N J Coward



surveying options

Single Survey Report

on



Knapper Rousay

Customer: Rosie Francklin

Customer address: Knapper

Rousay

Date of inspection: 07/10/2025

Prepared by: N J Coward, MRICS

The Office Burgar House

Evie

KW17 2NJ



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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	Detached cottage with attached outbuilding.			
Accommodation	Entrance Porch, Kitchen, Hall, Sitting-room, Dining Room, Inner Lobby, Bedroom, Shower-room and WC.			
Gross internal floor area (M2)	57			
Neighbourhood	Forms part of the scattered rural community on the island of Rousay.			
Age	200			
Weather	Sunny, breeze and warm.			

Chimney stacks	Stone built stacks on each gable wall with cast heads and soakers. Each stack has a clay chimneypot which has been capped with a clay cap. External surface of the stacks have been wet plastered with cement render.
Roofing including roof space	Main roof is pitched and clad in "Tuftile" type preformed steel sheeting on timber sarking and rafters. Glass wool insulation has been laid between and across the roof timbers of the eastern half of the void. Access was limited to a "head and shoulders" inspection. Front and rear extensions have flat roofs clad with mineralised bitumen felt.
Rainwater fittings	Plastic gutters and downpipes are fitted to front and rear elevations.
Main walls	The original dwelling is of random masonry construction as is the rear extension. The front extension is believed to be built of cavity concrete block. The original cottage and rear extension have been lightly rendered with cement plaster. The front extension has been harled.
Windows, external doors and joinery	All double glazed windows in PVC frames held by timber outers in some openings. Timber eaves and verges are also fitted.
External decorations	All external joinery has been painted. External surfaces of the walls has been painted with masonry paint.
Conservatories / porches	Front entrance porch with mono-pitched polycarbonate sheeted roof, solid floor, double glazed timber windows and u.P.V.C double glazed external door.
Communal areas	None present.
Garages and permanent outbuildings	A large stone built building is attached to the western gable of the original dwelling. It has a pitched roof clad in box section steel sheeting. It has timber windows and timber door. A recent concrete floor has been laid in the building and the wall surfaces have been lined with chipboard. Various timber framed, timber clad, sheds are set beside and to the rear of the dwelling. A further timber framed shed stands at the front of the dwelling. It is partially clad with corrugated asbestos sheets.
Outside areas and boundaries	The property occupies a sloping site with a southerly aspect. Lawns and shrubs lie to both front and rear of the dwelling. Posted wire fences and stone walls define the boundaries.

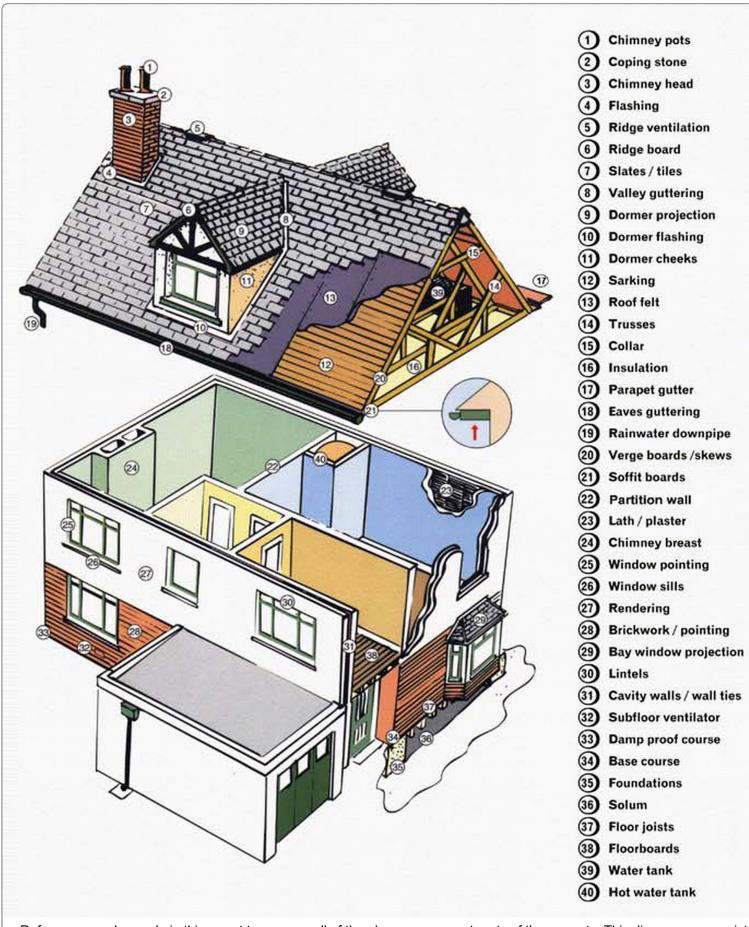
Ceilings	Ceilings are lined with either plasterboard sheeting or timber planking. The plasterboard has been taped and filled.		
Internal walls	Stud partitions clad with plasterboard are installed throughout. Mock panelling sheets were noted in one section of the house and a small are has been plastered directly onto the stonework.		
Floors including sub-floors	Floors are believed to be solid concrete.		
Internal joinery and kitchen fittings	Skirtings and facings are softwood. Basic units are fitted in the Kitchen. Some windowingos are clad in PVC paneling.		
Chimney breasts and fireplaces	None present.		
Internal decoration	All walls and ceilings have been emulsioned and/or papered. Skirtings and facings have been painted or varnished. Ceilings are clad in polystyrene tiles or lined with varnished wood.		
Cellars	None present.		
Electricity	Mains electricity wired in double insulated cable.		
Gas	None present.		
Water, plumbing and bathroom fittings	Water is supplied by a private borehole situated in the rear garden. It is understood that the system is pressurised when it leaves the borehole but is delivered to a PVC storage tank in the roof void. Shower Room – electric shower cubicle and wash hand basin. W.C – wash hand basin and W.C. Kitchen sink.		
Heating and hot water	Night storage and convector heaters are fitted throughout. An insulated hot water storage tank is installed in a cupboard in the Shower-room.		
Drainage	Drainage is to a private septic tank		
Fire smoke and burglar alarms	Smoke detectors are present throughout.		

