



# PROPERTY HOTSPOTS IN THE UK

By Ajay Ahuja



## **A Note From The Author**

### **Ajay Ahuja**

I started with nothing. I bought my first property when I was 24 with £500 and now I am 32 and I own 200 properties and earn an income in excess of £1,000,000p.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 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. 98 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.



## 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
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	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



	while at university for 3 years. Sell/hold after 3 years.	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 readies 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
<b>Potential Work Required</b>
Heating and Plumbing
Electrical Repair
Decoration
Damp Patches
External Lighting
<b>General Observations / Things to Remember</b>



Ref	Heading	Description	Why included
1	<b>Area:</b>	The area in the UK where the hotspot is.	You need to know where the hotspot is!
2	<b>Category:</b>	The quality of hotspot – see above under heading ‘What is a Hotspot’ for definitions.	Some hotspots are better than others. We have graded them to help you fit them in with your own personal goals.
3	<b>Investor Profile:</b>	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.
4	<b>Population aged 15+:</b>	The population aged over 15 in the hotspot.	Gives you an idea to the size of the area based on population of people.
5	<b>Percentage Class ABC1:</b>	The percentage of the population aged over 15 within the social group ABC1.	Gives you an idea of how affluent the area is based on the type of people in the area.
6	<b>Crime:</b>	Violence – Acts of violence against a person Sexual – Sexual assaults on a person Burglary – Burglaries	Gives you an idea of the scale of crime in the area across the key types of crime that can affect property prices.



		from dwellings Motor – Theft of motor vehicles	
7	<i>Per <math>\frac{1000}{\text{population}}</math>:</i>	The number of reported crimes defined above per thousand population.	
8	<b>Yield Range:</b>	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.
9	<b>Price Ranges - Low</b>	The lowest purchase price expected for the type of property in question.	A guide price for the cheapest property available in the area.
10	<b>Price Ranges - Hi</b>	The highest purchase price expected for the type of property in question.	A guide price for the most expensive property available in the area.
11	<b>Price Ranges – Low £pw</b>	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.
12	<b>Price Ranges – Hi £pw</b>	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.



13	<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.
14	<b>Price Ranges - Hi</b>	The highest yield expected for the type of property in question.	What you can expect in the best case scenario.
15	<u>Flats&amp;maisonettes</u>	Studio and 1+ bed flats. 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.
16	<b>Terraced</b>	1+ bed properties that are homes in a row greater than 2 homes.	
17	<b>Semi-detached</b>	A row of 2 homes only and being either the left or the right home.	
18	<b>Detached</b>	A home that is not attached to any other home.	
19	<b>Valuations above the national average by:</b>	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)	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.



		divided by Average Price of Property in UK x 100	
20	<b>Capital growth last 12 months:</b>	(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.
21	<b>Capital growth last 4 years:</b>	(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.
22	<b>Large employers in the area:</b>	Significant employers that employ people in that area.	Its good to know that there are medium to large sized companies in the area to provide jobs and



			hence strong tenant demand.
23	<b>Demand For Letting:</b>	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!
24	<b>Average void period:</b>	In our own professional opinion what we think the likely time the property will be un-let between tenancies.	If you want a quantative opinion then here it is!
25	<b>Out of 10</b>	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.
26	<b>Capital Growth (out of 5)</b>	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.
27	<b>Yield (out of 5)</b>	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.
28	<b>Summary:</b>	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.



29	<b>Description:</b>	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.
30	<b>Mainline railway station:</b>	The mainline railway station that serves the area and travelling times to major destinations.	You need to know how well its connected.
31	<b>Road Access:</b>	The main road routes in to the area.	You need to know how well its connected.
32	<b>Local Newspaper:</b>	The local newspaper that serves the area.	Once you've found the place you need to know where to advertise.
33	<b>Estate Agents:</b>	The estate agents that serve the area.	So you like the area – this is where you find the properties!
34	<b>Letting Agents:</b>	The letting agents that serve the area.	So you've got the property – you need to let it! These organisations will help you.

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



Area:	ASHFORD, KENT					
Category:	A					
Investor Profile	Pension, Retirement, Downshifter, Business and Cash&Equity					
Population aged 15+:	47,154					
	Actual			National Average		
Percentage Class ABC1:	49%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
Per 1000 population	9	1		5	3	
Yield Range:	6.2% - 8.5%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	49,600	74,400	81	110	7.7%	8.5%
Terraced	84,800	127,200	112	151	6.2%	6.9%
Semi-detached	89,600	134,400	120	163	6.3%	7.0%
Detached	144,000	216,000	195	264	6.4%	7.0%
Valuations above the national average by:	11%					
	Actual			National Average		
Capital growth last 12 months:	17%			18%		
Capital growth last 4 years:	78%			74%		
Large employers in the area:	Van den Bergh Foods, Letraset, Quest International, Techpro, Coty Manufacturing UK, Stena Line, Computer Crafts and Alliance & Leicester Girobank					
Demand For Letting:	Good					
Average void	2 weeks					



<b>period:</b>			
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
<b>Out of 10:</b>	<b>9</b>	<b>5</b>	<b>4</b>
<b>Summary:</b>	This will be an international address in 10 years time. The Channel Tunnel Rail Link will really put this place on the map and being only 36 mins to London and 90 mins to Europe – it <i>will</i> be the capital of Kent.		
<b>Description:</b>	<p>This town has really seen a dramatic change in the last 100 years. It has grown from a small railway town to now a gateway to the whole of Europe for the south east of England.</p> <p>What I expect to see is the location of many medium to large sized European export businesses locating to this area due to the opening of the Channel Tunnel which will only increase the population and hence demand for rental properties. There is a fully functional International Passenger Station at Ashford which can only mean that governmental investment in to the town will consistent and for the next 10 years at least.</p> <p>The high speed railway link to London will now make Ashford (59 miles from London) a commuter town, being only 36 mins to the city of London. I do not know of any other town being nearly 60 miles away yet a travelling time of just over half an hour to the city! Residents here will get the best of <i>all</i> worlds – close to the countryside, close to Europe and close to London.</p> <p>The proximity to Europe would make Ashford an ideal retirement home for those who wish to travel. Knowing that you can be in virtually any part of Europe within the day you travel will make this town a jumping ground for those who are regular travellers but still love being UK residents.</p> <p>The influx of tourists will also make the demand for hotel accommodation rise. I suspect that quaint, very English B&amp;Bs will be sought from the tourists as Ashford will be the alternative place to visit from our capital city, London.</p> <p>Due to the Channel Link the roads have seen major improvements. The M20 is completed (and to be honest is very under-used) and the M2 is undergoing a road widening programme. Road travelling times are going to be heavily reduced which will open up the whole of Kent but especially</p>		



	Ashford.			
<b>Mainline railway station:</b>	35 minutes to London Charing Cross 45 minutes to Cannon Street, London			
<b>Road Access:</b>	Main access M20 54 miles south east of London 2 miles from M20			
<b>Local Newspaper</b>	<u>Kentish Express Series 01233</u> <u>623232</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Gould & Harrison	1 Middle Row High Street Ashford Kent TN24 8SQ	01233 646411	N/a
	Hunters Estate Agents	73a High Street Ashford Kent TN24 8SF	01233 643535	N/a
	Connells Estate Agents	77 High Street Ashford Kent TN24 8SF	01233 622206	N/a
	Milton Ashbury Ltd	102 Manorfield Ashford Kent TN23 5YP	0800 970 7349	N/a
<b>Letting Agents:</b>	Name	Address	Tel	Web
	Connells	77 High Street, Ashford, TN24 8SF	01233 634156	<a href="http://www.connells.co.uk">www.connells.co.uk</a>
	Countrywide Residential Lettings		01233 622212	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>



	Bradford & Bingley Geering & Colyer	Bank St Ashford Kent TN23 1BP	01233 640200	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>
	Calcutt Maclean Standen Lettings	The Granary, Bridge St Wye Ashford Kent TN25 5ED	01233 812606	<a href="http://www.calcuttmacleanstanden.co.uk">www.calcuttmacleanstanden.co.uk</a>
	Your Move		01233 645588	<a href="http://www.your-move.co.uk/lettings">www.your-move.co.uk/lettings</a>

<b>Area:</b>	<b>BATH, SOMERSET</b>			
<b>Category:</b>	C			
<b>Investor Profile</b>	Pension, Retirement, Holiday, University, Downshifter and Cash&Equity			
<b>Population aged 15+:</b>	83,782			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	58%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor
<b>Per 1000 population</b>	10	1	9	8
<b>Yield Range:</b>	2.2% - 4.6%			
<b>Price Ranges</b>	<b>Low £</b>	<b>Hi £</b>	<b>Low £pw</b>	<b>Hi £pw</b>
<b>Flats&amp;maisonettes</b>	104,800	157,200	91	124
<b>Terraced</b>	132,000	198,000	117	158
<b>Semi-detached</b>	153,600	230,400	127	172
<b>Detached</b>	257,600	386,400	119	161
<b>Valuations above the national average by:</b>	42%			
	Actual		National Average	



Capital growth last 12 months:	18%	18%
Capital growth last 5 years:	113%	80%
Large employers in the area:	Many	
Demand For Letting:	<u>Good</u>	
Average void period:	2 week	
	Total (out of 10)	Capital Growth (out of 5)
Out of 10:	6	4
Summary:	One of those pretty cities that although the property prices are not cheap represent a safe place to put your money.	
Description:	<p>The golden city of Bath has been welcoming visitors for over 2,000 years. Designated by UNESCO as a World Heritage Site, Bath presents some of the finest architectural sights in Europe, such as the Roman Baths &amp; Pump Room, the Royal Crescent, Pulteney Bridge and the Circus. In between 2 Areas of Outstanding Beauty, the Cotswolds and the Mendips, Bath has been the obvious choice for people wishing to take a mini break in the west part of the UK.</p> <p>B&amp;B demand is high due to the number of visitors at the weekend as well as during the week from the corporate sector. The University also places a demand on the rental market with the university offering a free service to landlords that match students to properties. Room rates are around £60 per room, so if you can get your hands on a 4+ bedroomed house with 2/3 reception rooms then the returns make sense.</p>	
Mainline railway station:	15 minutes to Bristol Temple Meads	
Road Access:	Main access A4, A46 & M4 13 miles east of Bristol	



	10 miles from M4			
<b>Local Newspaper</b>	<b><u>Bath Chronicle 01225 322322</u></b>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Andrews Estate Agents	8 Wellsway Bath Avon BA2 4QL	01225 310570	<a href="http://www.andrewsonline.co.uk">www.andrewsonline.co.uk</a>
	Smith-Woolley	24 Barton Street Bath Avon BA1 1HL	01225 427000	<a href="http://www.smith-woolley.co.uk">www.smith-woolley.co.uk</a>
	Pritchard & Partners	11 Quiet Street Bath Avon BA1 2LB	01225 466225	<a href="http://www.pritchard-partners.co.uk">www.pritchard-partners.co.uk</a>
	Allen & Harris	1 Balustrade Bath Avon BA1 6QA	01225 482244	N/a
	David Earle-Brown	7 Chapel Road Queen Square Bath Avon BA1 1HN	01225 484484	N/a
	Connell Estate Agents	1 Wood Street Queen Square Bath Avon BA1 2JQ	01225 336522	N/a
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Castle Estates	31, Monmouth St Bath Avon BA1 2AN	01225 337673	<a href="http://www.castle-estates.co.uk">www.castle-estates.co.uk</a>



	Cluttons	9, Edgar Buildings Bath Avon BA1 2EE	01225 469511	<a href="http://www.cluttons.co.uk">www.cluttons.co.uk</a>
	Andrews Letting & Management	1 Princes Buildings, George St Bath Avon BA1 2EY	01225 329909	<a href="http://www.andrewsonline.co.uk">www.andrewsonline.co.uk</a>
	Executive Property Services	2, Brock St Bath Avon BA1 2LN	01225 464224	<a href="http://www.epservices.co.uk">www.epservices.co.uk</a>
	Bath Property Services		01225 314055	<a href="http://www.bibs.co.uk">www.bibs.co.uk</a>
	Bradford & Bingley Alder King		01225 469882	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>

Area:	BECKENHAM, KENT				
Category:	C				
Investor Profile	Pension, Business and Cash&Equity				
Population aged 15+:	38,316				
	Actual		National Average		
Percentage Class ABC1:	71%		44%		
Crime:	Violence	Sexual	Burglary	Motor	
Per 1000 population	13	1	6	7	
Yield Range:	5.4% - 2.4%				
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low Hi
Flats&maisonettes	116,800	175,200	120	163	4.8% 5.3%
Terraced	160,800	241,200	166	225	4.6% 5.4%
Semi-detached	206,400	309,600	170	230	3.9% 4.3%
Detached	338,400	507,600	175	238	2.4% 2.7%
Valuations above the national average by:	60%				





	Actual		National Average
<b>Capital growth last 12 months:</b>	19%		18%
<b>Capital growth last 5 years:</b>	105%		80%
<b>Large employers in the area:</b>	Many		
<b>Demand For Letting:</b>	<u>Excellent</u>		
<b>Average void period:</b>	1 week		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
<b>Out of 10:</b>	<b>6</b>	4	2
<b>Summary:</b>	Great value and great location – what more do you want?		
<b>Description:</b>	<p>This is only one of two areas I have chosen within the M25 and I've chosen this area because its one of the few areas that represents good value. You can see from the guide prices above that you can purchase a home fit for a family at a reasonable price and still be only 10 miles away from London Bridge.</p> <p>The flats also represent good value to would-be young professional sharers who work in the city looking to rent hence the rapid building and renovating of 2-bed apartments at the top end of the market.</p> <p>As a place to live it has what you would expect of suburban living – a well stocked shopping centre, sports clubs, parks, restaurants etc. and is also only a short distance away from Bluewater, the massive retail park just outside the M25.</p>		
<b>Mainline railway</b>	25 minutes to Cannon Street, London		



<b>station:</b>				
<b>Road Access:</b>	Main access A205 8 miles south east of Central London 11 miles from M25			
<b>Local Newspaper</b>	<u>Bromley Express 020 8269 7000</u>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	George Proctor & Partners	90 Elmers End Road Beckenham Kent BR3 4TA	020 8676 0093	<a href="http://www.george-proctor.co.uk">www.george-proctor.co.uk</a>
	Charles Eden	1 Kelsey Park Road Beckenham Kent BR3 6LH	020 8663 1964	<a href="http://www.charleseden.co.uk">www.charleseden.co.uk</a>
	Curtis Haines	257 Croydon Road Beckenham Kent BR3 3PS	020 8650 1000	N/a
	Hicklin & Hicklin	233 High Street Beckenham Kent BR3 1BN	020 8650 0011	N/a
	Andrew Kingsley	62 Bromley Road Beckenham Kent BR3 5NP	020 8650 1886	N/a
	Acorn Estate Agents	428 Croydon Road Beckenham Kent BR3 4EP	020 8650 0060	N/a
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Kinleigh Folkard & Hayward	50, High St Beckenham Kent BR3 1AY	020 8658 8443	<a href="http://www.kfh.co.uk">www.kfh.co.uk</a>



	Andrew Reeves		020 8658 8566	<a href="http://www.andrewsreeves.co.uk">www.andrewsreeves.co.uk</a>
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Area:	BEDFORD, BEDFORDSHIRE					
Category:	B					
Investor Profile	Pension, Retirement, University, Business and Cash&Equity					
Population aged 15+:	85,195					
	Actual			National Average		
Percentage Class ABC1:	55%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	11	1	6	6		
Yield Range:	5.3% - 8.8%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	48,000	72,000	81	110	7.9%	8.8%
Terraced	77,600	116,400	97	132	5.9%	6.5%
Semi-detached	95,200	142,800	107	146	5.3%	5.8%
Detached	137,600	206,400	191	258	6.5%	7.2%
Valuations above the national average by:	0.5%					
	Actual			National Average		
Capital growth last 12 months:	17%			18%		
Capital growth last 5 years:	91%			80%		
Large employers in the area:	Autoglass, Charles Wells, Box-Clever and Unipath					
Demand For Letting:	<u>Good</u>					



<b>Average void period:</b>	2 weeks		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
<b>Out of 10:</b>	<b>7</b>	<b>3</b>	<b>4</b>
<b>Summary:</b>	A good centrally located town with excellent links with the rest of the UK.		
<b>Description:</b>	<p>Bedford is a beautiful, buoyant market town and regional centre for shopping, leisure and tourism with a buzzing business community. It is caked with history, being one of the oldest boroughs in England. The main attraction is the attractive River Great Ouse which flows through the heart of the town and is famous for being of the UK's best river spectacles.</p> <p>Bedford is a very popular location for people to come and settle as the quality of life is very high. There town is well planned – with most homes within half a mile from a town park, superb schools with good academic results (pupils 10% above national average for 5 GCSE grades A-C) and plenty of activities provided by the council and private companies. If you are looking for a long term investment, which I personally consider property to be, then Bedford is your place as people rarely tend to leave out of choice.</p> <p>Bedford is home to a lot of successful national and international players. The reason Bedford is popular with these type of businesses is its mid-England position and great road links connecting them with the national and international markets. Bedford is very close to both the M1 and A1 and 5 international airports – what more do you need? Bedford has a workforce of over 75,500 and this is to rise by 8% by 2011. there have been 5,000 houses recently constructed to cater for this.</p> <p>The pedestrianised town centre has all the usual high street shops as well as an open-air market held twice a week in the town centre. There are plenty of small shops and arcades mixed with a large, modern, indoor shopping centre - The Harpur Centre - which attracts over 6 million shoppers a year.</p>		



<b>Mainline railway station:</b>	45 minutes to Kings Cross Thameslink			
<b>Road Access:</b>	Main access A428, A6 & M1 60 miles north of Central London 11 miles from M1			
<b>Local Newspaper</b>	<u>Northants Evening Telegraph</u> <u>01536 506100</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Walton Property	103 High Street Bedford Bedfordshire MK40 1NE	01234 272662	<a href="http://www.waltonproperty.net">www.waltonproperty.net</a>
	Country Properties	1 Church Street Amphill Bedford Bedfordshire MK45 2PJ	01525 403033	N/a
	Martin & Co	60 Bromham Road Bedford Bedfordshire MK40 2QG	01234 300445	N/a
	Compass Estate Agents	Compass House 8-16 Bramham Road Bedford Bedfordshire MK40 2QA	01234 214234	N/a
	Porters Estate Agents	78 Bromham Road Bedford Bedfordshire MK40 2QH	01234 270055	N/a



	Taylor Brightwell	40 Allhallows Bedford Bedfordshire MK40 1LN	01234 326444	N/a
<b>Letting Agents:</b>	Name	Address	Tel	Web
	Bradford & Bingley Letting Agents Wilson Peacock	29, Market Square Biggleswade Bedfordshire SG18 8AQ	01234 213646	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>

Area:	BILLERICAY, ESSEX					
Category:	A					
Investor Profile	Pension, Retirement and Cash&Equity					
Population aged 15+:	31,401					
	Actual			National Average		
Percentage Class ABC1:	69%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	8	1	5	9		
Yield Range:	5.9% - 8.5%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	96,800	145,200	158	215	8.5%	7.7%
Terraced	120,000	180,000	187	253	8.1%	7.3%
Semi-detached	142,400	213,600	189	256	6.9%	6.2%
Detached	237,600	356,400	297	402	6.5%	5.9%
Valuations above the national average by:	57%					
	Actual			National Average		
Capital growth last 12 months:	22%			18%		



Capital growth last 4 years:	73%	74%
Large employers in the area:		
Demand For Letting:	<u>Good</u>	
Average void period:	2 weeks	
	Total (out of 10)	Capital Growth (out of 5)
Out of 10:	6	4
Summary:	The next Chigwell!	
Description:	<p>Billericay is a mid Essex town that is booming. It is an affluent area and has continued to grow and develop, with new housing and commercial properties being built. The train station is a direct link to Liverpool St which makes Billericay a prime commuter town.</p> <p>As you drive through the town there is a multitude of large detached houses all individually designed. There are a number of apartment complexes dotted around this essentially small town all mainly near the station. Billericay was known to have at least two prosperous periods within it's colourful history, Tudor and Georgian. These are still visible today with historically rich buildings in and around the High Street.</p> <p>There have been more leisure sector businesses locating to the area such as bars, restaurants and gyms rather than commercial industries because its really a place to live rather than a place to live <i>and</i> work.</p> <p>It's the choice of the middle class family! All the right shops are here and there is also the picturesque Lakemeadows Park which is a large park area for families wishing to spend a day out in a greener surrounding. This is my wildcard entry for this book as the prices are not cheap as you can see from</p>	



	above, but if there is any town in Essex that can rival Chigwell for celebrity status then this is the one.			
<b>Mainline railway station:</b>	30 minutes to Liverpool Street, London			
<b>Road Access:</b>	Main access A12 & A127 36 miles north east of Central London 8 miles from M25			
<b>Local Newspaper</b>	<u>Brentwood Gazette Mid Essex</u> <u>Recorder 01277 219222</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Beresfords	129 High Street Billericay Essex CM12 9AH	01277 632948	<a href="http://www.beresfordsgroup.co.uk">www.beresfordsgroup.co.uk</a>
	Quirks Estate Agents	108a High Street Billericay Essex CM12 9BY	01277 626541	N/a
	Holmes Pearman Estate Agents	148 High Street Billericay Essex CM12 9DF	01277 622466	N/a
<b>Letting Agents:</b>	Name	Address	Tel	Web
	Beresfords Lettings Division	129 High Street, Billericay, Essex, CM12 9AH	01277 658666	<a href="http://www.beresfordsgroup.co.uk">www.beresfordsgroup.co.uk</a>
	Countrywide Residential Lettings		01277 633044	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>
<b>Area:</b>	<b>BIRMINGHAM CITY CENTRE, BIRMINGHAM</b>			





