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Date: Thursday, 28 March 2024

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10 Parklands Dr  
Cockermouth CA13 0WX

Dear Simon

**PLANNING REF:** 4/21/2558/0F1  
**PROPERTY:** Site Adjoining, Scalegill Hall Farm, Scalegill Road, Moor Row CA24 3JN

Thank you for approaching me in this matter; I comment as follows:

In writing to about the above mentioned planning application I confirm that I am the author of the Financial Viability Assessment provided by Carigiet Cowen, dated 25 October 2023 (the Initial Report). I now write from a separate unrelated company entity.

My correspondence below uses their report as a the foundation so that this addendum may be formulated, it therefore assumes that all things are equal to that report, say for the design change to the barn which you refer to, and that the barn will now only offer two sellable units as opposed three as initially reported.

The developable foot print (as I understand), as a total gross internal area has not changed, however the form of development does. The revised two unit scheme (within the barn) will now offer a larger and smaller unit; not three units as was proposed.

The net result of reducing the total number of units which can be sold, despite not reducing the developable floor area is that the GDV will be reduced. Larger units sell at a proportionately lower rate than smaller units (essentially this may be better defined by an analogy; a large bag of potatoes sells at a proportionately lesser rate than a smaller bag). The report defines this valuation principle at page 18.

As result, the reduction in the number selling units essentially reduces the schemes capacity to absorb demolition costs, the expenses of construction, finance and developers profit.

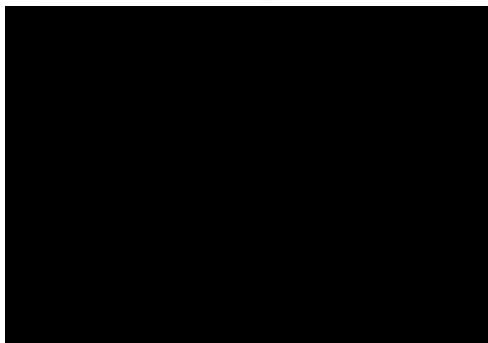
I therefore again find that that the scheme is not able to make a defined profit and therefore afford an affordable allocation of housing.

By way of a separate comment, and accepting for the time which has passed from the date of the Initial Report and the date of this correspondence, I have checked the published BCIS rates for residential development. I note that two storey estate housing within the district of Copeland is published at a Mean rate of £1,500/m<sup>2</sup>. You will recall that the QS assessed rate at date of publication of the Initial Report was £1,400. This reflects a 7.14% uplift in costs.

Sales values are assessed to have not markedly risen.

In this context, were a financial assessment rerun at the date of this correspondence I would not reasonably envisage the overall scheme (when all units are combined) to deliver a positive developers profit.

I trust this is sufficient for your current purposes.



egistered Valuer

## APPRAISAL OF FINANCIAL VIABILITY



**PLANNING REF: 4/21/2558/0F1**

**SITE ADJOINING  
SCALEGILL HALL FARM  
SCALEGILL ROAD  
MOOR ROW  
CA24 3JN**

**FOR  
THOMSEN ESTATES**

**Carigiet  
Cowen**

*Chartered Surveyors*

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Regulated by RICS

**DATE: 25 October 2023**

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## **1.0 EXECUTIVE SUMMARY**

**This section of the report provides a summary of site, the appraisal undertaken and correlates matters arising from site into defined opinion.**

## **1.1 BACKGROUND**

This viability assessment is in respect of a planning application for residential development on land within the administrative area of Cumberland Council, being within that former council area of Copeland. The development of land is noted by application **4/21/2558/0F1**, being land adjoining Scalegill Hall Farmhouse.

## **1.2 PERTINENT ISSUES**

Viability of a development scheme is considered by reference to the anticipated sales value (at date of Appraisal or at a designated point of future marketing) versus known and professionally defined construction costs for the scheme (or industry accepted rates as published).

These are formulated in a form to determine a residual output, being a measure of developer's profit once overheads, finance and extra over expense and abnormals for construction are accounted for.

The valuer acknowledges that until a scheme is comprehensively costed or constructed and site-specific incurrences are suffered, a residual appraisal can only be formulated on the basis of defined assumptions and or industry market data.

With regard to current inflationary pressures for construction costs, labour availability and house price inflation, this Appraisal should be considered valid for not more than 3 months from its date.

## **1.3 SUMMARY**

The renovation of the existing Scalegill Hall Farmhouse is excluded.

This viability assessment makes consideration of a development scheme for **23** new build dwellings, 3 units being by way of a conversion from existing byre.

The local plan on which this application is made proposes a newbuild affordable threshold of 20-30%; in respect of this development between 4.6 and 6.9 affordable dwellings may be evident.

Adopting for a minimum developer's profit at say 18% of GDV and accommodating for a land value of equal to £225,000 per acre (plus costs of acquisition), and those projected costs of construction supplied by Baker Mallett, this viability appraisal determines that the scheme is not sufficiently financially viable to accommodate an affordable dwellings allocation.

## **2.0 INSTRUCTION DETAILS**

**This section of the report confirms the scope of work and professional opinion provided.**

### **2.1 ADDRESSEE & CLIENT (the Applicant)**

Thomsen Estates

c/o Simon Blacker, SRE Associates, 10 Parklands Drive, Cockermouth CA13 0WX

### **2.2 PURPOSE OF APPRAISAL**

Carigiet Cowen Chartered Surveyors are appointed by the Client to undertake an independent, evidence-based Appraisal of Financial Viability of the approved development which considers development costs, revenue return and current planning policy.

The Valuer instructed is Jody Lauder, MRICS and who is An RICS Registered Valuer, their professional CV is attached for reference at **Appendix 01**.

### **2.3 SUBJECT OF THE APPRAISAL**

Site adjoining Scalegill Hall Farm, Scalegill Road, Moor Row CA24 3JN

Planning Application: **4/21/2558/0F1**

### **2.4 SCOPE OF THE APPRAISAL**

The Valuer is to undertake an independent, evidence-based Appraisal of Financial Viability, in respect of a proposed residential development and current application.

This assessment of developer's return has been supported by independent cost advice provided by professional Chartered Quantity Surveyor and Cost Consultant Surveyor. The assessment uses floor areas provided by Architect.

Carigiet Cowen has not commissioned services in support of this appraisal and has relied on professional information supplied by the Applicant.

The basis of this assessment is therefore limited to the information provided or obtained from the local authority planning portal, market evidence to hand and other industry information available at the time of inspection or at date of reporting.

### **2.5 FRAMEWORK**

This Appraisal has been prepared by reference to the Royal Institution of Chartered Surveyors Professional Guidance Note "Financial Viability and Planning" (GN94/2012). This defines Financial Viability as:-

*"an objective financial viability test of the ability of the development project to meet its costs including the cost of planning obligations, while ensuring an appropriate site value for the landowner and the market risk adjusted return to the developer in delivering that project"*

Site Value should equate to the Market Value as defined within the Royal Institution of Chartered Surveyors Professional Standards (the Red Book) as:-



*"The estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion."*

Subject to the following assumption:

*..."that the value has regard to development plan policies and all other material planning considerations and disregards that which is contrary to the development plan."*

In considering this Appraisal, regard has been taken of the following:

- i) Copeland Local Plan
- ii) Copeland Economic Viability Assessment
- iii) RICS Guidance Note "Financial Viability and Planning" (GN94/2012).
- iv) RICS – Assessing viability in planning Under the National Planning Policy Framework 2019 for England, 1<sup>st</sup> Edition, March 2021

## **2.6 DATE OF ASSESSMENT APPRAISAL**

24 October 2023

## **2.7 DATE OF INSPECTION**

5 October 2022 and 2 August 2023

## **2.8 COMPLIANCE WITH STANDARDS**

The surveyor is unaware of any material dealings with the property, owner, or the local authority which may cause a conflict of interest in the matter of this Appraisal.

## **2.9 CONFIRMATION**

Value and cost information (whether provided to the surveyor or not) has been benchmarked against Royal Institution of Chartered Surveyors market data published and rates published by BCIS. Construction rates are noted at **Appendix 02**.

The surveyor provides an honest opinion, impartially based on his own investigations, knowledge and experience. No investigations of ground conditions have been undertaken. No alternative use valuations have been prepared and Carigiet Cowen is not commissioned to sell the site (post planning), nor does it have a material interest in the site or the planning matter to which this report is anticipated for use.

## **2.10 CONFIDENTIALITY**

Neither the whole nor any part of this Appraisal or any reference thereto may be included in any published document, circular or statement, nor published in any way without Carigiet Cowen's prior written approval of the form and context in which it may appear.

This Appraisal is confidential to the Applicant although it may be disclosed to other professional advisers assisting the Applicant; separately Cumberland Council ('CC') may provide a copy to their advisers in connection with the determination of this planning application for which this Viability Assessment is prepared, it shall however not publish this assessment without Carigiet Cowen's express prior written consent. Liability is restricted to the Applicant only.

### **3.0 PROPOSED DEVELOPMENT**

The section of the report provides details of the development proposed, its location and factors arising which influence the development form and residual value.

#### **3.1 LOCATION**

The site is located remotely in west Cumbria at the western perimeter of Moor Row, a village approximately 3 miles south of Whitehaven, and 3 miles north of Egremont.

Sellafield Nuclear Power Station sits approximately 5 miles south, the business enterprise estate of West Lakes Science Park is within the immediate proximity to the north. The immediate perimeter to the scheme reflects a rural location.

The vicinity has limited regional and national connectivity:

- a slow branch line train runs from Whitehaven and Egremont to Carlisle in the north and Barrow in Furness in the south, this in turn provides access to Lancaster, which like Carlisle is on the west coast main line;
- principal arterial routes within the locality are slow, being in excess of 1hr 15mins travel time to either Carlisle or Penrith and the M6 motorway respectively;
- the closest airport with commercial tourist flights is Newcastle, beyond this Manchester and Glasgow, all in excess of 3hrs travel time.

The property, until 1 April 2023 was situated within the former area of Copeland, one of the poorest areas of Cumbria, however, with effect of 1<sup>st</sup> April 2023 the council has changed from that of a Bourgh Council entity to the newly formed Unitary Authority of Cumberland Council.

The principal employer to area is Sellafield, a nuclear facility controlled and operated by the NDA (Nuclear Decommissioning Agency).

