flat	160,000	300,000	195	375	6.3%	6.5%
2 bed house	195,000	295,000	210	325	5.6%	5.7%
3 bed house	200,000	450,000	280	500	5.8%	7.3%

Valuations above the London average by:

-2.1% (£236,834)

	Actual	London Average
Capital growth last 12 months:	28.6%	19%
Capital growth last 48 months:	111.0%	89%

Ealing Broadway District and Central Lines (Zone 3) – 27 minutes to Victoria and 25 minutes to Oxford Circus

Tube:

Demand For Letting: Good

Average void period: 6 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	3	3

Summary: Potential to find a tenant for life as people rarely move out of the area.

Sought After Streets: Byron Rd, Felix Rd and Drayton Green Rd.

Description: A fully self contained area. You need not enter Central London for anything but if you wish to it's a 25 minute bus



ride to the central border. This I like and so do more and more of the younger generations. The young professional wishing to leave home but wishing to be near their family and friends they grew up with find their home town Ealing perfect.

Ealing is quite a middle class area which is good and is quite suburban – heralded as the queen of the suburbs. The west part of Ealing is considered the cheaper end and this is where you should be looking. This area will eventually rise up as it will be seen as an upmarket alternative to areas such as Southall.

Every shop is here and there are more to come! Ealing is an easy place to get to and I think the retailers know this. It is part of the Hanger Lane Gyratory which links the A406 with the A40. This area is potentially commutable to Oxford via the A40 or by the excellent rail links offered by Hanwell Train Station. This further attracts tenants wishing to live near London.

Estate Agents:

Name	Address	Tel	Web
Adams Property Services	22 Northfields Avenue, Ealing, London, W13 9RT	020 8566 3738	www.adamsproperty.co.uk
Sinton Andrews	8 Springbridge Road, Ealing, London, W5 2AA	020 8566 1990	www.sinton-andrews.co.uk
Colin Bibra & Co	34 The Mall, Ealing, London, W5 3TJ	020 8567 0077	www.colinbibra.com
Robertson Smith & Kempson	15 The Mall, Ealing, London, W5 2PJ	020 8840 7677	www.rsk-homes.co.uk
Russell Collins & Co	102 South Ealing Road,	020 8567 7080	



		Ealing, London, W5 4QJ		
	Northfields Estates	130 Northfields Avenue, Ealing, London, W13 9RT	020 8840 6666	www.northfields.co.uk
	Tighe Estates	10 Longfield Road, Ealing, London, W5 2DH	020 8579 8601	
	Brendons Estate Agents	Royal Chambers, 104 Pitshanger Lane, Ealing, London, W5 1QX	020 8998 6500	www.brendons.co.uk
	John Martin Estates	82 Pitshanger Lane, Ealing, London, W5 1QX	020 8998 3333	
	Winkworth	5-6 Station Buildings, Ealing Common, Ealing, London, W5 3NU	020 8896 0123	www.winkworth.co.uk
	Grimshaw & Co	5 Station Parade, Ealing Common, London, W5 3LD	020 8992 5661	www.grimshawhomes.co.uk
Letting Agents:	Name	Address	Tel	Web
	Brendons	Royal Chambers, 104 Pitshanger	020 8998 6500	www.brendons.co.uk



	Lane, Ealing, London, W5 1QX		
Sinton Andrews	8 Springbridge Road, Ealing Broadway, London, W5 2AA	020 8579 9153	www.sinton-andrews.co.uk
Townends	41 The Broadway, Ealing, London, W5 2NP	020 8579 9282	www.townends.co.uk
Barnard Marcus		020 8579 5678	www.sequencehome.co.uk
Knight Young & Co	2 Royal Parade, Hanger Lane, London, W5 1ET	020 8991 2987	www.westlondonproperties.co.uk
Ealing Properties	30 Central Chambers, The Broadway, Ealing, London, W5 2NR	020 8840 6898	
MBH Property Services	Suite 34, Central Chambers, The Broadway, London, W5 2NR	020 8840 8155	

Area: **Finchley**

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Category: C
Postcode: N3
In Congestion Zone: No – 7.4 miles outside.
Parking and Traffic: Permits & Meters. Free in suburbs. No significant traffic trouble spots.
Ethnicity Bias: Japanese
Investor Profile Pension, Business, Cash&Equity, University

Crime: Violence Sexual Burglary Motor
Per 1000 population 14 1 8 4
Yield Range: 5.5% - 7.5%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	90,000	135,000	130	160	6.2%	7.5%
1 bed flat	120,000	165,000	140	210	6.1%	6.6%
2 bed flat	155,000	265,000	180	340	6.0%	6.7%
2 bed house	190,000	260,000	210	335	5.7%	6.7%
3 bed house	235,000	395,000	250	430	5.5%	5.7%

Valuations above the London average by: -5.0% (£229,662)

Actual London Average

Capital growth last 12 months: 7.9% 19%

Capital growth last 48 months: 60.6% 89%

Tube: Finchley Central Northern Line (Zone 4) – 10 minutes to Euston.

Demand For Letting: Good

Average void period: 9 days

Total Capital Growth Yield
(out of 10) (out of 5) (out of 5)

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Out of 10:

6

3

3

Summary:
Sought After
Streets:

Great road, tube and rail links and popular with renters.
Bedford Rd, Hertford Rd, Huntingdon Rd and Lincoln Rd.

Description:

I don't particularly like this place and I find it quite drab. So why is it a hotspot? To be more precise it's a 'Hot Stop'. There was an article in the Evening Standard that highlighted this startling fact: The average price of 2-3 bed home across the 228 tube stops between zones 2-6 were highest on the Northern Line at £270,456. This was a six month survey carried out by the Woolwich. The Finchley area has four tube stations on this line – Finchley Central, East Finchley, West Finchley and Woodside Park all within zones 2-6. Now I don't know quite what significant the actual tube line has on a property price (unless the line is notoriously unreliable) but I am happy to include this area as a wildcard entry.

Overlooking the statistical analysis and looking to the fundamentals it has good road links – near the A406, its 7 miles from the centre, close to Brent Cross Shopping Centre and its green in places.

There's a lot of investors here (isn't there everywhere?) probably due to the abundance of flats and its proximity to the centre, so you have to act fast if you want to get a piece of the action. Demand is from commuters and young families and always will be. There is nothing to say that demand will not be strong in future due to its 4 tube stops.

Estate Agents:	Name	Address	Tel	Web
	Bennett & Hall Estate Agency	2 Long Lane, Church End, Finchley, London, N3 2PT	020 8346 2208	
	Moss Kaye Pemberton	22 Northways Parade, Finchley,	020 7724 7442	www.mosskaye.co.uk



	London, NW3 5EN		
Martyn Gerrard Estate Agents	365 Regents Park Road, Finchley, London, N3 1DE	020 8346 0102	<a href="http://www.martyn
garrard.co.uk">www.martyn garrard.co.u k
Philip Fisher & Co	3 Dancastle Court, Arcadia Avenue, Finchley, London, N3 2JU	020 8343 3636	
Mann & Co	336 Regents Park Road, Finchley, London, N3 2LN	020 8343 2220	
Arthur Benabo	7 Ballards Lane, Finchley, London, N3 1UX	020 8346 5911	<a href="http://www.abena
bo.co.uk">www.abena bo.co.uk
Gordon Linke & Co	7 Ballards Lane, Finchley, London, N3 1UX	020 8345 5911	
David Harris & Company	358 Regents Park Road, Finchley, London, N3 2LJ	020 8346 9122	<a href="http://www.davidh
arris.co.uk">www.davidh arris.co.uk
Rennick Stark Parntership	266 Regents Park Road, Finchley, London, N3 3HN	020 8371 9977	<a href="http://www.rennic
k-stark.com">www.rennic k-stark.com
Jeremy Leaf & Co	863 High Road, Finchley, London, N12	020 8446 4295	<a href="http://www.jeremy
leaf.co.uk">www.jeremy leaf.co.uk

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Letting Agents:	JAC Strattons	8PT 348 Regents Park Road, Finchley, London, N3 2LT	020 8349 5060	
	Name	Address	Tel	Web
	Barnard Marcus		020 8446 0000	www.sequencehome.co.uk
	Duchy Lettings Ltd	131 High Street, Barnet, EN5 5UZ	020 8440 4262	www.duchyestates.co.uk
	London- Tokyo Property Services Ltd	351B Regents' Park Road, London, N3 1DH	020 8343 2306	www.london-tokyo.co.uk
	Anscombe & Ringland	338 Regents Park Road, Finchley, London, N3 2LN	020 8349 3320	www.chancellors.co.uk
	Countrywide Residential Lettings Ltd David Harris & Co	358 Regent's Park Rd Finchley Central London N3 2LJ	020 8445 8893 020 8346 9122	www.rightmove.co.uk

Area: **Golders Green**

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Category: B
Postcode: NW11
In Congestion Zone: No – 5.6 miles outside.
Parking and Traffic: Permits & Meters. Free at certain times. No significant traffic trouble spots.
Ethnicity Bias: Jewish
Investor Profile Pension, Business, Cash&Equity, University & Retirement.

Crime: Violence Sexual Burglary Motor
Per 1000 population 14 1 8 4
Yield Range: 6.6% - 9.1%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	150,000	175	220	7.6%	9.1%
1 bed flat	135,000	190,000	195	240	6.6%	7.5%
2 bed flat	200,000	250,000	260	320	6.7%	6.8%
2 bed house	190,000	240,000	310	390	8.5%	8.5%
3 bed house	240,000	420,000	330	550	6.8%	7.2%

Valuations above the London average by: 23.1% (£297,728)

	Actual	London Average
Capital growth last 12 months:	49.1%	19%
Capital growth last 48 months:	159.4	89%

Tube: Golders Green Northern Line (Zone 3) – 14 minutes to Euston.

Demand For Letting: Good

Average void period: 7 days

Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
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Out of 10:

5

2

3

Summary:

Good coverage of tenant groups so voids should be short.

Sought After Streets:

Golders Green Rd, Finchley Rd and Princes Park Avenue.

Description:

My girlfriend used to live here when she was at university and I often stayed over. One thing I liked about this place was that I felt safe no matter what time I went out on to the high road and surrounding streets. This area came 8th out of all the boroughs as the safest place to live which makes this place a comfortable place to live.

The properties are all large. Many of them have undergone conversions into large 2 or 3 bed flats, but there is still a decent amount of family homes to be had. There are a lot of owner occupiers (mainly from the Jewish and some Japanese) and they will compete as good as the next man to get the property they want.

The area is seen to be the cheaper alternative to areas such as Hampstead as the area is as quiet as its contemporaries. I quite like this area as it is probably one of the best yielding areas out of all the NW postcodes and there is no shortage of demand from all tenant groups – students, young professionals, young families and older families.

Its only 6 miles from the centre, close to the A406 and more significantly close to the A1. This makes this place ideal for people requiring suburban living, proximity to central London and easy access to the northern home counties.

Estate Agents:

Name	Address	Tel	Web
Ellis & Co	52 Golders Green Road, Golders Green, London, NW11 8LN	020 8455 1014	www.ellisandco.co.uk
Kingsleys Estate Agents	92 Golders Green Road,	020 8458 3333	www.kingsleys-

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		Golders Green, London, NW11 8HB		estates.co.uk
	Winkworth	891 Finchley Road, Golders Green, London, NW11 8RR	020 8458 8313	
	Kinleigh Folkard & Hayward	1 Golders Green London NW11 8DY	020 8455 1144	www.kfh.co.uk
	Homelink Estates Ltd	21b Accommodation Rd London NW11 8EP	020 8209 1666	
	JAC Strattons	48 Golders Green Rd London NW11 8LL	020 8457 8844	
Letting Agents:	Name	Address	Tel	Web
	Glentree Rentals Ltd	698 Finchley Road, London, NW11 7NE	020 8209 1144	www.glentree.co.uk
	London-Tokyo Property Services Ltd	351b Regent's Park Road, London, N3 1DH	020 8731 8314	
	Albany Wells	Vero, Russell Gardens London NW11 9NJ	020 8455 1333	

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Live In London	10	020 8209
	Accommodat	1414
	ion Rd	
	London	
	NW11 8ED	
Wellington Real Estate	3	020 8455
	Accommodatio	3424
	n Rd	
	London	
	NW11 8ED	

Area:	<u>Hammersmith</u>
Catergory:	B
Postcode:	W6
In Congestion Zone:	No – 4.1 miles outside.
Parking and Traffic:	Permits & Meters. A4 and Hammersmith Bridge gets congested.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity,

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	26	1	12	7

Yield Range: 4.6% - 9.1%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	150,000	175	225	7.8%	9.1%
1 bed flat	165,000	265,000	225	410	7.1%	8.0%
2 bed flat	200,000	375,000	300	600	7.8%	8.3%
2 bed house	360,000	465,000	340	455	4.9%	5.1%
3 bed house	375,000	675,000	410	600	4.6%	5.7%

Valuations above the London average by:

14.7% (£277,381)

Actual

London Average

Capital growth last 12 months:

-2.3%

19%

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Capital growth last 48 months:

67.7%

89%

Tube:

Hammersmith District, Piccadilly, Hammersmith and City Lines (Zone 2) – 17 mins to Embankment and 11 mins to Paddington

Demand For Letting:

Good

Average void period:

6 days

Out of 10:

Total
(out of 10)
5

Capital Growth
(out of 5)
2

Yield
(out of 5)
3

**Summary:
Sought After Streets:**

Good yields and tenant demand. You're money is safe here. Fulham Palace Rd, St Dunstan's Rd and Hammersmith Rd.

Description:

This area is textbook. Its putting theory in to practice. If you build a road, the M4, direct from Heathrow to a London address that is 4 miles from the centre then watch the big corporations follow. Many a head office is located in Hammersmith, including my own bank, Citibank. This creates strong demand from these workers for good rental properties and this is why it's a hotspot – tenant demand is high!

I have to admit, traffic is bad. Lots of people live here but the road sizes do not reflect this! There are an abundance of flats, both purpose built and conversions, and I would try to go for either flats near the well connected tube station or near the road link M4.

Apart from the traffic I imagine it's a great place to live. Close to the centre of London, lots of trendy bars, restaurants and clubs, good shops and malls and its next to the river. This area is right next to the BBC headquarters in Shepherds Bush and attracts the higher paid workers to the area as they can afford it.

The fall in prices over the 12 months is simply a correction of the buying frenzy of last year by people desperate to move in



to the area. Prices are a lot more sensible this year.

Estate Agents:	Name	Address	Tel	Web
	Finlay Brewer	138 Shepherds Bush Road, Hammersmit h, London, W6 7PB	020 7371 4171	www.finlaybrewer.co.uk
	Wetherby Management Services	274 King Street, Hammersmit h, London, W6 0SP	020 8846 9060	
	Collingwoods	30 Paddenswick Road, Hammersmit h, London, W6 0UB	020 8743 8741	
	London Estates	61 Dalling Road, Hammersmit h, London, W6 0JD	020 8741 8485	www.london-estates.net
	Millar Kitching Management Ltd	Cording House, 34 St James Street, Hammersmit h, London, SW1A 1JD	020 7808 3434	www.millar-kitching.co.uk
	Royston	118-120 Glenthorn Road, Hammersmit h, London, W6 0LP	020 8563 7100	
	Cendant – Century 21 UK	Landmark House, Hammersmit h Bridge	020 762 6622	www.cendant.com

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		Road, London, W6 9RJ		
Letting Agents:	Name	Address	Tel	Web
	Barnard Marcus		020 7603 0000	www.sequencehome.co.uk
	Bushells		020 7371 3171	www.bushells.com
	Kinleigh Folkard & Hayward	180 King Street, Hammersmit h, London, W6 0RA	020 8563 9889	www.kfh.co.uk
	Marsh & Parsons	107-109 Shepherds Bush Road, London, W6 7LP	020 7605 7760	www.marshandparsons.co.uk
	Sebastian Estates	190 Fulham Palace Road, London, W6 9PA	020 7381 4998	www.sebastianestates.co.uk
	Finlay Brewer Ltd	138 Shepherds Bush Road, London, W6 7PB	020 7371 4171	www.finlaybrewer.co.uk

Area:	Belsize Park
Category:	C
Postcode:	NW3
In Congestion Zone:	No – 3.3 miles outside.
Parking and Traffic:	Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	27	2	16	11
Yield Range:	4.9% - 6.5%			

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Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	120,000	250,000	150	300	6.2%	6.5%
1 bed flat	195,000	350,000	230	440	6.1%	6.5%
2 bed flat	265,000	650,000	320	700	5.6%	6.3%
2 bed house	370,000	700,000	400	850	5.6%	6.3%
3 bed house		1,300,00				
	500,000	0	475	1450	4.9%	5.8%

Valuations above the London average by:

97.1% (£476,700)

	Actual	London Average
Capital growth last 12 months:	4.8%	19%
Capital growth last 48 months:	125.1%	89%

Tube: **Belsize Park** Northern Line (Zone 2) – 14 mins to Euston.

