

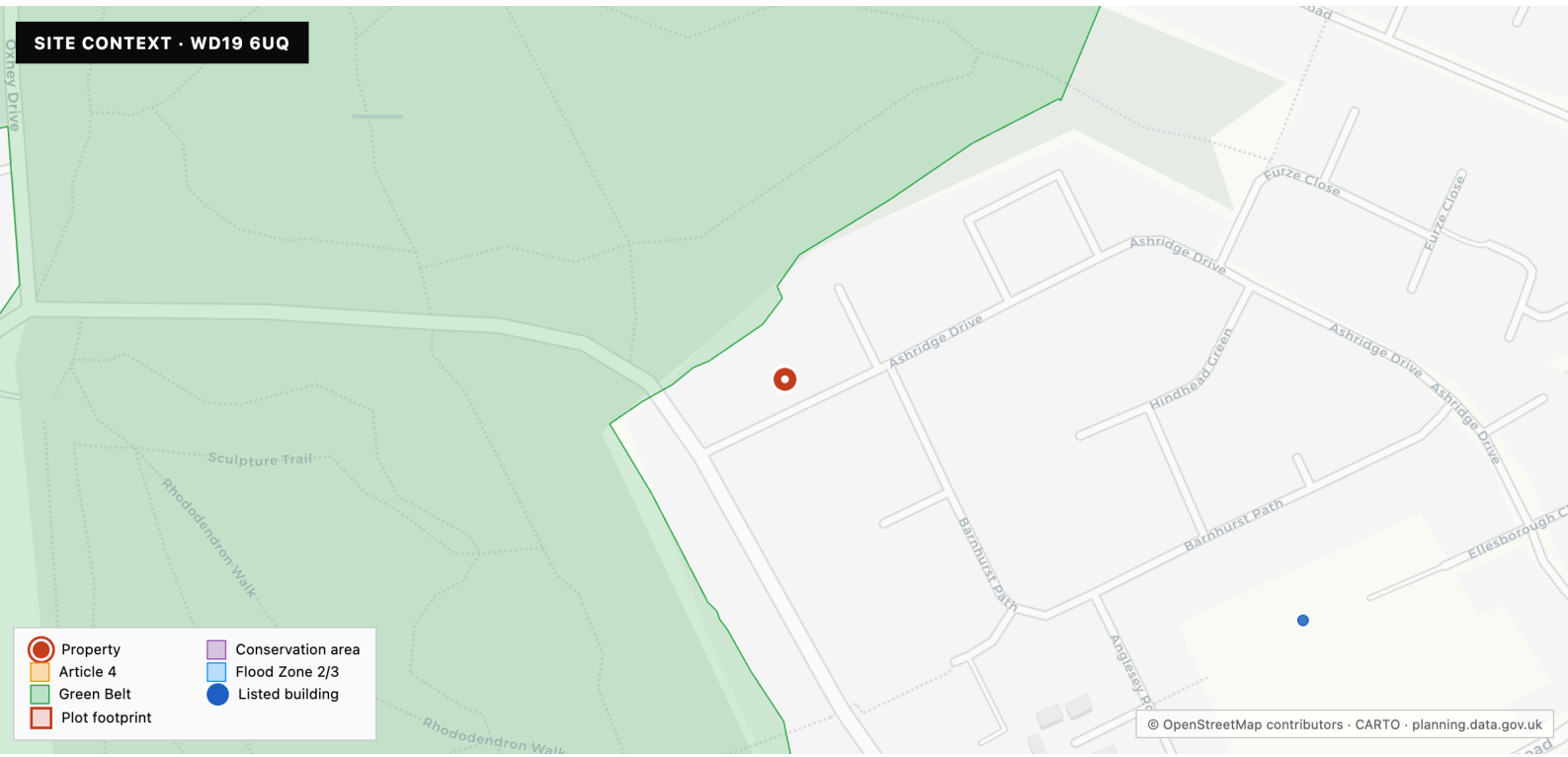
Pre-purchase planning assessment, seller's claim vs buyer's intent

Site Planning Report



An assessment of what the seller advertised, what the buyer actually wants to do, and what the public planning record supports.

| | |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Property | 96 Ashridge Drive, Watford, Hertfordshire, WD19 6UQ |
| Auction lot | Auction House London, Lot 3, 18 to 19 March 2026. Sold £576,000. |
| Local planning authority | Three Rivers District Council (postal town is Watford; not the Watford Borough Council area) |
| Seller's claim | Three live permissions on the Three Rivers register: 24/1748/FUL (single storey rear extension, approved 23 December 2024), 24/1749/CLPD (loft with rear dormer, garage conversion, front porch, internal alterations, approved 20 December 2024), and 24/1992/FUL (subdivision into 2 self-contained flats with part two-storey rear extension, front extension, loft conversion and associated works, approved 22 December 2025). |
| Your intent | Family home for two adults and two children; kitchen extension to the rear, loft conversion as master bedroom, possible garden studio later. No interest in the flat conversion. |
| Prepared by | Mayfair Studio |
| Reviewed and approved by | Jonathan Blewitt, Principal |
| Document reference | SPR-2026-0001-V3 (sample) |



500m site context. Constraint polygons drawn from planning.data.gov.uk. Plot footprint from OpenStreetMap where available.

| | | |
|--------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| VERDICT (BUYER'S INTENT) STRONG | ALL-IN OUTLAY (SINGLE DWELLING / 2 FLATS) £752k-£860k / £867k-£995k | BIGGEST GAP Pre-commencement conditions & Building Regs |
|--------------------------------------------------|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------|

Bottom line

Planning history verified on 3 June 2026 via our LPA fetcher against the live Three Rivers Idox register at www3.threerivers.gov.uk/online-applications/. All three references printed in the auction catalogue are live, the proposal text matches the catalogue description, and all three were granted by Three Rivers District Council. The headline outcome on the seller's claim is therefore confirmed at the level of existence, decision and date. What remains for the buyer is the second layer: the signed decision notices, the full schedule of conditions (especially pre-commencement conditions on 24/1992/FUL), and a Building Regulations design for the two-flat split.

