

Example survey

Housing Disrepair Report

Flat 14, Westcombe Court, 92 Highview Road, Birmingham

REFERENCE	CLIENT
WCL/2026/00482	Example Client
INSPECTION DATE	SURVEYOR
12 May 2026	A. Surveyor MRICS
COMPANY	
SurveyorSuite Example Reports	

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A Case & Expert Details

REPORT ADDRESSED TO	This report is addressed to the court
CASE REFERENCE (OPTIONAL)	WCL/2026/00482
COURT CLAIM NUMBER (OPTIONAL)	BHM-CC-2026-12345
COURT NAME (OPTIONAL)	County Court at Birmingham
CLAIMANT NAME	Ms Sarah Thompson
DEFENDANT (LANDLORD)	Birmingham Estates Housing Association
EXPERT NAME	A. Surveyor MRICS
EXPERT QUALIFICATIONS	BSc (Hons) MRICS
RICS MEMBERSHIP NUMBER (OPTIONAL)	1234567 (example only)
EXPERT WITNESS ACCREDITATION (OPTIONAL)	RICS Registered Expert Witness; Cardiff University Bond Solon Certificate of Civil Court Expert Witness
EXPERT EXPERIENCE SUMMARY (OPTIONAL)	12 years' post-qualification experience in housing disrepair, HHSRS assessment, and expert witness work for both claimant and defendant. Member of RICS Expert Witness Working Group.
EXPERT'S COMPANY	SurveyorSuite Example Reports
EXPERT'S ADDRESS	Example Address, Example Town, EX1 2AB
EXPERT'S TELEPHONE (OPTIONAL)	01234 567890
EXPERT'S EMAIL (OPTIONAL)	examples@surveyorsuite.co.uk
INSTRUCTED BY	Walker & Cole LLP, Birmingham
DATE OF INSTRUCTION	28 April 2026
DATE OF REPORT	22 May 2026

B Instructions

SUBSTANCE OF INSTRUCTIONS	Instructed by Walker & Cole LLP on 28 April 2026 to act as expert witness for the claimant tenant in respect of housing disrepair complaints at Flat 14, Westcombe Court. Asked to address: (1) the existence and extent of the disrepair pleaded; (2) the cause; (3) whether the landlord's repairing obligations under s.11 Landlord and Tenant Act 1985 and s.9A LTA 1985 (Homes Act 2018) have been breached; (4) the reasonable cost of remedial works; (5) the urgency; (6) any HHSRS hazards.
LETTER OF CLAIM DATE (OPTIONAL)	12 April 2026
DOCUMENTS REVIEWED	Tenancy agreement dated 14 March 2018 (assured tenancy); pre-action correspondence between Walker & Cole and Capsticks LLP (Jan-Apr 2026); Letter of Claim 12 April 2026; tenant's repair log including 8 reported items 2024-2025 with response dates from the housing officer; GP letter dated 18 March 2025 (asthma diagnosis for the claimant's daughter, citing damp conditions); photographs taken by the tenant 2024-2025 (28 photographs); Awaab's Law statutory guidance for registered providers (Social Housing (Regulation) Act 2023).
TENANCY AGREEMENT REVIEWED?	Yes — full agreement reviewed
TENANCY AGREEMENT NOTES (OPTIONAL)	Standard assured tenancy. No express repair terms beyond the statutory s.11 implied covenant. Clause 4.2 confirms landlord retains responsibility for "the structure, exterior, and installations for the supply of water, gas, electricity, sanitation, space heating, and water heating."
MEDICAL EVIDENCE REVIEWED?	Yes
MEDICAL EVIDENCE NOTES (OPTIONAL)	Reviewed GP letter dated 18 March 2025 confirming asthma diagnosis for the claimant's 7-year-old daughter. I do not opine on causation — I record the medical evidence only.
REPAIR / COMPLAINTS HISTORY REVIEWED?	Yes — full history

ISSUES TO ADDRESS	1. Active leak from flat above causing recurring bathroom-ceiling damp staining. 2. Persistent black mould growth in child's bedroom (bedroom 1) — condensation pattern. 3. Inadequate mechanical extract ventilation in kitchen and bathroom. 4. Loose handrail to communal stairwell. 5. Landlord's response to each reported defect and whether it discharged the s.11 obligation within a reasonable time.
LITERATURE AND MATERIAL RELIED ON	Landlord and Tenant Act 1985 ss.11 + 9A (as amended by Homes (Fitness for Human Habitation) Act 2018); Housing Act 2004 ss.1-9 (HHSRS); Social Housing (Regulation) Act 2023 (Awaab's Law); Pre-Action Protocol for Housing Conditions Claims (England); CPR Part 35 and PD 35; HHSRS Operating Guidance (ODPM Feb 2006); Approved Documents F (ventilation, 2021 edition) and L; BS 5250:2021 Management of moisture in buildings; BRE Digest 245 (Rising damp in walls); RICS Expert Witness Practice Statement.
FACTS WITHIN OWN KNOWLEDGE	All observations of the property recorded in this report are within my own direct knowledge from the site inspection of 12 May 2026. All photographic evidence in the appendix was taken by me personally. The chronology of complaints set out in Section E is drawn from the tenant's repair log and the pre-action correspondence — these are not within my own knowledge and I record them as facts provided to me.

C Property Description

PROPERTY ADDRESS	Flat 14, Westcombe Court, 92 Highview Road, Birmingham B14 6HJ
TYPE OF PROPERTY	Purpose-built flat
APPROXIMATE AGE	1962
NUMBER OF BEDROOMS (OPTIONAL)	2
NUMBER OF STOREYS (OPTIONAL)	5-storey block (this flat is on the 2nd floor)

FLOOR LEVEL (FOR FLATS) (OPTIONAL)	2nd floor of 5
CONSTRUCTION	Reinforced-concrete frame with brick infill panels. Flat felted roof (over common parts). Single-glazed timber-frame windows except for two uPVC replacements (kitchen and lounge).
WINDOW TYPE (OPTIONAL)	Mixed
HEATING TYPE (OPTIONAL)	Gas central heating
HOT WATER SYSTEM (OPTIONAL)	Combi boiler in kitchen cupboard (Worcester Bosch, 2019)
VENTILATION (OPTIONAL)	Background trickle vents to uPVC windows only — original timber windows in bedrooms have none. Mechanical extract fans in kitchen and bathroom — both observed to be underperforming or barely operational at inspection.
EPC RATING (OPTIONAL)	E
ACCOMMODATION	Hallway, lounge (12.5m²), kitchen (8.0m²), bedroom 1 (10.5m²), bedroom 2 (6.5m²), bathroom (4.5m²). Total floor area approximately 52m².
EXTERNAL AREAS (OPTIONAL)	Communal stairwell + lift access. Communal grounds. No private garden.
TENURE	Assured tenancy
LANDLORD TYPE	Housing association

D Tenant Details

TENANT NAME	Ms Sarah Thompson
NUMBER OF OCCUPANTS	1 adult, 1 child
VULNERABLE OCCUPANTS	Daughter aged 7 with GP-diagnosed asthma (March 2025); damp cited as contributing factor in the GP letter dated 18 March 2025.
TENANCY START DATE	14 March 2018

ISSUES REPORTED BY TENANT	1. Leak from flat above — bathroom ceiling damp staining (reported November 2024). 2. Black mould in child's bedroom (reported November 2024, ongoing). 3. Kitchen and bathroom extract fans inadequate (reported February 2025). 4. Loose handrail on communal stairwell (reported April 2025).
METHOD OF COMPLAINTS (OPTIONAL)	Phone calls to housing office (call references retained); follow-up emails to housing officer; reports via the tenant portal (ticket numbers retained); one email to the executive complaints inbox.
LANDLORD'S RESPONSE (OPTIONAL)	Initial inspection of the bathroom ceiling leak conducted approximately 6 weeks after first report (December 2024) — no remedial works carried out. Tenant portal tickets acknowledged but closed without resolution. The pre-action Letter of Claim of 12 April 2026 has been acknowledged by the landlord's solicitor but no substantive response has yet been received.
PREVIOUS REPAIR ATTEMPTS (OPTIONAL)	No remedial repair works have been carried out by the landlord in respect of any of the four reported items, despite acknowledgement of complaints. This is the principal pleaded breach.
HEALTH IMPACT ON OCCUPANTS (OPTIONAL)	GP letter dated 18 March 2025 records asthma diagnosis for the 7-year-old daughter and identifies the damp/mould in bedroom 1 as a contributing factor. Two A&E visits during winter 2024-25 (per tenant; A&E records to be obtained by claimant's solicitor).
IMPACT ON DAILY LIVING (OPTIONAL)	Tenant moved daughter to share the parental bedroom from December 2024 to date due to bedroom-1 mould. Bedroom 1 currently used for storage only. Bathroom usable but ceiling staining is visible. Communal stairs avoided by elderly visitors.
TENANT'S OWN EFFORTS (OPTIONAL)	Tenant has cleaned the bedroom mould with anti-mould wash three times since November 2024; mould has returned within 4-6 weeks each time. Tenant runs dehumidifier intermittently. Bedroom door kept open during day.

