



Single Survey Report

on



Springwell Sanday

Customer:	Charles Whitman	Mrs Deborah Whitman
Customer address:	Springwell Sanday	Flax 29 Broad Street Kirkcaldy
Date of inspection:	08/10/2025	
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

Traditional detached cottage with a single-storey extension attached to its rear elevation, further enlarged by expansion of the accommodation into the adjoining outbuildings.

Accommodation

Porch, sitting room, bedroom, bathroom, kitchen and rear lobby in the original section.
Open-plan living accommodation, passage and two bedrooms in the recent extension into the outbuildings. (Developed without Planning or Building Warrant. Layout is non-compliant)

Gross internal floor area (M2)

127

Neighbourhood

The property forms part of the scattered rural community on the island of Sanday.

Age

150

Weather	Wind and rain.
Chimney stacks	Stone-built chimneys with cast concrete heads and clay chimney pots. The western aspect of the western chimney has been given a scratch coat of cement render.
Roofing including roof space	The original section of the property has a pitched roof clad in Welsh slate. The rear extension is also pitched roof clad in cement fibre slate. A flat felt roof is set upon the connecting construction between the original cottage and the outbuildings. The outbuildings have a pitched roof clad in natural stone slates. Glass wool insulation has been laid between the roof timbers of the original section and the extension roof. No access was possible to the roof of the outbuilding extension.
Rainwater fittings	Black plastic gutters and downpipes have been fitted to the roof.
Main walls	The walls of the original dwelling and the outbuilding extension are of natural stone which has been pointed. The walls of the rear extension are cavity concrete block which has been harled externally. The connection between the original house and the outbuildings is of cavity concrete block which has been smooth plastered with waterproof cement plaster.
Windows, external doors and joinery	All windows are double glazed in PVC frames with the exception of the rear extension windows which are in timber frames. Timber gutter boards are fitted to the original dwelling, and timber ease to the extension, and also the connecting construction between dwelling and outbuildings.
External decorations	All external joinery has been stained.
Conservatories / porches	A porch is attached to the front elevation of the original cottage. It is built of natural stone subwalls with a timber frame glazed upper section. It has a flat roof clad in mineralised bitumastic felt.
Communal areas	None present.
Garages and permanent outbuildings	The northern range of the outbuildings which runs to the rear of the dwelling has been converted to form a workshop and laundry. It is of similar natural stone wall construction beneath a pitched roof clad in stone flags. Power, water and drainage are connected to the building.

Outside areas and boundaries	The property extends to approximately 3 acres, laid out as a rectangle. The dwelling occupies the south-eastern corner of the rectangle. The land is very rough grassland. A stackyard lies to the west of the outbuildings, and a small enclosed yard lies to the rear of the dwelling. Boundaries are defined by wire stock fences.
Ceilings	Generally plasterboard sheeting, taped and filled.
Internal walls	Stud partitions clad with plasterboard are installed throughout.
Floors including sub-floors	Floors are believed to be solid concrete with the exception of the rear extension, which has a suspended timber floor. Most are covered with fitted coverings and laminate floors.
Internal joinery and kitchen fittings	Basic units are fitted in the Kitchen. Skirtings and facings are softwood.
Chimney breasts and fireplaces	An electric fire is situated in a tiled hearth in the sitting room.
Internal decoration	Most walls and ceilings have been emulsioned. Skirtings and facings have been both painted.
Cellars	None present.
Electricity	Mains electricity wired in double insulated cable. A wind turbine is present on the site and supplies electricity to the dwelling. The power inverter is housed within the outbuildings.
Gas	None present.
Water, plumbing and bathroom fittings	Mains supply direct to storage tank situated in the roof void. Modern sanitaryware installed. Where open to inspection copper pipework distribution system was noted.
Heating and hot water	Heating is supplied by night storage and convector heaters. Domestic hot water is heated by immersion heater.
Drainage	Drainage is to a private septic tank.