Any additional limits to inspection

All floor surfaces were hidden by fitted coverings.

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	3			
Notes	Condensation mold was noted in the front corners of the ceiling of the kitchen. High damp meter readings were noted in external wall of the shower room and WC. Mild woodworm infestation was noted within the roof void and suggested that these timbers be treated.			
	Chimney stacks			
Repair Category	1			
Notes	All stacks are true and plumb.			
	Roofing including roof space			
Repair Category	1			
Notes	Main roof and void are functional. Damp staining was noted on the roof timbers. Damp meter readings, where available, were satisfactory. Gable walls appeared damp but no access to these was possible.			
· ·	Rainwater fittings			
Repair Category	2			
Notes	Downpipe is missing from the rear elevation. The alignment of the downpipe for the front elevation passes across the bedroom window opening. The outfall of these pipes is to a large storage bowey set at the end of the outbuilding.			

	Main walls			
Repair Category	3			
Notes	Areas of render on the random masonry is boss (The render has lost its key with the underlying structure). Moss was noted growing on the poorly rendered areas. Hairline cracking was noted in the harling of the front extension. The ingos of the western Kitchen window opening are incomplete leaving the blockwork exposed.			
	Windows, external doors and joinery			
Repair Category	3			
Notes	Soft spots were noted in all timber. The sill of the WC window has started to rot. The occasional soft spot has progressed to rotten wood.			
	External Decorations			
Repair Category	2			
Notes	Masonry paint is weathered and flaking. The gutter boards of the extension are naked and require decoration.			
	Conservatories / porches			
Repair Category	2			
Notes	The polycarbonate roof is faded and turning opaque. The render on the external sub walls beneath the glazed timber frame is cracked. The seal of various glazing units has failed, allowing condensation to form between the glass sheets.			
	Communal areas			
Repair Category	n/a			
Notes	None present.			
	Garages and permanent outbuildings			
Repair Category	3			
Notes	The stone built building is in generally satisfactory condition although the chipboard is affected by woodworm and wet rot affects the windowframes The timber sheds are in poor condition with wet rot and wind damage causing deterioration to the cladding. It is not known whether the sheeting over the Sheds contains harmful asbestos fibre. The age of the material suggests that it may. Any alteration to, or removal of, the sheeting should be carried out by specialist contractors.			

200	Outside areas and boundaries
Repair Category	2
Notes	The shrubs in the garden are riotous. The vegetable garden is derelict. Boundary fencing is in poor condition and will require ongoing maintenance.
	Ceilings
Repair Category	2
Notes	Polystyrene tiles were noted on various ceilings. They can be a severe fire hazard. Ceilings clad in timber planking are uneven.
	Internal walls
Repair Category	2
Notes	No significant defects were noted. Plastered walls, they've high damp meter readings.
	Floors including sub-floors
Repair Category	2
Notes	Floors are firm and level and without significant defect. A small difference in height between the original dwelling and the rear extension has created a trip hazard on the floor.
	Internal joinery and kitchen fittings
Repair Category	2
Notes	Internal entrance door does not close properly. All internal joinery is satisfactory.
	Chimney breasts and fireplaces
Repair Category	n/a
Notes	None present.
	Internal decoration
Repair Category	3
Notes	Decoration is just satisfactory though tired. Polystyrene tiles are considered a fire risk and should be removed.

	Cellars
Repair Category	n/a
Notes	None present.
A	Electricity
Repair Category	2
Notes	The wiring of the lower immersion in the hot water cylinder has been exposed. It is recommended that the installation be checked by an electrical engineer and his recommendations be implemented.
1	Gas
Repair Category	n/a
Notes	None present.
F	Water, plumbing and bathroom fittings
Repair Category	2
Notes	No insulation on the cold water storage tank. Exact details of the borehole controls were not available. They should be checked.
	Heating and hot water
Repair Category	2
Notes	It was decommissioned during inspection. It is recommended that the heating be checked by a heating engineer and his recommendations be implemented. Signs of corrosion were noted on the hot water cylinder around the immersion heaters.
F	Drainage
Repair Category	1
Notes	No defects were noted. 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	3
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	2
Main walls	3
Windows, external doors and joinery	3
External decorations	2
Conservatories / porches	2
Communal areas	n/a
Garages and permanent outbuildings	3
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	n/a
Internal decorations	3
Cellars	n/a
Electricity	2
Gas	n/a
Water, plumbing and bathroom fitting	2
Heating and hot water	2
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

Category 1: No immediate action or repair is needed.

advised.

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.

<u>Unrestricted parking within 25 metres:</u> 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?	No
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

£260,000.00

Valuation and market comments

I am of the opinion that the open market value of Knapper Rousay, as inspected, is fairly stated at £145000

Report author: N J Coward

Address: The Office

Burgar House

Evie

KW17 2NJ

Signed:

Date of report: Tuesday, 7, 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 Knapper under frequent review.

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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. $\lceil \checkmark \rceil$

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

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



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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

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. <u>Category 3</u>: 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.