E Chronology of Disrepair

Timeline of complaints, landlord response, and key events. Essential for establishing breach — when did the landlord have notice, and what (if anything) did they do?

EVENT 1

DATE	8 November 2024
EVENT TYPE	Defect first noticed by tenant
DESCRIPTION	Tenant noticed water staining starting to appear on bathroom ceiling.

EVENT 2

DATE	8 November 2024
EVENT TYPE	Complaint to landlord
DESCRIPTION	Tenant reported bathroom ceiling leak by phone to housing office.
EVIDENCE REFERENCE (OPTIONAL)	Call reference HOU-241108-4421

EVENT 3

DATE	22 November 2024
EVENT TYPE	Complaint to landlord
DESCRIPTION	Follow-up email to housing officer noting no response received.
EVIDENCE REFERENCE (OPTIONAL)	Email Bundle p.42

EVENT 4

DATE	15 December 2024
EVENT TYPE	Landlord inspection / visit
DESCRIPTION	Housing officer attended for inspection but did not enter Flat 24 above. No remedial works scheduled.

EVIDENCE REFERENCE (OPTIONAL)	Tenant note Bundle p.45

EVENT 5

DATE	20 December 2024
EVENT TYPE	Defect first noticed by tenant
DESCRIPTION	Tenant noticed black mould developing in bedroom 1 (child's room).

EVENT 6

DATE	14 February 2025
EVENT TYPE	Complaint to landlord
DESCRIPTION	Tenant logged complaint via tenant portal listing all four items (bathroom leak, bedroom mould, two extract fans).
EVIDENCE REFERENCE (OPTIONAL)	Portal ticket 2025-002847

EVENT 7

DATE	18 March 2025
EVENT TYPE	Other
DESCRIPTION	GP diagnosed claimant's 7-year-old daughter with asthma and noted in writing that damp conditions are a contributory factor.
EVIDENCE REFERENCE (OPTIONAL)	GP letter Bundle p.84

EVENT 8

DATE	22 April 2025
EVENT TYPE	Complaint to landlord
DESCRIPTION	Tenant reported loose handrail on communal stairs by email to housing officer.
EVIDENCE REFERENCE (OPTIONAL)	Email Bundle p.97

EVENT 9

DATE	12 April 2026
EVENT TYPE	Letter of Claim served
DESCRIPTION	Pre-action Letter of Claim served by Walker & Cole LLP.
EVIDENCE REFERENCE (OPTIONAL)	Bundle p.1-22

F Inspection Details

DATE OF INSPECTION	12 May 2026
INSPECTION START TIME (OPTIONAL)	10:30
INSPECTION END TIME (OPTIONAL)	12:15
INSPECTION TYPE	Single (one expert)
INSPECTION STAGE	Initial inspection
ESTIMATED DURATION FOR ALL REPAIRS (OPTIONAL)	Approximately 3 weeks for all four items, subject to first resolving the source leak in Flat 24.
WEATHER CONDITIONS (OPTIONAL)	Overcast
PERSONS PRESENT	A. Surveyor MRICS (expert); Ms Sarah Thompson (claimant tenant); briefly her 7-year-old daughter.
AREAS INSPECTED	Hallway, lounge, kitchen, bedroom 1, bedroom 2, bathroom, communal stairwell (lower flight).

G Methodology

METHODOLOGY	Visual non-intrusive inspection of all rooms. Moisture meter readings taken at known damp-pattern locations and at three reference points in each habitable room (skirting level, 1m, 1.5m). Surface temperature and relative humidity recorded at three locations for dewpoint analysis. Photographic record of all defects. Tenant interview during the inspection.
EQUIPMENT USED	Protimeter Surveymaster (calibrated 14 March 2026); Protimeter Hygromaster II (RH + temperature); torch; smartphone camera.
TESTS CARRIED OUT BY (OPTIONAL)	All measurements and observations were carried out personally by me at the inspection. The asthma diagnosis (March 2025) is a third-party medical fact recorded but not opined on.

H Inspection Findings

Record each area of disrepair found during the inspection. Categorise by room, element, defect type, and HHSRS hazard where applicable. Include moisture readings and your assessment of the cause.

FINDING 1 Ceiling — full area approximately 4m² / Ceiling

ROOM / AREA	Bathroom
SPECIFIC LOCATION	Ceiling — full area approximately 4m²
AREA DESCRIPTION (OPTIONAL)	Family bathroom, north-east corner of the flat
BUILDING ELEMENT	Ceiling
TYPE OF DEFECT	Water leak
OBSERVATION	Active recurring leak from above (Flat 24) producing brown-and-grey staining across approximately 1m² of bathroom ceiling. Plaster soft and sagging on probe at the most-affected area. Visible black mould developing at the staining boundaries.
MOISTURE READING (OPTIONAL)	24% at affected area (Protimeter, surface)
DURATION / HOW LONG PRESENT (OPTIONAL)	At least 18 months based on staining maturity and tenant photographic record from November 2024.
CAUSE	Active leak from above-flat. Bathroom ceiling damage is the consequence of the upstream leak, not a deficiency of the bathroom itself. Source leak in Flat 24 is the responsibility of the landlord (assured tenancy — landlord retains structure/ exterior obligation throughout the block).
WITHIN S.11 LTA 1985 SCOPE?	Yes — structure / exterior
HHSRS HAZARD CATEGORY (OPTIONAL)	Damp and Mould Growth
HHSRS BAND (OPTIONAL)	D (500–999) — Cat 2
FITNESS FOR HABITATION IMPACT (OPTIONAL)	Materially affects fitness
POTENTIAL FOR ASBESTOS-CONTAINING MATERIALS (ACM)?	Yes — potential ACM, sampling recommended
STATUTORY CLAIM CONCLUSION (OPTIONAL)	A valid claim exists under s.11(1)(a) Landlord and Tenant Act 1985 (structure and exterior) and s.9A LTA 1985 (Homes Act

	2018) for the failure to repair the source leak within a reasonable time.
SEVERITY ASSESSMENT	Severe — health/safety risk
PHOTO REFERENCE	Photographs 1-3

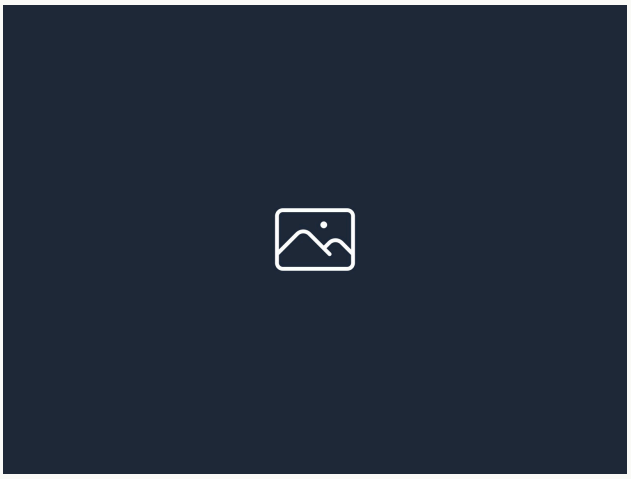


Fig. 1 — Finding 1 — bathroom ceiling damp

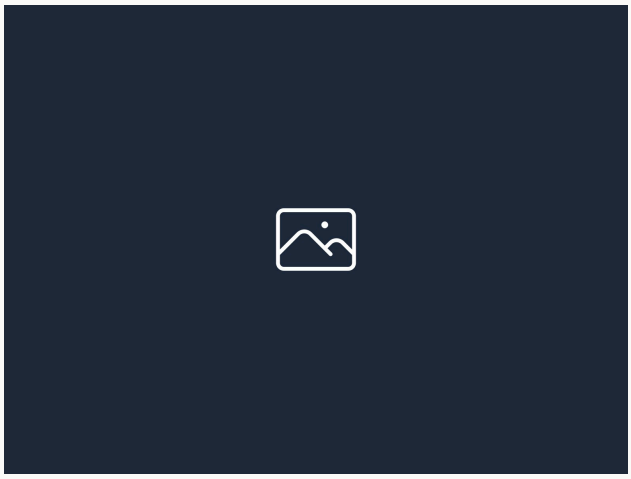


Fig. 2 — Finding 1 — sagging plaster (close-up)

FINDING 2 North wall and window reveal / Walls

ROOM / AREA	Bedroom 1
SPECIFIC LOCATION	North wall and window reveal
AREA DESCRIPTION (OPTIONAL)	Child's bedroom (claimant's 7-year-old daughter)
BUILDING ELEMENT	Walls
TYPE OF DEFECT	Condensation damp
OBSERVATION	Persistent active black mould growth approximately 0.6m² total across the window reveal and on the north wall above the bed location. Visible fresh growth (not just residual staining). Surface plaster sound on probe.
MOISTURE READING (OPTIONAL)	Plaster reading 12-16% (within normal range — condensation-driven mould, not rising/penetrating damp).
OTHER MEASUREMENTS (OPTIONAL)	Surface temperature on the affected window reveal: 9.4°C. Internal air temperature: 18.6°C. Internal RH: 67%. Internal dewpoint: 12.3°C. Surface temperature is therefore approximately 3°C below dewpoint — directly causative of condensation.
DURATION / HOW LONG PRESENT (OPTIONAL)	Since approximately December 2024 per tenant chronology and photo evidence; growth has been repeatedly cleaned but recurs within 4-6 weeks.

