



Single Survey Report

on



**Oak Villa
5 Hillside Terrace
Stromness
KW16 3AQ**

Customer:



Customer address:

Oak Villa
5 Hillside Terrace
Stromness

Date of inspection:

22/05/2024

Prepared by:

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



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.

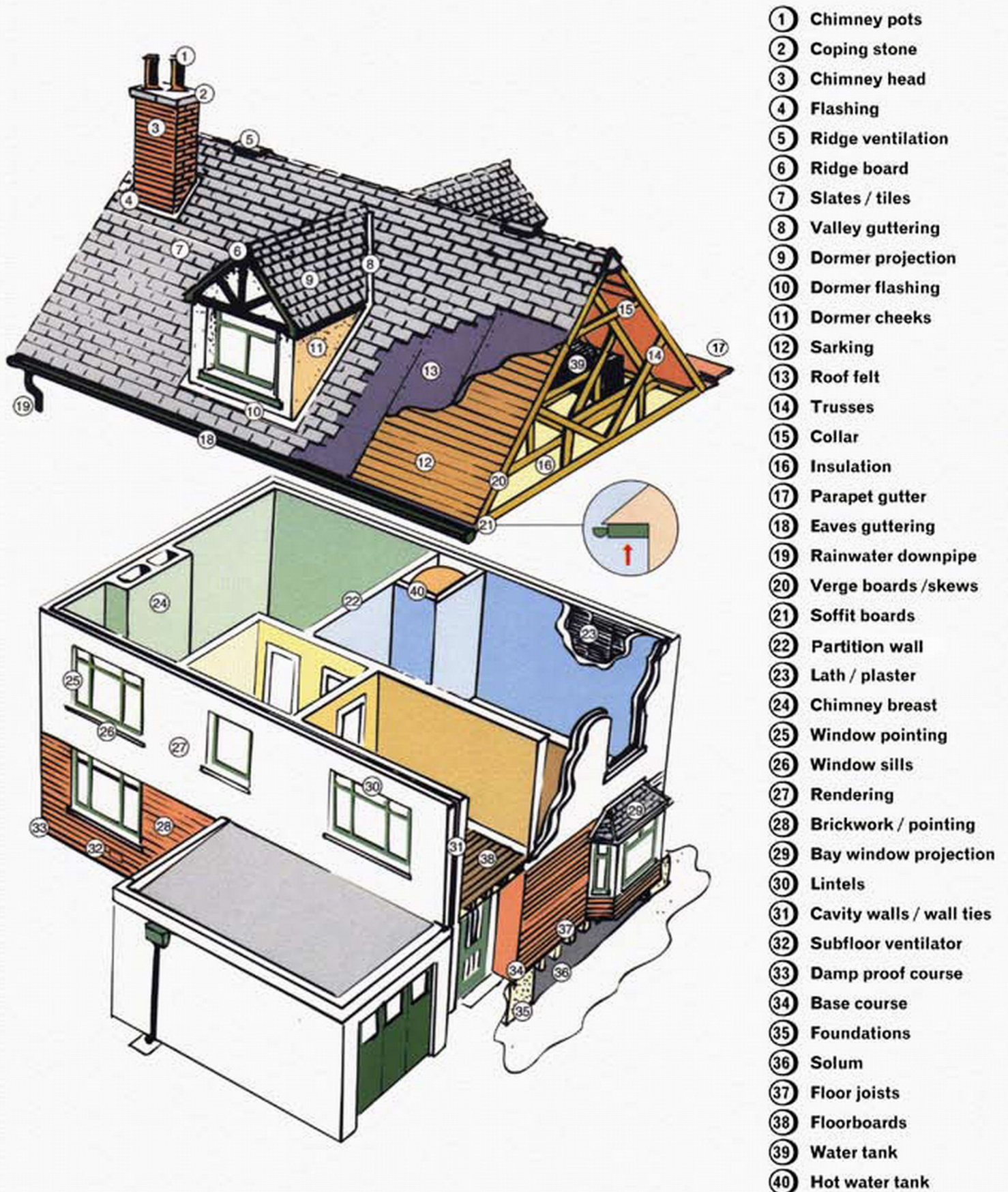
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. were not inspected or reported on.

Description	Mid-terrace house.
Accommodation	Entrance Lobby, Hall, Sitting-room, Dining Room, Rear Lobby and Kitchen on the Ground Floor; Landing, Office and 2 Bedrooms on the First Floor; Landing and 2 Bedrooms on the Attic Floor.
Gross internal floor area (M2)	116
Neighbourhood	Residential area towards the northern end of Stromness.
Age	120
Weather	Dull, overcast and still

