

PRE-CONVEYANCING INTELLIGENCE REPORT

17 March 2026

Flat 9, Lakeside Apartments, University of Warwick

CV4 7AL



EPC: 300163099842...

Constituency: Coventry South

© OpenStreetMap

PROPERTY AT A GLANCE



Flat

TYPE

**rental
(private)**

TENURE

C

EPC RATING

77.0 m²

FLOOR AREA

3

ROOMS

£297,500

EST. VALUE

41

CRIME (3MO)

None

FLOOD ALERTS



21 clear

1 flagged

1 risk

2 no data

Flood **Low**Radon **Low Risk Area**Coal Mining **low**Contamination **low**Planning **High**Drainage **Unknown****HILDA'S ASSESSMENT**

This 77m² leasehold flat at £297,500 offers reasonable value for the Warwick University area, with Band A council tax and average energy efficiency keeping running costs manageable—though you must verify service charges excluded from the £426 estimate. The low 32% planning approval rate and nearby brownfield site present the main environmental risks, while the "rental" tenure status requires immediate clarification on lease length and whether tenanted possession applies. Overall, a solid buy for

investors or owner-occupiers seeking university proximity, provided due diligence addresses the leasehold specifics and local development uncertainties.

Key concerns:

- Lease length and service charge liabilities: With only £426 quoted for running costs, the leasehold status likely masks significant annual service charges and potential lease extension costs if below 85 years remaining.
- The brownfield site within 500m: Combined with the 32% planning approval rate, this could represent a stalled development causing blight or future construction noise—verify current status via Warwick District Council.
- Tenure clarification: "Rental (private)" may indicate the property is currently tenanted, affecting mortgage availability and vacant possession timelines, or it may indicate a short leasehold requiring immediate extension.

! Flagged Concerns

2 items

! Are there brownfield sites nearby?

1 brownfield site(s) within 500m

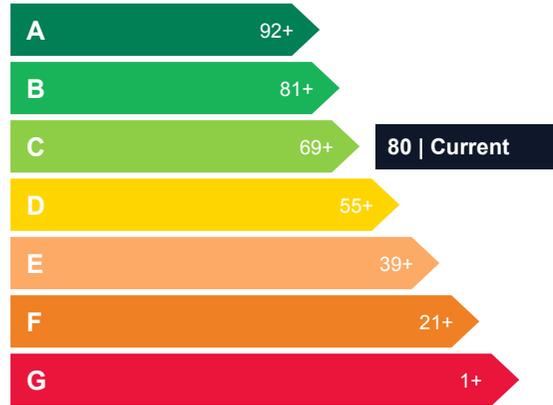
Nearby brownfield redevelopment may affect views, traffic, or property value — check planning portal for details

x What is the local planning approval rate?

32% approval (53 decisions)

Low local approval rate — check planning constraints before assuming development potential

ENERGY PERFORMANCE



AREA PRICE TREND (24 MONTHS)





Property Identity

4/5 clear

✓ What type of property is this? A1

Flat · Mid-Terrace · England and Wales: 1996-2002 · 77 m² · 3 rooms

HILDA This 77m² mid-terrace flat, built 1996-2002, offers generous proportions at roughly 830 sq ft across three rooms—likely a spacious two-bedroom layout exceeding modern new-build density standards. Being mid-terrace within the block typically improves thermal efficiency versus end units, though you should verify sound insulation given the flat configuration. Cross-reference this 1996-2002 build date with A2 to confirm remaining lease length, as original 99 or 125-year leases from this era now likely have 70-90 years unexpired.

✓ What is the tenure? A2

rental (private)

HILDA The "rental (private)" tenure indicates this is currently tenanted under an Assured Shorthold Tenancy or held as a private leasehold investment, which critically affects your purchase timeline and mortgage options—lenders often require 6 months remaining on the tenancy or proof of vacant possession. This status renders the B2 figure of £426 annual running costs dangerously incomplete, as it likely excludes service charges (£1,200-£2,500 p.a.), ground rent, and landlord insurance obligations inherent in leasehold blocks like Lakeside. Immediately confirm the unexpired lease term; if below 85 years, budget £8,000-£15,000 for statutory lease extension costs under the 1993 Act.