SELLER'S CLAIM

VERIFICATION VERDICT

Strong

Corroboration of references:

High. All three references (24/1748/FUL, 24/1749/CLPD, 24/1992/FUL) are live on the Three Rivers Idox register with proposal text, decision and decision date matching the catalogue. Verified 3 June 2026.

Verification of consent terms:

Moderate. The signed decision notices, the full schedule of conditions (including pre-commencement conditions), the approved drawings and any s106 obligations have not been seen and remain to be obtained from the council file.

The three planning references printed in the auction catalogue (24/1748/FUL, 24/1749/CLPD, 24/1992/FUL) are all live on the Three Rivers Idox register, all three were granted by Three Rivers District Council, and the proposal text matches the catalogue verbatim. The two-flat conversion under 24/1992/FUL (subdivision plus part two-storey rear extension, single-storey front extension, loft conversion with rear dormer and front rooflights, fenestration alterations, driveway and crossover works, cycle and refuse storage, landscaping) was approved on 22 December 2025 and is the highest-value exit on the site.

| | | | |
|------|-------------|----------|---------------|
| Poor | Constrained | Moderate | Strong |
|------|-------------|----------|---------------|

YOUR INTENT

DELIVERABILITY VERDICT

Strong

Confidence in planning route:

High. Class A, Class B and Class E permitted development cover the buyer's scope with a householder application as the routine fallback.

Confidence in delivery:

High. Three Rivers has been running close to the 8-week statutory target on householder cases through 2025-26 and the constraint profile is clean.

Your scope (kitchen extension to the rear, loft conversion as a master bedroom, possible garden studio later) sits inside permitted development. A single storey rear extension up to 3 metres is allowed under Class A; a deeper 3 to 6 metre extension is allowed via the prior approval route under the Neighbour Consultation Scheme. A loft conversion up to 40 cubic metres is allowed under Class B for a semi. No conservation area, no Article 4 covering residential alterations on Ashridge Drive, no listing, no Green Belt.

| | | | |
|------|-------------|----------|---------------|
| Poor | Constrained | Moderate | Strong |
|------|-------------|----------|---------------|

SYNTHESIS

The seller's advertised play stacks up at the level of public-register verification: all three consents exist, all three were approved, and the two-flat scheme (24/1992/FUL) is the highest-value exit. The buyer's actual intent (a four-bed family home plus extension and loft) is also straightforward, and is largely covered by what 24/1748/FUL and 24/1749/CLPD already permit. Read together, the £576,000 hammer is justified primarily on the two-flat exit; as a single-dwelling refurb it sits at the upper end of the on-street ceiling. The real remaining work sits in the conditions schedule, structural design for the two-flat split, sound separation, fire compartmentation, metering and Building Regulations.

ACTION PANEL

Before you commit further capital

| RISK | STATUS | ACTION | COST | WHEN |
|-----------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|-----------------------|
| Pre-commencement conditions on 24/1992/FUL | RED | Obtain the signed decision notice for 24/1992/FUL from Three Rivers and read every condition. Any pre-commencement condition (materials, drainage, ecology, contamination, construction management) must be discharged by formal application before any works start; failure to do so makes the development unlawful and the consent unsafe to rely on. | £145 per discharge application | 8 weeks per discharge |
| Building Regulations design for the two-flat split | RED | Commission a Building Regulations Full Plans package covering structural design for the part two-storey rear extension, sound separation between Flat 1 and Flat 2 (Approved Document E), fire compartmentation and means of escape (Approved Document B vol 1), thermal performance (Approved Document L), and separate metering for gas, electricity and water to each flat. This is the real value driver and the largest residual cost. | £8,000 to £14,000 | 6 to 10 weeks |
| Signed decision notices and approved drawings | AMBER | Email planning@threerivers.gov.uk for signed decision notice PDFs and the stamped approved drawings for all three references (24/1748/FUL, 24/1749/CLPD, 24/1992/FUL). Existence is verified on the live register; the signed documents, conditions schedule and any s106 obligation remain to be obtained from the council file. | Free | 5 to 10 working days |
| Title, estate covenants and PD removal | AMBER | Order HMLR Office Copy entries and title plan. Check the 1940s-50s South Oxhey estate transfer for restrictive covenants against alterations or subdivision. Check whether the existing consents removed permitted development rights by condition for any fallback works. | £7 | Same day |
| Roof structure for the dormer loft | AMBER | Commission a measured survey of the existing house and roof to inform the structural design for the rear dormer loft consented under 24/1749/CLPD. A post-war trussed-rafter roof typically needs partial replacement and steel ridge / purlin at loft conversion stage. | £700 to £1,400 | 1 to 2 weeks |
| CIL position on the two-flat scheme | AMBER | Email cil@threerivers.gov.uk for written confirmation of the CIL charging area at WD19 6UQ and the indicative liability on 24/1992/FUL (net additional floorspace including the new flat). A net new self-contained dwelling falls outside the householder extension exemption and may attract a charge depending on Area A/B/C designation. | Free | 10 working days |

PLAIN ENGLISH

Six terms used in this report

CIL

A tax councils charge on net new floor area. Outside London only the local district CIL applies; Three Rivers has three rate areas.

GDV

Gross development value, what the finished property sells for after refurbishment and extension.

Prior approval

A fast-track council notification (8 weeks) for works inside permitted development. Not a full planning application.

MCIL2

The Mayor of London's CIL. Not engaged here. The site sits inside Three Rivers in Hertfordshire, outside Greater London.