Demand For Letting: Excellent

Average void period: 2 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	4	2

Summary: A little area with big promise.
Sought After Streets: Belsize Lane, Haverstock Hill & Belsize Avenue.

Description: The next best thing to Hampstead! This is being slowly realised and the prices being achieved for some properties are unbelievable. There seems to be things happening in reverse – converted flats are being turned back into houses.

The area is not cheap so yields are not the best. I chose this



area for capital growth as it will cash in on the Hampstead name. The properties here are of equivalent quality to Hampstead but do not carry the exorbitant prices.

The great thing about this place that even though it is a relatively small area (the smallest in this book) it still has its own tube station. So what more do you want? – everyone wants to live here, it has the name, it has a tube and it is just about affordable!

The area is becoming more and more international with the inflow coming from business executives with their families on short to medium term contracts seeking a nice place to live in.

Estate Agents:

Name	Address	Tel	Web
Hadleigh Residential	19 Belsize Grove, London, NW3 4TX	020 7722 9799	
Heywoods Estate Agents	27 Belsize Lane, London, NW3 5AS	020 7794 0005	
Lexingtons	35 Belsize Lane, London, NW3 5AS	020 7435 7775	
Winkworth & Co	92 Heath Street, London, NW3 1DP	020 7794 1155	
Kinleigh Folkard & Hayward	38 Englands Lane, Belsize Park, London NW3 4UE	020 7483 4302	www.kfh.co.uk
Amberden Estates	6, South Hill Park London NW3 2SB	020 7433 3310	

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Letting Agents:	Name	Address	Tel	Web
	Kinleigh Folkard & Hayward	38 Englands Lane, Belsize Park, London, NW3 4UE	020 7586 9006	www.kfh.co.uk
	Hamptons International	21 Heath Street, London, NW3 6TR	020 7431 4462	www.hamptons.co.uk
	Benham & Reeves Residential Lettings	51-53 Heath Street, Hampstead, London, NW3 6UG	020 7435 9681	www.benhamreeveslettings.co.uk
	Anscombe & Ringland	55 Heath Street, Hampstead, London, NW3 6UG	020 7794 1151	www.chancellors.co.uk
	Jeffersons Management Services	124 Finchley Road, Hampstead, London, NW3 5HT	020 7794 0091	www.jeffersons.uk.net
	Behr & Butchoff	5 Holly Hill, Hampstead, London, NW3 6QN	020 7431 7222	www.behrانبutchoff.com
	Chesterton Residential	9 Heath Street, Hampstead, London, NW3 6TP	020 7794 1125	www.chesterton.co.uk
	Heathgate	105 Heath Street, Hampstead, London, NW3 6SS	020 7435 3344	www.heathgate.com

Area: Highgate

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Category: C
Postcode: N6, N19
In Congestion Zone: No – 4.2 miles outside.
Parking and Traffic: Free. Archway Road and Highgate Hill gets congested.
Ethnicity Bias: None
Investor Profile Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	23	2	17	12

Yield Range: 4.0% - 9.7%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	140,000	140	260	7.3%	9.7%
1 bed flat	160,000	265,000	185	320	6.0%	6.3%
2 bed flat	185,000	310,000	240	410	6.7%	6.9%
2 bed house	260,000	650,000	300	500	4.0%	6.0%
3 bed house	325,000	840,000	400	650	4.0%	6.4%

Valuations above the London average by:

104.3% (£494,090)

	Actual	London Average
Capital growth last 12 months:	-6.4%	19%

Capital growth last 48 months:	69.8%	89%
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Tube: **Highgate** Northern Line (Zone 3) – 18 mins to Euston and 20 mins to Kings Cross

Demand For Letting: Good

Average void period: 6 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	3	3



Summary: Expensive but worth it. Long term tenant potential.

Sought After Streets: Swain's Lane, West Hill Park and Cromwell Avenue.

Description: You have to look hard here to find something. Highgate is expensive but its now the alternative to Hampstead and represents good value relative to Hampstead's prices. The area attracts high earners (mandatory to afford these prices!) and they are willing to pay a good rental price for the right property. The yields can be better at the top end of the market as the type of tenants in this area have the money to pay for a property with the perfect view, plush décor, proximity to station, location to amenities etc.

I like this area's location considering its neighbour's – Hampstead (mentioned above), Muswell Hill, Crouch End, Islington and Camden. All great areas from a living point of view. If Highgate hasn't got what you want you'll be guaranteed that one of your neighbours has got it. Highgate prides itself for such low migration rates. People moving in Highgate are moving to another place in Highgate.

Estate Agents:	Name	Address	Tel	Web
	Benham & Reeves	35 High Street, Highgate, London, N6 5JT	020 8348 2341	www.benhamandreeves.co.uk
	Day Morris Associates	61 Highgate High Street, Highgate, London, N6 5JY	020 8348 8131	
	Litchfields LTd	44 Highgate High Street, Highgate, London, N6 5JG	020 8348 8000	www.litchfields.com
	Winkworth	36 Highgate High Road,	020 8341 1988	www.winkworth.co.uk



		Highgate, London, N6 5JG		
	Stonebridge & Co	49 Highgate West Hill, Highgate, London, N6 6DA	020 8341 6938	www.stonebridgeandco.com
	A Vos Property Agents	West Hill House, 6 Swains Lane, Highgate, London, N6 6QU	020 7267 6600	www.avosproperty.com
	Simon Clarke Residential	208 Archway Road, Highgate, London, N6 5AX	020 8340 3800	
Letting Agents:	Name	Address	Tel	Web
	Mendoza Residential Ltd	16 Aylmer Parade, London, N2 0PE	020 8348 6363	www.mendozaresidential.com
	Taylor Gibbs	33 Highgate High Street, Highgate, London, N6 5JT	020 8348 8105	www.taylorgibbs.co.uk
	Anscombe & Ringland	2 South Grove, Highgate Village, London, N6 6BS	020 8340 2600	www.chancellors.co.uk
	Benham & Reeves Residential Lettings	17 Aylmer Parade, Great North Road, London, N2 0PE	020 8341 2335	www.benhamreeveslettings.co.uk
	TMD Properties	11, Highgate High St	020 8341 1166	www.tmdproperties.co.uk



	London	k
	N6 5JT	
Forestdale Lettings Ltd	196, Archway Rd	020 8340 0099
	Highgate	
	London	
	N6 5BB	

Area:	<u>Holland Park</u>
Catergory:	C
Postcode:	W11, W14
In Congestion Zone:	No – 4.2 miles outside.
Parking and Traffic:	Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity & Retirement.

Crime:	Violence	Sexual	Burglary	Motor
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Per 1000 population	16	1	10	6
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Yield Range: 2.8% - 7.7%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	135,000	360,000	200	360	5.2%	7.7%
1 bed flat	220,000	570,000	320	555	5.1%	7.6%
2 bed flat	325,000	875,000	400	1050	6.2%	6.4%
2 bed house		1,500,00				
	465,000	0	520	820	2.8%	5.8%
3 bed house		2,000,00				
	750,000	0	720	1900	4.9%	5.0%

Valuations above the London average by: 103.0% (£491,018)

	Actual	London Average
Capital growth last 12 months:	18.6%	19%
Capital growth last 48 months:	60.8%	89%



Tube: **Holland Park** Central Line (Zone 2) – 11 mins to Oxford Circus.

Demand For Letting: Excellent

Average void period: 3 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	4	2

Summary: The possibility of improving yields and capital growth. Most sought after location by the rich.

Sought After Streets: Queensdale Road, Royal Crescent and Portland Road.

Description: This is one of the most exclusive areas of London. So why is it a hotspot? Well the prices in London are on the way down and the first to fall are at the top end of the market. How far the prices will fall is a matter of debate but properties in Holland Park have fallen and good discounts are to be had here. Thankfully there has been little effect on the rental prices probably due to the high demand from people wishing to live here. With falling property prices and stable rental prices means that yields are only getting better.

The location is superb, probably the best in this book, being between Notting Hill Gate and Kensington, only 3 miles from the centre and connected by the central line – the best tube line to be on (when it works!).

The houses are rarely available and usually get snapped up. You'll have better luck with the flats but be careful of high service charges as many of the buildings are listed now. The converted flats are roomy with high ceilings and good square footage. I don't think it really matters where you buy in Holland Park – as they say 'its all good'.

Estate Agents:

Name	Address	Tel	Web
Pereds	Portland	0207221	

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		House, Portland Road, Holland Park, London, W11 4LA	1404	
	David Reynolds	15 Addison Avenue, Holland Park, London, W11 4AQ	020 7602 2422	
	John Wilcox & Co	13 Addison Avenue, Holland Park, London, W11 4QS	020 7602 2352	
	Nina Harris Estate Agents	23 Princedale Road, Holland Park, London, W11 4NW	020 7602 4100	
	Jackson Stops & Staff	14 Portland Road, Holland Park, London, W11 4LA	020 7727 5111	
	Prompt Estates	8 Addison Avenue, Holland Park, London, W11 4QR	020 7371 1111	
Letting Agents:	Name	Address	Tel	Web
	Cluttons	5 Addison Avenue, Holland Park, London, W11 4QS	020 7371 3600	www.cluttons.com
	Marsh & Parsons	57 Norland Square, London, W11 4QJ	020 7605 6891	www.marshandparsons.co.uk
	Jackson-	14 Portland	020 7727	www.jacksons.com

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Stops & Staff	Road, Holland Park, London, W11 4LA	5222	n-stops.co.uk
Prompt Estates Ltd	8 Addison Avenue, Holland Park, London, W11 4QR	020 7371 1111	
Boule International	2a, Norland Place London W11 4QG	020 7221 5429	
Stewart Walker Associates Ltd	134, Holland Park Avenue London W11 4UE	020 7727 9785	

Area:	<u>Islington</u>
Catergory:	A
Postcode:	N1
In Congestion Zone:	No – 0.4 miles outside.
Parking and Traffic:	Permits & Meters. Angel and Upper Street gets congested.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	32	2	17	14

Yield Range: 5.2% - 9.2%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	105,000	145,000	185	240	8.6%	9.2%
1 bed flat	120,000	210,000	210	300	7.4%	9.1%
2 bed flat	210,000	325,000	255	465	6.3%	7.4%
2 bed house	320,000	550,000	355	555	5.2%	5.8%
3 bed house	340,000	650,000	450	825	6.6%	6.9%
Valuations above the London average by:	17.7% (£284,573)					

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	Actual	London Average	
Capital growth last 12 months:	13.5%	19%	
Capital growth last 48 months:	58.0%	89%	
Tube:	Highbury and Islington Victoria Line (Zone 2) – 8 mins to Kings Cross. Angel Northern Line (Zone1) 3 mins to Euston 10 mins to City.		
Demand For Letting:	Good		
Average void period:	8 days		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3
Summary: Sought After Streets:	Great place to live – your tenants will appreciate it! City Road, Essex Road and St Marys Grove.		

Description: One of the first areas to experience gentrification in the 90s. Its now rife with investors and rightly so as there are good yields to be had and there are plenty of new and nearly new developments for sale. Flats are in abundance and two bed flats look the best bet for those professional sharers. The one bed flats are good near the Angel for the professionals working in and around the office space that dominate the area.

People want to live here as they can get more for their money. They're coming in from Hampstead, Maida Vale, Camden and even from south of the river. There are plenty of stations to choose from – the two listed above, Caledonian Road, Holloway Road, Drayton Park and the soon to be tube station Canonbury Rail Station. This has led to the attraction of the area and hence tenant demand is strong. This used to be Tony Blair's home town till he sold up for £565,000 in the mid 90s. Its now worth well over £1m.



The area is well serviced by the usual bars, restaurants and coffee shops all mainly chains and there just seems to be more and more of them springing up. Islington is firmly on the map and will be for at least another 20 years. It's a safe place to invest but as with all the young professional rented sector – keep abreast of events happening in the city as some of the rented market in Islington will be reliant on it.

Estate Agents:	Name	Address	Tel	Web
	Thomson Currie	313 Upper Street, Islington, London, N1 2XQ	020 7354 5224	www.thomsoncurrie.co.uk
	Drivers & Norris	407-409 Holloway Road, Islington, London, N7 6HP	020 7607 5001	
	Hotblack Desiato	314 Upper Street, Islington, London, N1 2XQ	020 7226 0160	
	Carlton Estate Agents	319 Upper Street, Islington, London, N1 2XQ	020 7359 0000	www.carltonestateagents.co.uk
	Copping Joyce	327-329 Upper Street, Islington, London, N1 2XQ	020 7359 9777	www.coppinjoyce.co.uk
	Currells Residential	321 Upper Street, Islington, London, N1 2XQ	020 7226 4200	
	Hugh Grover Associates	325 Upper Street,	020 7226 1010	www.hughgrover.co.uk

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		Islington, London, N1 2XQ		
	Austin Daniels	268 Upper Street, Islington, London, N1 1RQ	020 7688 0888	
	Warmans	312 St Pauls Road, Islington, London, N1 2LQ	020 7226 2233	
	Prestige Properties	595 Holloway Road, Islington, London, N19 4DJ	020 7272 6464	www.prestige-properties.net
Letting Agents:	Name	Address	Tel	Web
	Kinleigh Folkard & Hayward	298 Upper Street, Islington, London, N1 2TU	020 7359 3636	www.kfh.co.uk
	Hamptons International	87 Upper Street, London, N1 0NP	020 7359 5675	www.hamptons.co.uk
	Copping Joyce	327-329 Upper Street, London, N1 2XQ	020 7226 4221	www.coppingjoyce.co.uk
	Evans Baker Lettings	350 Upper Street, London, N1 0PD	020 7226 4994	
	The Property Bureau	320 Upper Street, London, N1 2XQ	020 7354 4004	
	Currell	309 Upper	020 7226	



Lettings Ltd	Street, London, N1 2TU	9898
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Area:	<u>Kennington</u>
Catergory:	C
Postcode:	SE11, SE17
In Congestion Zone:	No – 2.0 miles outside.
Parking and Traffic:	Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias:	Afro Caribbean, Portuguese
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	30	2	20	11
Yield Range:	5.1% - 7.5%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	140,000	145	200	7.4%	7.5%
1 bed flat	135,000	190,000	175	260	6.7%	7.1%
2 bed flat	175,000	325,000	225	375	6.0%	6.7%
2 bed house	255,000	345,000	250	350	5.1%	5.3%
3 bed house	285,000	425,000	300	500	5.5%	6.1%
Valuations above the London average by:	8.2% (£261,746)					

	Actual	London Average
Capital growth last 12 months:	-7.6%	19%
Capital growth last 48 months:	93.2%	89%

Tube: **Kennington** Northern Line (Zone 2) – 10 mins to Embankment.