Location plans are noted at **Appendix 03**.

#### **3.2 DESCRIPTION**

The site currently comprises a dilapidated farm stead with out buildings, several biars, a slurry pit and feed silo. The property is dated and is determined as unviable for continued agricultural use.

The application for planning on which this development viability assessment is based proposes 23 newly formed dwellings (the existing farmhouse is excluded from assessment but is to modernised separately).

3 dwelling houses will come from the conversion of an existing stone barn (Plots 1-3) with the balance being newly constructed. Of the 20 new build units two houses will be semi-detached (plots 4 & 5), the balance of accommodation will be detached. The scheme is proposed in **Appendix 03A**.

#### **3.3 SITE**

The approximate site area including both Scalegill Hall Farm and the proposed development noted by **4/21/2558/0F1** when measured from Ordnance Survey extract (via Promap) is:



- Gross 1.346 Ha (3.33 Acres)

The approximate site area of the new build part, when excluding the refurbishment of the original Scalegill Hall Farm is noted below and at **Appendix 04**:

- Net 1.049 Ha (2.59 Acres)  
*This excludes Scalegill Farm as an existing dwelling & barn.*

The site boundary plan is noted at **Appendix 05**.

### 3.4 DEVELOPMENT AREAS

The scheme noted by **4/21/2558/0F1** comprises 2,950 Sq M (31,754 Sq Ft) of new build residential accommodation. The accommodation to be formed from within Scalegill Hall Farm and its adjoining outbuildings are excluded from this. The scheme may be more easily defined as comprising:

• Demolitions	2,503 Sq M
• Development of residential dwellings <sup>1</sup> . <i>(Excludes existing farmhouse)</i>	5Bed D x3 (170 Sq M each) 4Bed D x4 (150 Sq M each) 4Bed D x4 (130 Sq M each) 3Bed D x4 (130 Sq M each) <u>3Bed SD x8 (100 Sq M each)</u> Total: 23 - 2,950 Sq M
• Patio's	530 Sq M
• Drives	625 Sq M
• Roads (Stone Setts)	2,700 Sq M
• Roads (Tarmac)	50 Sq M
• Limestone paving	80 Sq M
• Soft Landscaping	4,300 Sq M
• Fencing, Railings and Walls	2,950 Sq M
• External Drainage	2,905 Sq M

<sup>1</sup>. *dwelling areas are reported gross internal and include for common circulating areas, bathrooms, wc's and small cupboard areas as well as living and bedroom spaces.*

### 3.5 ACCESS

The proposed development is positioned close to the northeast side of the junction of the A595 and Scalegill Road. The site has two access points, both front onto Scalegill Road which is the primary access into and out of Moor Row, a village in west Cumbria.

The site has good access to local employment markets and town centre locations. Scalegill Road being a well-formed single carriageway with good vehicle access and width.

The two access points to site are positioned to the southern boundary. The eastern access point is to be relocated, this creates a more efficient development and provides for easier circulation around site.

### 3.6 EXISTING SITE FEATURES

The site to which this planning application applies contains a number of existing structures, features, and buildings.

There are substantial demolitions to incur to provide for a cleared development site, albeit that the original Scalegill Farmhouse will be rehabilitated so that a modern form of residential accommodation may be brought forward, and its adjoining barn may be converted to form a new dwelling. Adjacent is a stone barn, this will be retained and repurposed to offer three dwellings in a terrace.

The steel framed agricultural buildings, silo's and other ancillary accommodation used for the current use of site will be demolished along with other structures not fit for re-use, concrete hardstanding broken-up and removed, and site levels to be created so that levelled plots may be accommodated.

The drive entry point to the farmyard, situated to the east side of the southern boundary, shall be relocated, moving it eastwards so that a new line of development along the eastern boundary of site may be accommodated.

A banded mound of earth to the southern boundary shall be levelled and removed from its current position.

Demolition to site, which is noted at **Appendix 06**, including for the redundant agricultural buildings and parts, extend to an area of:

- Gross Area: 2,503 Sq M (26,942 Sq Ft).

The Google Maps aerial image of the property (dated June 2018) is noted **Appendix 07**.

### 3.7 PLANNING

The Copeland Borough Council Local Plan has been adopted into Cumberland Council which is the new planning authority for the area; this document is dated 2013-2028 and is with effect of December 2013.

The site as a whole (excluding that established use for the farmhouse) and which this planning application applies is not zoned within the local plan for development and does not hold a pre-existing grant of planning; no historical applications have been made nor applications refused.

This application is therefore the first application for residential development and is subject to parameters laid down within planning statute and the local authority Local Plan.

#### **Local Plan**

Policy SS3 within this Local Plan (page 57) point:

- 5.4.4 – Housing Mix: ... notes the form of accommodation which the local authority are seeking to support and deliver within the district, being:
  - *larger (especially four bedroom) houses in the north of the Borough;*
  - *smaller (one or two bedroom) homes in Mid and South Copeland;*
  - *detached houses across the Borough;*
  - *bungalows in Whitehaven and Egremont.*
- 5.4.5 – Affordable Housing: ... notes the contribution level for affordable accommodation and the category for ownership, being:

*... a need for 153 affordable dwellings per annum. However, assuming that the market is unlikely to provide enough dwellings for that need to be met via planning obligations, it recommends that a quota of 15-25% be sought, subject to development viability and local market variation across the Borough. Viability evidence indicates that at least twenty per cent should be achievable in higher value areas (mostly in rural Mid and South Copeland); thus the Council will seek provision at the higher end of the recommended range in rural areas identified by the viability study as high value, and on green field sites...*

*The evidence indicates that a split of 60% for rent, 40% equity share would be appropriate. It is proposed to adopt targets reflecting these characteristics, to be set out in more detail in the Site Allocations and Policies Plan or a further Local Development Document*

The local authority further designates that the dwellings may be split down into the following categories:

- Low Cost Home Ownership,
  - Shared Ownership,
  - Shared Equity,
  - Discounted Sale
- 5.4.6 – Rural Exceptions: ... notes that the council will review favourably housing development sites in villages to fulfil local community requirements, being:

*i). a site that is within or immediately adjoins the village and is well related to its built form in terms of scale and character*

*ii). supported by evidence to show need for the development in the local community (usually parish and adjoining parishes) or that an individual applicant has genuine local ties to the village and genuine affordability needs*

*iii). subject to a planning obligation that requires occupation of the dwelling(s) in perpetuity only by households with these same local connections and affordability issues*

The local authority operates a Discount Sales policy. This requires that:

*... 'properties which can be sold to eligible households for (a rate up to) 80 per cent of their open market value, opening up home ownership to those who may be otherwise excluded from the market.'*

The local authority operates a local occupancy policy, district residents seeking an occupation of properties marked as 'discounted sale' must demonstrate a Local Connection ('LC'). This applies to units A1-3 and B1-2. The LC in this instance requires that household purchasing a property are members of the local community within:

- Loweside Quarter,
- St John's Beckermest,
- St Bridgets Beckermest,

The criteria of this local residents policy requires households to demonstrate:

1. Resident has lived there as a permanent resident for at least three years,
2. Previously a permanent resident there for at least three of the last five years and is currently or was in the armed forces, prison or hospital accommodation during that time,
3. Family association with an existing resident of at least five years residence in the town or surrounding parishes. Family association is defined as spouse, civil partner, parent, children over 18 years of age and siblings. We will also allow family associations through marriage and civil partnership e.g. stepparents, children over 18 years of age and siblings.
4. Permanent employment in the area will be taken to mean a contract for two years or more of over 16 hours per week or written proof of acceptance of the offer of employment on that basis. Self-employment will also be considered on the provision of evidence of a viable business.

CBC confirm that when a discounted sale property becomes available, the local connection must be to the stated area (as noted above in this circumstance). However, the area that counts as a local connection gets wider, moving out to the whole district incrementally, the longer the property is available.

The affordable designation is in perpetuity unless application in planning to CBC is made and consent granted to lift the s106 restriction. Residents who seek to sell their property must first make application to CBC and in advance of this obtain market valuation. It is this valuation on which CBC will determine the discounted sale calculation.

The site is not within or situated near a Conservation Area and nor are any of the structures (either on site or in periphery) are listed.

### **Historic England**

The local authority operates an Infrastructure Funding Statement policy and this is dated 2020/21 published August 2022. This document deals with s106 and s278 contributions by developers in respect of supporting or contributing to community needed assets or affordable housing.

Scalegill Hall Farmhouse is not currently occupied, the structure is however designated by Historic England as being a Listed Building which category is marked as Grade II. The asset is noted by List Entry Number: 1086715. The property is principally recorded as being:

- *Large house. C17 (ruined outbuildings said to be dated 1615) with later additions and alterations. Rendered rubble. Graduated slate roof; stone copings and kneelers, rendered stepped chimneys (one end, one mid). Outshuts to rear. 'T' plan. 2 storeys. Changes in wall surface to left of farmyard front suggest that 3 bays were refronted and roof raised. These bays have symmetrical elevation with central plank door in decoratively carved lugged and corniced architrave; single sash in stone surround to either side. Two 1st floor sashes in architraves (originally mullioned and transomed) with moulded oval frame between, probably for datestone, now rendered over. 2 bays to right have window inserted in former door; 2-light mullioned window on left has sash in stone surround above. Present door in lower range linking house to barn has steps up to loft door on right. All sashes with glazing bars. Ground floor room to right of refronted section has large, moulded, semicircular arch to former kitchen fire-recess. Barn adjoining at right angles, coursed rubble with quoins under C20 concrete-tiled roof. Central wagon door, with added cheeks, has 2 rows of vent slits to either side with C20 plank door and window on right; blocked, mullioned window to rear.*

The local authority local plan prescribes a development density aspiration of 30 units per hectare, or 12-14 units per acre. It does however not specify the density in respect of rural locations.

#### 4.0 MARKET CONTEXT & COMPRABLE INFORMATION

This section of the report examines market factors, comparable values being achieved and influences which affect development output.

#### 4.1 NATIONAL MARKET & REGIONAL HOUSING VALUES

At the date of viability assessment, the UK economy is regarded to be in a fragile state and the west coast communities around Millom, Egremont and Whitehaven remain relatively deprived by comparison to wider Cumberland and Westmoreland & Furness geographical areas.