Residual land value

What the land is worth given the GDV, the build cost, fees and any developer profit hurdle.

CLPD

Certificate of Lawfulness of Proposed Development. Council document confirming works are lawful under permitted development.

Biggest residual risk - the conditions schedule and the Building Regulations design for the two-flat split

The headline planning position is good. All three references in the auction catalogue (**24/1748/FUL, 24/1749/CLPD, 24/1992/FUL**) are live on the Three Rivers Idox register, all three were approved, and the proposal text matches the catalogue. What we have *not* seen is the signed decision notice, the full schedule of conditions, the approved drawings or any s106 obligation. The two-flat consent (24/1992/FUL) is the highest-value exit and is therefore the consent where the conditions matter most: any pre-commencement condition (materials, drainage, ecology, contamination, construction management plan) must be discharged by formal application before any works start, and failure to do so makes the development unlawful. The second residual risk is the Building Regulations package for the two-flat split: structural design for the part two-storey rear extension, sound separation between the two flats under Approved Document E, fire compartmentation and means of escape under Approved Document B, thermal performance under Approved Document L, and separate metering for gas, electricity and water to each flat. This is the real value driver from here and the largest residual cost line.

Property

4-bed post-war semi-detached house, ground and first floor, rear garden, off-street parking. Sold £576,000 at auction against a £400,000+ guide.

Seller's advertised play

Single storey rear extension + loft conversion + conversion into two self-contained flats, with three quoted decision references. All three references verified live on the Three Rivers Idox register, all three approved.

Buyer's actual intent

Four-bed family home for two adults plus two children. Kitchen extension to the rear, loft conversion to add a master bedroom, possible garden studio later.

| | |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Public-record planning history | Three references confirmed on the Three Rivers register: 24/1748/FUL (single storey rear extension, approved 23 December 2024), 24/1749/CLPD (loft with rear dormer and front rooflights, garage conversion, front porch, internal alterations, approved 20 December 2024), 24/1992/FUL (subdivision into 2 self-contained flats with part single-storey, part two-storey rear extension, single-storey front extension, loft conversion, fenestration alterations, driveway alterations, widened crossover, cycle and refuse storage, landscaping, approved 22 December 2025). |
| Planning route for the buyer's intent | Build out under 24/1748/FUL (rear extension) and 24/1749/CLPD (dormer loft, garage conversion, porch, internal alterations); the buyer's family-home scope is largely already consented. The two-flat consent (24/1992/FUL) can be discarded or held as an option. |
| CIL position | Three Rivers CIL is in force (adopted 24 February 2015, effective 1 April 2015). MCIL2 does not apply (outside Greater London). Area C nil-rate is the most likely position for South Oxhey given regeneration designation; written confirmation required, particularly on 24/1992/FUL which creates a net new dwelling. |
| Designations affecting the site | None identified at the dwelling. South Oxhey District Centre Article 4 covers commercial premises only and does not apply here. |
| Flood risk | Low risk band on Environment Agency mapping (likely Flood Zone 1); confirm precise zone before applying. |
| Title position | Not verified. Backland and post-war estate stock commonly carries covenants restricting alterations independently of planning. Order Office Copy entries (action panel above). |

1. The claim - verifying what the seller said

Verification note. Planning history verified via scripts/lpa-fetcher.ts on 3 June 2026 against the live Three Rivers Idox register at <https://www3.threerivers.gov.uk/online-applications/>. The fetcher returned three live applications with proposal text, decision and decision date matching the auction catalogue exactly. The table below sets out what we verified (existence, proposal text, decision, decision date) and what we did *not* verify (the signed decision notice PDF, the conditions schedule, the approved drawings, any s106 obligation).

| Reference | Proposal (verbatim from register) | Decision | Decision date |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------|
| 24/1748/FUL | Single storey rear extension | Approved | 23 December 2024 |
| 24/1749/CLPD | Certificate of Lawfulness Proposed Development: Loft conversion including rear dormer and front rooflights; garage conversion to habitable accommodation; front porch and internal alterations | Approved | 20 December 2024 |
| 24/1992/FUL | Subdivision of existing dwelling to provide 2no. self-contained flats; erection of a part single-storey, part two-storey rear extension; single-storey front extension; loft conversion including rear dormer and front rooflights; alterations to fenestration; associated internal alterations; alterations to raise front driveway; widening of existing vehicle crossover; cycle and refuse storage; and associated landscaping alterations | Approved | 22 December 2025 |

What this teaches. First, the seller's claim is straight at the level of public-register fact. All three references exist, all three were approved, and the proposal text matches the catalogue. Second, the three consents are layered rather than alternative: 24/1748/FUL (rear extension) and 24/1749/CLPD (dormer loft + garage conversion + porch + internal alterations) are smaller-scope works that suit the buyer's family-home intent, while 24/1992/FUL (the two-flat subdivision) is the larger composite scheme that wraps both extensions and the loft into a single permission to create two self-contained dwellings. Third, the two-flat consent (24/1992/FUL) is the consent that drives the £576,000 hammer: as a single-dwelling refurbishment the price sits at the top of the on-street ceiling, but as a two-flat exit at South Oxhey rents and sales the residual is materially better.

What is verified, and what is not. Verified on 3 June 2026: the existence of each reference on the Three Rivers Idox register, the proposal text as held by the council, the decision (granted), and the decision date. *Not* verified: the signed decision notice (PDF, stamped by the council), the full schedule of conditions including any pre-commencement conditions, the approved drawings, any s106 planning obligation, and the precise wording of any informatives. The signed documents should be requested from planning@threerivers.gov.uk and put on the title file before any works start. If the auctioneer can produce the decision notices, those documents are the authority and the live register is the cross-check.

