

# NU London Housing Guide Guidance for Navigating the Private Rental Market

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# Introduction

Finding a place to rent in London can be challenging! These helpful tips for renting in London will give you step by step guidance on what to look out for and help you navigate the process of securing accommodation.

Do note that this is guidance only reflective of typical private accommodation in London but some estate agents and landlords may require different things of you.



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# Budgeting

# Work out your budget

Decide what you can afford before you start house-hunting. Remember you will have to budget for gas, electricity, water, phone, internet, as well as food and general household items. Find out which, if any, bills are included in your rental agreement. Remember to factor in other non-optional expenses such as transportation, toiletries, laundry, clothing and study costs, as well as for hobbies and socialising.

A general guide to accommodate for your budget is to spend no more than 50% of your income on rent and utilities.

### The NU London Money Advice Service

The Student Money Advice service is available to prospective or current students, and can provide you with free, confidential and practical advice on student money matters whilst at NU London, including how to set a housing budget.

You can book an appointment with the Money Advice Service through Target Connect and selecting a 'Money Advice' appointment.



### Budgeting

### **Managing Bills**

In this section are examples of the kind of bills you may have to pay when renting a property. Depending on your arrangement, some bills such as Utilities and Internet may be included as part of your rent, but in other instances may be separate, meaning you would be responsible for accounting for these.

# **Council Tax**

Council tax is a tax on rental properties by local authorities. If you live in a property exclusively with other full time students, you are exempt from this tax. Find your local council and more information on the **Gov.uk** portal.

### **Utility Bills**

Utility Bills are bills for essential services like Gas, Electricity, and Water.

When renting, you might have to pay for utilities in one of these ways:

- Rent that has utility bills included
- A bill from the energy or water supplier
- A service charge for energy and water costs.

Some properties will have a prepayment meter for gas and electricity installed instead of monthly bills.

If your utilities are included in your rent, or you pay a service charge for energy and water, your Landlord will be responsible and you do not have to pay the supplier directly.

If as a tenant, you are responsible for paying the utility bills, you can set up an account so that yourself, or in the case of a shared house, everyone is named on the bills.

Some further useful advice on managing utility bills can be found on the **Shelter** housing advice page.



### Budgeting

# Internet, Landline Phone, and TV Licence Bills

Depending on your tenancy arrangement, these will either be included in your rent, or you will have to pay for these separately.

If internet is required and not included in your rent, make sure to choose a package with a decently high broadband data allowance, especially in shared accommodation where everyone will likely be using it. Many providers offer 'unlimited' data packages as an example.

If it is not required, you can choose not to have a landline phone, as most people use their mobile phones nowadays. In the UK, you will need a TV Licence to watch or record live TV on any terrestrial channel, or use any services such as BBC iPlayer. However this is not needed for online streaming services such as Netflix and Disney+. A TV licence is an annual fee of £159, however you can spread this out if you do not want to pay that all upfront. Be warned, you can face a fine of up to £1,000 if you watch terrestrial TV without a licence.





# **Deciding Where to Live**

Neighbourhood culture, living costs and transit routes are important factors when looking for housing. Think about the location and how convenient the area is to suit your needs and lifestyle by doing some research on the area. Below is a brief description of areas in London we know are of interest to students and areas which are generally more well known.



# Tower Hamlets & Newham (Inner East London)

Traditionally inner East London was home to working class Londoners who found employment in and around the industries connected to the docks. With regeneration projects such as Canary wharf the area is now home to areas of true diversity and gives a real insight into the changes happening in 21st century London. From the modern Canary Wharf through to the nightlife of Shoreditch there are a huge range of accommodation options suitable for students at rates more affordable than other areas of London.

For NU London students the boroughs of Tower Hamlets & Newham offer some of the fastest and most direct routes into campus combined with some of the cheapest accommodation. Multiple bus routes into Aldgate or Tower Hill run East and the District & DLR lines offer convenient routes direct to Tower Hill & Tower Gateway stations.

Locals tip: The train line leaving Fenchurch Street station passes through these areas calling at Limehouse, West Ham, Barking, and Upminster, and offers extremely fast travel into the campus area.

