

East Dulwich against Exeter

A plan for one household, comparing where they are now with where they are considering.

READ THIS FIRST

Every figure below is real. Fetched from the named source on 26 and 27 September 2026 and reproducible. Nothing is illustrative and nothing is invented. Where a figure is missing, it says so rather than being filled in.

The household is not. There is no questionnaire behind this one. The priorities in section 3 are an assumption, stated openly, so the shape of a plan can be tested before there is a real buyer to test it on.

The household, as assumed: a couple in their late thirties, currently SE22 8HP, one child due to start primary within two years, both able to work remotely three days a week. Considering EX4 4QJ.

1 The verdict

Exeter is measurably more comfortable and measurably less proven on the things you would only find out after moving. On deprivation the gap is not close: EX4 4QJ sits in a neighbourhood less deprived than 96.7% of England, against 47.3% where you are now.

The single biggest thing in favour is the doctors. 93.3% of Exeter's GP practices are rated Good or Outstanding against 79.5% here, with seven Outstanding where Southwark has none and half as many Inadequate. School capacity is second: nineteen open schools in EX4 against eleven in SE22, before counting the sixth forms you do not have locally.

The single biggest thing against is that it costs more to be there. Council tax, water and energy together come to £505.10 a year higher, which is £42.09 a month before travel is counted and it is the opposite of what leaving London is supposed to do. Second to that, Exeter's schools are fuller: 87.8% of capacity against 82.0%, so more schools is not the same as more room in them.

We would not rule either out on this evidence and we want to be plain that this is not a compliment. Two of the things that would decide it are missing rather than neutral: no catchment distances and no Ofsted grades. A third, the rest of your monthly outgoings, is now partly answered and partly not. Section 6 says what to do about each.

2 The money

Being this household in Exeter costs £505.10 a year more. That is £42.09 a month and it is still a floor rather than a total, because travel is missing.

This is the opposite of what most people expect from leaving London. It is also the most checkable set of numbers in this plan, so check them.

RUNNING COST, A YEAR	East Dulwich WHERE YOU LIVE NOW	Exeter CONSIDERING
Council tax, band D	£1,967.26	£2,495.36 MORE +£528.10
Water and sewerage, average for the supplier	£658 THAMES WATER	£740 MORE +£82 SOUTH WEST WATER
Energy, modelled running cost for a median home	£1,015 83M ² MEDIAN · £11.17/M ²	£910 LESS -£105 95M ² MEDIAN · £9.82/M ²
What we can total so far	£3,640.26	£4,145.36 MORE +£505.10 £42.09 A MONTH

MHCLG COUNCIL TAX LEVELS 2026-27 TABLE 9 · WATER UK
VIA DISCOVER WATER 2026-27 · MHCLG ENERGY CERTIFICATE
DATA API, POSTCODE DISTRICT SAMPLE · ALL READ 26 AND
27 SEP 2026

On the water figure. It is the average household combined water and sewerage bill for the whole of each company's area. A metered bill depends on what you use and an unmetered one on rateable value, so this compares two areas honestly and does not predict your bill.

On the energy figure and it is the first line that goes Exeter's way. It is the median modelled running cost, heating plus hot water plus lighting, across 1,467 certificates sampled in SE22 and 1,171 in EX4. Exeter is £105 a year cheaper and the median home there is 12m² larger, so it is not cheaper because it is smaller. Per square metre the gap is wider: £9.82 against £11.17. And 38.4% of Exeter's homes are rated C or better against 29.6% here.

What that figure is not. It is modelled at standard occupancy using the fuel prices current when each certificate was assessed, so it compares two areas honestly and does not predict your bill. Certificates only exist where a property has been sold, let or newly built since 2008, so the sample leans toward homes that have changed hands.

One thing worth knowing about how this was measured. We sample the postcode district, not a radius around your address and the first version of this figure did the latter and was badly wrong. Sampling 1km around EX4 4QJ found 33 of 40 postcodes with no certificates at all and a median home of 23m², because that address sits on university land. It would have told you Exeter energy costs half what London does. It costs 10% less. A figure measured round a pin is only as good as the pin.

Council tax, every band

COUNCIL TAX BAND	Southwark WHERE YOU LIVE NOW	Exeter CONSIDERING
Band A	£1,311.51	£1,663.57 MORE +£352.06
Band C	£1,748.68	£2,218.10 MORE +£469.42
Band D, the standard comparator	£1,967.26	£2,495.36 MORE +£528.10 £44.01 A MONTH
Band F	£2,841.60	£3,604.41 MORE +£762.81
Band H	£3,934.52	£4,990.72 MORE +£1,056.20

MHCLG, COUNCIL TAX LEVELS SET BY LOCAL AUTHORITIES IN ENGLAND 2026-27, TABLE 9 • FETCHED 26 SEP 2026 • BILLING AUTHORITY

This is the figure including precepts, so county, police and fire are already in it. It is what lands on the bill, not the council’s own share. Parish precepts are excluded and can add a little in some areas.