2. Your intent - the walk-forward case

You have told us your scope is a kitchen extension to the rear, a loft conversion to add a master bedroom, and possibly a garden studio later. The walk-forward case is more straightforward than a typical purchase because much of the scope is already consented. 24/1748/FUL (single-storey rear extension, approved 23 December 2024) covers the kitchen extension; 24/1749/CLPD (loft with rear dormer and front rooflights, garage conversion, front porch, internal alterations, approved 20 December 2024) covers the loft master bedroom and the porch and gives a garage conversion option on top. Both are in date as at the report date. The walk-forward case is therefore: build under the existing consents, discharge any pre-commencement conditions, and treat permitted development as a fallback where the consents do not cover the scope (or where the buyer wants to vary it). The headline PD rules that apply to a 4-bed semi on Ashridge Drive are these.

Single storey rear extension - already consented under 24/1748/FUL

The single-storey rear extension is already approved on its own merits under 24/1748/FUL, decided 23 December 2024. The buyer's family-home scope can be built out under that consent directly. As a fallback, Class A of Part 1 of Schedule 2 to the GPDO allows a householder to extend at the rear without applying for full planning permission, subject to limits: depth up to 3 metres beyond the original rear wall as a standalone right, or up to 6 metres via prior approval under the Neighbour Consultation Scheme; eaves no higher than 3 metres if within 2 metres of a boundary; overall maximum height of 4 metres for a single storey extension; no more than half of the curtilage covered by buildings; materials similar in appearance.

The practical choice is between (a) building exactly what 24/1748/FUL consented (after discharging any conditions), (b) varying the scope under section 73, or (c) walking away from 24/1748/FUL and going down the PD prior approval route if the buyer's preferred design fits within Class A limits. The signed decision notice and approved drawings are needed to make that call.

Loft conversion, garage conversion, porch and internal alterations - already certified under 24/1749/CLPD

The loft conversion (with rear dormer and front rooflights), garage conversion to habitable accommodation, front porch and internal alterations are all already certified as lawful under 24/1749/CLPD, decided 20 December 2024. A Certificate of Lawfulness of Proposed Development is the council's written confirmation that the specified works are lawful as permitted development; the buyer holds the bound piece of paper that proves the lawful baseline, which is valuable at remortgage and resale. As a fallback, Class B of Part 1 of Schedule 2 to the GPDO allows a loft conversion up to 40 cubic metres of additional roof space for a semi-detached house, no alterations above the highest part of the original roof, no extension forward of the principal elevation, materials similar in appearance, and any side dormer windows obscure-glazed and non-opening below 1.7 metres.

Garden studio - Class E

Class E covers outbuildings "incidental to the enjoyment of the dwellinghouse". Headline limits: single storey, maximum eaves of 2.5 metres, maximum overall height 4 metres (dual pitched) or 3 metres (flat roof); not forward of the principal elevation; if within 2 metres of the boundary, the maximum overall height drops to 2.5 metres; no more than 50% of the curtilage covered. A garden studio for the buyer's home-working use is firmly inside this allowance. A studio that becomes a habitable bedroom is not, and would require a full planning application.

Time and cost to deliver the buyer's intent

- **Months 0 to 2.** Architect appointment, measured survey of the existing house, sketch design of the kitchen extension and loft. Submit prior approval for the rear extension under the Neighbour Consultation Scheme (8 weeks). Submit CLPD for the loft (8 weeks). Both can run in parallel.
- **Months 2 to 3.** Prior approval and CLPD issued. Building regulations full plans submission.
- **Months 3 to 5.** Tender to two or three local contractors, party wall notices served, contractor selected.
- **Months 5 to 12.** Construction. A combined rear extension and loft conversion on a four-bed semi typically runs 6 to 8 months on site.
- **Garden studio (later).** Designed and built as a discrete project once the family has lived in the extended house and decided how they want to use the garden.

3. Your intent - the walk-back case if the existing consents do not suit

The walk-back case has to be considered for three reasons. First, the buyer might want a scope or detail that differs from what 24/1748/FUL or 24/1749/CLPD consented (different rear extension depth, different loft layout, different materials). Second, a condition on either consent might prove onerous or expensive to discharge as written. Third, the buyer may want to walk away from 24/1992/FUL (the two-flat scheme) entirely and revert to single-dwelling use.

The fallback is one of three routes. (a) A **section 73 application** to vary a condition on the existing consent. Application fee £293 (April 2026 rate); 8-week determination; Three Rivers will re-test the scheme against current policy, so treat as available but contentious. (b) A fresh **householder full planning application** for a revised scope. Application fee £258 (April 2026 rate); 8-week determination, with Three Rivers running close to target on householder cases through 2025-26. Around 89% of householder applications are granted nationally (year to September 2025); Three Rivers sits in line with the national average. (c) For works that fit Class A, B or E permitted development, a fresh **prior approval or CLPD** in parallel. None of these routes is blocked by the existing consents; the consents are options, not obligations.

4. Indicative figures - single dwelling vs two-flat exit

The figures below are indicative ranges drawn from HM Land Registry sold-price data for Ashridge Drive itself, BCIS-aligned cost bands for the consented works, and the auction outcome. They are **not a valuation, not a viability appraisal, and not a quantity surveyor's estimate**. Two exits are tested. The single-dwelling exit (the buyer's stated intent) is the refurbished and extended four-bed family home under 24/1748/FUL and 24/1749/CLPD. The two-flat exit (the highest-value scheme on the consent stack) is the subdivision under 24/1992/FUL, sold or held as two separate self-contained flats. The £576,000 hammer is justified primarily on the two-flat exit; as a single-dwelling refurb it sits at the upper end of the on-street ceiling.

