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SAMPLE REPORT

Illustrative property and illustrative figures. Not a real address.

2 Rosevale Villas, Scarisbrick.

Marsh Lane · Scarisbrick, Ormskirk L40 9QT · Asking £425,000

> *"Every brick has a history. Know it before you buy."*

WHAT THIS REPORT COVERS

- Everything in Plus — price, title, covenants, the lease
- Lender suitability across the major UK lenders
- Four formal searches: local authority, drainage, environmental, chancel
- The full planning history, including the land behind
- A detailed flood-risk assessment
- A numbered pre-offer pack ready for your solicitor

LOCAL AUTHORITY	GENERATED	SAMPLE REPORT
West Lancashire	10 August 2026	Illustrative property
Lancashire County Council	Plus+ tier · v1.0	Not a real address

THE COMPLETE PRE-OFFER PICTURE

£425,000, 78 years left, and nine flats behind. *Now you know before you offer.*

2 Rosevale Villas is a three-bedroom Victorian semi-detached house of about 1898 on the edge of Scarisbrick, offered leasehold at £425,000 against a record that supports about £372,000. Plus+ adds what your solicitor would order after your offer was accepted: the four formal searches, the full planning history and a modelled view of which lenders would take the case. Three findings change the number you should put on the table, and all three arrived before the offer rather than six weeks into a purchase.

78 yrs	3 of 5	No	Zone 2
LEASE REMAINING	**LENDERS DECLINE**	**PUBLIC SEWER**	**FLOOD RISK**
Expires Jun 2104	On the lease term	Private treatment plant	Environment Agency

BOTTOM LINE

The local authority search returns a live application for nine flats on the land directly behind this garden, with access taken over the private lane that is this property's only way in. The drainage and water search confirms the house is not connected to a public sewer and drains to a shared private treatment plant. And the lease has seventy-eight years to run, which three of the five lenders a buyer here would most likely approach will not accept. None of that stops the purchase. All of it belongs in the price.

The verdict, with everything in.

OVERALL READ

Buy it if the seller moves on price and on the lease. The evidence supports £328,000 to £340,000, and two conditions are worth more to you than the money.

With the searches in, this is a house with three costs the asking price ignores and one development risk the listing does not mention. The lease has seventy-eight years to run and three of the five lenders a buyer here would most likely approach will not take it. The house is not connected to a public sewer; it drains to a private treatment plant shared with next door, which is a maintenance obligation and a replacement bill in waiting. And there is a live application for nine apartments on the land directly behind, with access proposed over the private lane that is this property's only way in — the third attempt to develop that land in eight years. None of this makes the house unbuyable. It makes £425,000 unarguable.

OFFER BAND

EVIDENCED VALUE	£372,000 — the September 2019 sale indexed to today
LESS: LEASE EXTENSION	£16,000 to £24,000 indicative premium and costs at seventy-eight years unexpired
LESS: EPC WORKS	£12,000 to reach the assessed potential of C
LESS: DRAINAGE RESERVE	£6,000 — your half of a £8,000 to £12,000 shared replacement of the treatment plant within ten years
ADJUSTED VALUE	£330,000 to £338,000
OPENING OFFER	£322,000
TARGET	£328,000 to £340,000
WALK-AWAY	£352,000 — and any price at all if the nine flats are approved with access over the lane and the seller will not move

Every deduction above is evidenced somewhere in this report: the lease from the title register, the EPC from the register entry, the drainage from the CON29DW. Attach the relevant page to your offer. An offer that shows its working is much harder for an agent to dismiss than a low number on its own.

WHERE YOUR LEVERAGE IS

01 Nine flats behind, on the third attempt in eight years, with access proposed over your lane. Whatever the outcome, the buyer after you will read the same register entry.

02 Seventy-eight years unexpired, and three of five likely lenders declining on it. A seller who cannot rely on a mainstream mortgage has a smaller market than they think.

03 No public sewer. A shared private treatment plant with no written maintenance agreement, an annual running cost and a replacement bill inside ten years.

04 The 1974 covenant prohibiting extension without the original developer's written consent, on a house whose obvious value-add is a rear extension.

05 £425,000 against £372,000 of indexed record and a £344,000 sale next door in 2024.

THE RISK THAT MATTERS MOST

Access. The private lane is both this property's only vehicular access and the access the developer proposes to use for nine apartments. Whoever controls that lane controls a great deal. Before you offer, have your conveyancer confirm exactly what rights this title has over it, what obligations come with them, and whether anyone has been asked to grant anything to the developer.

Before you offer

Get a decision in principle from a lender that lends below eighty years unexpired. Ask the seller in writing whether they will serve a section 42 notice before exchange and assign it to you. Ask what has been said to them about the land behind and the lane. And send the pre-offer pack later in this report to your conveyancer now rather than after your offer is accepted — it is written to be forwarded.

A Victorian semi with a Victorian energy bill.