Fire smoke and burglar
alarms

Smoke detectors are present throughout.

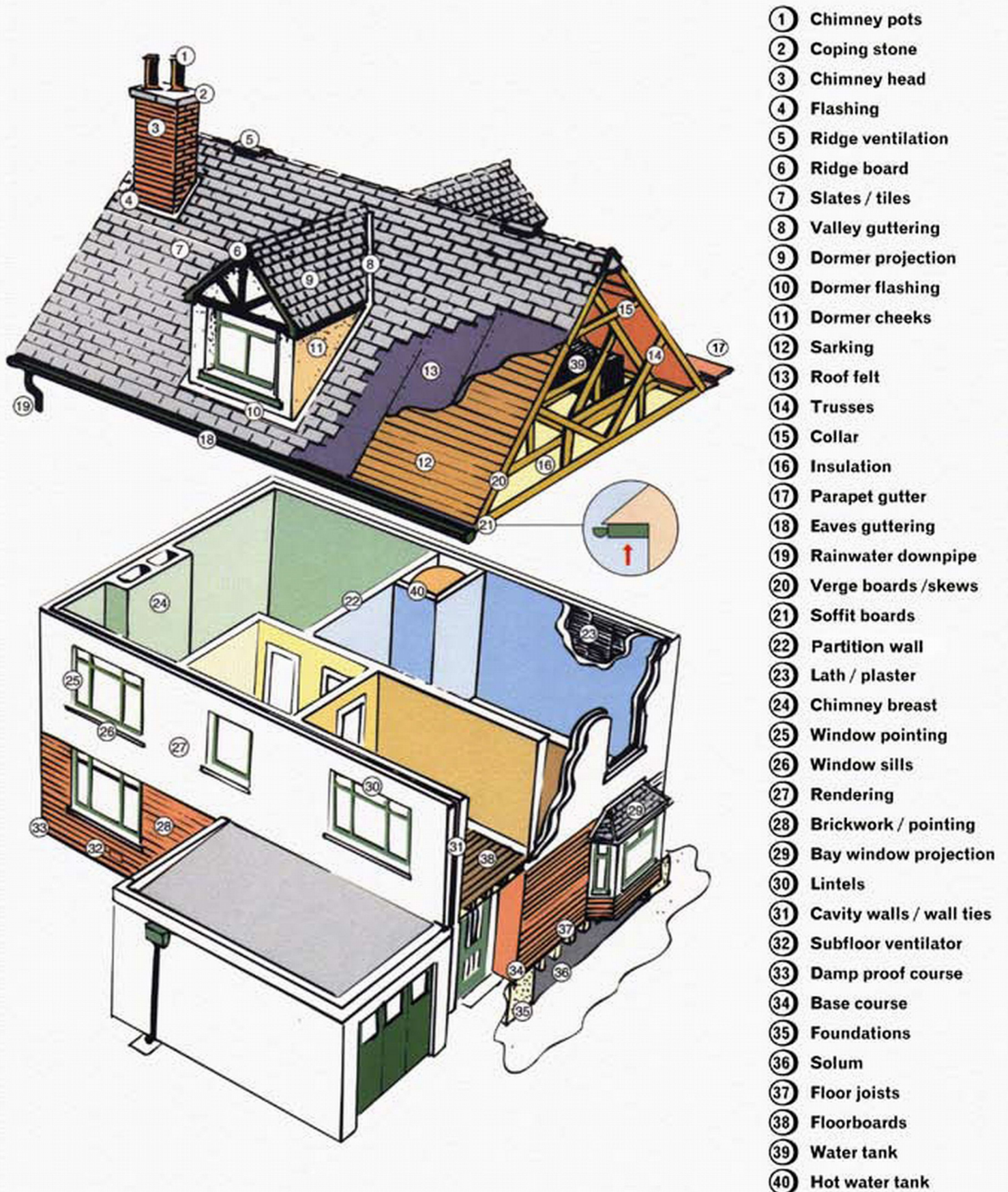
Any additional limits
to inspection

No access to the floor void.