Demand For Letting: Good



Average void period:

7 days

Out of 10:

Total
(out of 10)
6

Capital Growth
(out of 5)
4

Yield
(out of 5)
2

**Summary:
Sought After
Streets:**

Great location and perfect for above average capital growth.
Kennington Lane, Kennington Road, The Oval.

Description:

This area and surrounding is a mixed lot – there are beautiful mews dotted around amongst large council blocks and estates so look hard. The reason that I choose Kennington is that it is very close to Westminster – just over Vauxhall Bridge and you're there. Its very popular with professional people (including MPs) seeking a home rather than a flat to live in. many often seek rented accommodation due to the short term nature of their employment contracts.

My friend has a 2 bed flat in Westminster and he gets £350 a week. He has never had a problem with his tenant and I'm not surprised as this area will only attract quality tenants. Kennington serves Westminster quite well. Look for tenants working north of Vauxhall Bridge as these will tend to be better.

A number of loft apartments are springing up and also converted office blocks overlooking the river. Check out Kennington Cross as this a bit more pleasant on the eye and has a number of converted flats perfect for renters.

Estate Agents:

Name	Address	Tel	Web
Kinleigh Folkard & Hayward	310-312 Kennington Road, Kennington, London, SE11 4LD	020 7582 7773	www.kfh.co.uk
Field & Sons	1 Wincott Parade,	020 7840 0666	www.fieldandsons.co.uk



		Kennington Road, London, SE11 6SR		
	Alan Fraser & Co	181-183 Kennington Lane, London, SE11 4EZ	020 7587 1004	
	Daniel Cobb	191, Kennington Lane Kennington London SE11 5QS	020 7735 9510	www.danielcobb.co.uk
	Movingspace .com	377-379, Kennington Lane London SE11 5QY	020 7793 1999	<a href="http://www.moving
space.com">www.moving space.com
	Barnard Marcus	315, Kennington Rd Kennington London SE11 4QE	020 7735 0922	
Letting Agents:	Name	Address	Tel	Web
	Burns & Shield	314 Kennington Road, London, SE11 4LD	020 7582 7799	www.burnsandshield.co.uk
	Daniel Cobb Residential	191 Kennington Lane, Kennington, London, SE11 5QS	020 7735 9510	www.danielcobb.co.uk
	Greenacre & Co	181 Kennington Lane, London,	020 7735 0760	

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Ludlow Thompson	SE11 4EZ 4-6 Clapham Road, London, SW9 0JG	020 7820 4100	www.ludlowthompson.com
Barnard Marcus Movingspace.com	377-379, Kennington Lane London SE11 5QY	020 7820 3609 020 7793 8111	www.sequencehome.co.uk www.moving-space.com

Area:	<u>Kensington</u>
Category:	C
Postcode:	W8
In Congestion Zone:	No – 3.6 miles outside.
Parking and Traffic:	Permits & Meters. Kensington Church St & High St gets congested.
Ethnicity Bias:	International
Investor Profile	Pension, Business, Cash&Equity & Retirement.

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	16	1	10	6

Yield Range: 3.1% - 10.0%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	130,000	350,000	250	350	5.2%	10.0%
1 bed flat	250,000	525,000	265	595	5.5%	5.9%
2 bed flat	295,000	900,000	360	1000	5.8%	6.3%
2 bed house		1,100,000				
	500,000	0	390	1100	4.1%	5.2%
3 bed house		1,700,000				
	750,000	0	450	2950	3.1%	9.0%

Valuations above the London average by: 190.3% (£702,147)

Actual

London Average

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Capital growth last 12 months:

-9.6%

19%

Capital growth last 48 months:

159.0%

89%

Tube:

High St Kensington Circle, District & Circle Lines (Zone 1)
– 15 mins to Oxford Circus

Demand For Letting:

Excellent

Average void period:

2 days

Out of 10:

Total
(out of 10)
5

Capital Growth
(out of 5)
2

Yield
(out of 5)
3

**Summary:
Sought After
Streets:**

It's all good!
Kensington High Street, Queens Gate and Gloucester Road.

Description:

This place is an international address. Famous for Kensington Palace prices are *very* expensive. For this hotspot I direct you only to buy the studios and 1 bed flats. Here there are places for sub £300k and you will have no shortage of tenants. There is strong demand from not only UK residents but also from overseas. I would suggest that you use the services of an agent as they will have the contacts to these overseas tenants who usually pay over the odds.

Service charges on these flats may be high and can sometimes halve your overall profit if you're not careful. I was tempted to purchase a small studio in Kensington High St for £195,000 about 6 months ago yielding around 8% but when looking at the service charges it dropped the yield to 6%.

There are absolutely no no-go spots in Kensington and surrounding areas so wherever you see something that is cheap – go for it! There are a number of short-leased flats, less than 50 years, that are available. The law is changing with regards to short leases making it possible to renew the lease at the end of the term for a minimal fee. Speak to your



solicitor before entering in to this type of market. Its very risky and there are investors out there (very rich ones!) that are playing this game that can afford to lose.

Estate Agents:	Name	Address	Tel	Web
	Simon Korn	11 Curzon Street, Kensington, London, W1J 5HJ	020 7499 6070	www.simonkorn.co.uk
	Shaws Estate Agents Ltd	49 Palliser Road, Kensington, London, W14 9EB	020 7386 9996	
	The London & Leicester Property Group	17 Norland Square, Kensington, London, W11 4PX	020 7727 1005	
	Druce & Co	Petersham House, 29 Harrington Road, Kensington, London, SW7 3HQ	020 7581 3771	
	Harpers	53 Abingdon Road, Kensington, London, W8 6AN	020 7938 2311	www.harper-s-kensington.co.uk
	Farley & Company Limited	44-48 Old Brompton Road, Kensington, London, SW7 3DY	020 7589 1243	
	F W Gapp	5 Hillgate Street, Kensington, London, W8	020 7243 0964	www.fwgapp.co.uk



Letting Agents:	Leslie Marsh & Co	7SP 126 Ladbroke Grove, Kensington, London, W10 5NE	020 7221 0099	www.lesliemarsh.co.uk
	Lease of Life Estates	Unit 304 56 Gloucester Road, Kensington, London, SW7 4UB	020 7937 1687	
	Addison Properties	273 Kensington High Street, Kensington, London, W8 6NA	020 7602 6633	
	Name	Address	Tel	Web
	Druce Lamy Ltd	Petersham House, 29 Harrington Road, London, SW7 3HQ	020 7727 7123	www.druce.com
	Knight Frank	54 Kensington Church Street, London, W8 4DB	020 7937 8203	www.knightfrank.com
	Lurot Brand Lettings Ltd	5 Kynance Place, London, SW7 4QS	020 7590 2525	www.lurotbrand.co.uk
	Scotts (Kensington) Ltd	13b Stratford Road, Kensington, London, W8 6RF	020 7937 9976	www.scottskensington.co.uk
	Palace Gate	11 Palace Gate,	020 7581 1631	www.palacegate.com



	Kensington, London, W8 5LS		
Dominics Residential Lettings	38 Gloucester Road, London, SW7 4QT	020 7581 0154	<a href="http://www.domini
csuk.com">www.domini csuk.com
Hamptons International	8 Hornton Street, London, W8 4NW	020 7937 9372	
F W Gapp	5 Hillgate Street, London, W8 7SP	020 7243 0964	<a href="http://www.fwgapp
.co.uk">www.fwgapp .co.uk

Area:	<u>Tufnell Park</u>
Category:	C
Postcode:	N7, N19
In Congestion Zone:	No – 2.7 miles outside.
Parking and Traffic:	Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	32	2	17	14
Yield Range:	4.2% - 7.9%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	160,000	125	185	6.0%	6.5%
1 bed flat	125,000	260,000	165	240	4.8%	6.9%
2 bed flat	165,000	370,000	250	330	4.6%	7.9%
2 bed house	220,000	425,000	275	345	4.2%	6.5%
3 bed house	235,000	650,000	330	950	7.6%	7.3%
Valuations above the London average by:	-13.0% (£210,337)					

Actual

London Average



Capital growth last 12 months:	11.9%	19%	
Capital growth last 48 months:	59.1%	89%	
Tube:	Tufnell Park Northern Line (Zone 2) – 13 mins to Euston.		
Demand For Letting:	Good		
Average void period:	9 days		
Out of 10:	Total (out of 10) 6	Capital Growth (out of 5) 4	Yield (out of 5) 2
Summary:	Good long term capital growth potential. The area has good neighbours – it’s just a matter of time.		
Sought After Streets:	Tufnell Park Road, Anson Road and Ingestre Road.		

Description: This is a favourite with the investor. Its in zone 2 on the tube, it has a number of stations down the Kentish Town Road including the Camden Road Station which will be soon turned in to a tube station by 2006 and its quite near the nicer areas such as Islington, Hampstead, Highgate and Camden. There is a lot of speculative money going in to this and surrounding areas. Investors think that the property prices in this area will mirror the prices being achieved by its affluent neighbours.

I like the ex-council properties here. They represent good value and can be easily let out to undergraduate and mature students, families and those seeking an interesting and non-conventional place to live. The area is only 3 miles from the centre and there is plenty to do here. A stroll further up and you hit the colourful Holloway Road. Whatever people say about this road and the roads off it the properties here are great investments.

If you're looking for a long term punt then this is your one. The yields are not bad, reduced because of the speculation



effect, but good enough to be safe. When the properties dry up in the neighbouring areas then the natural choice is Tufnell Park and Kentish Town.

Estate Agents:	Name	Address	Tel	Web
	Drivers & Norris	407 Holloway Road, London, N7 6HP	020 7607 5001	www.drivers.co.uk
	Barnhams Estate Agents	334 Holloway Road, London, N7 6NJ	020 7609 3537	
	Remington Estates (UK) Ltd	221 Holloway Road, London, N7 8HG	020 7697 8800	
	Golden Key Commercial Estate Agents	73, Holloway Rd London N7 8JZ	020 7700 2828	www.goldenkey.com
Letting Agents:	Name	Address	Tel	Web
	Drivers & Norris	407 Holloway Road, London, N7 6HP	020 7607 5001	www.drivers.co.uk
	Friar Lettings	212 Hornsey Road, London, N7 7LL	020 7697 8989	
	Crestpoly Estates	62 Holloway Road, Holloway, London, N7 8JL	020 7607 7621	
	London Accommodation Centre	212 Hornsey Rd,	020 7700 2834	

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Clocktower Workspace - Small Business Letting Agent	London N7 7LL Unit 11, Clocktower Workspace, 4 Shearling Way London N7 9TH
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Area:	<u>Kilburn</u>
Catergory:	C
Postcode:	NW6
In Congestion Zone:	No – 2.1 miles outside
Parking and Traffic:	Permits & Meters. Kilburn High Rd gets congested.
Ethnicity Bias:	Asian, Jewish, Afro Caribbean & Irish
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	27	2	16	11
Yield Range:	5.4% - 8.0%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	110,000	155,000	145	220	6.9%	7.4%
1 bed flat	110,000	210,000	170	250	6.2%	8.0%
2 bed flat	170,000	260,000	210	300	6.0%	6.4%
2 bed house	220,000	300,000	260	325	5.6%	6.1%
3 bed house	300,000	500,000	325	515	5.4%	5.6%
Valuations above the London average by:	19.0% (£287,708)					

	Actual	London Average
Capital growth last 12 months:	4.9%	19%
Capital growth last 48 months:	58.6%	89%



Tube: Kilburn Jubilee Line (Zone 2) – 18 mins to Charing Cross
Kilburn Park Bakerloo (Zone 2) – 10 mins to Paddington

Demand For Letting: Okay

Average void period: 14 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	4	2

Summary: Not the prettiest of areas but offers lots of potential growth.
Sought After Streets: Kilburn High Road, Willesden Lane and Mutrix Road.

Description: If you head up the Kilburn High Road for 3 miles (leading on to Edgware Road) you are straight in to Marble Arch. You would never think it as Kilburn High Road and the roads off it are ugly – that's the only word for it. If you look to the right while driving to the centre, you will be looking at West Hampstead as the road is the boundary between Kilburn and West Hampstead. This area is a hotspot as once the high road eventually 'cleans up' the property prices in this area will be a decent proportion of its neighbours.

The area has great transport links with 2 tube stations and 4 railway stations. This makes this area textbook investing simply because of its location and its not so desirable appearance. Its only a matter of time for this area – how long? its difficult to tell. One thing I can tell you is that there are a lot of investors purchasing flats in and around Kilburn, especially in the high road area.

You can rely on tenant demand to be strong simply because of its location but there is also a community forming and the high road showing some signs of improvement. People are now choosing to live here rather than seeing it as second best. Give it 10 years and you wont regret investing in this area.

Estate Agents:	Name	Address	Tel	Web
	Harris & Co	106 West	020 7624	www.harrisc

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	End Lane, London, NW6 2LS	8101	o-property.co.uk
Temple Trees Estate Agents	201 Belsize Park, London, NW6 4AA	020 7813 0200	www.templetrees.co.uk
In London Properties	69 Fairfax Road, London, NW6 4EE	020 7625 1266	www.inlondonproperties.co.uk
Greene & Co	146 West End Lane, London, NW6 1SD	020 7328 3232	www.homeishere.co.uk
Queens Park Real Estates	85, Salusbury Rd London NW6 6NH	020 7372 5950	www.queenparkrealestates.co.uk
Kinleigh Folkard & Hayward	199a, West End Lane West Hampstead London NW6 2LJ	020 7328 2238	www.kfh.co.uk
Letting Agents:			
	Name	Address	Tel
	Queens Park Real Estates	85 Salusbury Road, London, NW6 6NH	020 7372 5950
	Living Residential	51 Fortune Green Road, London, NW6 1DR	020 7435 6066
	Alexanders	Alexander House, 337 West End Lane, London, NW6 1RS	020 7431 0666
	Storm Estates Ltd	31 Mill Lane, London,	020 7794 8585
			Web
			www.queenparkrealestates.co.uk
			www.livingresidential.co.uk
			www.alexanders-uk.com



The London Letting Co	NW6 1NX 190 Kilburn High Road, London, NW6 4JD	020 7624 7976
Lonafield Property Services Ltd	53 Hemstal Road, London, NW6 2AD	020 7624 6646
Debben Homes UK Ltd	258 Belsize Road, London, NW6 4BT	020 7316 1860

Area:

Category:

Postcode:

In Congestion Zone:

Parking and Traffic:

Ethnicity Bias:

Investor Profile

Maida Vale

C

W9

No – 1.4 miles outside

Permits & Meters. No significant traffic trouble spots.

International

Pension, Business, Cash&Equity, University

Crime:

Violence

Sexual

Burglary

Motor

Per 1000 population

36

3

10

6

Yield Range:

4.3% - 12.8%

Price Ranges

	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	120,000	220,000	155	320	6.7%	7.6%
1 bed flat	150,000	375,000	220	345	4.8%	7.6%
2 bed flat	220,000	600,000	300	595	5.2%	7.1%
2 bed house	190,000	365,000	350	900	9.6%	12.8%
3 bed house		1,000,000				
	360,000	0	400	825	4.3%	5.8%

Valuations above the London average by:

49.6% (£361,708)

Actual

London Average



Capital growth last 12 months:	22.9%	19%	
Capital growth last 48 months:	96.0%	89%	
Tube:	Maida Vale Bakerloo Line (Zone 2) – 14 minutes to Oxford Circus		
Demand For Letting:	Good		
Average void period:	6 days		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3
Summary:	Neighbouring areas seeing major investment – it’s bound to have a positive effect.		
Sought After Streets:	Clifton Gardens, Warwick Avenue and Sutherland Avenue.		

Description: Lots to buy here. Many investors are here because of the strong demand for good rental properties. It's a cheaper (but not that cheap) alternative to St Johns Wood and attracts the better-off professional say in his/her mid thirties. Corporate lets are not uncommon. Speak to agents in the area about corporate lets. Some blue chip companies are looking for nice flats on long leases (up to 5 years in some cases).