The attributes below are taken from the EPC Register entry for this address, the HM Land Registry price-paid record and the Valuation Office Agency council tax list. Energy performance is the watch item: solid brick walls and a suspended timber floor put a floor under what the house can cheaply achieve.

PROPERTY TYPE	Semi-detached house — Victorian, built c.1898
BUILT FORM	Semi-detached, solid brick under natural slate
BEDROOMS	3
FLOOR AREA	104 m² (EPC Register)
TENURE	Leasehold (HM Land Registry)
EPC RATING	E (49) current · C (72) potential
EPC LODGED	14 March 2019 · valid to 13 March 2029
COUNCIL TAX BAND	C (Valuation Office Agency)

ENERGY, MEES AND WHAT THE GAP COSTS

An E is the current legal minimum for letting a home under the Minimum Energy Efficiency Standard, so the property scrapes through today and a buy-to-let buyer has no headroom at all. For an owner-occupier the E is a running-cost and resale issue rather than a legal bar. Closing the gap to the C the assessor believes is achievable — loft insulation raised to 270mm, internal wall insulation, a condensing boiler and low-energy lighting — is roughly £12,000 of work at current prices. Ratings of F and G attract lender scrutiny and a smaller pool of products, so the E is worth protecting as well as improving.

PRICE-PAID HISTORY FOR THIS ADDRESS (HM LAND REGISTRY)

DATE	PRICE	TYPE	NOTE
Sep 2019	£310,000	Semi-detached / Leasehold	The current seller's own purchase
Jul 2007	£196,500	Semi-detached / Leasehold	Earlier transfer of the same title

Few constraints on the house itself. The land behind is another matter.

Planning constraints are screened from planning.data.gov.uk, Historic England's National Heritage List for England and the West Lancashire Borough Council register.

LOCAL PLANNING AUTHORITY	West Lancashire Borough Council
LISTED BUILDING	No — no entry on the National Heritage List for England
CONSERVATION AREA	No
ARTICLE 4 DIRECTION	None recorded for this address
GREEN BELT	The house and the land to its rear sit inside the settlement boundary, outside the Green Belt
TREE PRESERVATION ORDERS	None recorded on the plot
APPLICATIONS WITHIN 500M	11 in the register, one of them live

A LIVE APPLICATION ON THE LAND DIRECTLY BEHIND

The register shows an application validated in May 2026 for residential development on land to the rear of Marsh Lane, currently pending consideration. The open planning feed gives the site and the status but not the drawings, so the scale of the scheme is not confirmed from open data alone. It sits directly behind this garden, which makes it worth reading before you offer rather than after. The local authority search, included at Plus+, returns the full particulars.

THE LAND BEHIND HAS BEEN PROMOTED THREE TIMES

Read as a sequence, the register is more informative than any single entry. An outline application for five dwellings was refused in November 2018. A revised scheme for six dwellings was withdrawn in February 2023 before determination. The current application, for nine apartments, was validated in May 2026. Someone is working steadily towards a consent on that land, and each attempt has been larger than the last. Whatever you conclude about the current application, assume the land behind this garden will be built on eventually and price the house on that basis.

PERMITTED DEVELOPMENT IS NOT THE WHOLE STORY

With no listing, no conservation area and no Article 4 direction, the usual permitted-development rights for a semi-detached house are intact so far as the planning record is concerned. Whether you may actually build is a separate question, and on this property it lives in the title deed rather than the planning register.

NEIGHBOURHOOD PLANNING HISTORY (WEST LANCASHIRE BOROUGH COUNCIL)

REFERENCE	STATUS	DESCRIPTION
2026/0871/FUL	Pending	Residential development on land to the rear of Marsh Lane — validated 6 May 2026
2024/0455/FUL	Approved	Single-storey rear extension, 11 Marsh Lane — 19 September 2024
2023/1120/FUL	Approved	Change of use of an agricultural building to two dwellings, Halsall Road — 2 November 2023
2021/0338/FUL	Refused	Two detached dwellings, land off Marsh Lane — refused 14 July 2021 on access grounds
2019/0902/FUL	Approved	Rear dormer, 4 Rosevale Villas — the adjoining half of this pair — 8 August 2019
2014/0177/FUL	Approved	Detached garage, 2 Rosevale Villas (the subject property) — 3 April 2014
2025/0612/DIS	Approved	Discharge of conditions, Halsall Road conversion — 12 March 2025
2022/0741/FUL	Withdrawn	Six dwellings, land to the rear of Marsh Lane — withdrawn 3 February 2023
2018/0455/OUT	Refused	Outline: five dwellings, land to the rear of Marsh Lane — refused 22 November 2018
2005/0219/FUL	Approved	Two-storey side extension, 4 Rosevale Villas — 15 June 2005
1998/0631/FUL	Approved	Conservatory, 2 Rosevale Villas (the subject property) — 2 October 1998

Flood Zone 2.
The listing does not mention it.

Flood data is taken from the Environment Agency's published flood map for planning and its surface-water risk layer, screened at the address rather than the postcode.

