

AREA INTELLIGENCE REPORT: BTL LONG-LET

Nelson

BB9, Pendle, North West

57 / 100**Strong**

83RD PERCENTILE NATIONALLY

Praesago Trajectory Index • April 2026 • Gentrification: Early (provisional)

SUBJECT PROPERTY

12 Test Street, Burnley

BB9 9LS

LSOA: E01025216 • Sector: BB9 9

ASKING PRICE

£150,000

REPORT DATE

6 May 2026

DISTRICT

BB9, Pendle

VERDICT

Numbers Stack

GROSS YIELD

6.3%

MONTHLY CASHFLOW

+£27/mo

AREA INTELLIGENCE REPORT

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WHAT IS THE TRAJECTORY SCORE?

It answers one question: **how strong are the signals that this area will appreciate?** The score (0–100) is a composite of 20+ signals across six domains: price opportunity, demand pressure, area transformation, economic baseline, safety, and supply risk. **50 = national average.** Scores above 60 place a district in the top quartile. Below 40 means weaker-than-average fundamentals.

Why does it matter? Districts in the top-scoring decile have historically delivered **41% more cumulative price growth** than the bottom decile over the same period. All data comes directly from HM Land Registry, ONS, MHCLG, Police.uk, and Companies House. No estimates or interpolated figures.

THREE LAYERS OF ANALYSIS

District

The primary scoring unit. Trajectory Index, domain scores, signal breakdown, price history, and peer comparison all operate at district level across 2,391 postcode districts in England & Wales.

LSOA (Neighbourhood)

Lower Super Output Area — approximately 1,500 residents. Provides deprivation deciles, EPC stock quality, and local crime profile for the specific neighbourhood containing BB9 9LS.

500m Radius

Comparable sales, planning applications, schools, and rail access measured from BB9 9LS. The most property-specific layer — the data most relevant to the actual purchase decision.

About this report: This report analyses BB9 9LS (BB9) across three geographic layers: district-level scoring, LSOA neighbourhood data, and 500m radius immediate area. Scores recomputed monthly. **Not financial advice.**

Executive Summary

AREA FUNDAMENTALS

57 /100 **Strong**

Top 17% nationally • national median = 50 • Gentrification: **Early**

Strongest: Demand pressure (90/100). **Primary drag:** Safety (29/100) — above-average crime relative to national median.

PRICE VS COMPARABLES

45% below comparable median

Asking **£150,000** vs £275,000 district median (HPSSA 2025)
Below median for this type. Potential value opportunity or condition discount.

MARKET CONTEXT • MAY 2026

BoE Base Rate: **3.75%** • Avg 2yr Fixed: **6.6%** • National Median: **£327,907** (+0.2% YoY)

Median Age 36 • Population 55,261 (Census 2021)

SIGNAL SUMMARY **MIXED FUNDAMENTALS**

BB9 scores 57/100 (83rd percentile). Strongest domain: Demand Pressure (90/100). Weakest: Safety (29/100). Asking price is 45% below the £275,000 district median.

Positive fundamentals offset by one or more below-median domains.

⚠ Early (provisional). Single-month stage shift; confirm over the next two quarters before treating as a signal.

✓ Asking price (£150,000) is 45% below the district median (£275,000). Below district median. Investigate condition and comparables.

📍 THIS POSTCODE: LAST CONFIRMED SALE

£177,000 • 352 BARKERHOUSE ROAD • 2025-07-31

Asking price is **£27,000 (15.3%) below** the last confirmed sale. Investigate reason — motivated seller, condition discount, or pricing error?

INVESTMENT VIABILITY ASSESSMENT **Numbers Stack**

12 Test Street, Burnley • All • BB9 9LS

GROSS YIELD

6.3% ✓ min 6.0%

MONTHLY CASHFLOW (EST.)

+£27/mo ✓

ENTRY PRICE

£150,000

RATE STRESS +1.5% (8.1% IO)

-£113/mo

5YR TOTAL RETURN EST.

8.6% pa (yield + 2.3% CAGR)

Rent £788 – mortgage £619 – mgmt £79 – maint/void £63 = +£27/mo • 75% LTV, 6.6% IO

Strong — numbers work at asking price. Proceed to physical due diligence.

Desk research only. Physical condition, refurb cost, and actual void rate are not captured in this data. Verify on viewing.

Nelson (district BB9) sits in the 83rd national percentile on the Praesago Trajectory Index. The neighbourhood LSOA (E01025216) scores deprivation decile 3 overall on IMD 2025, showing worsened conditions vs 2019 (↓).