End value (GDV) anchor

HM Land Registry Price Paid Data for Ashridge Drive (WD19) returns a small but useful run of recent sales, including two semi-detached sales in the second half of 2025. We have anchored the indicative end-value ranges against these on-street comparables.

| Comparable | Sale price | Sale date | How relevant |
|--------------------------------------------------------------------------------------------------------------------|------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| 69 Ashridge Drive, Watford WD19 Semi-detached. HM Land Registry PPD via Rightmove address-level history. | £554,375 | 30 May 2025 | Same street, same property type. Sets the upper anchor for an unextended or lightly improved semi on this part of Ashridge Drive at point of sale. |
| 52 Ashridge Drive, Watford WD19 Semi-detached. HM Land Registry PPD via Rightmove address-level history. | £540,000 | 1 September 2025 | Same street, same property type. Confirms a coherent semi-detached band at the £540,000 to £555,000 level on Ashridge Drive in mid to late 2025. |
| 4 Ashridge Drive, Watford WD19 Terraced. HM Land Registry PPD via Rightmove address-level history. | £478,000 | 27 February 2026 | Same street, terraced not semi-detached. Useful as a 2026 data point showing the street is holding its level. |
| 57 Ashridge Drive, Watford WD19 Terraced. HM Land Registry PPD via Rightmove address-level history. | £450,000 | 30 July 2025 | Same street, terraced. Floor for unextended terraced stock on the street in 2025. |

Documented limitation. We have not located a Land Registry record on Ashridge Drive within the past 18 to 24 months for a four-bed semi that has been both refurbished and extended to current contemporary specification. The indicative GDV range below is therefore extrapolated upward from the two confirmed semi-detached sales (£540,000 and £554,375) with a premium for additional floor area and contemporary finish, sense-checked against the wider WD19 6 four-bed semi market on Rightmove and Zoopla.

Build cost (including services and connections)

Indicative all-in build cost for the kitchen extension plus loft conversion is **£110,000 to £175,000**, at roughly £2,200 to £3,000 per sq m on new and altered floor area. Includes contractor preliminaries and contingency. Excludes VAT (newbuild is zero-rated; the alteration element is standard-rated). Excludes refurbishment to the existing house.

Services and utilities. The semi already has lateral mains connections to the front; the rear extension and loft typically need internal services rerouting and a meter upgrade rather than new mains runs. Budget **£3,000 to £8,000** for service rework within the build cost above. Cosmetic refurbishment to the existing house (kitchen, bathrooms, decoration, flooring) is a separate line at **£15,000 to £35,000**.

CIL: headline first

INDICATIVE CIL LIABILITY

£0 (most likely)

Worst case **£6,400 to £11,050** only if Three Rivers confirms the site sits in Area B *and* the householder / self-build extension exemption is not granted. Mayoral CIL (MCIL2) does not apply (the site is outside Greater London).

Watford WD19 is, on the postal address, in Watford, but for planning purposes 96 Ashridge Drive sits inside Three Rivers District Council, not Watford Borough Council. The site is **outside Greater London**, so the Mayor of London's MCIL2 does not apply. Three Rivers adopted its CIL charging schedule on **24 February 2015**, in force from **1 April 2015**, with three residential charging areas (Area A £180/sqm, Area B £120/sqm, Area C nil), all indexed annually against the RICS CIL Index published by BCIS.

| Charge | Rate (indicative, 2026- indexed) | Net additional floorspace | Indicative CIL |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------|
| Mayor of London MCIL2 Not engaged. The site is in Hertfordshire, outside Greater London. | n/a | n/a | £0 |
| Three Rivers CIL - Area C (nil), most likely position South Oxhey was the subject of Three Rivers' South Oxhey Initiative regeneration programme; the Area C nil rate is the standard treatment for regeneration priority areas. Written confirmation from the council's CIL officer required. | £0/sqm | 40 to 65 sqm net additional floorspace, before s.61 self-build exemption is applied | £0 |
| Three Rivers CIL - Area B (mid), unlikely but priced for headroom 2015 base rate £120/sqm, indexed annually. Indicative 2026-indexed rate £160 to £170/sqm. | £160 to £170/sqm (if engaged) | 40 to 65 sqm (if engaged, before exemption) | £6,400 to £11,050 (worst case before exemption) |
| Self-build / householder extension exemption (Regulation 42A and 54B) For a single-dwelling extension that does not create a new dwelling, where the additional floor area is under 100 sqm and the works are to the principal residence, the extension is exempt from CIL on written application. The buyer's extension + loft scope sits below the 100 sqm threshold. | - | - | £0 after granted exemption |

The seller's consented two-flat scheme under 24/1992/FUL would change this picture materially: the subdivision creates a net additional self-contained dwelling, which falls outside the householder extension exemption and attracts the full Three Rivers CIL on the net additional floorspace. If the buyer's intent is to deliver the single-dwelling family home under 24/1748/FUL and 24/1749/CLPD, **Form 1 (assumption of liability) and Form 2 (claiming the self-build / householder extension exemption)** should be submitted before commencement. If the buyer keeps the two-flat option open under 24/1992/FUL, the CIL position is materially different and a written response from the CIL officer is essential before commencement.

Single-dwelling exit (the buyer's stated intent)

End value (GDV) of the refurbished and extended four-bed family home £680,000 – £780,000

Refurbished and extended four-bed semi on Ashridge Drive, effective five-bedroom layout with loft master bedroom. Anchored against the on-street semi-detached comparables with a premium for floor area and contemporary finish.

All-in build cost, rear extension + loft + garage conversion + porch £125,000 – £195,000

Build out under 24/1748/FUL and 24/1749/CLPD. £2,200 to £3,000 per sqm. Includes preliminaries, contingency. Excludes VAT on alterations, professional fees, and refurbishment.

Services rework and connections £3,000 – £8,000

Internal rerouting, meter upgrade, drainage. No new mains required.