CAUSE	Condensation-driven mould. Three contributing factors: (i) single-glazed bedroom-1 window with no trickle ventilation; (ii) cold-bridging at the original 1962 uninsulated solid-wall window reveal; (iii) under-performing extract fans in kitchen and bathroom causing elevated background humidity throughout the flat. Tenant lifestyle is reasonable — modest cooking volumes, no drying of laundry in the affected room, daily ventilation.
WITHIN S.11 LTA 1985 SCOPE?	Yes — structure / exterior
HHSRS HAZARD CATEGORY (OPTIONAL)	Damp and Mould Growth
HHSRS BAND (OPTIONAL)	C (1,000–1,999) — Cat 1
FITNESS FOR HABITATION IMPACT (OPTIONAL)	Renders property unfit
POTENTIAL FOR ASBESTOS-CONTAINING MATERIALS (ACM)?	No — modern materials, no risk
STATUTORY CLAIM CONCLUSION (OPTIONAL)	A valid claim exists under both s.11 and s.9A. The condition renders the bedroom unfit for human habitation under the Homes Act 2018 s.9A test, particularly given the documented impact on the 7-year-old child's health.
SEVERITY ASSESSMENT	Urgent — immediate action required
PHOTO REFERENCE	Photographs 4-6

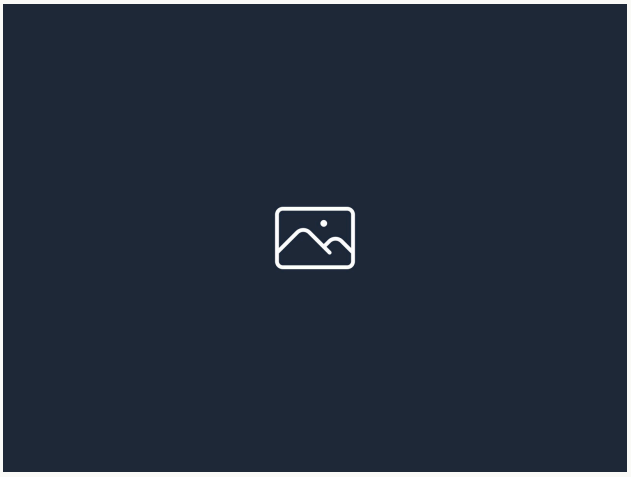


Fig. 3 — Finding 2 — bedroom 1 north wall mould

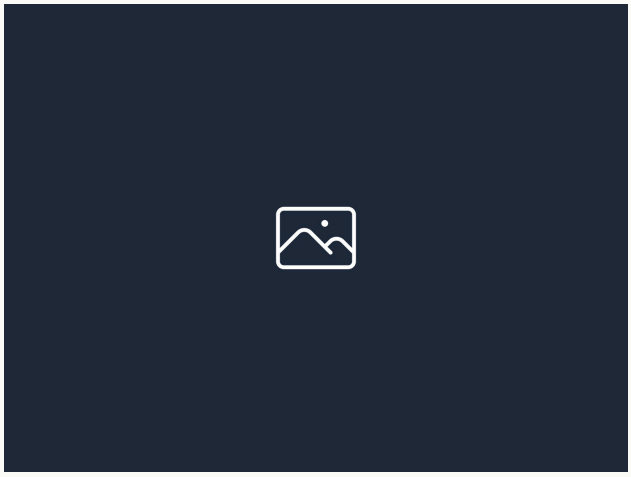


Fig. 4 — Finding 2 — window reveal mould detail

FINDING 3 Mechanical extract over hob / Plumbing

ROOM / AREA	Kitchen
SPECIFIC LOCATION	Mechanical extract over hob
BUILDING ELEMENT	Plumbing
TYPE OF DEFECT	Broken / missing element
OBSERVATION	Kitchen extract fan operates but flow rate is visibly inadequate — paper test confirms low extraction. No make/model label visible. Filter heavily fouled.
CAUSE	End-of-life fan and inadequate original specification (estimated < 15 l/s vs required ≥ 30 l/s for kitchen volume per Approved Document F).
WITHIN S.11 LTA 1985 SCOPE?	Yes — structure / exterior
HHSRS HAZARD CATEGORY (OPTIONAL)	Damp and Mould Growth
FITNESS FOR HABITATION IMPACT (OPTIONAL)	Minor impact on fitness
POTENTIAL FOR ASBESTOS-CONTAINING MATERIALS (ACM)?	No — modern materials, no risk
STATUTORY CLAIM CONCLUSION (OPTIONAL)	Engages s.11 (installations for the supply of services). Contributes to Finding 2 (bedroom condensation) — would not in isolation give rise to a freestanding s.11 claim but is part of the package of works required.
SEVERITY ASSESSMENT	Moderate — affecting habitability
PHOTO REFERENCE	Photograph 7

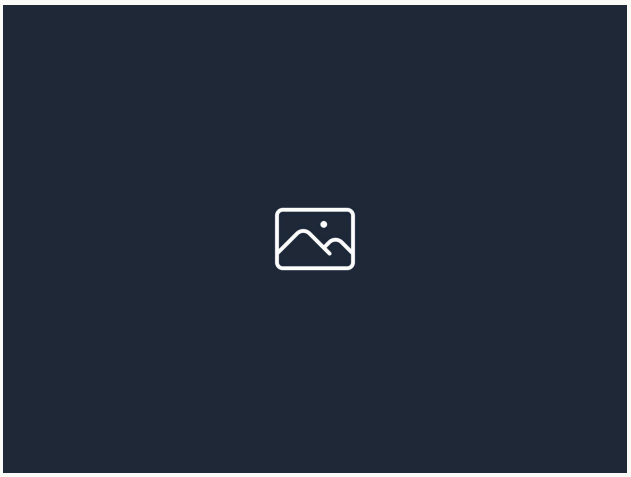


Fig. 5 — Finding 3 — kitchen extract fan

FINDING 4 Wall-mounted extract / Plumbing

ROOM / AREA	Bathroom
SPECIFIC LOCATION	Wall-mounted extract
BUILDING ELEMENT	Plumbing
TYPE OF DEFECT	Broken / missing element
OBSERVATION	Bathroom fan barely operational on visual inspection — rotor rotates very slowly. Heavy dust accumulation on the grille. No clear in-line timer / humidistat function.
CAUSE	End-of-life fan. Inadequate operation.
WITHIN S.11 LTA 1985 SCOPE?	Yes — structure / exterior
HHSRS HAZARD CATEGORY (OPTIONAL)	Damp and Mould Growth
FITNESS FOR HABITATION IMPACT (OPTIONAL)	Minor impact on fitness
POTENTIAL FOR ASBESTOS-CONTAINING MATERIALS (ACM)?	No — modern materials, no risk
SEVERITY ASSESSMENT	Moderate — affecting habitability
PHOTO REFERENCE	Photograph 8

