

HAUSCOPE

Your plan for

A four-bedroom detached house in Stanway

A sample plan: a real report, with the address taken out · prepared on 15 October 2026

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Asking is in line with what homes like this sold for.

Our estimate	£515,000
The range the sales support	£437,000 – £610,000
Asking price	£525,000
What I'd open at	£480,000

The sales

detached · March 2026 · 0.1 miles	£520,000 £516,917 today
detached · October 2025 · under 0.1 miles	£495,000 £496,993 today
detached · August 2026 · 0.6 miles	£610,000 £610,000 today
detached · May 2026 · 0.3 miles	£570,000 £567,590 today
detached · January 2026 · 0.8 miles	£540,000 £543,374 today
detached · August 2026 · 1.4 miles	£295,000 £295,000 today

HM Land Registry sales, adjusted to today with the UK House Price Index.

1

The evidence

The answer, every sale behind it, how the figure was worked out, and what we couldn't check.

What we couldn't check

The condition inside: damp, the roof, the wiring

A survey

Planning permission and building control for any work

Your solicitor's searches

Whether the seller is in a chain

The agent

2

Your offer

What to open at and what to say, the other answers for the agent, and the questions the listing leaves open.

The other three answers for the agent

| *“Those sales are old – the market has moved since then.”*

They have already been adjusted for that. Every comparable in my figure is inflation-corrected to today using the ONS House Price Index, so the movement you're describing is priced in. The gap that remains is pricing, not timing.

| *“This one's different – it's been improved throughout.”*

Improvements are real and I am happy to pay for them, but they are the difference between two numbers, not a reason to abandon the evidence. Comparable sales put this nearer £515,000. Tell me what the improvements cost and we can talk about where between there and £525,000 this lands.

| *“We already have another offer close to asking.”*

Then you should take it, and I will withdraw with no hard feelings. If it does not proceed, my offer of £480,000 stands, it is backed by evidence, and I am ready to move. Buyers who offer above the evidence are the ones whose surveys and mortgage valuations come back short.

Ask the agent these

1. Three of the six nearby sales went for less. What makes this home worth more?
2. The energy certificate is from 2017. What's been done since?
3. Is the seller in a chain?
4. What's included in the sale?

3

Your money

Try your offer, the cash you'd need, and what a low valuation would cost.

Your plan on screen lets you try your own offer, work out the cash you'd need, and see what a low valuation would cost. Those tools need your numbers, so they live there, not in print.

4

The home

What the listing and the energy certificate say, and what they don't.

Rated B now. The certificate says it could reach A.

Type	Detached
Tenure	Freehold
Council tax band	F

Around this home

Listed buildings within 50 m

Not found

No listed building recorded within 50 m of the home's pin.

Historic England, National Heritage List for England (OGL)

Conservation area

Not found

Not in a conservation area on Historic England's map, which covers about nine in ten councils' areas.

Historic England, conservation areas as councils supplied them (OGL)

Planning applications nearby

Not checked

There's no complete public source of planning applications. Search the council's planning portal for the address and the street.

Your local council

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The ground

Flooding, the ground, noise and more, checked for this home: found, not found or not checked.

Not found	The Environment Agency doesn't list CO3 among the postcodes at risk of flooding from rivers or the sea. Environment Agency, risk of flooding from rivers and the sea, June 2026
Not found	This 1 km square isn't in a higher-radon area. BGS and UKHSA radon atlas, 1 km squares, 2022
Not found	This postcode isn't in a coal-mining development high risk area. Mining Remediation Authority, development high risk area, April 2026
Historic landfill within 250 m Not found	No historic landfill site recorded within 250 m. Environment Agency, Historic Landfill Sites. Contains Environment Agency information © Environment Agency and/or database right
Coastal erosion Not found	Not in the area the Environment Agency projects the coast could erode by 2105. Environment Agency, National Coastal Erosion Risk Mapping 2024
Road noise Not found	Modelled at about 50 dB (2022), below the 55 dB level the noise maps report for planning. Defra, strategic noise mapping (Round 4, 2022). © Department for Environment, Food & Rural Affairs copyright and/or database right 2023
Rail noise Not found	Below the level the 2022 rail noise map reports here. Defra, strategic noise mapping (Round 4, 2022). © Department for Environment, Food & Rural Affairs copyright and/or database right 2023
Aircraft noise Not found	Below the level the 2022 aircraft noise map reports here. Defra, strategic noise mapping (Round 4, 2022). © Department for Environment, Food & Rural Affairs copyright and/or database right 2023

Flood Re

Not checked

We don't have the build date, which decides Flood Re.
Ask the agent when it was built.