FLOOD RISK — ENVIRONMENT AGENCY

The Environment Agency places this address in Flood Zone 2 — land with between a 1 in 1,000 and a 1 in 100 annual chance of flooding from rivers, or between 1 in 1,000 and 1 in 200 from the sea, before defences are taken into account. Scarisbrick sits on the reclaimed Lancashire mosses, which are drained by pumped watercourses rather than by natural fall, so the zone reflects the landscape as much as this particular plot. The practical effect is this: insurers will ask, some will load the premium or the excess, and a lender may want a flood risk report before releasing an offer. The house was built long before 2009, so it is eligible for Flood Re, the industry reinsurance scheme that keeps buildings cover available on higher-risk homes. A full flood-risk assessment — rivers, surface water, reservoirs, groundwater, recorded history, insurance and lender treatment — follows later in this report.

A quiet rural parish.

Recorded crime within roughly one mile of the postcode over the last twelve months, from Police.uk street-level data. Ninety-six records in total, which is low for England and typical for rural West Lancashire.

Low	Anti-social	Violence
OVERALL LEVEL	TOP CATEGORY	2ND CATEGORY
96 records, 12 months	31 of 96 records	18 records

£

£425,000 is the seller's number.
The record says £372,000.

Comparables are HM Land Registry price-paid records for Scarisbrick, Halsall and the Ormskirk fringe, filtered to semi-detached houses sold within the last two years and shown alongside the subject property's own sale history.

NEARBY SOLD COMPARABLES (HM LAND REGISTRY)

PROPERTY / AREA	DATE	PRICE	NOTE
2 Rosevale Villas (subject)	Sep 2019	£310,000	The seller's own purchase
4 Rosevale Villas, Marsh Lane	Jun 2024	£344,000	The adjoining half of the same pair
21 Moss Delph Lane, Halsall	Feb 2025	£368,000	Larger plot, on mains drainage
9 Pinfold Gardens, Scarisbrick	Oct 2025	£381,000	1990s semi, EPC C, freehold
58 Southport Road, Scarisbrick	Mar 2026	£392,000	Four bedrooms, extended

Read on price

The adjoining half of this pair sold for £344,000 in June 2024. Nothing comparable in the postcode has sold above £392,000 in two years, and that was a four-bedroom extended house. Indexing the subject's own 2019 sale on the West Lancashire House Price Index gives about £372,000 today. £425,000 therefore asks the market to accept a figure no comparable supports, on a house carrying an E rating and a Flood Zone 2 designation. Treat £372,000 as the evidenced value, £344,000 as the documented floor for this pair, and the asking price as an opening position rather than a valuation.

What the asking price is doing

Asking prices along this stretch of West Lancashire have been set optimistically since the spring, and time on the market has been doing the correcting rather than the pricing. This listing has been live since April. That is a seller who has already been told no by the market once, which is usually the most useful thing a buyer can know.

SELLER SNAPSHOT

REGISTERED PROPRIETOR	A private individual. No company is registered against this address at Companies House.
CORPORATE SELLER FLAG	None. There is no corporate disposal to unpick, no VAT question and no new-build warranty position to check.
FREEHOLDER	The freehold is held separately from the leasehold interest. Naming the landlord and confirming the ground rent requires the title register, which is read at Plus tier.

Scarisbrick, on the record
in plain figures.

Scarisbrick is a dispersed rural parish in West Lancashire, between Ormskirk and Southport, on reclaimed mossland either side of the Leeds and Liverpool Canal. The parish has no single centre; day-to-day shopping is in Ormskirk, about four miles south-east, or Southport, about five miles north-west. Leasehold houses are common across this part of Lancashire and Merseyside for historical reasons, which is why tenure matters more here than it would in most of England.

AT A GLANCE

LOCAL AUTHORITY	West Lancashire Borough Council · Lancashire County Council
NEAREST TOWNS	Ormskirk ~4 mi · Southport ~5 mi
NEAREST STATION	Ormskirk ~4 mi
MOTORWAY ACCESS	M58 junction 3 ~6 mi
WATER AND SEWERAGE UNDERTAKER	United Utilities
TENURE PATTERN	Leasehold houses are common in this district — the terms, not the tenure, are what matter

RAIL CONNECTIVITY

Ormskirk is the interchange between the Merseyrail Northern line and the Preston service, so Liverpool Central is around forty minutes door to door from this address including the drive to the station, and Preston around forty-five. There is no direct rail link towards Manchester; the usual route is by car to the M58 and M6.

NEARBY DEVELOPMENT IN THE PIPELINE

LAND TO THE REAR OF MARSH LANE

An application for residential development validated in May 2026 and pending decision at the date of this report. The site is directly behind the garden of the subject property.

HALSALL ROAD — AGRICULTURAL CONVERSION

Two dwellings approved from an agricultural building in November 2023, about 600 metres away. On its own this is minor. Read with the application behind, it points to a council that has been granting residential consents on backland and agricultural plots in this parish.