Risks & Opportunities

RISKS (4)

Flood exposure

27% of district in Flood Zone 2+

Properties in flood zones typically face higher insurance premiums and may require specialist lenders. Verify the specific address on GOV.UK Flood Map for Planning before committing.

High crime rate

73 crimes/1k pop; local 500m: broadly in line with district avg

Above-national-average crime weighs on tenant demand and void periods. Check category breakdown on police.uk; ASB and vehicle crime typically carry lower long-term impact than violent or acquisitive crime.

Worsening crime

Crime trending upwards; local 500m down 26% YoY

Rising crime trend warrants monitoring. Review the 12-month category data on police.uk to distinguish a genuine trend from seasonal variation before underwriting.

Oversupply risk

892 proposed units in 3yr window

A large permitted residential pipeline increases future supply, which can compress rental yields and price growth if completions outpace household formation in the district.

OPPORTUNITIES (6)

Affordable entry

PTI 5.0x household, below the national median of ~5.6x

A price-to-income ratio below the national median means local earnings stretch further here than in most UK districts, widening the buyer pool for this property type. This supports resale liquidity but does not imply strong price growth.

Value gap

Score 83rd nationally vs price 46th nationally

The score-to-price divergence is the classic setup for capital appreciation: improving fundamentals not yet reflected in market pricing. Validate the thesis with a local agent to confirm buyer demand is following the score.

Population growth

1.9% over 5yr

Above-average population growth supports near-term rental demand and transaction volumes. Migration-driven growth correlates more directly with rental demand than natural change alone.

Early gentrification

Multiple converging signals, pre-appreciation phase. Act early.

Multiple leading indicators, including business formation, EPC improvement, and demographic shift, are converging. Early-stage signals are proxy metrics; confirm with local lettings agent data before treating as an established trend.

High yield

6.3% gross

Gross yield above 6% provides margin to absorb management costs, voids, and maintenance. Stress-test against 8% vacancy and 12% net management cost to confirm net yield remains acceptable.

Strong demand

Demand Pressure domain 90/100

High Demand Pressure domain score reflects low void averages, net in-migration, and above-average search interest. Validates the rental demand assumption underpinning yield projections.

District Context

<p>TRAJECTORY SCORE</p> <p>57/100</p> <p>83rd percentile · Top 17% of 2,391 districts</p>	<p>MEDIAN SALE PRICE</p> <p>£275,000</p> <p>HPSSA 2025 · all types</p>	<p>MEDIAN ANNUAL PAY</p> <p>£40,870</p> <p>Individual earnings, ASHE 2025</p>
<p>GROSS YIELD</p> <p>6.3%</p> <p>£788/mo × 12 ÷ £150,000 asking price</p>	<p>MEDIAN MONTHLY RENT</p> <p>£788</p> <p>VOA 2026 · all bedrooms</p>	<p>GENTRIFICATION STAGE</p> <p>Early (provisional)</p> <p>5-stage classification</p>

PRICE HISTORY (2020–2025) · +12%



SCORE TREND

Stable (2025-11–2026-04)

VALUE GAP: STRONG VALUE GAP

Score ranks 83rd percentile nationally but price ranks only 46th. A 36-point gap signals structural underpricing relative to area fundamentals. (Score: 83rd pct • Price: 46th pct nationally)

NEARBY DISTRICTS (BY GEOGRAPHIC PROXIMITY)

DISTRICT	AREA	SCORE	PERCENTILE	MEDIAN PRICE
BB10	Burnley	52	58th	£140,000
BB8	Colne	55	73rd	£273,500
BB12	Burnley	54	69th	£275,000
BB11	Burnley	53	64th	£140,000
BB18	Barnoldswick	55	73rd	£273,500

PTI footnote: Household income estimated as individual median pay × 1.35 (ONS dual-income convention). Individual PTI (for appendix reference): 6.7×.

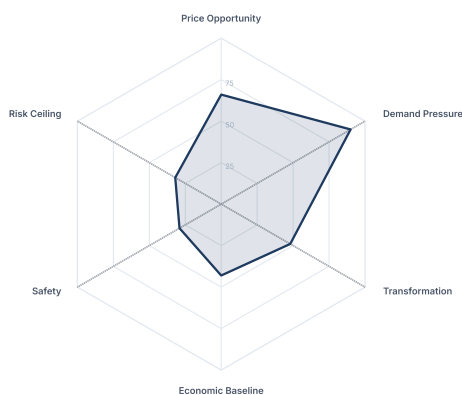
TRAJECTORY INDICATORS

Domain Overview

District-wide conditions for BB9. Individual properties may vary by micro-location, condition and tenure.

