INSPECTIQ

# Full Property Inspection Report

Professional Property Defect Analysis

| | |
|---|---|
| PROPERTY AREA<br>SW1A 1AA | PROPERTY TYPE<br>House |
| REPORT REFERENCE<br>IPR-EXAMPLE | REPORT DATE<br>24 March 2026 |

**INSPECTION METHOD** AI-assisted image analysis — not a chartered survey. See disclaimer page.

| 1 | 3 | 3 | 0 |
|---|---|---|---|
| CRITICAL | SERIOUS | MODERATE | MINOR |

5 issues identified across 3 areas (7 individual defects)

## Property Health Score


**Severe Condition**

- **85–100** Good Condition
- **70–84** Fair Condition
- **55–69** Needs Attention
- **25–54** Poor Condition
- **0–24** Severe Condition

Pre-1900 (Victorian/Georgian) · Solid Masonry · Two Storeys · Urban, Inland · Owner Occupied

# EXECUTIVE SUMMARY

Roof damage from slipped and broken roof tiles is likely driving significant damp and mould in the bedroom. There is also an immediate electrical safety concern from exposed and improperly terminated wiring in the hallway / stairs, and stepped cracking on internal wall — possible structural movement in the bedroom that requires professional assessment. With 4 urgent items and an estimated repair cost of £1,900–£4,500, prompt professional assessment is recommended.

## KEY FINDINGS

| | |
|---|---|
| Exposed and improperly terminated wiring | Critical |
| Stepped cracking on internal wall — possible structural movement | Serious |
| Signs consistent with penetrating damp — wall and skirting level (+1 related) | Serious |
| Slipped and Broken Roof Tiles (+1 related) | Serious |
| Suspected rising damp — low-level wall deterioration | Moderate |

3 areas with findings · 6 photos · 5 issues · 4 urgent

**Total Estimated Repair Costs**

**£1,900–£4,500**

Indicative total. Some repair costs overlap where defects share a root cause (e.g. fixing the roof may also resolve internal damp). If a full re-roof is later confirmed, overall spend on repairs could rise significantly above this range. Actual costs may be lower or higher depending on findings during physical inspection.

# SCOPE OF INSPECTION

## AREAS INSPECTED

Bedroom(s) (4 photos), Roof (1 photo), Hallway / Stairs (1 photo)

## AREAS NOT INSPECTED

Front Elevation, Rear Elevation, Side Elevation(s), Gutters & Downpipes, Garden & Boundaries, Kitchen, Living Room, Bathroom(s), Utility, Loft, Garage

## INSPECTION LIMITATIONS

This inspection is based solely on photographs provided. It does not include physical testing, invasive investigation, or assessment of concealed areas. Areas not photographed have not been assessed. For a comprehensive assessment, commission a RICS Level 2 or Level 3 survey.

## ABOUT THIS REPORT

This is a property assessment based on photographs you provided. It is not a chartered survey. Each finding includes what was observed, our assessment, and recommended actions.

### Safety & Regulatory Context

This report has flagged **4** defects that may relate to recognised HHSRS hazard categories. Property owners should be aware of these for safety and insurance purposes.

*HHSRS references in this report are indicative flags based on defect type and severity. They do not constitute a formal HHSRS assessment. Landlords should seek advice from their local authority Environmental Health team if they have concerns about housing hazards.*

### Cost Guide

| | |
|---|---|
| **£** | Under £500 |
| **££** | £500 – £2,000 |
| **£££** | £2,000 – £5,000 |
| **££££** | £5,000+ |

*Estimates are indicative ranges based on typical UK repair costs and may vary by region and contractor.*

## KEY RISKS & URGENT ISSUES

CRITICAL

### Exposed and improperly terminated wiring

Area: Hallway / Stairs · Detail: Hallway stairs, wall-mounted electrical box

- Electrical wiring in wall-mounted box — multiple exposed wires — improper terminations visible.
- Estimated cost: Under £500
- Electrician: make safe and inspect the affected fitting/cabling where damage is suspected.

SERIOUS

### Stepped cracking on internal wall — possible structural movement

Area: Bedroom(s) · Detail: Bedroom, internal wall near skirting and electrical outlet

- Internal wall near skirting — approx. 1.5m stepped crack — visible displacement and plaster detachment.
- Estimated cost: £500–£2,000
- Structural engineer: assess crack pattern and stability urgently.

