

# Comprehensive Property Analysis Report

Property ID: PROP-59ffe1c5

Report Date: 2025-06-19

## Property Overview

Property Information	Value
UPRN	91626635

## Property Summary

Key Attribute	Value
Property Type	Mid-terrace
Area (sqm)	73.4 sqm
Bedrooms	4
Bathrooms	3
Condition	Good
Council Tax Band	G
Building Age	38 years

Location Details

Primary Address

Address Component	Value
Full Address	69, High Street, Westminster, Greater London, NU90 5VT
Building Number	69
Street Name	High Street
Town/City	Westminster
County	Greater London
Postcode	NU90 5VT

Geographic Information

Geographic Detail	Value
Latitude	51.49545775882086°N
Longitude	0.0454548731248607°E
Coordinates	51.49545775882086°N, 0.0454548731248607°E
British National Grid	SP7237034526
What3Words	sunny.river.place
USRN	59718044

Administrative Areas

Administrative Detail	Value
Country	England
Region	London
Local Authority	Westminster Council
Electoral Ward	Westminster Ward
Parliamentary Constituency	Westminster and South

Area Classification

Classification	Value
Urban/Rural Classification	Urban
Local Density	58.28 per hectare
Density Category	Medium Density

Property Attributes

Basic Property Information

Attribute	Value
Property Type	Mid-terrace
Occupancy Type	Owner Occupied
Property Condition	Good
Property Classification	Mid-terrace
Building Residency	Mixed Use
Occupancy Residency	HMO

Physical Dimensions

Dimension	Value
Property Area	73.4 sqm
Property Height	24.80 m
Number of Storeys	2
Total Rooms	12

Room Composition

Room Type	Count
Bedrooms	4
Bathrooms	3

Building Age & Period

Age Information	Value
Construction Year	1987
Building Age	38 years
Age Category	Modern (1975-2000)
Maintenance Risk	Low maintenance risk
Property Period	1976-1999

External Features

Feature	Details
Parking Type	Garage only

Access Type	Public road
Front Garden Area	56.6 sqm

### Financial & Administrative

Category	Status/Value
Council Tax Band	G
Housing Association Property	No
Income Generating	Yes
Pays Business Rates	No

### Maintenance & Condition

Maintenance Item	Status/Date
Last Major Works	2019-10-06
Renovation Required	No
Current Condition	Good
Maintenance Priority	Regular maintenance sufficient

Construction Details

Construction Methods

Construction Aspect	Details
Construction Type	Brick
Foundation Type	Strip foundations
Floor Type	Beam and block

Structural Dimensions

Dimension	Measurement
Property Height	10.03 m
Floor Level	0.99 m above datum

Structural Features

Feature	Present
Basement	Yes
Construction Year	1987

Construction Analysis

Analysis Factor	Assessment
Construction Risk Level	Low - Traditional solid construction
Maintenance Considerations	Monitor pointing and structural movement
Foundation Suitability	Traditional foundations - suitable for stable ground
Height Classification	Medium height - standard building regulations apply

Property Risk Assessment

Flood Risk Analysis

Risk Factor	Assessment
EA Flood Zone	Zone 3a
Zone Risk Level	High risk - Greater than 1 in 100 annual probability
Overall Flood Risk	Very Low
Risk Type	Groundwater

Elevation & Water Proximity

Geographic Factor	Measurement
Ground Elevation	27.64 m above sea level
Elevation Risk	Low risk - Good elevation
River Distance	453 m
River Proximity Risk	Medium risk - Close to river
Coastal Distance	29.7 km
Canal Distance	334 m

Environmental Risk Factors

Environmental Factor	Status
Soil Type	Clay
Soil Risk Level	Medium-high risk - Clay can shrink and swell

Flood Defence Systems

Defence System	Status
Government Defence Scheme	Yes
Defence Benefit	Reduced flood risk from scheme

Risk Summary

Risk Category	Assessment
Overall Risk Level	Low-Medium Risk
Risk Score	3/10
Primary Risk Factors	Close to River, Clay Soil
Recommended Actions	Standard precautions adequate

Financial Information

Property Valuation

Valuation Item	Value
Current Property Value	£1,111,827.64
Value per sqm	£15,147.52
Valuation Date	2024-11-16

Transaction Financial Summary

Transaction Type	Financial Details
Last Sale Price	£1,064,327.23
Value Appreciation	£47,500.41
Appreciation %	4.5%
Sale Date	2025-02-16
Monthly Rent	£6,296.86
Annual Rent	£75,562.32
Gross Rental Yield	6.80%

Financial Analysis

Analysis Factor	Assessment
Market Segment	Premium market segment
Investment Rating	Good - Above average yield

Protection Measures

Insurance & Risk Assessment

Insurance Factor	Details
Annual Insurance Premium	£4,267.27
Insurance Excess	£1,399.00
Insurance Status	Standard cover
Flood Re Eligible	No
Risk Rating	Very low

Resilience Measures

Protection Summary	Status
Measures Installed	7 of 15
Coverage Percentage	46.7%
Protection Rating	Fair - Moderate protection