Category:	A					
Investor Profile	Pension, University, Downshifter, Business and Cash&Equity					
Population aged 15+:	738,643					
	Actual			National Average		
Percentage Class ABC1:	39%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	23	1	14	11		
Yield Range:	6.3% - 12.7%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	52,000	78,000	75	167	7.5%	11.1%
Terraced	61,000	85,000	110	207	9.3%	12.7%
Semi-detached	69,600	104,400	150	250	11.2%	12.4%
Detached	153,600	230,400	209	282	6.3%	7.0%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	22%			18%		
Capital growth last 4 years:	71%			74%		
Large employers in the area:	Jaguar, MG Rover, Cadbury Trebor Bassett, Vodafone, Cap Gemini, BPS Teleperformance and Specialist Computer Holdings					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total		Capital Growth		Yield	



	(out of 10)	(out of 5)	(out of 5)
<b>Out of 10:</b>	<b>9</b>	<b>5</b>	<b>4</b>
<b>Summary:</b>	The 2 <sup>nd</sup> capital city of England having seen major investment in the past 5 years – it has to be a good choice.		
<b>Description:</b>	<p>Birmingham is a progressive and cosmopolitan city. With its roots in the industrial revolution, it is still the powerhouse of the United Kingdom's manufacturing sector and home to internationally-known companies such as Jaguar, MG Rover and Cadbury Trebor Bassett.</p> <p>Traditional industries remain important to the region's success, but now, through highly effective diversification, the New Birmingham is a major centre for telecommunications, information technology and the development of knowledge-based industries, with companies such as Vodafone, Cap Gemini, BPS Teleperformance and Specialist Computer Holdings.</p> <p>Companies from across the globe are recognising the advantages of a base at the heart of the UK. Investment by overseas-owned companies in the city is strong, with over 300 companies choosing Birmingham as their preferred location.</p> <p>Birmingham is also Britain's number one exhibition, conference and event city - having hosted the G8 Conference of world leaders and the Lions International Convention - and, served by Birmingham International Airport, is increasingly a mecca for business and leisure tourism. Twenty-two million business and leisure tourists visit Birmingham each year.</p> <p>New Birmingham, home to the biggest financial and professional services community in the United Kingdom outside London, employing over 60,000 people, is, however, more than just a thriving business city. It is a vibrant, multi-cultural society, currently regenerating itself with spectacular redevelopments in greater Birmingham worth over £11 billion. It is a city where people like to live, work and enthusiastically play. Birmingham is a city with an emphasis on youth - over a third of its population being aged 24 and under. It has a catchment area of over 500,000 people within a 25 mins drive to the city.</p> <p>Economic forecasts predict that between 2001 and 2010, economic growth in Birmingham will accelerate to 2.5% per annum. 74% of the City's employment is now in sectors where job numbers are forecast to increase over the next ten</p>		



	<p>years.</p> <p>The City's three universities - the University of Birmingham, Aston University and The University of Central England - have a total student population of over 56,000, and a graduate population of over 17,000 an increase of 8.7% and 16.9% respectively over the previous year.</p> <p>Birmingham International Airport is one of the UK's fastest growing airports, handling 7.8 million passengers in 2001, an increase of nearly 3% over the previous year. This is despite the impact on air travel following recent terrorist attacks. The airport is the 2nd largest UK airport outside London, the 3rd largest for charter traffic, and the UK's 5th largest overall. The airport's £260 million expansion programme is underway, with the second phase already complete. Facilities will handle a projected 10 million passengers by 2005. Birmingham International Airport has been voted best UK Business Airport 4 times in the past 6 years.</p>			
<b>Mainline railway station:</b>	1 hour 45 minutes to London Euston			
<b>Road Access:</b>	<p>Main access M5, M6 &amp; M40</p> <p>51 miles south west of Nottingham</p> <p>5 miles from M6</p>			
<b>Local Newspaper</b>	<p><u>Birmingham Evening Mail 0121</u></p> <p><u>236 3366</u></p>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Chamberlains Estate Agents	343 High Street Birmingham B17 9QL	0121 427 7442	<a href="http://www.chamberlains.uk.com">www.chamberlains.uk.com</a>
	Judith Hitching	57 Hewell Road Birmingham B45 8NL	0121 447 8300	<a href="http://www.judithhitching.co.uk">www.judithhitching.co.uk</a>



	Burchell Edwards	148 Church Road Birmingham B25 8UT	0121 783 4494	<a href="http://www.burchelledwards.com">www.burchelledwards.com</a>
	Englands Estate Agents	146 High Street Birmingham B17 9NP	0121 427 1974	<a href="http://www.englands.uk.com">www.englands.uk.com</a>
	Cooke Rudling & Co	Queensway House 57 Livery Street Birmingham B3 1HA	0121 212 1701	
	Andrew Grant Estate Agents	98 Colmore Row Birmingham B3 2AA	0121 230 1000	<a href="http://www.andrew-grant.co.uk">www.andrew-grant.co.uk</a>
Letting Agents:	Name	Address	Tel	Web
	Pennycuik Collins	9 The Square 111, Broad St Birmingham West Midlands B15 1AS	0121 665 4150	<a href="http://www.pennycuick.co.uk">www.pennycuick.co.uk</a>
	Robert Powell & Co Residential Lettings	40, George Rd Edgbaston Birmingham West Midlands B15 1PL	0121 454 3322	<a href="http://www.robertpowell.co.uk">www.robertpowell.co.uk</a>
	Hollier Browne	1880, Pershore Rd Kings Norton Birmingham West Midlands B30 3AS	0121 458 7421	<a href="http://www.hollier-browne.co.uk">www.hollier-browne.co.uk</a>



	Fishers	20-24, High St Harborne Birmingham West Midlands B17 9NF	0121 428 1000	<a href="http://www.fishers-rental.co.uk">www.fishers-rental.co.uk</a>
	Scriven & Co		0121 422 9920	<a href="http://www.teamprop.co.uk">www.teamprop.co.uk</a>
	Searchers Letting Agency		0121 702 2222	<a href="http://www.searchershomes.co.uk">www.searchershomes.co.uk</a>
	Wolfs	Weekin Works 112-116, Park Hill Rd Harborne Birmingham West Midlands B17 9HD	0121 428 3232	<a href="http://www.wolfs.co.uk">www.wolfs.co.uk</a>
	Cottons		0121 247 2233	<a href="http://www.cottons.co.uk">www.cottons.co.uk</a>
	Curry & Partners	14, Beeches Walk Sutton Coldfield West Midlands B73 6HN	0121 354 2079	
	Bright Willis	1323, Stratford Rd Birmingham West Midlands B28 9HH	0121 693 6000	<a href="http://www.brightwillis.com">www.brightwillis.com</a>

<b>Area:</b>	<b>BOURNEMOUTH, SUSSEX</b>	
<b>Category:</b>	C	
<b>Investor Profile</b>	Pension, Retirement, Downshifter, Holiday, University and Cash&Equity	
<b>Population aged 15+:</b>	151,581	
	Actual	National Average
<b>Percentage Class</b>		



ABC1:	57%			44%		
Crime:	Violence		Sexual		Burglary	Motor
<u>Per 1000 population</u>	11		1		8	6
Yield Range:	3.4% - 5.6%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	124,800	187,200	91	124	3.4%	3.8%
<b>Terraced</b>	118,400	177,600	127	172	5.0%	5.6%
<b>Semi-detached</b>	143,200	214,800	142	193	4.7%	5.2%
<b>Detached</b>	235,200	352,800	219	296	4.4%	4.8%
Valuations above the national average by:	7%					
	Actual			National Average		
Capital growth last 12 months:	28%			18%		
Capital growth last 5 years:	112%			80%		
Large employers in the area:	Many					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	6		3		3	
Summary:	An all-year-round resort that has everything.					
Description:	Bournemouth is a beautiful place. It is a hit with the 18-35 trendy surf dudes as well as families. I rank this alongside Brighton for credibility. Due to its strength of image it has					



	<p>attracted enormous investment from smaller businesses such as clubs, bars and restaurants.</p> <p>Large firms have been relocating to Bournemouth and are attracted to the city due to its high proportion of skilled workers (mainly due to the graduates from Bournemouth University staying on) and the quality of life the city provides. I imagine that once tenants are found they will probably stay in the property for a longer period of time than normal assuming the property is maintained to a good standard.</p> <p>Its all year round season appeals a lot to me. The city does not look like one of those ghost cities like Clacton or Margate in the Winter. People are still visiting because of the strong infrastructure of bars, clubs and restaurants and decent water sport facilities.</p> <p>There is the Boscombe Spa Village being created which will focus further on all year round water sports activities and the pier is being offered by the council to be taken over and redeveloped to private investors. The aim is to make the pier an all year round attraction.</p> <p>There is a £55 million redevelopment of the Hampshire Centre which will be a 36 acre retail park, health &amp; fitness centre, food hall and parking centre providing a further 1,500 jobs. Marks &amp; Spencer, Asda, Sainsburys and B&amp;Q being the four corners of the centre. This will only increase demand for good rental properties. Completion date is Autumn 2003.</p> <p>Bournemouth's economy has seen rapid development over the past twenty years. World-class firms have seen the advantages in recent years of relocating to an area which combines a large pool of skilled workers with a high quality of life for their employees. The region's prosperity means that potential demand for properties are high due to businesses in the town having access to a catchment market of around 435,000 people.</p>
<b>Mainline railway station:</b>	1 hour 45 minutes - 2 hours to London Waterloo
<b>Road Access:</b>	<p>Main access A338 or A31 (mainly dual carriageway)</p> <p>33 miles west of Southampton</p> <p>22 miles from M27</p>



Local Newspaper	Bournemouth Daily Echo 01202 554601			
Estate Agents:	Name	Address	Tel	Web
	Mossgreen Ltd	11 Westcliff House 45 Westcliff Road Bournemouth Dorset BH4 8AZ	01202 569013	n/a
	Darrell Howlett	10 Trewitham Close Bournemouth Dorset BH7 7JA	01202 480838	n/a
	House & Son	11-14 Lansdowne House Christchurch Road Bournemouth Dorset BH1 3JW	01202 298044	n/a
	Blake & Blake	707 Wimbourne Road Moordown Bournemouth Dorset BH9 2AU	01202 512621	n/a
	Bradley & Vranich	297 Charminster Road Bournemouth Dorset BH8 9QP	01202 548548	n/a
	Solent Estates	174 Tuckton Road Southbourne Bournemouth Dorset BH6 3JX	01202 418294	n/a
	Andrew Snape & Co	3-5 Firvale Road Bournemouth Dorset BH1 2JA	01202 296441	n/a





	Clatworthy & Bailey	11 Dean Park Road Bournemouth Dorset BH1 1HU	01202 316116	n/a
	Nigel LeGrand	723 Christchurch Road Bournemouth Dorset BH7 6AQ	01202 300200	n/a
	Whitehouse Estate Agents	47 Poole Road Westbourne Bournemouth Dorset BH4 9BA	01202 751333	n/a
	Churchfield Estate Agents	122 Charminster Road Bournemouth Dorset BH8 8UT	01202 779911	n/a
	Fox & Sons	119-121 Old Christchurch Road Bournemouth Dorset BH1 1LU	01202 554242	n/a
	Simpsons Estate Agents	85 Castle Lane West Bournemouth Dorset BH9 3LH	01202 532556	n/a
	Martin & Co	182 Hinton Road Bournemouth Dorset BH1 1HU	01202 559966	n/a
	Atkins Estate Agents	272 Wallisdown Road Bournemouth Dorset BH10 4HZ	01202 548844	<a href="http://www.atkinsestateagents.co.uk">www.atkinsestateagents.co.uk</a>



Athertons (Bournemouth) Ltd	508 Wimbourne Road Bournemouth Dorset BH9 2EX	01202 512348	n/a
Paul Watts Estate Agents	377-381 Charminster Road Charminster Bournemouth Dorset BH8 9QT	01202 524252	<a href="http://www.paulwatts.co.uk">www.paulwatts.co.uk</a>
Blackstone Estate Agents	1004b Wimborne Road Kinson Bournemouth Dorset BH10 7AS	01202 582222	<a href="http://www.blackstone-estate-agents.co.uk">www.blackstone-estate-agents.co.uk</a>
Owens & Porter	328a Wimborne Road Winton Bournemouth Dorset BH9 2HH	01202 522012	n/a
Gaston Taylor	167 Tuckton Road Bournemouth Dorset BH6 3LA	01202 417741	<a href="http://www.gastontaylorstateagents.co.uk">www.gastontaylorstateagents.co.uk</a>
Tudor Estate Agents	364 Holdenhurst Road Bournemouth Dorset BH8 8BH	01202 300120	n/a
Ellis & Partners	Old Library House 4 Dean Park Crescent Bournemouth Dorset BH1 1LY	01202 551821	n/a



	The Bungalow Centre	163 Tuckton Road Bournemouth Dorset BH6 3LA	01202 432244	n/a
	Frost & Co	20 Poole Hill Bournemouth Dorset BH2 5PS	01202 31188	n/a
	Headstart	672 Wimborne Road Winton Bournemouth Dorset BH9 2EG	01202 241561	n/a
	Fahren Estate Agents	170 Old Christchurch Road Bournemouth Dorset BH1 1NU	01202 551022	n/a
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Palmer Snell	TBC	01202 424404	<a href="http://www.palmer-snell.co.uk">www.palmer-snell.co.uk</a>
	Fahren Estate Agents	TBC	01202 551022	<a href="http://www.fahren.co.uk">www.fahren.co.uk</a>
	Countrywide Property Management	TBC	01202 840777	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>
	Burns Property Management	TBC	01202 553335	
	Rumsey & Rumsey	TBC	01202 496206	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>
	Harker & Bullman	TBC	01202 889088	<a href="http://www.homes2let.net">www.homes2let.net</a>
	Goadsby & Harding	TBC	01202 544644	<a href="http://www.goadsby.co.uk">www.goadsby.co.uk</a>

<b>Area:</b>	<b>BRENTWOOD, ESSEX</b>
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Category:	A					
Investor Profile	Pension, Retirement and Cash&Equity					
Population aged 15+:	54,448					
	Actual			National Average		
Percentage Class ABC1:	65%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	5	1	3	4		
Yield Range:	4.5% - 8.1%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	100,000	150,000	155	210	7.3%	8.1%
Terraced	124,800	187,200	166	225	6.3%	7.0%
Semi-detached	189,600	284,400	195	264	4.8%	5.3%
Detached	307,200	460,800	293	396	4.5%	5.0%
Valuations above the national average by:	55%					
	Actual			National Average		
Capital growth last 12 months:	19%			18%		
Capital growth last 4 years:	75%			74%		
Large employers in the area:	Ford, BT, Amstrad					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	8		5		3	



<b>Summary:</b>	Superb commuter town with great schools, low unemployment, low crime rates and strong community.
<b>Description:</b>	<p>I want to live in this town! When I find the right property I will move to this town. It's a place where if you move to it you won't leave. I assume this will be the same for tenants as well as property owners.</p> <p>Well let me tell you why I love this place. It has over 300 shops, boutiques and nice public houses, some of the best academic results in the country, a direct rail link to Liverpool Street station, very low crime rates and the most stunning properties in Brentwood and surrounding villages such as Shenfield and Hutton Mount – all this but only 20 miles down the A12 from London!</p> <p>If you are like me who likes being part of an aspirational community but doesn't like being right in the centre of the hussle and bussle of a major city (like London) then Brentwood or the surrounding villages are perfect. Migration from this town is low – once you move there its rare if you leave.</p> <p>Let me tell you of a few facts about Brentwood:</p> <ul style="list-style-type: none"> <li>• It has a high level of both in and out - commuting, with a net deficit of 8,000 jobs. The total net out-flow is 55% of Brentwood's workers. They commute to London, Basildon &amp; Chelmsford which all have thriving local economies. The net deficit is completely healthy as all Essex towns experience this. However people still commute to Brentwood from areas such as Romford, Ongar &amp; Billericay.</li> <li>• Extremely low levels of unemployment. Brentwood's unemployment is the lowest in Essex bar one. Unemployment figures have dropped year on year to under 2% which equals only about 500 people.</li> <li>• 80% of local jobs are service sector jobs and less than 10% of jobs are manufacturing thus overall pay is high in this area.</li> </ul> <p>Due to Brentwood's location i.e. being commutable to London and surrounded by greenbelt land I only see Brentwood</p>



	<p>growing outwards thus boosting the local economy and property prices. I think the quality of tenant will be at the top end due to Brentwood's workforce being white collar workers for the local economy or for London, Basildon or Chelmsford.</p> <p>Other areas to look at around Brentwood are:</p> <p><b>Warley Hill</b></p> <p>This is the area around Brentwood station which contains a large number of offices and has one of the town's largest neighbourhood shopping centres. This is near Clements Park housing estate which has just recently been built. The properties sold in record time when they were built. When properties from Clements Park do come on the market they are usually snapped up.</p> <p><b>Shenfield</b></p> <p>A very affluent area which also has a mainline station into Liverpool St. It has a small but very up-market shopping centre with a few offices in and around the village.</p> <p><b>Ingatestone</b></p> <p>Ingatestone is the largest commercial centre outside Brentwood, focused on the High Street with its blend of shops, offices, pubs and restaurants.</p> <p><b>Warley</b></p> <p>Home to Warley Business Park, the state of the art office development, where most of the large employers are located. Down the road is the Ford's Head Office.</p>
<b>Mainline railway station:</b>	35 minutes to Liverpool Street Station, London
<b>Road Access:</b>	<p>Main access route A12</p> <p>30 miles north east of Central London</p> <p>2 miles from M25</p>
<b>Local Newspaper</b>	<p><u>Brentwood Gazette Mid Essex</u></p> <p><u>Recorder 01277 219222</u></p>



Estate Agents:	Name	Address	Tel	Web
	Keith Ashton	38 Blackmore Road Kelvedon Hatch Brentwood Essex CM15 0AT	01277 375757	<a href="http://www.keithashtons.co.uk">www.keithashtons.co.uk</a>
	Meacock & Jones	106 Hutton Road Shenfield Brentwood Essex CM15 8NQ	01277 218485	
	Hilbery Chaplin	184 Hutton Road Shenfield Brentwood Essex CM15 8NR	01277 218387	
	Walkers Estate Agents	26 St Thomas Brentwood Essex CM14 4DB	01277 223388	
Letting Agents:	Name	Address	Tel	Web
	Ingleton Wood		01277 219775	<a href="http://www.ingleton-wood.co.uk">www.ingleton-wood.co.uk</a>
	Walkers Estate Agents	26, St. Thomas Rd Brentwood Essex CM14 4DB	01277 223388	<a href="http://www.itlhome-search.com">www.itlhome-search.com</a>
	Keith Ashton Estates	24, St. Thomas Rd Brentwood Essex CM14 4DB	01277 202200	<a href="http://www.keithashton.co.uk">www.keithashton.co.uk</a>
	Hilbery Chaplin Residential		01277 263444	<a href="http://www.hilberychaplin.co.uk">www.hilberychaplin.co.uk</a>



	Beresfords Lettings	Hayward Chambers 22, St. Thomas Rd Brentwood Essex CM14 4DB	01277 218151	<a href="http://www.beresfordsgroup.co.uk">www.beresfordsgroup.co.uk</a>
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Area:	BRIGHTON, SUSSEX					
Category:	C					
Investor Profile	Pension, Retirement, Downshifter, Holiday, University and Cash&Equity					
Population aged 15+:	82,486					
	Actual			National Average		
Percentage Class ABC1:	59%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	17	1	7	6		
Yield Range:	5.0% - 10.0%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	106,400	159,600	204	276	9.0%	10.0%
Terraced	161,600	242,400	174	235	5.0%	5.6%
Semi-detached	176,000	264,000	191	258	5.1%	5.6%
Detached	262,400	393,600	340	460	6.1%	6.7%
Valuations above the national average by:	19%					
	Actual			National Average		
Capital growth last 12 months:	19%			18%		
Capital growth last 5 years:	152%			80%		
Large employers in the area:	Many					





