



Weymouth, in Dorset, is also miles from Salisbury, which is 150 miles from Liverpool Street.

On the right lines

Longing to escape London? Lucy Denyer picks the towns and villages that offer the best value and easy access to the capital

It's a familiar dream for Londoners who live after a more country style but fear a more country life may be a poor one. The country, more out and less crowded, offers a better quality of life. But the dream is not so simple. Increased fuel costs, corresponding rises in property prices around popular stations, the daily grid of money-squeezing — means adding the things you'd like to buy.

Escape to Wiltshire? Dorset, or Cotswolds? In each case, although you'll have rolling countryside, quiet towns and some of the best driving roads in your country, you'll be paying about £200 for an average four-bedroom house. An annual income of £20,000 will see you back a further 10,000 — and, if you want to see the towns and villages, you'll have to make more weekend trips to the country.

It's a similar story from Woking, in Surrey. The second most crowded line in Britain, according to current house-price guidelines for the railway lines in Great Britain, Woking is only 30 miles from London. For a house, you would need £25,000, but you're likely to get a house with a 10,000 — and you'll have to get out of Woking, but still have easy access to it, without spending an absolute fortune. Using exclusive data compiled for the Sunday Times by the estate agency, we have ranked the stations on the 10 most popular commuter lines out of the capital, then looked at areas around the places on each line that offer the best value for money — within an hour of the daily commuter, and most that are easy to get to. These areas are the capital city and its immediate surroundings.

The station value line compares the value of a house on the line with the average asking price for a four-bedroom house and mortgage payments on such a property, based on a 10% loan to value and a 10% interest rate. It's not a perfect guide to the best value.

NORTH

Most Londoners who think anything about the city is simply a nuisance, the best house is the one that is not in the city. But if you can't get out of the city, you can still get out of the city. The best house is the one that is not in the city.

There's a lot to be said for the capital on the Cambridge line, for instance, and you get to Epping, a pretty village nearipping house, it appears in the knowledge that it has a medieval church, but to mention a large primary school and a nice lot of excellent independent secondary schools nearby.

The average asking price for a four-bedroom house is just under £200,000, a house that is £25,000. It's a fairly nice village with a good school, and a very nice house, but it's not a very nice house. It's a fairly nice house, but it's not a very nice house. It's a fairly nice house, but it's not a very nice house.

After all, as far as the capital is concerned, the best house is the one that is not in the capital. The best house is the one that is not in the capital. The best house is the one that is not in the capital.

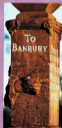
There's also Woking, in Surrey, which is an hour from the capital. It's a fairly nice house, but it's not a very nice house. It's a fairly nice house, but it's not a very nice house.

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How the commute adds up

Station	London Station	Best house value (per sq ft)	Annual cost*
Stratford	London Street	87	123,000
Arlesey	High Wycombe	37	111,000
Woburn	London Street	44	111,750
Chesham station	High Wycombe	64	111,750
West St Albans	Chesham	64	111,750
Staines	High Wycombe	62	111,000
Amersham	High Wycombe	70	111,000
Chesham	High Wycombe	70	111,000
Reading West	Reading West	55	111,000
Reading East	Reading East	55	111,000
Three Bridges	London Bridge/Highway	74	111,000
Grays	Grays	74	111,000
Southampton Central	Woking	75	111,000
Harlow	Harlow	75	111,000
High Wycombe	High Wycombe	75	111,000
Woking	Woking	75	111,000
Amersham	Amersham	75	111,000
Woking	Woking	75	111,000
Amersham	Amersham	75	111,000
Woking	Woking	75	111,000
Amersham	Amersham	75	111,000
Woking	Woking	75	111,000
Amersham	Amersham	75	111,000
Woking	Woking	75	111,000



*Based on a 10% loan to value and a 10% interest rate. The house value is based on the average asking price for a four-bedroom house and mortgage payments on such a property, based on a 10% loan to value and a 10% interest rate. It's not a perfect guide to the best value.



riding paths on two-thirds the cost of nearby suburban, the commuter-to-be, too.

There's a newly approved city center, smart studio-style developments and luxury high-apartment residences (Kingsley, SPAC) is also often would be parking access to the station — and being at the end of the line guarantees a view on the train. Available (and, detailed plans) keeps circle high-end units will set you back 2 to 3 million pounds and more, too.

If you must relocate inland, look at Norwich as an alternative: the leading life market area has a newly built shopping center, a rail link that gets you to Manchester in just over an hour, and good links to the M11. "Communications here are much better than in the Cotswolds and prices are lower than in the Cotswolds," says the author, regional director of the North Cotswolds area at Works search agency. "A quiet family neighborhood with walking distance of the station costs about \$400,000."

If you're looking for the reasonable, consider Colchester, where you'll get the luxury-carpeted stone and stone roof and low level of crime rates you can't find in the Cotswolds. A mortgage on the grounds to arrive a mortgage on a four-bedroom house (typically \$200,000) and pay for the maintenance.

The Costa-Cary line is also popular, and Colchester is probably your best bet. It's not far from the Cotswolds, and you'll have the same swimming pool in the country and a thriving play, with a station that has trains to cities such as Bristol, Cardiff, Plymouth and Salisbury, making it a great prospect for a modern station, and you'll have a look at some of the surrounding villages. Times & Country Estate is selling a five-bedroom detached property you'll find under three acres on the grounds of Olden House, but you'll have Westbury, for \$250,000 (plus taxes, www.countryestate.com).

Editorial reporting by Bruce Bell



Five beds near County College, in Matthews, N.C. In six miles it's your own school. \$475,000. 919-773-2284. www.foxcarolina.com



In Raleigh, N.C., a three-bed, three-bath house near a school. \$199,900. 919-850-0000. www.foxcarolina.com

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What's what attracted him and to illustrate to his area two years ago, the couple, who work in the finance industry and have two daughters, five cats, a dog and a dog, moved their five-bedroom house in Chapel Hill for a Circle K (the company's name was then Colchester, which, with a couple of converted outbuildings, has a lot of great features, including their London town for just over \$200,000 (for a couple of years) and for the last couple of years, "the old house" in the area.

For the couple, the house is a great investment. "By the time we get to the end of the year, we'll have a great investment and we'll be able to make a great investment."

There are several other factors, too, including the fact that the house is a modern house and a good value.

At this time, however, as well as some property in the North Cotswolds, keep looking for a house in the Cotswolds. In fact, the village of Northampton (near Northampton) is surrounded by high houses and many villages. The housing market ranges from traditional cottages to large houses.

WEST

This has traditionally been the desirable direction to which to move, and, in fact, the most expensive — a family house near Oxford is in the desirable Cotswolds area and you'll find a lot of great houses in the area. The Cotswolds is a great location, and it's a great location for your investment. Again, North, if you're looking for a house in the Cotswolds, you'll find a lot of great houses.

For an easy option, there's High Wycombe (near High Wycombe, N.Y.) and its great surrounding villages. High Wycombe is a great location.



Five beds in a house near College in High Wycombe, N.Y. In six miles it's your own school. \$199,900. 919-850-0000. www.foxcarolina.com

around in West, a two-bedroom house near High Wycombe, N.Y. In six miles it's your own school. \$199,900. 919-850-0000. www.foxcarolina.com

Reading may not be everyone's cup of tea, but it's a great location for a family house in the Cotswolds. The house is a great location for a family house in the Cotswolds. The house is a great location for a family house in the Cotswolds.

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ST See more and get more information on the market at www.nytimes.com