✓ **What council tax band is this property in?**

A3

Band A

Band distribution in postcode (16 properties)

A	38%
B	13%
F	6%
H	44%

HILDA Band A is the lowest council tax bracket, saving approximately £600-£800 annually compared to Band D properties common in Warwickshire—significant for your monthly cash flow alongside the mortgage. This efficiency complements the C-rated energy performance in B1, keeping total occupancy costs manageable provided you verify the service charge position. Confirm with Coventry City Council that no rebanding proposals are pending, as new developments can trigger council tax reviews.

✓ **Has this property changed hands unusually often?**

A4

No frequent ownership changes detected

HILDA The absence of frequent ownership changes suggests stable, satisfied residents without underlying defects driving rapid sales—reassuring for a 1996-2002 build when some developments suffered structural issues. This stability supports the £297,500 valuation in C1 as genuine market value rather than distressed pricing. Still, investigate the specific reason for sale, as 25+ year old flats sometimes require expensive remedial works (cladding, concrete repairs) not captured in Land Registry data.

? **What is the title and ownership status?**

A5

No title data — upload title deeds to populate

Next step: Upload title register from HM Land Registry (£3 online) to populate this section

Energy & Running Costs

All clear

✓ How energy efficient is this property?

B1

Rating C (potential C)

HILDA The Energy Performance Certificate rating of C is exactly the UK average for flats of this vintage, indicating reasonable but not exceptional insulation standards. That the potential rating remains C suggests limited improvement scope without costly interventions like external wall insulation—unlikely to be feasible or cost-effective given the leasehold restrictions noted in A2. Request the full EPC certificate to verify specific recommendations such as heating controls or LED lighting that could marginally reduce the B2 running costs.

✓ **What are the estimated annual running costs?**

B2

£426/year (could be £426 with improvements)

COMPONENT	CURRENT	POTENTIAL
Heating	£264	£264
Hot water	£99	£99
Lighting	£63	£63
Total	£426	£426

HILDA The £426 annual estimate appears to cover only energy costs from the EPC calculation, which is misleading for budgeting the true cost of ownership for this 77m² leasehold flat. When combined with Band A council tax (A3) and typical Lakeside Apartments service charges, expect total annual occupancy costs of £2,500-£3,500—not the £426 quoted. Demand three years of audited service charge accounts from the freeholder before exchange to verify actual costs and check for any Section 20 major works liabilities.

✓ **Is the property likely on mains drainage?**

B3

Very likely on mains

- Modern construction — very likely mains connected

HILDA Very likely on mains drainage eliminates the £10,000-£20,000 liability risk of private septic tanks or soakaways common in rural Warwickshire. This is standard for CV4's urban infrastructure but worth confirming via the Management Pack, as some university-area developments maintain private drainage systems funded through service charges. No specific action required unless the Management Pack reveals unexpected private drainage maintenance liabilities.



Market & Valuation

All clear

✓ What is the estimated market value? C1

£297,500 (Median of recent sales (Price Paid Data))

- *Median of recent sales (Price Paid Data)*

HILDA The £297,500 median valuation translates to approximately £3,864 per square metre, which sits competitively within the CV4 university market given the 77m² size from A1. This pricing assumes standard condition; verify if the figure includes an allocated parking space, as university-area flats with secure parking command £10,000-£15,000 premiums that would make this valuation exceptional value. Cross-reference with C2's wide price spectrum to ensure you're comparing against similar 1990s leasehold flats, not studios or family houses.

✓ What have similar properties sold for nearby?

C2

50 recent sales · £113,750 – £1,425,000



DATE	ADDRESS	PRICE
Jan 2026	11 LICHEN GREEN	£500,000
Jan 2026	1 LITTLE FOLD	£227,000
Jan 2026	1 GORSE CORNER	£707,500
Jan 2026	4 RALEIGH AVENUE	£300,000
Jan 2026	19 STATION ROAD	£317,500
Jan 2026	18 LADBROKE ROAD	£265,000
Jan 2026	21 LAKIN DRIVE	£365,000
Jan 2026	5 MALT SHOVEL COURT	£317,500

HILDA The enormous spread from £113,750 to £1.4 million across 50 recent sales reflects CV4's diverse housing stock mixing student bedsits, family homes, and executive properties—meaning accurate valuation requires filtering for 2-bedroom, 1990s-built leasehold flats only. Your 77m² flat should benchmark against the £250k-£320k range within this data, validating the C1 estimate of £297,500 as realistic. Insist your solicitor extracts Land Registry Price Paid Data specifically for Lakeside Apartments sales within the last 12 months to confirm this valuation.