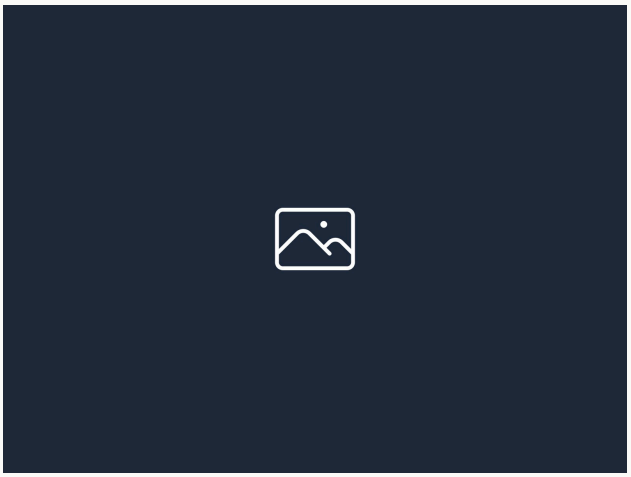


Fig. 6 — Finding 4 — bathroom extract fan

FINDING 5 Lower flight handrail / Structural

ROOM / AREA	Communal area
SPECIFIC LOCATION	Lower flight handrail
BUILDING ELEMENT	Structural
TYPE OF DEFECT	Broken / missing element
OBSERVATION	Steel handrail loose at three fixings to the masonry; pull-test shows approximately 10mm of movement.
CAUSE	Corroded fixings; fatigue. Within the communal area of the block.
WITHIN S.11 LTA 1985 SCOPE?	Yes — structure / exterior
HHSRS HAZARD CATEGORY (OPTIONAL)	Falling on Stairs etc.
HHSRS BAND (OPTIONAL)	F (100–199) — Cat 2
FITNESS FOR HABITATION IMPACT (OPTIONAL)	Materially affects fitness
POTENTIAL FOR ASBESTOS-CONTAINING MATERIALS (ACM)?	No — modern materials, no risk
STATUTORY CLAIM CONCLUSION (OPTIONAL)	Engages s.11 (structure and exterior — communal areas in a multi-let building remain the landlord's responsibility per established authority).
SEVERITY ASSESSMENT	Urgent — immediate action required
PHOTO REFERENCE	Photograph 9

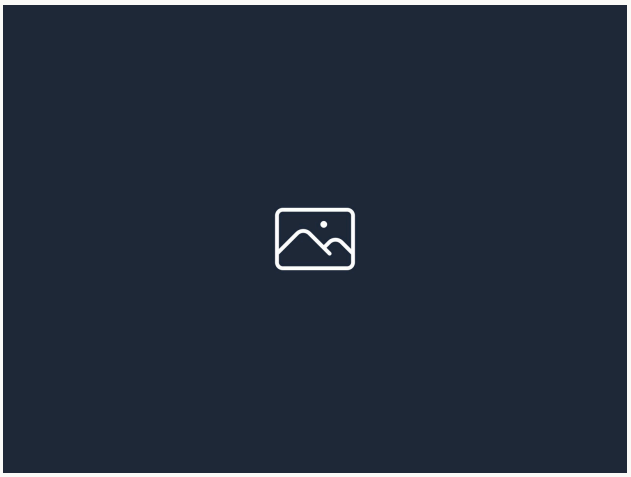


Fig. 7 — Finding 5 — loose communal stairs handrail

Schedule of Works

Scott Schedule format: list each defect with proposed remedial works, estimated cost, and urgency. This schedule can be used directly in court proceedings. Cross-reference back to Section H findings where appropriate.

DEFECT 1 Bathroom ceiling + Flat 24 source leak

ITEM NUMBER (OPTIONAL)	1
FINDINGS REFERENCE (OPTIONAL)	Finding 1
DEFECT DESCRIPTION	Active leak from Flat 24 causing bathroom-ceiling damp damage in Flat 14.
CAUSE	Plumbing or sanitaryware leak in Flat 24 — landlord responsibility under structural / exterior covenant.
LANDLORD'S OBLIGATION?	Yes
PROPOSED REMEDIAL WORKS	IMMEDIATE: trace and repair source leak in Flat 24. SECOND STAGE: strip affected bathroom ceiling plaster back to sound substrate in Flat 14; treat any blackened timber; install vapour control membrane; replaster and redecorate (approximately 4m²).
CONTRACTOR TYPE (OPTIONAL)	Plumber + Plasterer + Decorator
ESTIMATED COST (£)	£950
VAT APPLICABLE?	Cost is inclusive of VAT
URGENCY	Urgent (7 days)
ESTIMATED DURATION OF WORKS	5 working days (3 days Flat 24 leak repair + 2 days Flat 14 ceiling works after drying)
DECANT REQUIRED?	No

DEFECT 2 Bedroom 1 — child's room

ITEM NUMBER (OPTIONAL)	2
FINDINGS REFERENCE (OPTIONAL)	Finding 2

DEFECT DESCRIPTION	Persistent active black mould growth on north wall and window reveal, condensation-driven.
CAUSE	Cold-bridging at uninsulated reveal + single-glazed window + inadequate background ventilation.
LANDLORD'S OBLIGATION?	Yes
PROPOSED REMEDIAL WORKS	Treat existing mould with fungicidal wash. Install trickle ventilation to bedroom-1 window. Apply thermal lining board to north-wall window reveal to reduce cold-bridging. Repaint with anti-mould paint after drying. Combined with works under item 3+4 (extract fans).
CONTRACTOR TYPE (OPTIONAL)	General builder + Glazier + Decorator
ESTIMATED COST (£)	£1,150
VAT APPLICABLE?	Cost is inclusive of VAT
URGENCY	Urgent (7 days)
ESTIMATED DURATION OF WORKS	7 working days
DECANT REQUIRED?	No

DEFECT 3 Kitchen extract

ITEM NUMBER (OPTIONAL)	3
FINDINGS REFERENCE (OPTIONAL)	Finding 3
DEFECT DESCRIPTION	Inadequate kitchen extract.
CAUSE	End-of-life fan + undersized spec.
LANDLORD'S OBLIGATION?	Yes
PROPOSED REMEDIAL WORKS	Remove existing fan; install new continuous-running fan rated to ≥60 l/s boost with humidistat. Test commissioning to Approved Document F.
CONTRACTOR TYPE (OPTIONAL)	Electrician
ESTIMATED COST (£)	£395
VAT APPLICABLE?	Cost is inclusive of VAT
URGENCY	Routine (28 days)

ESTIMATED DURATION OF WORKS	1 day
DECANT REQUIRED?	No

DEFECT 4 Bathroom extract

ITEM NUMBER (OPTIONAL)	4
FINDINGS REFERENCE (OPTIONAL)	Finding 4
DEFECT DESCRIPTION	Bathroom extract fan barely operational.
CAUSE	End-of-life fan.
LANDLORD'S OBLIGATION?	Yes
PROPOSED REMEDIAL WORKS	Replace with new compliant fan rated to ≥15 l/s with timer + humidistat. Commission to BS 5440-2.
CONTRACTOR TYPE (OPTIONAL)	Electrician
ESTIMATED COST (£)	£245
VAT APPLICABLE?	Cost is inclusive of VAT
URGENCY	Routine (28 days)
ESTIMATED DURATION OF WORKS	0.5 day
DECANT REQUIRED?	No

DEFECT 5 Communal stairwell — lower-flight handrail

ITEM NUMBER (OPTIONAL)	5
FINDINGS REFERENCE (OPTIONAL)	Finding 5
DEFECT DESCRIPTION	Loose handrail.
CAUSE	Corroded fixings; fatigue.
LANDLORD'S OBLIGATION?	Yes
PROPOSED REMEDIAL WORKS	Re-fix handrail at all loose brackets using through-bolts to masonry. Replace any corroded fixings. Pull-test post-fix.
CONTRACTOR TYPE (OPTIONAL)	General builder

ESTIMATED COST (£)	£175
VAT APPLICABLE?	Cost is inclusive of VAT
URGENCY	Urgent (7 days)
ESTIMATED DURATION OF WORKS	1 day
DECANT REQUIRED?	No

J Opinion on Liability

ENGAGES S.11 LANDLORD AND TENANT ACT 1985?	Yes
ENGAGES S.9A LTA 1985 (HOMES ACT 2018)?	Yes
ENGAGES S.4 DEFECTIVE PREMISES ACT 1972?	No
ENGAGES EXPRESS TERMS OF TENANCY?	No
OTHER LEGISLATION ENGAGED (OPTIONAL)	Awaab's Law (Social Housing (Regulation) Act 2023) applies as the defendant is a registered provider. The damp/mould findings in particular engage Awaab's Law investigation and repair timescales.
LANDLORD'S REPAIRING OBLIGATIONS	The landlord retains the standard implied repairing obligations under s.11(1) LTA 1985: to keep in repair the structure and exterior of the dwelling (including drains, gutters, and external pipes); to keep in repair and proper working order the installations for the supply of water, gas, electricity, and sanitation; and the installations for space heating and water heating. By s.9A (inserted by the Homes Act 2018) the landlord covenants that the dwelling will be fit for human habitation at the time of letting and will remain so during the term.
NOTICE OF DISREPAIR	The defendant landlord has had actual notice of each of the four pleaded defects since the dates set out in Section E. Notice of the bathroom leak was given on 8 November 2024. Notice of the bedroom mould was given by portal ticket on 14 February 2025. Notice of the inadequate extract fans was given on the same portal ticket. Notice of the loose communal handrail was given on 22 April 2025.
NOTICE ANALYSIS (OPTIONAL)	Notice for all four items was given more than 12 months before this report. In the case of the source leak and bedroom mould, more than 18 months has elapsed. A reasonable time for repair under s.11 of items of this nature in housing-association stock would be: source leak — 28 days; bedroom mould (cosmetic + ventilation works) — 56 days; extract fan