# Greenwich & Lewisham (South East London)

The boroughs of Greenwich & Lewisham are other areas undergoing rapid change. Historic Greenwich brings in the tourists and is well worth a visit whilst Lewisham provides all the local amenities you'll ever need. Regeneration projects abound and have led to the area becoming increasingly desirable. Outside of central Lewisham the area lacks the overcrowded feel of some parts of London. The roads are popular with cyclists, with a well-used and safe route into central London.

For NU London students these boroughs offer mid-range accommodation with an easy commute into London Bridge stations. These are areas that can quickly make you feel settled and at home.

Locals tip: Blackheath, a large area of greenery straddling these boroughs is a hidden London gem offering an oasis of calm and quiet away from the hustle and bustle of central London.



# The Cities of London and Westminster (Central London)

Westminster & the City are the most central neighbourhood in London containing the original Roman settlement and London's historical core. Most of London's famous landmarks and beautiful roval parks can be found here but convenience comes with the highest property costs. There are many underground stations in the neighbourhood, making it really easy to travel around and access from the outer suburbs. From the Changing of the Guard at Buckingham Palace to the busy government workers around Parliament Square, you'll feel completely immersed in London life here.

For NU London students these boroughs offer a higher-range accommodation with an easy commute into Tower Bridge station via the circle and district lines in around 30 minutes.

Locals tip: This is one of the most desirable areas of the entire world to live in so prices really come at a premium. You'll need to have a very clear sense of budget before looking into renting here.

# Kensington & Chelsea (Inner West London)

Kensington is a real treat for the eyes. Located just west of Central London in the Royal Borough of Kensington and Chelsea (RBKC). Here, you'll find dreamy white-washed homes and idyllic garden squares, as well as an array of museums and cultural landmarks. This area is consistently ranked as the best place to live in London. Within RBKC you'll also find Notting Hill, often regarded as one of London's prettiest neighbourhoods. This alluring area charms locals and visitors alike with its pastel-coloured houses, chic brunch & boutique spots, the annual carnival and the iconic Portobello Road market.

NU London students will have easy access to campus from this borough but journey times will be longer than East or Central London. Cheaper areas of the borough exist to the North & West but this is still a highly desirable area with price points to match.

Locals tip: At first glance the borough may seem unaffordable to most but cheaper areas exist in the North & West. We'd really only recommend choosing RBKC if you can afford to live there comfortably, for most students this area will be better suited to visiting on a leisure day rather than being based here permanently.



### **Camden & Islington (North London)**

For a more lively feel, the eccentric Camden Town district is the ultimate place for those seeking to discover the quirky side of the city. Here, you'll come across the soul of London's punk and alternative music scenes popular with singers and artists alike. A delightful mix of live music venues, independent boutiques, vibrant pubs, cute cafes, and picturesque street performers complete the look. To the East of Camden you'll find Islington with the famous Upper Street shopping district and a number of world-class theatres, such as the Almeida and Sadler's Wells

For NU London students these boroughs offer good compromises, you'll have many things to do within your local area, an easy commute to both central London and campus and average priced accommodation options.

Locals Tip: Regents canal spans both boroughs and is a lovely place to walk or cycle, relax and unwind.

# Wandsworth: Clapham & Balham (South West London)

Wandsworth is home to a young and vibrant community and the great transport links make it easy to get into many areas of Central London. The neighbourhoods of Clapham, Balham and Putney in particular are vibrant areas very popular with students and young people. Clapham has become one of the most vibrant areas for renters, popular with young people and families. There's a whole host of bars and restaurants to explore, not to mention the 200+ acre Clapham Common, which is an ideal spot for some peace and quiet or to relax with friends over the summer months. You'll also benefit from the bustling Clapham High Street right on your doorstep and the Saturday food market on Venn Street.

For NU London students, transport to campus will take around 30-40 minutes from a Northern Line station transferring to the District Line. These areas offers mid-range accommodation. This area is great for students to feel settled in and part of a community as it is a popular area for younger people to reside.

Locals Tip: The area around Clapham Common is well known for its appeal to a younger generation of Londoners, particularly young professionals. You'll find it easy to find activities, bars and restaurants tailored to you in this area.



### Brixton & Peckham (South London)

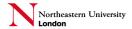
Despite its mixed past, Brixton has turned into one of London's most up-and-coming areas. Over the years the area has attracted a growing artistic and musical scene and it offers one of South London's more lively atmospheres for those wanting a vibrant nightlife.

