

Gadsden Valuations

Automated Property Valuations for UK Residential Lenders

69.4%

PE10 (WITHIN $\pm 10\%$)

81%

HIGH-CONFIDENCE PE10

6.0%

MEDIAN ERROR (MDAPE)

147,188

TRANSACTIONS TESTED

Meridian v6.11 • Q4-2025 quarterly bulk test • Benchmarked against Land Registry completion prices, not surveyor estimates. 81% PE10 for high-confidence valuations (70% of test set).

What You Get

Point Estimate + Interval

Market value in pounds with upper/lower prediction bounds for every property.

Comparable Evidence

Recent nearby transactions that support the estimate, with distances and dates.

FSD + Fitch Haircut Band

Per-property Forecast Standard Deviation mapped to Fitch RMBS haircut bands (A–D).

PDF Report + Audit Trail

Downloadable report with full methodology disclosure for regulatory files.

Lender Use Cases

Origination Screening

First-pass valuation in your lending cascade. Accept, refer to desktop, or escalate to physical inspection — all automated with confidence thresholds.

Portfolio Revaluation

Basel 3.1 requires lenders to revalue collateral when market indices move more than 10%. Batch API revalues your entire book in hours, not months.

Cross-Validation

Independent second opinion on physical valuations or competing AVM outputs. Flag outliers before they become credit losses.

Accuracy by Property Type

Type	MdAPE	PE10	Bias
Flat	7.2%	63.0%	+2.5%
Terraced	5.9%	69.3%	+1.7%
Semi-Detached	5.6%	72.1%	+1.2%
Detached	6.0%	70.4%	+1.1%

Test us on transactions we've never seen.

Upload up to 250 recent completions — just addresses and sale dates. We value each property blind as of the sale date and return the results. You compare our valuations against the prices you already know.

Why can't we cheat? Land Registry transaction data takes months to reach public datasets. Our model trains exclusively on Land Registry data. Your recent completions aren't in our training set. These are genuinely blind valuations — not because you choose the test set, but because we structurally cannot have seen the answers.

No charge. No commitment.

Regulatory Alignment

Standard	How We Align
PRA SS1/23	Published methodology, per-property confidence indicators, accuracy monitoring, full audit trail
Basel 3.1	Batch portfolio revaluation, 10% threshold monitoring, API and file-based delivery
IVS 105	Model characteristics documentation, feature disclosure, walk-forward validation
EAA ESSVM 3rd Ed.	Methodology disclosure, confidence scoring on common 0–7 scale, segmented accuracy
RICS Red Book	Consistent with PS 1.3, PS 1.6, and VPS 5 disclosure requirements (Jan 2025)

Methodology

Gadsden Meridian is a LightGBM gradient-boosted decision tree ensemble trained on 31 million arm's-length residential transactions from HM Land Registry Price Paid, enriched with 29 million EPC certificates and government open data. The model uses 49 features across six categories: spatial, physical, temporal, neighbourhood, environmental, and educational.

All accuracy metrics use strict walk-forward validation: the model is trained on transactions up to a cutoff date and tested exclusively on future transactions it has never seen. Current test set: 147,188 transactions (Q4-2025).

Confidence Scoring

Every valuation includes a per-property Forecast Standard Deviation (FSD) computed from a granular lookup of confidence decile, property type, and price band. FSD maps directly to Fitch RMBS haircut bands and the EAA/ESSVM confidence scale. For high-confidence (Tier 1) valuations — 70% of transacting properties — PE10 reaches 81%.

Fitch Band	FSD	Haircut	Recommended Action
A — High	≤5%	2.5%	Accept for automated decisioning
B — Good	≤10%	5%	Accept for valuer review
C — Medium	≤20%	10%	Desktop review recommended
D — Low	>20%	20%	Physical inspection required
Excluded	—	—	Insufficient data; cannot value

Data Sources

Source	Coverage	Update
HM Land Registry Price Paid	31M transactions	Monthly
EPC Register	29M certificates	Monthly
ONS Census 2021	All LSOAs	Decennial
ONS House Price Index	National + regional	Monthly
GIAS / Ofsted	~24,000 schools	Daily / Rolling
Environment Agency Flood Zones	Zones 2 & 3	Annual

Delivery & Pricing

REST API — JSON response with full valuation data, confidence scores, and comparables. Integrate into your origination or risk systems.

Batch Upload — CSV in, results out. Revalue thousands of properties overnight for portfolio monitoring.

Web Portal — Postcode lookup with instant results. Team members share a valuation pool — no per-seat fees.

Bundle	Valuations	Price
Single	1	£9.95
Professional	100	£199
Portfolio	1,000	£499
Enterprise	10,000	£1,999