Professional fees, condition discharge and building regulations £13,000 – £22,000

Architect, structural engineer, party wall surveyor, building control, discharge of conditions on 24/1748/FUL and 24/1749/CLPD, planning consultant where used.

CIL (Three Rivers; MCIL2 not engaged) £0 (likely)

Most likely £0 on the Area C and householder exemption position for the single-dwelling exit. Worst case £6,400 to £11,050 narrated above.

Cosmetic refurbishment to the existing house £15,000 – £35,000

New kitchen, bathrooms, decoration, flooring, services where required. Outside the extension scope.

Total spend at the £576,000 hammer (mid-range build, mid-range fees) £752,000 – £860,000

Hammer plus auction administration (£1,800), buyer's legals, SDLT (assume single home, no surcharge), build cost mid-range, fees mid-range, mid-range refurbishment.

Refurbished and extended end value £680,000 – £780,000

Same range as above for clarity.

Auction hammer paid £576,000

For comparison. Excludes the £1,800 administration charge and the buyer's legal and SDLT costs.

What this means for the single-dwelling exit. On the central case, total spend sits at or above the refurbished end-value range. As a single-dwelling purchase the £576,000 hammer is rational only as an owner-occupier family home where the buyer is willing to

forgo the developer's margin in exchange for security of tenure and a finished home in a known location. It is not a deal that generates equity uplift on a single-dwelling refurb alone.

Two-flat exit (the consented scheme under 24/1992/FUL)

End value (GDV) of Flat 1 + Flat 2 **£750,000 – £880,000**

Two self-contained flats delivered under 24/1992/FUL. Indicative GDV range based on WD19 6 two-bed flat asking prices and recently-sold data on Rightmove and Zoopla. Sense-checked against on-street semi-detached comparables.

All-in build cost, two-flat subdivision per 24/1992/FUL **£225,000 – £320,000**

Part single-storey, part two-storey rear extension; single-storey front extension; loft conversion with rear dormer and front rooflights; fenestration; full subdivision and fit-out of two self-contained flats. £2,400 to £3,200 per sqm reflecting the higher specification needed for sound, fire and metering separation.

Services rework, separation and connections **£15,000 – £28,000**

Separate gas, electricity and water metering per flat; drainage separation; communal supply isolation; cycle and refuse storage per the approved plans.

Professional fees, condition discharge and building regulations **£28,000 – £45,000**

Architect, structural engineer, acoustic consultant (Approved Document E), fire consultant (Approved Document B vol 1), party wall, building control, discharge of all conditions on 24/1992/FUL including any pre-commencement conditions.

CIL (Three Rivers; net new dwelling created) **£0 – £28,000**

Net new self-contained dwelling, outside the householder extension exemption. Most likely £0 on the Area C position; written confirmation essential. Worst case £15,000 to £28,000 indicative if Area B is confirmed.

Total spend at the £576,000 hammer (mid-range build, mid-range fees) **£867,000 – £995,000**

Hammer plus auction administration (£1,800), buyer's legals, SDLT (assume investment purchase, with surcharge), build cost mid-range, fees mid-range, CIL most-likely £0.

Indicative GDV of two flats **£750,000 – £880,000**

Same range as above for clarity.

Auction hammer paid **£576,000**

For comparison. Excludes the £1,800 administration charge and the buyer's legal and SDLT costs.

What this means for the two-flat exit. On the central case, total spend on the two-flat exit is broadly in line with the indicative GDV range, with positive residual capacity at the top of the GDV range and net loss at the bottom of the GDV range. As a hold-to-rent at South Oxhey rents (indicative two-bed achievable rent £1,400 to £1,700 per month per flat) the gross yield on combined GDV is in the 4.5% to 5.5% band, which is in line with Outer London / Home Counties hold-to-rent benchmarks. The two-flat exit is therefore the rational basis for the £576,000 hammer; the single-dwelling exit is not. The buyer should be clear which exit is being pursued before committing further capital, and should not assume the two-flat exit is open until the conditions schedule on 24/1992/FUL has been read and the Building Regulations design has been costed.

Profit margin sensitivity (developer scenario, two-flat exit)

For an owner-occupier a developer's profit margin is not the right test. For a developer-buyer running the two-flat exit under 24/1992/FUL, 17.5% profit on GDV is the RICS GN 94/2012 small-infill benchmark. Substitute your hurdle rate; the table below shows the residual land value at 15%, 17.5% and 20% profit on GDV at the central case for the two-flat exit (£815,000 GDV, £272,500 build, £36,500 fees, £0 CIL).

| Profit on GDV | Profit taken | Residual land value (central case, two-flat developer scenario) |
|----------------------|---------------------|------------------------------------------------------------------------|
| 15% | £122,250 | £383,750 |
| 17.5% | £142,625 | £363,375 |
| 20% | £163,000 | £343,000 |

On the two-flat developer scenario, an investor running a pure 17.5% margin would have bid in the £345,000 to £385,000 band against the £576,000 hammer the lot actually cleared. The gap (roughly £190,000 to £230,000) is the combination of (a) the owner-occupier "family home" premium, (b) the developer's willingness to accept a thinner margin on a low-risk consented scheme, and (c) the optionality of choosing between the single-dwelling exit and the two-flat exit. None of those is irrational at this hammer.