<b>Demand For Letting:</b>	<u>Good</u>		
<b>Average void period:</b>	2 weeks		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
<b>Out of 10:</b>	<b>7</b>	4	3
<b>Summary:</b>	The all-year-round resort that has seen a lot of people and businesses locating to this part of the UK due to the lifestyle that it can offer.		
<b>Description:</b>	<p>The original trendy UK seaside resort. This place has seen itself grow from a typical English seaside town to a home to the movers and shakers of our country. Anyone that is anyone has a flat in Brighton. Prices have soared in the last five years and I suspect that this trend will continue.</p> <p>Brighton has grown to be a major centre for financial services, new media and business. It came first in the Key British Enterprises Survey of top places to do business and it is named the most profitable place to do business in - 85% of the top businesses were in profit in 2002.</p> <p>There are 30,000 students at the local university and they add to the city's youthful appeal. Graduates tend to stay on in Brighton because the lifestyle provided by the city is so magnetic – retention of residents is not a problem in this city! Due to this Brighton have a highly skilled, well-educated workforce with 18% of the local workforce educated to degree standard or above. Coupling this with the city having lower than average earning compared to the south east has led to large employers locating to Brighton thus keeping the local economy healthy.</p> <p>Its road link, A23 off the M25 make it a convenient day trip for anyone within the M25 being only an hour away from the M25. Brighton has an all year round trade and has every shop and market known to mankind. Brighton holds the record for having the most nightclubs and bars in one city – beating even London!</p> <p>As a hotspot it is unique as it meets every type of investor. Based on this fact alone makes the city's property prices sustainable as the city appeals to a wide investor audience.</p>		



<b>Mainline railway station:</b>	55 minutes to London Bridge Station, London			
<b>Road Access:</b>	Main access A27 then A23 52 miles south of London 38 miles from M25			
<b>Local Newspaper</b>	<u>Brighton Argus 01273 544544</u>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Halifax Estate Agents	99 Preston Drove Brighton East Sussex BN1 6LD	01273 558661	TBC
	Eric Marchant	138 Old London Road Brighton East Sussex BN1 8YA	01273 508955	TBC
	Wilkinsons	24 Elm Grove Brighton East Sussex BN2 3DD	01273 626624	TBC
	Parsons Son & Basley	32 Queens Road Brighton East Sussex BN1 3YE	01273 26171	TBC
	Carr & Priddle	34 Ship Street Brighton East Sussex BN1 1AD	01273 208010	www.carrpriddle.co.uk
	Tanat-Jones & Co	49 Norfolk Square Western Road Brighton East Sussex BN1 2PA	01273 207075	TBC



	Bradford & Bingley Geering & Colyer	20 Gloucester Place Brighton East Sussex BN1 4AA	01273 608746	TBC
	Uden Estate Agents	88 Dyke Road Seven Dials Brighton East Sussex BN1 3JD	01273 721721	TBC
	Barrie Alderton	73 Southover Street Brighton East Sussex BN2 2UF	01273 570242	TBC
	Fox & Sons	117-118 Western Road Brighton East Sussex BN1 2AE	01273 414049	TBC
	Sinclair's Estate Agents	62-64 Warren Road Woodingdean Brighton East Sussex BN2 6BA	01273 278866	TBC
	Michael Joseph Estates	115 Western Road Brighton East Sussex BN1 2AB	01273 748828	TBC
	Raymond Beaumont	9 Kings Parade Ditchling Road Brighton East Sussex BN1 6JT	01273 550881	<a href="http://www.raymondbeaumont.co.uk">www.raymondbeaumont.co.uk</a>
	Halls Estate Agents	27 New Road Brighton East Sussex BN1 1UG	01273 571955	TBC



	Bonetts Estate Agents	89 St Georges Road Brighton East Sussex BN2 1EE	01273 677365	TBC
	Jonathan Rolls	244 Eastern Road Kemp Town Brighton East Sussex BN2 5TA	01273 684997	TBC
	Marina Properties	Village Square Brighton Marina Brighton East Sussex BN2 5WA	01273 818 819	TBC
	Bidwells	27 Ladies Mile Road Patcham Brighton East Sussex BN1 8QE	01273 553753	TBC
	4 Sale Estate Agents	48 George Street Brighton East Sussex BN2 1RJ	01273 692424	<a href="http://www.4salehome.co.uk">www.4salehome.co.uk</a>
	Graves Son & Pilcher	51 Old Steyne Brighton East Sussex BN1 1HU	01273 321123	<a href="http://www.gsp.uk.com">www.gsp.uk.com</a>
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Lampons Lettings	4, St. Georges Rd Kemp Town Brighton East Sussex BN2 1EB	01273 679679	<a href="http://www.lampons.com">www.lampons.com</a>
	Leaders Limited		01273 321721	<a href="http://www.leaders.co.uk">www.leaders.co.uk</a>



	Your Move		01273 778588	<a href="http://www.your-move.co.uk/lettings">www.your-move.co.uk/lettings</a>
	Parsons Son & Basley	32, Queens Rd Brighton East Sussex BN1 3YE	01273 274000	
	Home Leasing	51, Queens Rd Brighton East Sussex BN1 3XB	01273 323344	<a href="http://www.findaproperty.com">www.findaproperty.com</a>
	Tanat-Jones & Company		01273 207207	<a href="http://www.tanat-jones.com">www.tanat-jones.com</a>
	Spark & Sons	45, Western Rd Hove East Sussex BN3 1JD	01273 220077	<a href="http://www.sparkandsons.com">www.sparkandsons.com</a>

Area:	CAMBRIDGE, CAMBRIDGESHIRE					
Category:	C					
Investor Profile:	Pension, Retirement, University, Downshifter and Cash & Equity.					
Population aged 15+:	113,000					
	Actual			National Average		
Percentage Class ABC1:	55%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	12	1	11	4		
Yield Range:	4.6%-6.9%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	89,600	134,400	119	161	6.2%	6.9%
Terraced	129,600	194,400	145	196	5.2%	5.8%
Semi-detached	137,600	206,400	162	219	5.5%	6.1%
Detached	209,600	314,400	204	276	4.6%	5.1%
Valuations above	15%					



the national average by:			
	Actual	National Average	
Capital growth last 12 months:	6%	18%	
Capital growth last 5 years:	164%	80%	
Large employers in the area:	Microsoft, Domino Printing Sciences, Sindalls, The Universities, Big 4 Accountancy Firms & Cambridge Science Park.		
Demand For Letting:	<u>Excellent</u>		
Average void period:	1 week		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	4	2
Summary:	Pretty city with strong tenant demand and good likelihood for capital growth.		
Description:	<p>Cambridge is really like those post cards. Plenty of old historic buildings, tree lined avenues and large Victorian semis &amp; terraces. The city centre has had an influx of all the right shops – Pizza Express, Starbucks, Pret-a-manger – not a charity shop in sight. The student community is quite large, totalling around 20,000 (18%) of the total population and they all seem to travel by bike!</p> <p>As an investment you can always rely on the student market. Cambridge is one of the oldest universities of Great Britain so the inflow of students is consistent. Many private schools have been set up for foreign students wishing to learn English because these schools cash in on the ‘Cambridge’ name. We also shouldn’t forget the University of East Anglia who have limited student accommodation thus further propping up demand from the student sector. Mill Road and all the roads</p>		



	<p>off this street are a favourite with the students. Mill Road is a long road that leads to the city centre via Parkers Piece (cricket pitch sized green where students like to hang out) and is really the only other high street that exists other than Regents Street located in the city centre.</p> <p>There are plenty of up and coming surrounding villages(4 miles max from city centre) – the ones to look for are Cherry Hinton, Sawston &amp; Trumpington which are all idyllic villages and have strong demand from the young professional sector. One to avoid is Arbury as it is predominately council housing and will only attract DSS claimant tenants or low paid workers.</p> <p>The Cambridge Science Park (which has seen a £50m investment by Microsoft alone) is located north of Cambridge's city centre close to the notorious A14. The congestion on the A14 at rush hour to get to the park and city is reflected in both property and rental values due to the single carriageway entrance to Cambridge. Properties north of this park may be difficult to let such as Bar Hill &amp; Swavesey.</p>			
<b>Mainline railway station:</b>	50 mins to Liverpool St, London (Fast Train) (just a couple of deletions here from heading and text)			
<b>Road Access:</b>	Access by M11 (majority triple carriage way) 46 miles from outer London, A14 (majority dual carriage way) 80 miles from Birmingham.			
<b>Local Newspaper</b>	<u>Cambridge Evening News 01223 434000</u>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Redmayne Arnold & Harris	2 Dukes Court Newmarket Road Cambridge CB5 8DZ	01223 323130	TBC
	The Rooke Wood & Miller Partnership	110 Regent Street Cambridge CB2 1DP	01223 301616	<u><a href="http://www.rwandm.co.uk">www.rwandm.co.uk</a></u>
	Cheffins	49-53 Regent	01223	TBC



		Street Cambridge CB2 1AF	358721	
	Hockeys	81 Regent Street Cambridge CB2 1AW	01223 356054	TBC
	Bidwells	Stonecross Trumpington High Street Cambridge CB2 2SU	01223 841842	TBC
	Russell Residential	100-102 Regent Street Cambridge CB2 1DP	01223 358302	<a href="http://www.russellres.co.uk">www.russellres.co.uk</a>
	The Tucker Partnership	48 - 50 Woolards Lane Great Shelford Cambridge CB2 5LZ	01223 845240	<a href="http://www.tgresidential.com">www.tgresidential.com</a>
	Pocock & Shaw	170 Mill Road Cambridge CB1 3LP	01223 516171	TBC
	Keystone Associates	Fairmead Annex Moules Lane Hadstock Cambridge CB1 6PD	01223 890049	TBC
	Tylers	94 Regent Street Cambridge CB2 1DP	01223 302600	TBC
	Bush & Company	169 Mill Road Cambridge CB1 3AN	01223 246262	TBC
	Spires International	185 East Road Cambridge CB1 1BG	01223 300903	TBC





	F P D Savills	24 Hills Road Cambridge CB2 1JW	01223 347000	TBC
	Anglia Residential Ltd	Anglia House 102 Cherry Hinton Road Cambridge CB1 7AJ	01223 412000	TBC
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	First Site Property Services Ltd	TBC	01223 508020	<a href="http://www.firstsite.co.uk">www.firstsite.co.uk</a>
	Covehome Ltd	TBC	01480 218081	<a href="http://www.covehome.co.uk">www.covehome.co.uk</a>
	FPD Savills plc	TBC	01223 347 236	<a href="http://www.fpd Savills.co.uk">www.fpd Savills.co.uk</a>
	Ambassador Property Management	TBC	01223 727277	<a href="http://www.ambassador-properties.co.uk">www.ambassador-properties.co.uk</a>
	Spires International	TBC	01223 300903	<a href="http://www.spires.co.uk">www.spires.co.uk</a>
	Vernon Property Management	TBC	01480 300992	<a href="http://www.vernonproperty.co.uk">www.vernonproperty.co.uk</a>
	Carter Jonas	TBC	01223 368771	<a href="http://www.carterjonas.co.uk">www.carterjonas.co.uk</a>
	Camflats Property Management	TBC	01223 350800	<a href="http://www.camflats.co.uk">www.camflats.co.uk</a>
	Pennington Properties	TBC	01480 459999	<a href="http://www.penpro ps.co.uk">www.penpro ps.co.uk</a>
	Russell Residential	TBC	01223 521152	<a href="http://www.russellres.co.uk">www.russellres.co.uk</a>
	Bidwells	TBC	01223 841842	<a href="http://www.bidwells.co.uk">www.bidwells.co.uk</a>
	Redmayne Arnold & Harris	TBC	01223 819300	<a href="http://www.rah.co.uk">www.rah.co.uk</a>
	Front Door Property Management	TBC	01799 525136	<a href="http://www.fdpm.co.uk">www.fdpm.co.uk</a>



	Keeley Associates	TBC	01353 663036	<a href="http://www.keeleyassociates.co.uk">www.keeleyassociates.co.uk</a>
	Saint Andrews Bureau Limited	TBC	01223 352170	<a href="http://www.sab.co.uk">www.sab.co.uk</a>
	Camflats Property Management Ltd	TBC	01353 616130	<a href="http://www.camflats.co.uk">www.camflats.co.uk</a>

Area:	CANTERBURY, KENT					
Category:	C					
Investor Profile	Pension, Retirement, University, Downshifter and Cash&Equity					
Population aged 15+:	37,264					
	Actual			National Average		
Percentage Class ABC1:	57%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	7	1	4	4		
Yield Range:	4.6% - 7.4%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	72,000	108,000	102	138	6.6%	7.4%
Terraced	94,400	141,600	131	178	6.5%	7.2%
Semi-detached	111,200	166,800	146	197	6.1%	6.8%
Detached	178,400	267,600	175	236	4.6%	5.1%
Valuations above the national average by:	16%					
	Actual			National Average		
Capital growth last 12 months:	19%			18%		



Capital growth last 4 years:	77%		74%
Large employers in the area:	Many		
Demand For Letting:	<u>Good</u>		
Average void period:	2 weeks		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3
Summary:	The capital of Kent with a thriving economy and great links to London and the rest of Europe.		
Description:	<p>This area is one of the largest economies in Kent being around 51,000 employees and over 4,800 companies in 2002, which are worth around £1.4billion. It ranks within the most economically competitive of all the local authority districts in the UK. It has a large proportion of its employees in the business services sector such as financial and legal services, which employs around 8,500 people and generates significant wealth in the local economy.</p> <p>Canterbury has a good manufacturing base within all the District's key business parks in Herne Bay and Whitstable, which have surprisingly developed well in the last decade considering the manufacturing recession we are currently facing.</p> <p>The University of Kent is a mile away from the city centre so the students, all 12,000 of them, give the historic city a youthful feel. Its proximity to Dover (Canterbury being the closest city to Dover) makes the city appealing being that Dover is the gateway to the rest of Europe. The M2 which takes you into London is undergoing a major improvement scheme. The M2 is easily accessible from the A2 in Canterbury.</p>		



<b>Mainline railway station:</b>	2 hours to London Victoria			
<b>Road Access:</b>	Main access A2 & A28 60 miles east of Central London 8 miles from M2			
<b>Local Newspaper</b>	Kentish Gazette 01227 768181			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Pearson Gore	75 St Dunstons Street Canterbury Kent CT2 8UB	01227 463709	<a href="http://www.pearsongore.co.uk">www.pearsongore.co.uk</a>
	John Bishop & Associates	5 Dover Street Canterbury Kent CT1 3HD	01227 764884	<a href="http://www.johnbishop.co.uk">www.johnbishop.co.uk</a>
	Priors Estate Agents	92 High Street Bridge Canterbury Kent CT4 5LB	01227 831999	
	Spicer McColl	17a Burgate Canterbury Kent CF1 2HG	01227 454577	
	Collins & Co	1a Castle Street Canterbury Kent CT1 2QF	01227 785288	
	G W Finn & Sons	Brooklands Fordwich Canterbury Kent CT2 0BS	01227 710200	<a href="http://www.gwfinn.co.uk">www.gwfinn.co.uk</a>



Letting Agents:	Name	Address	Tel	Web
	Caxtons		01227 785288	<a href="http://www.caxtons.com">www.caxtons.com</a>
	Berrys Canterbury	70, Castle St Canterbury Kent CT1 2QD	01227 765268	TBC
	Connells	77, Castle St Canterbury Kent CT1 2QD	01227 764720	<a href="http://www.connells.co.uk">www.connells.co.uk</a>
	Let Solutions	75, Stour St Canterbury Kent CT1 2NR	01227 456466	<a href="http://www.letsolutions.co.uk">www.letsolutions.co.uk</a>
	Strutt & Parker		01227 451123	<a href="http://www.struttandparker.com">www.struttandparker.com</a>
	Your Move		01227 453662	<a href="http://www.your-move.co.uk/lettings">www.your-move.co.uk/lettings</a>
	Countrywide Residential Lettings		01227 763393	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>

<b>Area:</b>	<b>CARDIFF, WALES</b>			
<b>Category:</b>	A			
<b>Investor Profile</b>	Pension, Retirement, University, Downshifter and Cash&Equity			
<b>Population aged 15+:</b>	276,801			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	51%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor
<b>Per 1000 population</b>	13	1	7	10
<b>Yield Range:</b>	4.0% - 8.8%			
<b>Price Ranges</b>	<b>Low £</b>	<b>Hi £</b>	<b>Low £pw</b>	<b>Hi £pw</b>



Flats&maisonettes	48,000	72,000	81	110	7.9%	8.8%
Terraced	89,600	134,400	99	134	5.2%	5.7%
Semi-detached	111,200	166,800	123	166	5.2%	5.8%
Detached	149,600	224,400	127	172	4.0%	4.4%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	23%			18%		
Capital growth last 5 years:	80%			80%		
Large employers in the area:	Many					
Demand For Letting:	<u>Good</u>					
Average void period:	2 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	7		3		4	
Summary:	The safest place in Wales to put your money.					
Description:	<p>Cardiff is home to the largest university in Wales and came 7<sup>th</sup> out 106 universities for research. The university is considered as a major engine for economic development for Wales. The Cardiff University Innovation Network has helped at least 250 companies to the skills and resources the university offers. The University's transfer activities, from the success of start-up companies and the licensing of new products, have contributed over £20 million to the economy yearly. Cardiff University is a major player and has close links with business. I predict that property prices will play catch up with the rest of the South East as Cardiff is making itself in to one of the key cities for research and business.</p> <p>There are also two key developments occurring in Cardiff at the moment:</p>					



	<p><b>St Davids Centre Phase II</b> - This project will be a key opportunity to improve the environment of the Cardiff City Shopping Centre and the quality of the overall city centre generally. It will also heighten Cardiff's image and place it in the retail shopping league of shopping centres. St Davids Centre Phase 2 is a regeneration plan approved by the council for Cardiff's City Centre in 2005. 'Phase 2' will increase the retail space by 750,000sq ft and add to the original St Davids Centre. It will be crammed with stores, leisure centres, restaurants and bars. The centre will also include public open spaces and squares and a public covered mall.</p> <p><b>Callaghan Square</b> – An office development grouped around a beautiful landscaped square next to the city centre. It offers high spec offices and unrivalled services. It totals 52,500 sq m (565,110 sq ft) in floor space area and could end up poaching many businesses in surrounding areas.</p> <p>Both these developments will certainly attract people towards the city hence increase demand for good rental properties.</p>			
<b>Mainline railway station:</b>	40 minutes to Bristol Parkway 2 hours to London Paddington			
<b>Road Access:</b>	Main access M4, A470 & A48(M) 45 miles west of Bristol 6 miles from M4			
<b>Local Newspaper</b>	<u>South Wales Echo 02902022 3333</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Mansells Estate Agents	3 Heol y Deri Rhiwbina Village Cardiff CF14 6HA	029 2052 1600	
	Peter Mulcahy	64 Albany Road Cardiff CF2 3RR	029 2049 6452	



	Peter Alan	86 Albany Road Cardiff CF24 3RF	029 2046 2246	
	Chris John & Partners	95 Pontcanna Street Cardiff CF1 9HS	029 2039 7152	
	John Williams	18c High Street Llandaff Cardiff CF5 2DZ	029 2055 2666	
	Michael Jones & Co	70 Whitchurch Road Cardiff CF14 3LX	029 2034 2331	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Thomas George	32, Churchill Way Cardiff South Glamorgan CF10 2DZ	029 2039 5563	<a href="http://www.thomasgeorge.net">www.thomasgeorge.net</a>
	Chris John & Partners	95, Pontcanna St Cardiff South Glamorgan CF11 9HS	029 2039 7152	<a href="http://www.chrisjohn.co.uk">www.chrisjohn.co.uk</a>
	Allen & Harris	TBC	029 2022 5660	<a href="http://www.sequencehome.co.uk">www.sequencehome.co.uk</a>
	R H Seel & Co	TBC	029 2037 0100	<a href="http://www.rhseel.co.uk">www.rhseel.co.uk</a>

<b>Area:</b>	<b>CHELMSFORD, ESSEX</b>
<b>Category:</b>	<b>A</b>
<b>Investor Profile</b>	Pension, University, Business and Cash&Equity
<b>Population aged</b>	90,791