SERIOUS

### Signs consistent with penetrating damp — wall and skirting level

Area: Bedroom(s) · Detail: Bedroom, lower wall and skirting

- Wall surface at skirting level — approx. 300 mm band — tide-mark staining and plaster flaking.
- Estimated cost: £500–£2,000
- Damp specialist: investigate source of water ingress urgently and make temporary repairs to prevent further damage.

SERIOUS

### Slipped and Broken Roof Tiles

Area: Roof · Detail: Main roof slope adjacent to chimney

- Roof tiles on main slope near chimney — approx. 15 tiles — slipped, broken, or missing.
- Estimated cost (low confidence): £2,000–£5,000+
- Roofer: make temporarily weather-tight at the affected area where water ingress is suspected.

# EXTERNAL AREAS

*Assessment of external elements visible during inspection.*

## Roof

### ESTIMATED ROOFING COSTS

**Repair Category:** Major works or potential full re-roof

**Confidence:** low

*Decision drivers: significant tile defects + underlay not visible + active leak signs + loft not accessible.*

**Repair category: Major works or potential full re-roof. Confidence: low. Structural risk flagged.**

*Based on limited photographic evidence. If localised repair is sufficient, costs may fall below the range shown. If a full re-roof is required, costs could be in the region of £10,000+. A physical inspection will confirm which applies.*

SERIOUS NOW RISK: HIGH

ROF-001

## Slipped and Broken Roof Tiles

### WHAT WE FOUND

**Observed defects:**

- Roof tiles on main slope near chimney — approx. 15 tiles — slipped, broken, or missing.
- Chimney flashing junction — visible gap — potential water entry point.

**Possible causes:**

- (Observed #1) Possible material fatigue or nail failure due to roof age.
- (Observed #2) Possible flashing failure at chimney junction.
- (Observed #1) Possible wind uplift causing tile displacement.

**Unlikely:** *Less likely based on visible evidence: structural movement — no step-cracking or displacement visible on chimney, Less likely based on visible evidence: thermal expansion — no seasonal pattern or joint displacement visible*

### WHAT THIS MEANS

If left unresolved, water ingress could damage internal finishes, cause timber decay, and increase repair costs.

*Address within days to weeks to prevent escalation.*

Structural Collapse and Falling Elements and Damp and Mould Growth are recognised HHSRS hazards. This is a recognised safety concern. This is not a formal HHSRS assessment.

### WHAT TO DO NEXT

**NOW:** Roofer: make temporarily weather-tight at the affected area where water ingress is suspected.

**SOON:** Roofer: replace missing/dislodged tiles and check adjacent tile fixings.

**SOON:** Roofer: check underlay at exposed areas and confirm laps are intact.

**SOON:** Internal check: inspect ceiling/wall below for recent staining or dampness.

**If internal damage persists after roof repairs, commission a damp specialist (£200–£400).**

*If a full re-roof is required, costs could be in the region of £10,000+. A roofer's physical inspection from scaffold or ladder access is needed to confirm the cause and scope of works.*

Cost: ££–££££ (£2,000–£5,000+) Disruption: moderate

*Note: Assessment based on photographic evidence only — physical inspection required to confirm cause.*

MODERATE

ROF-002

## Signs of Water Ingress at Roof Junction *— related to Slipped and Broken Roof Tiles above*

# INTERNAL AREAS

*Assessment of internal rooms and spaces.*

## Bedroom(s)

SERIOUS | NOW | RISK: HIGH

STR-001

### Stepped cracking on internal wall — possible structural movement

#### WHAT WE FOUND

**Observed defects:**

- Internal wall near skirting — approx. 1.5m stepped crack — visible displacement and plaster detachment.
- Crack edges near electrical outlet — sharp and irregular — no efflorescence or staining visible.
- Wall surface near crack — plaster bulging and detaching — approx. 200mm affected area.

**Possible causes:**

- (Observed #1) Possible subsidence due to tree root activity.
- (Observed #1) Possible differential settlement of foundation.
- (Observed #1) Possible shrinkage of clay soil during dry periods.

**Unlikely:** *Less likely based on visible evidence: thermal expansion — no seasonal pattern or joint displacement visible, Less likely based on visible evidence: settlement — no recent construction or heavy loads reported*

#### WHAT THIS MEANS

If left unresolved, structural movement could worsen, leading to further cracking, plaster damage, and potential stability risks.