Chimney stacks	Stone built chimneys with cast head and stone soaker.
Roofing including roof space	<p>Pitched roof clad in Welsh Slate.</p> <p>The roof of the rear extension is mono-pitched and clad in plastic coated box section steel sheeting.</p> <p>Cast concrete skew seals the gable wallhead to the roof. A fresh run of cement mortar acts as a flashing.</p> <p>A dormer window breaks the front aspect of the roof.</p> <p>Accommodation occupies the majority of the roof void.</p> <p>Glass wool insulation has been laid between the roof timbers.</p>
Rainwater fittings	Grey plastic gutters and downpipes fitted.
Main walls	<p>Random masonry, externally smooth plastered.</p> <p>Extension walls are concrete block and are smooth plastered.</p>
Windows, external doors and joinery	<p>All double glazed windows in PVC frames.</p> <p>Entrance doors are also pvc.</p>
External decorations	<p>All external joinery is pvc.</p> <p>All openings have decorated coins which have been treated with masonry paint.</p>
Conservatories / porches	
Communal areas	An access path passes along the rear boundary of the garden. It is shared with the neighbours.
Garages and permanent outbuildings	None present.
Outside areas and boundaries	<p>The site is rectangular. It is divided by the dwelling. An elevated lawn and flowerbeds lies to the rear of the dwelling and a decorative garden lies to the front. A single car parking bay has been formed in the front garden.</p> <p>Boundaries are clearly defined by stone walls.</p>
Ceilings	Ceilings are lathe and plaster with decorative cornices fitted in most rooms.
Internal walls	<p>Stud partitions clad with lathe and plaster are installed throughout.</p> <p>Inner surfaces of external walls have been lined with internal insulation.</p> <p>The stairwell is lined with planking.</p>

Floors including sub-floors	Suspended timber floors in the main section and solid concrete in the Kitchen. All are covered with fitted coverings.
Internal joinery and kitchen fittings	Modern units are fitted in the Kitchen. Traditional and modern softwood skirtings and facings are fitted.
Chimney breasts and fireplaces	Open fire situated in the Sitting-room has been sealed and replaced by an electric unit. Oil fired Stanley cooker situated in the Dining Room.
Internal decoration	All walls and ceilings have been emulsioned.
Cellars	None present.
Electricity	Mains electricity wired in double insulated cable. Meter in a cupboard under the stairs.
Gas	None present.
Water, plumbing and bathroom fittings	Supply direct from Mains. Modern sanitaryware installed.
Heating and hot water	A water filled central heating system fired by “Stanley” oil-fired stove situated in the Dining Room. This also heats the domestic hot water.
Drainage	Mains drainage serves the dwelling.
Fire smoke and burglar alarms	Smoke detectors are present throughout.
Any additional limits to inspection	No access to the floor void.

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 any current movement was noted.



Dampness, rot and infestation

Repair Category

2

Notes

No current dampness, rot or infestation was noted.
Condensation stains were noted in the roof void. High moisture meter readings were recorded on the stains.



Chimney stacks

Repair Category

1

Notes

Chimney stack is plumb and true.



Roofing including roof space

Repair Category

2

Notes

The occasional slipped slate was noted.
The fixing screws of the extension roof are rusting. The plastic coating of the roof sheeting is blistering at its lower end.
In spection of the ridge void was restricted to "head and shoulders" Limited access to the coomb voids was possible.



Rainwater fittings

Repair Category

1

Notes

The guttering and downpipes appear to be operating correctly.
Gutter brackets have begun to rust. Gutter spikes have caused cracking of the plaster of the front elevation.



Main walls

Repair Category

2

Notes

Walls are plumb and true.
Horizontal cracking of plaster noted at the top of the front elevation. Hairline cracking was noted in the plasterwork of the rear elevation of the main section and extension.
The rear garden abuts the lower half of the extension wall.



Windows, external doors and joinery

Repair Category

1

Notes

No defects were noted



External Decorations

Repair Category

1

Notes

All decoration is adequate.



Conservatories / porches

Repair Category

n/a

Notes

None present.



Communal areas

Repair Category

1

Notes

The path is redundant.



Garages and permanent outbuildings

Repair Category

n/a

Notes

None present.



Outside areas and boundaries

Repair Category

1

Notes

All are neat and tidy.



Ceilings

Repair Category

1

Notes

No defects noted.



Internal walls

Repair Category

1

Notes

No significant defects were noted.



Floors including sub-floors

Repair Category

1

Notes

Floors are firm and level and without significant defect.



Internal joinery and kitchen fittings

Repair Category

1

Notes

All joinery is in functional condition.



Chimney breasts and fireplaces

Repair Category

1

Notes

Informed that the flue in the Sitting-room is functional.
The "Stanley" heats the domestic hot water.



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 noted.
It is recommended that the installation be checked by an electrical engineer and his recommendations be implemented.



Gas

Repair Category

n/a

Notes

None present.



Water, plumbing and bathroom fittings

Repair Category

1

Notes

All sanitaryware is adequate.



Heating and hot water

Repair Category

1

Notes

All satisfactory.

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
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	n/a
Communal areas	1
Garages and permanent outbuildings	n/a
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	n/a
Electricity	1
Gas	n/a
Water, plumbing and bathroom fitting	1
Heating and hot water	1
Drainage	1

Repair Categories

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.

Category 2:

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1:

No immediate action or repair is needed.

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?	Yes
3. Is there a lift to the main entrance door of the property?	No
4. Are all door openings greater than 750mm?	No
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

Estimated re-instatement cost for insurance purposes

£385,000.00

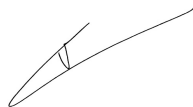
Valuation and market comments

I am of the opinion that the open market value of Oak Villa 5 Hillside Terrace Stromness, as inspected, is fairly stated at £185000

Report author: N J Coward

Address: The Office
Burgar House
Evie
KW17 2NJ

Signed:



Date of report: Saturday, 1, June, 2024

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 Oak Villa 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.

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. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company.

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.

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.