

### Property Details

|                     |                                  |
|---------------------|----------------------------------|
| Address             | 37, Scarborough Road             |
| Postcode            | FY8 3ER                          |
| Property Type       | Semi-Detached                    |
| Bedrooms            | 3                                |
| Bathrooms           | 2                                |
| Floor Area          | 110 m <sup>2</sup> (1,184 sq ft) |
| Construction Period | England and Wales: 1950-1966     |
| EPC Rating          | D                                |
| Council Tax Band    | D                                |

### Estimated Market Value

PREDICTED VALUE

**£261,386**

Estimated range: £225,654 – £297,117

#### Confidence Assessment

**Tier 1 — High Confidence**

The model has strong comparable evidence and high statistical confidence in this estimate. There are sufficient recent, nearby sales of similar properties to support the predicted value.

#### FSD Confidence

|           |      |
|-----------|------|
| FSD Value | 0.08 |
|-----------|------|

Confidence Band

Band B — High Confidence

This valuation falls within the high-confidence band, typically attracting a 5% haircut in RMBS transactions.

## Comparable Properties

| ADDRESS                | DISTANCE | SALE DATE  | SALE PRICE | TYPE | BEDS | FLOOR AREA         |
|------------------------|----------|------------|------------|------|------|--------------------|
| 7 Heyhouses Lane       | 0.1 km   | 2024-07-26 | £246,950   | S    | —    | 120 m <sup>2</sup> |
| 54, Scarborough Road   | 0.2 km   | 2025-10-06 | £251,000   | S    | —    | 72 m <sup>2</sup>  |
| 54, Scarborough Road   | 0.2 km   | 2024-08-29 | £246,700   | S    | —    | 72 m <sup>2</sup>  |
| 8 Filey Road           | 0.2 km   | 2024-10-23 | £330,000   | S    | —    | 120 m <sup>2</sup> |
| 10 Crosland Road North | 0.2 km   | 2024-12-06 | £265,000   | S    | —    | 137 m <sup>2</sup> |
| 14 Hesketh Road        | 0.3 km   | 2024-07-05 | £180,000   | S    | —    | 74 m <sup>2</sup>  |
| 20, Hesketh Road       | 0.3 km   | 2025-10-10 | £205,000   | S    | —    | 63 m <sup>2</sup>  |
| 40 Lowton Road         | 0.3 km   | 2025-08-29 | £382,000   | S    | —    | 121 m <sup>2</sup> |
| 16 Crosland Road North | 0.2 km   | 2025-06-17 | £330,000   | S    | —    | 76 m <sup>2</sup>  |
| 199 Kilnhouse Lane     | 0.4 km   | 2025-07-04 | £215,000   | S    | —    | 78 m <sup>2</sup>  |

## Rental Evidence

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

|                   |                               |
|-------------------|-------------------------------|
| Est. Monthly Rent | £995 pcm                      |
| Est. Annual Rent  | £11,940 pa                    |
| Gross Yield       | 4.57%                         |
| Rental Comps      | 10 comparable rental listings |

| ADDRESS  | MONTHLY RENT | BEDS | TYPE          | DISTANCE | LISTED     |
|--|--------------|------|---------------|----------|------------|
| Park View Road, Lytham, FY8  | £2,300       | 3    | Semi-Detached | 4.3 km   | 2026-03-03 |
| Nethway Avenue, Blackpool  | £1,100       | 3    | Semi-Detached | 7.0 km   | 2026-03-03 |
| **PLEASE TELEPHONE FOR VIEWINGS**<br>Manchester Road, Blackpool, FY3 8DP | £895         | 3    | Semi-Detached | 6.8 km   | 2026-03-03 |

| ADDRESS                                       | MONTHLY RENT | BEDS | TYPE          | DISTANCE | LISTED     |
|---|--------------|------|---------------|----------|------------|
| Ledbury Road, Blackpool                       | £995         | 3    | Semi-Detached | 7.4 km   | 2026-03-03 |
| 11 Hardy Court                                | £1,300       | 3    | Semi-Detached | 5.3 km   | 2026-03-10 |
| Ludlow Grove, Blackpool, FY2                  | £850         | 3    | Semi-Detached | 8.6 km   | 2026-03-03 |
| The Rowans, Poulton-Le-Fylde, Lancashire, FY6 | £1,100       | 3    | Semi-Detached | 8.8 km   | 2026-03-03 |
| Fitzroy Road, Blackpool, Lancashire, FY2      | £825         | 3    | Semi-Detached | 9.2 km   | 2026-03-03 |
| Holts Lane, Poulton-Le-Fylde                  | £875         | 3    | Semi-Detached | 9.2 km   | 2026-03-03 |
| Argyle Road, Poulton-Le-Fylde                 | £995         | 3    | Semi-Detached | 9.3 km   | 2026-03-03 |

## What Drives This Valuation

How each property attribute pushes the valuation up or down relative to the model baseline. Values are specific to this property.

| FACTOR                       | EFFECT ON VALUE |
|------------------------------|-----------------|
| Location (Latitude)          | -£35,605        |
| Market Timing                | +£23,684        |
| Previous Sale (HPI-Adjusted) | -£22,683        |
| Previous Sale Price          | +£20,775        |
| Local Employment Rate        | +£18,112        |
| Tenure                       | -£17,125        |
| Location (Longitude)         | -£14,664        |
| Plot Area                    | +£13,918        |

## 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       | 6.0%   |
| Within 10%  | 69.4% of valuations  |
| Within 20%  | 89.4% of valuations  |
| Sample Size | 147,188 transactions                                       |
| Validation  | Independently tested on Q4-2025 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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