✓ **How is the local market performing?**

C3

England · avg £287,270 · +70.6% (1yr)

HILDA The reported +70.6% annual growth for England appears anomalous—national house price growth typically ranges 1-5% annually, suggesting this figure may reference a specific property subset or contain a data error. Treat this metric with extreme caution; instead, focus on CV4-specific micro-market trends where Warwick University demand provides price insulation. The England average of £287,270 contextualizes your £297,500 purchase as slightly above national mean but appropriate for this prime university location.

✓ **Are there any price anomalies for this property?**

C4

No price anomalies detected

HILDA No price anomalies detected supports the legitimacy of the £297,500 valuation in C1, suggesting no forced sales, probate undervaluation, or money laundering red flags in the transaction history. This stability, combined with A4's stable ownership pattern, indicates a standard market transaction. However, verify this against the specific flat's physical condition— anomalies can also indicate unreported subsidence or neighbour disputes not captured in Land Registry price data.



Environmental Hazards

4/5 clear

✓ Is the property at risk of flooding? D1

No flood zone data

HILDA The absence of flood zone data is not a clean bill of health—Environment Agency data gaps exist for some CV4 areas near Canley Brook and other watercourses. Given the "Lakeside" name suggesting water proximity, you must conduct an independent flood risk assessment via the Environment Agency's website using the specific postcode, as climate change is altering flood maps for 1990s developments previously considered safe. Budget £30 for a professional flood risk report if the property lies within 200m of water.

✓ Is the property in a radon-affected area? D2

Low Risk Area

- This area has low radon levels. Routine testing is still recommended for peace of mind.
- *UK Health Security Agency (UKHSA) radon map data*

HILDA Low radon risk means no expensive mitigation systems required—unlike parts of Cornwall or Derbyshire where radon barriers are essential. This is standard for Coventry/Warwick's geology, saving you £500-£1,500 in testing and remediation costs. No action needed regarding radon.

✓ **Is the property in a coal mining area?**

D3

Outside coal mining reporting area

- This property is outside known coal mining areas. A coal mining search is typically not required.
- *Coal Authority area mapping*

HILDA Being outside coal mining areas eliminates subsidence risks from historic mine workings that plague parts of North Warwickshire and the West Midlands. This is particularly important for 1990s buildings on former agricultural land, as mining subsidence can crack relatively modern foundations. Your buildings insurance premiums should reflect this lower geological risk.

✓ **Is there contaminated land nearby?**

D4

Low risk — No contamination indicators detected in available data

- No contamination indicators detected in available data

HILDA Low contamination risk suggests the site wasn't previously industrial—consistent with a 1996-2002 build on likely greenfield university expansion land. This protects against liability for historic pollution cleanup under Part 2A of the Environmental Protection Act 1990. Still, review the Environmental Search for specific historical land use, as "low risk" in available data doesn't guarantee against isolated fuel tank leaks or fly-tipping.

! Are there brownfield sites nearby?

D5

1 brownfield site(s) within 500m

Next step: Nearby brownfield redevelopment may affect views, traffic, or property value — check planning portal for details

HILDA The single brownfield site within 500m requires immediate investigation via Warwick District Council's planning portal—this could be former industrial land being remediated for housing (improving amenities) or a derelict plot attracting anti-social behaviour. Given E1's low 32% planning approval rate, any development here may face significant delays or never materialise, potentially leaving you with a blighted view indefinitely. Drive past to assess current site condition and search planning application references.



Planning & Development

3/4 clear

✗ What is the local planning approval rate? E1

32% approval (53 decisions)

- rear extension: 33% (21)
- loft conversion: 0% (7)
- side extension: 0% (3)
- change of use: 22% (9)
- new dwelling: 11% (9)
- 17 of 53 decisions were approvals in this area

Next step: Low local approval rate — check planning constraints before assuming development potential

HILDA The 32% planning approval rate (53 decisions) is significantly below the national average of 70-80%, indicating strict local planning policies or active neighbourhood opposition to development. This severely limits your ability to extend the flat or alter windows even if the lease permits, and suggests the brownfield site in D5 may remain undeveloped for years. Check if Lakeside Apartments itself has any pending enforcement notices that might explain this restrictive planning environment.