Economic prosperity within the immediate location around the subject property is generally limited when excluding for those central government led industry sectors for green energy and nuclear power. The resultant effect of this, combined with the area's distant proximity to the west coast mainline and M6 national motorway corridor, means property demand is entirely limited, sales values remain doggedly low and affordability entirely limited.

Background factors comprise:

- The economy is still recovering from the ravages of the Covid-19 pandemic announced by the World Health Organisation in March 2020. Though the UK Government brought Covid restrictions to a close in February 2022 significant damage to the economy had occurred, the Office of National Statistics (ONS) with the Bank of England (BoE) confirmed that by Quarter 2 2020 the UK economy had contracted by approximately 20%, recovering to only 95% of pre-pandemic levels by Quarter 4.
- Economists suggest that the effects of Brexit, which the UK Government completed in January 2020, continue to compress the UK's published GDP. The ONS reported a Q4 2019 sum of £561,339m, they then reported a Q1 2023 sum of £558,705m; a 1% variant either side of Covid. The post-Brexit may be defined as having a GDP which is approximately 1% less.
- The UK economy has suffered a period of hyper-inflation, extensible triggered by the effects of worldwide pandemic supply chain shortages, followed closely and consecutively by the Russian invasion of Ukraine and the result effect of European and Global energy prices rises due to imposed Russian sanctions. The BoE and ONS report that that inflation was running at <10% per annum by June 2023 with food inflation (in circumstances) exceeding a rate of 16%. Wage inflation to address this, combined with inherent market shortages of workforce due to the effects of both Covid and Brexit combined led to an average increase of 8.2% between April – June 2023. To control this the BoE base lending interest rate has risen 13 consecutive times to an annual rate of 5.25%.
- ONS reports as of July 2023 that GDP had:
  - ...'fallen by 0.5%, with falls in all three main sectors, following growth of 0.5% in June 2023.
  - Looking at the broader picture, GDP increased by 0.2% in the three months to July 2023, with growth in all three main sectors.
  - Services output was down 0.5% in July 2023, after growth of 0.2% in June 2023, and was the main contributor to the fall in GDP in July.

- *Output in consumer-facing services showed no growth in July 2023, following growth of 0.5% in June 2023.*
- *Production output fell by 0.7% in July 2023, after growth of 1.8% in June 2023.*
- *The construction sector fell by 0.5% in July 2023, after growth of 1.6% in June 2023.*
- The BoE's actions have forced conventional lenders to raise their mortgage lending rates, mortgages in December 2021 for a 2yr fixed deal being reported on average at 2.34%, the same product now being published at 6.55% per annum reports the Times. Developer lending rates are now anecdotally at or around a threshold of 10% per annum when facilitated on a compound interest basis.
- Cumbria which is a predominantly rural county. The Lake District National Park is at the county's heart, the west coast and specifically Barrow in Furness and Whitehaven are synonymous with the energy industry. As a result, the county's commercial capacity is restricted, its primary industry is tourism and separately agriculture, the underlying economy for commercial industry, retail or service sector activity is limited. Notable commerce (and therefore reliance) within the county is linked to central or quasi central government contracts and services, for example BAE at Barrow in Furness and the power station at Sellafield near Egremont. The county's commercial market capacity is by nature constrained.
- Whitehaven is a Victorian seaside town, excess of 50miles west of the M6 motorway. Historically linked with mining and shipping it now offers retail and service amenity for its west Cumbria population, having a substantial NHS hospital. The area has reasonable links into the Lake District National Park (to the east), the Furness Peninsula (around Ulverston and Barrow in Furness to the south) and north Cumbria (around Cockermouth, Maryport and Carlisle). It is popular as a starting point for the 'Coast to Coast' road and off-road cycle routes.

Consumer certainty is limited in outlook, this will by trend therefore feed into consumer spending and consumption, this in context of housing stock limit derivable values.

- *The Land Registry UK House Price Index*  
HM Land Registry publishes the UK House Price Index (HPI) on a monthly basis and is calculated by the Office for National Statistics (ONS) using title registration data. As of July 2023 UK wide house prices had increased by 0.6% when measured over the 12months period to date, down from a revised 1.9% in June 2023. The average house price was reported at £290,000 and is noted as being up from that sum reported in January 2022 at £273,762.

Over 12 months to July 2023 house prices within England rose, reported at an average value of £309,000. House prices were noted within the Northwest to risen in the 12months to July 2023 by approximately 1%, standing at a reported average of £215,648

- *Rightmove.co.uk (Northwest)*  
Published as of September 2023 Rightmove confirm the average household price is £254,009, an increase of 0.1% from August and 0.3% over the year to date. The average sale period (excluding legals) is noted at 58 days.



- *Rightmove.co.uk (Cumbria)*

Most sales in Cumbria over the past year have been for terraced dwellings, an average sold price of £155,281 being achieved. Semi-detached properties have displayed an average at £212,145 and detached homes a higher sum at £400,453.

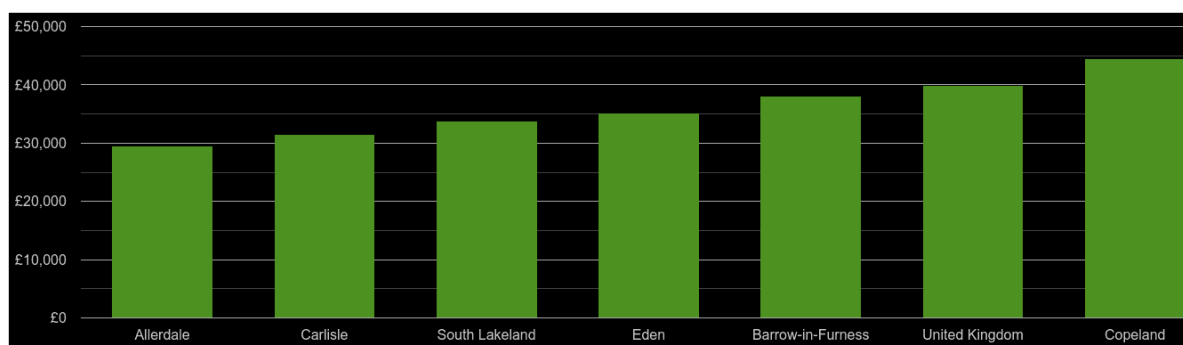
It must however be noted that the values reported for all homes are significantly distorted by presence of the Lake District National Park.

Cumbria, with an overall average price of £229,496 was more expensive than nearby Lancashire (£203,691) and Merseyside (£213,724) but was cheaper than Greater Manchester (£256,577). The most expensive area within Cumbria was Grasmere which is recorded at (£783,333) and by comparison the cheapest area is noted as Moor Row (£103,494).

In the past year house prices in Cumbria were 3% up on the year before and 10% up on 2020 when they averaged at £209,135.

- *Average Salaries*

Plumpot.co.uk has published data for Cumbria's average salaries, utilising HMRC information dated October 2022, the graph is noted below.



Their information reports the average salary in Copeland at £44.4k per annum, this does not however exclude for the 'Sellafield effect' which is generically known to be a problem within this west area. Indeed, Copeland's average salary appears to exceed the UK average and is second only to that average for Barrow in Furness (which in turn suffers the similar phenomena via BAE's trident submarine programme).

Plumpot's findings for Allerdale and South Lakes (both neighbouring to Copeland) show a lower average salary of only £31.7k. Accepting for this principal and that these districted widely accepted as being more affluent that Copeland, it is reasonable to project that Copeland's underlying market average salary (when excluding the Sellafield effect) is less than these surrounding authorities.

Copeland is now part of the new Cumberland Council and which now holds a Unitary Authority status, Copeland no longer legally exists.

- *Mortgage Multipliers*

The ONS reports as of March 2023 that the 'Housing Affordability Ratio' for England when measured against average wages was at mid-2021 9.06 times salary, declining marginally by mid-2022 to 8.28. This is in stark comparison with the affordability ration published for Copeland at only 2.9 times salary.

By reflection, the affordability rate for South Lakes and Furness is at 9.7 and Allerdale at 5.7, both are neighbouring areas to the Copeland area as was.

## 4.2 LOCAL HOUSING

Sellafield generates the ‘Sellafield effect’ within the local district. This central government funded body pays substantially higher wages than those indigenous businesses in West Cumbria, as a result this creates an artificial buoyancy within the local economy. Essentially a two tier marketplace exists, one which caters for a corporate sector (which is in mostly not local or resident within the district) and one which is less affluent and local. The majority of employees to Sellafield or those directly involved in its operation do not live within the Whitehaven area, choosing to live in more affluent areas, such as Cockermouth and further afield. That underlying local economy which caters to the local vicinity is poorer and, as a result, house prices remain doggedly low.

Utilising HM Land Registry data Rightmove publishes the following:

- *Whitehaven (5miles radius)*

Properties within a 5mile radius of Whitehaven had an overall average price of £154,189 over the last year reports Rightmove. Within the same area the majority of sales are recorded as being terraced properties, selling for an average price of £113,310. Semi-detached properties sold for an average of £150,780, with detached properties fetching £287,145.

Overall, sold prices around Whitehaven over the last year were 2% down on the previous year and 6% up on the 2020 peak of £145,222.

- *Moor Row (1 miles radius)*

Properties around Moor Row had an overall average price of £133,203 over the last year publishes Rightmove. Many sales around Moor Row during the last year were terraced properties, selling for an average price of £94,174. Semi-detached properties sold for an average of £149,809, with detached properties fetching £238,745.

Overall, sold prices around Moor Row over the last year were 6% down on the previous year and 12% down on the 2020 peak of £151,725.

Rightmove goes on to record that within the Moor Row area 1,290 homes have sold (being for ‘all property types’) over an ‘all years’ period to June 2023. This reduces to 126 when the timeline is restricted to that of the ‘last 2 years’. Of these 25 (19.69%) were detached, 27 (21.26%) were semi-detached, 73 (57.48%) were terraced and 1 (0.79%) was noted as a flat.

## 4.3 COMPARABLE EVIDENCE

A table of Comparable Evidence for New Build and Second Hand accommodation is noted at **Appendix 08**.

The table reflects a compilation of both properties for sale and properties which have sold. The spread of properties reflects new build housing, recently constructed housing and period dwellings ranging from circa 1800.