Located along the Victoria line, you can benefit from good transport connections to Central and North London but getting to campus will take longer. You'll have plenty of trendy hangouts right on your doorstep and get to see gentrification first hand. Choose from the endless stream of cafés, head to the iconic Ritzy Picturehouse for a culture fix, or wander the stalls at Brixton Market for some of the best food choices.

Often underrated, Peckham has a vibrant art scene and a cool, relaxed vibe. Much like Brixton, the area has grown into a bohemian hotspot with trendy hangouts such as Frank's Café and Peckamplex Cinema worth a visit. The area benefits from a number of periodproperty conversions into modern apartments, as well as the pictorial Peckham Rye Park. For NU London students these boroughs offer mid-range valued accommodation.

Brixton can be accessed via the Victoria Line and Peckham is well served by the Overground; you can take a train from Peckham Rye or Queens Road Peckham and be at London Bridge in around 10 minutes with an easy onward walk to campus.

Locals Tip: South London has fewer tube lines but is served by railways which work on the same TfL system as the tube. Immerse yourself in the trendy atmosphere South London has to offer by exploring its markets and local gigs.



### **Outer London - Zone 3 Onwards**

London is enormous and hugely varied. Once you start to look you'll be able to see the patchwork of middlesex villages that have grown collectively into the London suburbs. In general the East is cheapest, more diverse and less upscale but easier to travel to campus whilst the West is more expensive with more well-heeled neighbourhoods. With any area though you'll find pockets of wealth intermingling with areas of deprivation; one of the key defining elements of modern London is the mixing of society that this helps to generate. When renting, always plan ahead and explore areas where deals seem to be present, the best way to get a feel for an area is to be there in person.

Locals tip: Want a quick way to find out how safe and desirable an area is? Ask a late opening off-licence or newsagent, they'll often know what it's like to live in an area and what it can be like late at night.





# **Transportation costs**

Transport in London is all run by Transport for London (TfL). This publicly operated company runs all of London's bus, tube, tram and rail transport and licences the taxis and private hire vehicles. For up to date information on travel costs and planned disruption visit their website regularly.

The tube, tram and rail systems work on a zone system, with it costing different amounts to travel between these zones. London bus journeys are charged at a fixed cost regardless of starting location or distance travelled. In 23/24 bus journeys cost  $\pm$ 1.75 with the 'hopper' fare offering additional flexibility on short multi-bus journeys.



TransportationFor 23/24 students below you'll find current costs of monthly travel cardscostswith a student oyster card. The costs of individual tube and rail fares can be<br/>found on the TfL website.

#### **Monthly Travelcard prices**

### Passenger type: 18+ Student

These below costs are from travel zone 1, which includes all of historic London and the Northeastern University London campus. Costs given include the student oyster photocard discount.

Travel to	Zone 1 & 2	Zone 3	Zone 4	Zone 5
Monthly Cost	£103.00	£121.40	£148.30	£176.30

Students get 30% discounted travelcards with an Oyster photocard. To access these student rates, you must apply for a student oyster card online via the TfL website. Search for the 'Student Oyster Photocard'. You can also use this Oyster card for pay as you go journeys but you won't receive the 30% discount.

#### **Single fares**

For those who don't have a need to regularly travel around London you may find single fares can be cheaper. To get 30% of these standard rates you should check to see if you're eligible for a National Railcard, everyone under 30 is automatically eligible with additional options available for some people aged 30 years+.





# Online

These sites/groups are provided as a resource to students. Northeastern does not endorse these sites or their rental listings.

# **Property websites**

Zoopla and Rightmove provide adverts from real estate agents listing properties on behalf of landlords.

- Zoopla
- Rightmove

# Room finding websites

Spareroom is commonly used by those looking to rent a room in an existing sharehouse.

Spareroom

# Private student accommodation resources

- Uni Homes
- Amber Student

UniHomes and Amber Student are dedicated platforms for University students looking to secure a place in unaffiliated halls of residence or



### When to look for a rental

Bear in mind the speed of the London housing market. There is no real point in looking for a place to live well in advance. Properties are generally advertised 1-2 months in advance maximum. A general time to start your search is around 4-5 weeks before the big move.

### Weekly vs monthly pricing

Properties will either have weekly or monthly rental prices. When the price says weekly be aware that there are not 4 weeks in a month.