15+:						
	Actual			National Average		
Percentage Class ABC1:	58%			44%		
Crime:	Violence		Sexual	Burglary		Motor
Per 1000 population	6		1	2		3
Yield Range:	4.8% - 10.1%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	76,800	115,200	149	202	9.1%	10.1%
Terraced	96,000	144,000	141	190	6.9%	7.6%
Semi-detached	129,600	194,400	155	210	5.6%	6.3%
Detached	183,200	274,800	187	254	4.8%	5.3%
Valuations above the national average by:	19%					
	Actual			National Average		
Capital growth last 12 months:	21%			18%		
Capital growth last 5 years:	81%			80%		
Large employers in the area:	M&G Group, Britvic Soft Drinks Limited, Marconi Applied Technologies, Alenia Marconi Systems Limited, Global Marine Systems Limited, Geze (UK) Ltd and Ebm Ziehl (UK) Ltd.					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	7		3		4	



<b>Summary:</b>	A great catchment area that has seen incredible growth in the past 5 years.			
<b>Description:</b>	<p>Let me tell you a startling statistic – 20% of the UK's population live within 1 hours drive from Chelmsford (I only live 15 mins away!). This makes Chelmsford a hotspot for any business. Historically it has been electronic and service sector companies locating to the town and the town has seen rapid growth in population over the last 5 years. The workforce tend to be of above average skill due to the retention of graduates from Anglia Polytechnic University students. Property prices have seen quite an increase – I remember when Chelmsford properties were cheaper than Harlow in Essex (10 miles closer to London) but now the reverse is true.</p> <p>There are lots of pretty new developments such as Springfields and Dukes Village that are about 3 miles from the town which prove good to would-be tenants.</p>			
<b>Mainline railway station:</b>	35 minutes to Liverpool Street, London			
<b>Road Access:</b>	<p>Main access A12</p> <p>41 miles north east of Central London</p> <p>13 miles from M25</p>			
<b>Local Newspaper</b>	<b>Essex Chronicle 01245 262421</b>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Adrians Estate Agents	16 Duke Street Chelmsford Essex CM1 1UP	01245 265303	<a href="http://www.adrians-property.co.uk">www.adrians-property.co.uk</a>
	Cooper Hirst	Goldlay House Parkway Chelmsford Essex CM2 2PR	01245 258141	TBC



	Chelmer Homes Estate Agents	132 Gloucester Avenue Chelmsford Essex CM2 9LG	01245 499188	<a href="http://www.chelmerhomes.co.uk">www.chelmerhomes.co.uk</a>
	Peter Anstee & Co	65 New London Road Chelmsford Essex CM2 0ND	01245 260666	
	Owen Lyons Estate Agents	22 Duke Street Chelmsford Essex CM1 1HL	01245 256666	<a href="http://www.owenlyons.co.uk">www.owenlyons.co.uk</a>
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Cooper Hirst Ltd		01245 258141	<a href="http://www.cooper-hirst.co.uk">www.cooper-hirst.co.uk</a>
	First Choice Residential Lettings	8, Wells St Chelmsford Essex CM1 1HZ	01245 345800	<a href="http://www.firstchoicelets.co.uk">www.firstchoicelets.co.uk</a>
	Beresfords	10, Duke St Chelmsford Essex CM1 1HL	01245 500666	<a href="http://www.beresfordsgroup.co.uk">www.beresfordsgroup.co.uk</a>
	Your Move		01245 347040	<a href="http://www.your-move.co.uk/lettings">www.your-move.co.uk/lettings</a>
	Strutt & Parker		01245 258201	<a href="http://www.struttandparker.com">www.struttandparker.com</a>
	Bradford & Bingley Taylor & Co		01245 345454	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>

<b>Area:</b>	<b>CLEETHORPES, LINCOLNSHIRE</b>	
<b>Category:</b>	<b>B</b>	
<b>Investor Profile</b>	Pension, Retirement, Holiday, Downshifter, Business and Cash&Equity	
<b>Population aged 15+:</b>	27,137	
	Actual	National Average



Percentage Class ABC1:	48%			44%		
Crime:	Violence		Sexual	Burglary	Motor	
<u>Per 1000 population</u>	13		1	17	12	
Yield Range:	6.6% - 10.9%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	26,400	39,600	55	74	9.7%	10.8%
<b>Terraced</b>	34,400	51,600	72	97	9.8%	10.9%
<b>Semi-detached</b>	60,000	90,000	85	115	6.6%	7.4%
<b>Detached</b>	84,800	127,200	127	172	7.0%	7.8%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	9%			18%		
Capital growth last 5 years:	33%			80%		
Large employers in the area:						
Demand For Letting:	<u>OK</u>					
Average void period:	3 weeks					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	6		1		5	
Summary:	A high yielding area but riskier due to likely tenant demand.					
Description:	All the elements you want from a historic seaside town are still well					



	<p>alive in Cleethorpes. Three miles of beautiful sand-filled beaches, loads of traditional events and attractions and character-full accommodation. The area is next to the peaceful Lincolnshire Wolds - making Cleethorpes a great place to live, work and invest!</p> <p>If you are looking for that traditional weekend break then Cleethorpes is the popular choice. The tourism trade and its proximity to Grimsby keep the rents high in this area hence such good yields. It's the choice of the middle class if you work in North East Lincolnshire. Cleethorpes continues to grow as a seaside resort due to the historic railway attraction dating back to 1845.</p> <p>The area is well connected. It is less than three hours to London by rail and is only a four minutes drive to Humberside Airport. The Humber Bridge can get you to the ferry port in Hull in less than an hour and is a gateway to the area.</p>			
<b>Mainline railway station:</b>	2 hours to York			
<b>Road Access:</b>	Main access A16 & A46 36 miles north east of Lincoln 21 miles from M180			
<b>Local Newspaper</b>	<u>Grimsby Evening Telegraph 01472 360360</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	David Parkinson Estate Agents	55 Grimsby Road Cleethorpes South Humberside DN35 7AF	01472 351203	
	Bacons	71-73 St Peters Avenue Cleethorpesouth Humberside DN35 8HJ	01472 351126	<a href="http://www.bacons.co.uk">www.bacons.co.uk</a>



	Argyle Estate Agents	31 Sea View Street Cleethorpes South Humberside DN35 8EU	01472 603929	
	Bettles, Miles & Holland	15 Sea View Street Cleethorpes South Humberside DN35 8EU	01472 698698	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Humberstone & Partners	6 Short Street Cleethorpes South	01472 570293	ww.humberstoneproperties.com

Area:	COLCHESTER, ESSEX					
Category:	A					
Investor Profile	Pension, Retirement, University, Downshifter, Business and Cash&Equity					
Population aged 15+:	82,121					
	Actual		National Average			
Percentage Class ABC1:	53%		44%			
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	10	1	3	3		
Yield Range:	4.8% - 8.6%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	51,200	76,800	85	115	7.8%	8.6%
Terraced	77,600	116,400	102	139	6.2%	6.8%
Semi-detached	93,600	140,400	131	178	6.6%	7.3%
Detached	156,000	234,000	161	218	4.8%	5.4%
Valuations above the national average by:	4%					



	Actual		National Average
<b>Capital growth last 12 months:</b>	25%		18%
<b>Capital growth last 4 years:</b>	79%		74%
<b>Large employers in the area:</b>	Linklater Alliance, NatWest, Allied Dunbar and AXA Direct		
<b>Demand For Letting:</b>	<u>Good</u>		
<b>Average void period:</b>	2 weeks		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
<b>Out of 10:</b>	<b>8</b>	4	4
<b>Summary:</b>	Still providing great value properties in what is essentially a commuter town to Chelmsford and London.		
<b>Description:</b>	<p>The historic town of Colchester is going to see a lot of inward investment from the government and privately, via the university, by establishing a Research Park on its Wivenhoe Park Campus. When complete it will provide a direct link between the existing University Campus buildings and the town of Colchester. Its flexible accommodation and infrastructure will suit new and growing, UK and international, knowledge and technology-based businesses that are developing and trading in innovative products and services. This will bring Colchester close behind Oxford and Cambridge for their fame in research.</p> <p>There are around 7,000 students that attend the University of Essex and is regularly ranked as one of the top twelve universities for research. With the onset of the Research Park, migration of students could be low with many students staying on and building a career.</p> <p>The Colchester Business Park has successfully attracted the</p>		



	<p>right mix of financial services and high tech sectors to make Colchester be seen as a premier location within the east of England. Due to this the Park is still growing, as demand exceeds supply. I predict that the working population will rise by 5% by the year 2010 and hence, growth in capital looks strong.</p> <p>With the rise of Chelmsford, Colchester is the choice of young families who want to a better quality of life because they can get a larger property with a decent garden. With salary levels within these areas being higher than average, property prices will always be sustainable in the long term.</p>			
<b>Mainline railway station:</b>	55 minutes to Liverpool Street, London			
<b>Road Access:</b>	<p>Main access A12</p> <p>65 miles north east of Central London</p> <p>35 miles from M25</p>			
<b>Local Newspaper</b>	<p><u>Colchester Evening Gazette 01206 506000</u></p>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Fenn Wright	146 High Street Colchester Essex CO1 1PW	01206 763388	
	Gallant Richardson	5 Culvar Street West Colchester Essex CO1 1JG	01206 768555	
	Bairstow Eves	Headgate Corner 6-10 Headgate Colchester Essex CO3 3BY	01206 768336	





	Desmond G Boyden	57-59 Crouch Street Colchester Essex CO3 3EY	01206 762767	
	Grier & Partners	The Old Shop The Street East Bergholt Colchester Essex CO7 6TF	01206 299222	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	William H Brown	42, St. Christopher Rd St. Johns Colchester Essex CO4 0NA	01206 765177	<a href="http://www.sequencehome.co.uk">www.sequencehome.co.uk</a>
	Boydens	Aston House 57-59, Crouch St Colchester Essex CO3 3EY	01206 762276	<a href="http://www.boydens.co.uk">www.boydens.co.uk</a>
	Gallant Richardson	5, Culver St West Colchester Essex CO1 1JG	01206 768555	<a href="http://www.home-sale.co.uk">www.home-sale.co.uk</a>
	Essex & Suffolk Lettings	The Coach House, Headgate Colchester Essex CO3 3BT	01206 571111	<a href="http://www.essexandsuffolk.co.uk">www.essexandsuffolk.co.uk</a>



Area:	EPPING, ESSEX					
Category:	C					
Investor Profile	Pension, Retirement and Cash&Equity					
Population aged 15+:	18,198					
	Actual			National Average		
Percentage Class ABC1:	65%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
Per 1000 population	6	1		6	5	
Yield Range:	4.8% - 8.6%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	95,200	142,800	157	212	7.7%	8.6%
Terraced	123,200	184,800	187	253	7.1%	7.9%
Semi-detached	184,000	276,000	188	255	4.8%	5.3%
Detached	267,200	400,800	293	396	3.0%	5.3%
Valuations above the national average by:	79%					
	Actual			National Average		
Capital growth last 12 months:	16%			18%		
Capital growth last 4 years:	84%			74%		
Large employers in the area:	No major employers					
Demand For Letting:	Excellent					
Average void period:	1 week					
	Total		Capital Growth		Yield	



	(out of 10)	(out of 5)	(out of 5)
<b>Out of 10:</b>	7	5	2
<b>Summary:</b>	Has a tube station and provides great country living thus being very desirable to certain city workers who work in London but desire a calmer home life.		
<b>Description:</b>	<p>Epping, part of the Epping Forest District, is at the end of the Central Line for the London Underground, and is the only hotspot I have chosen that is on the tube. Other commuter towns in the Epping Forest District are Chigwell, Buckhurst Hill and Loughton which are all on the Central Line but have all seen astronomical property price increases – Loughton hit the front page of the Daily Express with a 75% increase in prices in 3 months!</p> <p>Epping has seen big increases in prices over the last 2 years but not as extreme as its other neighbouring commuter areas. Personally I find Epping more pleasant than the others as it does not have that London feel. It has a quaint but resourceful high street, enough restaurant, bars &amp; pubs that do not over crowd the area, its only 4 miles from a major town, Harlow and its all set within the picturesque and famous Epping Forest.</p> <p>There are many new development apartments that have been built in the last 10 years, mainly around the station, and there are still more being built around the station and spilling on to the high street.</p> <p>This part of Essex, Epping Forest, is a hit with some of the London football club professional players which can only act as good PR for the area.</p>		
<b>Mainline railway station:</b>	30 minutes to Liverpool Street, London		
<b>Road Access:</b>	Main access M25 & M11 21 miles north east of Central London 2 miles from M11/M25		



<b>Local Newspaper</b>	<b>Redbridge &amp; West Essex Guardian</b> <b>0208 498 3400</b>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Bairstow Eves West	48 High Street Epping Essex CM16 4AE	01992 560520	
	Millers Estate Agents	65 High Street Epping Essex CM16 4BA	01992 560555	
	Hetherington s Countrywide	4 Forest Drive Theydon Bois Epping Essex CM16 7EY	01992 815314	
	James Sear Estate Agents	311 High Street Epping Essex CM16 4DA	01992 560056	
	Nicholsons	3 Station Road Epping Essex CM16 4HA	01992 572551	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	McKinley Residential	2 Slade End Theydon Bois Epping Essex CM16 7EP	01992 619999	



Area:	GRANTHAM, LINCOLNSHIRE					
Category:	B					
Investor Profile	Pension, Retirement, Downshifter, Business and Cash&Equity					
Population aged 15+:	33,179					
	Actual			National Average		
Percentage Class ABC1:	45%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
Per 1000 population	8	1		7	4	
Yield Range:	4.1% - 12.4%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	33,600	50,400	80	109	11.2%	12.4%
Terraced	45,600	68,400	85	115	8.7%	9.7%
Semi-detached	63,200	94,800	106	143	7.8%	8.7%
Detached	132,000	198,000	115	156	4.1%	4.5%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	25%			18%		
Capital growth last 5 years:	78%			80%		
Large employers in the area:	Park Air Electronics Ltd, Padleys , and Wordsworth Holdings					
Demand For Letting:	Good					



Average void period:	2 weeks			
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
Out of 10:	7	3	4	
Summary:	A thriving economy that looks to continue with properties still available at good yields.			
Description:	<p>Grantham has had long associations with the engineering industry and the manufacturing economy continues to grow and diversify. Recent growth has included firms based on new technology, now capable of producing an increasingly diverse range of end products including food, timber, plastics and textile products. The availability of sites and premises in urban and rural locations has helped local firms to expand and has encouraged new companies to relocate in this part of Lincolnshire. If companies carry on locating to Grantham at the current rate then property prices can only go up.</p> <p>The service sector has also grown rapidly in recent years with increases in sectors such as hotel and catering and financial services. Unemployment is lower than the UK average and is the 2<sup>nd</sup> lowest for the district.</p> <p>Grantham serves the four main towns in the district when it comes to shopping and there have been a number of high quality retail schemes developed, the most recent being a major high quality indoor shopping centre, St Peters Place. The main towns within the district boast major High Street names such as Marks &amp; Spencer, Body Shop, Woolworths and Boots.</p>			
Mainline railway station:	30 minutes to Nottingham Central Station			
Road Access:	Main access routes A1 and A52 29 miles east of Nottingham 30 miles to M1			
Local Newspaper	Grantham Journal 01476 562291			
Estate Agents:	Name	Address	Tel	Web



	Halifax Estate Agents	23 Watergate Grantham Lincolnshire NG31 6NS	01476 591414	
	Humberts	14 Finkin Street Grantham Lincolnshire NG31 6QZ	01476 576133	<a href="http://www.humberts.co.uk">www.humberts.co.uk</a>
	Newton & Derry	68 High Street Grantham Lincolnshire NG31 6NR	01476 591900	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Humberts Hill & Hill	13, Finkin St Grantham Lincolnshire NG31 6QZ	01476 565626	<a href="http://www.hillprop.co.uk">www.hillprop.co.uk</a>
	Knights Property Management	13, Castlegate Grantham Lincolnshire NG31 6SE	01476 401555	<a href="http://www.knightsproperty.com">www.knightsproperty.com</a>
	Belvoir Property Management		01476 584900	<a href="http://www.belvoirgroup.com">www.belvoirgroup.com</a>

<b>Area:</b>	<b>GREAT YARMOUTH, NORFOLK</b>			
<b>Category:</b>	B			
<b>Investor Profile</b>	Pension, Retirement, Holiday, Downshifter, Business and Cash&Equity			
<b>Population aged 15+:</b>	45,752			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	36%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor
<b>Per 1000 population</b>	14	1	7	3
<b>Yield Range:</b>	6.1% - 12.7%			



Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	32,000	48,000	78	105	11.4%	12.7%
Terraced	57,600	86,400	87	118	7.1%	7.9%
Semi-detached	72,000	108,000	127	182	8.8%	9.2%
Detached	119,200	178,800	155	210	6.1%	6.8%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	25%			18%		
Capital growth last 4 years:	71%			74%		
Large employers in the area:						
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	7		2		5	
Summary:	An excellent high yielding town but be careful of the off-season periods.					
Description:	Great Yarmouth itself is a medium-sized port and industrial centre as well as a major seaside resort near to coastal and marshland areas that are of national significance for their environmental interest as well as recreation. The tourism industry is worth nearly £400m. 13 million people stayed in the borough overnight and the tourism industry for the area employs 8,000 people full or part-time.					





	<p>Unemployment levels in the area fluctuate with the seasons and are at their lowest during the summer months. The level of unemployment (claimant count) for the Great Yarmouth travel to work area in October 2002 was 4.8%, when for Great Britain as a whole the average was 3.0%. Unemployment is highest in the inner urban areas during the winter months when it reaches about 20%. About 31% of employees in Great Yarmouth work part-time.</p> <p>Great Yarmouth has Assisted Area Status and more than £2.84 million of grant aid has been offered to nearly 65 local companies. The port of Great Yarmouth provides the main supply base for the offshore gas industry in the southern North Sea.</p> <p>Electronics, food packaging, off-shore related businesses and other service industries provide the major sources of employment in the Great Yarmouth Travel to Work Area. In the rural areas, agriculture now employs about 2% of the total workforce.</p>			
<b>Mainline railway station:</b>	2 hours 35 minutes to Liverpool Street, London (change at Norwich)			
<b>Road Access:</b>	Main access A47 20 miles of Norwich 87 miles from M11			
<b>Local Newspaper</b>	<u>Great Yarmouth Mercury 01603 628311</u>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Aldreds	116a high St Gorleston Great Yarmouth Norfolk NR31 6RE	01493 664600	



	Larkes Estate Agents	Unit 2 17-18 Broad Row Howard Street North Great Yarmouth Norfolk NR30 1HT	01493 330299	
	Ian Sinclair	3 Hall Quay Great Yarmouth Norfolk NR30 1HX	01493 331144	
	Norfolk Estate Agents	28 King Street Great Yarmouth Norfolk NR30 2NZ	01493 853444	
	Charles Bycroft & Co	14 Regent Street Great Yarmouth Norfolk NR30 1RN	01493 844484	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Howards Chartered Surveyors		01493 331435	www.howards.co.uk

<b>Area:</b>	<b>GUILDFORD, SURREY</b>			
<b>Category:</b>	C			
<b>Investor Profile</b>	Pension, Retirement, University and Cash&Equity			
<b>Population aged 15+:</b>	48,135			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	64%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor



<u>Per 1000 population</u>	7	1	3	4		
Yield Range:	5.0% - 8.1%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	124,800	187,200	195	264	7.3%	8.1%
<b>Terraced</b>	151,200	226,800	170	230	5.3%	5.8%
<b>Semi-detached</b>	196,000	294,000	225	304	5.4%	6.0%
<b>Detached</b>	341,600	512,400	361	488	5.0%	5.5%
<b>Valuations above the national average by:</b>	88%					
	Actual			National Average		
<b>Capital growth last 12 months:</b>	17%			18%		
<b>Capital growth last 4 years:</b>	83%			74%		
<b>Large employers in the area:</b>	Avaya, BOC Ltd, Vision Engineering, Kobe Steel and the Smith Group Criterion Software, Bullfrog, Lionhead Studios, Big Blue Box Dogfish Entertainments, Cleansorb, Disperse Technologies plc, ANGLE Technology, DevCo Pharmaceuticals					
<b>Demand For Letting:</b>	<u>Good</u>					
<b>Average void period:</b>	2 weeks					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
<b>Out of 10:</b>	7		4		3	
<b>Summary:</b>	An affluent town in Surrey that offers scope for good capital growth.					
<b>Description:</b>	With its roots in Anglo Saxon England, Guildford’s history					