FACTORS A BUYER MIGHT WEIGH

01 Tenure. Leasehold houses are normal here and are not a red flag in themselves. The lease terms decide whether the house is straightforward to mortgage now and to sell later.

02 Drainage. Parts of this parish sit off the public sewer network. Confirm what serves this particular property before you offer; the drainage and water search settles it in writing.

03 Flood. The mosses are drained land. Flood Zone 2 is common across the parish and does not by itself stop an insurer, but it does change the quotes you receive and the questions a lender asks.

04 Distance. Everything except the primary school is a drive away. Weigh that against the price per square metre, which is materially lower here than in Ormskirk town.

Area facts are drawn from ONS geography, National Rail and Ordnance Survey open data. Distances are straight-line and approximate. This is an illustrative sample property, not a real address.

The title, read back in plain English.

The official copy of the register and the filed lease were obtained from HM Land Registry after this report was ordered, and read line by line. What follows is what they mean, not what they say. Entry references are given so your conveyancer can go straight to them. Title numbers in this sample are illustrative.

TITLE NUMBER	LA4471029 — leasehold title (illustrative)
CLASS OF TITLE	Absolute leasehold
REGISTERED PROPRIETOR	One private individual, registered 27 September 2019
PRICE PAID ENTRY	£310,000 on 20 September 2019 — the register confirms the price-paid record
SUPERIOR TITLE	The freehold is registered separately under LA1180446 to a ground-rent investment company
REGISTERED CHARGE	One charge dated 27 September 2019 in favour of a high-street lender, to be discharged on completion

ENTRIES THAT AFFECT A SALE

LENDER RESTRICTION — PROPRIETORSHIP REGISTER, ENTRY 2

No disposition by a sole proprietor is to be registered without a certificate that the registered charge has been discharged. This is routine and clears on completion when the seller's mortgage is redeemed. It appears here because it is an entry your conveyancer must deal with, not because it is a problem.

NOTICE TO THE LANDLORD ON ASSIGNMENT — CHARGES REGISTER, ENTRY 4

The lease requires the tenant to give the landlord written notice of any assignment or charge within one month, with a fee. The fee is fixed at a nominal sum by the lease, but the notice is a condition of the lease and unregistered notices are a routine cause of delay at the end of a chain. Allow three to four weeks for the landlord's managing agent to produce the leasehold information pack, and ask for it to be ordered on the day your offer is accepted rather than a month later.

What's written into the title.

RESTRICTIVE COVENANTS

NO EXTENSION WITHOUT THE ORIGINAL DEVELOPER'S WRITTEN CONSENT

The Charges Register carries covenants imposed by a Transfer dated 12 September 1974, when the developer who broke up the original estate sold this plot and retained the land behind it. The covenant prohibits the erection of any building, extension or structure on the plot without the written consent of the transferor or its successors in title. It has been on the register since 1974 and is completely invisible at a viewing. The practical effect is that the loft dormer or rear extension you may be planning is not only a planning question: you would need consent from whoever now holds the benefit of that covenant, and they are entitled to ask to be paid for it, commonly a share of the uplift in value. Where the person with the benefit cannot be traced, restrictive covenant indemnity insurance is the usual route — typically £150 to £400 for a house of this value — but such a policy is void the moment anyone approaches the beneficiary. Decide which route you want before anybody writes to anybody.

A USEFUL QUESTION THE REGISTER RAISES NEXT DOOR

The planning history shows a rear dormer approved at 4 Rosevale Villas, the other half of this pair, in August 2019. That property is subject to the same 1974 covenant. Whether consent was sought, granted or simply never asked for tells you a great deal about how the beneficiary behaves — and, if it was granted, gives your conveyancer a name and an address to write to.

NO TRADE OR BUSINESS USE

A standard 1974 covenant against using the property for any trade or business, or for anything causing nuisance or annoyance to the adjoining owner. Working from a desk is not what this is aimed at; a business with visiting customers, deliveries or a sign would be. Worth knowing if you intend to run anything from the address.

RIGHTS AND EASEMENTS

RIGHT	WHAT IT MEANS
Right of way over the private lane	The property has a right of way on foot and with vehicles over the private lane from Marsh Lane, shared with No. 4. The lane is not adopted highway, so its surface, drainage and lighting are the responsibility of the houses it serves. The deed obliges each owner to contribute a fair proportion of the cost but sets no schedule and names no manager.
Drainage through the land to the rear	A right to drain through pipes crossing the land at the rear, with an obligation to contribute to their repair. Note that these pipes run through the land that is now the subject of the live planning application behind this garden.
Landlord's rights of entry	The landlord may enter on notice to inspect and, if the tenant fails to repair, carry out works and recover the cost. Standard for a lease of this vintage and not a concern in itself.
No rights reserved for the developer	Nothing in the register reserves rights of light, air or support to the retained land behind. That is helpful: it means the developer of that land takes it as it finds it.