To figure out what the monthly rent would be, use the weekly cost, times it by 52 weeks and then divide by 12.

### Viewing a property

Once you have found a place, it is important that you view the property before signing any contracts or making any payments. This will be your home, so you'll want to make sure your house is your safe space. Take photos and bring a friend, especially if you're going in the evening.

- Ensure the property is well maintained, looked after, clean and that the facilities are all working such as the lights, heating, taps, locks, appliances etc.
- Consider if the property is furnished and extra costs of what you may need to purchase.
- Consider the current tenants you may be sharing with, to see if you are a good fit to live together.
- Don't be afraid to ask questions so you have a full understanding of what is included and clarification of any additional bills.
- When inspecting the property, don't forget to be polite and presentable. Landlords are looking for tenants they can trust.
- If you aren't successful in getting this property, don't take it too personal and keep looking!



# The guidance below should help you maximise what you can get out of viewing property.

- Take your time and don't rush yourself when on a viewing.
  Ensure you have enough time to thoroughly check the property.
- Look beyond the decor and furnishings of the property.
  Check if the room sizes are sufficient, the layout works for you, and there is enough storage space and natural light.
- Be prepared to act quickly if you like a property, as demand is high in London. However, don't make an offer until you're ready and don't exceed your budget.
- 4. Visit the property multiple times as you may miss things during the first visit. A property and its surroundings can also vary in mood at different times of the day, so make sure you visit at different times.
- Bring along someone else to provide another perspective and spot things you may miss.
- Take photos of the property as a reminder, especially if you're viewing multiple properties in a short period of time.

# Here are some good questions to ask during a viewing:

- 1. How long has the property been on the market?
- 2. How would you describe the surrounding neighbourhood?
- 3. What is the average cost of utility bills?
- 4. Are there any additional service charges or management fees additional to the rent?
- 5. Has any renovation or improvement work been performed on the property recently?
- 6. How fast is the internet connection available?
- 7. May I review the Energy Performance Certificate?



# Red flags and housing scams

#### Housing Scams

Internet web sites and other thirdparty rental resources are great for searching for roommates,

apartments, and subletting. However, this is no guarantee they are free from scams.

This rental scam is when a fraudster pretends to be a landlord and shows a potential tenant an empty property that, in most cases, is not even theirs to rent out and the scammer will copy and paste details from legitimate ads.

# Here are some guidelines to help keep you scam free:

- Don't rent a place you or a friend cannot view in advance
- Don't make any payments before viewing the property and signing the rental agreement
- Ensure there is a written lease agreement
- Don't make payments in the form of cash. Use a credit card or bank cheque that can be tracked.
- Don't give out financial or personal information such as social security numbers, bank account numbers, or credit card information

- Be very mindful if a property is advertised for a very cheap price compared to the rest of the market, there will normally be a reason or scam at play
- Missing key components in the ad such as the full address, photos and/or history.
- Not much information on the landlord or they are not providing you with any relevant background checks or information. Scammers skip this when creating the listing so they attract the attention of more prospective renters.



# Warning signs and red flags The Property:

- Too many things are in need of repair such as plumbing, electrics, doors and windows, and basic amenities.
- Clutter, dirt and mess.
- The home hasn't been well looked after.
- Signs of mould and dampness.
- Sagging ceilings and water/ mould stains.
- Unrepaired fire damage or cigarette burns.
- Signs of pest infestation (e.g. insects or rodents).

### The landlord:

They're difficult to contact. If you are having trouble reaching the landlord before you have moved in, this could indicate that they are lazy, a scammer or very disorganised.

Demanding payment. A landlord demanding for you to pay the deposit immediately without a contract or viewing first is a red flag. An example: They may tell you that there is high interest in the unit and that you will need to put in your down payment as soon as possible to reserve the place.

Predatory behaviour and house viewing

For example: Be wary if the landlord asks you to submit an application video or photos especially where adverts target specific groups, for example, a young female tenant. Never view a property alone and ensure a reliable person knows where you are going and your expected return time.

#### Free rental resources

For comprehensive and impartial rental advice in the UK, visit the **Citizens Advice** page on renting a home.





The tenancy agreement gives certain rights to both you and your landlord. Ensure you know what is included in your rental agreement, double check all of the information is correct such as the price, length of stay and the terms of the lease. Fill out the contract in English and bring your ID with you.