Which band a property sits in comes from the VOA and we do not know yours.

Band D is shown because it is the standard comparator and the others are there so you can find the row that will be yours. Note that the gap widens as the band rises: £352 at A, £1,056 at H.

One trap worth naming. The same release publishes an “average council tax for the area” figure, which reads £1,456.75 for Southwark against the £1,967.26 above. Both are correct and they answer different questions: the average is weighted across every band in the area and the band figure is what a household in that band pays. We use the band figure, because that is the one that arrives.

TWO THINGS STILL MISSING FROM THE TOTAL

Council tax, water and energy are all real now. These two are not and the first of them is almost certainly the largest line of all for this household.

Travel

The big one and it is not missing for the reason we first said. A Zone 1-2 Travelcard against running a car in Exeter is very likely larger than everything above put together and it could run either way. It is not blocked on a routing engine: that is needed for journey *times*, not costs. It is blocked on the fact that the answer depends entirely on assumptions we would be making for you. How many days you commute, one car or two, whether you park on a permit or a driveway, what insurance costs at a specific postcode. **Those assumptions are the judgement, not the arithmetic**, which is why this line belongs in a conversation rather than in a table. Until it exists the £505.10 is a floor and not a verdict.

Broadband

Ofcom Connected Nations is a bulk file published twice a year, not a query. The smallest line of the three and the only other one missing.

3 Your top three factors

Assumed, per the note at the top. A real plan takes these from what you told us.

Schools and room in them

MEASURE	East Dulwich WHERE YOU LIVE NOW · SE22	Exeter CONSIDERING · EX4
Open schools in the postcode district	11	19 MORE +8
Primary	6	10
Secondary	3	1 plus 1 all ages
Sixth form and 16+	0	2
Average occupancy	82.0% 11 OF 11 REPORTING	87.8% FULLER +5.8pp 16 OF 19 REPORTING

DfE GET INFORMATION ABOUT SCHOOLS · DAILY BULK EXTRACT
· FETCHED 26 SEP 2026 · POSTCODE DISTRICT

What occupancy is. Pupils on roll divided by stated capacity. It is the closest thing in open data to admissions pressure and a better guide to whether you will get a place than an inspection grade is.

What it is not. A postcode district is not a catchment. A school in EX4 may admit nobody from EX4 4QJ and the school you would actually get may sit in EX2. Until we have the last distance offered from Devon County Council, this tells you about supply in an area and not about your chances at any one school.

There are no Ofsted grades here and that is our limitation rather than the schools'. The DfE register carries an inspectorate name and a date of last visit and no judgement; grades live in a separate file we have not yet joined. Separately, Ofsted stopped issuing one word judgements for state schools in September 2024, so any school inspected since then has no overall grade to find.

Getting a doctor

MEASURE	East Dulwich WHERE YOU LIVE NOW	Exeter CONSIDERING
Practices rated Good or Outstanding	79.5% OF 44 RATED · SOUTHWARK	93.3% BETTER +13.8pp OF 45 RATED · EXETER
Rated Outstanding	0	7 BETTER +7
Rated Inadequate	4	2 BETTER -2
GP practices regulated in the district	73	86
GP practices in your postcode district	11 SE22	10 NO VERDICT count only EX4

CQC SYNDICATION API, GP PRACTICES, LOCAL DISTRICT ·
NHS ORGANISATION DATA SERVICE, POSTCODE DISTRICT ·
FETCHED 26 AND 27 SEP 2026

This is the clearest result in the plan after the money. Nine in ten Exeter practices are rated Good or better against eight in ten here, Exeter has seven Outstanding where Southwark has none and half as many Inadequate.

Two different geographies in that table, on purpose. The top four rows are the local district, because that is the geography the regulator publishes at. The last row is your postcode district, which is the walk from your door. They are not the same area and they are labelled so you do not read them as one.

What a rating is not. The CQC regulates the practice, not the wait for an appointment. **A Good practice can still be impossible to get into** and nothing published tells you which. A rating is also the state at the last inspection and those dates vary by years, so an old Good and a fresh Good are not the same claim.

And do not read 11 against 10 as a finding. East Dulwich holds far more people in the same area, so more practices serving more patients is not more availability. Without list sizes that row does not survive contact with arithmetic, which is why it carries no verdict.

The neighbourhood

MEASURE	East Dulwich WHERE YOU LIVE NOW	Exeter CONSIDERING
Deprivation, English IMD	47.3% LESS DEPRIVED THAN · RANK 15,542 OF 32,844	96.7% LESS DEPRIVED +49.4pp LESS DEPRIVED THAN · RANK 31,749 OF 32,844
Food businesses within 1 mile	638	373 FEWER -265
Rated 3 or better	96.4% OF 581 RATED	98.5% OF 341 RATED

POSTCODES.IO, ONS DERIVED · FSA FOOD HYGIENE RATING
SCHEME · BOTH FETCHED 26 SEP 2026

On the deprivation rank. Rank 1 is the most deprived neighbourhood in England, so a high number is a comfortable one. We write it out in words because the percentile on its own reads as the opposite of what it means.