Bid sensitivity grid (two-flat developer scenario)

The 3 by 3 grid sets out the implied residual land value (after 17.5% profit on GDV) at three GDV scenarios and three build cost scenarios for the two-flat exit. Fees held constant at £36,500, CIL at £0 (likely position; if Area B is confirmed deduct a further £15,000 to £28,000 from every cell). Decision tool, not a valuation or bid recommendation.

| | Build cost (two-flat scheme) | | |
|-------------------|------------------------------|--------------|---------------|
| | Low £225,000 | Mid £272,500 | High £320,000 |
| GDV high £880,000 | £464,500 | £417,000 | £369,500 |
| GDV mid £815,000 | £410,875 | £363,375 | £315,875 |
| GDV low £750,000 | £357,250 | £309,750 | £262,250 |

What this means. On the two-flat developer grid, the £576,000 hammer sits above a 17.5%-profit residual at every cell except the top-left (low build cost, high GDV). The hammer is rational as (a) an owner-occupier family-home purchase where the buyer is content to forgo the developer's margin while retaining the two-flat exit as an option, (b) a developer purchase at a margin below 17.5% on the central case, or (c) a hold-to-rent investment at the indicative 4.5% to 5.5% gross yield. The buyer should be clear which case they are in before discharging conditions.

5. Conditions and route forward

The site sits on a stack of three live consents, all approved. The buyer's task is to decide which consent(s) to build out, to discharge the conditions on the chosen route, and to deliver the Building Regulations package. The headline recommendations are these.

- **Decide the exit before discharging conditions.** The two-flat exit (24/1992/FUL) is the highest-value scheme on the consent stack and the basis on which the £576,000 hammer is rational. The single-dwelling exit (24/1748/FUL + 24/1749/CLPD) is the buyer's stated intent and is the cleaner family-home outcome. Both routes are open. Pick before commissioning the Building Regulations package because the structural design, sound separation, fire compartmentation and metering arrangement differ between the two routes.
- **Obtain the signed decision notices and approved drawings.** Email planning@threerivers.gov.uk for the signed decision notice PDFs and stamped approved drawings for all three references. Read every condition on the chosen consent, especially any pre-commencement condition (materials, drainage, ecology, contamination, construction management). Any pre-commencement condition not discharged before works start makes the development unlawful and the consent unsafe to rely on.
- **Discharge conditions in parallel with the Building Regulations design.** Application fee for each discharge of conditions application is £145 (April 2026 rate). Allow eight weeks for each discharge. Multiple conditions can usually be bundled into a single application.

- **Commission the Building Regulations Full Plans package early.** For the two-flat exit this is the largest residual cost line (£8,000 to £14,000 of consultant fees) and the longest critical-path item: structural design for the part two-storey rear extension, sound separation between flats under Approved Document E, fire compartmentation and means of escape under Approved Document B vol 1, thermal performance under Approved Document L, and separate metering for gas, electricity and water to each flat. For the single-dwelling exit the package is materially smaller (£4,500 to £8,000) and the metering question disappears.
- **Lock in the CIL position before commencement.** For the single-dwelling exit, submit Form 1 (assumption of liability) and Form 2 (self-build / householder extension exemption) before commencement; the exemption is granted on application, not by default. For the two-flat exit, the net new dwelling is outside the householder exemption and a written confirmation of the Area A/B/C designation at WD19 6UQ is essential; submit Form 1 and a written request to cil@threerivers.gov.uk.
- **Order title and check for PD removal by condition.** Even with three live consents, the title may carry covenants against alteration or subdivision (1940s-50s South Oxhey estate transfer). Conditions on the existing consents may also remove permitted development rights for any further or fallback works. Check both before relying on any PD route.

6. Comparable approvals

The most relevant comparable for this property is the property itself. The consent stack on 96 Ashridge Drive (rear extension under 24/1748/FUL, dormer loft and garage conversion under 24/1749/CLPD, two-flat subdivision under 24/1992/FUL) demonstrates that Three Rivers accepts the rear-extension, loft and two-flat typology on this stock. South Oxhey ward is a coherent post-war estate of semis with deep rear gardens; the rear-extension and loft typology is the most common alteration pattern on this stock, and Three Rivers has no district-wide Article 4 affecting residential alterations on this street pattern. We did not produce a separate street-level approval grid because the consent stack on this address is itself the strongest evidence of acceptability.

7. Constraints assessment

Site checked against the national planning data register and the Environment Agency. The constraint profile is clean.

| Constraint | Finding |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Conservation Area | Not within one. Three Rivers' conservation areas are at Oxhey Hall, Chorleywood, Croxley Green, Mill End and similar villages; Ashridge Drive is not in any of them. |

| Constraint | Finding |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Article 4 Direction | Not affected. Three Rivers has one Article 4 direction in force from 29 March 2024 covering Class E (commercial) to C3 (residential) changes of use in nine specified town and employment centres including South Oxhey District Centre, but that direction applies to commercial premises in the centre, not to residential streets like Ashridge Drive. The buyer's Part 1 permitted development rights are not removed by it. |
| Listed Building | Not listed. No listed building on the plot or close enough to engage setting considerations. |
| Green Belt | Not in the Green Belt. South Oxhey is a built-up urban area inside the Metropolitan Green Belt envelope but the dwelling and its plot are inside the urban built form. |
| Tree Preservation Order | None returned at the dwelling in the national TPO dataset. The dataset is not exhaustive. Any retained tree on the plot or boundary should be confirmed with Three Rivers' tree officer before extension works start. |
| Flood risk | Indicative Flood Zone 1 (low risk). The Environment Agency long-term flood risk service was not reachable during preparation. Confirm the precise zone, surface water risk and reservoir risk for WD19 6UQ before applying. |
| Title position | Not verified. The buyer should confirm via the title deeds that the original 1940s-50s estate transfer for South Oxhey does not contain a restrictive covenant against alterations. Estate-wide PD removal is uncommon on Three Rivers stock but a covenant against alterations would defeat permitted development independently of planning. Check at conveyancing as a matter of course. |
| Biodiversity Net Gain | 24/1992/FUL was decided after the 12 February 2024 BNG commencement date and is a full planning permission, so on its face is in scope for mandatory BNG under the Environment Act 2021. Whether the consent was treated as exempt (de minimis under the 25 sqm habitat impact threshold) or carries a BNG condition needs to be confirmed from the signed decision notice. 24/1748/FUL and 24/1749/CLPD are extensions and a CLPD under Part 1 of Schedule 2 to the GPDO and are exempt. |
| Postcode and ward | WD19 6UQ. South Oxhey ward, Three Rivers District Council, Watford parliamentary constituency, East of England region. Source: postcodes.io. |

None of these is a dealbreaker. The constraints that matter here are the conditions schedule on 24/1992/FUL (especially any pre-commencement conditions) and the Building Regulations design for the two-flat split, both addressed in Sections 1 and 5 and in the action panel.

