

Comprehensive Property Analysis Report

Property ID: PROP-eef3ade3

Report Date: 2025-06-19

Property Overview

| Property Information | Value |
|----------------------|----------|
| UPRN | 34051222 |

Property Summary

| Key Attribute | Value |
|------------------|-------------|
| Property Type | Mid-terrace |
| Area (sqm) | 86.1 sqm |
| Bedrooms | 5 |
| Bathrooms | 1 |
| Condition | Fair |
| Council Tax Band | E |
| Building Age | 51 years |

Location Details

Primary Address

| Address Component | Value |
|-------------------|--|
| Full Address | 28, High Street, Lambeth, Greater London, WR78 2NR |
| Building Number | 28 |
| Street Name | High Street |
| Town/City | Lambeth |
| County | Greater London |
| Postcode | WR78 2NR |

Geographic Information

| Geographic Detail | Value |
|-----------------------|--|
| Latitude | 51.44030317205372°N |
| Longitude | 0.22821643432191394°E |
| Coordinates | 51.44030317205372°N, 0.22821643432191394°E |
| British National Grid | SP2821737195 |
| What3Words | sunny.park.place |
| USRN | 19570859 |

Administrative Areas

| Administrative Detail | Value |
|----------------------------|------------------|
| Country | England |
| Region | London |
| Local Authority | Lambeth Council |
| Electoral Ward | Lambeth Ward |
| Parliamentary Constituency | Lambeth and West |

Area Classification

| Classification | Value |
|----------------------------|--------------------|
| Urban/Rural Classification | Urban |
| Local Density | 111.86 per hectare |
| Density Category | High Density |

Property Attributes

Basic Property Information

| Attribute | Value |
|-------------------------|----------------|
| Property Type | Mid-terrace |
| Occupancy Type | Owner Occupied |
| Property Condition | Fair |
| Property Classification | Mid-terrace |
| Building Residency | Multi Family |
| Occupancy Residency | Other |

Physical Dimensions

| Dimension | Value |
|-------------------|----------|
| Property Area | 86.1 sqm |
| Property Height | 15.60 m |
| Number of Storeys | 1 |
| Total Rooms | 5 |

Room Composition

| Room Type | Count |
|-----------|-------|
| Bedrooms | 5 |
| Bathrooms | 1 |

Building Age & Period

| Age Information | Value |
|-------------------|-------------------------|
| Construction Year | 1974 |
| Building Age | 51 years |
| Age Category | Mature (1925-1975) |
| Maintenance Risk | Medium maintenance risk |
| Property Period | 1945-1975 |

External Features

| Feature | Details |
|--------------|---------|
| Parking Type | None |

| | |
|-------------------|--------------|
| Access Type | Private road |
| Front Garden Area | 98.9 sqm |
| Back Garden Area | 124.8 sqm |

Financial & Administrative

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

Maintenance & Condition

| Maintenance Item | Status/Date |
|----------------------|-----------------------------|
| Last Major Works | 2019-08-10 |
| Renovation Required | Yes |
| Current Condition | Fair |
| Maintenance Priority | Moderate maintenance needed |

Construction Details

Construction Methods

| Construction Aspect | Details |
|---------------------|-------------------|
| Construction Type | Brick |
| Foundation Type | Strip foundations |
| Floor Type | Suspended timber |

Structural Dimensions

| Dimension | Measurement |
|-----------------|--------------------|
| Property Height | 18.56 m |
| Floor Level | 0.31 m above datum |
| Site Height | 0.88 m |

Structural Features

| Feature | Present |
|-------------------|---------|
| Basement | No |
| Construction Year | 1974 |

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 | Tall structure - enhanced fire safety considerations |

Property Risk Assessment

Flood Risk Analysis

| Risk Factor | Assessment |
|--------------------|---|
| EA Flood Zone | Zone 1 |
| Zone Risk Level | Low risk - Less than 1 in 1000 annual probability |
| Overall Flood Risk | Medium |
| Risk Type | Surface water |

Elevation & Water Proximity

| Geographic Factor | Measurement |
|----------------------|-------------------------------------|
| Ground Elevation | 29.51 m above sea level |
| Elevation Risk | Low risk - Good elevation |
| River Distance | 925 m |
| River Proximity Risk | Low-medium risk - Moderate distance |
| Coastal Distance | 86.2 km |
| Lake Distance | 4882 m |
| Canal Distance | 1536 m |

Environmental Risk Factors

| Environmental Factor | Status |
|----------------------|---|
| Soil Type | Rocky |
| Soil Risk Level | Low risk - Stable foundation conditions |

Flood Defence Systems

| Defence System | Status |
|---------------------------|--------------------------|
| Government Defence Scheme | No |
| Defence Status | No formal defence scheme |

Risk Summary

| Risk Category | Assessment |
|----------------------|-------------------|
| Overall Risk Level | Low-Medium Risk |
| Risk Score | 2/10 |
| Primary Risk Factors | Medium Flood Risk |

| | |
|---------------------|-------------------------------|
| Recommended Actions | Standard precautions adequate |
|---------------------|-------------------------------|

Financial Information

Property Valuation

| Valuation Item | Value |
|------------------------|-------------|
| Current Property Value | £714,868.60 |
| Value per sqm | £8,302.77 |
| Valuation Date | 2024-12-09 |

Transaction Financial Summary

| Transaction Type | Financial Details |
|--------------------|-------------------|
| Last Sale Price | £872,598.18 |
| Value Appreciation | £-157,729.58 |
| Appreciation % | -18.1% |
| Sale Date | 2025-04-20 |
| Monthly Rent | £2,225.61 |
| Annual Rent | £26,707.32 |
| Gross Rental Yield | 3.74% |