# A rental agreement should include:

- Your name and your landlord's name and the address of the property which is being let the date the tenancy began
- The duration of the tenancy if it's a fixed term tenancy, this means the date when the fixed term ends
- The amount of rent payable, how often and when it should be paid and how often and when it could potentially be increased
- What the rent includes for example, electricity, water
- Whether your landlord will provide any services - for example, laundry and whether there are service charges for these
- The notice period you and your landlord need to give to end the tenancy - there are statutory rules about how much notice to give and this will depend on the type of tenancy and why it's ending

### **Reference checks**

Letting agents and landlords will normally do a reference check to confirm your identity and proof of income to ensure you're a reliable tenant.

#### International Students

All students who are renting must undergo a 'Right to Rent' check to ensure they have the correct immigration permission to live in the UK. The Landlord or Rental Agent will conduct this check before a rental agreement is drawn up.

# As a student you will have a right to rent if:

- 1. you have current immigration permission to be in the UK, for example a Student visa; or
- you are an EEA/Swiss national or family member of an EEA/Swiss national with status granted under the EU Settlement Scheme; or
- you have been granted immigration permission under the points-based system (e.g. dependent visa).

Useful information for International Students and the Right to Rent are available on the **UKCISA website**.



## Guarantor

Some landlords may require you to have a guarantor, particularly if you have a low income, credit score or if you're a foreign national; alternatively for such students, landlords may ask for a larger amount of rent in advance. A guarantor is someone to back you up financially if a situation arises where you are unable to pay your rent. Requirements for a guarantor often include a need for them to own property in the UK. Alternatively companies such as UK Guarantor and Housing Hand exist to help students without guarantors but note that these are not always accepted by landlords and come at an additional cost. They do have pre-approved landlords available who have been used by similar students in the past for those encountering issues with guarantors. Northeastern University London offers this advice but offers no guarantee or endorsements for such services.

# Know the types of tenancy/ renting arrangements

It's useful to understand the type of tenancy you have. It will influence the rights you have as a tenant. Here are some of the types of tenancies you could come across:

- Assured shorthold tenancy (AST)
- Excluded tenancy (lodging)
- · Assured tenancy
- Non-assured tenancy
- Regulated tenancy
- · Company let

You will generally be renting an assured shorthold tenancy (AST). The most common rules for an AST is that:

- The property you rent is private.
- It is your main accommodation.
- The landlord doesn't live with you (this would be a lodging).



### Rent in London is negotiable

It is well known that renting in London is expensive, it'll normally be your main expense. It's good to research whether the rental market is in a decline or in high demand to see what your negotiation tactics will be but negotiation is often expected. This includes but is not limited to:

- The amount you wish to pay a good place to start is finding similar flats in the area to get an idea of the current market. If you find a similar flat for cheaper then ask if a landlord would be willing to match their price.
- Adding furniture (beds, wardrobes etc)
- · Repairs or upgrades to a property
- Break clauses- A break clause is a tenancy agreement clause that allows either the tenant or landlord, to end the tenancy agreement during the fixed term. You can attempt to negotiate the removal of a landlords break clause or to ensure your own break clause gives you the security your personal situation needs.

When you submit your offer the landlord will respond whether they accept or reject the offer. Single rooms available to rent are usually less negotiable but whole properties certainly are.

### Deposits

You will need to pay a deposit before you move in to your new spaces. Deposits should be held in a government backed scheme. As standard they are usually equivalent to 5/6 weeks rent.



# Know Your Rights and Responsibilities

It's important to read up on your rights as a tenant, as a tenant you have the right to:

- Live in a property that is safe and in a good state of repair
- Have your deposit returned when the tenancy ends
- Challenge Excessively High Charges
- · Know who your landlord is
- Live in the property undisturbed
- See an Energy Performance Certificate for the property
- Be protected from unfair eviction and unfair rent
- Have a written agreement if you have a fixed-term tenancy for more than 3 years
- Your tenancy agreement should be fair and comply with the law

# However, as a tenant you also have the following responsibilities:

- Take good care of the property, for example turn off the water at the mains if you're away in cold weather
- Pay the agreed rent, even if repairs are needed or you're in dispute with your landlord
- Pay other charges as agreed with the landlord, for example Council Tax or utility bills
- Repair or pay for any damage caused by you, your family or friends
- Only sublet a property if the tenancy agreement or your landlord allows it

If you have any concerns about your tenancy rights, or if you are in need of advice on the matter, services such as **Citizens Advice** exist to help.