The roads are quite spacious and there are lots of flats for sale. The prices quoted at the bottom end are rare. Most 1 bed flats falling in to the £200k - £300k price bracket. Your money is safe here due to its location. Its right next to the oh so expensive Little Venice, its near enough to the £500m investment in to Paddington, its got a great tube link in to Oxford Circus and its right next to the A40.

Speaking to agents there is high demand for neutral décor flats with high standard bathrooms and kitchens in Little Venice, which neighbours Maida Vale. Flats are going within hours of them coming on to the rental market.

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Estate Agents:

Name	Address	Tel	Web
Chesterton Residential	26 Clifton Road, Maida Vale, London, W9 1SX	020 7286 4632	
Jones Real Estate Services	6 Randolph Crescent, Maida Vale, London, M9 1DR	020 7266 4821	
Macmillans Estate Agents	44 Formosa Street, Maida Vale, London, W9 2JP	020 7723 3675	
Vickers & Co	213 Sutherland Avenue, Maida Vale, London, W9 1RU	020 7289 1692	
John Barclay Estate Management	389c Harrow Road, Maida Vale, London, W9 3NA	020 8969 3322	
Pembertons	125 Shirland Road, Maida Vale, London, W9 2EP	020 7266 2020	www.pembertonsltd.com

Letting Agents:

Name	Address	Tel	Web
Plaza Estates Agency Ltd	Vale House, Maida Vale, London, NW6 5SD	020 7372 6953	www.plazaestates.co.uk
Pembertons Ltd	125 Shirland Road, Maida Vale,	020 7266 2020	www.pembertonsltd.com

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	London, W9 2EP		
Chesterton Residential	26 Clifton Road, Maida Vale, London, W9 1SX	020 7266 2369	www.chesterton.co.uk
Sales & Lettings plc	306 Elgin Avenue, London, W9 1JU	020 7266 3355	www.salesandlettingsplc.co.uk
Cohen & Pride	47 Chippenham Road, London, W9 2AH	020 7266 1406	www.cohenandpride.com
Ashley Milton Property Services	290 Elgin Avenue, London, W9 1JS	020 7286 6565	www.ashleymilton.com
Martin & Co	4 Delaware Road, Maida Vale, London, W9 2LH	020 7266 5340	www.martinc.co.com

Area:	<u>Muswell Hill</u>
Catergory:	C
Postcode:	N10, N22
In Congestion Zone:	No – 4.7 miles outside.
Parking and Traffic:	Free. No significant traffic trouble spots.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity,

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	23	2	17	12
Yield Range:	3.5% - 7.7%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
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Studio flat	110,000	135,000	135	160	6.2%	6.4%
1 bed flat	130,000	175,000	160	260	6.4%	7.7%
2 bed flat	170,000	280,000	210	275	5.1%	6.4%
2 bed house	290,000	400,000	195	310	3.5%	4.0%
3 bed house	300,000	450,000	320	515	5.5%	6.0%

Valuations above the London average by:

15.6% (279,681)

	Actual	London Average
Capital growth last 12 months:	10.6%	19%
Capital growth last 48 months:	144.7%	89%

Tube: None. Train service available from Crouch Hill station (Zone 3)

Demand For Letting: Good

Average void period: 7 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	5	3	2

Summary: A very nice area, good enough to retire to, and good long term tenant potential.

Sought After Streets: Muswell Hill Road, Leicester Road and Lincoln Road.

Description: Notice above – there's no tube. This is why it's a hotspot! Why? Well its like Crouch End (see Crouch End's entry above). Due to the omission of the tube means that it lays kind of undiscovered and keeps the city workers out. The area has a family feel and this is why when people move to Muswell Hill they rarely move. Muswell Hill is a choice not a necessity.

There are more houses than flats which is unusual for London, not many conversions have gone on as would have been



expected. This is a safe bet. Expect to have long term tenants, typically families, and a modest return on the investment. Properties in this area are a safe pension and/or a home to retire to.

The area is well serviced for family type residents. Wide roads, plenty of good supermarkets, family orientated pubs and restaurants and leisure facilities for a growing family such as a cinema, a communal swimming pool and sports complex.

Estate Agents:

Name	Address	Tel	Web
Prickett & Ellis	114 Alexandra Park Road, Muswell Hill, London, N10 2AH	020 8883 9797	
Tatlers	288 Muswell Hill Broadway, Muswell Hill, London, N10 3DU	020 8444 1771	
J H K Homes	336-338 Muswell Hill Broadway, Muswell Hill, London, N10 1DJ	020 8883 5485	
Delemere Properties	418 Muswell Hill Broadway, Muswell Hill, London, N10 1DJ	020 8444 2388	www.delemere-properties.co.uk
Kinleigh Folkard & Hayward	206, Muswell Hill Broadway Muswell Hill London N10 3SA	020 8883 0123	www.kfh.co.uk

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	Keats	500, Muswell Hill Broadway London N10 1BT	020 8365 3426	www.teamprop.co.uk
Letting Agents:	Name	Address	Tel	Web
	Kinleigh Folkard & Hayward	206 Muswell Hill Broadway, Muswell Hill, London, N10 3SA	020 8833 2340	www.kfh.co.uk
	C J International Property Agency Ltd	418 Muswell Hill Broadway, London, N10 1DJ	020 8444 9914	www.cj-international.co.uk
	Crayfields Ltd	Lonsto House, 1-3 Princes Lane, London, N10 3LU	020 8444 7757	www.net-lettings.co.uk
	Cromwell Properties	321 Muswell Hill Broadway, London, N10 1BY	020 8883 1888	
	Crayfields Ltd	Lonsto House 1-3, Princes Lane London N10 3LU	020 8444 7757	www.net-lettings.co.uk
	D L S Holdings	6, Dukes Avenue Muswell Hill London N10 2PT	020 8444 4389	
	Good Homes	335, Muswell Hill Broadway Muswell Hill London	020 8444 7897	



N10 1BW

Area: Notting Hill
Catergory: C
Postcode: W11
In Congestion Zone: No – 2.4 miles outside.
Parking and Traffic: Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias: Afro Caribbean, Spanish & Portuguese
Investor Profile Pension, Business, Cash&Equity, University

Crime: Violence Sexual Burglary Motor
Per 1000 population 16 1 10 6
Yield Range: 3.4% - 6.8%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	140,000	250,000	165	240	5.0%	6.1%
1 bed flat	190,000	460,000	250	460	5.2%	6.8%
2 bed flat	270,000	750,000	325	620	4.3%	6.3%
2 bed house	450,000	950,000	395	615	3.4%	4.6%
3 bed house		1,200,00				
	500,000	0	510	985	4.3%	5.3%

Valuations above the London average by: 225.3% (£786,739)

	Actual	London Average
Capital growth last 12 months:	18.6%	19%

Capital growth last 48 months:	60.8%	89%
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Tube: **Notting Hill Gate** Central, Circle and District Lines (Zone 1)
– 12 mins to Oxford Circus

Demand For Letting: Excellent



Average void period:

3 days

Out of 10:

Total
(out of 10)
5

Capital Growth
(out of 5)
3

Yield
(out of 5)
2

Summary:
Sought After Streets:

The famous area that is sought worldwide.
Kensington Park Road, Ladbroke Road and Clarendon Road.

Description:

I think we've all seen the film with Hugh Grant. The main thing is that so has the rest of the world! This is an international location. It is the home for the affluent. All the 'riff raff' have been driven out to the North of the area. It's a cosmopolitan place to live with the world famous carnival taking place every year. I would avoid a property on the main route of the carnival as these carnivals have been known to get out of hand in previous years so I would play it safe.

The area is connected to the right tube line, the central line, and is the choice of anyone working at or with the BBC down at White City for those who can afford the rents. It's a very respectable 3 miles from the centre and rich with culture. Prices are not cheap and nor would you expect them to be. The further down the hill, the cheaper it gets. Ex-council flats I think are good bets. Check out Colville Gardens. This part of Notting Hill is really up and coming (if it hasn't already come!) and is really one of the few places that value can be had.

Estate Agents:

Name	Address	Tel	Web
McMahon & Co	73 Lansdowne Road, Notting Hill, London, W11 2LG	020 7792 2037	
Mountgrange Heritage	153 Notting Hill Gate, Notting Hill, London, W11 3LF	020 7221 8921	



	Foxtons	91-95 Notting Hill Gate, Notting Hill, London, W11 3JZ	020 7616 7025	www.foxtons.co.uk
	Barnard Marcus	1 Holland Park Terrace, Portland Road, Notting Hill, London, W11 4ND	020 7221 5455	
	Marsh & Parsons	Lime Studios 20, Victoria Gardens London W11 3PE	020 7243 7405	www.marshandparsons.co.uk
	Granvilles	282, Westbourne Park Rd London W11 1EH	020 7229 6776	www.granvilles-london.co.uk
Letting Agents:	Name	Address	Tel	Web
	Anscombe & Ringland	15 Notting Hill Gate, London, W11 3JQ	020 7727 7227	www.chancellors.co.uk
	Knight Frank	298 Westbourne Grove, London, W11 2PS	020 7229 0229	www.knightfrank.com
	Tyser Greenwood	123 High Street, Notting Hill, London, W11 3LB	020 7792 9977	www.townends.co.uk
	Leslie Marsh & Co	205 Westbourne Grove, London,	020 7221 5388	www.lesliemarsh.com

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Marsh & Parsons	WIN 2SB 26 Notting Hill Gate, Bayswater, London, W11 3HY	020 7243 5390	www.marshandparsons.co.uk
Granvilles	282, Westbourne Park Rd London W11 1EH	020 7229 6776	www.granvilles-london.co.uk

Area:	<u>Pimlico</u>
Category:	A
Postcode:	SW1
In Congestion Zone:	No – 0.5 miles outside.
Parking and Traffic:	Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University & Retirement.

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	36	3	10	6

Yield Range: 5.5% - 8.7%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	125,000	195,000	210	265	7.1%	8.7%
1 bed flat	195,000	360,000	260	425	6.1%	6.9%
2 bed flat	220,000	490,000	325	620	6.6%	7.7%
2 bed house	400,000	650,000	425	905	5.5%	7.2%
3 bed house	475,000	900,000	535	1050	5.9%	6.1%

Valuations above the London average by:

83.7% (£444,317)

Actual

London Average

Capital growth last 12 months:

-16.4%

19%

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Capital growth last 48 months:

52.0%

89%

Tube:

Pimlico Victoria Lines (Zone 1) – 5 mins to Victoria Station

Demand For Letting:

Good

Average void period:

5 days

Out of 10:

Total
(out of 10)
6

Capital Growth
(out of 5)
4

Yield
(out of 5)
2

Summary:

An unlikely area to offer good yields and good long term capital growth.

Sought After Streets:

Clarendon Street, Vauxhall Bridge Road and Cambridge Street.

Description:

Relatively quiet roads are a great feature of this area. Beautiful large white terraces with pillars line these quiet roads (called stucco terraces). I lived here for 3 months while I was at university and to be honest I didn't really enjoy it much as there was nothing to do – and this is good! The fact that it isn't much fun for a 20 year old university student is a credit to the area. Its so damn quiet and this is why its popular with affluent, mature renters.

Pimlico is the cheap alternative to Belgravia but it will soon give Belgravia a run for its money. There are many riverside development plans on the Grosvenor Road and surrounding. Its worth taking a drive and contacting the developers to buy some properties off plan – but be careful, set a yield requirement and get at least a 10% discount on the suggested purchase price.

The rents achieved are strong hence the yields are okay. I imagine a dip in prices but no crash. As you can see from the figures above they have already dropped by over 16% in the last 12 months. This year it might not be so savage but I do not suspect rental values to fall. Expect to get 9% yield or greater at the latter part of 2003.

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Estate Agents:				
	Name	Address	Tel	Web
	Aldine Honey & Co	25 Eccleston Square, Pimlico, London, SW1V 1NS	020 7834 4901	www.aldinehoney.co.uk
	Topcrown Services Limited	71 Cumberland Street, Pimlico, London, SW1V 4ND	020 7931 8895	
	Douglas & Gordon	67-68 Warwick Square, Pimlico, London, SW1V 2AR	020 7963 4600	
	Dauntons	8, Denbigh St Pimlico London SW1V 2ER	020 7834 8000	www.dauntons.co.uk
	Kinleigh Folkard & Hayward	15, Sussex St Pimlico London SW1V 4RR	020 7821 0001	
	Halifax Estate Agents	33, Moreton St Pimlico London SW1V 2NZ	020 7834 8340	
Letting Agents:				
	Name	Address	Tel	Web
	Dauntons Residential	8 Denbigh Street, Pimlico, London, SW1V 2ER	020 7834 8000	www.dauntons.co.uk
	Hamptons International	50 Belgrave Road, London, SW1V 1RQ	020 7834 7316	www.hamptons.co.uk



Douglas & Gordon	67-68 Warwick Square, London, SW1V 2AR	020 7931 8300	www.douglasandgordon.com
Aldine Honey & Co	25 Eccleston Square, London, SW1V 1NS	020 7834 4901	www.aldinehoney.co.uk
Chesterton Residential		020 7834 9998	www.chesterton.co.uk
Kinleigh Folkard & Hayward	15 Sussex Street, Pimlico, London, SW1V 4RR	020 7834 3636	www.kfh.co.uk
Jackson-Stops & Staff	16 Sussex Street, London, SW1V 4RW	020 7931 8300	www.douglasandgordon.com
Moreton Property Management Services Ltd	72 Rochester Row, London, SW1P 1JU	020 7932 0101	www.moretons.co.uk

Area:	Poplar
Category:	B
Postcode:	E14
In Congestion Zone:	No 2.8 miles outside.
Parking and Traffic:	Permits & Meters. No significant traffic trouble spots.
Ethnicity Bias:	Afro Caribbean & Asian
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
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Per 1000 population	34	2	10	12
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Yield Range: 4.7% - 8.5%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
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Studio flat	95,000	120,000	135	175	7.4%	7.6%
1 bed flat	100,000	200,000	160	205	5.3%	8.3%
2 bed flat	125,000	265,000	205	285	5.6%	8.5%
2 bed house	155,000	280,000	210	255	4.7%	7.0%
3 bed house	175,000	230,000	220	280	6.3%	6.5%

Valuations above the London average by:

2.6% (£248,109)

	Actual	London Average
Capital growth last 12 months:	11.4%	19%
Capital growth last 48 months:	98.0%	89%

Tube: None. **Poplar** service available from Docklands Light Railway (Zone 2) – 35 mins to Embankment.

Demand For Letting: Okay

Average void period: 14 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	5	2	3

Summary: Good yields with the possibility of yields only improving. Lack of transport keep prices low.

Sought After Streets: East India Dock Road, Giraud Street and Duff St.

Description: I like the 2-bed ex-local authority flats. You will see from above you can get 8.5% yield from these flats which is good for London. Poplar is north of the much talked about Docklands and is linked to the city and Canary Wharf by the DLR system. You get a lot of value in this area as there is no tube and is seemed inferior to the Docklands development.

There are plenty of developments in Poplar (even more in Docklands!), some council projects and some private developers. Its worth a drive down there to see if you can



snap up any off plans in this falling market. There has been a lot of right-to-buys in this area and there are always ex-local authority flats available. You have to be careful of saturation of the rental market in this area. Make sure your property is decorated to a higher standard than the rest as it's a tenant's market and they are proving to be more fussy than ever.