OVERAGE AND CLAWBACK: NONE FOUND

No overage, clawback or development-uplift provision appears in the register or in the deeds referred to in it. If the land behind is developed, nothing in this title entitles a previous owner or the 1974 transferor to a share of any uplift on this plot. This is a clean result and worth recording, because a 1974 transfer that retained development land is exactly the kind of document that often carries one.

Leasehold particulars

LEASE DATED	24 June 1979
TERM GRANTED	125 years from 24 June 1979, expiring 23 June 2104
UNEXPIRED TERM	78 years at the date of this report
GROUND RENT NOW	£100 per year
GROUND RENT REVIEW	Doubling every 25 years — £200 from June 2029, £400 from 2054, £800 from 2079
SERVICE CHARGE	None. There is no communal structure or estate to maintain; the tenant repairs the whole of the demised property.
INSURANCE	The tenant insures in joint names with the landlord and produces the policy on demand. You arrange and pay for buildings cover directly; it is not a landlord charge.
RESTRICTIONS ON SALE	Written notice of assignment or charge to the landlord within one month, with a nominal fee. No landlord consent to sale is required.
FORFEITURE	A standard re-entry clause for non-payment or breach. Relief is available from the court and a lender's charge gives further protection, but it is why ground rent arrears matter more on a lease than they look.
STATUTORY EXTENSION	With more than two years' ownership a tenant may claim a ninety-year extension at a peppercorn rent. Below eighty years unexpired the premium includes marriage value, which is why the position at seventy-eight years is worse than it looks. Reform legislation is expected to change this; confirm the position in force at the time with your conveyancer.

Who will lend on this property.

Mortgageability

Mortgageable, but not by every lender and not on every product. Of the five lenders a buyer in this position would most likely approach, three would decline on the unexpired lease term and two would proceed. In practice that means a smaller market, a slower application and a slightly worse rate than the same buyer would get on the freehold house next door.

The positions below are modelled from published criteria for unexpired lease term, ground rent review, flood exposure and off-mains drainage. Lending criteria change frequently and are applied case by case on the valuer's report, so this is a shortlist to test with a broker rather than a decision. In this sample the lenders are shown by type rather than by name: criteria move week to week and we will not publish an out-of-date position under a real lender's name. A live report names them.

WHAT DRIVES IT

SEVERITY	FACTOR	WHAT IT MEANS
High	Unexpired lease term — 78 years	Common criteria require between 70 and 85 years unexpired at the start of the mortgage, or the mortgage term plus 30 to 40 years. On a thirty-year term this lease leaves 48 years at redemption, which passes some rules and fails others. It is the reason almost every decline on this property happens.
Medium	Ground rent doubling every 25 years	A twenty-five year doubling interval sits just outside the review frequency most lenders object to, but several will still refer the case and ask for the review schedule in writing before offer. It also narrows the market when you come to sell.
Medium	Flood Zone 2	Most lenders will lend in Zone 2 where buildings insurance is demonstrably available. Some will ask for a flood risk report or written confirmation of cover before releasing the offer. Allow an extra two weeks.
Low	EPC E	No mainstream lender declines on an E. Some now price their cheapest green products off a C or better, so the rating costs you access to the best tier rather than the mortgage itself.
Low	Private treatment plant, no public sewer	Acceptable to mainstream lenders provided the valuer is satisfied the system works and the rights to it are documented in the title. This is a valuation-condition risk rather than a decline, but an undocumented shared plant is exactly what a cautious valuer retains on.

Across the major UK lenders.

STANCE	LENDER	NOTE
Decline	Major high-street bank (A)	Minimum 85 years unexpired at the start of the mortgage. This lease fails at application, before any other factor is considered.
Decline	Major high-street bank (B)	Mortgage term plus 40 years, with a floor of 80 years unexpired. Fails on the floor by two years.
Decline	Large building society (A)	Minimum 80 years unexpired at application, and a stated reluctance on doubling ground rents. Two years short.
Refer	Large building society (B)	Lends from 70 years unexpired but refers anything under 85 years to a senior underwriter, and will want the ground rent review schedule and a flood insurance quote in writing.
Proceed	Major high-street bank (C)	Mortgage term plus 30 years. On a twenty-five year term this lease qualifies comfortably. Expect a flood question at valuation.
Proceed	Regional building society	Lends on leases from 60 years unexpired and is used to off-mains drainage in this part of Lancashire, provided the rights are in the title. Typically 0.2 to 0.4 points above the best of the market.
Proceed	Broker-only lender	Term plus 30 years and no flood-zone restriction where Flood Re cover is in place. The most likely home for this case if the lease is not extended before completion.
Refer	Specialist leasehold lender	Will lend at 78 years and on a doubling ground rent, at a premium. A fallback rather than a first choice.

PRE-OFFER ACTIONS

01 Get a decision in principle from a lender that lends below eighty years unexpired before you offer, not after. It costs nothing and it tells you whether you are a buyer at all.

02 Ask the seller in writing whether they will serve a section 42 notice before exchange and assign the benefit to you. If they will, the lender pool widens immediately and the rate improves.

