



Single Survey Report

on

Studio House Front Road St Margaret's Hope

Customer: Miss Jo Birkett

Customer address: Studio House
Front Road
St Margaret's Hope

Date of inspection: 13/09/2021

Prepared by: N J Coward, MRICS
The Office
Burgar House
Evie
KW17 2NJ

N J Coward



surveying options

1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

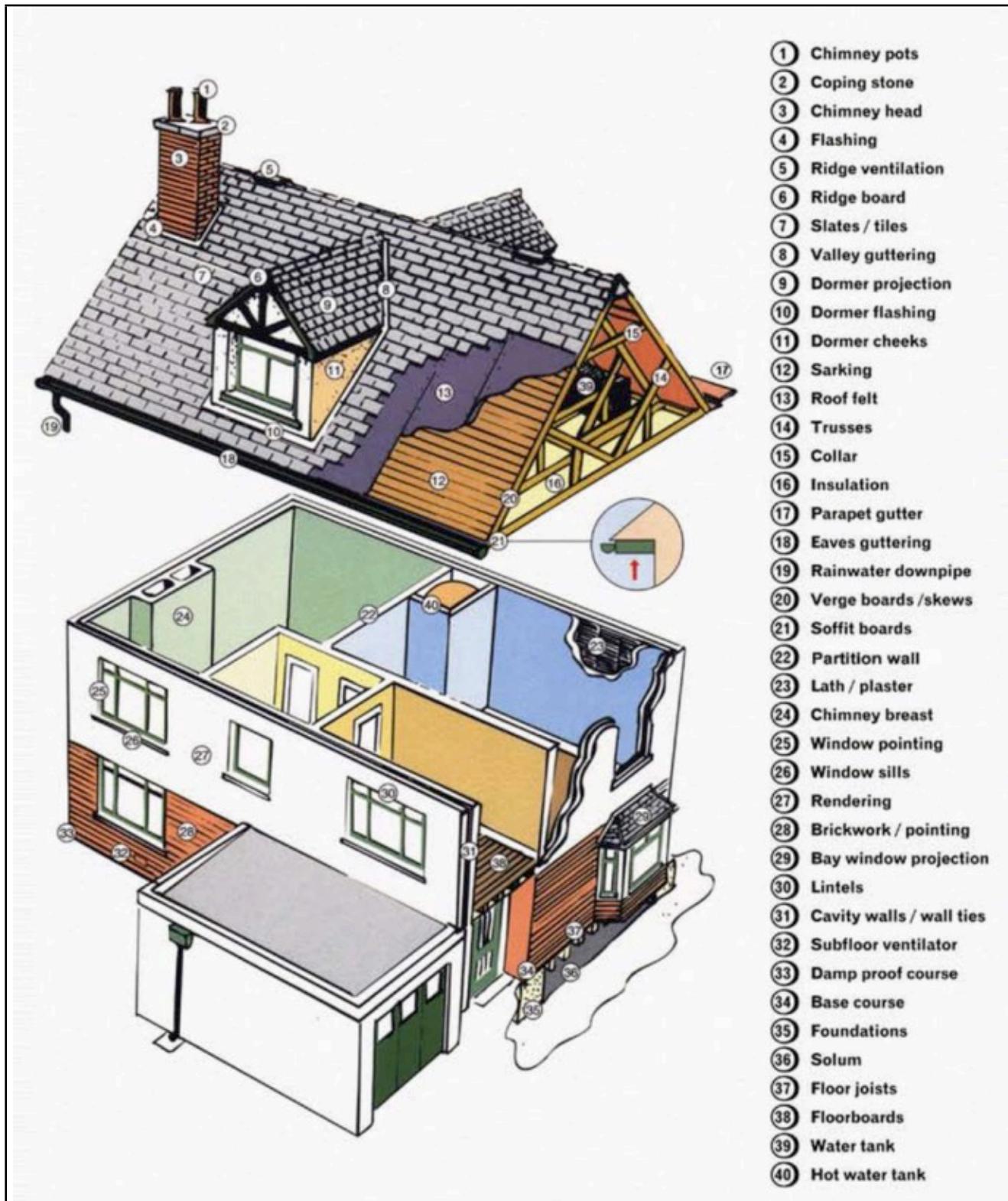
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. were not inspected or reported on.