Estate Agents:

Name	Address	Tel	Web
Housemartin Estate Agents	24 Market Way, London, E14 6AH	020 7531 3636	
Paul James Properties	125 Poplar High Street, London, E14 0AE	020 7093 1032	
F P S Savills	42 Orchard Place, London, E14 0JH	020 7538 1999	

Letting Agents:

Name	Address	Tel	Web
MCS Meridian Ltd	Grampian House, Meridian Gate, 205 Marsh Wall, London, E14 9YT	020 7538 5388	www.mcsm eridian.com
Spires International	Unit 1, 17 Pepper Street, London, E14 9RP	020 7512 2121	www.spires.co.uk
Belvoir Lettings Docklands (London)	35 Pepper Street, Docklands, London, E14 9RP	020 7517 6969	www.belvoirlettings.com
Dauntons	8, Denbigh St Pimlico London SW1V 2ER	020 7834 8000	www.dauntons.co.uk
Kinleigh	15, Sussex St	020 7834	www.kfh.co



Folkard & Hayward	Pimlico London SW1V 4RR	3636	uk
Douglas & Gordon	67-68, Warwick Square London SW1V 2AR	020 7931 8300	www.douglasandgordon.com

Area:	<u>Putney</u>
Catergory:	A
Postcode:	SW15
In Congestion Zone:	No – 4.5 miles outside.
Parking and Traffic:	Permits & Meters. The High Street gets congested.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	19	1	12	7

Yield Range: 6.3% - 9.4%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	95,000	135,000	155	180	6.9%	8.5%
1 bed flat	140,000	220,000	210	275	6.5%	7.8%
2 bed flat	150,000	325,000	270	425	6.8%	9.4%
2 bed house	200,000	320,000	310	390	6.3%	8.1%
3 bed house	240,000	480,000	385	625	6.8%	8.3%

Valuations above the London average by: 64.9% (£398,732)

	Actual	London Average
Capital growth last 12 months:	47.1%	19%
Capital growth last 48 months:	176.1%	89%

Tube: Putney Bridge District Line (Zones 2/3) – 18 mins to Victoria
East Putney District Line (Zones 2/3) – 18 mins to South Kensington



Demand For Letting: Good

Average void period: 6 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	3	3

Summary: Great communications and highly sought after – be prepared to fight for the bargains.

Sought After Streets: Putney Bridge Road, Brewhouse Street and Upper Richmond Road.

Description: Just over Putney bridge is Fulham. The place for the rich and famous. Putney offers considerably better value (even though it is still quite expensive) and more choice. There are flats galore, with a respectable amount overlooking the river. The area is well serviced by two tube stations and a railway station.

Prices have soared over the last year seeing well above average growth – this will not continue! However, there will be modest growth as demand is strong from the richer first time buyers, young families and the dreaded investor! Yields are very respectable for an area that is just over 5 miles from the centre.

Letting agents are crying out for 4-5 bedroomed houses in this area. Premium prices can be charged if you are lucky enough to get one of these properties.

Estate Agents:

Name	Address	Tel	Web
Cabban & Gaselee Ltd	32 Montserrat Road, Putney, London, SW15 2LA	020 8788 7766	www.cabban.co.uk
Cousins	391 Tildesley	020 8785	



	Realtors	Road, Putney, London, SW15 3BD	3993	
	Allen Briegel	184 Upper Richmond Road, Putney, London, SW15 2SH	020 8780 1642	www.allenbriegel.co.uk
	Allan Fuller Estate Agents	149 Upper Richmond Road, Putney, London, SW15 2TX	020 8788 8822	www.findaproperty.com
	Andrews Estate Agents	170 Putney High Street, Putney, London, SW15 1RS	020 8780 2233	www.andrews.online.uk
	Homestraight	PO Box 19791, Putney, London, SW15 3FE	020 8789 9789	www.homestraight.co.uk
	Bairstow Eves	166 Putney High Street, Putney, London, SW15 1RS	020 8780 9995	
	James Anderson Estate Agents	78 Low Richmond Road, Putney, London, SW15 1LL	020 8788 6611	
Letting Agents:	Name	Address	Tel	Web
	Kinleigh Folkard & Hayward	1 Putney Hill, Putney, London, SW15 6BA	020 8785 3433	www.kfh.co.uk



Allen Briegel Estate Agents	184 Upper Richmond Road, London, SW15 2SH	020 8780 0900	www.allenbriegel.co.uk
Townends	167 Putney High Street, Putney, London, SW15 1RT	020 8785 4244	www.townends.co.uk
London-Tokyo Property Services Ltd	176 Putney High Street, London, SW15 1RS	020 8780 1101	www.london-tokyo.co.uk
Barnard Marcus	210 Upper Richmond Road, Putney, London, SW15 6TE	020 8789 7087	www.sequencehome.co.uk
Lauristons	188 Upper Richmond Road, Putney, London, SW15 2SH	020 8780 8780	www.lauristons.com
Chesterton Residential	153 Upper Richmond Road, London, SW15 2TX	020 8788 4551	www.chesterton.co.uk
Andrews Letting & Management	170 Putney High Street, London, SW15 1RS	020 8780 2233	www.andrewnsonline.co.uk
James Anderson	78 Lower Richmond Road, Putney, London, SW15 1LL	020 8788 6611	www.jamesanderson.co.uk

Area:

Richmond

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Category: A
Postcode: TW9
In Congestion Zone: No – 8.8 miles outside.
Parking and Traffic: Permits & Meters. Free in suburbs. Upper Richmond Road gets congested.
Ethnicity Bias: German
Investor Profile Pension, Business, Cash&Equity & Retirement.

Crime: Violence Sexual Burglary Motor
Per 1000 population 11 1 7 3
Yield Range: 3.9% - 9.0%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	95,000	175,000	165	290	8.6%	9.0%
1 bed flat	165,000	320,000	210	390	6.3%	6.6%
2 bed flat	180,000	500,000	250	795	7.2%	8.3%
2 bed house	240,000	550,000	225	415	3.9%	4.9%
3 bed house	380,000	860,000	325	650	3.9%	4.4%

Valuations above the London average by:

66.7% (£403,203)

	Actual	London Average
Capital growth last 12 months:	-38.4%	19%
Capital growth last 48 months:	34.9%	89%

Richmond District Line (Zone 3) – 30 mins to Embankment.

Tube:

Demand For Letting: Excellent

Average void period: 3 days

Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
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Out of 10:

6

4

2

Summary:

Great opportunity to capitalize on fair prices being sought by vendors.

Sought After Streets:

Garrick Close, Kew Road and Ormond Road.

Description:

Its hard to believe this place is only 8 miles or so from the centre. If you get a property here then don't expect it to be on the rental market for long – it will get snapped up! The main appeals to this area are its proximity to the M4 corridor companies and accesability to areas such as Devon and Cornwall. The area is well spaced out with plenty of greenery (including Kew Gardens) and is bordered by the River Thames. For this reason the property prices are expensive so do not expect great yields. I estimate that rental prices have to go up – the rental price for a studio is the same as a studio in Leyton and I know where I'd rather live!

You will notice from above there has been a big drop in prices so now is your chance. Basically the prices have corrected themselves from the exorbitant prices being achieved over the last few years. I expect a stabilization of prices for this year with rental figures rising across all property types. Expect yields to get better.

Currently this area has the lowest unemployment rates for London at below 2% and it's hard to find any part of this area undesirable. If there was a fault to this area you would have to look above into the sky – Richmond is under the flight path for the aeroplanes landing at Heathrow. Well you can't have everything! Keep an eye out for the plans for the 5th terminal. This will have a negative impact if it goes ahead due to the extra noise.

Estate Agents:

Name	Address	Tel	Web
Foxtons Estate Agents	27a The Quadrant, Richmond, TW9 1DN	020 8973 2700	www.foxtons.co.uk
Priory Management	16 Kew Green, Kew,	020 8940 4555	www.priorymanagemen

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		Richmond, TW9 3BH		t.com
	Hamptons International	8 The Quadrant, Richmond, TW9 1BP	020 8940 1199	www.hampt ons.co.uk
	Featherstone Leigh Ltd	15 Sheen Road, Richmond, RW9 1AD	020 8940 1575	
	Antony Roberts Estate Agents	308 Sandycombe Road, Kew, Richmond, TW9 3NG	020 8940 9401	
	Barnard Marcus	Oriel House 26, The Quadrant Richmond Surrey TW9 1DL	020 8940 6006	
Letting Agents:	Name	Address	Tel	Web
	C Howard King & Partners	6 Onslow Road, Richmond, Surrey, TW10 6QF	020 8948 4314	www.howar d-king.co.uk
	Tomlinsons Ltd	76 Sheen Road, Richmond, Surrey, TW9 1UF	020 8948 1959	www.tomlins onslettings.c o.uk
	Featherstone- Leigh	1 Royal Parade, Station Approach, Kew, Richmond, Surrey, TW9 3QD	020 8940 7676	www.feather stoneleigh.c o.uk
	Priory Management	16 Kew Green, Kew,	020 8940 4555	www.priory managemen

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	Richmond, Surrey, TW9 3BH		t.com
Parkgate Estates (Richmond) Ltd John D Wood	8 Eton Street, Richmond, Surrey, TW9 1EE 2 Midmoor House, Key Road, Richmond, TW9 2NQ	020 8940 2991 020 8940 6611	www.parkgate- lettings.co.u k www.johndw ood.co.uk

Area:	<u>Shepherds Bush</u>
Category:	A
Postcode:	W12
In Congestion Zone:	No – 4.8 miles outside.
Parking and Traffic:	Permits & Meters. Shepherds Bush Roundabout & Common gets congested.
Ethnicity Bias:	International
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	26	1	12	7

Yield Range: 4.5% - 9.5%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	95,000	150,000	150	275	8.2%	9.5%
1 bed flat	120,000	235,000	175	280	6.2%	7.6%
2 bed flat	135,000	320,000	225	310	5.0%	8.7%
2 bed house	190,000	420,000	250	360	4.5%	6.8%
3 bed house	200,000	550,000	325	475	4.5%	8.5%

**Valuations above
the London average
by:**

11.6% (£269,900)

	Actual	London Average
Capital growth last	21.1%	19%

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12 months:

Capital growth last 48 months: 99.1% 89%

Tube: **Shepherds Bush** Central Line (Zone 2) – 12 mins to Oxford Circus

Demand For Letting: Excellent

Average void period: 3 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3

Summary: Good tenant demand and the potential to out perform its neighbours.

Sought After Streets: Godolphin road, Loftus Road and Sawley Road.

Description: This is another great location hotspot. Its next to Notting Hill, it has a tube station on the central line that gets you straight in to the centre within 15 mins, its near to Heathrow and the M4 and is home to the vast BBC centre and studios. Demand to live in this area will be high.

The area seems to be popular with the young arty, media types with studios offering an excellent yield. The area is still a bit drab but there are classier pubs, restaurants and deli's springing up in anticipation of the area coming up.

The area also has three more tube stations on the Hammersmith & City Line being Shepherds Bush, Latimer Road and Goldhawk Road. This has to be a big selling point to any would be renter. If you're looking for a house then you up against the rest of them – this area is flat city.

Estate Agents:	Name	Address	Tel	Web
	Willmotts Estate	75 Goldhawk Road,	020 8743 1166	www.willmotts.demon.co

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Letting Agents:	Agency	London, W12 8EH		.uk
	Century 21 Carlton	109a Uxbridge Road, London, W12 8NL	020 8740 7017	www.century21carlton.com
	Winkworth	97 Uxbridge Road, Shepherds Bush, London, W12 8NL	020 8749 3394	
	Halfapercen- t.com	5, Cobbold Rd Shepherds Bush London W12 9LA	0871 424 9424	www.halfapercen.com
	Ravenscourt Residential	3, Seven Stars Corner Padde nswick Rd London W12 8ET	020 8740 5678	
	Northfields Estate	127, Askew Rd London W12 9AU	020 8740 8833	
Letting Agents:	Name	Address	Tel	Web
	Willmotts Estate Agency	75 Goldhawk Road, London, W12 8EH	020 8743 1166	www.willmotts.demon.co.uk
	Homestyle Estate Agents	1 Romney Court, Shepherds Bush Green, London, W12 8PY	020 8740 7172	
	Bushells	70 Shepherds Bush Road, Hammersmit	020 7371 3171	www.bushells.com



h, W6 7PH

Area: Covent Garden
Category: B
Postcode: WC2
In Congestion Zone: Yes.
Parking and Traffic: Permits & Meters. Congested all weekend.
Ethnicity Bias: International
Investor Profile Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	36	3	10	6

Yield Range: 4.3% - 10.1%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	135,000	275,000	155	360	6.0%	6.8%
1 bed flat	225,000	450,000	260	695	6.0%	8.0%
2 bed flat	350,000	950,000	360	1850	5.3%	10.1%
2 bed house		2,000,00				
	475,000	0	750	2,100	5.5%	8.2%
3 bed house		3,000,00				
	650,000	0	900	2,500	4.3%	7.2%

Valuations above the London average by: 130.3% (£557,022)

	Actual	London Average
Capital growth last 12 months:	5.5%	19%
Capital growth last 48 months:	6.0%	89%

Tube: **Covent Garden** Piccadily (Zone 1) – 7 mins to Oxford Circus

Demand For Letting: Excellent



Average void period:

2 days

Out of 10:

Total
(out of 10)
8

Capital Growth
(out of 5)
4

Yield
(out of 5)
4

Summary:

Very central party goer's area with excellent yields and capital growth.

Sought After Streets:

Everywhere!

Description:

I would love to have a flat here for all the wrong reasons – its right next to the all night party zones Leicester Square and Soho. I am not alone in this thinking. The young and very rich 'it' wannabes want to live here also. There is a big premium paid to live here and this is reflected in the high property prices and equally high rental prices. The area has not been any kind of boom over the last 4 years – its always been expensive!

Don't expect to find many properties for sale here. A lot of the buildings in this area have either turned in to retail units or offices. Due to the lack of supply of living space in this area and demand being high the rental figures can ever only be guides. If you have a property that someone wants to rent, and money is no object to them, don't be surprised if you get a yield of 12% or greater. Try to find a property with a unique twist like a balcony overlooking Covent Garden Square for example.

Estate Agents:

Name	Address	Tel	Web
Freshwater Group	Freshwater House, 158-162 Shaftesbury Avenue, Covent Garden, London, WC2	020 7836 1555	
Feiner de Smith	47 Poland Street,	020 7734 3931	



		Covent Garden, London, W1F 7N6		
	Drury Estates Ltd	2 Nottingham Court, Covent Garden, London, WC2H 9BF	020 7395 5100	www.druryestates.co.uk
	Copping Joyce	196 Shaftesbury Avenue, Covent Garden, London, WC2	020 7379 5300	
	Winkworth	5 New Oxford Street, Covent Garden, London, WC1A 1BH	020 7240 3322	
	Alan Croft & Partners	25, Garrick St London WC2E 9AX	020 7240 7494	
Letting Agents:	Name	Address	Tel	Web
	Copping Joyce	196 Shaftesbury Avenue, London, WC2H 8JF	020 7836 2888	www.coppinjoyce.co.uk
	John D Wood & Co Lettings		020 7436 6666	www.johndwood.co.uk
	Barnard Marcus		020 7637 8702	www.sequencehome.co.uk
	Doorknobs	23, Rose St London	020 7240 1716	www.doorknobs.co.uk



WC2E 9EA

Area:	<u>Elephant & Castle</u>
Category:	A
Postcode:	SE11, SE17
In Congestion Zone:	Yes.
Parking and Traffic:	Permits & Meters. All around the shopping centre gets congested.
Ethnicity Bias:	Afro Caribbean, African & Asian
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	30	2	20	11
Yield Range:	5.6% - 16.3%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	120,000	220,000	150	295	6.5%	7.0%
1 bed flat	125,000	325,000	210	490	7.8%	8.7%
2 bed flat	170,000	350,000	260	1,100	8.0%	16.3%
2 bed house	185,000	550,000	325	525	5.0%	9.1%
3 bed house	200,000	650,000	440	700	5.6%	11.4%

Valuations above the London average by:

23.4% (£298,400)

	Actual	London Average
Capital growth last 12 months:	-7.6%	19%
Capital growth last 48 months:	93.2%	89%

Tube: Elephant & Castle Bakerloo and Northern Line (Zone 1) – 15 mins to Oxford Circus

Demand For Letting: Good

Average void 5 days



period:

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	9	5	4

Summary:

This place is a long term punt but will surely deliver over the long term.