In respect of all dwellings, detached and semi-detached accommodation has been reviewed. Sales for terraced properties have been excluded. For period second hand dwellings a 2yr backdated period from October 2023 has been adopted, for recently constructed property transactions have been reviewed over a backdated period of 3yrs.

Approximately 150 comparables have been collated, this being circa 50 second hand homes sales and 150 new build and recently built homes detailed.

All transactions have taken from within a 3 and 5mile radius of Moor Row, postcode CA24 3LT. The second hand sales are from within a 3mile radius, new build homes from within a 5mile radius.

Moor Row is positioned approximately equally between Cleator Moor and Whitehaven. By review of the comparables accumulated, values achieved by sales within the Cleator Moor area (on an average basis) are higher than within Whitehaven.

**Moor Row & CA24:**

Within this area 4 sales are noted, 3 are for properties which are post 2010 construction, 1 is a 50-70's dwelling. The modern accommodation comprises detached dwellings.

The average sales rate for all properties is equal to £1,536 per Sq M.

Excluding the period property at Penzance Street, the three sales at Rusper Close and Larch Close (new build developments within Moor Row), the average sales rate is **£1,661** per Sq M (£154 per Sq Ft). The sales dates range between September 2021 and June 2022.

**Whitehaven, Hensingham & CA28:**

Within this area 73 sales and or new build properties are noted; 26 are for period dwellings, 47 are for properties constructed post 2000.

Of the period properties these primarily comprise lower value 50-70's semi detached housing, estates constructed historically as part of the town urban expansion. The average sales rate for this dwelling sector is noted as £1,57 per Sqm M (£146 per Sq Ft).

Of the properties noted as being post 2020 (32 properties), the average sales value of these properties is £2,197 per Sq M (£204 per Sq Ft). This rises by circa 5.1% to **£2,310** per Sq M when the list of comparables is limited to those properties for sale and not yet sold and within an estate under wider construction.

Of these properties for sale, the highest for sale rate is noted at £3,072 per Sq M (£285 per Sq Ft) for a detached bungalow at the (in construction) Saltom Heights development off Wilson Pit Road; the lowest rate being £1,791 per Sq M (£166 per Sq Ft) for a townhouse on the Edgehill scheme being constructed.

Within this locality the following other average rates are evident:

- 5bed = £1,780 per Sq M (£165 per Sq Ft)  
The highest rate is noted on property for sale within the location is The Masterton type of dwelling at Edgehill, being an asking rate of £2,083 per Sq M (£194 per Sq Ft); the lowest sum being from properties sold at 16 Summergrove Park, £1,379 per Sq M (£128 per Sq Ft). Of these properties the Mean rate is **£1,731** per Sq M (£162 per Sq Ft)
- 4bed = £2,116 per Sq M (£197 per Sq Ft)  
The highest rate is noted on property for sale at Hensingham, being an asking rate of £2,419 per Sq M (£225 per Sq Ft); the lowest sum being from properties sold at Watson Lane in Whitehaven, £2,068 per Sq M (£192 per Sq Ft). Of these properties the Mean rate is **£2,244** per Sq M (£208 per Sq Ft)
- 3bed = £2,244 per Sq M (£208 per Sq Ft)  
The highest rate is noted on property for sale at Plot 19 High Stiles Gardens, being an asking rate of £2,857 per Sq M (£265 per Sq Ft); the lowest sum being from properties sold at Watson Lane in Whitehaven, £2,103 per Sq M (£195 per Sq Ft). Of these properties the Mean rate is **£2,480** per Sq M (£208 per Sq Ft)
- 2bed = £2,299 per Sq M (£214 per Sq Ft)  
The highest rate is noted on property for sale at Plot 003 Saltom Heights, being an asking rate of £3,072 per Sq M (£285 per Sq Ft); the lowest sum being from properties sold at Watson Lane in Whitehaven, £2,134 per Sq M (£198 per Sq Ft). Of these properties the Mean rate is **£2,603** per Sq M (£242 per Sq Ft)

#### **Cleator Moor, Frizington & CA24-CA26:**

68 properties have been reviewed within this area, 50 are of a post 2000 construction and of these 41 are of a post 2020 date.

The average sold and for sale rate shows at £2,437 per Sq M (£226 per Sq Ft). when limiting sales to only property formed after 2022 this average value rises to £2,563 per Sq M (£238 per Sq Ft), however when excluding the two highest sales values (at excess of £3,600 and £4,000 per Sq M on detached property at 67 Sq M footprint) the average slips back to **£2,324** per Sq M.

Of these comparables two are bungalows, each priced at lowest and highest end of the value spectrum.

- 5bed = £1,814 per Sq M (£169 per Sq Ft)  
The highest rate is noted on property for sale within the 1 Elm Mount, being an sale at £2,429 per Sq M (£225 per Sq Ft); the lowest sum being from properties sold at 9 Sanderson Park Cleator Moor, £1,285 per Sq M (£119 per Sq Ft). Of these properties the Mean rate is **£1,857** per Sq M (£173 per Sq Ft)
- 4bed = £1,814 per Sq M (£228 per Sq Ft)  
The highest rate is noted on property for sale within the 10 Elm Way, being an asking rate of £2,845 per Sq M (£264 per Sq Ft); the lowest sum being from properties sold at Elm Mount in Frizington, £2,752 per Sq M (£255 per Sq Ft). Of these properties the Mean rate is **£2,798** per Sq M (£260 per Sq Ft)

- 3bed = £2,308 per Sq M (£214 per Sq Ft)  
The highest rate is noted on property for sale at Plot 14 North Park, being a sales rate of £3,200 per Sq M (£297 per Sq Ft); the lowest sum being from properties sold at 36 Ellis Gardens, £1,132 per Sq M (£105 per Sq Ft). Of these properties the Mean rate is **£2,166** per Sq M (£201 per Sq Ft)
- 2bed = £2,299 per Sq M (£214 per Sq Ft)  
The majority of these properties are bungalows. The highest rate is noted on property at 12 Meadow View, selling at £3,657 per Sq M (£339 per Sq Ft); the lowest sum being from property 4 North Park, selling at £1,800 per Sq M (£167 per Sq Ft). Of these properties the Mean rate is **£2,728** per Sq M (£253 per Sq Ft)

#### House Size:

Reviewing accommodation noted within the comparable schedule finds as follows:

Type:	Average – All Comparables	Highest	Lowest	Mean
• 5 Bed	218 Sq M	318	177	248
• 4 Bed	137 Sq M	243	103	173
• 3 Bed	101 Sq M	182	61	122
• 2 Bed	82 Sq M	127	49	88

The Valuer in analysing the above comparable information is able to present the following analysis:

Type:	Whitehaven, Hensingham & CA28:	Cleator Moor, Frizington & CA24-CA26	Mean:
• 5 Bed	1,731	1,857	1,794
• 4 Bed	2,244	2,798	2,521
• 3 Bed	2,480	2,166	2,323
• 2 Bed	2,603	2,728	2,665

#### 4.4 Advertised Prices

The Valuer's opinion is that Moor Row, although set within a pleasant rural environment is less reflective of the Frizington and Cleator Moor areas and is more akin to Whitehaven's economic outlook.

The Valuer is of the opinion that comparisons should be more suitably drawn from those new build schemes being constructed currently within the Whitehaven marketplace. The Valuer considers the most pertinent comparables to be evidenced via those properties under construction and sale at Edgehill Park, CA28 9SD (Story Homes).

In this regard the mean rate for comparables has been adopted, except for the 5bed dwellings which rate is assessed by reference to the 4bed dwellings less 10% for quantum.

Applying these rates to the subject the following sales prices are derived:

- 3 of - 5bed Detached (170 Sq M @ £2,269 per Sq M) – Say £385,000
- 4 of - 4bed Detached (150 Sq M @ £2,521 per Sq M) – Say £378,000
- 4 of - 4bed Detached (130 Sq M @ £2,521 per Sq M) – Say £327,00
- 4 of - 3bed Detached (130 Sq M @ £2,323 per Sq M) – Say £301,000
- 8 of - 3bed Semie Detached (100 Sq M @ £2,665 per Sq M) – Say £266,000

**Garages:**

The 4bed and 5bed properties extending to excess of 150 Sq M or more have been allocated a garage, being a single attached structure.

**Estate Service Charge:**

Several of the developments hold a service charge expense to property owner. This ranges from £185 to £285 per annum. These are escalating sums by indexation.

**Developer Incentives:**

Within the market place there are a number of developer incentives offered to buyers, whether they are first time buyers, parties seeking to part exchange and or take advantage of a new scheme sales discount during an opening weekend. These may include up to a 5% deposit contribution, carpets and curtains, an upgrade on kitchen and bathroom fitment. Other incentives are noted.

The Valuer considers these to be relevant to the end net values achievable; however, they have not introduced these within this appraisal; such incentives would further erode the net profit.

## 5.0 BUILD COST ANALYSIS

This section of the report confirms and comments on costs arising for construction of the proposed dwellings. These are defined as known incurred expenses, industry generic assumptions or figures directly experienced by Valuer.

### 5.1 PRE-COMMENCEMENT INVESTIGATIVE WORKS AND FINDINGS

The Valuer has been made aware that the following investigations have been undertaken by the applicant of this site, being:

- DNO electrical connections estimate
- Cost data assessment (repair, rehabilitation and new build)
- Areas schedule provided
- Services connections plan
- UU (mains water & drainage cost estimate)

Specialist enquires have been undertaken by Baker Mallett as Chartered Quantity Surveyors and Cost Consultants; their findings are noted at **Appendix 09** herewith.

The Valuer understands that no other specialist investigations into demolition or ground conditions have been carried out. As a result to progress an assessment of viability, it has been necessary for the Valuer to make an assumption that ground conditions are sufficient to allow for standard form constructions, without contamination expense. Additional extra over costs may be incurred or become evident only at the point immediately prior to construction delivery.

### 5.2 BASIC BUILD COST

BCIS (Building Cost Information Service) cost data, a commercial cost database operated by the Royal Institution of Chartered Surveyors, indicates a north Cumbria construction rate for Q2 2023 for Estate Dwelling Construction at £1,200 per Sq M (£111.48 per Sq Ft).