# Inventory

An inventory is often the final task needed of you before you can settle into your property. It lists what is included in the property and the condition you have accepted it in.

Just before or as you move in, you will be given this inventory and given a chance to verify its accuracy. It is essential that you report any and all damage and detail all provided furniture/appliances to avoid being held responsible for any damage caused prior to your arrival.



### Inventory

# Appliances

Most properties will include essentials like fridges, ovens and washing machines. Ensure you confirm that all of these work as detailed in the inventory and that all details for these are properly recorded in the inventory.

### Damage

Check that notes regarding the state of the property such as any cracks or damages are recorded. If something is listed in the inventory that you didn't see during the viewing or contract stage, ensure you now check this and ensure that it is properly reported and ensure the property is still in a condition reflected in the contract.

# Maintenance

Once you move in, ensure that any damage or changes with the property are reported promptly to the landlord or estate agent as per your contract. As a tenant you are not responsible for general wear and tear of the property and issues like this will be rectified by your landlord or estate agent.

# Examples of rent and other living costs

The following table lists examples of areas in London and an idea of how much it would cost to rent in these areas, as well as the cost of commuting to class. The prices listed are only indicative of a given area, and both more affordable and more expensive properties do exist. As always, it is recommended to look and see for yourself which area would suit you best.



# Examples of rent and other living costs

London Areas	Cost of Shared Flat	Cost of Studio Flat	Cost of Student Hall	Transit Cost (Peak, One- Way)*	Direction	Distance from Campus
Tower Hill	£1,500pcm	£2,800pcm	N/A	£0 (Walking)	Central	0 miles
Shadwell & Wapping	£1,500pcm	£1,800pcm	N/A	£1.75 (Bus)	East	0.8 Miles
Whitechapel	£1,000pcm	£2,800pcm	£1,500pcm	£2.80 (Zone 2)	East	1 Mile
Limehouse	£850pcm	£1,800pcm	N/A	£2.80 (Zone 2)	East	2.2 Miles
Bow	£1,000pcm	£1,400pcm	£1,200pcm	£3.40 (Zone 2)	East	3.5 Miles
Bethnal Green	£900pcm	£1,600pcm	£1,200pcm	£3.40 (Zone 2)	East	3 Miles
Stratford	£1,000pcm	£1,500pcm	£1,100pcm	£3.40 (Zone 2)	East	5 Miles
Shoreditch & Old Street	£1,300pcm	£2,500pcm	£1,500pcm	£2.80 (Zone 1)	East	2 Miles
Hoxton	£1,300pcm	£2,400pcm	£1,100pcm	£3.40 (Zone 1)	Northeast	2.4 Miles
Hackney	£900pcm	£2,000pcm	£1,100pcm	£3.40 (Zone 2)	Northeast	3.3 Miles
Dalston	£800pcm	£1,500pcm	£1,100pcm	£3.40 (Zone 2)	Northeast	3.4 Miles
Barbican	£1,300pcm	£2,600pcm	£1,500pcm	£2.80 (Zone 2)	Central	2 Miles
Bloomsbury	£1,300pcm	£1,900pcm	£1,600pcm	£2.80 (Zone 1)	Central	3.7 Miles
Islington & Angel	£1,100pcm	£1,500pcm	£1,400pcm	£2.80 (Zone 1)	North	3.5 Miles
Finsbury Park	£900pcm	£1,500pcm	£1,100pcm	£3.40 (Zone 2)	North	5.3 Miles
Camden	£1,400pcm	£1,400pcm	£1,500pcm	£3.40 (Zone 2)	North	5 Miles
Hampstead	£1,200pcm	£1,300pcm	£1,500pcm	£3.40 (Zone 2)	North	7.1 Miles
Bermondsey & Rotherhithe	£1,200pcm	£1,400pcm	£1,300pcm	£3.40 (Zone 2)	Southeast	2 Miles
Canada Water	£900pcm	£1,800pcm	£1,400pcm	£3.40 (Zone 2)	Southeast	2.5 Miles
New Cross	£1,100pcm	£1,300pcm	£1,000pcm	£3.40 (Zone 2)	Southeast	5.4 Miles
Greenwich	£1,100pcm	£1,500pcm	£1,400pcm	£3.40 (Zone 2)	Southeast	5.5 Miles
Lewisham	£900pcm	£1,500pcm	£900pcm	£3.40 (Zone 2)	Southeast	6 Miles
Elephant & Castle	£1,500pcm	£2,000pcm	£1,400pcm	£2.80 (Zone 1)	South	2.6 Miles