*Address within days to weeks to prevent escalation.*

Structural Collapse and Falling Elements is a recognised HHSRS hazard. This is a recognised safety concern. This is not a formal HHSRS assessment.

#### WHAT TO DO NEXT

**NOW:** Structural engineer: assess crack pattern and stability urgently.

**SOON:** Surveyor/structural engineer (if widening or severity high): assess crack pattern and measure widths at key points.

**SOON:** Monitoring: record dated photos and crack widths for comparison.

**If movement is confirmed, underpinning may be required (£1,500–£3,000 per linear metre).**

Cost: ££ (£500–£2,000) Disruption: moderate Confidence: medium

*Note: Assessment based on photographic evidence only — physical inspection required to confirm cause.*

## Bedroom(s)

SERIOUS | NOW | RISK: HIGH

DAM-002

### Signs consistent with penetrating damp — wall and skirting level

#### WHAT WE FOUND

**Observed defects:**

- Wall surface at skirting level — approx. 300 mm band — tide-mark staining and plaster flaking.
- Skirting board — lower edge — paint peeling and discolouration.
- Wall plaster above skirting — approx. 0.5 m² — cracked and deteriorating.

**Possible causes:**

- (Observed #1) Possible defective pointing or render allowing water ingress.
- (Observed #2) Possible high external ground levels bridging DPC.

**Unlikely:** *Less likely based on visible evidence: rising damp — no uniform upward staining, Less likely based on visible evidence: internal plumbing leak — no nearby pipework reported*

#### WHAT THIS MEANS

If left unresolved, damp may cause timber decay, plaster failure, and mould growth, increasing repair costs.

*Address within days to weeks to prevent escalation.*

Damp and Mould Growth is a recognised HHSRS hazard. This is a recognised safety concern. This is not a formal HHSRS assessment.

#### WHAT TO DO NEXT

**NOW:** Damp specialist: investigate source of water ingress urgently and make temporary repairs to prevent further damage.

**SOON:** Ventilation: confirm extractor fans operate and discharge externally where applicable.

**SOON:** Moisture: take moisture readings at affected wall/skirting zones and record results.

**SOON:** Check: look for local plumbing leak/condensation indicators near the affected area.

**Commission a damp specialist if external repairs do not resolve issue (£200–£400 investigation cost).**

Cost: ££ (£500–£2,000) Disruption: moderate Confidence: medium

*Note: Assessment based on photographic evidence only — physical inspection required to confirm cause.*

MODERATE

DAM-004

### Mould growth on lower wall and skirting — *related to Signs consistent with penetrating damp — wall and skirting level above*

## Bedroom(s)

MODERATE SOON RISK: MEDIUM

DAM-001

### Suspected rising damp — low-level wall deterioration

#### WHAT WE FOUND

**Observed defects:**

- Wall surface at skirting level — approx. 1m wide — peeling paint and plaster deterioration.
- Skirting board at base of wall — localised discolouration — no visible timber decay.

**Possible causes:**

- (Observed #1) Possible rising damp due to absence of damp-proof course.
- (Observed #1) Possible external ground level bridging damp-proof course.

**Unlikely:** *Less likely based on visible evidence: internal plumbing leak — no staining pattern or pipework visible, Less likely based on visible evidence: penetrating damp — no higher-level staining or external exposure*

#### WHAT THIS MEANS

If left unresolved, damp may cause plaster failure, timber decay, and increased repair costs.

*Address within 1–3 months to prevent further deterioration.*

#### WHAT TO DO NEXT

**SOON:** Damp specialist: take moisture profile readings (low-to-high) and check for bridging at external ground levels.

**SOON:** External check: confirm air bricks/ventilation openings are clear where present.

**If damp persists despite external adjustments, engage a damp specialist (£200–£400 investigation, £500–£1,000 treatment per 1m section).**

Cost: £ (Under £500) Disruption: moderate Confidence: medium

*Note: Assessment based on photographic evidence only — physical inspection required to confirm cause.*

## Hallway / Stairs

CRITICAL | NOW | RISK: HIGH

SRV-001

# Exposed and improperly terminated wiring

### WHAT WE FOUND

**Observed defects:**

- Electrical wiring in wall-mounted box — multiple exposed wires — improper terminations visible.
- Wall-mounted electrical box — no cover or secure fittings — potential live wires exposed.
- Wiring insulation — worn or absent in places — risk of short circuit.