Sought After Streets:

Surrey Square, Chatham Street and Brandon Street.

Description:

I've chosen this area because of the ambitious project planned for completion by 2012. the place will be completely overhauled with the traffic channeled underground and the ugly shopping centre knocked down and replaced with a big glass umbrella housing all the big chains for leisure and retail businesses. There will also be the creation of social and private housing to revamp the area as a whole.

I think the planners have chosen the right area. I've always thought the Elephant was under-priced considering it had the tube (connected to both Bakerloo and Northern Lines), bus connections to all over London and only 1 mile or so from the centre of town.

I would stay away from most of the ex-council blocks. The Rockingham Estate is worth a punt as these properties seem of solid construction and could gentrify as from the outside they have a Georgian feel.

Yields will be good and so will capital appreciation in the long term (if you can wait that long!).

Estate Agents:

Name	Address	Tel	Web
Field & Sons	54 Borough High Street, London, SE1 1XL	020 7407 1375	www.fieldandsons.co.uk
Daniel Cobb Residential	82-84 Bermondsey Street, London, SE1 3UD	020 7357 0026	www.danielcobb.co.uk

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	Williams Lynch	90 Bermondsey Street, London, SE1 3UB	020 7407 4100	<a href="http://www.william
slynch.co.uk">www.william slynch.co.uk
	Urban Moves Ltd	60 Borough High Street, London, SE1 1XF	020 7378 7892	<a href="http://www.urban
moves.com">www.urban moves.com
	Hamptons International	41 Shad Thames, London, SE1 2NJ	020 7407 3172	<a href="http://www.hampt
ons.co.uk">www.hampt ons.co.uk
	Alex Neil	216, Tower Bridge Rd London SE1 2UP	020 7234 0288	<a href="http://www.alexneil
.co.uk">www.alexneil .co.uk
Letting Agents:	Name	Address	Tel	Web
	Daniel Cobb Residential	82-84 Bermondsey Street, London, SE1 3UD	020 7357 0026	<a href="http://www.danielc
obb.co.uk">www.danielc obb.co.uk
	Hamptons International	41 Shad Thames, London, SE1 2NJ	020 7407 3172	<a href="http://www.hampt
ons.co.uk">www.hampt ons.co.uk
	Stirling Ackroyd Ltd	26 Borough High Street, London, SE1 9QG	020 7940 3888	<a href="http://www.stirling
ackroyd.co
m">www.stirling ackroyd.co m
	Urban Moves Ltd	60 Borough High Street, London, SE1 1XF	020 7378 7892	<a href="http://www.urban
moves.com">www.urban moves.com
	Churchill House Lettings	8 Mill House, London, SE1 2BA	020 8570 3655	<a href="http://www.tower-
bridge.co.uk">www.tower- bridge.co.uk
	County Hall Letting Co	252, Westminster Bridge Rd London	020 7620 1600	



SE1 7PD

Area:	Greenwich
Category:	C
Postcode:	SE3, SE10
In Congestion Zone:	No – 5.0 miles outside.
Parking and Traffic:	Permits & Meters. Greenwich Town Centre gets congested.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	29	2	8	12

Yield Range: 4.1% - 6.4%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	100,000	135,000	120	165	6.2%	6.4%
1 bed flat	135,000	230,000	165	260	5.9%	6.4%
2 bed flat	180,000	450,000	180	425	4.9%	5.2%
2 bed house	210,000	350,000	165	370	4.1%	5.5%
3 bed house	245,000	540,000	290	585	5.6%	6.2%

Valuations above the London average by: -25.0% (£181,340)

	Actual	London Average
Capital growth last 12 months:	38.4%	19%
Capital growth last 48 months:	96.8%	89%

Tube: North Greenwich Jubilee Line (Zone 3) – 22 mins to Westminster.

Demand For Letting: Good

Average void period: 7 days

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	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	5	2

Summary: We have to wait for this one but there are lots of developments. It cannot afford to fail.

Sought After Streets: Trafalgar Road, Burney Street and Hyde Vale.

Description: When you think of Greenwich you can only think of one thing – The Millennium Dome. This area, and surrounding areas being the land around the dome, The Greenwich Peninsula and The Millennium Village, will be a hip, futuristic and well connected place to live and work.

The Dome will be an international arena to stage large concerts and corporate events. The land around the Dome will be more homes (around 7,500) and office space. There will be hotels, bars, shops, museums – you name it and it will be there. The currently ugly Peninsula is undergoing development for over 9,000 homes. The Village will be a development of nearly 1,500 homes. It has a tube stop and the DLR so its easy to get north of the river.

Along with this will be the necessary infrastructure and so there will be superstore retail parks, business parks and maybe even a hospital. The area will be a highly desired self servicing town with spectacular river views.

There has been a lot of smart money going in to this area. A lot of the new build stuff going to serious investors buying off plan. I would wait for the market to find itself for the next few months. Consider checking it out in third quarter of 2003.

Estate Agents:

Name	Address	Tel	Web
Humphreys Skitt & Co	205 Greenwich High Road, Greenwich, London, SE10 8NB	020 8858 1102	www.humphreys-skitt.com
John Payne	227	020 8858	

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		Greenwich High Road, Greenwich, London, SE10 8NB	9911	
	Feliks Augustine	5 Greenwich South Street, Greenwich, London, SE10 8NW	020 8858 7111	
	Meridian Estates Ltd	190, Trafalgar Rd London SE10 9TZ	020 8858 5628	www.meridianestates.co.uk
	Felicity J Lord	27, Greenwich South St Greenwich London SE10 8NT	020 8293 8555	
	Oliver Bond Ltd	38, King William Walk London SE10 9HU	020 8858 9393	
Letting Agents:	Name	Address	Tel	Web
	Carlton Property Management Services	161 Trafalgar Road, London, SE10 9TX	020 8305 1889	www.carltonproperty.co.uk
	Meridian Estates Ltd	190 Trafalgar Road, London, SE10 9TZ	020 8858 5628	www.meridianestates.co.uk
	Hindwoods Hunter Payne Ltd	21 Burney Street, Greenwich, London, SE10 8EX	020 8858 9303	www.hhp-property.co.uk
	Property Liaisons of London Ltd	1a Rotherhithe New Road, Surrey Quays, London, SE16 2AH	020 7252 0111	www.propertyliaisons.co.uk
	Indigo	23	020 8317	www.indigo



Property Management	Wellington Street, London, SE18 6PQ	2002	property.com
Langthorn Ltd	133, Greenwich South St London SE10 8NX	020 8488 1515	

Area:	<u>Stepney</u>
<u>Category:</u>	A
<u>Postcode:</u>	E1
<u>In Congestion Zone:</u>	No – 1.9 miles outside.
<u>Parking and Traffic:</u>	Permits & Meters. No significant traffic trouble spots.
<u>Ethnicity Bias:</u>	Asian
<u>Investor Profile</u>	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	34	2	10	12
Yield Range:	6.8% - 8.9%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	165,000	130	260	6.8%	8.2%
<u>1 bed flat</u>	125,000	195,000	215	310	8.3%	8.9%
<u>2 bed flat</u>	140,000	285,000	240	425	7.8%	8.9%
<u>2 bed house</u>	175,000	300,000	275	415	7.2%	8.2%
<u>3 bed house</u>	200,000	375,000	310	495	6.9%	8.1%
Valuations above the London average by:	-29.5% (£170,406)					

	Actual	London Average
Capital growth last 12 months:	10.9%	19%
Capital growth last 48 months:	34.6%	89%



Tube: **Stepney Green** Hammersmith & City and District Lines
(Zone 2) – 22 mins to Embankment.

Demand For Letting: Good

Average void period: 5 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3

Summary: Cheap flats can be had here with the strong possibility of capital growth in the short, medium and long term.

Sought After Streets: White Horse Lane, Louisa Street and Redmans Road.

Description: The east end in general is the one to watch. It is generally run down with pockets of nice areas. The Docklands has helped to bring up the area as well as the now functioning Canary Wharf.

One thing I like about Stepney is that its cheap! If you're going to get a bargain in London its going to be in either Stepney or Poplar (see above). The younger generation working in the city know this. This has helped the mini boom in prices but you can see from the above figures you can still get a yield in excess of 8%.

This area also has mass appeal. Its next to the London Hospital which is also a training hospital and also its convenient for a lot of the London universities. So as well as tenant demand existing for city workers there is also demand from hospital workers, medics and students.

Estate Agents:	Name	Address	Tel	Web
	Property Liaisons of London Ltd	1 Wapping Wall, London, E1W 3ST	020 7680 0222	www.propertyliaisons.co.uk
	Atkinson McLeod Ltd	135 Leman Street,	020 7488 5555	www.atkinsonmcLeod.co



		London, E1 8EY		m
	Phoenix Property (UK) Ltd	Gun Court, 70 Wapping Lane, London, E1W 2RL	020 7702 3434	www.phoenixproperty.co.uk
	FPD Savills	Execution Dock, 80 Wapping High Street, London, E1W 2NE	020 7456 6800	www.fpdsavills.co.uk
	Strettons	41 Artillery Lane, London, E1 7LD	020 7375 1801	www.strettons.co.uk
	Docklands Estates	Lion Court 435, The Highway London E1W 3HT	020 7790 7070	www.docklandsestates.com
Letting Agents:	Name	Address	Tel	Web
	Atkinson McLeod Ltd	135 Leman Street, London, E1 8EY	020 7488 5555	www.atkinsonmcleod.com
	Fell Property Management	115 Ashfield Street, London, E1 3EX	020 7790 4581	www.fellproperty.co.uk
	Phoenix Property (UK) Ltd	Gun Court, 70 Wapping Lane, London, E1W 2RL	020 7702 3434	www.phoenixproperty.co.uk
	Property Liaisons of London Ltd	1 Wapping Wall, London, E1W 3ST	020 7680 0222	www.propertyliaisons.co.uk
	Ananda Residential Lettings	68 Merchant Court,	020 7702 2323	



	Thorpes Yard	
	London	
	E1W 3SJ	
Capital Dwellings Ltd	47, Fashion St	020 7375 1515
	London	
	E1 6PX	

Area:	<u>Friern Barnet</u>
Catergory:	C
Postcode:	N11
In Congestion Zone:	No – 8.4 miles outside.
Parking and Traffic:	Free. A406 gets congested.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity & Retirement.

Crime:	Violence	Sexual	Burglary	Motor
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Per 1000 population	14	1	8	4
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Yield Range: 3.6% - 6.7%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	125,000	110	160	5.7%	6.7%
1 bed flat	130,000	220,000	135	190	4.5%	5.4%
2 bed flat	145,000	350,000	185	290	4.3%	6.6%
2 bed house	200,000	430,000	200	300	3.6%	5.2%
3 bed house	225,000	480,000	260	450	4.9%	6.0%

Valuations above the London average by:

15.0% (£278,174)

Actual

London Average

Capital growth last 12 months:

25.6%

19%

Capital growth last 48 months:

81.7%

89%

Tube:

Totteridge & Whetstone Northern Line (Zone 4) – 34 mins to Tottenham Court Road.



Demand For Letting: Good

Average void period: 8 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	4	2

Summary: You get the best of both worlds – close to the city plus country living.

Sought After Streets: Friern Barnet Road and Woodhouse Road.

Description: On the borders of Hertfordshire it is an easy exit out of London. Its next to the A406 and not its not too far from the A1 and M1 exits. Flats for sale are readily available and the community is a mixed one – commuters as well as locals. I find this area a safe place to put your money. You have tenant demand from both the young and the old so you are not relying on one type of tenant. Not as you are if you have a flat in the Docklands where only a city worker would consider living there.

The area is next to the very green and very expensive Totteridge. The benefits of this area can be easily accessed as most residents of Friern Barnet are car owners. The tube station listed above is a good 10 minute walk but the area is serviced by New Southgate Station which takes you in to Kings Cross.

Friern Barnet is a much cheaper alternative to Totteridge if you can find the equivalent type of housing – basically large houses. Capital growth will be realized here when everyone is priced out of the surrounding affluent areas.

Estate Agents:	Name	Address	Tel	Web
	Adam Kennedy	10 Queens Parade, Brownlow	020 8881 5288	www.adamkennedy.co.uk



		Road, London, N11 2DN		
	Michael Grove Estate Agents	345 Bowes Road, London, N11 1AA	020 8361 0303	
	Wilkinson Byrne	3 Latham Court, Brownlow Road, London, N11 2ES	020 8365 8900	
	APS Estates	50, Caledonian Rd London N1 9DP	020 7833 5070	www.apsestates.com
	Simon Clarke Residential	130, Ballards Lane London N3 2PA	020 8349 9000	www.simonclarke.co.uk
	Austin Chambers & Co	191, Woodhouse Rd London N12 9AY	020 8368 6282	www.austinchambers.co.uk
Letting Agents:	Name	Address	Tel	Web
	Anscombe & Ringland	338 Regents Park Road, Finchley, London, N3 2LN	020 8349 3320	www.chancellors.co.uk
	Barnard Marcus		020 8446 0000	www.sequencehome.co.uk
	Best Lettings Ltd	73 Friern Barnet Road, London, N11 3EH	020 8361 4303	

Area:

Wandsworth

Visit: WWW.AJAYAHUJA.CO.UK

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Category: C
Postcode: SW18
In Congestion Zone: No – 5.4 miles outside.
Parking and Traffic: Permits & Meters. A205, A3 and the common gets congested.
Ethnicity Bias: None
Investor Profile Pension, Business, Cash&Equity, University & Retirement.

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	19	1	12	7
Yield Range:	4.2% - 7.5%			

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	105,000	150,000	130	190	6.4%	6.6%
1 bed flat	125,000	280,000	180	235	4.4%	7.5%
2 bed flat	185,000	400,000	250	325	4.2%	7.0%
2 bed house	195,000	325,000	240	340	5.4%	6.4%
3 bed house	225,000	475,000	325	475	5.2%	7.5%
Valuations above the London average by:	19.0% (£287,791)					

	Actual	London Average
Capital growth last 12 months:	8.1%	19%
Capital growth last 48 months:	86.3%	89%
Tube:	None. Train service from Wandsworth Town (Zone 2) – 12-15 mins to Waterloo	
Demand For Letting:	Good	
Average void period:	5 days	
Out of 10:	Total (out of 10) 5	Capital Growth (out of 5) 3
		Yield (out of 5) 2



Summary:
Sought After
Streets:

A nice place to live – so should attract long term tenants.
Smugglers Way, Northfield Road and Osiers Way.

Description:

This place has really risen up. It has an enviable position being next to the river and has seen loads of industrial buildings converted in to pretty riverside apartments. This trend will continue. The shopping centre has had a revamp and there are more plans to build another shopping/office/housing complex near the town centre.

There is no shortage of properties available to buy especially new builds as there a lot of developments going on at the moment. You won't have much competition from commuters as there is no tube. The area is definitely up-market. Not so up-market neighbouring areas try to cash in on the Wandsworth name – this must tell you something about the area!

What is also great about this area is that you have a choice of Common – Wandsworth or Clapham. Couples that live here grow in to families so the potential for a long term tenant is high. The not so brilliant yields are compensated by the likelihood of capital growth. I expect this area to well out perform the market in the long term.