	<p>goes all the way back to the 5<sup>th</sup> Century and this can be clearly seen from the beautiful buildings that inhabit the town. Its reasonably close to London yet 70% of the borough lies within the green belt and some parts are officially recognised as Areas of Outstanding Natural Beauty. All this but only 40 minutes away from Gatwick <i>and</i> Heathrow.</p> <p>The University of Surrey occupys a prominent place within Guildford and together with the Research Park bring in £450m to the local economy every year and the university's hi-tech expertise plays a big role in the national economy. The Park employs around 3,000 people.</p> <p>In 1997 the town won the British Council of Shopping Centre Environment Award and came top 20 out of 1,100 shopping centres for retail facilities judged by Experian. This makes Guildford number 1 for shopping in the whole of Surrey and top 3 in the South East.</p> <p>75% of the town's employees are in the service sector and 95% of businesses employ fewer than 50 employees. This would mean that a large proportion of the town's population would be working for a small company in the services sector thus making the community a tight knit one. Farming is also an essential part of the local economy and there is a market once a month which is now kind of a tourist attraction.</p> <p>Unemployment is extremely low at 0.7% and average annual income is above average at £23,000 – this has got to be a good town!</p>			
<b>Mainline railway station:</b>	40 minutes London Waterloo			
<b>Road Access:</b>	Main access A3 38 miles south west of Central London 8 miles from M25			
<b>Local Newspaper</b>	Surrey Advertiser 01483 508700			
<b>Estate Agents:</b>	Name	Address	Tel	Web



	Clarke Gammon	45 High Street Guildford Surrey GU1 3ER	01483 880900	<a href="http://www.clarkegammon.co.uk">www.clarkegammon.co.uk</a>
	Seymours Estate Agents	249 High Street Guildford Surrey GU1 3BJ	01483 457722	
	Burns & Webber	The Clock House 2 London Road Guildford Surrey GU1 2AF	01483 440800	
	Curchods	4 London Road Guildford Surrey GU1 2AF	01483 458800	
	Meldrum Salter Edgley	254 High Street Guildford Surrey GU1 3JG	01483 535533	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	FPD Savills plc		01483 796830	<a href="http://www.fpd Savills.co.uk">www.fpd Savills.co.uk</a>
	Seymours Letting & Management Services		01483 457722	<a href="http://www.seymours-letting.co.uk">www.seymours-letting.co.uk</a>
	Principal	2, The Mount Guildford Surrey GU2 4HN	01483 455990	<a href="http://www.principal.uk.com">www.principal.uk.com</a>
	Hamptons International	8, Chertsey St Guildford Surrey GU1 4HD	01483 577577	<a href="http://www.hamptons.co.uk">www.hamptons.co.uk</a>



	Townends Guildford	5, Epsom Rd Guildford Surrey GU1 3JT	01483 505535	<a href="http://www.townends.co.uk">www.townends.co.uk</a>
	Castlekeys		01483 301919	TBC
	Countrywide Residential Lettings		01483 535321	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>

<b>Area:</b>	<b>IPSWICH, SUFFOLK</b>					
<b>Category:</b>	A					
<b>Investor Profile</b>	Pension, Retirement, University, Business and Cash&Equity					
<b>Population aged 15+:</b>	100,126					
	Actual			National Average		
<b>Percentage Class ABC1:</b>	42%			44%		
<b>Crime:</b>	Violence	Sexual	Burglary	Motor		
<b>Per 1000 population</b>	18	1	6	5		
<b>Yield Range:</b>	4.5% - 9.3%					
<b>Price Ranges</b>	<b>Low £</b>	<b>Hi £</b>	<b>Low £pw</b>	<b>Hi £pw</b>	<b>Low</b>	<b>Hi</b>
<b>Flats&amp;maisonettes</b>	46,400	69,600	83	112	8.4%	9.3%
<b>Terraced</b>	56,800	85,200	97	132	8.1%	8.9%
<b>Semi-detached</b>	83,200	124,800	124	167	7.0%	7.8%
<b>Detached</b>	156,000	234,000	150	203	4.5%	5.0%
<b>Valuations above the national average by:</b>	0%					
	Actual			National Average		
<b>Capital growth last 12 months:</b>	13%			18%		
<b>Capital growth last</b>	95%			74%		



4 years:			
Large employers in the area:	Ipswich Hospital, Royal & Sun Alliance, AXA Insurance, BTexact technologies, Corning Research, UCL, Textron Turfcare, CompAir UK Ltd, Celestion International, Bull Electric, Crane, Cerro (MB) and Manganese Bronze Components Ltd		
Demand For Letting:	<u>Good</u>		
Average void period:	2 week		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	3	4
Summary:	Great yields and good communications.		
Description:	<p>Ipswich is the closest city for nearly half a million people which makes it a major city when talking within catchment terms. Unemployment is lower than the average and there are two hi-tech business parks – IP City &amp; Adastral Park, both rapidly expanding providing further jobs. There has been a trend of call centres locating to Ipswich by some of the large financial and insurance companies which further keeps the unemployment rate down.</p> <p>Ipswich is in a prime location on the trans-European Transport Network, connecting the UK and the Benelux countries. These routes constantly improve and are heavily invested in to enhance their key role in the European Union - which we will see pay off in later years.</p> <p>A £20 million investment has been made for the Cardinal Park leisure development incorporating an 11-screen UGC cinema complex, Brannigan's Music Bar, night-club, casino and restaurants, all just five minutes walk from the town centre and the historic waterfront. Since 1999 over £4m has guaranteed from the Single Regeneration Budget and from the English Partnerships for residential and business development.</p>		



<b>Mainline railway station:</b>	One hour 15 minutes to Liverpool Street, London			
<b>Road Access:</b>	Main access routes A14 & A12 82 miles north east of Central London 50 miles to M25 & M11			
<b>Local Newspaper</b>	<u>Ipswich Evening Star 01473 230023</u>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	David Brown & Co	8-10 Falcon Street Ipswich Suffolk IP1 1SL	01473 222266	
	Woodcock & Son	16 Arcade Street Ipswich Suffolk IP1 1EP	01473 233355	<a href="http://www.woodcockandson.co.uk">www.woodcockandson.co.uk</a>
	Colin Gerling & Co	19a – 21 Great Colman Street Ipswich Suffolk IP4 2AN	01473 252555	
	Frost & Partners	76 High Street Hadleigh Ipswich Suffolk IP7 5EF	01473 823456	<a href="http://www.frostandpartners.co.uk">www.frostandpartners.co.uk</a>
	Fenn Wright	1 Buttermarket Ipswich Suffolk IP1 1BA	01473 232700	<a href="http://www.fennwright.co.uk">www.fennwright.co.uk</a>





	Goddard & Co	12 Old Foundry Road Ipswich Suffolk IP4 2AS	01473 254676	
	William H Brown	25 Queen Street Ipswich Suffolk IP1 1SW	01473 226101	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Goddard & Co Rentals	Old Foundry Rd Ipswich Suffolk IP4 2AS	01473 216412	
	Strutt & Parker	4, Upper King St Norwich Norfolk NR3 1HA	01473 214841	<a href="http://www.struttandparker.com">www.struttandparker.com</a>
	J S M Property	36-38, Queen St Ipswich Suffolk IP1 1SS	01473 214441	<a href="http://www.jsmproperty.com">www.jsmproperty.com</a>
	Seatons	4, Great Colman St Ipswich Suffolk IP4 2AD	01473 289444	<a href="http://www.seatons.com">www.seatons.com</a>
	Pennington Chartered Surveyors	10, Crown St Ipswich Suffolk IP1 3LD	01473 214343	<a href="http://www.pennington-online.co.uk">www.pennington-online.co.uk</a>

<b>Area:</b>	<b>KETTERING, NORTHAMPTONSHIRE</b>
<b>Category:</b>	A
<b>Investor Profile</b>	Pension, Business and Cash&Equity
<b>Population aged</b>	48,787



15+:						
	Actual			National Average		
Percentage Class ABC1:	45%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
<u>Per 1000 population</u>	8	1		1	5	
Yield Range:	9.6% - 14.0%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	40,800	61,200	86	117	10.0%	11.0%
<b>Terraced</b>	49,600	74,400	102	138	9.6%	10.7%
<b>Semi-detached</b>	71,200	106,800	191	258	12.6%	14.0%
<b>Detached</b>	106,400	159,600	250	339	11.0%	12.2%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	25%			18%		
Capital growth last 4 years:	75%			74%		
Large employers in the area:	Kettering General Hospital, Weetabix					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	8		4		4	
Summary:	An expanding town with excellent tenant demand.					



<b>Description:</b>	<p>The East Midlands have seen some of the biggest increases in prices in the last 24 months – and about time too! Property was far too cheap back then and I still feel they are now, even though not as cheap as before bargains can still be had.</p> <p>There is a real shortage of single room occupancy for a reason that I am too sure about. I was considering to buy a 5 bedroomed house and convert it into a House in Multiple Occupancy (HMO) with 7 letting rooms and I was assured that I would let the whole house out within 2 days. I eventually lost the property (probably to another investor!) but was then never able to find another suitable property with the right number of bedrooms – but that does not mean there are not suitable properties out there.</p> <p>Kettering's location is bang in the middle of England, some say it is in the heart of England and the Council are aware of this and have started to prepare for Kettering's involvement with the rest of Europe. 3 business parks have been granted approval for expansion which will further increase the number of people employed or locating to the area. Unemployment is incredibly low at 2.3% and coupled with the fact that nearly 90% of Kettering's businesses made a profit (6<sup>th</sup> highest in UK) its no surprise that the local economy has beaten the UK's average for GDP growth.</p>			
<b>Mainline railway station:</b>	One hour to St Pancras, London			
<b>Road Access:</b>	Main access A14 55 miles east of Birmingham 22 miles from M1/M6			
<b>Local Newspaper</b>	<u>Northants Evening Telegraph</u> <u>01536 506100</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web



	Parkhouse & Partners	2 Gold Street Kettering Northamptonshire NN16 8JA	01536 517003	
	William H Brown	28 Gold Street Kettering Northamptonshire NN16 8JE	01536 518555	
	Simon Musto Estate Agents	9 Piccadilly Buildings Sheep Street Kettering Northamptonshire NN16 0AN	01536 512155	
	Pattison Lane Estate Agents	60-70 Gold Street Kettering Northamptonshire NN16 8JB	01536 524425	www.pattisonlane.co.uk
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	William H Brown	TBC	01536 515857	<a href="http://www.sequenchome.co.uk">www.sequenchome.co.uk</a>
	Ashby Lowery Residential	TBC	01604 603333	<a href="http://www.ashby-lowery.co.uk">www.ashby-lowery.co.uk</a>

<b>Area:</b>	<b>KINGS LYNN, NORFOLK</b>			
<b>Category:</b>	A			
<b>Investor Profile</b>	Pension, Retirement, Business and Cash&Equity			
<b>Population aged 15+:</b>	31,041			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	41%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor
<b>Per 1000 population</b>	7	1	5	3
<b>Yield Range:</b>	6.4% - 9.5%			
<b>Price Ranges</b>	<b>Low £</b>	<b>Hi £</b>	<b>Low £pw</b>	<b>Hi £pw</b>



Flats&maisonettes	44,000	66,000	80	109	8.6%	9.5%
Terraced	60,000	90,000	85	116	6.7%	7.4%
Semi-detached	72,000	108,000	97	132	6.4%	7.0%
Detached	121,600	182,400	209	284	8.1%	9.0%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	20%			18%		
Capital growth last 5 years:	88%			80%		
Large employers in the area:	Biddles (Bookbinders) Ltd, CPC King's Lynn Ltd., Sanford UK Ltd. Tollit & Harvey Ltd.					
Demand For Letting:	<u>Good</u>					
Average void period:	2 weeks					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	10		5		5	
Summary:	This place has it all for any serious property investor.					
Description:	<p>Kings Lynn’s population is set to grow by over 10% by 2011 and is part of the Eastern Region which is the fastest growing region in the UK. It is at the intersection of the A10, A17 &amp; A47, the 3 main routes to the Midlands, East Anglia and The South. The A47 is part of the EU designated Trans European Road Network. Kings Lynn is close to the coast and is the gateway to Northern Europe and Scandinavia. It is also close to Norwich Airport.</p> <p>Kings Lynn has a wide range of historic buildings and architecture hinting at it's nautical and fishing industries. This</p>					



	<p>area is a key service centre serving West Norfolk and parts of Lincolnshire and Cambridgeshire. Its town centre has not only a great range of quaint little shops but has a touristy feel to it, where there are visitor attractions, museums and a well supported market three days a week. Shopping facilities include a wide range of national chains as well and there is loads of parking within the town, as well as regular bus and train services. This all makes Kings Lynn a great place to live and people who live here tend not to leave.</p> <p>As you can see that the property prices are a lot cheaper than the national average which means that the yields are fantastic but also, due to the population increase predictions the prospect for capital growth is fantastic too.</p>			
<b>Mainline railway station:</b>	1½ hours to London Kings Cross			
<b>Road Access:</b>	Main access A17, A47 83 miles east of Nottingham 44 miles from M11 78 miles from M1/M69			
<b>Local Newspaper</b>	<u>Lynn News 01553 761188</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	The Property Bureau	50 King Street King's Lynn Norfolk PE30 1ES	01553 777878	<a href="http://www.thepropertybureau.com">www.thepropertybureau.com</a>
	Fisher Associates	1 hall Orchards Middleton King's Lynn Norfolk PE32 1RY	01553 844070	
	Sowerbys	Market Place Burnham Market King's Lynn Norfolk PE31 8HD	01328 730340	<a href="http://www.sowerbys.com">www.sowerbys.com</a>



	Brittons Estate Agents	21 Norfolk Street King's Lynn Norfolk PE30 1AN	01553 692828	
	Bedford Estate Agents	The Bower House Market Place Burnham Market King's Lynn Norfolk PE31 8HF	01328 730500	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Bradford & Bingley Letting Agents Charles Hawkins	23, Tuesday Market Place King's Lynn Norfolk PE30 1JR	01553 773077	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>
	Rounce & Evans Property Management	3, Jubilee Court Dersingham King's Lynn Norfolk PE31 6HH	01485 541843	<a href="http://www.rounceandevans.co.uk">www.rounceandevans.co.uk</a>

<b>Area:</b>	<b>LEICESTER, NORTHAMPTONSHIRE</b>			
<b>Category:</b>	C			
<b>Investor Profile</b>	Pension, Retirement, University, Business, Downshifter and Cash&Equity			
<b>Population aged 15+:</b>	276,613			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	41%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor
<b>Per 1000 population</b>	21	1	12	7
<b>Yield Range:</b>	4.5% - 13.7%			



Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	44,000	66,000	116	157	12.4%	13.7%
Terraced	48,800	73,200	98	133	9.4%	10.4%
Semi-detached	78,400	117,600	100	135	6.0%	6.6%
Detached	125,600	188,400	114	164	4.5%	4.7%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	34%			18%		
Capital growth last 5 years:	89%			80%		
Large employers in the area:	Many					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	6		3		3	
Summary:	Major central England city with thriving local economy.					
Description:	Leicester is the largest city in the East Midlands and the tenth largest in the country. Its significance was first recognised by the Romans and then by the Danes, who used it to control the Midlands. Since then it has grown into a major commercial and manufacturing city, not reliant on one single industry but known for a diverse range of industries. The diversity doesn't stop there - the city's ethnic minority community accounts for around 30% of Leicester's population which gives the city a certain cosmopolitan feel.					





<b>Mainline railway station:</b>	55 minutes to Birmingham New Street			
<b>Road Access:</b>	Main access routes A6, M69 & M1 28 miles south of Nottingham 4 miles to M69 & M1			
<b>Local Newspaper</b>	<u>Leicester Mercury 0116 2512512</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Dales	13 Narborough Road Leicester Leicestershire LE3 0LE	0116 2541600	
	Osmonds	178 Melton Road Leicester Leicestershire LE2 1WX	0116 2613800	
	Seths Estate Agents	157 Evington Road Leicester Leicestershire LE2 1QL	0116 2739090	www.seths.co.uk
	Andrew Granger & Co	8 Rutland Street Leicester Leicestershire LE1 1RA	0116 2538850	
	Rathods Property Centre	177 Melton Road Leicester Leicester LE4 6QT	0116 2666575	



	Peter James	68 Gramby Street Leicester Leicestershire LE1 1DJ	0116 2227575	<a href="http://www.peterjamesweb.co.uk">www.peterjamesweb.co.uk</a>
	Kendalls	27 Belvoir Street Leicester Leicestershire LE1 6SL	0116 2556800	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Andrew Granger & Co	8, Rutland St Leicester Leicestershire LE1 1RA	0116 253 8850	<a href="http://www.andrewgranger.co.uk">www.andrewgranger.co.uk</a>
	Fallowell & Partners Ltd		0116 247 0004	<a href="http://www.fallowells.co.uk">www.fallowells.co.uk</a>
	Moore & York		0116 255 9345	<a href="http://www.moore-york.co.uk">www.moore-york.co.uk</a>
	Bradford & Bingley Frank Innes	48, Granby St Leicester Leicestershire LE1 1DH	0116 285 5455	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>
	Kendals Accommodation	27, Belvoir St Leicester Leicestershire LE1 6SL	0116 255 6800	TBC
	Norman Hope & Mann	74, Granby St Leicester Leicestershire LE1 1DJ	0116 285 5566	<a href="http://www.normanhopemann.co.uk">www.normanhopemann.co.uk</a>

<b>Area:</b>	<b>LIVERPOOL CITY CENTRE, LANCASHIRE</b>	
<b>Category:</b>	<b>B</b>	
<b>Investor Profile</b>	Pension, Retirement, University, Business, Downshifter and Cash&Equity	
<b>Population aged 15+:</b>	374,335	
	Actual	National Average



Percentage Class ABC1:	41%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
<u>Per 1000 population</u>	16	1		15	16	
Yield Range:	13.2% - 23.1%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	20,000	30,000	89	120	21.0%	23.1%
<b>Terraced</b>	29,600	44,400	93	126	14.8%	16.3%
<b>Semi-detached</b>	44,000	66,000	131	184	14.5%	15.5%
<b>Detached</b>	65,600	98,400	185	250	13.2%	14.7%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	12%			18%		
Capital growth last 5 years:	52%			80%		
Large employers in the area:						
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	7		2		5	
Summary:	A strong commitment from the local government to make this city a Eurpoean city makes it a good bet for capital growth.					
Description:						



	<p>The sixth largest city in the UK by population and by my estimation it is a mini-London. This city has it all – superb road and train links, large ports for export and import to and from the rest of the world and two international airports near the city centre. This is why so many businesses have located to Liverpool and hence led to the surge of the city's economy. And this trend will only continue with the council committed to making Liverpool the most business-friendly city in Europe by 2006.</p> <p>Liverpool is one of six short listed to be the European Capital of Culture for 2008. If Liverpool gets it there will be a major regeneration of the area and it will really put Liverpool on the map amongst our European partners. This can only mean that property prices will increase due to the inward investment. Announcement of the winner will be March 2003 – I reckon Liverpool will be one of the favourites.</p> <p>The university is in the heart of the city and has over 23,000 students. This keeps the city centre very busy on every night during term time. The students love to live in the city centre and the university cannot meet the students accommodation demands. There are many professional landlords exclusively dealing with the student market but there is still room for others landlords as demand is so high.</p>			
<b>Mainline railway station:</b>	One hour 15 minutes to Manchester Piccadilly			
<b>Road Access:</b>	Main access M62 & M6 33 miles west of Manchester 1 mile from M62			
<b>Local Newspaper</b>	<u>Liverpool Echo 0151 227 2000</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Dears Brack & Associates	24 North John Street Liverpool L2 9RP	0151 2421500	
	B E Property Services	663 West Derby Road Liverpool L13 8AG	0151 2201997	<a href="http://www.bepropertyservices.co.uk">www.bepropertyservices.co.uk</a>



	Roberts, Edwards & Worrall	321 Aigburth Road Liverpool L17 0BL	0151 7271814	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Whitegates Residential Letting	TBC	0151 2560322	<a href="http://www.completemove.com">www.completemove.com</a>
	Sequence (UK) Ltd	TBC	0151 2372350	<a href="http://www.sequencehome.co.uk">www.sequencehome.co.uk</a>
	Andrew Louis	TBC	0151 2848888	<a href="http://www.andrewlouis.co.uk">www.andrewlouis.co.uk</a>
	Venmore Thomas & Jones	TBC	0151 7342511	<a href="http://www.vtj.co.uk">www.vtj.co.uk</a>
	Bradford & Bingley	TBC	0151 7097925	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>