	replacement — 14 days; handrail re-fix — 7 days. The landlord has materially exceeded all four windows.
FAILURE TO REPAIR	In my professional opinion the landlord has failed to carry out the necessary repairs within a reasonable time after notice. The breach is continuing as at the date of this report.
REASONABLE TIME ASSESSMENT (OPTIONAL)	See notice_analysis above. The "reasonable time" for each item has been calculated by reference to the urgency, the practical works required, and the customary timescales in registered-provider stock as understood from my expert practice.
FITNESS FOR HUMAN HABITATION OPINION (OPTIONAL)	In my opinion, the dwelling is currently unfit for human habitation in respect of bedroom 1 (the child's bedroom) by reason of the persistent damp/mould and the documented adverse impact on the child's health (asthma diagnosis March 2025). The remaining items materially affect fitness without rendering the whole dwelling unfit.
TENANT CONTRIBUTION TO DISREPAIR (OPTIONAL)	I have considered whether the bedroom 1 condensation is materially exacerbated by tenant lifestyle. On the basis of the inspection (moderate internal RH at 67%, no laundry drying observed in the bedroom, daily ventilation reported), I am satisfied that tenant lifestyle is not the principal cause. The principal cause is the combination of inadequate ventilation infrastructure (extract fans) and cold-bridging at the original window reveal. Tenant action could not reasonably eliminate the condensation without remedy of the building defects.
IMPACT ON TENANT	The bedroom-1 condition has forced the tenant to relocate her 7-year-old daughter from her own bedroom to share the parental bedroom since December 2024. The daughter has been diagnosed with asthma during this period, with damp cited as a contributing factor. The communal-stairs handrail issue prevents the tenant's elderly mother from visiting independently. Daily quality of life has been materially affected throughout the period of disrepair.
DIMINUTION IN VALUE ESTIMATE (OPTIONAL)	In my opinion, a diminution of approximately 30% of the open-market rental value would be appropriate

	over the period from December 2024 to remedy of the works, reflecting the loss of effective use of bedroom 1.

K Urgent Works

URGENT WORKS REQUIRED	Source leak in Flat 24 (Finding 1 / Item 1) and bedroom-1 ventilation + decontamination (Finding 2 / Item 2) are urgent and engage Awaab's Law timescales for the registered provider. Communal-stairs handrail (Finding 5 / Item 5) is urgent on health and safety grounds.
INTERIM MEASURES	Pending repair, the tenant should continue to use anti-mould wash on the visible bedroom-1 mould (treatment kit can be supplied by the landlord under interim mitigation duty). The bedroom should not be used as a sleeping room until the works are complete. The communal handrail should be flagged with warning signage by the landlord pending re-fix.

L Statutory Compliance Records

GAS SAFETY CERTIFICATE (CP12)	Current — within 12 months
GAS SAFETY CERTIFICATE DATE (OPTIONAL)	14 February 2026
EICR (ELECTRICAL INSTALLATION CONDITION REPORT)	Current — within 5 years
EICR DATE (OPTIONAL)	30 September 2024
EPC (ENERGY PERFORMANCE CERTIFICATE)	Current — within 10 years
SMOKE / CO ALARM COMPLIANCE	Compliant — alarms fitted and functional
ASBESTOS REGISTER (WHERE APPLICABLE)	Not provided
LEGIONELLA RISK ASSESSMENT	Not applicable
COMPLIANCE NOTES (OPTIONAL)	Statutory safety compliance is generally in order. Asbestos register for the 1962 block has not been provided despite request from claimant's solicitor —

	this is a separate concern not pleaded but worth noting for the landlord's broader regulatory position.

M Summary of Conclusions

SUMMARY OF CONCLUSIONS	The property exhibits four current items of disrepair and one communal-area defect, all of which engage the landlord's s.11 and s.9A obligations and have been the subject of timely tenant notice that the landlord has materially failed to action. The reasonable cost of all remedial works is £2,915 (inclusive of VAT). Total estimated programme is approximately 3 weeks once works commence. The bedroom-1 condition renders that room unfit for human habitation. The tenant has reasonable grounds for both a specific-performance claim and a damages claim, and the case engages Awaab's Law timescales given the registered-provider defendant.
RANGE OF OPINION	A range of professional opinion exists on the appropriate scope of remedy for the bedroom-1 condensation. Some experts would specify replacement of the original single-glazed window for energy efficiency reasons (£600-£900 additional cost). I have preferred the more proportionate combination of trickle ventilation, reveal thermal lining, and improved extract — sufficient to resolve the condensation without the cost / disruption of full window replacement.
QUALIFICATIONS TO OPINION	No opening up of finishes was undertaken. Any defects concealed behind plaster cannot be ruled out. The medical evidence has been reviewed but I do not opine on medical causation.
TOTAL ESTIMATED COST (EXCLUDING VAT)	£2,915
VAT AMOUNT (OPTIONAL)	Inclusive in figures above
TOTAL ESTIMATED COST (INCLUDING VAT) (OPTIONAL)	£2,915
ESTIMATED TIMESCALE FOR ALL WORKS	3 weeks

N Expert Declaration

DUTY TO THE COURT

I understand that my overriding duty is to the court, not to those instructing me or paying me, and I have complied with that duty.

CONFLICT OF INTEREST DECLARATION

I confirm that I have no conflict of interest of any kind in respect of this matter. I do not know either the claimant or the defendant personally; I have not previously acted for either party; and I have not been concerned with this property in any other capacity.

FACTS OUTSIDE OWN KNOWLEDGE (OPTIONAL)

The chronology of complaints (Section E), the medical evidence (asthma diagnosis), and the contents of the pre-action correspondence are all derived from documents provided to me, not from my own direct knowledge. The asthma diagnosis was made by the claimant's GP and is recorded from the letter of 18 March 2025.

TESTS AND MEASUREMENTS SUPERVISION

I confirm that all measurements and tests relied upon in this report were carried out by me personally at the inspection of 12 May 2026.

COMPLIANCE WITH CPR PART 35

I understand my duty to the court as an expert witness, and I have complied with that duty. I am aware of the requirements of Part 35 of the Civil Procedure Rules, Practice Direction 35, and the Guidance for the Instruction of Experts in Civil Claims 2014.

STATEMENT OF TRUTH (CPR PD 35 §3.3)

I confirm that I have made clear which facts and matters referred to in this report are within my own knowledge and which are not. Those that are within my own knowledge I confirm to be true. The opinions I have expressed represent my true and complete professional opinions on the matters to which they refer.

I understand that proceedings for contempt of court may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief in its truth.

WAS AI USED IN THIS REPORT?

Yes

AI USE

The following AI tools were used in preparing this report: AI-generated text or descriptions.

RELIABILITY ATTESTATION

I have reviewed the AI-assisted sections of this report. Applying professional judgement, I consider the output suitable for its intended purpose.

Surveyor & signature

EXPERT SIGNATURE (NAME)

A. Surveyor MRICS

DATE OF REPORT

22 May 2026

QUALIFICATIONS (OPTIONAL)