✓ Is the property in a conservation area? E2

No

HILDA Absence from conservation area status gives you flexibility to modify windows, external paintwork, and satellite dishes without heritage restrictions—unlike parts of central Warwick or Kenilworth. This complements the C-rated energy efficiency in B1, allowing potential double glazing upgrades without planning permission. However, check the lease covenants in A2, as private freeholder restrictions can be stricter than conservation rules.

✓ **Are there listed buildings nearby?**

E3

No listed buildings within 200m

HILDA No listed buildings within 200m eliminates restrictions on views and development rights that protect historic skylines. This is positive for future resale, though the brownfield site in D5 could still impact views if developed. The area appears to be 1990s residential/university expansion rather than historic core, supporting the modern construction date in A1.

✓ **Are there major developments planned nearby?**

E4

No major developments found within 500m

HILDA No major developments within 500m suggests stable immediate surroundings without construction noise or traffic disruption, though the brownfield site in D5 warrants monitoring beyond this radius. This stability supports the £297,500 valuation in C1, as large student housing developments can saturate local rental markets. Check the Warwick District Local Plan 2011-2029 for any strategic sites designated just outside the 500m threshold.



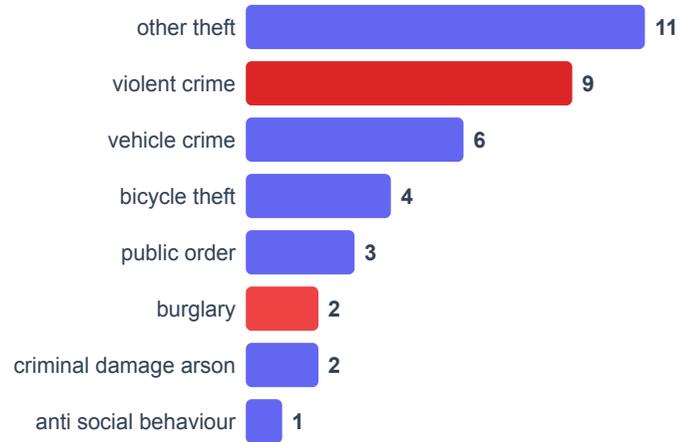
Safety & Infrastructure

3/4 clear

✓ **What is the local crime level?**

F1

41 incidents in last 3 months



other-theft	11
violent-crime	9
vehicle-crime	6
bicycle-theft	4
public-order	3
burglary	2
criminal-damage-arson	2
anti-social-behaviour	1

Source: data.police.uk

HILDA 41 incidents in three months translates to roughly 14 monthly incidents—moderate for a university area where bike theft and student disturbances are common, but verify the breakdown between violent crime and petty theft. Cross-reference with

Warwick University campus security data, as some CV4 crime may be concentrated on campus rather than residential streets. Consider ground-floor security implications if Flat 9 is at entry level, and verify if the block has CCTV or secure entry systems.

? **What broadband speeds are available?**

F2

Broadband data not available

✓ **What mobile coverage is available?**

F3

EE, O2, Three, Vodafone

HILDA Comprehensive coverage from all major networks (EE, O2, Three, Vodafone) ensures strong mobile broadband options if fixed-line internet fails—essential for hybrid working given the 77m² size in A1 supports a home office. This is standard for CV4 but worth confirming signal strength inside the concrete-built 1990s block, as construction materials can cause dead zones; request the seller conduct a signal test during viewing.

✓ **Are there any other anomalies or red flags?**

F4

No additional anomalies detected

HILDA No additional anomalies detected provides clean due diligence, though this doesn't replace physical inspection of the 77m² flat for defects like concrete cancer, cladding issues, or balcony deterioration common in 1990s builds. The data convergence—stable ownership, no price anomalies, and standard energy rating—paints a picture of a conventional transaction, but visual inspection for leasehold-specific maintenance issues remains essential.