Area:	LUTON, BEDFORDSHIRE					
Category:	B					
Investor Profile	Pension, Business, University, Downshifter and Cash&Equity					
Population aged 15+:	138,028					
	Actual			National Average		
Percentage Class ABC1:	48%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	13	1	10	10		
Yield Range:	5.6% - 9.4%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	52,000	78,000	94	127	8.5%	9.4%
Terraced	80,800	121,200	144	195	8.4%	9.3%
Semi-detached	105,600	158,400	143	201	6.6%	7.0%
Detached	144,800	217,200	174	235	5.6%	6.2%
Valuations above	0%					



the national average by:			
	Actual	National Average	
Capital growth last 12 months:	24%	18%	
Capital growth last 5 years:	97%	80%	
Large employers in the area:	Many		
Demand For Letting:	<u>Excellent</u>		
Average void period:	1 week		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	3	4
Summary:	Fast growing and expanding airport that can only spell long term potential for the town.		
Description:	<p>Luton is the economic generator for Bedfordshire and surrounding counties. It is set to consolidate its current successes and to develop new opportunities for businesses and jobs, because it has all the main ingredients for future success. It has an excellent transport infrastructure. More and more passengers, especially business passengers, are choosing to use the airport (6.5m passengers in now compared to 1.9m passengers five years ago. There is access to the M1 and the M25 and there is an excellent rail service - London Luton Airport Parkway. The journey to Kings Cross takes less than 30 minutes and there are up to 11 trains every hour to the capital. A free shuttle bus takes passengers to and from the terminal.</p> <p>The airport is a huge generator of employment in the area and it will be a magnet for businesses--not only airport-related businesses, but the corporate headquarters that are moving to</p>		



	<p>towns such as Luton. This is good news.</p> <p>Prudential Insurance has invested millions of pounds in refurbishing the Arndale centre, which is the main shopping centre. The refurbishment has increased the centre's attractiveness to shoppers and has led to new retail outlets setting up there. Vauxhall has invested its money in Luton, preferring to stay there rather than move to other European locations.</p> <p>There are over 12,000 students at the University Of Luton and there is limited student accommodation provided by the university so there is good demand for private properties. The university welcomes landlords to approach them with their listings.</p>			
<b>Mainline railway station:</b>	35 minutes to Kings Cross Thameslink			
<b>Road Access:</b>	<p>Main access A6 &amp; M1</p> <p>35 miles north of Central London</p> <p>2 miles from M1</p>			
<b>Local Newspaper</b>	<p><u>Luton News &amp; Dunstable Gazette</u></p> <p><u>01582 700600</u></p>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Derek Wood Residential	599 Hitchin Road Stopsley Luton LU2 7UW	01582 31502	
	Burlingtons Estate Agents	5e Riddy Lane Luton LU3 2AD	01582 580500	www.luton-properties.com
	Taylor's Estate Agents	27 George Street Luton LU1 2AF	01582 456622	
	Kirkby & Diamond	1 Union Street Luton LU1 3AN	01582 738866	



	Nu Concept Estate Agents	54 New Bedford Street Luton LU1 1SH	01582 420202	
	Hartwell Estate Agents	34 Wellington Street Luton LU1 2QH	01582 729000	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Lenwell Property Services	8, Wellington St Luton Bedfordshire LU1 2QH	01582 616263	<a href="http://www.lenwell.com">www.lenwell.com</a>

Area:	MANCHESTER, LANCASHIRE					
Category:	B					
Investor Profile	Pension, Retirement, University, Downshifter, Business and Cash&Equity					
Population aged 15+:	345,705					
	Actual			National Average		
Percentage Class ABC1:	41%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	25	2	21	15		
Yield Range:	6.9% - 14.3%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	44,800	67,200	123	166	12.8%	14.3%
Terraced	47,200	70,800	114	155	11.4%	12.6%
Semi-detached	72,800	109,200	148	201	9.6%	10.6%





Detached	132,800	199,200	195	264	6.9%	7.6%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	8%			18%		
Capital growth last 5 years:	40%			80%		
Large employers in the area:	British Airways, Tesco, BP, Vodafone, Virgin and Manchester Airport.					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	6		1		5	
Summary:	The jewel of the North West.					
Description:	<p>During the past ten years, over 7,000 people have chosen to live in the city centre, with areas such as Castlefield, the Northern Quarter, Canal Street and Piccadilly Basin being amongst the most desirable locations. Manchester has the fastest growing city centre in Britain, with 2,314 flats planned and 852 of these currently under construction.</p> <p>Over half of the households in the city centre are single occupancy, and males outnumber females by two to one. 42% earn over £20,000 per annum, 60% own a car and 59% work in the city centre itself. Main attractions to residents are sited as the lifestyle of city living, leisure facilities and the nightlife offered by a city centre.</p> <p>Research has shown that an estimated 20,000 people will live in the city by 2005, compared to just 1,000 in 1990.</p> <p>Luxury apartments and penthouses, in styles ranging from Manhattan lofts to converted warehouses are in constant demand</p>					



Many of the apartments, both new build and converted/renovated, are centred around the Canal Basin area. In recent years, more and more people have chosen to move into city centre Manchester. House prices in regenerated Northern areas are set to outstrip rates in London as the finance, IT and service sectors expand.

Manchester City Council's housing strategy aims to build on the successful partnerships which are transforming the Hulme and East Manchester areas. In Hulme, 2,800 flats were demolished and replaced by 1000 desirable new homes and flats available for rent and for sale, in and around the Stretford Road area. Hulme has been transformed by these new developments, and the area now attracts investment and people from around the country who wish to live in Manchester. A further 1000 homes are being constructed by private sector firms, such as Bellway.

Elsewhere, housing ranges from stone terraced cottages on the West Pennine moors to half-timbered houses along the banks of the Bridgewater Canal. There are modern family houses close to all amenities available in all parts of Manchester. To the north of the city lie Bolton, Bury, Rochdale and Oldham, once thriving centres of the cotton industry, now busy and vibrant local shopping centres with excellent leisure facilities.

The east of the city, soon to be connected to the centre by Metrolink as well as road and rail, is home to the Commonwealth Games City of Manchester stadium and has seen a rise in popularity by home-hunters as a result. In the south lie the more traditional affluent areas such as Altrincham and Hale. Closer to the city centre are older suburban residential areas such as Withington and Didsbury, and the predominantly student 'villages' of Fallowfield and Rusholme.

Despite the rise in the number of homes being built, supply still appears to match demand in the city centre. Salford however has seen slowly rising prices as demand begins to grow, and in Stockport, the lack of supply has seen a sharp rise in bulk land values. Stockport has also seen a mini jobs boom as more firms move into the borough, collectively creating over 500 new positions in 6 months.

Property in the North West is still considerably cheaper than further south. It is possible to pay under £30,000 for a property closer to the centre or pay over £500,000 for a detached house in Bowden, just 10 miles outside the centre. Average house prices vary considerably from postcode to postcode; for example the lowest priced houses in 'M11\_4' are under £15,000 whilst the highest priced houses are located in 'WA14\_3' at an average cost of £350,000. The city's first £1,000,000 property in Century Buildings, Parsonage Gardens, was sold in late 2000 and a second is due for



	completion in 2002 in Deansgate.			
<b>Mainline railway station:</b>	One hour and 15 minutes to Liverpool Central			
<b>Road Access:</b>	Main access M6, M62 & M56 33 miles east of Liverpool 6 miles to M62			
<b>Local Newspaper</b>	<u>Manchester Evening News 0161 832 7200</u>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Pad Residential	5th floor, John Dalton House, 121 Deansgate Manchester Lancashire M3 2AB	0161 202 2442	<a href="http://www.getapad.co.uk">www.getapad.co.uk</a>
	Carr & Hume	7, Memorial Rd Worsley Manchester Lancashire M28 3AQ	0161 799 0901	<a href="http://www.carrandhume.co.uk">www.carrandhume.co.uk</a>
	Jordan Fishwick Wadden	757, Wilmslow Rd Didsbury Manchester Lancashire M20 6RN	0161 445 4480	<a href="http://www.jordanfishwick.co.uk">www.jordanfishwick.co.uk</a>
	Ash Residential	180, Wilmslow Rd Manchester Lancashire M14 5LQ	0161 225 2500	<a href="http://www.ashresidential.co.uk">www.ashresidential.co.uk</a>
	Suttons City Living	50, Granby Row Manchester Lancashire M1 7AY	0161 236 7001	<a href="http://www.suttonscityliving.co.uk">www.suttonscityliving.co.uk</a>
	Alex Dines & Co	29, Bury New Rd Prestwich Manchester Lancashire M25 0JU	0161 798 6633	<a href="http://www.alexindines.com">www.alexindines.com</a>
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>



	Suttons City Living	50, Granby Row Manchester Lancashire M1 7AY	0161 236 7001	<a href="http://www.suttonscityliving.co.uk">www.suttonscityliving.co.uk</a>
	Robert Jordan & Associates		0161 834 3444	<a href="http://www.robertjordan.co.uk">www.robertjordan.co.uk</a>
	Chesters	South Court, Sharston Rd Manchester Lancashire M22 4SN	0161 902 0202	<a href="http://www.chesters-uk.com">www.chesters-uk.com</a>
	ABC Estates		0161 434 2000	<a href="http://www.abc-estates.co.uk">www.abc-estates.co.uk</a>
	Barlow Costley Property Services	46, Chorley Rd Swinton Manchester Lancashire M27 5AF	0161 728 3358	<a href="http://www.barlowcostley.co.uk">www.barlowcostley.co.uk</a>

Area:	MILTON KEYNES, BEDFORDSHIRE					
Category:	A					
Investor Profile	Pension, Business, and Cash&Equity					
Population aged 15+:	139,866					
	Actual		National Average			
Percentage Class ABC1:	56%		44%			
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	11	1	6	7		
Yield Range:	6.5% - 12.6%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	56,000	84,000	136	184	11.4%	12.6%
Terraced	72,800	109,200	117	158	7.5%	8.4%
Semi-detached	91,200	136,800	127	172	6.5%	7.2%
Detached	154,400	231,600	297	402	9.0%	10.0%
Valuations above	0%					



the national average by:			
	Actual	National Average	
Capital growth last 12 months:	10%	18%	
Capital growth last 5 years:	83%	80%	
Large employers in the area:	Open University, Tesco, Royal Mail, Milton Keynes Council and Abbey National		
Demand For Letting:	<u>Good</u>		
Average void period:	2 weeks		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	4	3
Summary:	An rapidly expanding in the last 5 years and shows no sign of slowing down.		
Description:	<p>I have chosen Milton Keynes as it has been chosen by the Government to be 1 of 3 major areas marked for considerable expansion over the next 25 years. We are talking £400m of private investment alone for Milton Keynes and surrounding areas – 100 extra stores, cafes, restaurants, improvements to car parks and public transport. The best bit is a retractable glass sunroof over the focal court, Queens Court, which closes in poor weather and opens up when sunny, I’m sure this will attract a lot of interest.</p> <p>3,000 jobs will be created due to this expansion and should really put Milton Keynes on the map. Their vision is of a “stimulating, bustling regional shopping districts linked to the cultural and leisure districts through pedestrianised piazzas and quality public spaces, which will help create a dynamic new Heart to the City”.</p>		



	Milton Keynes unemployment is very low at 1.8%. It is also part of the new “hubs & spokes” strategy for transport. The hubs being the major economic activity areas such as Milton Keynes and the spokes being the transport routes. These routes will be improved being the East West Rail link, the upgrading of the A421 and an extra lane on the M1 down to the M25.			
<b>Mainline railway station:</b>	40-50 minutes to London Euston			
<b>Road Access:</b>	Main access A5 & M1 53 miles north of London 3 miles from M1			
<b>Local Newspaper</b>	<u>Milton Keynes Citizen 01908 371133</u>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	John Woollett & Co	3 Radcliffe Street Wolverton Milton Keynes Buckinghamshire MK12 5DQ	01908 222020	
	Michael Anthony & Partners	Northgate House 500 Filbury Boulevard Milton Keynes Buckinghamshire MK9 2AX	01908 393553	



	Alexander Stephens Estate Agents	Sovereign Court 213 Witan Gate East Milton Keynes Buckinghamshire MK9 2HP	01908 607787	
	Ryan Daniel Estate Agents	Ashton House 401 Silbury Boulevard Milton Keynes Buckinghamshire MK9 2AH	01908 234111	
	Beasley & Partners	6 High Street Woburn Sands Milton Keynes Buckinghamshire MK17 8RL	01908 282820	<a href="http://www.beasley-partners.co.uk">www.beasley-partners.co.uk</a>
	Mortimers Estate Agents	317 Upper Fourth Street Witan Court Milton Keynes Buckinghamshire MK9 1EH	01908 398980	<a href="http://www.mortimers.uk.com">www.mortimers.uk.com</a>
	Key Estate Agents	Regency Court Ground Floor 216 Upper Fifth Street Milton Keynes Buckinghamshire MK9 2HR	0870 7487990	<a href="http://www.keyestateagents.com">www.keyestateagents.com</a>



Letting Agents:	Name	Address	Tel	Web
	Castle Estates	Middle Bank House 211, Queensway Bletchley Milton Keynes Buckinghamshire MK2 2EQ	01908 641131	<a href="http://www.castle-estates.co.uk">www.castle-estates.co.uk</a>
	Brown & Merry	672, Silbury Boulevard Central Milton Keynes Buckinghamshire MK9 3AE	01908 661601	<a href="http://www.sequencehome.co.uk">www.sequencehome.co.uk</a>
	Faulkner Property Rentals	4, Aspley Hill Woburn Sands Milton Keynes Buckinghamshire MK17 8NJ	01908 585551	<a href="http://www.FaulknerProperty.co.uk">www.FaulknerProperty.co.uk</a>

<b>Area:</b>	<b>NORWICH, NORFOLK</b>			
<b>Category:</b>	A			
<b>Investor Profile</b>	Pension, Retirement, University, Downshifter, Business, Holiday and Cash&Equity			
<b>Population aged 15+:</b>	151,442			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	42%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor





<u>Per 1000 population</u>	15	1	10	4		
Yield Range:	6.9% - 9.4%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	48,000	72,000	87	118	8.5%	9.4%
<b>Terraced</b>	64,800	97,200	103	140	7.5%	8.3%
<b>Semi-detached</b>	94,400	141,600	165	224	8.2%	9.1%
<b>Detached</b>	120,800	181,200	179	242	6.9%	7.7%
<b>Valuations above the national average by:</b>	0%					
	Actual			National Average		
<b>Capital growth last 12 months:</b>	38%			18%		
<b>Capital growth last 4 years:</b>	112%			74%		
<b>Large employers in the area:</b>	Norwich Union, Virgin Direct, the hospital, MARSH, BBC TV East and Anglia Television					
<b>Demand For Letting:</b>	<u>Good</u>					
<b>Average void period:</b>	2 weeks					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
<b>Out of 10:</b>	8		5		3	
<b>Summary:</b>	The dualling of the A11 highway makes this city a good growth target.					
<b>Description:</b>	I used to work in Norwich and I loved it there. The only thing I didn't like about Norwich was the journey in and out of the city as it was single carraige all the way till you enter into Suffolk! This is going to change as the A11 is being converted to a dual carraigeway and will be completed by the					



	<p>end of this year. This will really open up Norwich. Its population is growing at a greater rate compared to the rest of the UK and there is already excess demand for good quality rental properties.</p> <p>Many of the city's major employers have been in Norwich for at least 20 years and is famous for its financial services, electronics and engineering which are all expanding industries. Every major high street bank, insurance company and building society has a presence in Norwich as well as some of the major accountancy and law firms, recruitment, advertising and marketing agencies. Overall Norwich's unemployment rate is consistently lower than the national average at around 3%.</p> <p>This places high demand for rental properties from typically a younger than average workforce due to the type of industries they are in mentioned above. Sharing a property is not uncommon and the 'Golden Triangle' area properties are very desirable amongst the 20-40 age group. Properties outside this area represent better value as they do not carry the premium for being in the area and are of equivalent standard - if not better! The University of East Anglia has a site at Norwich which places further demand for rental properties.</p> <p>Tourism is also one of the Norwich's fastest growing industries which has helped employment in the city as well as create demand for good clean B&amp;Bs.</p>			
<b>Mainline railway station:</b>	2 hours to Liverpool Street, London			
<b>Road Access:</b>	Main access routes A47, A11 64 miles north east of Cambridge 68 miles to M11			
<b>Local Newspaper</b>	<u>Norwich Evening News 01603</u> <u>628311</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web



	Tops Property Services	15-17 Princes Street Norwich Norfolk NR3 1AF	01603 767050	<a href="http://www.tops-property.co.uk">www.tops-property.co.uk</a>
	Ewings	Marketplace Reepham Norwich Norfolk NR10 4JJ	01603 870473	<a href="http://www.ewings.co.uk">www.ewings.co.uk</a>
	Haart Estate Agents	18 Queen Street Norwich Norfolk NR2 4SQ	01603 761600	
	Robert Wells Property Agents	2 Duke Street Norwich Norfolk NR3 3AJ	01603 660368	
	Potter & Co	2 Prince of Wales Road Norwich Norfolk NR1 1LB	01603 627201	
	Irelands	2 Harford Centre Hall Road Norwich Norfolk NR4 6DG	01603 250808	<a href="http://www.irelands.co.uk">www.irelands.co.uk</a>
	Gainsfords Estate Agents	Church Road Hoveton Norwich Norfolk NR12 8LG	01603 782978	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	William H Brown		01603 627877	<a href="http://www.sequencinghome.co.uk">www.sequencinghome.co.uk</a>
	FPD Savills plc	8-10, Upper King St Norwich Norfolk NR3 1HB	01603 229229	<a href="http://www.fpd Savills.co.uk">www.fpd Savills.co.uk</a>



	Bush Property Management	Bridge House 1, Bridge Court Norwich Norfolk NR3 1UF	01603 614004	<a href="http://www.bushmanagement.co.uk">www.bushmanagement.co.uk</a>
	Elliot's Residential Lettings		01603 454550	
	J S M Property Management	Eloise House 14, St. Georges St Norwich Norfolk NR3 1BA	01603 630671	<a href="http://www.jsmproperty.co.uk">www.jsmproperty.co.uk</a>
	Brown & Co		01603 629871	<a href="http://www.brown-co.com">www.brown-co.com</a>
	Tops Property Services		01603 632244	<a href="http://www.tops-property.co.uk">www.tops-property.co.uk</a>

<b>Area:</b>	<b>OXFORD, OXFORDSHIRE</b>			
<b>Category:</b>	C			
<b>Investor Profile</b>	Pension, Retirement, Downshifter, Business and Cash&Equity			
<b>Population aged 15+:</b>	163,766			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	62%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor
<b>Per 1000 population</b>	13	1	9	7
<b>Yield Range:</b>	3.5% - 8.3%			
<b>Price Ranges</b>	<b>Low £</b>	<b>Hi £</b>	<b>Low £pw</b>	<b>Hi £pw</b>
<b>Flats&amp;maisonettes</b>	117,600	176,400	187	253
<b>Terraced</b>	160,000	240,000	158	213
<b>Semi-detached</b>	172,000	258,000	256	347
<b>Detached</b>	276,000	414,000	280	379
<b>Valuations above</b>	66%			



the national average by:			
	Actual	National Average	
Capital growth last 12 months:	20%	18%	
Capital growth last 5 years:	112%	80%	
Large employers in the area:	<u>Electrocomponents</u> , <u>The Post Office</u> , <u>Vodafone</u> , <u>Regus</u> & BT.		
Demand For Letting:	Excellent		
Average void period:	1 week		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	7	5	2
Summary:	A world famous city to invest in – a safe bet.		
Description:	<p>Oxford is the beefed up version of Cambridge. Again plenty of old historic buildings, tree lined avenues and large Victorian semis &amp; terraces like Cambridge but Oxford simply has more of them! The city centre has everything – all the high street chains, indoor and outdoor markets, cinemas, boutiques, trendy and classy restaurants &amp; bars, the list goes on. The prestige of Oxford as a university city masks what really is a good and varied local economy with significant bioscience, health, tourism, IT, publishing and creative media sectors. However, the student community is as large as Cambridge in proportion, totalling around 30,000 and has a strong presence.</p> <p>As an investment you can always rely on the student market. Oxford is one of the oldest universities of Great Britain so the inflow of students is consistent. Many private schools and publishers have been set up because they can cash in on the ‘Oxford’ name. We also shouldn’t forget Oxford Brookes University who have limited student accommodation thus</p>		