DOMAIN OVERVIEW

Demand Pressure is the strongest domain (90/100), with **Safety** the weakest (29/100). The composite score has risen 1.4 points over the 6-month history captured. Score standard deviation of 0.6 reflects low month-to-month volatility, indicating stable underlying conditions.



DOMAIN SCORES

Price Opportunity	66
Demand Pressure	90
Transformation	48
Economic Baseline	43
Safety	29
Risk Ceiling	32

Composite: **57 / 100**

Each domain normalised 0–100 nationally.

Weighted per the Praesago Trajectory Index methodology.

SIGNAL BREAKDOWN BY DOMAIN

PRICE OPPORTUNITY

66/100

Value Gap	89
Top 11% nationally	
Price Growth (5yr avg)	64
+2.3% per year · Top 36% nationally	
Rent Growth (3yr avg)	14
+4.7% per year (rank vs national rent growth pace) · 14th percentile — 86% of districts growing faster	
Price-to-Income Ratio	4
Worse than 96% nationally	

DEMAND PRESSURE

90/100

Population Growth (5yr)	97
+1.9% over 5yr · Top 3% nationally	
Transaction Volume Trend	81
Top 19% nationally	
Rail Passenger Growth	86
+3.4% per year · Top 14% nationally	
Net Internal Migration	83
+1.2 per 1,000 pop/yr (net internal migration) · Top 17% nationally	
Spatial Spillover	96
Top 4% nationally	

TRANSFORMATION

48/100

Business Formation Rate	35
Bottom 35% nationally	
Deprivation Improvement	28
Bottom 28% nationally	
Renovation Permit Rate	63
Top 37% nationally	
Tenure Shift (2011→2021)	5
Bottom 5% nationally	
Housing Supply Constraint	81
Better than 81% nationally	

Each score is a national percentile (0–100) across 2,391 districts. ≥60 = above-median positive signal. <40 = below-median risk signal. Recomputed monthly from government data.

TRAJECTORY INDICATORS — CONTINUED

Economic, Safety & Risk Signals

SIGNAL BREAKDOWN BY DOMAIN

ECONOMIC BASELINE		43/100	RISK CEILING		32/100
Median Annual Pay		8	Flood Risk Exposure		28
£31,391/yr est. household income (ONS, all sources) · Bottom 8% nationally			27% of district in Flood Zone 2+ · Worse than 72% nationally		
Claimant Rate		98	Isolation Score		45
1.7% of working-age pop · Better than 98% nationally			Worse than 55% nationally		
EPC Average Rating		36	New Build Market Share		48
Avg band 4.5 (A=1 ... G=7) · Bottom 36% nationally			3% of sales · Worse than 52% nationally		
SAFETY		29/100	New Build Pipeline		4
Crime Rate (Current)		33	892 proposed units (3yr) · Worse than 96% nationally		
73 crimes per 1,000 pop · Worse than 67% nationally					
Crime Trend (3yr)		27			
Worse than 73% nationally					

Each score is a national percentile (0–100) across 2,391 districts. ≥60 = above-median positive signal. <40 = below-median risk signal. Recomputed monthly from government data.

HOW TO READ SIGNAL SCORES

Score scale

Each score is a national percentile across 2,391 districts. 50 = national median. ≥60 = above-median positive signal. <40 = below-median risk signal.

Economic Baseline (14%)

Captures earnings, employment stability, and EPC stock quality. Low income markets often sustain high yields but carry greater void risk.

Risk Ceiling (9%)

Flood risk, isolation, and new-build pipeline. Acts as a cap on score upside. High flood exposure or oversupply pipeline compresses long-run appreciation potential.

Domain weights

Demand Pressure 27% · Price Opportunity 21% · Transformation 19% · Economic Baseline 14% · Safety 10% · Risk Ceiling 9%

Safety (10%)

Crime rate and 3-year trend. Crime affects tenant demand and insurance cost. Review category breakdown: ASB and vehicle crime carry lower structural impact than acquisitive or violent crime.