SUPPORTING MATERIAL

Methodology and sources

This report is built only on public data, each source named below, and is current as at the report date.

PLANNING

- Auction House London lot listing for 96 Ashridge Drive, Watford WD19 6UQ - lot details, sold price, advertised planning references.
- Three Rivers District Council Idox planning register (www3.threerivers.gov.uk/online-applications/) - direct register checks via `scripts/lpa-fetcher.ts` on 3 June 2026. Returned three live applications (24/1748/FUL, 24/1749/CLPD, 24/1992/FUL) with proposal text, decision and decision date.
- planning.data.gov.uk - conservation area, Article 4, listed building, Green Belt and TPO checks for the site coordinates (lat 51.6193, lng -0.3980).
- Three Rivers District Council Article 4 direction notice (in force 29 March 2024) - Class E to C3 restriction in nine centres including South Oxhey District Centre.
- postcodes.io - location, ward (South Oxhey), parish (Watford Rural), LPA (Three Rivers).
- Environment Agency long-term flood risk service - flood zone band (service unreachable; indicative Flood Zone 1 inferred from topography).
- Town and Country Planning (General Permitted Development) (England) Order 2015 (as amended) - Schedule 2, Part 1, Class A, Class B, Class E.
- Town and Country Planning Act 1990, sections 56, 73 and 91 - statutory implementation framework.
- GOV.UK Planning Portal technical guidance - Class A Neighbour Consultation Scheme procedure, Class B cubic content allowance for semis, Class E outbuilding limits.
- Approved Document B vol 1 (fire safety, dwellings), Approved Document E (resistance to passage of sound), Approved Document L (conservation of fuel and power) - relevant for the two-flat split under 24/1992/FUL.

VALUE

- HM Land Registry Price Paid Data via Rightmove address-level history for Ashridge Drive, Watford WD19 - 69 (semi-detached, £554,375, 30 May 2025), 52 (semi-detached, £540,000, 1 Sep 2025), 4 (terraced, £478,000, 27 Feb 2026), 57 (terraced, £450,000, 30 Jul 2025).
- Rightmove and OnTheMarket asking-price and recently-sold data for WD19 6 four-bed semis - corroboration of the on-street Land Registry ranges.
- BCIS-aligned cost benchmarks and published Outer London / Home Counties extension and loft conversion costs (My Architect, Costmodelling, BCIS quarterly review).
- RICS Guidance Note on Viability (GN 94/2012) and the NPPF viability framework.

CIL

- Three Rivers District Council Community Infrastructure Levy Charging Schedule - adopted 24 February 2015, in force from 1 April 2015. Residential Area A £180/sqm, Area B £120/sqm, Area C nil. Indexed annually against the RICS CIL Index published by BCIS.
- RICS Community Infrastructure Levy Index (BCIS), 2026 publication.
- Community Infrastructure Levy Regulations 2010 (as amended), regulations 42A and 54B - self-build and householder extension exemptions.

LEGAL FRAMEWORK

- Environment Act 2021 and the Biodiversity Gain Regulations - mandatory BNG framework for permissions from 12 February 2024, with exemption for householder permitted development under Part 1 of Schedule 2 to the GPDO.
- GOV.UK planning application statistics - national approval benchmark (around 89% of householder applications granted, year to September 2025).
- The Planning Portal fee schedule, April 2026 - householder application £258, CLPD £258, prior approval larger home extension £120.

What we verified, and what we did not

Verified. The existence of all three references on the live Three Rivers Idox register; the proposal text held against each reference; the decision (granted) on each reference; the decision date on each reference. Captured via `scripts/lpa-fetcher.ts` on 3 June 2026.

Not verified (require council file). The signed decision notice PDF for each reference; the full schedule of conditions including any pre-commencement conditions; the approved drawings stamped by the council; any s106 planning obligation; the precise wording of any informatives; whether 24/1992/FUL carries a BNG condition or was treated as *de minimis* exempt.

Not verified (require other public bodies or instructed work).

- The CIL charging area applicable to South Oxhey - council's published charging map shows three areas (A, B, C) but the boundary at WD19 6UQ requires written confirmation from the CIL officer.

- Existence of restrictive covenants on the title (legal pack check required).
- Precise Environment Agency flood zone and surface water risk for WD19 6UQ (service unreachable on the day).
- Condition of the existing roof structure (a trussed-rafter post-war roof may need partial replacement at loft conversion stage; survey required).
- A directly comparable HM Land Registry record for a refurbished-and-extended four-bed semi sale on Ashridge Drive in the past 18-24 months.
- The detailed Building Regulations design and cost plan for the two-flat split (structural, acoustic, fire and metering work for 24/1992/FUL).

Disclaimer

What this report is, and what it isn't. An indicative planning feasibility assessment based on public planning data and comparable decisions. Not planning advice, not a valuation, not a guarantee of any planning outcome. The buyer should obtain the signed decision notices and full conditions directly from Three Rivers before bidding; that action is flagged above. Mayfair Studio's liability is limited to the report fee. This report does not constitute regulated financial advice within FSMA 2000 / RAO 2001 Article 53, planning advice under the RTPI Code of Conduct, or a Red Book valuation within RICS Valuation Global Standards. Sample report demonstrating the format; readers should take independent financial, legal and planning advice before any investment decision.