**Possible causes:**

- (Observed #1) Possible aged wiring installation predating modern standards.
- (Observed #2) Possible improper DIY electrical work.
- (Observed #3) Possible lack of maintenance or inspection.

**Unlikely:** *Less likely based on visible evidence: recent professional work — condition suggests older installation, Less likely based on visible evidence: concealed water ingress — no staining or corrosion visible*

### WHAT THIS MEANS

If left unresolved, risks include electric shock, fire, and non-compliance with safety regulations.

*Address within days to weeks to prevent escalation.*

Electrical Hazards is a recognised HHSRS hazard. This is a recognised safety concern. This is not a formal HHSRS assessment.

### WHAT TO DO NEXT

**NOW:** Electrician: make safe and inspect the affected fitting/cabling where damage is suspected.

**SOON:** Electrician: test and certify the affected circuit/fittings relevant to the defect location.

**If the inspection reveals systemic issues, consider a full Electrical Installation Condition Report (EICR) (£200–£400).**

Cost: £ (Under £500) Disruption: moderate Confidence: high

*Note: Assessment based on photographic evidence only — physical inspection required to confirm extent.*

# YOUR ACTION PLAN

Prioritised actions based on defect severity and urgency. Address items in order.

## ACT NOW

| | | | |
|---|---|---|---|
| SRV-001 | **Exposed and improperly terminated wiring** | Electrician: make safe and inspect the affected fitting/cabling where damage is suspected. | Est. £ (Under £500) |
| STR-001 | **Stepped cracking on internal wall — possible structural movement** | Structural engineer: assess crack pattern and stability urgently. | Est. ££ (£500–£2,000) |
| DAM-002 | **Signs consistent with penetrating damp — wall and skirting level** | Damp specialist: investigate source of water ingress urgently and make temporary repairs to prevent further damage. | Est. ££ (£500–£2,000) |
| ROF-001 | **Slipped and Broken Roof Tiles** | Roofer: make temporarily weather-tight at the affected area where water ingress is suspected. | Est. ££–££££ (£2,000–£5,000+) |

## WITHIN 1–3 MONTHS

| | | | |
|---|---|---|---|
| DAM-001 | **Suspected rising damp — low-level wall deterioration** | Damp specialist: take moisture profile readings (low-to-high) and check for bridging at external ground levels. | Est. £ (Under £500) |
| | • External check: confirm air bricks/ventilation openings are clear where present. | | |

## IF FURTHER ISSUES FOUND

| | | | |
|---|---|---|---|
| SRV-001 | *Exposed and improperly terminated wiring* | *If the inspection reveals systemic issues, consider a full Electrical Installation Condition Report (EICR) (£200–£400).* | |
| STR-001 | *Stepped cracking on internal wall — possible structural movement* | *If movement is confirmed, underpinning may be required (£1,500–£3,000 per linear metre).* | |
| DAM-002 | **Signs consistent with penetrating damp — wall and skirting level** | Commission a damp specialist if external repairs do not resolve issue (£200–£400 investigation cost). | Est. ££ (£500–£2,000) |
| ROF-001 | *Slipped and Broken Roof Tiles* | *If internal damage persists after roof repairs, commission a damp specialist (£200–£400).* | |
| DAM-001 | *Suspected rising damp — low-level wall deterioration* | *If damp persists despite external adjustments, engage a damp specialist (£200–£400 investigation, £500–£1,000 treatment per 1m section).* | |

**Estimated total: £1,900 – £4,500**

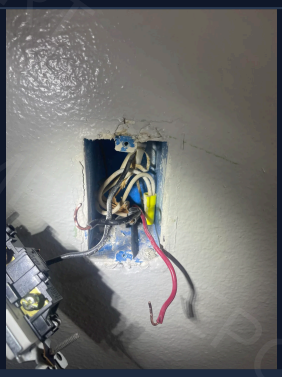
Indicative total. Some repair costs overlap where defects share a root cause (e.g. fixing the roof may also resolve internal damp). If a full re-roof is later confirmed, overall spend on repairs could rise significantly above this range. Actual costs may be lower or higher depending on findings during physical inspection.

Get 2–3 written, itemised quotes for each job. Confirm public liability insurance (min £2m).