BCIS is an industry regarded costs database, the base line rate is published by review of analysis. This is an industry regarded authority and published this mixed housing development rate by assessment of excess of 13 sample and which developments provide a Mean rate of £1,405 per Sq M. the average rate is £1,379 per Sq M. This higher sample rate is adjusted to recentre the geographical rate to Cumbria.

The BCIS rates utilised make allowances for the following items;

- Preliminaries
- Nominal strip foundations
- The contractors' overheads and profits included in the contract (not the developer)

BCIS rates do not include the following items, and which expenses are noted as extras to the base construction cost:



- External works
- Extra over costs of development
- Demolition
- Contingencies
- Cost of finance
- Design, planning and professional fees
- Legal fees, land costs and estate agency expenses
- Developer profit

Baker Mallett as cost engineer have added an additional cost rate of £100 per Sq M (£9.29 per Sq Ft) to reflect the Part L changes for heat pumps and other green washing elements required. The total adopted rate for construction of the built houses, within this appraisal is **£1,300 per m<sup>2</sup> (£120.77 per Sq Ft)**.

### 5.3 INFRASTRUCTURE COSTS

Utility connection costs have not been provided by way of District Network Operator estimate or fixed formal quote, rather Baker Mallett have provided a Quantity Surveyor opinion that 'External Connections' will be at circa **£350,000** and will include for electricity and water connections (including for meters) as well as services being distributed to each dwelling plot. This equates to a rate equal to £15,217 per dwelling.

External lighting for common parts is in addition and assessed by Baker Mallett at **£20,000** or a rate per house of £870. It is not yet known if network reinforcement costs to the location are required; it is however professionally projected / predicted for.

Baker Mallett has provided an allowance for construction of garden fencing, dividing boundary walls and railings of **£116,200** or an equivalent of £5,052 per dwellinghouse.

Soft landscaping is assessed at **£215,000** or a rate of £9,348 per dwellinghouse.

To reflect the scheme proposed Baker Mallett make an assessment of for roads, paths, paving's and other surfaces at a combined expense in the region of **£505,800** or a deliver expense of £21,991 per dwelling.

Baker Mallett have estimated the preliminaries for this scheme will be a cost equal to 12% or **£653,595**.

Design and risk contingencies at **£544,663** or a rate of 10% for construction, being primarily split as 7% for the design, 3% for contingency.

### 5.4 ABNORMALS

Other than the QS report by Baker Mallett no other survey or report has been provided.

The Valuer has not therefore seen findings on the matter of Ground Conditions, Percolation Testing, Ecological Surveys, and or other specialist investigation works. It has been assumed there is no abnormal ground conditions or contaminated land, and this appraisal does not make any cost allowance for such items.

A modest allowance of **£100,000** is allowed by Baker Mallett for the purposes of demolitions to site.

## **5.5 CONTINGENCY**

An allowance of **3%** of Gross Build Cost has been made, which in the valuer's opinion is appropriate for a development of this size and scale. This is marginally below industry normal parameter, being 5% to 10% but the site is flat and relatively open in form.

## **5.6 PROFESSIONAL FEES**

An allowance of **7%** of Construction Cost has been made, which in the valuer's opinion is appropriate for a development of this size and scale. This is regarded low by comparison to industry normal parameter, being 10-15% for projects at >£1.5m.

No allowance has been made for any additional specialist reports or investigation works.

## 6.0 PERFORMANCE MEASURES & SENSITIVITY ANALYSIS

This section of the report provides comment and analysis on development appraisal for this proposed scheme highlighting the elements of significant influence to developer's profit.

The Viability Assessment on which the following observations are met is attached at **Appendix 10**.

### 6.1 GDV / GDC

The assessment provides for 100% Market Sale. Adopting sales values and prices as per point 4.3 above the **GDV<sup>1</sup> is £7,307,000**.

Adopting Baker Malletts assessment of costs for the construction of 23 dwellings or 2,950 Sq M of residential accommodation, the **BC<sup>2</sup> is £5,557,626**. This sum rises to a **BCT<sup>3</sup> of £6,780,626** when abnormals and extra over costs related to servicing the property and building the scheme externals are factored.

When costs to realise the constructed asset are accounted for and finance expenses are suffered (when assuming a developer equity contribution to construction costs of 40%) the **GDC<sup>4</sup> is £8,078,200**

The scheme as proposed **is not able** to withstand an affordable allocation or make a contribution to s106 sums.

<sup>1</sup> GDV = Gross Development Value

<sup>2</sup> BC = Build Cost

<sup>3</sup> BCT = Build Cost Total

<sup>4</sup> GDC = Gross Development Cost

### 6.2 LAND VALUE

The Copeland Economic Viability Assessment (stage one) by Lamber Smith Hampton, dated December 2017, provides a land value threshold for Local Centres/Villages at £225,000 per net developable acre.

The site has a gross area of 3.33 acres when excluding for the existing structures and land parcel for Scalegill Hall Farm. Applying a net area reduction of 20% a reduced land parcel of 2.66 acres is derived.

The land value (when adopting the local authority criteria of £225,000 per acre net), with its associated expense for acquisition is **£629,359** (inc of SDLT, legals and agents fees).

This value assessed against this proposed development of 23 units shows an average rate of **£27,363** per plot (un-serviced).

This development (against its net development area) provides for a density rate of **8.646** dwellings per acre.

### 6.3 CONSTRUCTION COSTS, FEES & FINANCE

This scheme offers 23 units. The total construction extends to a gross internal area of 2,950 Sq M (31,753 Sq Ft) of accommodation. Of this there are 7 single garages proposed, these being applied to the largest properties with highest specification.

The cost to build the dwellings is noted at **£3,887,500** or an average rate of £169,022 per dwelling (when ignoring for specific property size(s)). To form the wider estate part which serves these proposed dwellings abnormal and associated costs for construction, including for externals & services, an additional expense of **£1,670,126** is noted.

This is equal to a rate of 42.96%. Anecdotally the rate of abnormal and other associated costs is circa 30-35% of initial costs. Baker Mallet therefore assesses this property to hold above average expense for future development.

A total construction cost of **£5,557,626** is evident, a rate of £241,636 per property (average).

A cost after fees and finance are accounted for is **£6,780,626**, a rate of £294,810

The cost of professional fees has not materially changed in the last few years, cost of finance has however exponentially increased as a result of the BoE base lending rate changing 14 times in succession. Commercial lending rates to developers now stand at around 10% per annum compound +/-.

#### **6.4 PROFIT TARGET & OUTPUT**

For a residential development of this size and scale in this area, a developer would anticipate profit to be in the region of 18% and 25%. Therefore, a margin of not less than 18% should be targeted.

Some developments on retrospective analysis show Developer's Profit at as low as 12-14%, a threshold anecdotally determined as being the industry's lowest rate of return that would facilitate development.

This scheme suffers significant construction costs and more importantly demolition expenses, as a result the profit against low sales values delivers a negative return; being **-8.06%**.

## 7.0 SENSITIVITY ANALYSIS & CONCLUSION

**This section of the report identifies sensitivity analysis, essentially variable outputs when input and reporting factors are varied.**

Each element examined below is reviewed in isolation, meaning that all factors within the appraisal remain equal, the only change being that referred to in each point. Only point 7.6 differs, this examines a blend of changes as noted.

### 7.1 Development Density:

The scheme offers 23 units and development density of 8.65 units per acre; the local authority aspiration for intown development schemes is 12-14 units per acre (30 units per hectare). By comparison, the scheme most recently constructed within Moor Row at Rusper and Clarack Drive equates to 27 dwellings over an area of circa 5.53 acres, a ratio of 4.33 dwellings per acre.

The subject scheme is with 250meters of Rusper and Clarack Drive and proposes 23 units over an area of 2.59 acres, a ratio of 8.88 dwellings per acre.

Having regard to the fact that this is a rural development site on edge of village a lower than town centre development density would be envisaged; by comparison to the villages' most recent development the subject scheme offers, in the opinion of the valuer, sufficient density.

### 7.2 Construction Rates:

The scheme offers a BCT (excluding finance) of £6,780,626 when including for proposed reinforcement costs to electric supply and drainage (such works being in respect of new transformer sets and attenuation systems).

This assessment of cost may be described as a RIBA Phase 0-3 assessment, being an assessment at point of feasibility study, concept design and early application for planning.

A 10% negative swing in construction costs (assuming all other matters remain the same) would mean a change to developer's profit would arise as a saving would flow into the appraisal. Adopting such a reduction means a saving of £678,063 may be derived; the correlating developer's profit would rise to 1.64%.

Adopting a higher cost saving of 20% (assuming all other matters remain the same), the developer profit rises to 11.34%, essentially being a reduction of £1,356,125 on current Chartered Quantity Surveyor assessment.

### 7.3 Finance Rates:

This assessment in respect of developer's profit adopts a compound finance rate of 10% per annum. If this scheme were developed without the need for construction finance and were essentially funded by the developer with use of cash reserves a saving on current development of £376,042 may be derived. This is however unrealistic by reflection of market circumstances, however (assuming all other matters remain the same) the developer's profit would rise to -2.91%

**7.4 Land Value:**

With reference to HM Land Registry title, the property is owned with outright and without finance charge recorded. Assuming a £nil value to the land swings the developer's profit (assuming all other matters remain the same) to 1.25%.

It is unrealistic to assume a no land value, an owner would not have consideration and the Local Plan provides for a prescribed land rate to be adopted.

**7.5 Sales Values:**

The comparable values and sales prices adopted (excluding for developer incentive to home purchaser) are higher than new build schemes in Whitehaven. Adopting an assumption that sales values are 15% below market threshold at point of sale a developer profit (assuming all other matters remain the same) of 6.04% is evident.

**7.6 Summary of all factors:**

Were an accumulation of savings and increased sales revenue to arise as per the below list (assuming all other matters remain the same), the developer's profit may rise to a sum on the region of **16.01%** is derived:

- 15% uplift on residential GDV,
- 10% uplift in the developer equity,
- -10% reduction on construction BCT,
- -5% reduction on cost of finance,

**7.7 Conclusion**

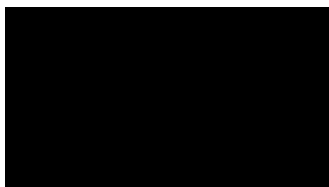
Carigiet Cowen has conducted a review and appraisal of the approved development in accordance with RICS practice statement, with regard to the Copeland Local Plan, as well as Planning Policy Framework requirements.