Description	Two storey, partially attached, dwelling.
Accommodation	Large Living Kitchen on the Ground Floor; Bedroom and Bathroom on the First Floor.
Gross internal floor area (M2)	49
Neighbourhood	The dwelling forms part of the sea side village of St Margaret's Hope. It is set immediately on the landward side of Front Road, positioned at the eastern end of the cul-de-sac.
Age	200
Weather	Sunny and warm

Chimney stacks	Stone built chimney, harled externally with concrete soaker and cast concrete head.
Roofing including roof space	<p>Pitched roof clad in Welsh slate. Concrete crow step skews have been cast over the gable wallheads. "Secret" lead gutters have been fitted at the flashings.</p> <p>Access to the roof void is by a hatch in the bedroom ceiling. Glass wool insulation has been laid between the roof timbers. Slater's breather paper has been attached to the inner surface of the roof joists to retain additional glass wool which is fitted between the joists. It is neither floored nor lit.</p>
Rainwater fittings	Grey plastic gutters with cast iron downpipes serve the front aspect and black plastic gutters and downpipes serve the rear..
Main walls	Random masonry walls, externally harled.
Windows, external doors and joinery	All double glazed windows in pvc frames. Doors are pvc.
External decorations	All external joinery has been replaced by pvc units.
Conservatories / porches	None present.
Communal areas	None present
Garages and permanent outbuildings	None present
Outside areas and boundaries	The property occupies the footprint of the dwelling. Closes and paths surround the property.
Ceilings	Plasterboard sheeting, taped and filled.
Internal walls	Stud partitions clad in plasterboard, taped and filled
Floors including sub-floors	Floors are solid concrete. All are covered with fitted carpet or tiles.

Internal joinery and kitchen fittings	Modern units are fitted in the kitchen area. Pine skirtings and facings have been fitted throughout. Access to the First Floor is by a steep spiral metal staircase. The banister of which is placed against the wall of the Sitting-room.
Chimney breasts and fireplaces	None present
Internal decoration	All walls and ceilings have been emulsioned . Skirtings and facings have been varnished.
Cellars	None present
Electricity	Mains electricity wired in double insulated cable. Meter in a cupboard in Kitchen
Gas	Bottle butane gas plumbed to cooker hob. Cylinder stored within the kitchen
Water, plumbing and bathroom fittings	Supply direct from Mains with limited internal storage. Modern bathroom fittings.
Heating and hot water	Heating is supplied by a night storage heaters fitted throughout.
Drainage	Public drainage system is understood to serve the dwelling.
Fire smoke and burglar alarms	A smoke detectors are present throughout.
Any additional limits to inspection	A first floor entrance doorway from the higher pedestrian alley against the rear elevation opens directly onto the spiral staircase. This is not safe.

Sectional diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these terms.

2 CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of three categories.



Structural Movement

Repair Category	1
Notes	No evidence of current movement was noted.



Dampness, rot and infestation

Repair Category	2
Notes	Minor woodworm infestation was also noted in the roof joists. No current rot was noted.



Chimney stacks

Repair Category	1
Notes	Stack is plumb and true. Flues have been capped with concrete.



Roofing including roof space

Repair Category	1
Notes	The slates and flashing have been recently fitted.



Rainwater fittings

Repair Category	2
Notes	Weed growth was noted in the guttering serving the both aspects of the building.



Main walls

Repair Category	1
Notes	The walls are generally plumb and true. Harling appears well bound. The soil level against the rear elevation rises to First Floor Level.

Windows, external doors and joinery

Repair Category	1
Notes	<p>Generally no defects were noted.</p> <p>The door furniture of the entrance door is loose and difficult to operate.</p> <p>The door in the rear elevation is positioned such that there is no internal floor. It should be only used for positioning furniture on the first floor.</p>

External Decorations

Repair Category	2
Notes	<p>No serious defects were noted.</p> <p>Spilt harling has fallen across drainage pipework attached to the gable wall.</p>

Conservatories / porches

Repair Category	n/a
Notes	<p>None present.</p>

Communal areas

Repair Category	n/a
Notes	<p>None present.</p>

Garages and permanent outbuildings

Repair Category	n/a
Notes	<p>None present.</p>

Outside areas and boundaries

Repair Category	n/a
Notes	<p>None present.</p>

Ceilings

Repair Category	1
Notes	<p>No defects were noted.</p>

Internal walls

Repair Category	1
Notes	<p>Generally no defects were noted.</p>



Floors including sub-floors

Repair Category	1
Notes	All are firm and level and without significant defect. Fitted floor coverings prevented close examination. No access to sub-floor void.



Internal joinery and kitchen fittings

Repair Category	1
Notes	No defects note



Chimney breasts and fireplaces

Repair Category	n/a
Notes	None present.



Internal decoration

Repair Category	1
Notes	Decoration is clean and tidy.



Cellars

Repair Category	n/a
Notes	None present.