Estate Agents:

Name	Address	Tel	Web
Nightingale Property Services	165g Nightingale Lane, Wandsworth, London, SW12 8NL	020 8673 5395	
H Rashbrook & Son	91 East Hill, Wandsworth, London, SW18 2QD	020 8874 2211	
Home-london.com	531 Garratt Lane, Wandsworth, London,	020 8947 6300	www.home-london.com

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	Lauristons	SW18 4SR 188, Upper Richmond Rd London	020 8780 8780	www.lauristons.com
	Towends Estate Agents	SW15 2SH 364, Garratt Lane London	020 8946 7744	www.towends.co.uk
	Barnard Marcus	SW18 4ES 410 Garratt Lane Earlsfield London	020 8879 7222	
		SW18 4HW		
Letting Agents:	Name	Address	Tel	Web
	Sullivan Thomas & Co Ltd	19 Bellevue Road, Wandsworth Common, London, SW17 7EG	020 8682 3121	www.sullivanthomas.co.uk
	John G Dean	26 Bellevue Road, Wandsworth Common, London, SW17 7EB	020 8767 5121	www.johndean.co.uk
	John D Wood & Co Lettings	501 Battersea Park Road, London, SW11 4LW	020 7223 8848	www.johndwood.co.uk
	Plum Lettings	130 Brookwood Road, London, SW18 5DD	020 8875 0333	www.plumlettings.co.uk
	Palace Gate Estates	370 Garrett Lane, London, SW18 4ES	020 8877 3444	www.palaceestates.co.uk
	Desouza Residential	173 Garrett Lane,	020 8870 4161	www.desouzaresidential



Lettings	London, SW18 4DP		.co.uk
Townends Estate Agents	364 Garratt Lane, London, SW18 4ES	020 8946 7744	www.townends.co.uk

Area:	<u>West Hampstead</u>
<u>Category:</u>	C
<u>Postcode:</u>	NW6
<u>In Congestion Zone:</u>	No – 4.9 miles outside.
<u>Parking and Traffic:</u>	Permits & Meters. The High Street gets congested.
<u>Ethnicity Bias:</u>	None
<u>Investor Profile</u>	Pension, Business, Cash&Equity, University & Retirement.

Crime:	Violence	Sexual	Burglary	Motor
<u>Per 1000 population</u>	27	2	16	11

Yield Range: 5.0% - 8.6%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	130,000	185,000	145	225	5.8%	6.3%
<u>1 bed flat</u>	160,000	275,000	205	345	6.5%	6.7%
<u>2 bed flat</u>	215,000	425,000	240	425	5.2%	5.8%
<u>2 bed house</u>	275,000	420,000	315	440	5.4%	6.0%
<u>3 bed house</u>	375,000	430,000	360	715	5.0%	8.6%

**Valuations above
the London average
by:**

31.0% (£316,924)

	Actual	London Average
Capital growth last 12 months:	4.9%	19%

Capital growth last 48 months:	58.6%	89%
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Tube: **West Hampstead** Jubilee Line (Zone 2) – 16 mins to Charing Cross



Demand For Letting: Excellent

Average void period: 4 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	4	2

Summary: You've got no problem finding a tenant and expect above average capital growth.

Sought After Streets: Hillfield Road, Mill Lane and West End Lane.

Description: Any area with the Hampstead name is bound to well. Its cheaper than Hampstead itself and better connected than Hampstead Garden Suburb.

Apart from its main tube station mentioned above it has one other tube station and six mainline stations close by. Therefore the whole wider area is a good bet. There are plenty of flat conversions to be had and ex-local authority flats that represent good value. The yields again are not the best but the opportunity for capital growth is strong because its Hampstead.

There has been a lot of inward private investment that has attracted commercial and retail enterprises. This has led to major job creation which can only mean good tenant demand. I think rental values will go up in excess of the rate of inflation and the property prices level off for the year. This will only increase the yield but will still be under the national average.

Estate Agents:

Name	Address	Tel	Web
William Nelhams & Co	711 Finchley Road, West Hampstead, London, NW2 2JN	020 8458 8044	
Brian Lack & Company	249 West End Lane,	020 7431 5550	



	West Hampstead, London, NW6 1XN	
Dutch & Dutch Estate Agents	174 West End Lane, West Hampstead, London, NW6 1SW	020 7794 7788
Aldergill Limited	118a Cholmley Gardens, West Hampstead, London, NW6 1AA	020 7794 0778
Tarrant & Son	108 Mill Lane, West Hampstead, London, NW6 1NF	020 7435 4141
Roger Samuel Residential	173 West End Lane, West Hampstead, London, NW6 2LY	020 7624 4443
Greene & Co	146 West End Lane, West Hampstead, London, NW6 1SD	020 7328 3232
Harris & Co	106 West End Lane, West Hampstead, London, NW6 2LR	020 7624 8101
Havens	47 Mill Lane, West Hampstead,	020 7431 1113



	The Total Realty Company	London, NW6 1HB	020 7284 2967	www.totalreality.co.uk
		158 Fortress Road, West Hampstead, London, NW5 2HR		
Letting Agents:	Name	Address	Tel	Web
	FPD Savills plc		020 7472 5000	www.fpd Savills.co.uk
	Hamptons International	21 Heath Street, London, NW3 6TR	020 7431 4462	www.hamptons.co.uk
	Benham & Reeves Residential Lettings	51-53 Heath Street, Hampstead, London, NW3 6UG	020 7435 9681	www.benhamreeveslettings.co.uk
	Anscombe & Ringland	55 Heath Street, Hampstead, London, NW3 6UG	020 7794 1151	www.chancellors.co.uk
	Jeffersons Management Services	124 Finchley Road, Hampstead, London, NW3 5HT	020 7794 0091	www.jeffersons.uk.net
	Behr & Butchoff	5 Holly Hill, Hampstead, London, NW3 6QN	020 7431 7222	www.behrandbutchoff.com
	Goldschmidt & Howland Property Services Ltd	13a Heath Street, Hampstead, London, NW3 6TP	020 7435 3355	www.g-h.co.uk
	Chesterton Residential	9 Heath Street, Hampstead, London,	020 7794 1125	www.chesterton.co.uk



Heathgate	NW3 6TP 105 Heath Street, Hampstead, London, NW3 6SS	020 7435 3344	www.heathgate.com
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Area:	<u>Wimbledon</u>
Catergory:	A
Postcode:	SW19, SW20
In Congestion Zone:	No – 8.3 miles outside.
Parking and Traffic:	Permits & Meters. Wimbledon Central, Hill & Common all get congested.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University & Retirement.

Crime:	Violence	Sexual	Burglary	Motor
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Per 1000 population	17	1	6	5
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Yield Range:	3.4% - 7.9%
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Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Studio flat</u>	100,000	200,000	150	210	5.5%	7.8%
1 bed flat	125,000	280,000	190	310	5.8%	7.9%
2 bed flat	140,000	540,000	200	350	3.4%	7.4%
2 bed house	225,000	525,000	250	600	5.8%	5.9%
3 bed house	230,000	775,000	350	775	5.2%	7.9%

Valuations above the London average by:

42.4% (£344,390)

	Actual	London Average
Capital growth last 12 months:	19.3%	19%

Capital growth last 48 months:	102.3%	89%
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Tube: Wimbledon District Line (Zone 3) – 25 mins to Victoria.



Demand For Letting: Good

Average void period: 6 days

	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3

Summary: One of my favourites. Internationally known, always demanded and not bad yields – go for it!

Sought After Streets: Queens Road, Haydons Road and Church Road.

Description: Its hard to believe this is London. The only thing that reminds you that its London is the presence of the tube. This is an internationally known place. Famous for its tennis grounds and competition it attracts buyers from all over the world. For the right property you can charge astronomical rent for the two weeks the event is on.

This is another place like East Dulwich – its an exceptional place to live. You will be competing for properties with locals trading up and down, people wishing to move here and investors from both home and overseas. In other words its competitive!

8% yields are nearly possible from the studio and 1 bed flats. Again be careful of service charges as they can really damage your wealth. Avoid apartments with fancy gyms or pools. You're not short of greenery in this area. Try to find properties near the station (they will be expensive though) or try Parkside or the Village for cheaper properties but you will be restricting your tenants to car owners or non commuters.

Speaking to agents they say that there is a shortage of houses. Landlords are achieving above there advertised rental prices! In Wimbledon Central apartments are going within hours.

Estate Agents:

Name	Address	Tel	Web
Courtenays	Hampden	020 8944	



Estate Agents	House, 76 Durham Road, Wimbledon, London, SW20 0TL	1244	
Ernle Estates Ltd	47a Wimbledon Hill Road, Wimbledon, London, SW19 7NA	020 8879 7783	www.ernle-estates.com
Hawes & Co	91 Broadway, Wimbledon, London, SW19 1QE	020 8542 6600	
Robert Holmes & Co	35 High Street, Wimbledon, London, SW19 5BY	020 8947 9833	www.robertholmes.co.uk
Fuller Gilbert & Co	316a Worple Road, Wimbledon, London, SW20 8QU	020 8947 4764	www.fullergilbert.co.uk
Coombe Residential	356 Coombe Lane, Wimbledon, London, SW20 0RJ	020 8947 9393	www.coombe-residential.co.uk
Drakesfield	106 Merton High Street, Wimbledon, London, SW19 1BD	020 8715 9444	www.drakesfield.co.uk
Andrew Purnell & Co	3 The Pavement, Worple Road, Wimbledon, London, SW19 4DA	020 8879 7888	www.andrepurnell.co.uk
C James &	141 Kingston	020 8542	www.cjames.com

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	Co	Road, Merton Park, Wimbledon, London, SW19 2LJ	3232	co.uk
Letting Agents:	Name	Address	Tel	Web
	John D Wood Lettings & Co Ltd	5 Church Road, London, SW19 5DW	020 8946 9447	www.johndwood.co.uk
	Ludlow Thompson	43-45 Wimbledon Hill Road, London, SW19 7NA	020 8405 5432	www.ludlowthompson.com
	Hamptons International	Hampton House, High Street, Wimbledon, London, SW19 5BA	020 8944 1301	www.hamptons.co.uk
	Lords Letting & Property Management	Elizabeth House, 16 Ridgway, Wimbledon, London, SW19 4QN	020 8408 5677	www.lordsonline.co.uk
	Townchoice	17 Church Road, Wimbledon, London, SW19 5DQ	020 8947 7351	www.townchoice.com
	Coombe Residential	356 Coombe Lane, Wimbledon, London, SW20 0RJ	020 8947 5547	www.coombe-residential.co.uk
	Ellisons Letting & Management	1 st Floor, 13 Queens Road, Wimbledon, London, SW18 4ES	020 8944 8626	www.ellisons.co.uk

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Lauristons	66-68 Wimbledon Hill Road, Wimbledon, London, SW19 7PA	020 8405 5340	www.lauristons.com
Kinleigh Folkard & Hayward	149 Arthur Road, Wimbledon, London, SW19 8AB	020 8944 7558	www.kfh.co.uk
Robert Holmes & Co	Willow House, 35 High Street, Wimbledon Common, London, SW19 5BY	020 8879 9669	www.robertholmes.co.uk

Area:	<u>Bermondsey</u>
Catergory:	B
Postcode:	SE16
In Congestion Zone:	No – 0.3 miles outside.
Parking and Traffic:	Permits & Meters. Odd places free. No significant traffic trouble spots.
Ethnicity Bias:	None
Investor Profile	Pension, Business, Cash&Equity, University

Crime:	Violence	Sexual	Burglary	Motor
Per 1000 population	33	2	14	12

Yield Range: 6.8% - 11.4%

Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Studio flat	115,000	185,000	150	295	6.8%	8.3%
1 bed flat	125,000	260,000	210	490	8.7%	9.8%
2 bed flat	150,000	290,000	260	1,100	9.0%	9.0%
2 bed house	175,000	300,000	325	525	9.1%	9.7%
3 bed house	200,000	380,000	440	700	9.6%	11.4%
Valuations above	-6.4% (£226,282)					

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the London average
by:

	Actual	London Average	
Capital growth last 12 months:	27.0%	19%	
Capital growth last 48 months:	91.0%	89%	
Tube:	Bermondsey Jubilee Line (Zone 2) – 3 mins to London Bridge and 9 mins to Westminster		
Demand For Letting:	Good		
Average void period:	6 days		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	8	4	4
Summary:	Offering both strong yields and potential growth which is unique. One of the few areas that has the ability to deliver big returns from both angles.		
Sought After Streets:	Mill Street, Jamaica Road and Bermondsey Wall East.		

Description: This used to be a horrible place. About 10 years ago the area looked like a scene out of a gangster movie. There are still places like that but the area has cleaned up a lot. The area serves Canary Wharf and the city and is linked by the relatively new tube station.

There are plenty of developments occurring in this area and there is a respectable cluster of shops and restaurants at nearby Shad Thames. These areas are highly sought after by the young professionals who work in the city. This has led to both property and rental prices rising in proportion with each other hence the decent yields of nearly 10% in some areas. I think these young professionals do not mind taking the risk in living in these ex-gangster type of areas as they get a lot more for their money.



Tenant demand will be strong if our financial economy is strong as this area relies on jobs being provided by Canary Wharf and the city. Currently the state of the financial economy seems good for at least the next 12 months but be aware this can change quite rapidly. In the last 6 years the number of jobs in London have grown by 17% but we are heavily linked to the US economy so it pays to keep abreast of what's going on across the Atlantic.

Estate Agents:	Name	Address	Tel	Web
	Williams	90	020 7407	www.william
	Lynch	Bermondsey	4100	slynch.co.uk
		Street, London, SE1 3UB		
	Daniel Cobb	82-84 Bermondsey Street, London, SE1 3UD	020 7357 0026	www.danielcobb.co.uk
	Acorn Estate Agents	118 Bermondsey Street, London, SE1 3TX	020 7089 6565	
	Kalmars Residential	Bermondsey House, 165 Bermondsey Street, London, SE1 3UW	020 7940 7980	
Letting Agents:	Name	Address	Tel	Web
	Daniel Cobb	82-84 Bermondsey Street, London, SE1 3UD	020 7357 0026	www.danielcobb.co.uk
	The County Hall Letting Co	Spice Quay, 34 Shad Thames,	020 7234 0666	www.countyhall.co.uk

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	London, SE1 2YG		
Property Liaisons of London Ltd	1 Wapping Wall, Wapping, London, E1 3ST	020 7680 0222	www.propertyliaisons.co.uk
Chesterton Residential	220 Tower Bridge Road, London, SE1 2UP	020 7357 6911	www.chesterton.co.uk



Proposed Tube Stations

There is a psychological factor in being near the tube – you feel connected with the rest of London. Everyone knows that if you have a property near a tube station then your property is not going to remain empty for long and you will be able to sell the property swiftly. So knowing where the next tube stations are going to appear can be a very good for your wealth.

All the following areas are proposed tube stations for completion within the next 5 years and therefore I consider them all hotspots. All these areas are Category A hotspots as they will undoubtedly return you a yield and a capital growth above the national average over the long term if you get in there early enough.