BSc (Hons) MRICS, RICS Registered Expert Witness

SIGNATURE



Photographic Record

Finding 1 — Ceiling — full area approximately 4m² / Ceiling

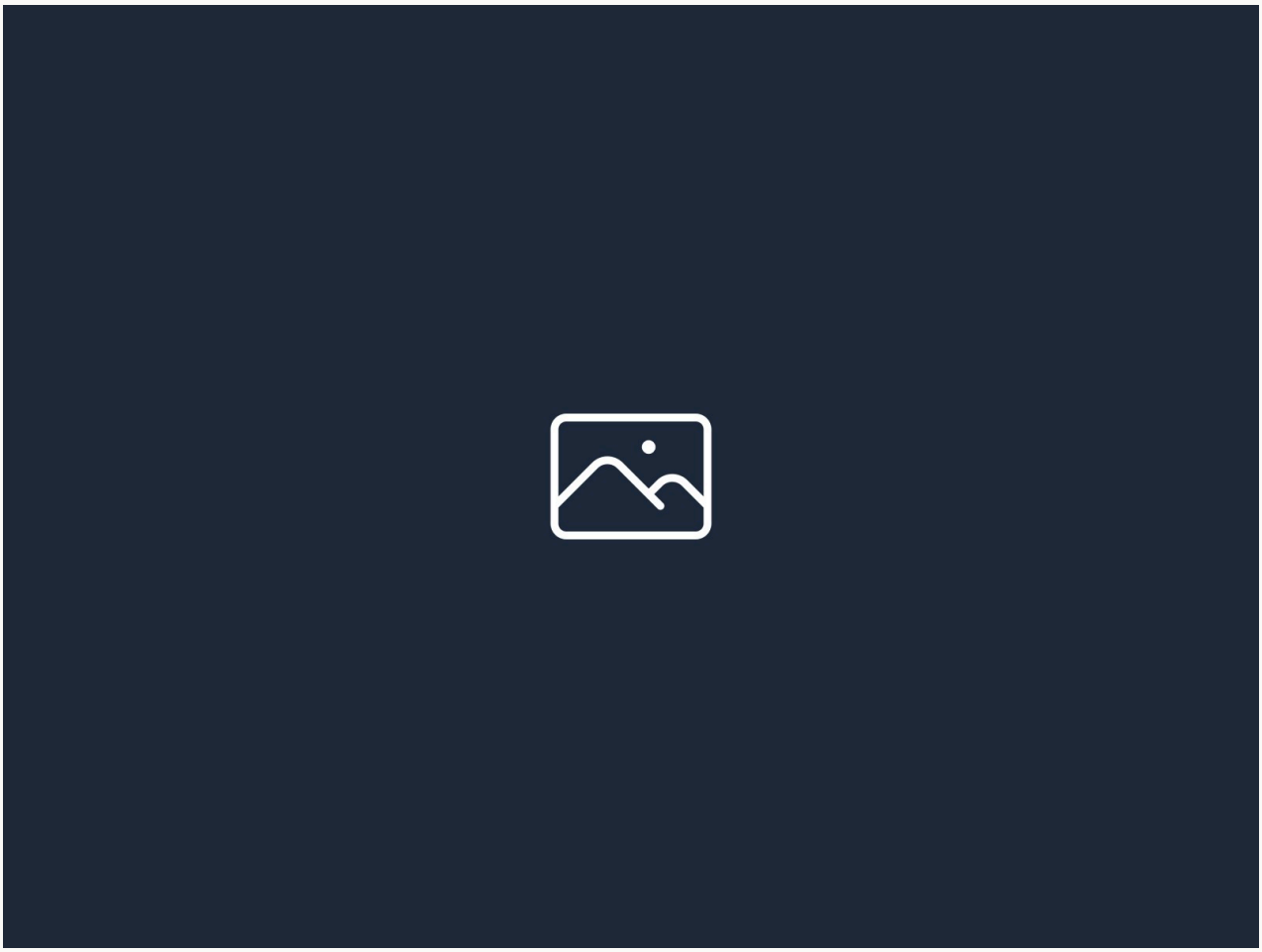


Fig. 1 — Finding 1 — bathroom ceiling damp

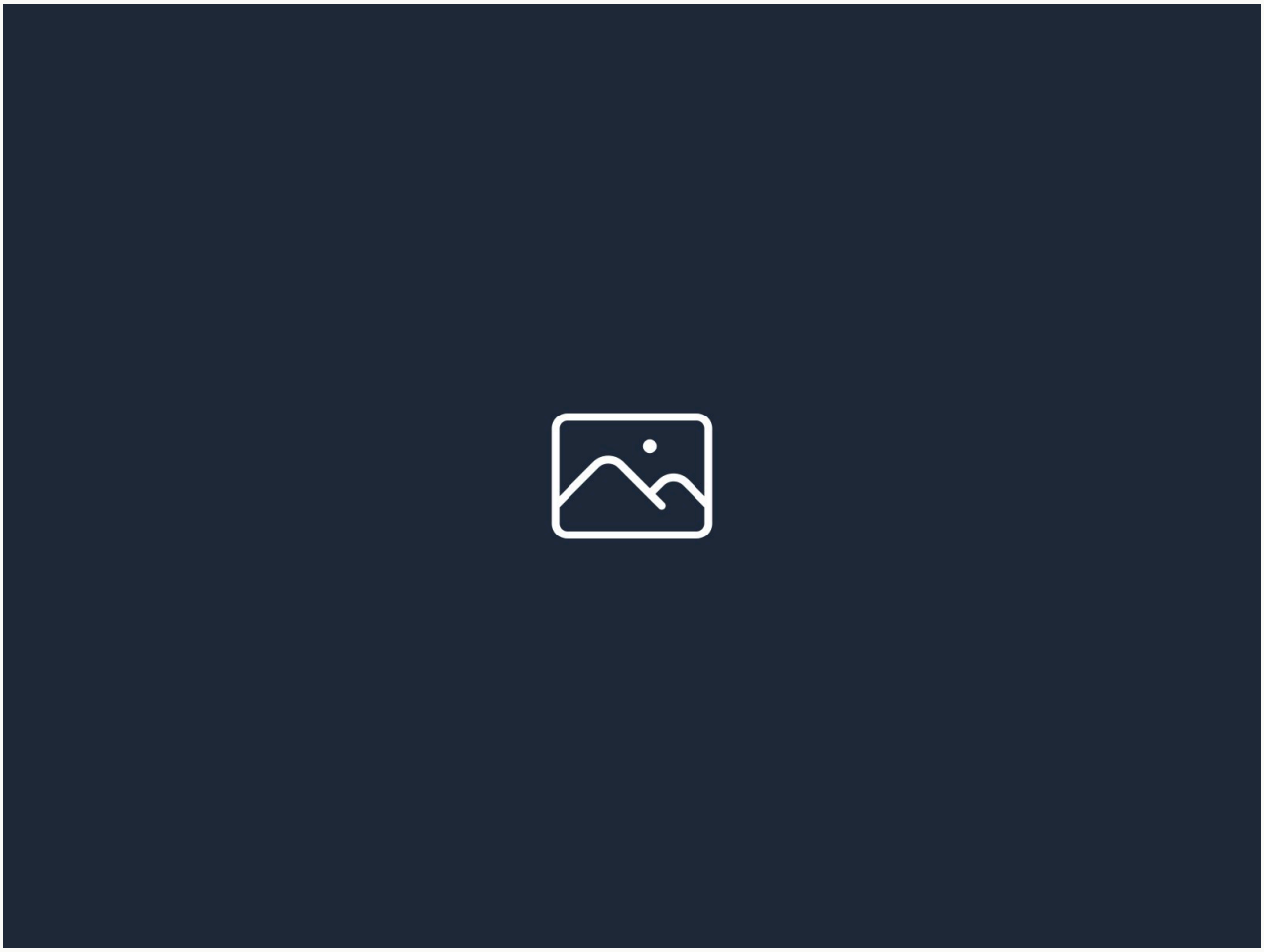


Fig. 2 — Finding 1 — sagging plaster (close-up)