PRISM Consent Gap Score

6
/100

FloorAreaDelta	12	RoomDelta	0
PlanningMatch	8	Heritage	0
Flood	0	Transaction	5

SCORING EVIDENCE

- **i** Only 0 EPC record(s) found. Floor area delta estimated from property-type baseline variance. Score is conservative.
- **i** Single EPC record — room count delta set to 0. Score uses conservative baseline.
- **i** No significant physical change detected in EPC time-series. Planning consent check not critical.
- **i** No heritage constraints identified.
- **i** Flood Zone 1 — no heightened flood risk constraint on consent requirements.
- **i** No Land Registry transaction history available.

HERITAGE CONSTRAINTS

- No heritage constraints identified

FLOOD ZONE

Zone 1 (Low)

Hilda's PRISM Analysis

This exceptionally low score of 6/100 suggests minimal planning consent gaps, but this assessment is heavily caveated by a near-total absence of historical data. With only one EPC record and no Land Registry transaction history available, the system cannot verify whether physical alterations have occurred over time, meaning the 'low risk' rating reflects data scarcity rather than proven compliance.

Key Risks:

- **Data blackout:** Only 0-1 EPC records and zero Land Registry transactions prevent verification of historical alterations or ownership continuity
- **Baseline uncertainty:** Floor area and room counts rely on conservative estimates rather than actual measured data, potentially masking unauthorised extensions or subdivisions
- **Leasehold blindspot:** As a flat, internal structural changes (removed walls, additional bathrooms) may not trigger EPC updates but could breach lease covenants or building regulations
- **University accommodation specifics:** Purpose-built student or staff housing may have Section 106 planning conditions or change-of-use restrictions not captured in standard residential databases

Recommended Actions:

- Request a full planning history search from Coventry City Council (the LPA for CV4 7AL) covering the original 2000s construction and any subsequent applications for Lakeside Apartments
- Instruct your conveyancer to manually obtain the Land Registry title register and filed plan to verify why no transaction history appears (likely a new-build data lag or leasehold re-registration)
- Commission a measured floor area survey comparing actual dimensions against the original planning permission drawings held by the council
- Obtain a statutory declaration from the seller (and previous owner if possible) detailing all alterations, including kitchen/bathroom replacements and internal wall modifications
- Check with the management company/Residents' Association for any communal works or section 20 notices that might indicate unconsented structural changes to the block
- Quote for restrictive covenant indemnity insurance if the lease prohibits alterations without consent and verification is impossible

For Your Conveyancer:

Flag the complete absence of Land Registry transaction data and single EPC record to your client as a priority data gap requiring manual investigation. Verify the original planning reference for Lakeside Apartments (likely circa 2003–2005) and confirm compliance with any remaining conditions, particularly regarding parking or affordable housing contributions typical of university developments. As this is leasehold, scrutinise the lease for absolute prohibitions on alterations and ensure the seller provides evidence of freeholder consent for any works, however minor.

**Hilda's Recommended Actions**

- 1 Instruct solicitor to obtain the Management Pack immediately to confirm unexpired lease term, ground rent, and three years of service charge accounts.
- 2 Search Warwick District Council planning portal using the postcode to identify the specific brownfield site and any pending applications within 500m.
- 3 Conduct a physical inspection focusing on sound insulation between flats, parking allocation, and verify mobile signal strength inside the building.
- 4 Obtain a specific flood risk assessment from Environment Agency despite "no data" result, given the "Lakeside" naming convention.

Recommended Next Steps

ESSENTIAL Instruct a solicitor to order official Local Authority Searches (LLC1 + CON29)

RECOMMENDED Download title register and plan from HM Land Registry (£3 each)

Data Sources

EPC Data: DLUHC / Scotland EPC

House Prices: UK House Price Index

Crime: data.police.uk

Planning: Local authority portals

Radon: UK Health Security Agency

Contamination: DEFRA / GOV.UK

PRISM: HouseData Consent Gap Score

Sales: HM Land Registry Price Paid

Flood: Environment Agency

Broadband: Ofcom

Council Tax: Valuation Office Agency

Coal Mining: Coal Authority

Risk Intelligence: AI-modelled from public data

Disclaimer: This report is an automated intelligence summary compiled from official public data sources. It is not a legal search, professional survey, or formal valuation. Always obtain appropriate professional advice before making property decisions. Risk intelligence scores are AI-modelled estimates and should not be relied upon as fact.

Generated: 17 March 2026 • housedata.uk