Electricity

Repair Category	1
Notes	No defects were noted. It is recommended that the installation be checked by an electrical engineer and his recommendations be implemented.



Gas

Repair Category	1
Notes	No comment can be made about the installation. However it is understood that it has been checked by a CORGI engineer and that his recommendations have been implemented.

Water, plumbing and bathroom

Repair Category

1

Notes

Generally no defects were noted and the system was functional.
It should be checked by a suitably qualified plumber.

Heating and hot water

Repair Category

1

Notes

It is understood that the system is operating correctly as the dwelling was warm during inspection.
It is recommended that the heating be checked by a heating engineer and his recommendations be implemented.

Drainage

Repair Category

1

Notes

No defects were noted.

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the comments above for detailed information.

Structural movement	1	Repair Categories
Dampness, rot and infestation	2	Category 3: Urgent Repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
Chimney stacks	1	
Roofing including roof space	1	
Rainwater fittings	2	
Main walls	1	
Windows, external doors and joinery	1	
External decorations	2	
Conservatories / porches	n/a	
Communal areas	n/a	
Garages and permanent outbuildings	n/a	
Outside areas and boundaries	n/a	
Ceilings	1	
Internal walls	1	
Floors including sub-floors	1	
Internal joinery and kitchen fittings	1	
Chimney breasts and fireplaces	n/a	
Internal decorations	1	
Cellars	n/a	
Electricity	1	
Gas	1	
Water, plumbing and bathroom fitting	1	
Heating and hot water	1	
Drainage	1	

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the ‘main entrance’ would be the flat’s own entrance door, not the external door to the communal stair. The ‘three steps or fewer’ are counted from external ground level to the flat’s entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres: For this purpose, ‘Unrestricted parking’ includes parking available by means of a parking permit. Restricted parking includes: Parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground Floor
2. Are there three steps or fewer to a main entrance door of the property?	No
3. Is there a lift to the main entrance door of the property?	No
4. Are all door openings greater than 750mm?	Yes
5. Is there a toilet on the same level as the living room and kitchen?	No
6. Is there a toilet on the same level as a bedroom?	Yes
7. Are all rooms on the same level with no internal steps or stairs?	No
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes

4. VALUATION AND CONVEYANCER ISSUES

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

Rights of passage over the various alleys to the side and rear of the dwelling should be checked.

Estimated re-instatement cost for insurance purposes

£225,000.00

Valuation and market comments

I am of the opinion that the open market value of Studio House Front Road St Margaret's Hope, as inspected, is fairly stated at £85000

Report author: N J Coward

Address: The Office
Burgar House
Evie
KW17 2NJ

Signed:



Date of report: Monday, 13, September, 2021

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a “Global Pandemic” on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, I consider that I can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement.

My valuation(s) is / are therefore reported on the basis of ‘material valuation uncertainty’ as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of Studio House under frequent review.



Terms and Conditions

PART 1 - GENERAL

1.1 The Surveyor

The Seller has engaged the Surveyor to provide the Single Survey Report. The Seller has also engaged the Surveyor to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyor is authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyor, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyor during the conveyancing process which materially affects the valuation stated in the Report, the Surveyor reserves the right to reconsider the valuation. Where the Surveyor requires to amend the valuation in consequence of such information, they will issue an amended Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report is transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property.¹

If the Surveyor has had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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The Surveyor has a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

¹ Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

1.2 The Report

The Surveyor will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice. The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyor.

1.3 Liability

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and

- the professional advisers of any of these.

The Surveyor acknowledges that his duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyor accepts no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyor accepts no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 Generic Mortgage Valuation Report

The Surveyor undertakes to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 Transcript Mortgage Valuation For Lending Purposes

The Surveyor undertakes that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report².

1.6 Intellectual Property

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyor and shall remain his exclusive property unless they assign the same to any other party in writing.

1.7 Payment

The Surveyor is entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid.

Additional fees will be charged for subsequent inspections and Reports

² Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct.

1.8 Cancellation

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion. In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

1.9 Precedence

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 Definitions

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length*

transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion

- the “Property” is the property which forms the subject of the Report;
- the “Purchaser” is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the “Report” is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the “Seller” is/are the proprietor(s) of the Property;
- the “Surveyor” is the author of the Report on the Property; and the firm whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 – DESCRIPTION OF THE REPORT

2.1 The Service

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors.

2.2 The Inspection

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller’s permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 The Report

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

1. Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
2. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
3. Category 1: No immediate action or repair is needed.

WARNING: If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 Services

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 Accessibility

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 Valuation and Conveyancer Issues

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property