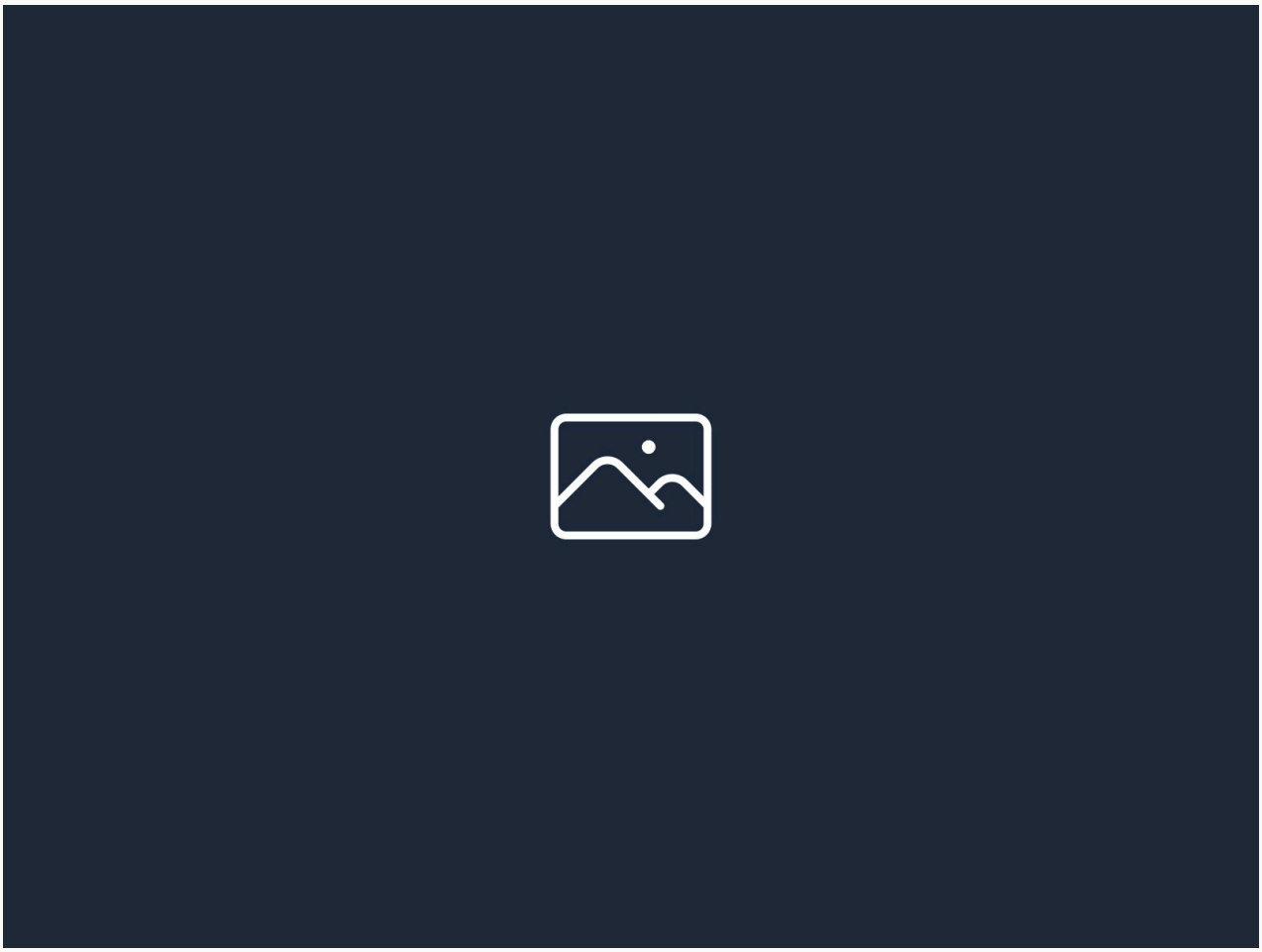


Fig. 3 — Finding 2 — bedroom 1 north wall mould

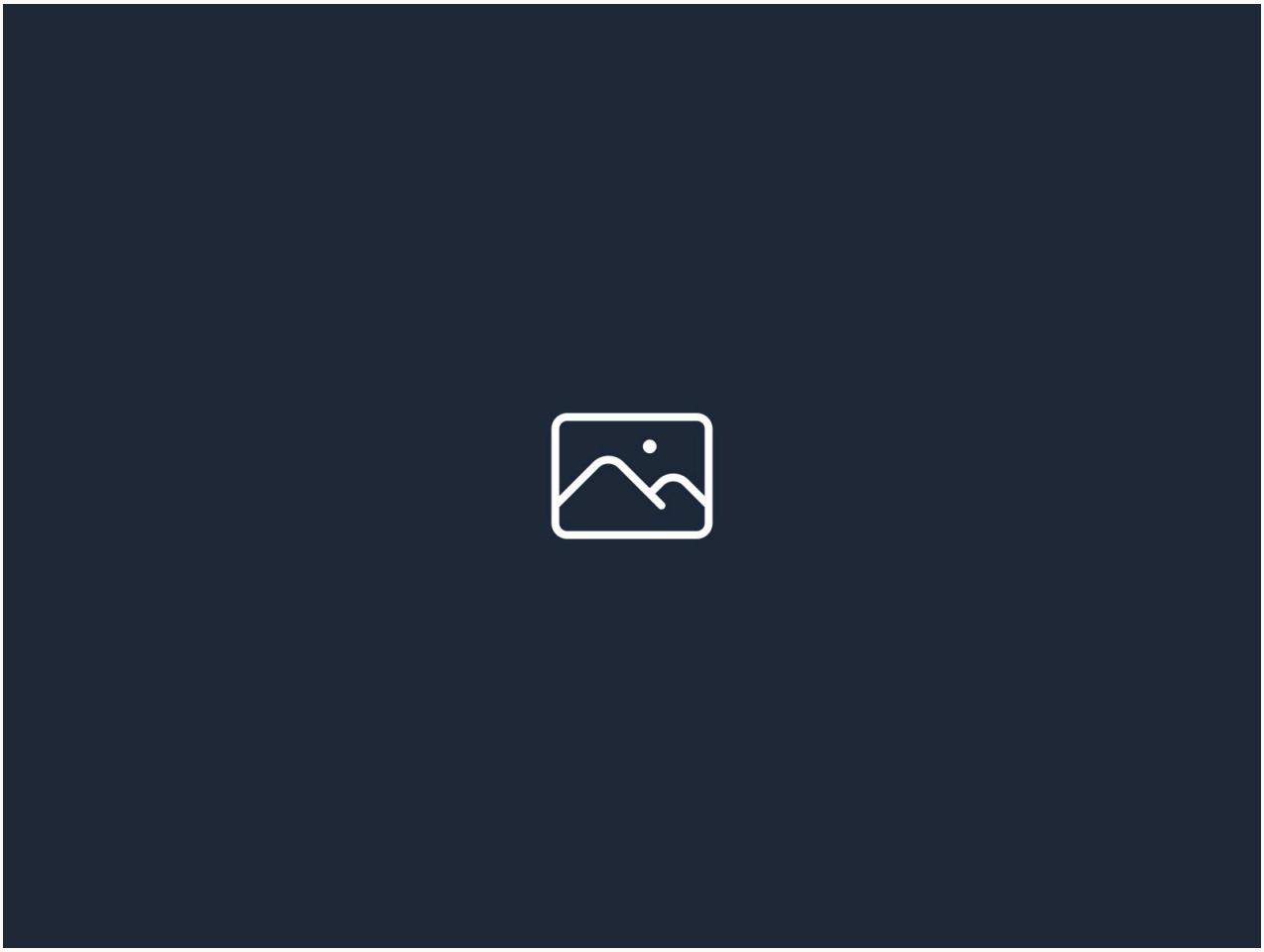


Fig. 4 — Finding 2 — window reveal mould detail

Finding 3 — Mechanical extract over hob / Plumbing

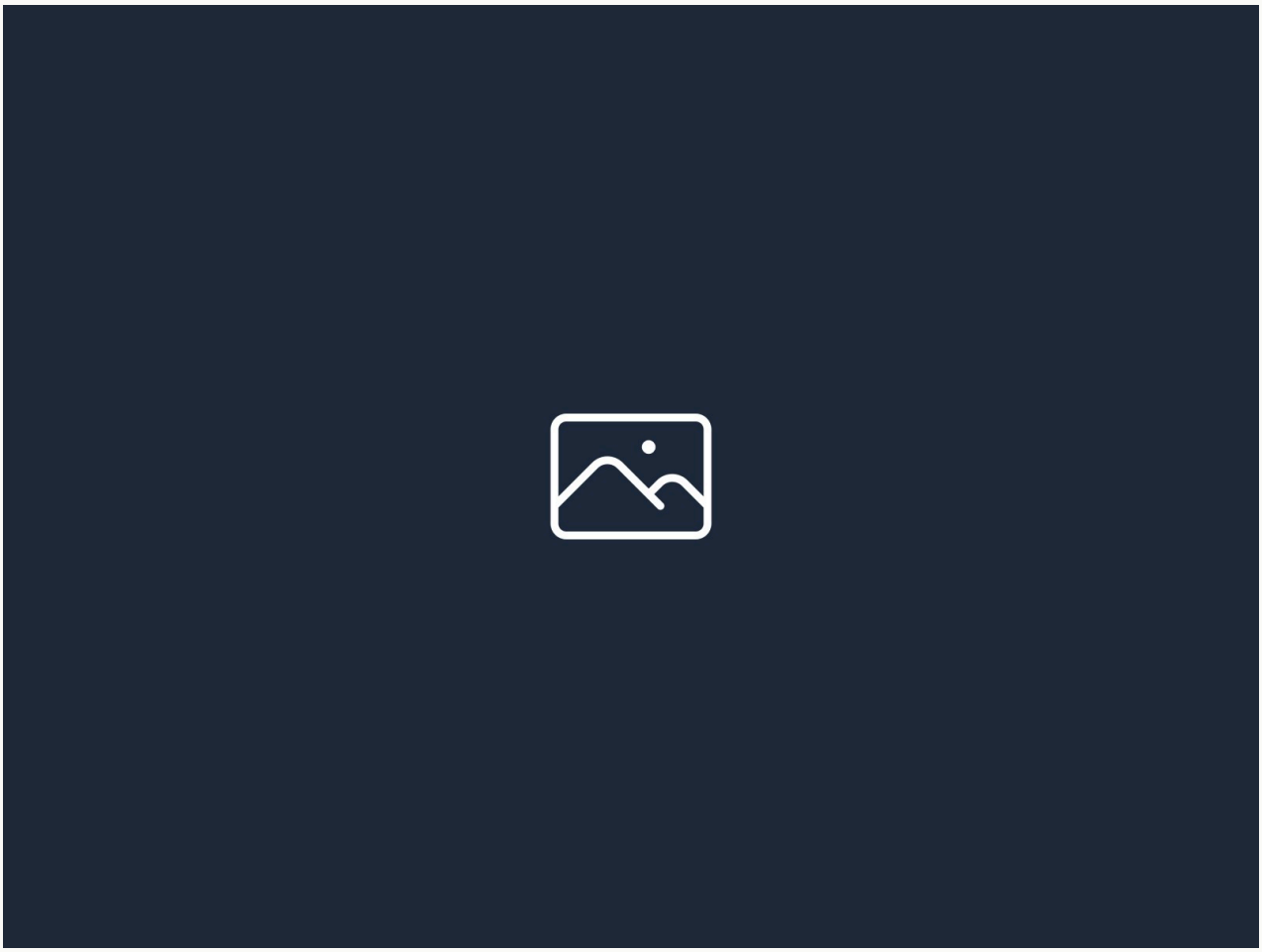