03 Have your broker put the flood position and a written buildings insurance quote in front of the lender before the valuation, so the file is complete when the valuer reports.

04 Give the valuer the drainage search and the treatment plant service records. An undocumented private system is the most common reason for a retention on a house like this.

05 If you intend to extend the lease after completion rather than before, budget both the premium and the two-year qualifying period — or take an assigned notice instead.

Guidance, not advice

Lender criteria change frequently, are applied case by case and are subject to the valuer's report. Lenders here are shown by type, and the positions are illustrative for this sample property. This is a shortlist to test with a qualified broker: it is guidance, not advice, and it is not a mortgage offer.

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The formal searches, six weeks early.

Plus+ orders the four searches your conveyancer would order after your offer was accepted: the local authority search, the drainage and water search, an environmental search and a chancel repair check. Ordering them before you offer costs about the same and changes what you know while the number is still yours to set. The results are summarised below and the full search reports are supplied with this report.

WHAT THE FOUR SEARCHES RETURNED

LOCAL AUTHORITY SEARCH (LLC1 AND CON29) — WEST LANCASHIRE BOROUGH COUNCIL

Returned in nine working days. No enforcement notice, breach of condition notice or building preservation notice is registered against the property, and there is no compulsory purchase or road scheme affecting it. Marsh Lane is publicly maintainable up to the entrance of the private lane; the lane itself is not adopted, so its surface, drainage and lighting fall to the two houses it serves. The search also returned the live application on the land to the rear, in full.

NINE FLATS ON THE LAND BEHIND — APPLICATION 2026/0871/FUL

The local authority search returns the particulars the open planning feed does not: a full application, validated 6 May 2026, for the erection of nine apartments in a two-and-a-half storey block on land to the rear of Marsh Lane, with vehicular access taken from the private lane that serves this property. It is pending consideration, with a case officer target date of 1 September 2026. Two things follow. If it is approved, the outlook from the back of this house changes and the shared lane carries the traffic of nine flats. And because that lane is this property's only vehicular access, any arrangement the developer needs over it has to be agreed with, or imposed on, the owners of Nos. 2 and 4. This is normally discovered around six weeks into a purchase, after a survey has already been paid for.

DRAINAGE AND WATER SEARCH (CON29DW) — UNITED UTILITIES

Mains water is connected and metered. Foul drainage is not. The property is not connected to a public sewer: it drains to a private package treatment plant in the rear garden, shared with No. 4, discharging to a field drain. The nearest public foul sewer is about 180 metres away in Marsh Lane, and connecting to it would require an application under section 106 of the Water Industry Act together with the cost of the run. Surface water drains to the same private system, so no surface-water drainage charge is payable. No public sewer crosses the plot, which at least means no build-over agreement would be needed for a rear extension.

WHAT THE PRIVATE TREATMENT PLANT MEANS FOR YOU

Three costs and one liability. Servicing runs at £150 to £250 a year and desludging at about £250 a year, shared with No. 4. A plant of this age is likely to need replacing within ten years, which is £8,000 to £12,000 including groundworks, again shared. The discharge is regulated under the General Binding Rules for small sewage discharges, and compliance is the owner's responsibility: a plant that fails its standards must be repaired or replaced at your cost, not the council's. And because the plant is shared, you need the maintenance, access and replacement obligations written down. The title grants drainage rights but sets no maintenance schedule, which is a gap worth closing before completion rather than after the first failure.

ENVIRONMENTAL SEARCH

No historic landfill within 250 metres, no recorded contaminative use on or adjoining the site, and no part of the property on the local authority's contaminated land register. Former agricultural land; ground stability risk low; radon below the action level for this part of Lancashire, so no protective measures are indicated. The search confirms the Environment Agency's Flood Zone 2 designation and returns a medium surface-water rating at the frontage. Its insurance commentary records that buildings cover is available and that the property, built well before 2009, is eligible for Flood Re.

CHANCEL REPAIR CHECK

No chancel repair liability is registered against this title and no notice appears in the register. Since 13 October 2013 an unregistered liability no longer binds a buyer for value of a registered title, so the residual risk is small. A chancel indemnity policy costs around £25 as a one-off and most conveyancers take one as a matter of course. No action needed beyond that.

Flood risk, assessed properly.

Core tier reports the zone. Plus+ reports what the zone is made of: which sources of flooding apply, at what likelihood, what has actually happened here, and how insurers and lenders treat it. All figures below come from the Environment Agency's published datasets and the environmental search commissioned for this report.

THE SIX QUESTIONS A FLOOD ZONE ACTUALLY RAISES

RIVERS AND THE SEA

Flood Map for Planning: Flood Zone 2 — between a 1 in 1,000 (0.1 per cent) and a 1 in 100 (1 per cent) annual chance of flooding from rivers, and between 1 in 1,000 and 1 in 200 from the sea, ignoring defences. The property is not in Zone 3. The relevant watercourses are the pumped drains of the Scarisbrick and Halsall mosses, which discharge through the Crossens pumping system rather than falling naturally to the sea. That is worth understanding: the land here is dry because it is pumped.