\* Price is indicative of a one-way peak time rail fare from the listed area to Tower Hill Underground, Tower Gateway DLR, or Fenchurch Street stations. This index only aims to serve as a guide and cheaper transport options may be available, such as via bus.



# Examples of rent and other living costs

London Areas	Cost of Shared Flat	Cost of Studio Flat	Cost of Student Hall	Transit Cost (Peak, One- Way)*	Direction	Distance from Campus
Brixton	£900pcm	£1,700pcm	£1,200pcm	£3.40 (Zone 2)	South	5.7 Miles
Peckham	£1,000pcm	£1,300pcm	£1,000pcm	£5.30 (Zone 2)	South	4 Miles
Kensington & Earl's Court	£1,500pcm	£2,200pcm	£1,500pcm	£2.80 (Zone 1)	West	6.3 Miles
Pimlico	£1,400pcm	£1,700pcm	£1,100pcm	£2.80 (Zone 1)	West	4.8 Miles
Shepherd's Bush	£1,300pcm	£1,300pcm	£1,000pcm	£3.40 (Zone 2)	West	9.4 Miles
Chelsea	£1,400pcm	£2,100pcm	£1,100pcm	£2.80 (Zone 1)	West	5.7 Miles
Fulham	£1,100pcm	£1,500pcm	£1,200pcm	£3.40 (Zone 2)	West	8 Miles
Hammersmith	£900pcm	£1,500pcm	£1,300pcm	£3.40 (Zone 2)	West	10.4 Miles
Vauxhall	£1,800pcm	£2,500pcm	£1,200pcm	£2.80 (Zone 1)	Southwest	3.6 Miles
Battersea	£1,300pcm	£2,100pcm	£1,000pcm	£2.80 (Zone 1)	Southwest	6.5 Miles
Clapham	£1,300pcm	£1,400pcm	£1,400pcm	£3.40 (Zone 2)	Southwest	6.0 Miles
llford	£700pcm	£1,200pcm	£1,200pcm	£4.40 (Zone 4)	East	10.3 Miles
Gants Hill	£700pcm	£1,100pcm	£1,300pcm	£4.40 (Zone 4)	East	12 Miles
Barking	£800pcm	£1,000pcm	N/A	£4.40 (Zone 4)	East	8.6 Miles
Leyton	£800pcm	£1,100pcm	N/A	£3.70 (Zone 3)	Northeast	7.1 Miles
Walthamstow	£1,000pcm	£1,300pcm	£1,200pcm	£3.70 (Zone 3)	Northeast	12.7 Miles
Tottenham	£800pcm	£900pcm	N/A	£3.70 (Zone 3)	Northeast	7.5 Miles
Wood Green	£800pcm	£1,200pcm	£800pcm	£3.70 (Zone 3)	North	7.3 Miles
Abbey Wood	£700pcm	£1,000pcm	N/A	£4.40 (Zone 4)	Southeast	12 Miles
Catford	£800pcm	£1,000pcm	N/A	£6.00 (Zone 3)	Southeast	8.6 Miles
Woolwich	£1,100pcm	£1,400pcm	£800pcm	£4.40 (Zone 4)	Southeast	8.7 Miles
Crystal Palace	£900pcm	£1,000pcm	N/A	£3.70 (Zone 3)	South	8.2 Miles
Acton	£1,000pcm	£1,200pcm	£1,300pcm	£3.70 (Zone 3)	West	11.6 Miles
Ealing	£1,000pcm	£1,200pcm	£1,200pcm	£3.70 (Zone 3)	West	12.4 Miles

\* Price is indicative of a one-way peak time rail fare from the listed area to Tower Hill Underground, Tower Gateway DLR, or Fenchurch Street stations. This index only aims to serve as a guide and cheaper transport options may be available, such as via bus.





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