Recomputed monthly

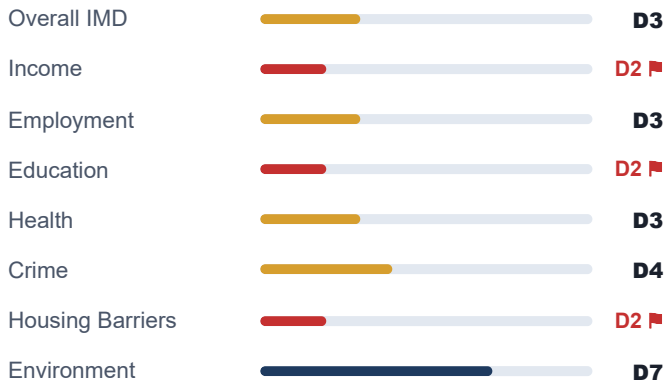
Scores update as new government data releases. Signal changes of ±5 points within a month are normal. Sustained directional movement over 3+ months is the actionable signal.

Neighbourhood Detail

LSOA: **E01025216** Pendle 012D • Contains subject postcode BB9 9LS

IMD 2025: DEPRIVATION DOMAINS

Decile 1 = most deprived. Decile 10 = least deprived.
 Overall rank: 7,614 of 33,755 LSOAs nationally. **X** = highly deprived (decile 1–2).



IMD TRAJECTORY (2019 TO 2025)

Overall: 4 to 3 (↓ worsened)

Crime decile: 5 to 4

EPC STOCK QUALITY

Total certificates	4284
Rated C or above	47%
Avg EPC band	4.5 (A=1 to G=7)

CRIME PROFILE (12 MONTHS)

500m area (117 incidents, 12mo): 1.2x district density — broadly in line • -26% YoY

Local — 500m radius

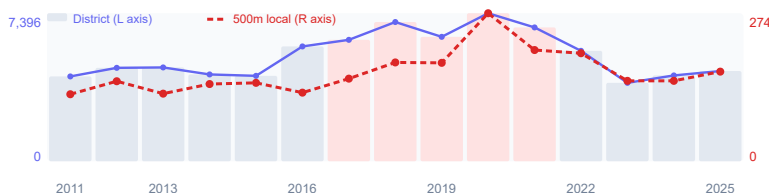
CATEGORY	SHARE
Violence & Sexual	38%
Anti-Social Behaviour	34%
Burglary	10%
Other Theft	5%
Criminal Damage	5%
Vehicle Crime	3%

District-wide

CATEGORY	SHARE
Violence & Sexual	39%
Anti-Social Behaviour	28%
Criminal Damage	9%
Other Theft	7%
Burglary	5%
Public Order	5%

Source: Police.uk open data. 500m radius uses crime event coordinates.

ANNUAL CRIME TREND (RECORDED OFFENCES, 2011 TO PRESENT)



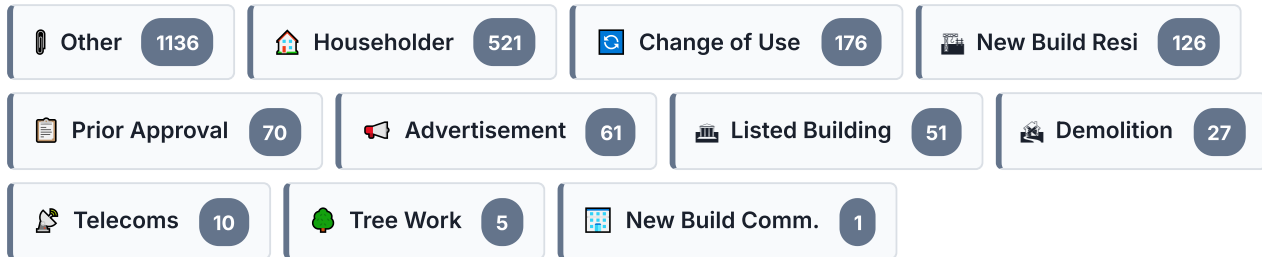
Source: Police.uk. Bars = district total (left axis). Dashed red = 500m local count (right axis, independent scale). Excludes current partial year.

Planning Intelligence — 500m Radius

No planning applications recorded within 500m in the last 3 years. This indicates low immediate development activity around this postcode.

NLP ACTIVITY CLASSIFICATION — LAST 3 YEARS

No geocoded applications within 500m. Showing district-level breakdown (2,184 applications, last 3 years).



REGULATORY CONDITIONS — DISTRICT LEVEL

Listed Buildings 89 in district (3 Grade II*, 86 Grade II) — works requiring consent add cost and time; obtain specialist survey before exchange.