Installed Protection Measures

Protection Measure	Status
Flood Gates	✗ Not Installed
Flood Barriers	✓ Installed
Sump Pump	✗ Not Installed
Non Return Valves	✗ Not Installed
Waterproof Flooring	✓ Installed
Raised Electricals	✓ Installed
Waterproof Plaster	✗ Not Installed
Flood Warning System	✗ Not Installed
Emergency Kit	✓ Installed
Sand Bags	✗ Not Installed
Drainage Improvement	✓ Installed
Water Butts	✗ Not Installed
Permeable Paving	✓ Installed
Flood Proof Doors	✗ Not Installed
Flood Proof Windows	✓ Installed

Natural Protection Measures



Natural Measure	Status
Measures Implemented	1 of 6 (16.7%)
Tree Planting	✗ Not Implemented
Rain Garden	✓ Implemented
Green Roof	✗ Not Implemented
Wetlands	✗ Not Implemented
Natural Drainage	✗ Not Implemented
Vegetation Management	✗ Not Implemented

Protection Recommendations

Recommendation Category	Suggested Actions
Priority Installations	Install: Flood Gates, Sump Pump, Non Return Valves

Energy Performance

Energy Ratings

Rating Type	Rating
EPCrating	A
Carbon Rating	F
Emissions Score	Good

Energy Consumption

Energy Metric	Annual Consumption
Total Energy Consumption	6,790 kWh
Grid Electricity	6,790 kWh
Gas Usage	0 kWh
Solar Generation	1,556 kWh
Carbon Emissions	2,296.6 kg CO2e
Annual Energy Bill	£2,271.50

Building Fabric & Systems

Building Element	Specification
Loft Insulation	300mm
Thermal Bridge Score	0.26
Air Tightness Score	14.4
Water Heating	Solar thermal
Glazing Type	Triple

Energy Efficiency Analysis

Analysis Factor	Assessment
EPC Performance	Excellent - Very energy efficient
Energy Intensity	93 kWh/sqm/year
Intensity Rating	Good - Below average consumption
Carbon Intensity	31.3 kg CO2e/sqm/year

Property History

Environmental Conditions

Environmental Factor	Status
Air Quality	Moderate
Water Quality	Excellent
Noise Pollution	Planes
Last Environmental Issue Date	2022-11-04

Flood History

Flood Information	Details
Flood Return Period	1 in 200 years
Flood Damage Severity	No damage

Fire History

Fire Information	Details
Fire Damage Severity	None

Ground Conditions

Ground Factor	Status
Subsidence Status	Moderate subsidence
Contamination Status	None detected
Ground Stability	High risk

Historical Risk Assessment

Risk Category	Assessment
Environmental Risk	Medium - Moderate environmental concerns
Historical Flood Risk	Low - No previous flood damage
Ground Stability Risk	Low - Stable ground conditions

Transaction History

Sales Information

Sales Detail	Information
Sale Price	£1,064,327.23
Sale Date	2025-02-16
Previous Owner	Emma Johnson
Marketing Period	289 days
Marketing Assessment	Very long marketing period - Possible market challenges

Rental Information

Rental Detail	Information
Monthly Rent	£6,296.86
Annual Rent	£75,562.32
Rental History	Mixed use history
Vacancy Periods	2
Typical Tenancy Duration	6-12 months

Market Analysis

Analysis Factor	Assessment
Gross Rental Yield	7.10% - Good yield
Capital Appreciation	4.5% since last sale
Marketing Efficiency	Below average - Extended marketing period
Rental Stability	Good - Minimal vacancy

Comprehensive Risk Analysis

Overall Risk Summary

Risk Category	Score	Weight	Impact
Property Flood Risk	1/5	40%	Very Low flood risk
Property Protection	3/5	30%	Protection measures
Location Risk	2/5	30%	Standard location risk
OVERALL SCORE	1.90/5.0	100%	38.0%
RISK LEVEL	LOW RISK		GREEN

Key Risk Factors

Risk Factor	Assessment
Primary Risk	Very Low

Risk Management Recommendations

Priority	Recommended Action
Priority 1	Regular monitoring advised
Priority 2	Consider flood protection measures

Recommended Monitoring Schedule

Monitoring Item	Frequency
Property condition	Annual
Flood risk updates	Annual

Data Summary & Report Metadata

Data Completeness Analysis

Data Section	Fields Used	Total Available	Completeness
PropertyHeader	65	74	87.8%
ProtectionMeasures	26	26	100.0%
EnergyPerformance	27	27	100.0%
History	10	13	76.9%
TransactionHistory	8	8	100.0%
OVERALL TOTAL	136	148	91.9%

Data Quality Assessment

Quality Metric	Assessment
Overall Completeness	Excellent - Very comprehensive dataset
Best Data Section	ProtectionMeasures (100.0%)
Weakest Data Section	History (76.9%)
Critical Data Reliability	High - Key sections well populated

Report Generation Metadata

Metadata Item	Value
Report Generated	2025-06-19 13:53:55
Report Generator	MKM Research Labs Property Report System v2.0
Report Type	Comprehensive Property Analysis
Property ID	PROP-59ffe1c5
UPRN	91626635
Data Sources	Property Portfolio Database
Analysis Scope	Property-Only Analysis
Data Last Updated	Unknown

Data Improvement Recommendations

Priority	Recommendation
Priority 1	Maintain current high data quality standards