

15 St. Stephens Street

Material information

15 St. Stephens Street Tonbridge, TN9 2AB

Kotini has gathered this property information and the sellers have confirmed it to be accurate as of:

14/06/2024 18:55

Introduction

Estate agents are required to provide consumers with 'material information' in property listings to ensure they can make an informed decision when buying a property. Material information is information that the average person needs to make an informed transactional decision#basically, whether a buyer decides to enquire further, view, or buy a property.

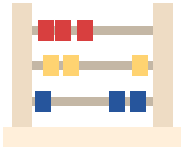
The estate agent you're buying from is dedicated to helping people find the right property for them and, as such, has put together this comprehensive summary of the property you've requested to view to help inform your purchasing decision.

If you have any questions about the information contained in this report, please contact your estate agent.



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Additional information

Non-compliant with restrictions on use and alterations

No

Other material issues

No

Other charges not mentioned elsewhere

No

End of section



Alterations & changes

Planning permission breaches

No

Unfinished works at the property

No

Unresolved planning issues

No

↓ Structural alterations

Structural alterations made to the property

No

↓ Change of use

Property subject to a change of use

No

↓ Windows, roof windows, roof lights or glazed doors installations

Details of the windows, roof windows, roof lights or glazed doors installation

All four windows and their frames replaced with UPVC double glazed ones.

Planning permission obtained for the windows, roof windows, roof lights or glazed doors

Not required

Windows, roof windows, roof lights or glazed doors installed since 1st April 2002

Yes

Year the installation was completed

2007

Details why planning permission approval wasn't obtained

The windows were installed prior to my purchase of the property in May 2014, but I assume the work was done under permitted development.

Details why deed restriction consent wasn't obtained

I can only assume that this was not required.

Deed restriction consent obtained for the windows, roof windows, roof lights or glazed doors

Not required

Details why listed building consent wasn't obtained

The property is not a listed property.

Building regulation approval obtained for the windows, roof windows, roof lights or glazed doors

Yes

Listed building consent obtained for the windows, roof windows, roof lights or glazed doors

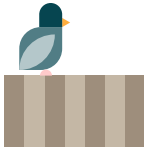
Not required

↓ **Conservatories**

Conservatory added to the property

No

End of section



Boundaries

Boundaries are uniform

Yes

Property boundaries differ from the title plan

No

Boundaries have been moved

No

Proposal to alter the boundaries

No

Part of the property are outside the legal ownership of the seller

Yes

Part of the property on separate deed

No

Details of the parts of the property outside the sellers legal ownership

The accessway between the property and the neighbouring property (number 17) is not owned by any of the residents that have a right of access to use it.

Adjacent land included in the sale

No

Flying freehold at the property

No

↓ Boundary ownership

Left boundary

Seller

Rear boundary

Neighbour

Right boundary

Neighbour

Front boundary

Seller

End of section



Completion & moving

Seller will remove any rubbish

True

Seller will replace any light fittings

True

Seller will take reasonable care

True

Seller will leave all keys

True

Property in a chain

No

Any dates the seller can't move on

No

Sale price sufficient to settle the mortgage

No mortgage

End of section



Connectivity

↓ Telephone

Telephone line connected to the property

No

↓ Cable & TV

Cable or satellite TV connected to the property

No

↓ Broadband

Broadband connection at the property

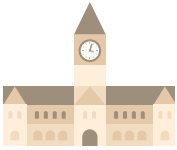
FTTP (Fibre to the Premises)

↓ Mobile coverage

Mobile signal issues at the property

No

End of section



Council tax

Council Tax band

B

Alterations affecting Council Tax band

No

Annual Council Tax

1749.6

End of section

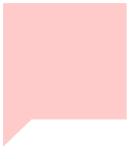


Delay factors

Potential delays to the transaction

No

End of section



Disputes & complaints

Past disputes and complaints

No

Potential disputes and complaints

No

End of section



Electricity

↓ Mains electricity

Electricity meter location

In the alcove cupboard in the living room.

Mains electricity supplier

Octopus Energy

Property connected to mains electricity

Yes

↓ Solar or photovoltaic panels

Solar or photovoltaic panels installed at the property

No

↓ Other electricity sources

Other sources of electricity connected to the property

No

End of section



Electrical works

Electrics tested by a qualified electrician

No

Year the electrical work was carried out

2023

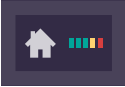
Details of the electrical work

Installation of a new bathroom extractor fan and ducting

Any electrical works at the property since 2005

Yes

End of section



Energy efficiency

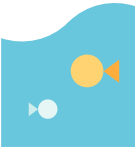
Current EPC rating

D

Green deal loan in place

No

End of section



Environmental issues

↓ Flooding

Property flooded before

No

Property at risk of flooding

No

↓ Radon

Radon test carried out

No

Radon remedial measures on construction

No

↓ Coal mining

Coal mining risk

No

↓ Other mining

Other mining risk

No

↓ Coastal erosion

Coastal erosion risk

No

↓ Other

Other environmental risks

No

End of section



Guarantees, warranties, and indemnity insurances

Guarantees or warranties available for the property

Yes

New home warranty

No

Guarantes or warranties for roofing work

No

Guarantes or warranties for damp proofing treatment

No

Guarantes or warranties for central heating and/or plumbing

No

Guarantes or warranties for double glazing

Yes

Guarantes or warranties for electrical repair or installation

No

Guarantes or warranties for subsidence work

No

Guarantes or warranties for solar panels

No

Outstanding claims or applications against the guarantees or warranties

No

Title defect insurance in place

Yes

Details of the title defect insurance

I have an indemnity policy from Legal & Contingency to protect me from future claims in respect of chancel repair liability. This was a one-off payment of £15 and has no expiry date.