Conservation Areas 45 designated areas in district — external alterations may require Conservation Area Consent.

Source: Historic England listed buildings register; planning.data.gov.uk Article 4 / Conservation Area datasets. District-level totals only — verify specific property constraints with local authority.

RECENT APPLICATIONS — LAST 3 MONTHS (0 TOTAL)

DATE	REFERENCE	TYPE	DESCRIPTION	DECISION	DIST.
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No applications within 500m in the last 3 months.

PLANNING CONTEXT

No recent local applications

No geocoded applications recorded within 500m in the last 3 months. This typically indicates a stable residential area with low immediate development pressure. The district pipeline (892 proposed units in the 3-year window) is captured in the risk score above.

Regulatory exposure

89 listed buildings and 45 conservation areas across this district represent planning risk for refurbishment strategies. The subject property should be confirmed as not listed and outside any conservation area before committing to works requiring consent.

NLP district breakdown

The NLP grid above reflects all geocoded district applications over the last 3 years. Householder improvements and prior approvals are the most relevant categories for refurbishment investors — high volumes indicate an active private improvement market.

500m Radius: Immediate Area

COMPARABLE SALES (WITHIN 500M, LAST 18 MONTHS)

DATE	ADDRESS	TYPE	PRICE	DISTANCE
2026-01-19	16 ASH TREE GROVE	Detached	£350,000	375m
2025-12-19	6 LINKSIDE AVENUE	Detached	£265,000	357m
2025-12-19	8 MARSDEN HALL ROAD	Terrace	£178,000	425m
2025-11-21	72 ROWLAND AVENUE	Semi	£145,000	359m
2025-11-14	6 CASTERCLIFFE ROAD	Semi	£175,000	409m
2025-11-04	12 FIR TREES CLOSE	Detached	£282,000	168m
2025-09-10	4 CHERRY TREE GARDENS	Detached	£140,000	235m
2025-09-09	128 HALLAM ROAD	Semi	£120,000	342m
2025-09-05	28 PINWOOD DRIVE	Detached	£285,000	248m
2025-09-01	37 LINKSIDE AVENUE	Detached	£249,950	357m
2025-08-15	65 TOWN HOUSE ROAD	Semi	£170,000	344m
2025-08-01	47 MARSDEN HALL ROAD	Semi	£88,000	425m
2025-07-31	352 BARKERHOUSE ROAD	Semi	£177,000	0m
2025-07-18	63 ROWLAND AVENUE	Semi	£139,995	359m
2025-07-03	12 FERN CLOSE	Semi	£123,500	411m

15 transactions · All-types median £175,000 | Semi £145,000 (8) · Detached £282,000 (6) · Range £88,000 – £350,000

COMPARABLE PRICING

Asking price of £150,000 is **14% below** the all-types 500m median of £175,000 (15 transactions). No same-type comparables available — treat as indicative only.

LOCAL AMENITIES — POSTCODE SECTOR

CAFES 6	RESTAURANTS 6	BARS 5
SUPERMARKETS 2		

Source: OpenStreetMap snapshot 2026-02-19. Postcode sector level.

500m Radius: Schools & Transport

4 schools within 1km

SCHOOLS (WITHIN 1KM)

SCHOOL	TYPE	OFSTED	DISTANCE
Great Marsden St John's Primary School	Primary	Good	47m
Walton Lane Nursery School	Nursery	Outstanding	687m
Castercliff Primary School	Primary	Good	719m
Walverden Primary School	Primary	Good	870m

RAIL STATIONS (WITHIN 2KM)

STATION	ANNUAL ENTRIES/EXITS	DISTANCE
Nelson	113,780	1.5 km

1 Outstanding and 3 Good-rated schools within 1km. The nearest is Great Marsden St John's Primary School (Good, 47m), placing this property within easy walking distance for families with school-age children. Nelson station is 1.5km away (113,780 annual entries/exits) — a local service; rail is a secondary rather than primary tenant draw.

VOID RISK FACTORS

- ✓ **4 Good-or-above schools within 1km** strong family tenant draw
- ✓ **Demand pressure 90/100** top decile nationally — low void absorption expected
- ⚠ **Crime rate 73/1k pop** above-national average may affect tenant applicant quality
- ⚠ **EPC compliance 47%** check individual certificate — MEES upgrade risk

Conservative estimate: **3 weeks average void per year** at £788/mo market rent (~£546 foregone rent annually). Verify with a local lettings agent.

Due-Diligence Checklist

Review each item before proceeding. Items marked are specific to this report type and the data presented.