No access to the roof void of the outbuilding extension.

Access to the original roof void was limited to “head and shoulders”.

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

Signs of damp penetration were noted in the connection extension coming below the patio doors.



Chimney stacks

Repair Category

1

Notes

All stacks are true and plumb.



Roofing including roof space

Repair Category

2

Notes

Main and extension roofs and voids are functional.
The roof over the outbuilding extension is adequate. A stone skew has been fitted halfway along the run of the roof. It is very irregular and untidy.



Rainwater fittings

Repair Category

3

Notes

The guttering attached to the front porch has been damaged by the storm.
There is no guttering on the out-building extension roof.



Main walls

Repair Category

3

Notes

Walls are plumb and true.
The pointing of the outbuilding extension is open. Defective material should be raked out and the joints re-pointed.
An original doorway and window opening are present in the western elevation of the outbuilding extension. The dilapidated door and window frame are still present. Neither are water-tight.



Windows, external doors and joinery

Repair Category

1

Notes

No defects were noted
All are generally satisfactory.



External Decorations

Repair Category

1

Notes

All decoration is adequate.



Conservatories / porches

Repair Category

2

Notes

A poor seal is formed around the entrance door. Internal surfaces of the walls are unlined and unpointed.



Communal areas

Repair Category

n/a

Notes

None present.



Garages and permanent outbuildings

Repair Category

1

Notes

All are in wind and watertight condition.



Outside areas and boundaries

Repair Category

3

Notes

The stack yard and land are derelict. The immediate environment is untidy. Boundaries require attention.



Ceilings

Repair Category

1

Notes

No defects noted.



Internal walls

Repair Category

2

Notes

Works to the interior of the outbuilding extension are incomplete, with areas of stud work still exposed. Faster board fitting is not accurate.



Floors including sub-floors

Repair Category

2

Notes

Floors in the original dwelling and northern extension are sound and level. Those in the outbuilding extension are unlevel.
Steps between the sitting room and the connection extension to the west of the original property are uneven and incomplete.



Internal joinery and kitchen fittings

Repair Category

3

Notes

All joinery is in functional condition.
Some skirtings and facings are missing from the alterations being carried out in the outbuilding extension.
The joinery finish in the outbuilding extension is inaccurate and incomplete. Some doors do not close correctly.



Chimney breasts and fireplaces

Repair Category

1

Notes

The fire was not operating during inspection.
In satisfactory condition.



Internal decoration

Repair Category

2

Notes

Decoration is just adequate.
The decoration of some renovation works is incomplete.



Cellars

Repair Category

n/a

Notes

None present.



Electricity

Repair Category

2

Notes

Incomplete wiring was noted in the renovation works.
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.
Generally no defects were noted and the system was functional.



Heating and hot water

Repair Category

1

Notes

It is recommended that the heating be checked by a heating engineer and his recommendations be implemented.



Drainage

Repair Category

1

Notes

No covers are fitted to the second tank vents.
The system appears to be operating correctly.

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	3
Main walls	3
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	2
Communal areas	n/a
Garages and permanent outbuildings	1
Outside areas and boundaries	3
Ceilings	1
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	3
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	n/a
Electricity	2
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?	Yes
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?	

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

It is understood that the turbine situated on the land is not owned by the property. Electricity created by the wind turbine is used by the property. Any agreement between the property owner and the turbine owner should be clarified.

Estimated re-instatement cost for insurance purposes

£510,000.00

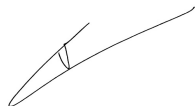
Valuation and market comments

I am of the opinion that the open market value of Springwell Sanday, as inspected, is fairly stated at £160,000

Report author: N J Coward

Address: The Office
Burgar House
Evie
KW17 2NJ

Signed:



Date of report: Saturday, 11, October, 2025

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 Springwell 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.