Having reviewed market comparables, the form and size of development, the Chartered Quantity Surveyor costs for construction (to include for predicted infrastructure reinforcement and undertaken sensitivity analysis, the following is evident:

**It is the opinion of the Valuer that this scheme does not carry significant viability to withstand an affordable housing contribution and therefore no affordable housing designation should apply: 4/21/2558/0F1.**

Reported by:

Jody Lauder, BSc (Hons) MRICS



For and on behalf of:

CARIGIET COWEN

Suite 2 Telford House, Riverside, Warwick Road, Carlisle CA1 2BT

Dated this 25<sup>th</sup> day of October 2023.

# **APPENDICES**

## **APPRAISAL OF FINANCIAL VIABILITY**

**PLANNING REF: 4/21/2558/0F1**

**SITE ADJOINING TO  
SCALEGILL HALL FARM  
SCALEGILL ROAD  
MOOR ROW  
CA24 3JN**

**Carigiet  
Cowen**

*Chartered Surveyors*

Telford House, Riverside,  
Warwick Road, Carlisle,  
CA1 2BT  
Tel: 01228 544733

email: [carlisle@carigietcowen.co.uk](mailto:carlisle@carigietcowen.co.uk)  
Regulated by RICS



## **APPENDIX 01**

### **VALUER'S CV**



## **CURRICULUM VITAE**

### **JODY LAUDER BSc MRICS**

Jody is an Associate Director at Carigiet Cowen with 22 years commercial property experience, 15 years as an RICS Chartered Surveyor. Northeast born, the majority of his commercial experience has been based within the northwest, 8years specifically related to work within Cumbria.

Jody works within the Valuation, Professional Services and Consultancy realm of Carigiet Cowen and is responsible for completing professional matters for local and regional government bodies, statutory bodies and private clients. Jody has developed extensive experience of asset management focusing on social economic enterprise solutions.

Jody has worked to provide advice to Carlisle City Council, Copeland District Council, Cumbria Constabulary and is currently engaged with Lancaster City Council to develop a district wide mixed use commercial residential and green energy investment portfolio. Jody is also working with Lancaster Port Commission in respect of developing delivering and implementing a sustainable asset management program at Port of Lancaster at Glasson Dock.

Valuation experience to date includes for mixed-use high-street properties, mixed portfolio holdings of residential dwellings, development lands and industrial accommodation.

### **Qualifications**

RICS Registered Valuer with effect from 1 March 2012

Member of the Royal Institution of Chartered Surveyors, Elected June 2005

BSc (Hons) in Estate Management from Northumbria University (RICS accredited degree)

### **Professional Experience:-**

<b>2019-present</b>	Associate Director at Carigiet Cowen Limited, Carlisle
<b>2019 - 2016</b>	Group Corporate Estates Manager at Places for People Group, Preston
<b>2016 - 2013</b>	Corporate Estates Surveyor at Places for People Group, Preston
<b>2013 - 2011</b>	Principle Surveyor at Petty Commercial, Preston
<b>2011 - 2007</b>	Surveyor at Edwin Thompson, Preston / Windermere
<b>2006 - 2003</b>	Surveyor at Storey:SSP (formerly Story Sons & Parker), Newcastle

## **APPENDIX 02**

### **BCIS CONSTRUCTION RATES**

## £/m2 study

**Description:** Rate per m2 gross internal floor area for the building Cost including prelims.

**Last updated:** 22-Oct-2022 05:36

➤ Rebased to 4Q 2022 (371; forecast) and Lancashire ( 100; sample 196 )

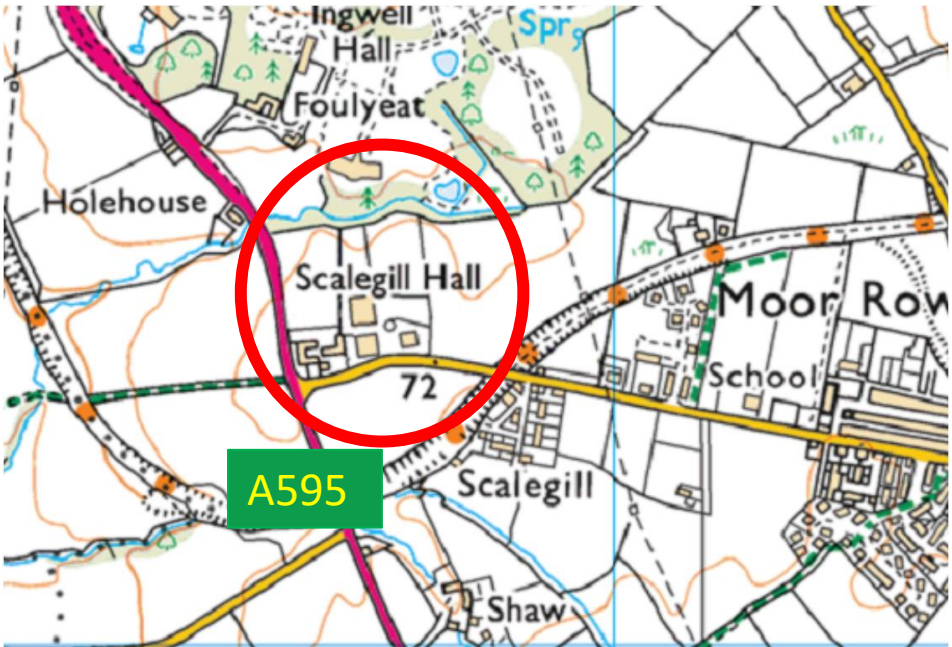
**Maximum age of results:** Default period

Building function (Maximum age of projects)	£/m² gross internal floor area						Sample
	Mean	Lowest	Lower quartiles	Median	Upper quartiles	Highest	
New build							
810. Housing, mixed developments (15)	1,436	786	1,258	1,398	1,567	3,229	1225
810.1 Estate housing							
Generally (15)	1,441	693	1,228	1,386	1,579	5,009	1420
Single storey (15)	1,629	978	1,391	1,575	1,809	5,009	231
2-storey (15)	1,389	693	1,204	1,349	1,520	3,015	1102
3-storey (15)	1,507	896	1,239	1,434	1,719	2,955	82
4-storey or above (15)	3,035	1,470	2,431	2,714	4,040	4,520	5
810.11 Estate housing detached (15)	1,859	1,068	1,467	1,620	1,941	5,009	23
810.12 Estate housing semi detached							
Generally (15)	1,442	847	1,231	1,414	1,581	2,639	341
Single storey (15)	1,602	1,048	1,382	1,572	1,767	2,639	73
2-storey (15)	1,398	847	1,228	1,363	1,525	2,488	257
3-storey (15)	1,395	1,059	1,116	1,370	1,583	2,056	11
810.13 Estate housing terraced							
Generally (15)	1,483	863	1,205	1,386	1,629	4,520	245
Single storey (15)	1,697	1,086	1,407	1,739	1,964	2,396	20
2-storey (15)	1,418	863	1,192	1,353	1,559	3,015	186
3-storey (15)	1,537	896	1,230	1,411	1,759	2,955	37
4-storey or above (10)	4,280	4,040	-	-	-	4,520	2

**APPENDIX 03**  
**SITE LOCATION PLANS**









**APPENDIX 03A**  
**ILLUSTRATIONS AND MATERIALS**





NOTES AND AMENDMENTS

This drawing is copyright ©. Figured dimensions are to be followed in preference to scaled dimensions and particulars are to be taken from the actual work where possible. Any discrepancy must be reported to the architect immediately and before proceeding.

REVISIONS

Rev	Description	Drawn	Date
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# ASHWOOD

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Purpose:

Planning

Client:

Thomsen Estates

Project:

Scalegill Hall, Moor Row

Title:

Architectural Illustrations

Scale:	Sheet Size:	Drawn:	Date:
NTS	A2	jc	10-21
Project No:	Drawing No:	Revision:	
1895	1005	-	



SYLVERN®

Ethically Sourced Limestone



Hard Surface 1 :  
Marshalls Slyvern natural limestone  
paving with 'Capleton Pavers' border.



Hard Surface 2 :  
Marshalls Cropped Granite Eclipse Setts  
100x100x100m



Hard Surface 3 :  
Marshalls natural stone sets 'split and  
tumbled, Autumn Bronze'  
200mmx100mmx50mm with Marshalls  
Cropped Granite Eclipse Setts  
100x100x100m forming border.



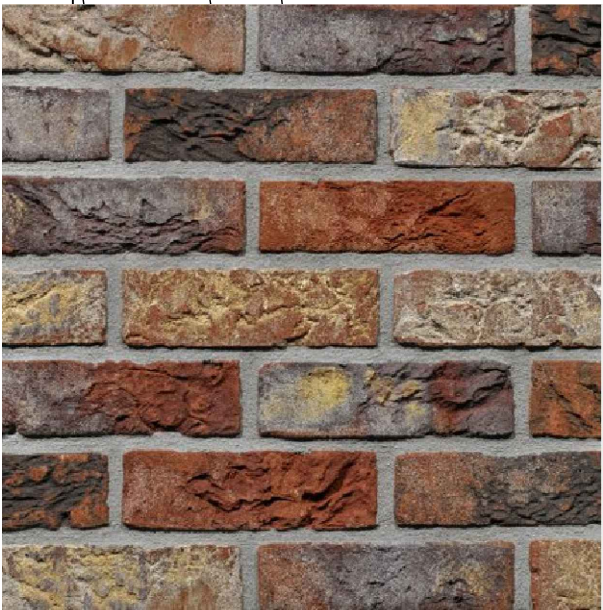
Hard Surface 4 :  
Tarmac

SYLVERN®

Ethically Sourced Limestone



Hard Surface 5 :  
Marshalls Slyvern natural limestone  
paving with 'Capleton Pavers' border.