Financial Analysis

| Analysis Factor | Assessment |
|-------------------|-----------------------------|
| Market Segment | Upper-middle market segment |
| Investment Rating | Below average yield |

Protection Measures

Insurance & Risk Assessment

| Insurance Factor | Details |
|--------------------------|----------------|
| Annual Insurance Premium | £2,147.57 |
| Insurance Excess | £1,703.00 |
| Insurance Status | Standard cover |
| Flood Re Eligible | Yes |
| Risk Rating | 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 | ✗ Not Installed |
| Sump Pump | ✓ Installed |
| Non Return Valves | ✓ Installed |
| Waterproof Flooring | ✗ Not Installed |
| Raised Electricals | ✗ Not Installed |
| Waterproof Plaster | ✗ Not Installed |
| Flood Warning System | ✗ Not Installed |
| Emergency Kit | ✓ Installed |
| Sand Bags | ✓ Installed |
| Drainage Improvement | ✓ Installed |
| Water Butts | ✓ Installed |
| Permeable Paving | ✗ Not Installed |
| Flood Proof Doors | ✓ Installed |
| Flood Proof Windows | ✗ Not 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, Flood Barriers |
| Insurance | Ensure Flood Re coverage is active for affordable premiums |

Energy Performance

Energy Ratings

| Rating Type | Rating |
|-----------------|--------|
| EPCrating | E |
| Carbon Rating | E |
| Emissions Score | Fair |

Energy Consumption

| Energy Metric | Annual Consumption |
|--------------------------|--------------------|
| Total Energy Consumption | 21,107 kWh |
| Grid Electricity | 9,609 kWh |
| Gas Usage | 11,498 kWh |
| Solar Generation | 0 kWh |
| Carbon Emissions | 3,181.2 kg CO2e |
| Annual Energy Bill | £3,389.77 |

Building Fabric & Systems

| Building Element | Specification |
|----------------------|--------------------------|
| Loft Insulation | 150mm |
| Thermal Bridge Score | 0.09 |
| Air Tightness Score | 12.0 |
| Water Heating | Gas system with cylinder |
| Glazing Type | Secondary glazing |

Energy Efficiency Analysis

| Analysis Factor | Assessment |
|------------------|--|
| EPC Performance | Below average - Improvements recommended |
| Energy Intensity | 245 kWh/sqm/year |
| Intensity Rating | High - Above average consumption |
| Carbon Intensity | 36.9 kg CO2e/sqm/year |

Property History

Environmental Conditions

| Environmental Factor | Status |
|-------------------------------|------------|
| Air Quality | Low |
| Water Quality | Fair |
| Noise Pollution | None |
| Last Environmental Issue Date | 2022-11-23 |

Flood History

| Flood Information | Details |
|-----------------------|-----------------|
| Flood Return Period | 1 in 500 years |
| Flood Damage Severity | Moderate damage |

Fire History

| Fire Information | Details |
|----------------------|------------|
| Fire Damage Severity | Total loss |

Ground Conditions

| Ground Factor | Status |
|----------------------|-----------------------|
| Subsidence Status | No issues |
| Contamination Status | Historical industrial |
| Ground Stability | Moderate risk |

Historical Risk Assessment

| Risk Category | Assessment |
|-----------------------|-------------------------------------|
| Environmental Risk | Low - Good environmental conditions |
| Historical Flood Risk | Medium - Previous moderate damage |
| Ground Stability Risk | Low - Stable ground conditions |

Transaction History

Sales Information

| Sales Detail | Information |
|----------------------|-------------------------|
| Sale Price | £872,598.18 |
| Sale Date | 2025-04-20 |
| Previous Owner | Emma Williams |
| Marketing Period | 63 days |
| Marketing Assessment | Normal marketing period |

Rental Information

| Rental Detail | Information |
|--------------------------|------------------|
| Monthly Rent | £2,225.61 |
| Annual Rent | £26,707.32 |
| Rental History | Currently rented |
| Vacancy Periods | 2 |
| Typical Tenancy Duration | 6-12 months |

Market Analysis

| Analysis Factor | Assessment |
|----------------------|--------------------------------|
| Gross Rental Yield | 3.06% - Below average yield |
| Capital Appreciation | -18.1% since last sale |
| Marketing Efficiency | Good - Normal marketing period |
| Rental Stability | Good - Minimal vacancy |

Comprehensive Risk Analysis

Overall Risk Summary

| Risk Category | Score | Weight | Impact |
|---------------------|-------------|--------|------------------------|
| Property Flood Risk | 3/5 | 40% | Medium flood risk |
| Property Protection | 3/5 | 30% | Protection measures |
| Location Risk | 2/5 | 30% | Standard location risk |
| | | | |
| OVERALL SCORE | 2.70/5.0 | 100% | 54.0% |
| RISK LEVEL | MEDIUM RISK | | YELLOW |

Key Risk Factors

| Risk Factor | Assessment |
|--------------|------------|
| Primary Risk | Medium |

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 | 68 | 74 | 91.9% |
| ProtectionMeasures | 26 | 26 | 100.0% |
| EnergyPerformance | 27 | 27 | 100.0% |
| History | 10 | 13 | 76.9% |
| TransactionHistory | 8 | 8 | 100.0% |
| | | | |
| OVERALL TOTAL | 139 | 148 | 93.9% |

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 13:23:05 |
| Report Generator | MKM Research Labs Property Report System v2.0 |
| Report Type | Comprehensive Property Analysis |
| Property ID | PROP-eef3ade3 |
| UPRN | 34051222 |
| 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 |