	<p>further propping up demand from the student sector.</p> <p>There are plenty of up and coming surrounding areas– the ones to look for are Sandford-on-Thames, Cowley &amp; Greater Leys which are all in commuting distance and have strong demand from the young professional sector. One to avoid is Blackbird Leys as it is predominately council housing and will only attract DSS claimant tenants or low paid workers.</p> <p>The Oxford Business Park which totals 88 acres is located to the south east of the city is next to the ring road with excellent commuter links to London, Heathrow Airport and the Midlands. Businesses are attracted to Oxford because of the highly skilled workforce it provides.</p>			
<b>Mainline railway station:</b>	One hour to London Paddington			
<b>Road Access:</b>	<p>Main access routes A40, A44, A34, A420</p> <p>59 miles north west of London</p> <p>7 miles from M40</p>			
<b>Local Newspaper</b>	<b><u>Oxford Mail 01865 425262</u></b>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Holyfield Estates Ltd	1 Walton Well Road Oxford Oxfordshire OX2 6ED	01865 515000	TBC
	Finders Keepers Ltd	226 Banbury Road Oxford Oxfordshire OX2 7BY	01865 311011	TBC
	Gilbert Walker	Eden House St Aldates Court St Aldates Oxford Oxfordshire OX1 1BN	01865 723551	TBC



	E Gordon Hudson & Co	24 Friars Entry Oxford Oxfordshire OX1 2DB	01865 244089	TBC
	David Tompkins Estate Agents	6 Chapel Way Botley Oxford Oxfordshire OX2 9LS	01865 436455	TBC
	Premier	207 Cowley Road Oxford Oxfordshire OX4 1XF	01865 792299	TBC
	Bradford & Bingley Buckell & Ballard	186 Banbury Road Summertown Oxford Oxfordshire OX2 7BY	01865 516201	TBC
	Breckon & Breckon	5 King Edward Street Oxford Oxfordshire OX1 4HN	01865 244735	TBC
	Oliver James	37 Park End Street Oxford Oxfordshire OX14 5BD	01235 553777	TBC
	Bradford & Bingley Adkin	12-13 St Clements Oxford Oxfordshire OX4 1YG	01865 727276	TBC
	Chancellors	215 Cowley Road Oxford Oxfordshire OX4 1XF	01865 240842	TBC



	Andrews Estate Agents	7 Elms Parade Botley Oxford Oxfordshire OX2 9LG	01865 790079	TBC
	Lear & Lear	263 Cowley Road Oxford Oxfordshire OX4 1XQ	01865 244833	TBC
	James Penny	113 Walton Street Oxford Oxfordshire OX2 6AJ	01865 554422	TBC
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	The Chancellors Group	107, London Rd Headington Oxford Oxfordshire OX3 9HZ	01865 292999	<a href="http://www.chancellors.co.uk">www.chancellors.co.uk</a>
	Buckell & Ballard	7, St Aldates Oxford Oxfordshire OX1 1BS	01865 792888	<a href="http://www.bbg.co.uk">www.bbg.co.uk</a>
	John D Wood & Co	235, Banbury Rd Summertown Oxford Oxfordshire OX2 7HN	01865 311522	<a href="http://www.johndwood.co.uk">www.johndwood.co.uk</a>
	Cluttons	13, Beaumont St Oxford Oxfordshire OX1 2LP	01865 728000	<a href="http://www.cluttons.com">www.cluttons.com</a>





	Carter Jonas	Anchor House 269 Banbury Rd Summertown Oxford Oxfordshire OX2 7JF	01865 511444	<a href="http://www.carterjonas.co.uk">www.carterjonas.co.uk</a>
	Q B Management	114, London Rd Headington Oxford Oxfordshire OX3 9AX	01865 764533	<a href="http://www.qbman.co.uk">www.qbman.co.uk</a>
	Lifestyle Residential Lettings	267, Cowley Rd Oxford Oxfordshire OX4 1XQ	01865 244666	<a href="http://www.lifestyle-lettings.co.uk">www.lifestyle-lettings.co.uk</a>
	Hamptons International	1-4, The Plain Oxford Oxfordshire OX4 1AS	01865 723557	<a href="http://www.hamptons.co.uk">www.hamptons.co.uk</a>
	Andrews Letting & Management	103, High St Oxford Oxfordshire OX1 4BW	01865 200401	<a href="http://www.andrewsonline.co.uk">www.andrewsonline.co.uk</a>

<b>Area:</b>	<b>PETERBOROUGH, CAMBRIDGESHIRE</b>			
<b>Category:</b>	A			
<b>Investor Profile</b>	Pension, Business and Cash&Equity			
<b>Population aged 15+:</b>	107,987			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	39%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor



<u>Per 1000 population</u>	17	1	10	8		
Yield Range:	4.5% - 8.8%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	44,800	67,200	76	103	8.0%	8.8%
<b>Terraced</b>	44,800	67,200	68	92	7.1%	7.9%
<b>Semi-detached</b>	69,600	104,400	106	143	7.1%	7.9%
<b>Detached</b>	116,000	174,000	111	150	4.5%	5.0%
<b>Valuations above the national average by:</b>	0%					
	Actual			National Average		
<b>Capital growth last 12 months:</b>	22%			18%		
<b>Capital growth last 4 years:</b>	70%			74%		
<b>Large employers in the area:</b>	Coca Cola & Schweppes Beverages, British Sugar, ACCO UK, Freemans, Pearl Assurance, Peterborough Council & Royal Mail					
<b>Demand For Letting:</b>	<u>Good</u>					
<b>Average void period:</b>	2 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
<b>Out of 10:</b>	7		4		4	
<b>Summary:</b>	Good population growth predicted so likelihood of above average property price growth.					
<b>Description:</b>	Peterborough is located 80 miles (128 kilometres) north of London and 40 miles (64 kilometres) north-west of Cambridge. The city benefits from frequent high-speed train services on the main East Coast rail line. Adjacent roads such					



	<p>as the A1(M), A14 and A47 provide swift access to the national road network. There are rapid connections with major airports such as Heathrow, Gatwick, Stansted, Luton, East Midlands and Birmingham. Peterborough is within easy reach of major East Coast sea ports such as Felixstowe, Harwich and Hull.</p> <p>Peterborough's status as a dynamic business centre has been underlined by research that ranks the city as one of the four most productive non-metropolitan locations in Britain, along with Norwich, St Albans and Southampton. The 2002 UK Competitiveness Index - compiled by Robert Huggins Associates, a research-based economics consultancy and think-tank - places Peterborough in 15th position out of the country's top 56 city areas for overall competitiveness. The index benchmarks a range of economic factors including: Productivity, gross domestic product per person, economic activity, business density, proportion of knowledge-based businesses, unemployment rates and average earnings.</p> <p>Peterborough's projected population growth accelerates from 6.6% for the period 1996 - 2006 To 11% for the period 2006 – 2016</p> <p>Peterborough was designated a 'New Town' in 1968, and the Peterborough Development Corporation was established to double the city's population in close partnership with the city council. The master plan was to concentrate development in four new residential townships, each with a full range of social and economic facilities. The last of these, Hampton, is now being built to the south of the city, which will continue the city's growth into the next century with the development of over 5,000 houses and industry and commercial space for 12,000 jobs.</p> <p>The city centre has developed into a regional shopping centre. The indoor Queensgate centre, voted amongst the best in Europe, complements the older, tree-lined pedestrianised shopping area.</p> <p>Peterborough is a major centre for sport and recreation. Among its open spaces are the Nene Country Park and Ferry Meadows, with extensive sporting facilities. There are ten golf courses within 20 miles, and Peterborough is a centre for major shows and displays, including the East of England Show - Britain's second-largest agricultural show.</p> <p>Peterborough was designated an Environment City in 1992, one of</p>
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	<p>only four cities in Britain to be given this status. A unique environment partnership exists between public, private and voluntary sectors, centred on the Peterborough Environment City Trust, which takes a lead role in many environmental initiatives in the area.</p> <p>A university for Peterborough has just been established, by a partnership involving the city council, a number of private and voluntary sector partners and Loughborough University.</p>			
<b>Mainline railway station:</b>	One hour to London Kings Cross			
<b>Road Access:</b>	<p>Main access A47 &amp; A1</p> <p>55 miles south east of Nottingham</p> <p>33 miles from M11</p>			
<b>Local Newspaper</b>	<p><u>Peterborough Evening Telegraph</u></p> <p><u>01733 555111</u></p>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Cook & Ward	44 Cowgate Peterborough Cambridgeshire PE1 1NA	01733 774444	<a href="http://www.cookandward.com">www.cookandward.com</a>
	City & County Estate Agents	Brittanic House 11-13 Cowgate Peterborough Cambridgeshire PE1 1LZ	01733 563965	<a href="http://www.city-and-county.co.uk">www.city-and-county.co.uk</a>
	Dickens Watts & Dade	Saxon House Cross Street Peterborough Cambridgeshire PE1 1XA	01733 344464	<a href="http://www.dwdproperty.com">www.dwdproperty.com</a>



	Woodcock Holmes Estate Agents	347 Lincoln Road Peterborough Cambridgeshire PE1 2PF	01733 557365	www.woodcockholmes.co.uk
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Covehome Ltd	85, Park Rd Peterborough Cambridgeshire PE1 2TN	01733 890044	<a href="http://www.covehome.co.uk">www.covehome.co.uk</a>
	Countrywide Residential Lettings	1, Queen St Peterborough Cambridgeshire PE1 1PA	01733 341888	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>
	William H Brown	7-9, Cowgate Peterborough Cambridgeshire PE1 1LR	01733 553545	<a href="http://www.sequencehome.co.uk">www.sequencehome.co.uk</a>

<b>Area:</b>	<b>READING, BERKSHIRE</b>			
<b>Category:</b>	C			
<b>Investor Profile</b>	Pension, University and Cash&Equity			
<b>Population aged 15+:</b>	178,448			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	60%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor



<u>Per 1000 population</u>	13	1	13	10		
Yield Range:	5.3% - 8.3%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	92,800	139,200	148	201	7.5%	8.3%
<b>Terraced</b>	111,200	166,800	150	203	6.3%	7.0%
<b>Semi-detached</b>	146,400	219,600	165	224	5.3%	5.9%
<b>Detached</b>	206,400	309,600	293	396	6.7%	7.4%
<b>Valuations above the national average by:</b>	42%					
	Actual			National Average		
<b>Capital growth last 12 months:</b>	17%			18%		
<b>Capital growth last 4 years:</b>	93%			74%		
<b>Large employers in the area:</b>	BG(HQ), Compaq, Energis, Foster Wheeler, Scottish Courage Brewing, Gillette, ICL, JD Edwards, Microsoft (HQ), Oracle (HQ), Prudential Assurance, Racal (HQ), Seagate Software (HQ), Thames Water, Thorn UK, Yellow Pages					
<b>Demand For Letting:</b>	<u>Excellent</u>					
<b>Average void period:</b>	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
<b>Out of 10:</b>	8		5		3	
<b>Summary:</b>	The UK’s future version of Silicon Valley					
<b>Description:</b>	Reading, at the centre of the Thames Valley, is a fast growing city. It is one of the fastest growing in the UK for retail, businesses, transportation and leisure – and there is no evidence of a slow down. The recent dramatic expansion of Reading’s shopping facilities by the creation of The Oracle Shopping & Leisure Destination has led to Reading being the					



	<p>13<sup>th</sup> top shopping centre in the UK. It is predicted they will go top 10 by 2004 with over 100 retailers queuing to get through the door!</p> <p>Reading intends to go international and it has already attracted several major international hi-tech companies, including Microsoft, Compaq and Worldcom. Also due to Reading's large catchment area (around 1.7m people) and great transportation links it has successfully attracted the national headquarters for a number of financial and commercial organizations.</p> <p>Under expansion is a major business park, Green Park, which will make this park one of the largest in the UK providing 2.25m sq ft of office space.</p> <p>Reading's workforce is predominately business services or finance thus attracting a higher earning individual with 35% of the workforce holding down a managerial or professional job. The University of Reading also produces a highly skilled workforce who usually stay on and live in the area due to the excellent facilities the city provides.</p> <p>Unemployment is extremely low, at around 1.7%, the population is growing and so is the local GDP – so all the key statistics point in the right direction!</p>			
<b>Mainline railway station:</b>	30 minutes to London Paddington			
<b>Road Access:</b>	Main access A4, A33, A329(M) & M4 41 miles west of London 4 miles from M4			
<b>Local Newspaper</b>	<u>Reading Evening Post 0118 9183000</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Warmingham & Co	4 & 5 High Street Reading Berkshire RG8 9AT	01491 874144	



	Patrick Williams	303-305 Oxford Road Reading Berkshire RG30 1AU	0118 957 3579	<a href="http://www.patrickwilliams.co.uk">www.patrickwilliams.co.uk</a>
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Parkers Lower Earley	34 Maiden Lane Centre, Kilnsea Drive Lower Earley Reading Berkshire RG6 3HD	0118 935 1700	<a href="http://www.parkersproperties.co.uk">www.parkersproperties.co.uk</a>
	Kings Property Management	46, Prospect St Caversham Reading Berkshire RG4 8JL	0118 946 2323	<a href="http://www.kings-lettings.co.uk">www.kings-lettings.co.uk</a>
	Jon Hallett Ltd	2, Kings Walk Reading Berkshire RG1 2HG	0118 959 5858	<a href="http://www.jonhallett.com">www.jonhallett.com</a>
	Romans	23, Market Place Wokingham Berkshire RG40 1AP	0118 953 8710	<a href="http://www.romans.co.uk">www.romans.co.uk</a>
	Countrywide Residential Lettings	147, Friar St Reading Berkshire RG1 1EX	0118 950 9901	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>

<b>Area:</b>	<b>ROMFORD, ESSEX</b>			
<b>Category:</b>	A			
<b>Investor Profile</b>	Pension, Business and Cash&Equity			
<b>Population aged 15+:</b>	51,624			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	62%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor





<u>Per 1000 population</u>	14	1	5	8		
Yield Range:	4.1% - 9.7%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	82,400	123,600	153	207	8.7%	9.7%
<b>Terraced</b>	119,200	178,800	175	236	6.9%	7.6%
<b>Semi-detached</b>	145,600	218,400	193	262	6.2%	6.9%
<b>Detached</b>	243,200	364,800	214	289	4.1%	4.6%
Valuations above the national average by:	5%					
	Actual			National Average		
<b>Capital growth last 12 months:</b>	22%			18%		
<b>Capital growth last 5 years:</b>	95%			80%		
<b>Large employers in the area:</b>	Many					
<b>Demand For Letting:</b>	<u>Good</u>					
<b>Average void period:</b>	2 weeks					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
<b>Out of 10:</b>	8		4		4	
<b>Summary:</b>	Good inner M25 area that hasn't seen a ridiculous surge in property prices.					
<b>Description:</b>	The shopping capital of the south east! It has more retail space than both Lakeside and Bluewater (two large self-contained shopping complexes located on the London borders) and is ranked as one of the top five shopping centres in Greater London. People travel from surrounding areas					



	<p>including the east of London to enjoy the range of shops Romford provides. I predict that Romford will be the largest shopping complex within the M25 within 5 years thus providing a large employment requirement.</p> <p>This strong retail side of Romford attracts further businesses to locate to this area and is home to more than 7,000 businesses employing around 70,000 people. There are many Head Offices located in Romford tending to be insurance companies for a reason that is unknown to me.</p> <p>Areas such as Gidea Park, Harold Wood and Upminster will always be good investments as they all have mainline railway connections to Liverpool Street Station in the city. Areas to avoid are Harold Hill and Collier Row as these are predominately council housing.</p> <p>This is the only area I have mentioned that is within the M25 because it is really the only area that is good value. Flats are readily available under the £90,000 mark which represents an excellent return on your investment. I have only one property in Romford and I am currently looking to invest further as I predict that this town will experience a medium to long term gain in excess of most areas neighbouring the city of London.</p>			
<b>Mainline railway station:</b>	25-30 minutes to Liverpool Street Station, London			
<b>Road Access:</b>	Main access route A12 18 miles east of Central London 4 miles from M25			
<b>Local Newspaper</b>	<u>Romford Recorder Series 01708</u> <u>771500</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Porter Glenny	77 Main Road Romford Essex RM2 5ER	01708 764418	<a href="http://www.porterglenny.co.uk">www.porterglenny.co.uk</a>
	Keys & Lee	215 Pettits Lane North Romford Essex RM1 4NU	01708 723658	<a href="http://www.keysandlee.com">www.keysandlee.com</a>



	Ashton & Perkins	30 Victoria Road Romford Essex RM1 2JH	01708 723700	<a href="http://www.ashtonperkins.co.uk">www.ashtonperkins.co.uk</a>
	Hilbery Chaplin	Atlanta House 148 South Street Romford Essex RM1 1SX	01708 737373	
	Payne & Co	30-32 Station Road Chadwell Heath Romford Essex RM6 4BE	020 8597 7555	<a href="http://www.payneandco.co.uk">www.payneandco.co.uk</a>
	Beresford Estate Agents	52 Collier Row Road Romford Essex RM5 3PA	01708 730707	<a href="http://www.beresfordsgroup.co.uk">www.beresfordsgroup.co.uk</a>
	Glenisters Estate Agents	32 Victoria Road Romford Essex RM1 2JH	01708 747470	<a href="http://www.glenisterdirect.co.uk">www.glenisterdirect.co.uk</a>
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Andrews Letting & Management	20, North St Romford Essex RM1 1BH	01708 753521	<a href="http://www.andrewsonline.co.uk">www.andrewsonline.co.uk</a>
	Hilbery Chaplin Residential	Atlanta House 148 South Street Romford Essex RM1 1SX	01708 737373	<a href="http://www.hilberychaplin.co.uk">www.hilberychaplin.co.uk</a>
	Beresfords Letting Division	52 Collier Row Road Romford Essex RM5 3PA	01708 738100	<a href="http://www.beresfordsgroup.co.uk">www.beresfordsgroup.co.uk</a>



Area:	SOUTHEND-ON-SEA, ESSEX					
Category:	A					
Investor Profile	Pension, Retirement, B&B, Business, Holiday and Cash&Equity					
Population aged 15+:	152,617					
	Actual			National Average		
Percentage Class ABC1:	57%			44%		
Crime:	Violence	Sexual	Burglary	Motor		
Per 1000 population	11	1	8	6		
Yield Range:	4.9% - 10.6%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	51,200	76,800	104	141	9.5%	10.6%
Terraced	88,800	133,200	137	186	7.3%	8.0%
Semi-detached	98,400	147,600	170	230	8.1%	9.0%
Detached	182,400	273,600	191	258	4.9%	5.4%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	25%			18%		
Capital growth last 4 years:	85%			74%		
Large employers in the area:	Many					
Demand For Letting:	Average					
Average void period:	3 weeks					
	Total		Capital Growth		Yield	



	(out of 10)	(out of 5)	(out of 5)
<b>Out of 10:</b>	7	3	4
<b>Summary:</b>	Plenty of potential for capital growth due to inward investment to the town.		
<b>Description:</b>	<p>I remember Southend as the cool place to be when I was a teenager. Now as a property investor I still think it's the place to be but for different reasons! Southend is the largest town in Essex and now has a glitzier feel to the place than before. Its theme park operates all year round and attracts families looking for a day out from a 1 hour travelling distance radius. For this reason alone the tourism industry in Southend is its biggest revenue generator.</p> <p>Southend has had its problems though. Unemployment is higher than average for the east of England as it relies heavily on the tourism trade and its fishing industry. However this is about to change.</p> <p>The number of visitors is set to rise due to investment of £17 million on the Southend sea front, high street and pier-enhancement project. The project will radically change the appearance of the town's central corridor, from the entrance in Prittlewell through the high street and along the 1.5 mile pier, which is being redeveloped following the fire 3 years ago.</p> <p>Works to be undertaken as part of the project include cycle tracks, themed quarters in the high street and the updating of ugly and old-fashioned eye-sores. Southend is already visited by 1.6 million people a year. The aim of the project is to double that number.</p> <p>This should boost jobs and therefore boost demand for rental properties for the lower and average paid workers and for rooms at hotels and B&amp;Bs from the increased visitors. 150 new jobs were created by London Clubs International alone, which opened a new Casino at the Kursal building earlier this year. The airport provides 1,300 jobs for Southend and surrounding areas and the outlook for the airport look strong.</p> <p>There are two major developments at Shoeburyness, which is at the</p>		