Flood Re eligibility criteria

Flooding if a reservoir failed

Not checked

Not checked yet: we're adding the Environment Agency's reservoir map.

Environment Agency, reservoir flood extents (wet day), OGL

Surface water flooding

Not checked

Not checked yet: the Environment Agency's map service didn't give dependable answers for a single point in our tests. Check the address on GOV.UK's long-term flood risk service.

Environment Agency

Groundwater flooding

Not checked

Not checked: the national map is licensed, not open. Your solicitor's environmental search can include it.

British Geological Survey

Shrinking and swelling clay

Not checked

Not checked: the detailed map is licensed, not open. Your surveyor will look for signs of movement.

British Geological Survey, GeoSure

Air quality

Not checked

Not checked yet: Defra's background maps are being added.

Defra, LAQM background maps

The area around the home

Stations

Found

No station within walking distance. The nearest is Marks Tey, about 3.3 km away in a straight line.

NaPTAN, Department for Transport (OGL)

Parks and green space

Not checked

Not checked yet: we're adding Ordnance Survey's green space map.

Ordnance Survey, Open Greenspace. Contains OS data © Crown copyright and database right

Mobile signal

Not checked

Not checked yet. Ofcom's checker shows each network's signal at the address.

Ofcom

GP surgeries

Not checked

Not checked yet. The NHS website lists surgeries taking new patients near a postcode.

NHS

School results

Not checked

Not checked yet. The Department for Education publishes each school's results.

Department for Education

6

Take this to the viewing

A four-bedroom detached house in Stanway

-
- ☐ Ask for the EPC certificate and last boiler service record
 - ☐ Test all taps and check water pressure
 - ☐ Look for damp around windows, corners, and the loft hatch
 - ☐ Ask how long the property has been on the market and why the vendor is selling
 - ☐ Check mobile signal strength throughout the property
 - ☐ Three of the six nearby sales went for less. What makes this home worth more?
 - ☐ The energy certificate is from 2017. What's been done since?
 - ☐ Is the seller in a chain?
 - ☐ What's included in the sale?
-

Notes

7

Next steps

How buying works from here, with this home's numbers: the mortgage, the survey and the solicitor, in order.

How buying works from here

Seven steps from here to the keys. It often takes three to four months, and longer if there's a chain.

1 A mortgage in principle

Get a mortgage in principle before you offer, so agents take you seriously. A broker can arrange one.

2 Your offer is accepted

Agree a price with the agent. Nothing is binding yet: until exchange either side can walk away, and the seller can still accept a higher offer from someone else. That's called gazumping. Your plan suggests opening at £480,000.

3 The survey

A survey checks the home's condition for you; the lender's valuation is for the lender. Most buyers choose a RICS Level 2 survey for a conventional home in reasonable condition, and a Level 3 for an older, altered or unusual one. For this home: RICS Level 2 (home survey).

4 Your solicitor, and the searches

Instruct a solicitor or licensed conveyancer once your offer is accepted. Ask for a fixed fee in writing, and check they're on your lender's panel. They run the searches: checks with the council, the water company and others for things that affect the home but aren't on it, like planned roads, drainage and planning. They also put questions to the seller's solicitor.

5 The mortgage offer

Your broker turns the mortgage in principle into a full application. The lender sends its own valuer. If the valuation comes in under the price, Your money shows what the gap would cost you.

6 Exchange of contracts

You and the seller sign matching contracts, and you pay the deposit, usually 10%: about £48,000 at £480,000. From exchange the deal is binding, and pulling out would cost you the deposit.

Completion: the keys

The rest of the money moves through the solicitors and you collect the keys, usually a week or two after exchange. Stamp duty is due within 14 days: about £14,000 at £480,000, or £9,000 if you're a first-time buyer.

Words you'll hear

Exchange	When you and the seller swap signed contracts and the deposit is paid. From then on, the sale is binding.
Completion	The day the money moves and the home becomes yours. You get the keys.
Searches	Checks your solicitor runs with the council, the water company and others, for things that affect the home but aren't on it.
Gazumping	When a seller accepts a higher offer from someone else after accepting yours. Until exchange, it's allowed in England and Wales.
Chain	The line of sales and purchases that depend on each other. If one falls through or slows down, the others can too.

Why Hauscope is free

Local professionals pay us: one mortgage broker per area pays a monthly fee to be listed here. You're never charged and never sold, and we only introduce someone if you ask.

This is Hauscope's estimate from public records, not a valuation for a lender, a survey or advice. It doesn't replace a survey or your solicitor's searches.