

# Comprehensive Property Analysis Report

Property ID: PROP-316029fc

Report Date: 2025-06-11

## Property Overview

| Property Information | Value    |
|----------------------|----------|
| UPRN                 | 76164733 |

## Property Summary

| Key Attribute    | Value         |
|------------------|---------------|
| Property Type    | Semi-detached |
| Area (sqm)       | 91.6 sqm      |
| Bedrooms         | 2             |
| Bathrooms        | 1             |
| Condition        | Excellent     |
| Council Tax Band | G             |
| Building Age     | 32 years      |

Location Details

Primary Address

| Address Component | Value   |
|-------------------|---|
| Full Address      | 123, High Street, Lambeth, Greater London, RQ92 6DP |
| Building Number   | 123   |
| Street Name       | High Street   |
| Town/City         | Lambeth   |
| County            | Greater London                                      |
| Postcode          | RQ92 6DP  |

Geographic Information

| Geographic Detail     | Value                                      |
|-----------------------|--|
| Latitude              | 51.474506540765866°N                       |
| Longitude             | 0.1939088139029442°E                       |
| Coordinates           | 51.474506540765866°N, 0.1939088139029442°E |
| British National Grid | SZ8695170664                               |
| What3Words            | bright.river.home                          |
| USRN                  | 57237448                                   |

Administrative Areas

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

Area Classification

| Classification             | Value              |
|----------------------------|--------------------|
| Urban/Rural Classification | Urban              |
| Local Density              | 113.53 per hectare |
| Density Category           | High Density       |

Property Attributes

Basic Property Information

| Attribute               | Value           |
|-------------------------|-----------------|
| Property Type           | Semi-detached   |
| Occupancy Type          | Rented          |
| Property Condition      | Excellent       |
| Property Classification | Semi-detached   |
| Building Residency      | Mixed Use       |
| Occupancy Residency     | Family resident |

Physical Dimensions

| Dimension         | Value    |
|-------------------|----------|
| Property Area     | 91.6 sqm |
| Property Height   | 8.00 m   |
| Number of Storeys | 4        |
| Total Rooms       | 3        |

Room Composition

| Room Type | Count |
|-----------|-------|
| Bedrooms  | 2     |
| Bathrooms | 1     |

Building Age & Period

| Age Information   | Value                |
|-------------------|----------------------|
| Construction Year | 1993                 |
| Building Age      | 32 years             |
| Age Category      | Modern (1975-2000)   |
| Maintenance Risk  | Low maintenance risk |
| Property Period   | 1976-1999            |

External Features

| Feature      | Details       |
|--------------|---------------|
| Parking Type | Driveway only |

|                   |             |
|-------------------|-------------|
| Access Type       | Public road |
| Front Garden Area | 54.5 sqm    |
| Back Garden Area  | 39.4 sqm    |

Financial & Administrative

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

Maintenance & Condition

| Maintenance Item     | Status/Date            |
|----------------------|------------------------|
| Last Major Works     | 2023-08-30             |
| Renovation Required  | No                     |
| Current Condition    | Excellent              |
| Maintenance Priority | Assessment recommended |

Construction Details

Construction Methods

| Construction Aspect | Details          |
|---------------------|------------------|
| Construction Type   | Concrete         |
| Foundation Type     | Deep foundations |
| Floor Type          | Mixed            |

Structural Dimensions

| Dimension       | Measurement        |
|-----------------|--------------------|
| Property Height | 19.99 m            |
| Floor Level     | 1.22 m above datum |

Structural Features

| Feature           | Present |
|-------------------|---------|
| Basement          | Yes     |
| Construction Year | 1993    |

Construction Analysis

| Analysis Factor            | Assessment   |
|----------------------------|--|
| Construction Risk Level    | Low - Robust construction method                     |
| Maintenance Considerations | Check for concrete carbonation over time             |
| Foundation Suitability     | Foundation type assessment may be required           |
| Height Classification      | Tall structure - enhanced fire safety considerations |

Property Risk Assessment

Flood Risk Analysis

| Risk Factor        | Assessment                                     |
|--------------------|--|
| EA Flood Zone      | Zone 3b  |
| Zone Risk Level    | Functional floodplain - Used for flood storage |
| Overall Flood Risk | Very Low                                       |
| Risk Type          | River  |

Elevation & Water Proximity

| Geographic Factor    | Measurement                         |
|----------------------|-------------------------------------|
| Ground Elevation     | 55.75 m above sea level             |
| Elevation Risk       | Low risk - Good elevation           |
| River Distance       | 924 m                               |
| River Proximity Risk | Low-medium risk - Moderate distance |
| Coastal Distance     | 65.2 km                             |

Environmental Risk Factors

| Environmental Factor | Status  |
|----------------------|---|
| Soil Type            | Mixed   |
| Soil Risk Level      | Assessment required - Mixed characteristics need evaluation |

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 Risk                               |
| Risk Score           | 1/10                                   |
| Primary Risk Factors | No major risk factors identified       |
| Recommended Actions  | Minimal additional protection required |

Financial Information

Property Valuation

| Valuation Item         | Value       |
|------------------------|-------------|
| Current Property Value | £788,386.60 |
| Value per sqm          | £8,606.84   |