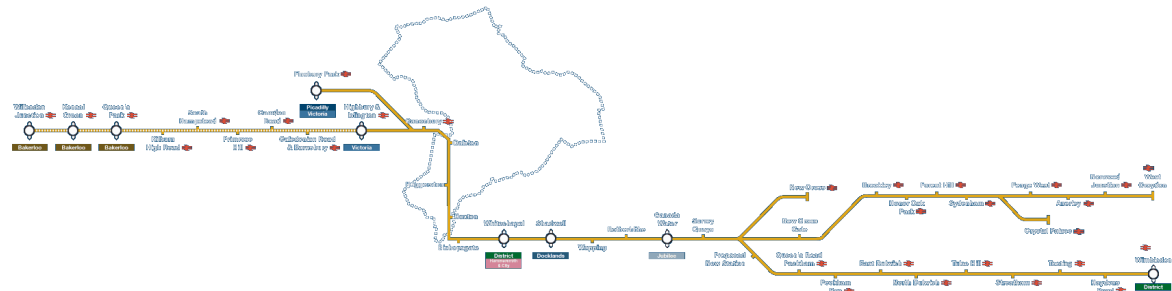


Fig 1

Route of Proposed Extension

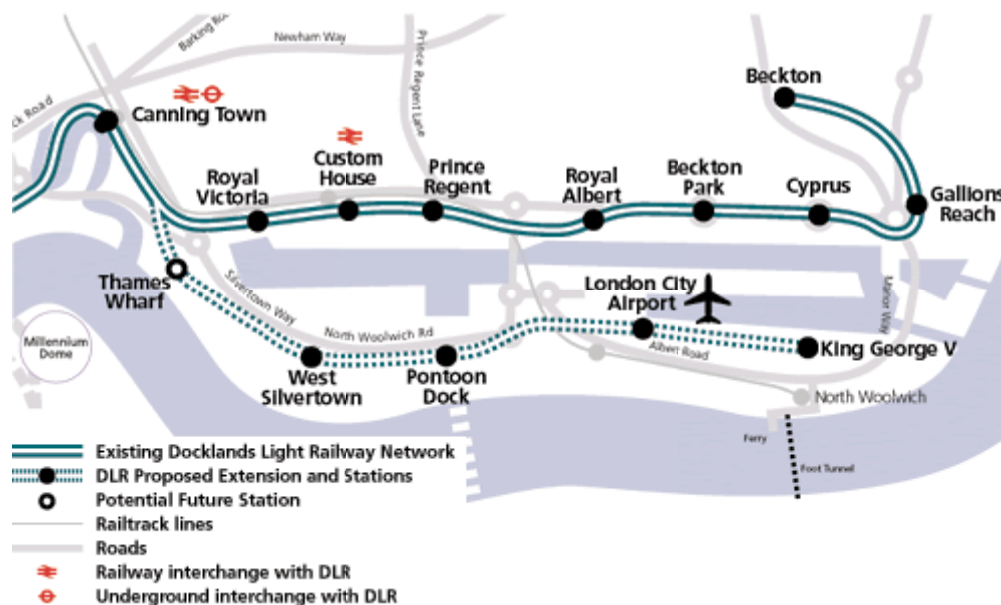


Fig 2



Fig 3

Tube Station	Line	Description
Bishopsgate	East London	In the heart of the city. Unlikely to be many residential opportunities.
Hoxton	East London	Starting to smarten up. Very popular with young professionals and arty media types.
Haggerston	East London	Little known area. Some bargains to be had. A bit shabby though but should all change within 10 years.
Dalston	East London	Bordering Stoke Newington & Islington – this has to be worth a punt!
Canonbury	East London	Next to Islington Green. Pretty location with properties already fairly expensive.
Caledonian Road & Barnsbury	East London	Currently a tucked away little known place but this will really put the place on the (tube) map! Lots of conversions in to flats.
Camden Road	East London	See section on Tufnell Park.
Primrose Hill	East London	Considered a village by some and again is not



			cheap. Plenty of 1 and 2 bed conversions available.
South Hampstead	East London		The famous Hampsteads – always a safe bet.
Kilburn High Road	East London		Shabby high road thus there will be renovation bargains to be had here.
Brockley	East London		Slowly being discovered. Still affordable. Near Lewisham.
Honor Oak Park	East London		Again, this area is smartening up. Prices start from £75,000 for a studio with yields going up to 10%.
Forest Hill	East London		Cheap flats here. A lot of ex-council flats to be had and newer flats at prices sub £100,000.
Sydenham	East London		A mixture of very nice homes as well as council homes. Considered by many to be an upward moving area. Be quick!
Crystal Palace	East London		Something great is going to replace the burnt out Crystal Palace which will bring fortunes to the area.
Penge West	East London		Great High St and with already good train connections (being Penge East and Penge West).
Anerley	East London		Lots and lots of flats for sale again at sub £100,000 which will mean only good healthy yields.
Norwood Junction	East London		Another place smartening its appearance. Bargain properties to be found if you get in before the full regeneration.
West Croydon	East London		True suburbia. Croydon has that distance to be considered out of London but yet its going to get a tube. Should be popular with people who already live in Croydon.
Queens Road Peckham	East London		Probably has one of the worst reputations for crime and poverty. This area is for our real risk takers (like me!) where prices are unfairly low and the only way is up.
Peckham Rye	East London		Nicer part of Peckham with more of the older properties here. Choose this part if you're not brave enough to go for Queens Road. £260m going into this place for new low rise blocks, CCTVs and job creation.
East Dulwich	East London		See East Dulwich entry
North Dulwich	East London		See East Dulwich entry
Tulse Hill	East London		Next to (now trendy) Brixton. Very reasonable prices and surprisingly quite picturesque.



Streatham	East London	Real up and coming area over last 3 years due to proximity and affordability. The tube station will only fuel the property prices higher. I suspect the prices will match those of Brixton.
Tooting	East London	Smart pockets of nice properties available. Expect to pay fair prices as demand for properties is high.
Heydon Road	East London	Getting better. No community sense here and high turnover of residents. Should provide cheap properties but be careful of voids prior to the station opening.
Thames Wharf	DLR	A station on the vacant Thames Wharf site will not be constructed as part of the initial scheme because development of the site is restricted by the safeguarding for a potential river crossing. However, the route will allow the opportunity for a station in the future when the site is developed.
West Silvertown	DLR	A station at West Silvertown (between the current entrance to Plaistow Wharf and Knights Road) will serve the existing residential development at Britannia Village and the former Tate & Lyle site known as Peruvian Wharf. A pedestrian crossing will connect the station to the residential area on the north side of the road. The station entrance will be close to local bus stops on North Woolwich Road.
Ponton Dock	DLR	This area is subject to major redevelopment and regeneration, the first phases of which are now complete including the Barrier Point residential development and new Thames Barrier Park.
London Airport	City DLR	No investment opportunities here. Typical journey time from London City Airport station to Bank will be 22 minutes, Canary Wharf in 14 minutes, and to Stratford via Canning Town in 12 minutes.
King George V	DLR	The station at King George V will be built at ground level to the northern end of Pier Road. This station will be located conveniently for local shops and direct pedestrian links to the ferry/bus terminal at North Woolwich.
Woolwich Arsenal	DLR	Great north-south link. Located on Vincent Road. Check out properties on this road.



Should yield a good long term return overall.

Proposed Rail Stations

There are plans to build two railway lines (that flow through existing central tube stations) that link:

1. The East of England to the West of England – CROSSRAIL LINE 1
2. The North East of England with the South West England – CROSSRAIL LINE 2

Completion dates are far off. Expected completion dates are 2012 and 2014 respectively and the final stations are yet to be confirmed. However, I think the plan will go ahead as it is a good idea.

The following areas named below I would consider to be hotspots but do not expect a quick return. If you are thinking of investing in any of these areas focus on getting a strong yield rather than the hope of capital appreciation. The reason for this are that the plans are not definite.

CROSSRAIL LINE 1

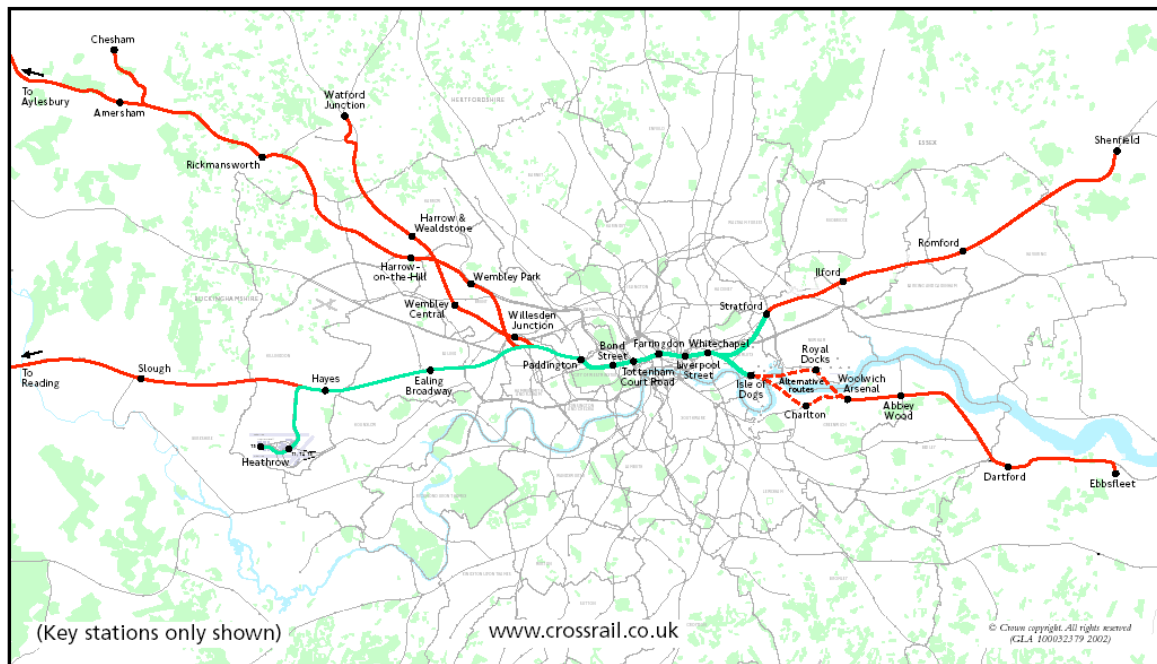
Inside Greater London

Crossrail line 1



Crossrail line 1 will create a brand new network of services linking areas to the east and west of London. The heart of the project is the construction of a new tunnelled route across London, with new stations at Liverpool Street, Farringdon, Tottenham Court Road, Bond Street and Paddington. Crossrail Line 1 also includes an option to serve Heathrow Airport. The route will help to regenerate areas such as the Paddington, the Park Royal area, the Lower Lea Valley and the Thames Gateway.

Outside Greater London



Crossrail Line 1 will, for the first time, allow existing suburban rail services to run through London offering a range of possible services to areas such as Romford and Shenfield to the east, and Ealing and Reading to the west.

Interchanges will be provided with Thames Trains, First Great Western, Chiltern, London Underground, Docklands Light Railway, Thameslink, First Great Eastern, Anglia and possibly Connex services.

CROSSRAIL LINE 2

Inside Greater London



Crossrail line 2 would create a brand new network of services linking areas to the north east and south west of London. The heart of the project is the construction of a core section in tunnel through the centre of London, between Victoria and King's Cross with an interchange with Crossrail line 1 at Tottenham Court Road. new stations at Victoria, Piccadilly Circus, Tottenham Court Road and King's Cross St Pancras. The route will help regenerate areas such as Dalston, Hackney and parts of southwest London.

Outside Greater London

Crossrail line 2 would allow existing northeast and southwest suburban rail services to be linked across London. The plans are yet to be finalized.



Power Of The Postcodes

There is a snobbery element that is unique to London. The postcode sector that the property is in can have an effect on the property price. People sometimes refer to where they live by the postcode as it can sometimes disguise where you actually live! So for example if you live in Pimlico your postcode is SW1. If you say you live in SW1 then people think immediately of the grand Buckingham Palace, Downing Street and Belgravia rather than the only slightly up-market Pimlico.

Here is the complete list of all the postcodes in London categorized by the good, the bad and the ugly! This is really a hierarchy of postcodes relative to their neighbours. It means that EC1 (Good) is better than EC3 (Ugly) but it does not mean that W4 (Good) is better than EC3 (Ugly) as they are not neighbours.

Good

E14	Poplar, Isle of Dogs & Docklands
E18	South Woodford
E3	Bow
E4	Chingford
E6	East Ham & Beckton
E8	Hackney
EC1	Clerkenwell
EC2	Moorgate
EC4	Blackfriars
N1	Islington
N10	Muswell Hill
N13	Palmers Green
N14	Southgate
N15	Tottenham (South)
N16	Stoke Newington & Stamford Hill
N2	East Finchley
N20	Totteridge & Whetstone
N21	Winchmore Hill
N3	Finchley
N4	Crouch End, Stroud Green & Finsbury Park
N5	Highbury
N6	Highgate
N7	Holloway, Tufnell Park & Highbury

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N8	Hornsey
NW1	Camden Town
NW11	Golders Green
NW2	Cricklewood
NW3	Hampstead
NW4	Hendon
NW5	Kentish Town
NW6	West Hampstead
NW8	St Johns Wood
SE10	Greenwich
SE12	Lee & Grove Park
SE13	Lewisham
SE21	West Dulwich
SE22	East Dulwich
SE23	Forest Hill
SE24	Herne Hill
SE3	Blackheath
SW1	Victoria
SW10	West Brompton
SW11	Battersea
SW13	Barnes
SW15	Putney
SW17	Tooting
SW18	Wandsworth
SW19	Wimbledon
SW3	Chelsea
SW4	Clapham
SW5	Earls Court
SW6	Fulham
SW7	South Kensington
W13	West Ealing
W14	West Kensington
W1	Mayfair & Oxford St
W11	Notting Hill & Holland Park
W4	Chiswick
W5	Ealing
W6	Hammersmith
W8	Kensington
W9	Maida Vale

Bad

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E1	Whitechapel & Stepney
E2	Bethnal Green
E9	Homerton
E12	Manor Park
E13	Plaistow
E16	Silvertown & Canning Town
E17	Walthamstow
N11	New Southgate
N12	North Finchley
N22	Wood Green
NW7	Mill Hill
NW9	Hendon, Colindale & Kingsbury
SE1	Southwark & Bermondsey
SE4	Brockley
SE5	Camberwell
SE6	Catford
SE8	Deptford
SE11	Kennington
SE14	New Cross
SE15	Peckham
SE16	Rotherhithe
SE17	Walworth
SE18	Woolwich
SE26	Sydenham
SE27	West Norwood
SW8	South Lambeth
SW9	Stockwell
SW12	Balham
SW16	Streatham
W12	Shepherds Bush
W2	Paddington
WC1	Bloomsbury
WC2	Covent Garden

Ugly

E10	Leyton
E11	Leytonstone
E15	Stratford



E5	Clapton
E7	Forest Gate
EC3	Fenchurch
N17	Tottenham
N18	Edmonton & Upper Edmonton
N19	Archway
N4	Finsbury Park
N9	Lower Edmonton
NW10	Willesden
SE19	Norwood
SE2	Abbey Wood
SE20	Anerley & Penge
SE24	Herne Hill
SE25	South Norwood
SE28	Thamesmead
SE7	Charlton
SE9	Eltham
SW14	Mortlake
SW2	Brixton
SW20	West Wimbledon
W10	North Kensington
W14	West Kensington
W3	Acton
W7	Hanwell



Group	Effect	Reasons
Inside the congestion zone	Positive	<p>You are entitled to a large discount, 90%, of the charge which makes living in the zone very cost effective. The actual benefit would be the savings being $90\% \times 252\text{days} \times £5 = £1,134$ per year. I would say that people may expect to benefit for a period of 10 – 20 years thus equating to £10,000 to £20,000. I imagine that people will over estimate these savings and we may see prices go up by up to £30,000 assuming all other things remain equal. In the future the savings may be greater as Ken Livingstone considers doubling the charge to £10.</p> <p>Also, if this congestion charging works, the roads will be a lot clearer hence making it easier to get to places within the zone.</p>
0 – 3 miles outside the congestion zone	Negative	<p>I say 0 - 3 miles but it could be 5 miles or it could be 1 mile. It will be clearer once the charge settles in. However, one thing is clear – traffic will be worse around the perimeter of the zone. The perimeter will become an unofficial ring road for drivers wishing to get from one side of London to the other without paying the charge. This is bound to make these areas undesirable.</p> <p>Also, it is likely that if you live in the perimeter there is something within the congestion zone that you need to visit – doctors, friends, shops or even a parking space! I wonder how many people are going to pay £5 each time for all these eventualities.</p>
Greater than 3 miles outside the congestion zone	No effect	<p>There will be a safe distance from the congestion zone so that it will not even matter. It may vary in distance depending on where in greater London the location is. But the principle is this – it has to be an area thus</p>



is sufficiently self-contained so that there is no reason to go in to the centre during the day.

My Tip

I will be looking at properties just *outside* the zone to see if there are any bargains to be had. As the scheme is new and people generally tend to panic, there may be some vendors over estimating the effect of congestion charging and offering a generous discount on their property. There is also the point that Ken may expand the congestion zone to include the areas that are just out of the zone.



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