Any other guarantees or warranties

No

Guarantes or warranties for timber rot infestation treatment

No

End of section



Heating

Type of heating system

Central heating

Central heating fuel

Mains gas

Mains gas, Oil or LPG supplier

Octopus Energy

Date of installation

2016-06-23

Date of the last service or maintenance

2023-09-15

Was a gas boiler installed after 1st April 2005, or a solid fuel or oil boiler installed after 1st October 2010?

Yes

Location of the gas meter

Outside the front of the property.

Is the heating system in good working order

Yes

Other heating features at the property

Double glazing

End of section



Insurance

Property insured

Yes

↓ Insurance concerns

Insurance previously refused

No

Insurance subject to high excesses

No

Insurance subject to unusual conditions

No

Past insurance claims

No

Abnormal rise in insurance premiums

No

End of section



Listing & conservation

↓ Listing status

Listed building in England or Wales

No

↓ Conservation

Located in a designated conservation area

No

↓ Tree Preservation

Tree preservation order in place

No

End of section



Notices

Planning application notice(s)

No

Required maintenance notice(s)

No

Neighbour development notice(s)

No

Listed building application notice(s)

No

Infrastructure project notice(s)

No

Party wall act notice(s)

No

Other notices

No

End of section



Other issues

Excessive noise issues

No

Crime issues

No

Occupied by someone under caution or conviction

No

Failed transactions in last 12 months

No

End of section



Ownership - 1

Title number

K536092

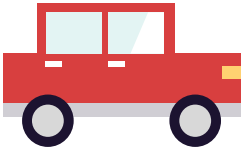
Tenure of the property

Freehold

Whole freehold being sold

Yes

End of section



Parking

Type of parking available

On Street

Disabled parking available

Yes

Controlled parking in place

Yes

Electrical vehicle charging point at the property

No

End of section



Rights and informal arrangements

Shared contributions

No

Neighbouring land rights

Yes

Details of neighbouring land rights

The accessway between the property and neighbouring property (number 17) isn't owned by any of the residents surrounding it, but we have access rights to it. There are no costs associated with using the accessway.

Public right of way

Yes

Details of public right of way

The occupant of the adjoining property (number 13) has a right of way across the patio. This is only used for taking out/in bins.

Rights of light

No

Rights of support

No

Rights created through custom

No

Rights to take from land

No

Mines and minerals under the property

No

Church chancel liability

Yes

Details of church chancel liability

The property lies within a tithe district with a potential risk of chancel repair liability. When I purchased the property in May 2014, my solicitor took out an indemnity policy, which was a one-off purchase of £15 (the policy has no expiry date).

Other rights

No

Attempts to restrict access

No

End of section



Sellers capacity

Capacity

Legal Owner

End of section



Services crossing the property

Pipes, wires, cables, drains coming to property

Yes

Details of pipes, wires, cables, drains coming to property

The sewer is under the accessway between the property and neighbouring property (number 17). There is an access panel in the accessway.

Pipes, wires, cables, drains from property

Yes

Details of pipes, wires, cables, drains from property

There is a waste water pipe underneath the patio area of the property (at a depth of approx 3 feet) that is connected to the attached property (number 13).

Formal or informal agreements for services crossing the property

No

End of section



Specialist issues

Property treated for dry rot, wet rot or damp

Yes

Details of treatment for dry rot, wet rot or damp

In April 2023, five subfloor air vents were installed to the front and side of the property to address a minor occurrence of rising damp on the external wall of the living room.

Japanese knotweed at the property or neighbouring land

No

Subsidence or structural faults

No

Ongoing health or safety issues at the property

No

Asbestos at the property

No

End of section



Type of construction

Property is built with standard forms of construction

Yes

Spray foam installed at the property

No

Details of any accessibility adaptations at the property

No accessibility adaptations

↓ Building safety

Building safety issues at the property

No

End of section



Water & drainage

↓ Water

Mains water connected to the property

Yes

Mains water supplier

South East Water

Mains water supply metered

No

Location of the stopcock

Under the sink in the kitchen.

↓ Drainage

Mains foul drainage connected to the property

Yes

Mains foul drainage supplier

South East Water (collect on behalf of Southern Water).

Surface water drainage connected to the property

Yes

Maintenance agreements in place for the drainage system

No

End of section