1. Research local development pipeline. A low housing-barriers decile signals potential supply influx.
2. Confirm school catchment eligibility for subject address before citing Outstanding Ofsted rating as a tenant draw.
3. Confirm flood insurance availability and mortgage lender flood policy for the subject address (GOV.UK Flood Map for Planning).
4. Search the local authority planning portal for permitted or pending residential schemes within 0.5km. Elevated pipeline may cap the resale exit value.
5. Confirm affordability with current lender criteria (typically 4–4.5x income). Below-median PTI widens the eligible buyer pool at resale and supports liquidity at exit.
6. Validate the value-gap thesis with a local estate agent. Confirm that the score premium reflects genuine buyer demand rather than a data lag.
7. Confirm the growth driver with the local authority. Migration-driven growth correlates more directly with near-term rental demand than natural change alone.
8. Monitor gentrification indicators quarterly. Early-stage signals are proxy metrics; confirm with local lettings agent data before treating as an established trend.
9. Stress-test gross yield against 8% vacancy and 12% net management cost. Confirm achievable rent with a local lettings agent for the specific unit type and condition.
10. Validate the demand score with local lettings agent vacancy data. District-level demand pressure may not reflect micro-location dynamics for the specific property type.
11. Only 47% of local stock is EPC C or above. Check the property's individual certificate and factor potential upgrade costs (insulation, heating) into your net yield calculation before exchange.

PRIORITY DATA FLAGS FOR THIS PROPERTY

1. EPC compliance: only 47% of local stock is Band C or above. Obtain the individual EPC certificate before exchange and factor upgrade costs into the net yield.
2. Crime rate: 73 crimes per 1,000 population (bottom 67% nationally). Validate void assumptions with a local lettings agent before committing to a yield projection.
3. Flood exposure: 27% of the district is in Flood Zone 2 or above. Confirm mortgage lender flood policy and insurance premiums for this specific address before exchange.

APPENDIX

Data Notes & Methodology

MODEL VALIDATION: BACKTEST PERFORMANCE BY SCORE QUARTILE

Average annualised price growth by Trajectory Score quartile at time of scoring. Higher quartile = top 25% of districts by score. Based on HM Land Registry HPSSA median price data across all scored months with ≥ 1 year of realised returns. Scoring history begins Feb 2025; quartile separation is expected to widen as the data series lengthens.

SCORE QUARTILE	AVG 1YR CAGR	AVG 3YR CAGR	DISTRICTS (N)
Q1 (bottom 25%)	-0.5%	—	1,144
Q2	+0.1%	—	1,146
Q3	+0.5%	—	1,146
Q4 (top 25%)	+0.5%	—	1,148

This district was first scored in 2025-02 at 53.4/100 (65th national percentile). Realised 1yr price CAGR: +3.4%.

SCORING METHODOLOGY: PRAESAGO TRAJECTORY INDEX

The Praesago Trajectory Index is a composite of 6 domains and 20+ signals, normalised 0–100 nationally across all 2,391 scored postcode districts in England & Wales. A score of 50 is the national median. Scores above 60 place a district in the top quartile of appreciation signals nationally.

DOMAIN	WEIGHT	KEY SIGNALS
Price Opportunity	21%	Value gap, price growth, rent growth, PTI
Demand Pressure	27%	Pop. growth, sales volume, rail growth, net migration, momentum
Transformation	19%	Business formation, IMD improvement, vacancy trend, reno rate
Economic Baseline	14%	Income, claimant rate, EPC avg, housing supply
Safety	10%	Crime rate, crime trend
Risk Ceiling	9%	Flood risk, isolation, new-build share, NSIP burden, pipeline

DATA SOURCES

HM Land Registry (price paid, HPSSA median prices) • ONS (ASHE earnings, population estimates, migration) • MHCLG (IMD 2025, EPC register, planning applications, VOA) • Police.uk (crime by LSOA) • Companies House (business formation) • Ofsted • ORR (station usage) • Environment Agency (flood risk). All data reflects publicly available government datasets. Scores recomputed monthly.

IMPORTANT NOTICE & DISCLAIMER

This report is prepared for information purposes only and does not constitute financial, investment, legal, or tax advice. All scores and data are derived from publicly available government datasets and provided "as is" without warranty. Past performance does not guarantee future results. Property investment carries risk, including loss of capital. Recipients should seek independent professional advice before making any investment decision. The Praesago Trajectory Index is an analytical tool only and does not predict future property prices.