SURFACE WATER

Medium risk at the frontage and low across the rear of the plot — between a 1 in 100 and a 1 in 30 annual chance, at depths typically under 300mm at the road edge. In practice that is standing water on Marsh Lane in heavy rain rather than water in the house. It is nonetheless the category most likely to be raised at valuation, because surface water is what actually floods most English homes.

RESERVOIRS AND GROUNDWATER

No risk of flooding from reservoirs is recorded for this address. Groundwater on reclaimed mossland is shallow and seasonal, which matters less for the house than for anything you dig into the garden — a soakaway, a basement, or the replacement treatment plant discussed in the drainage section.

RECORDED FLOOD HISTORY

No historic flood outline covers this property. Recorded flooding in the parish over the last thirty years is confined to highway and field flooding on the mosses. Public records only go so far here, so ask the seller directly and in writing whether the property has ever flooded, and ask for the buildings insurance claims history for the last six years.

WHAT IT MEANS FOR INSURANCE

The house was built long before 1 January 2009, so it is eligible for Flood Re, the reinsurance scheme that keeps buildings cover available and capped on higher-risk homes. Expect to shop around rather than accept the first quote, expect a flood excess in the £250 to £500 range rather than the £1,000 and upwards you would see in Zone 3, and get a written quote before you exchange rather than after.

WHAT IT MEANS FOR THE MORTGAGE

Most lenders lend in Zone 2 where insurance is demonstrably available. Two of the eight positions modelled in the lender section would ask for a flood risk report or written confirmation of cover before releasing the offer. Build two weeks into your timetable and give your broker the insurance quote up front, so the lender is answering a question you have already closed.

A pre-offer pack your solicitor can open.

Everything in this report that a conveyancer needs is gathered here as a numbered list of enquiries with the evidence attached. Send it with your offer, or with your instruction. It saves your solicitor the first fortnight of a leasehold purchase, and it tells the other side that you have read the file — which, in our experience, changes the tone of the negotiation more than the offer itself does.

ENQUIRIES TO RAISE WITH THE SELLER'S CONVEYANCER

01 Confirm the unexpired term of the lease and provide the ground rent review schedule from the lease itself, together with evidence that the rent is paid up to date and a receipt for the last demand.

02 Confirm whether a notice under section 42 of the Leasehold Reform, Housing and Urban Development Act 1993 has been served. If not, will the seller serve one before exchange and assign the benefit to the buyer on completion?

03 Provide the landlord's leasehold information pack, including the fee payable for notice of assignment and charge, and confirm the managing agent's stated turnaround time.

04 Identify the person currently entitled to the benefit of the restrictive covenants in the Transfer dated 12 September 1974, and confirm whether consent has ever been sought or refused for works at this property or at 4 Rosevale Villas.

05 Confirm whether restrictive covenant indemnity insurance is in place and, if so, provide the policy. Confirm that no approach has been made to the person with the benefit of the covenant.

06 Provide the specification, installation date, servicing records and desludging invoices for the private treatment plant, together with any written arrangement with 4 Rosevale Villas for its maintenance, repair and replacement.

07 Confirm compliance with the General Binding Rules for small sewage discharges, including the discharge point, and provide any registration or exemption held.

08 Confirm the maintenance arrangements for the private lane, including any contribution demanded or paid in the last six years, and identify who, if anyone, administers it.

09 Provide any correspondence between the seller, the landlord, the developer or the local planning authority relating to application 2026/0871/FUL, and confirm whether any right of access or easement over the lane has been requested, granted or refused.

10 Provide the buildings insurance policy and the claims history for the last six years, including any flood claim, refusal, loading or increased excess.

11 Provide the EPC recommendations report and details of any energy works carried out since the certificate was lodged on 14 March 2019.

12 Confirm the position on the registered charge dated 27 September 2019 and provide a redemption statement in due course.

What comes with this pack

Official copies of the leasehold and freehold registers and the filed lease plan; the four search reports in full; the EPC certificate and its recommendations report; the Environment Agency flood map extract for the address; the HM Land Registry price-paid extract for this property and for the five comparables; and the planning register entry and case documents for application 2026/0871/FUL.

How to use it

Send the pack to your conveyancer on the day your offer is accepted, and send the offer itself with the two pages that justify the number — the verdict page and the searches page. Your conveyancer will still run their own searches and form their own view; the point of this pack is that they start from week three rather than week one, and that nothing in it arrives as a surprise after you have paid for a survey.

EVERY ISSUE, RATED, IN ONE PLACE

2 RED FLAGS Material issues	6 AMBER Watch items	4 GREEN Clear

Every finding in this report, rated and explained: the public record, the title register, the four formal searches and the modelled lender position. Nothing in this report is left unassessed.

RED

78 years unexpired

Below the eighty-year line at which the statutory extension premium starts to include marriage value, and below what several mainstream lenders will accept. It gets worse every year and it is invisible at a viewing.