Brickwork:  
Wienerberger, Redstone Rainbow Brick, laid in  
English Garden Wall Bond

- Hard Surface 1
- Hard Surface 2
- Hard Surface 3
- Hard Surface 4
- Hard Surface 5



SITE LAYOUT



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Scalegill Hall, Moor Row

Title:  
Materials

Scale: 1/500	Sheet Size: A2	Drawn: jc	Date: 10-21
Project No: 1895	Drawing No: 1002	Revision: -	

## **APPENDIX 04**

### **NEW BUILD DEVELOPMENT (EXCLUDING SCALEGILL HALL)**



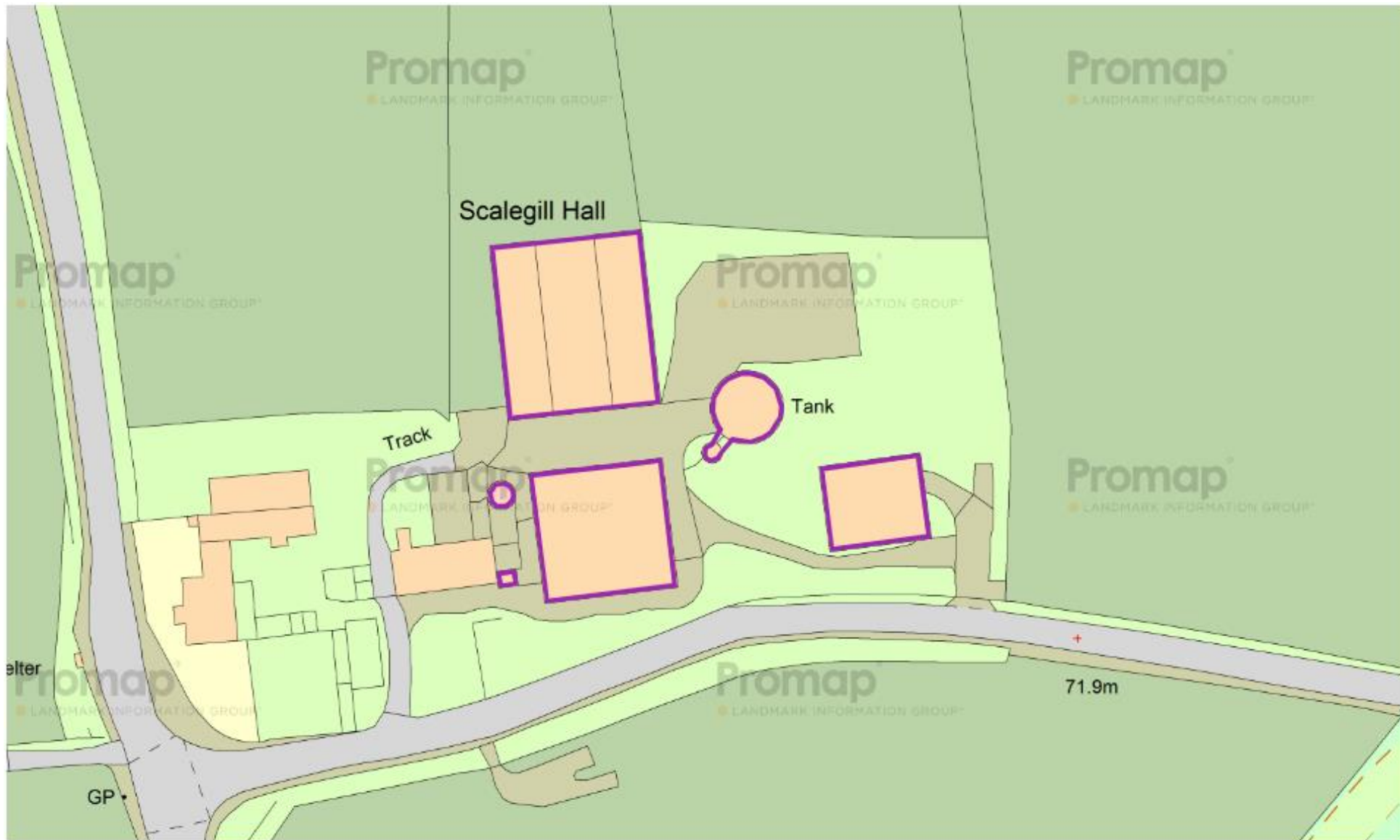
**APPENDIX 05**  
**SITE BOUNDARY PLAN**







**APPENDIX 06**  
**DEMOLITION PLAN**



Scalegill Hall Farm, Moor Row – New Build Demolition Plan

## **APPENDIX 07**

### **AERIAL IMAGE**



Scalegill Hall Farm, Moor Row – Google Maps (Aerial View)