Transaction Financial Summary

| Transaction Type   | Financial Details |
|--------------------|-------------------|
| Last Sale Price    | £663,030.37       |
| Value Appreciation | £125,356.23       |
| Appreciation %     | 18.9%             |
| Sale Date          | 2024-04-09        |
| Monthly Rent       | £5,235.81         |
| Annual Rent        | £62,829.72        |
| Gross Rental Yield | 7.97%             |

Financial Analysis

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

Protection Measures

Insurance & Risk Assessment

| Insurance Factor         | Details          |
|--------------------------|------------------|
| Annual Insurance Premium | £1,328.50        |
| Insurance Excess         | £2,360.00        |
| Insurance Status         | Specialist cover |
| Flood Re Eligible        | Yes              |
| Risk Rating              | Medium           |

Resilience Measures

| Protection Summary  | Status                          |
|---------------------|---------------------------------|
| Measures Installed  | 5 of 15                         |
| Coverage Percentage | 33.3%                           |
| Protection Rating   | Limited - Basic protection only |

Installed Protection Measures

| Protection Measure   | Status          |
|----------------------|-----------------|
| Flood Gates          | ✗ Not Installed |
| Flood Barriers       | ✗ Not Installed |
| Sump Pump            | ✗ Not Installed |
| Non Return Valves    | ✓ Installed     |
| Waterproof Flooring  | ✗ Not 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     | ✗ 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         | ✓ Implemented     |
| Rain Garden           | ✗ Not 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, Sump Pump            |
| Insurance               | Ensure Flood Re coverage is active for affordable premiums |

Energy Performance

Energy Ratings

| Rating Type     | Rating |
|-----------------|--------|
| EPCrating       | C      |
| Carbon Rating   | D      |
| Emissions Score | Poor   |

Energy Consumption

| Energy Metric            | Annual Consumption |
|--------------------------|--------------------|
| Total Energy Consumption | 18,912 kWh         |
| Grid Electricity         | 9,994 kWh          |
| Gas Usage                | 8,918 kWh          |
| Solar Generation         | 0 kWh              |
| Carbon Emissions         | 2,480.5 kg CO2e    |
| Annual Energy Bill       | £4,503.18          |

Building Fabric & Systems

| Building Element     | Specification            |
|----------------------|--------------------------|
| Loft Insulation      | 250mm                    |
| Thermal Bridge Score | 0.20                     |
| Air Tightness Score  | 9.9                      |
| Water Heating        | Gas system with cylinder |
| Glazing Type         | Triple                   |

Energy Efficiency Analysis

| Analysis Factor  | Assessment                         |
|------------------|------------------------------------|
| EPC Performance  | Fairly good - Reasonably efficient |
| Energy Intensity | 206 kWh/sqm/year                   |
| Intensity Rating | High - Above average consumption   |
| Carbon Intensity | 27.1 kg CO2e/sqm/year              |

Property History

Environmental Conditions

| Environmental Factor          | Status     |
|-------------------------------|------------|
| Air Quality                   | Very high  |
| Water Quality                 | Good       |
| Noise Pollution               | Train      |
| Last Environmental Issue Date | 2021-06-05 |

Flood History

| Flood Information     | Details        |
|-----------------------|----------------|
| Flood Return Period   | 1 in 100 years |
| Flood Damage Severity | Severe damage  |

Fire History

| Fire Information     | Details |
|----------------------|---------|
| Fire Damage Severity | Minor   |

Ground Conditions

| Ground Factor        | Status          |
|----------------------|-----------------|
| Subsidence Status    | Minor movement  |
| Contamination Status | Remediated      |
| Ground Stability     | Active movement |

Historical Risk Assessment

| Risk Category         | Assessment                          |
|-----------------------|-------------------------------------|
| Environmental Risk    | High - Poor air quality concerns    |
| Historical Flood Risk | High - Previous severe flood damage |
| Ground Stability Risk | Medium - Minor ground movement      |

Transaction History

Sales Information

| Sales Detail         | Information             |
|----------------------|-------------------------|
| Sale Price           | £663,030.37             |
| Sale Date            | 2024-04-09              |
| Previous Owner       | Jane Kelly              |
| Marketing Period     | 48 days                 |
| Marketing Assessment | Normal marketing period |

Rental Information

| Rental Detail            | Information       |
|--------------------------|-------------------|
| Monthly Rent             | £5,235.81         |
| Annual Rent              | £62,829.72        |
| Rental History           | Mixed use history |
| Vacancy Periods          | 2                 |
| Typical Tenancy Duration | 12-24 months      |

Market Analysis

| Analysis Factor      | Assessment                     |
|----------------------|--------------------------------|
| Gross Rental Yield   | 9.48% - Excellent yield        |
| Capital Appreciation | 18.9% 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 | 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     | 63          | 71              | 88.7%        |
| ProtectionMeasures | 26          | 26              | 100.0%       |
| EnergyPerformance  | 27          | 27              | 100.0%       |
| History            | 10          | 13              | 76.9%        |
| TransactionHistory | 8           | 8               | 100.0%       |
|                    |             |                 |              |
| OVERALL TOTAL      | 134         | 145             | 92.4%        |

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  | 2025-06-11 15:35:30                           |
| Report Generator  | MKM Research Labs Property Report System v2.0 |
| Report Type       | Comprehensive Property Analysis               |
| Property ID       | PROP-316029fc                                 |
| UPRN              | 76164733                                      |
| 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 |