RED

Nine flats behind, access over your lane

A live application for nine apartments on the land directly behind, with vehicular access proposed over the private lane that is this property's only way in. The third attempt to develop that land in eight years.

AMBER

No public sewer

The property drains to a shared private treatment plant with no written maintenance agreement. Running costs of roughly £400 a year shared, and an £8,000 to £12,000 shared replacement likely within ten years.

AMBER

Ground rent doubling every 25 years

£100 now, £200 from June 2029, £400 from 2054, £800 from 2079. Tolerable for you; a live issue for whoever buys the house from you later.

AMBER

1974 covenant against extension

No building, extension or structure without the original developer's written consent. The obvious value-add on this house is a rear extension, and this covenant is the gate in front of it.

AMBER

Price against the record

£425,000 asks about 14 per cent more than the September 2019 sale indexed to today, and no comparable in the postcode supports it. This is negotiating leverage rather than a reason to walk away.

AMBER

Flood Zone 2

An Environment Agency designation the listing does not mention. Expect insurer questions and possibly a flood risk report for the lender. Flood Re eligibility keeps buildings cover available.

AMBER

EPC E, potential C

Roughly £12,000 to close the gap. An E is the legal minimum for letting, so a lettings buyer has no headroom, and F or G ratings attract lender scrutiny.

GREEN

Environmental and chancel searches

No contaminated land, no historic landfill, radon below the action level, ground stability low, and no chancel repair liability registered against the title.

GREEN

No overage or clawback

Nothing in the register or the deeds referred to entitles a former owner to a share of any development uplift. A clean result on a title that could easily have carried one.

GREEN

Planning constraints on the house

Not listed, not in a conservation area, no Article 4 direction, no tree preservation order. Permitted-development rights are intact so far as the planning register is concerned.

GREEN

Seller

The registered proprietor is a private individual. Companies House shows no company registered against the address, so there is no corporate disposal to unpick.

Exactly what we pulled. Nothing left unassessed.

This is the TrueBrick trust marker. Every source used in this report is listed below with what it returned and when. Where a source was unavailable, or is not assessed at this tier, it is shown here rather than quietly omitted — because a gap you can see is worth more than a green tick you cannot check.

SOURCE	DATA PULLED	STATUS	AS OF
HM Land Registry	Price paid, tenure, comparables	Returned	10 Aug 2026
EPC Register	Rating, floor area, built form	Returned	10 Aug 2026
Environment Agency	Flood zone and surface water	Returned	10 Aug 2026
planning.data.gov.uk	Constraints and applications	Returned	10 Aug 2026
Historic England (NHLE)	Listed-building status	Returned — no entry	10 Aug 2026
Police.uk	Recorded crime, 12 months	Returned	10 Aug 2026
Companies House	Corporate-seller check	Returned — none	10 Aug 2026
Valuation Office Agency	Council tax band	Returned	10 Aug 2026
HMLR House Price Index	Indexation of the 2019 sale	Returned	10 Aug 2026
HMLR title register	Official copy, leasehold title	Returned	10 Aug 2026
HMLR filed lease	Term, rent, covenants	Returned	10 Aug 2026
HMLR freehold title	Landlord identification	Returned	10 Aug 2026
Local authority search	CON29 and LLC1	Returned	10 Aug 2026
Drainage and water search	CON29DW (United Utilities)	Returned	10 Aug 2026
Environmental search	Contamination, radon, stability	Returned	10 Aug 2026
Chancel repair check	Registered liability	Returned — none	10 Aug 2026
EA detailed flood data	Rivers, surface water, reservoirs	Returned	10 Aug 2026
Lender criteria (8 lenders)	Lease, rent, flood, drainage	Modelled	10 Aug 2026

This report is information, not advice

This is a sample report on an illustrative property. The address, the people and the figures are invented to show how a TrueBrick report reads; it is not a real address and the findings are not findings about any real house. A TrueBrick report is pre-offer intelligence drawn from public records; it is not a survey, a valuation or legal advice. Verify every material point with your surveyor, your conveyancer and your lender before you exchange.

Questions? — hello@truebrick.co.uk · truebrick.co.uk

ABOUT THIS SAMPLE REPORT

2 Rosevale Villas, Marsh Lane, Scarisbrick is an illustrative property invented for this sample. The address is not real, and nothing in this report is a finding about any real house. The structure, the sources and the way each finding is written are exactly what a TrueBrick report on your own address would give you.

CORE · £39

The asking price against the record, flood and environmental risk, planning and heritage constraints, EPC, local crime, price-paid history, a corporate-seller check, the coverage matrix and an evidence-based offer range.

PLUS · £59

Everything in Core, plus the title register interpreted, restrictive covenants and easements flagged, overage and clawback detection, lease length, ground rent and restrictions on sale, and neighbourhood planning history.

PLUS+ · £249

Everything in Plus, plus lender suitability across the major UK lenders, four formal searches, the full planning history, a detailed flood-risk assessment and a solicitor-ready pre-offer pack.

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