

# GadsdenValuations

## Property Valuation Report

Ref: gv-jqfsatpf85

Model: Gadsden Meridian v6.11

Date: 11 Jun 2026 00:59

### Property Details

Address	76 Effingham Road
Postcode	B13 0DW
Property Type	End-Terrace
Bedrooms	4
Bathrooms	1
Floor Area	73 m <sup>2</sup> (786 sq ft)
Implied £/m <sup>2</sup>	£3,782 per m <sup>2</sup>
Construction Period	1950–1966
EPC Rating	E

### Estimated Market Value

PREDICTED VALUE

**£276,065**

Estimated range: £224,703 - £327,426

## Confidence Assessment

**Fitch Band C — FSD ≤ 0.20**

FSD Value            0.1131

The Forecast Standard Deviation (FSD) is the model's estimate of its own prediction error for this property. It determines both the valuation range above and the Fitch RMBS classification band shown here.

## Comparable Properties

ADDRESS	DISTANCE	SALE DATE	SALE PRICE	TYPE	FLOOR AREA	£/M <sup>2</sup>
35 Effingham Road	0.0 km	2025-10-31	£220,000	T	61 m <sup>2</sup>	£3,607
233 Braceby Avenue	0.1 km	2024-08-23	£256,000	T	99 m <sup>2</sup>	£2,586
6 Effingham Road	0.2 km	2025-03-31	£200,000	T	71 m <sup>2</sup>	£2,817
17 Braceby Avenue	0.2 km	2024-09-26	£155,000	T	88 m <sup>2</sup>	£1,761
409 Brook Lane	0.2 km	2025-02-14	£192,000	T	70 m <sup>2</sup>	£2,743
15 Glen Rise	0.2 km	2024-12-18	£370,000	T	117 m <sup>2</sup>	£3,162
31 Ellerslie Road	0.2 km	2025-08-21	£210,000	T	60 m <sup>2</sup>	£3,500
391 Brook Lane	0.3 km	2025-05-30	£231,000	T	75 m <sup>2</sup>	£3,080
11 Hullbrook Road	0.3 km	2025-08-22	£217,500	T	74 m <sup>2</sup>	£2,939

Type: Land Registry codes — D detached · S semi-detached · T terraced · F flat/maisonette.

## Rental Evidence

Estimated rental value based on current asking rents. This is an indicative estimate, not a formal rental valuation.

Est. Monthly Rent	£1,550 pcm
Est. Annual Rent	£18,600 pa
Gross Yield	6.74%
Rental Comps	3 comparable rental listings

ADDRESS	MONTHLY RENT	BEDS	TYPE	DISTANCE	LISTED
Greswolde Road, Birmingham, West Midlands, B11	£1,400	4	Terraced	2.1 km	2026-04-30
Bromyard Road, Birmingham, B11	£1,550	4	Terraced	2.4 km	2026-05-11
Cromer Road, Birmingham, B12 9QP	£1,700	4	Terraced	3.5 km	2026-03-23

## What Drives This Valuation

How groups of property and market factors push the valuation up or down relative to the model baseline. Values are specific to this property.

FACTOR	EFFECT ON VALUE
Market timing	+£25,478
Location	+£22,860
Sale history	-£12,107
Property attributes	-£425

## Methodology

This valuation is produced by an automated valuation model (AVM) using gradient-boosted decision trees (LightGBM) trained on HM Land Registry transaction data, Energy Performance Certificate (EPC) records, Ordnance Survey address and spatial data, and derived neighbourhood pricing features. The model analyses comparable recent sales, property characteristics including floor area, property type, age, and EPC rating, as well as location factors including neighbourhood price levels, school proximity, and flood risk to estimate the current market value.

## Model Information

Model	Gadsden Meridian v6.11
MdAPE	6.7%

Within 10%	65.4% of valuations
Within 20%	87.6% of valuations
Sample Size	295,026 transactions
Validation	Independently tested on H2-2025 Land Registry transactions
Deployed	08 March 2026

### No-Value Policy

Where data is insufficient to produce a reliable estimate, Gadsden Meridian returns a 'no value' response rather than an unreliable figure. No valuations are consumed for no-value responses. The lender can route the property to their next option in the valuation cascade. See [gadsdenvaluations.com/no-value-policy](https://gadsdenvaluations.com/no-value-policy) for details.

### Limitations

This is a statistical estimate produced by an automated valuation model, benchmarked against Land Registry sale prices. It does not account for internal condition, recent renovations not reflected in EPC data, planning permissions, legal restrictions, or structural issues.

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