	<p>eastern periphery of the borough, both of which are former Ministry of Defence ranges and are considered crucial to the regeneration of the area. One development, at Shoeburyness garrison, will result in 600 jobs as the result of the creation of a mini-town comprising 465 new homes, a school, shops, leisure centre and health centre.</p> <p>The A127 and A13 trunk roads link Southend to the national motorway network via the M25, which is 20 minutes' drive from the town. However, both trunk roads are overloaded but will be seeing a £14.5 million investment to improve passenger transport and reduce congestion on the A13 and A127. In addition, Southend received an increase in transport block funding of £4.6 million for 2001-02, against funding of £2.3 million in the previous financial year.</p>			
<b>Mainline railway station:</b>	One hour to Liverpool Street, London or Fenchurch Street, London			
<b>Road Access:</b>	<p>Main access along A13 then A127 (dual carriageway). 48 miles east of Central London. 23 miles from M25</p>			
<b>Local Newspaper</b>	<p><u>Basildon Evening Echo 01268 522792</u></p>			
<b>Estate Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Tudor	257-261 Victoria Avenue Southend on Sea Essex SS2 6NE	01702 346818	<a href="http://www.tudoresates.co.uk">www.tudoresates.co.uk</a>
	Dedman Property Services	375 Southchurch Road Southend on Sea Essex SS1 2PQ	01702 461100	TBC
	Hopson Property Services	39 Alexandra Street Southend on Sea Essex SS1 1BW	01702 334353	TBC



	Hair & Son	200 London Road Southend on Sea Essex SS1 1PJ	01702 394959	TBC
	Belle Vue Property Services	501 Southchurch Road Southend on Sea Essex SS1 2PH	01702 611299	TBC
	Wilsons Bureau	82 London Road Southend on Sea Essex SS1 1PG	01702 348400	TBC
	Barbara Zialor Estate Agents	601 Southchurch Road Southend on Sea Essex SS1 2PN	01702 619618	TBC
	H V & G Sorrell	40 Clarence Street Southend on Sea Essex SS1 1BD	01702 342225	TBC
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Countrywide Residential Lettings Ltd	TBC	01702 434334	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>
	Regis Group plc	TBC	0800 300700	<a href="http://www.regisplc.com">www.regisplc.com</a>

<b>Area:</b>	<b>ST ALBANS, HERTFORDSHIRE</b>			
<b>Category:</b>	C			
<b>Investor Profile</b>	Pension, Retirement, Downshifter, and Cash & Equity			
<b>Population aged 15+:</b>	63,208			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	66%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor
<b>Per 1000 population</b>	4	1	4	3
<b>Yield Range:</b>	3.6% - 7.8%			
<b>Price Ranges</b>	<b>Low £</b>	<b>Hi £</b>	<b>Low</b>	<b>Hi £pw</b>
			<b>Low</b>	<b>Hi</b>



			£pw			
Flats&maisonettes	103,200	154,800	155	210	7.1%	10.6%
Terraced	152,000	228,000	171	232	5.3%	8.0%
Semi-detached	195,200	292,800	219	296	5.3%	9.0%
Detached	300,000	450,000	229	310	3.6%	5.4%
Valuations above the national average by:	126%					
	Actual			National Average		
Capital growth last 12 months:	16%			18%		
Capital growth last 4 years:	78%			74%		
Large employers in the area:	Many					
Demand For Letting:	<u>Excellent</u>					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
Out of 10:	6		4		2	
Summary:	A superb place to live work and commute making this place a safe investment but property prices are high.					
Description:	<p>The St Albans area is the place to be in Hertfordshire. It is famous for being full of affluent and prosperous professionals – 1 in 3 people resident in St Albans is in a managerial or professional occupation. Unemployment is incredibly low at sub 1%, the lowest in Hertfordshire, and compare that to London at 7%! They're a brainy lot too - GCSE results for St Albans schools showed 63% of pupils achieving 5 A* - C grades, compared with a national average of around 46%.</p> <p>The area is dead close to London due to the excellent rail and road links which have a major effect on the area's economy.</p>					





	<p>20% of the population commute to London but St Albans is not simply another commuter town - and this is important in terms of future land use planning. The area has a booming local economy, which provides over 45,000 jobs, nearly half of which are filled by people outside of the area.</p> <p>It is also home of the entrepreneur – 15% of the workforce is self-employed compared to 12% nationally and the trend is set to continue upwards. People working from home is on the increase and where better to work from home than a St Alban's home! This entrepreneurial blood runs through the veins of the local economy.</p> <p>The area also has two prestigious research centres being Rothamstead Experimental Station at Harpenden, and the Building Research Establishment in Bricket Wood.</p> <p>St Albans is dripping with history and this is apparent when walking through the high street. There is a lively street market and plenty of national chain stores to give you a blend of the past and the present. Every where you turn in the town there is a little quaint shop specializing in something.</p>			
<b>Mainline railway station:</b>	20-30 minutes to Kings Cross Thameslink			
<b>Road Access:</b>	Main access M25 & M1 25 miles north of Central London 5 miles from M1 & M25			
<b>Local Newspaper</b>	St Albans Observer 01727 834477			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Frosts Estate Agents	4 Chequer Street St Albans Hertfordshire AL1 3XZ	01727 861166	<a href="http://www.frosts.co.uk">www.frosts.co.uk</a>
	Richard Gibbs	6 Holywell Hill St Albans Hertfordshire AL1 1BZ	01727 868111	



	Brading & Harmer	69 High Street Redbourn St Albans Hertfordshire AL3 7LW	01727 793165	
	Collinsons Estate Agents	9-11 Victoria Street St Albans Hertfordshire AL1 3UB	01727 843222	<a href="http://www.collinsons.co.uk">www.collinsons.co.uk</a>
	Daniels Estate Agents	104a London Road St Albans Hertfordshire AL1 1NX	01727 836561	<a href="http://www.daniels.uk.net">www.daniels.uk.net</a>
	Druce & Partners	12 London Road St Albans Hertfordshire AL1 1NG	01727 855232	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Aitchisons	TBC	01727 866686	<a href="http://www.aitchisons.co.uk">www.aitchisons.co.uk</a>
	Your Move	TBC	01727 840258	<a href="http://www.your-move.co.uk/lettings">www.your-move.co.uk/lettings</a>

<b>Area:</b>	<b>STANSTED, ESSEX</b>			
<b>Category:</b>	C			
<b>Investor Profile</b>	Pension, Retirement, Downshifter, Business and Cash&Equity			
<b>Population aged 15+:</b>	10,320			
	Actual		National Average	
<b>Percentage Class ABC1:</b>	65%		44%	
<b>Crime:</b>	Violence	Sexual	Burglary	Motor



<u>Per 1000 population</u>	6	1	3	2		
Yield Range:	4.1% - 6.4%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
<u>Flats&amp;maisonettes</u>	78,400	117,600	96	129	5.7%	6.4%
<b>Terraced</b>	121,600	182,400	155	210	6.0%	6.6%
<b>Semi-detached</b>	154,400	231,600	182	247	5.5%	6.1%
<b>Detached</b>	216,800	325,200	189	256	4.1%	4.5%
<b>Valuations above the national average by:</b>	40%					
	Actual			National Average		
<b>Capital growth last 12 months:</b>	17%			18%		
<b>Capital growth last 5 years:</b>	93%			80%		
<b>Large employers in the area:</b>	Stansted Airport					
<b>Demand For Letting:</b>	<u>Excellent</u>					
<b>Average void period:</b>	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	
<b>Out of 10:</b>	7		3		4	
<b>Summary:</b>	With Stansted Airport being one of the fastest growing airports in Europe and related industries moving to Stansted because of this, tenant demand can only be strong.					
<b>Description:</b>	There is only one thing you think about when you think of Stansted – Stansted Airport! It has been granted permission to nearly double its passenger handling capacity from 14m to					



	<p>25m by 2010. It will be the home for all the low cost European airlines such as Easyjet &amp; Ryanair. Stansted will be therefore the gateway to Europe and will see a flow in both directions of travellers leaving or visiting. Governmental investment must follow the expansion of Stansted into the town itself to make the place an attractive place, considering it will be the first landing point for all our European visitors.</p> <p>Due to the expansion of the airport it will bring further industries thus creating more jobs for the town resulting in strong tenant demand. I suggest B&amp;B accommodation will be highly sought as well as good quality homes for the professional staff such as pilots.</p>			
<b>Mainline railway station:</b>	45 minutes to Liverpool Street, London			
<b>Road Access:</b>	Main access M20 29 miles south east of Central London 2 miles from M20			
<b>Local Newspaper</b>	<u>Herts &amp; Essex Star Observer 01992</u> <u>586401</u>			
<b>Estate Agents:</b>	Name	Address	Tel	Web
	Intercounty Estate Agents	8 Cambridge Road Stansted Essex CM24 8BZ	01279 814400	
	Genesis Property Services	18 Silver Street Stansted Essex CM24 8HD	01279 817700	
<b>Letting Agents:</b>	Name	Address	Tel	Web
	Front Door Property Management	Rowe House 4, Emson Close Saffron Walden Essex CB10 1HL	01799 525136	www.fdpm.co.uk



Area:	SWINDON, BERKSHIRE					
Category:	C					
Investor Profile	Pension, Business and Cash&Equity					
Population aged 15+:	118,456					
	Actual			National Average		
Percentage Class ABC1:	44%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
Per 1000 population	11	1		5	3	
Yield Range:	4.7% - 7.1%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	65,600	98,400	90	121	6.4%	7.1%
Terraced	84,800	127,200	106	143	5.8%	6.5%
Semi-detached	102,400	153,600	113	152	5.1%	5.7%
Detached	144,800	217,200	147	198	4.7%	5.3%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	15%			18%		
Capital growth last 5 years:	96%			80%		
Large employers in the area:	BP Castrol, Honda, Intel, Lucent Technologies, Motorola, WH Smith, Zurich, BMW, Arval PHH, Woolworths & Tyco Industries					
Demand For Letting:	Good					
Average void period:	2 weeks					



	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)	
Out of 10:	6	3	3	
Summary:	Businesses will always locate here due to its location so tenant demand will always be strong.			
Description:	<p>The reason I have recommended this town is simply due to its location. It is dead centre on the M4 between London &amp; Bristol, has improved access to the M5 via the A419 to go north and has unrivaled accesability to a significant number of air and seaports being:</p> <ul style="list-style-type: none"><li>• <b>Heathrow Airport</b> (it is quicker by car from Swindon than it is from central London!)</li><li>• <b>Bristol Airport</b></li><li>• <b>Southampton Airport</b></li><li>• <b>Avonmouth Docks</b></li><li>• <b>Southampton Docks</b></li><li>• <b>Cardiff Docks</b></li></ul> <p>This is why so many companies have located to Swindon to take advantage of its accesability especially distribution centres. People continue to relocate to Swindon at consistent rates to meet the demand from employers in the local economy. With a low unemployment rate and the varied skills base of the local population, Swindon is the first choice for many national and international businesses.</p>			
Mainline railway station:	30-40 minutes to Bristol Parkway			
Road Access:	Main access A419 & M4 40 miles east of Bristol 4 miles from M4			
Local Newspaper	<u>Swindon Evening Advertiser 01793 528144</u>			
Estate Agents:	Name	Address	Tel	Web



	Ridgeway Estate Agents	Tritton House 14 Bath Road Old Town Swindon Wiltshire SN1 4BA	01793 431000	<a href="http://www.roderickwrightman.co.uk">www.roderickwrightman.co.uk</a>
	Cocil Pike & Partners	5-6 Commercial Road Swindon Wiltshire SN1 5NF	01793 614868	
	Chappells Estate Agents	76 Victoria Road Swindon Wiltshire SN1 3BB	01793 618080	
	Dewhurst & Co	23 Commercial Road Swindon Wiltshire SN1 5NS	01793 430200	<a href="http://www.dewhurststandco.co.uk">www.dewhurststandco.co.uk</a>
	Philip Andrews Estate Agents	62 Devies Road Old Town Swindon Wiltshire SN1 4BD	01793 431432	<a href="http://www.philipandrews.co.uk">www.philipandrews.co.uk</a>
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Ridgeway Estate Agents	21-22, Commercial Rd Swindon Wiltshire SN1 5NS	01793 530167	<a href="http://www.ridgewayestateagents.co.uk">www.ridgewayestateagents.co.uk</a>
	Home Choice	167, Victoria Rd Swindon Wiltshire SN1 3BU	01793 431725	<a href="http://www.homechoice-uk.com">www.homechoice-uk.com</a>



	Dreweatt Neate	28, Wood St Swindon Wiltshire SN1 4AB	01793 489303	<a href="http://www.dreweatt-neate.co.uk">www.dreweatt-neate.co.uk</a>
	Peter Long & Partners	16, High St Old Town Swindon Wiltshire SN1 3EP	01793 615555	<a href="http://www.peterlongandpartners.co.uk">www.peterlongandpartners.co.uk</a>
	Joy Sherwood Property Management	25, Commercial Rd Swindon Wiltshire SN1 5NS	01793 538616	<a href="http://www.joysherwood.co.uk">www.joysherwood.co.uk</a>

Area:	WELWYN GARDEN CITY, HERTFORDSHIRE					
Category:	C					
Investor Profile	Pension, Business and Cash&Equity					
Population aged 15+:	43,257					
	Actual			National Average		
Percentage Class ABC1:	53%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
Per 1000 population	5	1		7	4	
Yield Range:	3.7% - 7.5%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	85,600	128,400	123	166	6.7%	7.5%
Terraced	116,800	175,200	127	172	5.1%	5.7%
Semi-detached	140,000	210,000	138	187	4.6%	5.1%
Detached	224,800	337,200	179	242	3.7%	4.1%





Valuations above the national average by:	27%		
	Actual	National Average	
Capital growth last 12 months:	23%	18%	
Capital growth last 4 years:	84%	74%	
Large employers in the area:	SmithKline Beecham, Roche, Schering Plough, UCB Films, Stafford Miller, Sika, Catomance and Serono Laboratories		
Demand For Letting:	<u>Excellent</u>		
Average void period:	1 week		
	Total (out of 10)	Capital Growth (out of 5)	Yield (out of 5)
Out of 10:	6	3	3
Summary:	A growing affluent area with low unemployment – a safe bet.		
Description:	<p>When I trained as an accountant I used to do an audit here and I was always so impressed with the whole vibe of the area. The shopping centre is well spaced out – the outside square for the whole town cente probably covers around 22,500sqm with various roads leading off it. WGC is definitely affluent and you can tell this from the shops. There is the usual John Lewis and Marks &amp; Spencers but also your niche boutiques and your customary Waitrose Supermarket – the choice for any self-respecting middle class person.</p> <p>Welwyn Garden City’s history as a garden city and Hatfield’s position as a New Town means that businesses have been housed in well thought-of and easily reached locations. Welwyn Garden City is not far from London, and is crossed by the A1M and M25. Rail links to London and Cambridge are superb, and the area is close to both Luton and Stansted airports. The number of businesses and number of people</p>		



	<p>employed in the district are growing rapidly. The business areas are well-planned and thus continue to attract new busiensses.</p> <p>In 1997 there were 3,600 businesses, compared to 2,100 in 1991. During this period the number of businesses grew faster in WGC than in the country as a whole - 69% compared to 53%. In 1997 51,000 people were employed in Welwyn Hatfield Area, compared to 43,000 in 1991. Employment growth was faster than the county average, 19% in Welwyn Hatfield compared to 11% in Hertfordshire itself. The service sector has created more jobs than any other; financial and business services employed an additional 6,000 people in this period and is now the largest sector in the area. Financial and business services have a higher concentration in the district than in Great Britain as a whole. They comprise mainly small companies and professional firms and branches of large financial institutions, such as banks.</p> <p>Other significant sectors with a high concentration in Welwyn Hatfield include manufacturing of chemicals, manufacturing of medical, precision instruments, etc., computing and related activities and other business activities. Welwyn Hatfield has a higher concentration of high-tech sectors than the regional and county averages, although the numbers employed are relatively small and are dominated by the pharmaceuticals industry.</p> <p>Healthcare companies have played a leading role in the manufacturing history of Welwyn Garden City. The first major healthcare firm to locate here was Roche Products in 1937. Pharmaceutical company Schering-Plough and Vega the software and systems engineering group have moved into WGC in recent years and are based at the Shire Park Business Park. Other large companies based in Welwyn Garden City include Rank Xerox who opened a multi million pound technical centre in Bessemer Road in 1995 the first of its kind in the UK.</p>
<b>Mainline railway station:</b>	<p>30 minutes to London Kings Cross 45-50 minutes to Moorgate, London</p>
<b>Road Access:</b>	<p>Main access A1(M) &amp; A414</p>



	28 miles north of Central London 1 mile from A1(M)			
Local Newspaper	<u>Welwyn &amp; Hatfield Times 01727 866166</u>			
Estate Agents:	Name	Address	Tel	Web
	Wrights	36 Stonehills Welwyn Garden City Hertfordshire AL8 6PD	01707 332211	<a href="http://www.teamprop.co.uk">www.teamprop.co.uk</a>
	Country Properties	3 Bridge Road Welwyn Garden City Hertfordshire AL8 6UN	01707 339146	<a href="http://www.greenrosenetwork.co.uk">www.greenrosenetwork.co.uk</a>
	Ashtons Estate Agents	33 Wigmores North Welwyn Garden City Hertfordshire AL8 6PG	01707 331100	
	Haart	23 Stonehills Welwyn Garden City Hertfordshire AL8 6NA	01707 322222	
	Putterills of Hertfordshire	34 Wigmores North Welwyn Garden City Hertfordshire AL8 6PH	01707 393333	
Letting Agents:	Name	Address	Tel	Web
	Halcyon House Management	43, High St Welwyn Hertfordshire AL6 9EE	01438 712712	<a href="http://www.halcyonhouse.com">www.halcyonhouse.com</a>

Area:	WISBECH, CAMBRIDGESHIRE
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Category:	A					
Investor Profile	Pension, Business, Retirement, Holiday, Downshifter and Cash&Equity					
Population aged 15+:	16,889					
	Actual			National Average		
Percentage Class ABC1:	36%			44%		
Crime:	Violence	Sexual		Burglary	Motor	
Per 1000 population	11	1		4	4	
Yield Range:	7.2% - 14.3%					
Price Ranges	Low £	Hi £	Low £pw	Hi £pw	Low	Hi
Flats&maisonettes	32,800	49,200	90	123	13.0%	14.3%
Terraced	45,600	68,400	87	118	9.0%	9.9%
Semi-detached	65,600	98,400	109	148	7.9%	8.6%
Detached	111,200	166,800	170	231	7.2%	8.0%
Valuations above the national average by:	0%					
	Actual			National Average		
Capital growth last 12 months:	22%			18%		
Capital growth last 5 years:	92%			80%		
Large employers in the area:	None					
Demand For Letting:	Excellent					
Average void period:	1 week					
	Total (out of 10)		Capital Growth (out of 5)		Yield (out of 5)	



Out of 10:	8	4	4	
Summary:	Isolated town with a good local economy and strong tenant demand.			
Description:	<p>I have 9 properties in this area. What I love about this area is that it is quite tucked away from other towns and is at least a good 50 mins drive down a single carraigeway to any of the neighbouring cities. Because of this, any sensible person working in the town would like to live in the town.</p> <p>I put an advert in the local press detailing my properties available to rent and I must of got at least 40 calls that week – tenant demand is high!</p> <p>The town is a pretty town, there is a river running through and it is quite close to the coast, and there are several new development areas being constructed. The port has been renovated from a £1m development fund set up by the local council, English Partnerships &amp; the European Regional Development Fund, The port has reintroduced the use of the port as a tourist and leisure facility. Currently the area is used for moorings for boat owners but the surrounding land will be used for industrial purposes thus providing jobs.</p>			
Mainline railway station:	1 hour and 40 minutes to London Kings Cross (with one change)			
Road Access:	Main access route A47 43 miles north of Cambridge 40 miles to M11			
Local Newspaper	<u>Cambridgeshire Times &amp; Standard</u> <u>01354 652621</u>			
Estate Agents:	Name	Address	Tel	Web
	Spicer McColl Ltd	10 York Row Wisbech Cambridgeshire PE13 1EF	01945 467555	



	John Jordan Estate Agents	12 Union Street Wisbech Cambridgeshire PE13 1DJ	01945 588301	
	Principal Estate Agents	5 Church Terrace Wisbech Cambridgeshire PE13 1BJ	01945 581234	
	Harrison Murray Ltd	9-10 Bridge Street Wisbech Cambridgeshire PE13 1AE	01945 465432	
	Bairstow Eves Estate Agents	9 Union Street Wisbech Cambridgeshire PE13 1DJ	01945 581085	
<b>Letting Agents:</b>	<b>Name</b>	<b>Address</b>	<b>Tel</b>	<b>Web</b>
	Holmes	9 Union Street Wisbech Cambridgeshire PE13 1DJ	01945 588875	
	A1 Property Rentals	17-18 Church Mews Wisbech Cambridgeshire PE13 1HL	01945 466951	



## **Other Services**

The author also offers a portfolio building service to clients of all sizes. He will help with:

- Sourcing the right properties tailored to your own strategy
- Raising the cheapest finance to purchase the properties
- Finding the right tenants
- The ongoing maintenance of the properties

If you are thinking of building a portfolio or need help expanding your portfolio then contact us on 0870 990 3205.