Fig. 5 — Finding 3 — kitchen extract fan

Finding 4 — Wall-mounted extract / Plumbing

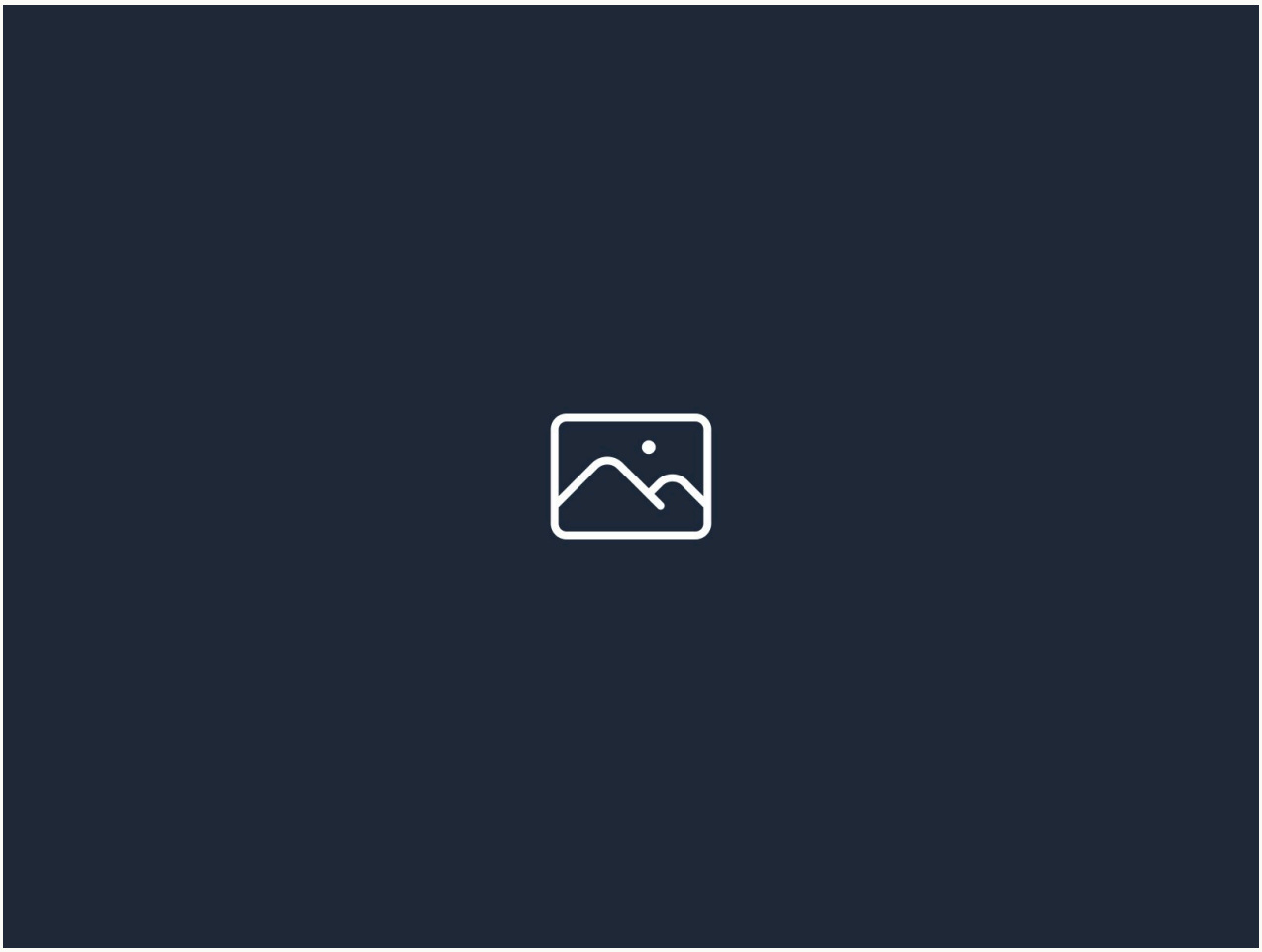


Fig. 6 — Finding 4 — bathroom extract fan

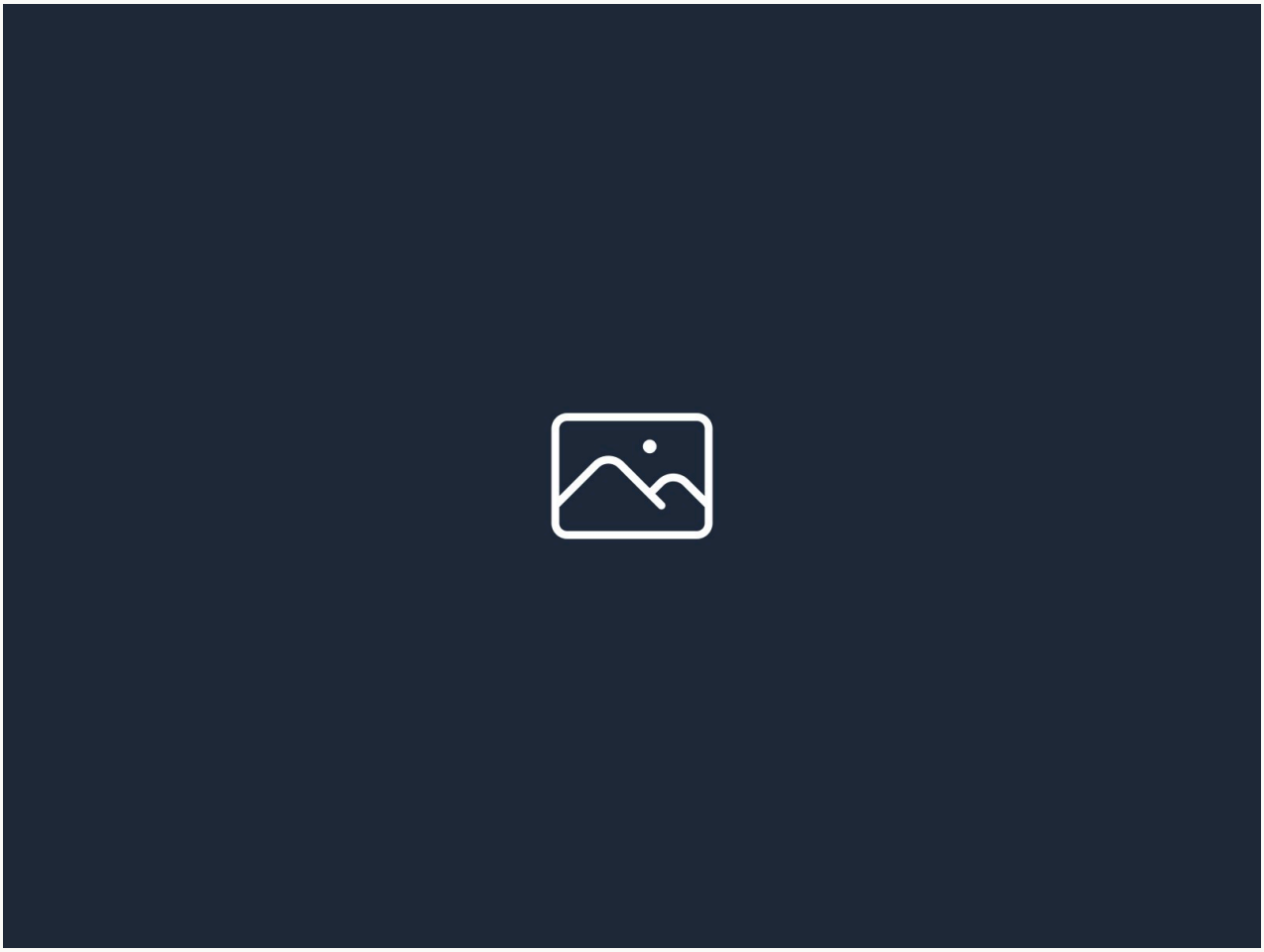


Fig. 7 — Finding 5 — loose communal stairs handrail