On the food businesses. 638 against 373 measures how much is within walking distance, not quality. The quality figures are close enough that the difference is not worth acting on, which is why that row carries no verdict.

4 The honest negatives

Exeter EX4 has flooded. East Dulwich has not.

The Environment Agency's Historic Flood Map records one flood outline intersecting 1km of EX4 4QJ and none within 1km of SE22 8HP. This is the layer of recorded events, not the risk model. It is the difference that cost a household in our research £850: they checked a risk zone map, concluded a bungalow was fine, paid for a survey and then learned from the buildings insurance quote that it had flooded in Storm Dennis.

We verified the zero. The same query returns features for Tewkesbury and York, so *none within 1km of SE22* is a real absence and not a failed search.

And here is what it cannot tell you, which matters as much. The layer carries no event name and no date. The only attributes it returns are a shape length and a layer name. So it can say *this has flooded* and it cannot say *Storm Dennis, February 2020*. Naming the event needs the insurer, the council or a paid Flood Risk Report.

Second: it costs £505.10 a year more to run. Council tax is £528.10 of that and water £82, offset by energy being £105 cheaper. £42.09 a month before travel. Section 2 has the working.

Third: Exeter's schools are fuller. 87.8% against 82.0%. More schools, less room in each.

Fourth and it is about us. Section 2 carries council tax, water and energy. **Travel is missing and it is probably the biggest line of the lot** and it is the one that could go either way, so the £505.10 is a floor rather than a verdict.

5 What would show up in a survey or an insurance quote

MEASURE	East Dulwich WHERE YOU LIVE NOW	Exeter CONSIDERING
Recorded historic flooding within 1km	None	Yes WORSE one outline
Flood warning areas within 10km	74	28 NO VERDICT see below

ENVIRONMENT AGENCY HISTORIC FLOOD MAP AND FLOOD AREAS
• FETCHED 26 SEP 2026

The 74 against 28 is close to meaningless and we would rather say so than let it look like a finding. A flood warning area is a notification zone and 74 of them around SE22 is the tidal Thames and its tributaries doing what a dense river network does. It says nothing about whether a house floods. The row above it is the one that matters.

Not in this plan and all of it would show up in a search: radon, where UKHSA and BGS publish an indicative atlas we have not pulled; coal mining, where the Coal Authority publishes report areas and neither of these postcodes is in a historic coalfield, though that is general knowledge and not a checked figure so treat it as unchecked; and subsidence, ground rent, service charges and cladding, all of which belong to a specific property and none of which can honestly be answered from an area.

6 What we cannot tell you and who to ring

The last thing in this plan on purpose, because it is the part you can act on.

Which school you would actually be offered	Devon County Council school admissions. They publish last distance offered, per school, per year and it is the only number that answers the question.
Whether that flood outline is your street	Exeter City Council's Lead Local Flood Authority team and your insurance broker at quote stage. Ask for the event and the year, not the zone.
Ofsted grades	Reports for any named school are free at reports.ofsted.gov.uk . Two searches, five minutes and better than anything we can currently give you.
Whether a GP is taking patients	Ring the practice. Ratings are in section 3 but they say nothing about the wait and the published feed of which practices are taking new patients is filled in by the practices themselves through NHS Profile Manager with no verification step, so it is not trustworthy even when we have it.
The rest of your monthly costs	Council tax, water and energy are all in section 2 and need no phone call. For the energy cost of one specific property rather than the area, its EPC is free at the Energy Performance Certificate Register. For the council tax band a property sits in, the VOA at gov.uk .

Nothing in this plan is a recommendation to move and nothing in it is financial advice. It ranks compromises. The decision and whether you can afford it, are yours.

7 Everything else

Crime, for completeness and with a warning attached

SOURCES, IN FULL

SOURCE	LICENCE	PERIOD	FETCHED
postcodes.io, ONS derived	OGL	Continuous	26 Sep 2026
MHCLG Council Tax levels, Table 9	OGL	Financial year 2026-27	26 Sep 2026
MHCLG Energy Certificate Data API	OGL	Certificates to date	27 Sep 2026
Water UK, via Discover Water	Published industry figures	2026-27	27 Sep 2026
Ofgem energy price cap	OGL	1 Oct to 31 Dec 2026	27 Sep 2026
DfE Get Information About Schools	OGL	Daily extract, 26 Sep 2026	26 Sep 2026
NHS Organisation Data Service, Spine directory	OGL	Continuous	26 Sep 2026
CQC Syndication API	OGL	Current ratings	27 Sep 2026
FSA Food Hygiene Rating Scheme	OGL	Continuous	26 Sep 2026
Environment Agency Historic Flood Map	OGL	All recorded events	26 Sep 2026
Environment Agency flood areas	OGL	Continuous	26 Sep 2026
police.uk crime at street level	OGL	July 2026	26 Sep 2026

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