### What To Do Next

1. Review the **Key Risks** section and address any urgent items first.
2. Use the cost estimates to budget for repairs — get quotes from qualified tradespeople.
3. For structural concerns or before purchasing, commission a full RICS survey.

## PHOTOS USED FOR ANALYSIS



1

**Hallway / Stairs · SRV-001 · Exposed live wiring and improper terminations in a wall-mounted electrical box.**

2

**Roof · ROF-001, ROF-002 · Multiple slipped and broken tiles visible on the pitched roof, concentrated on one slope. (+1 related)**

3

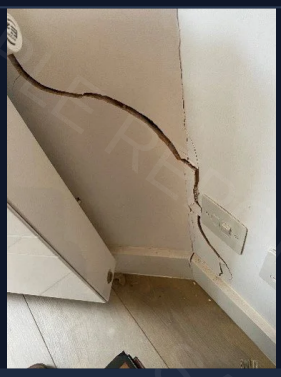
**Bedroom(s) · DAM-001 · Peeling paint and plaster deterioration at skirting level in bedroom, consistent with damp-related issues.**

4

**Bedroom(s) · DAM-002, DAM-004 · Damp staining and plaster damage visible on lower wall and skirting area, likely from external water ingress. (+1 related)**

5

**Bedroom(s) · DAM-002, DAM-004 · Damp staining and plaster damage visible on lower wall and skirting area, likely from external water ingress. (+1 related)**



6

**Bedroom(s) · STR-001 · Stepped cracking on internal wall near skirting, extending vertically and horizontally, indicative of movement.**

# GLOSSARY

**DPC**
Damp proof course — barrier preventing moisture rising from ground.

**HHSRS**
Housing Health and Safety Rating System — framework for assessing health and safety risks in residential properties.

**Pointing**
Renewing mortar between bricks, stones, or ridge tiles.

**Subsidence**
Downward movement of ground beneath foundations, often caused by soil shrinkage, tree roots, or drainage issues.

**Underpinning**
Strengthening existing foundations, typically in response to subsidence or structural movement.

**Flashing**
Thin strips of lead, zinc, or mortar sealing joints where roof meets walls/chimneys.

**Penetrating Damp**
Moisture entering a building through external walls or roof due to defects in the building envelope.

**Rising Damp**
Moisture rising from the ground through walls via capillary action, typically affecting ground floor walls.

**Underlay / Felt**
Waterproof membrane beneath tiles providing secondary barrier against water ingress.

**Water Ingress**
Water entering building through gaps, cracks, or failed weatherproofing.

## Choosing a Contractor

For roofing: look for NFRC membership or Competent Roofer scheme registration.

For electrical work: use a registered electrician (NICEIC, NAPIT, or ELECSA registered).

For structural concerns: use a chartered structural engineer (MIStructE or CEng).

For damp investigation: use a PCA-qualified damp specialist.

**Recommended approach:**

- Obtain 2–3 written, itemised quotes
- Confirm public liability insurance (min £2m)
- Ask whether scaffolding is included
- Request a warranty period
- Check Checkatrade, TrustMark, or Google

# DISCLAIMER

**Basis of Assessment**

This report is based on analysis of photographs provided by the property owner. No physical site visit, invasive testing, or specialist equipment was used.

**Scope Limitations**

Analysis is limited to defects visible in the photographs provided. Hidden defects, structural issues behind walls or floors, and areas not photographed have not been assessed.

**Nature of Advice**

This is an indicative screening document to help property owners identify visible defects and prioritise repairs. It is not a substitute for a RICS Level 2 or Level 3 survey, structural engineer's report, or specialist assessment.

**Cost Estimates**

All cost ranges are indicative estimates based on typical UK repair costs. They are not quotations. Actual costs will vary by region, contractor, and the specific conditions found during physical inspection.

**Liability**

InspectIQ's liability in connection with this report is limited to the fee paid for the report. This report should not be relied upon as the sole basis for major property decisions including purchase, sale, or significant renovation.

**Important Notes**

- Not a substitute for a full RICS Building Survey or HomeBuyer Report.
- AI analysis is limited to visible defects in photographs provided.
- Hidden defects or structural issues behind walls may exist.
- Always engage a qualified professional before purchasing or renovation decisions.

This report references the Housing Health and Safety Rating System (HHSRS) for contextual guidance only. HHSRS assessment requires a physical inspection by a qualified Environmental Health Officer. References in this report are indicative flags and do not constitute a formal assessment.

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