**APPENDIX 08**  
**COMPARABLE EVIDENCE**

COMP REF:	TOWN:	ADDRESS 1:	POSTCODE:	HOUSE TYPE 1:	HOUSE TYPE 2:	HOUSE TYPE 3:	BEDS:	NET TO GROSS MULTIPLIER	EPC / DEVELOPER SIZE (SQM):	SOLD DATE:	SOLD PRICE:	RATE (£/SQM):
113	Frizington	Elm Mount, 4	CA26 3TN	HOUSE	Detached	20's House	4		121	28/04/2020	333,000	2,752
81	Whitehaven	Watson Lane, 1	CA28 9BY	HOUSE	DETACHED	20'S House	4		131	11/12/2020	270,950	2,068
93	Whitehaven	Watson Lane, 2	CA28 9BY	HOUSE	DETACHED	20'S House	3		126	11/12/2020	264,950	2,103
91	Whitehaven	Watson Lane, 3	CA28 9BY	HOUSE	SEMI	20'S House	2		89	18/12/2020	189,950	2,134
92	Whitehaven	Watson Lane, 4	CA28 9BY	HOUSE	SEMI	20'S House	3		89	18/12/2020	189,950	2,134
90	Whitehaven	Watson Lane, 5	CA28 9BY	HOUSE	DETACHED	20'S House	3		146	08/01/2021	294,950	2,020
89	Whitehaven	Watson Lane, 7	CA28 9BY	HOUSE	DETACHED	20'S House	3		119	29/01/2021	209,950	1,764
87	Whitehaven	Watson Lane, 8	CA28 9BY	HOUSE	DETACHED	20'S House	3		119	05/02/2021	209,950	1,764
88	Whitehaven	Watson Lane, 9	CA28 9BY	HOUSE	DETACHED	20'S House	4		131	05/02/2021	269,950	2,061
86	Whitehaven	Watson Lane, 10	CA28 9BY	HOUSE	DETACHED	20'S House	5		168	18/02/2021	324,950	1,934
84	Whitehaven	Watson Lane, 11	CA28 9BY	HOUSE	DETACHED	20'S House	4		131	26/02/2021	269,950	2,061
85	Whitehaven	Watson Lane, 12	CA28 9BY	HOUSE	DETACHED	20'S House	4		126	26/02/2021	264,950	2,103
83	Whitehaven	Watson Lane, 14	CA28 9BY	HOUSE	DETACHED	20'S House	4		131	05/03/2021	269,950	2,061
117	Frizington	Meadow View, 2	CA26 3TJ	HOUSE	Detached	20's House	4		121	09/04/2021	300,000	2,479
117	Frizington	Meadow View, 4	CA26 3TJ	HOUSE	Detached	20's House	4		116	23/04/2021	275,000	2,371
117	Frizington	Meadow View, 1	CA26 3TJ	HOUSE	Detached	20's House	4		123	28/06/2021	295,000	2,398
117	Frizington	Meadow View, 5	CA26 3TJ	HOUSE	Detached	20's House	4		125	30/06/2021	299,000	2,392
117	Frizington	Meadow View, 7	CA26 3TJ	Bungalow	Detached	20's House	2		67	22/07/2021	205,000	3,060
110	Frizington	Elm Way, 8	CA26 3TL	HOUSE	Detached	20's House	5		177	19/08/2021	395,000	2,232
117	Frizington	Meadow View, 9	CA26 3TJ	HOUSE	Detached	20's House	4		123	27/08/2021	292,000	2,374
117	Frizington	Meadow View, 11	CA26 3TJ	HOUSE	Detached	20's House	4		125	27/08/2021	310,000	2,480
117	Frizington	Meadow View, 17	CA26 3TJ	Bungalow	Detached	20's House	2		67	09/09/2021	205,000	3,060
117	Frizington	Meadow View, 10	CA26 3TJ	HOUSE	Detached	20's House	3		123	26/09/2021	292,000	2,374
51	Egremont, Cur	Biggrigg, Jubilee Gardens, 2	CA22 2RA	BUNGALOW	DETACHED	90'S	3		86	28/09/2021	259,950	3,023
49	Egremont, Cur	Biggrigg, Springfield Rd, Kaysden	CA22 2TJ	HOUSE	DETACHED	70'S HOUSE (MOD)	3		92	29/09/2021	220,000	2,391
50	Cleator Moor	Birks Rd, Reddlea	CA25 5HT	BUNGALOW	DETACHED	70'S HOUSE (MOD)	4		167	29/09/2021	200,000	1,198
1	Moor Row	Larch Close, 26	CA24 3LS	HOUSE	DETACHED	20'S House			206	30/09/2021	347,000	1,684
48	Cleator Moor	Ellis Meadows, 6	CA25 5DZ	HOUSE	DETACHED	20'S House	4		198	30/09/2021	120,000	606
107	Frizington	Elm Way, 5	CA26 3TL	HOUSE	Detached	20's House	4		125	30/09/2021	310,000	2,480
108	Frizington	Elm Way, 3	CA26 3TL	HOUSE	Detached	20's House	4		121	30/09/2021	340,000	2,810
109	Frizington	Elm Way, 6	CA26 3TL	Bungalow	Detached	20's House	2		90	30/09/2021	237,000	2,633
117	Frizington	Meadow View, 3	CA26 3TJ	bungalow	Detached	20's House	3		100	30/09/2021	305,000	3,050
45	Cleator Moor	Keekle Rise, 5	CA25 5DF	HOUSE	SEMI	20'S House	3		126	22/10/2021	275,000	2,183
47	Egremont, Cur	Biggrigg, Springfield Rd, Park Hse Cott	CA22 2TL	HOUSE	DETACHED	1800'S HOUSE	3		129	25/10/2021	365,000	2,829
106	Frizington	Elm Way, 10	CA26 3TL	HOUSE	Detached	20's House	4		123	28/10/2021	315,000	2,561
46	Cleator Moor	Ellis Gardens, 36	CA25 5EG	BUNGALOW	DETACHED	20's House	3		182	09/11/2021	206,000	1,132
45	Cleator Moor	Keekle Rise, 7	CA25 5DF	HOUSE	DETACHED	00'S HOUSE	3		126	12/11/2021	275,000	2,183
105	Frizington	Elm Way, 7	CA26 3TL	HOUSE	Detached	20's House	4		123	12/11/2021	290,000	2,358
44	Cleator Moor	Sanderson Park, 9	CA25 5JZ	BUNGALOW	DETACHED	10'S House	5		214	18/11/2021	275,000	1,285
104	Frizington	Elm Way, 4	CA26 3TL	HOUSE	Detached	20's House	5		177	25/11/2021	430,000	2,429
118	Frizington	Meadow View, 15	CA26 3TJ	HOUSE	Detached	20's House	4		116	29/11/2021	285,000	2,457
43	Cleator Moor	Ellis Gardens, 8	CA25 5EG	HOUSE	DETACHED	20's House	5		193	30/11/2021	279,000	1,446
102	Frizington	Elm Way, 9	CA26 3TL	HOUSE	DETACHED	20'S House	3		100	02/12/2021	305,000	3,050
41	Cleator Moor	Coniston Park 1	CA25 5QF	BUNGALOW	DETACHED	70'S HOUSE (MOD)	3		77	10/12/2021	190,000	2,468
42	Whitehaven	Meadow Rd, Shady Nook	CA28 8EH	BUNGALOW	DETACHED				117	10/12/2021	225,000	1,923
40	Cleator Moor	Fir Garth, 21	CA25 5HB	HOUSE	DETACHED	00'S HOUSE	3		73	14/12/2021	207,000	2,836
39	Cleator Moor	Ember Lane, 15	CA25 5FB	BUNGALOW	DETACHED	20's House	4		164	17/12/2021	346,000	2,110
117	Frizington	Meadow View, 21	CA26 3TJ	HOUSE	Detached	20's House	4		123	17/12/2021	299,000	2,431
38	Egremont, Cur	Woodend, Claremont	CA22 2TD	BUNGALOW	DETACHED				112	06/01/2022	310,000	2,768
37	Cleator Moor	Keekle Mount, 1	CA25 5FD	HOUSE	DETACHED	20'S House	4		173	12/01/2022	318,000	1,838
101	Frizington	Elm Way, 2	CA26 3TL	HOUSE	DETACHED	20'S House	4		177	10/02/2022	430,000	2,429
36	Egremont, Cur	Peel Gardens, 5	CA22 2XA	BUNGALOW	DETACHED	00'S HOUSE	3		81	02/03/2022	240,000	2,963
35	Cleator Moor	Leconfield Street, Crown Place 2	CA25 5GZ	HOUSE	DETACHED	10'S House	4		167	14/03/2022	275,000	1,647
34	Cleator Moor	Aldby Grove, 7	CA25 5DY	BUNGALOW	DETACHED	70'S HOUSE (MOD)	4		157	21/03/2022	250,000	1,592
114	Frizington	Elm Mount, 2	CA26 3TN	HOUSE	Detached	20's House	3		90	22/04/2022	240,000	2,667
112	Frizington	Elm Mount, 3	CA26 3TN	HOUSE	Detached	20's House	4		67	29/04/2022	275,000	4,104
117	Frizington	Meadow View, 19	CA26 3TJ	HOUSE	Detached	20's House	4		123	29/04/2022	320,000	2,602
33	Egremont, Cur	Biggrigg, Springfield Gardens, 5	CA22 2TS	HOUSE	DETACHED	70'S HOUSE (MOD)			92	06/06/2022	200,000	2,174
2	Moor Row	Rusper Close, 9	CA24 3LT	HOUSE	DETACHED	20'S House			197	13/06/2022	325,000	1,650
32	Moor Row	Rusper Drive, 9	CA24 3LT	HOUSE	DETACHED	20'S House			197	13/06/2022	325,000	1,650
31	Egremont, Cur	Biggrigg, Peel Gardens, 2	CA22 2XA	BUNGALOW	DETACHED	00'S HOUSE	2		68	22/06/2022	225,000	3,309
30	Whitehaven	Manor Gardens, 7	CA28 8BQ	HOUSE	DETACHED		4		136	30/06/2022	264,000	1,941
29	Cleator Moor	Kiln Brow, Dougan Bank	CA23 3DF	BUNGALOW	DETACHED	70'S HOUSE (MOD)	3		96	04/08/2022	211,000	2,198
28	Hensingham	Nethervale House	CA28 8XZ	HOUSE	SEMI-DETACHED	70'S HOUSE (MOD)			202	17/08/2022	340,000	1,683
27	Cleator Moor	Ellis Gardens, 4	CA25 5EG	BUNGALOW	DETACHED	20'S House	3		182	19/08/2022	309,950	1,703
25	Cleator Moor	Eleanors Way, 8	CA25 5DQ	BUNGALOW	DETACHED	10'S House	5		239	01/09/2022	350,000	1,464
26	Cleator Moor	ConistonPark, 26	CA25 5QF	HOUSE	DETACHED	00'S HOUSE	3		64	01/09/2022	147,000	2,297
24	Whitehaven	Manor Gardens, 19	CA28 8BQ	HOUSE	DETACHED	00'S HOUSE	4		243	09/09/2022	370,000	1,523
23	Egremont, Cur	Biggrigg, 33 Chapel St	CA22 2UU	HOUSE	DETACHED	00'S HOUSE	4		108	26/09/2022	259,950	2,407
22	Hensingham	Mariners Way, 12	CA28 8QG	HOUSE	DETACHED	10'S House	5		230	30/09/2022	350,000	1,522
21	Cleator Moor	Threaplands, 33	CA25 5HA	HOUSE	DETACHED	00'S HOUSE	3		79	05/10/2022	205,000	2,595
20	Hensingham	Mariners Way, 5	CA28 8QG	HOUSE	DETACHED	00'S HOUSE	5		220	07/10/2022	455,000	2,068
19	Cleator Moor	Fir Garth, 22	CA25 5HB	HOUSE	DETACHED	00'S HOUSE	3		91	13/10/2022	215,000	2,363
17	Hensingham	Mariners Way, 11	CA28 8QG	HOUSE	DETACHED	00'S HOUSE	5		214	21/10/2022	395,000	1,846
18	Cleator Moor	Eleanors Way, 1	CA25 5DQ	BUNGALOW	DETACHED	20's House	3		90	21/10/2022	254,000	2,822
14	Whitehaven	Stanley View, 16	CA28 8JB	HOUSE	DETACHED	70'S HOUSE (MOD)	3		111	28/10/2022	219,950	1,982
15	Cleator Moor	Ellis Meadows, 17	CA25 5DZ	bungalow	DETACHED	20's House	2		198	28/10/2022	379,950	1,919
16	Cleator Moor	Ellis Meadows, 12	CA25 5DZ	HOUSE	DETACHED	20's House	5		318	28/10/2022	450,000	1,415
117	Frizington	Meadow View, 12	CA26 3TJ	HOUSE	Detached	20's House	2		67	04/11/2022	245,000	3,657
13	Egremont, Cur	Bigrigg, Jubilee Hse	CA22 2TX	HOUSE	DETACHED				155	09/11/2022	383,000	2,471
12	Hensingham	Summergrove Prk, 16	CA28 8YH	BUNGALOW	DETACHED	70'S HOUSE (MOD)	5		290	11/11/2022	400,000	1,379
11	Cleator Moor	Brantwood Lane, 6	CA25 5QG	HOUSE	DETACHED	00'S HOUSE	4		99	22/11/2022	192,500	1,944
111	Frizington	Elm Mount, 1	CA26 3TN	HOUSE	Detached	20's House	5		177	24/11/2022	430,000	2,429
10	Hensingham	Church Hill, 12	CA28 8NE	BUNGALOW	DETACHED	70'S HOUSE (MOD)	4		132	25/11/2022	290,000	2,197
9	Cleator Moor	Crossfield Rd, Airlie Hse	CA25 5BY	HOUSE	DETACHED	MODERN BUILD	3		114	05/01/2023	172,500	1,513
8	Whitehaven	Whitehaven Road, Jantine	CA25 5QP	BUNGALOW	DETACHED				100	13/01/2023	245,000	2,450
80	Cleator Moor	John Colligan Drive, 51	CA25 5JX	HOUSE	SEMI	70'S HOUSE (MOD)	3		74	17/01/2023	170,000	2,297
78	Whitehaven	Suffolk Close, 18	CA28 8JR	HOUSE	SEMI	70'S HOUSE (MOD)			80	19/01/2023	69,000	863
79	Whitehaven	Muncaster Close, 5	CA28 8RP	HOUSE	SEMI	70'S HOUSE (MOD)			63	19/01/2023	120,000	1,905
77	Whitehaven	Gable Road, 12	CA28 8HE	HOUSE	SEMI	70'S HOUSE (MOD)			83	20/01/2023	137,000	1,651
76	Cleator Moor	Acorn Bank, 4	CA23 2DH	BUNGALOW	SEMI	70'S HOUSE (MOD)	2		49	27/01/2023	155,000	3,163
75	Whitehaven	Honister Road, 9	CA28 8HS	HOUSE	SEMI	70'S HOUSE (MOD)	3		85	30/01/2023	100,000	1,176
74	Whitehaven	Oxford Close, 5	CA28 8JW	HOUSE	SEMI	70'S HOUSE (MOD)	3		75	31/01/2023	110,000	1,467
73	Moor Row	Penzance Street, 69	CA24 3JH	HOUSE	SEMI	70'S HOUSE (MOD)	3		107	24/02/2023	124,000	1,159
72	Whitehaven	Scafell Close, 34	CA28 8DS	HOUSE	SEMI	70'S HOUSE (MOD)	3		91	28/02/2023	115,000	1,264
7	Whitehaven	Richmond Hill Rd, Overend Hse	CA28 8SS	HOUSE	DETACHED	1800'S HOUSE	2		127	03/03/2023	180,000	1,417
6	Cleator Moor	Ember Lane, 19	CA25 5FB	BUNGALOW	DETACHED	70'S HOUSE (MOD)	3		122	06/03/2023	330,000	2,705
71	Cleator Moor	Fir Garth, 6	CA25 5HB	HOUSE	SEMI	70'S HOUSE (MOD)	3		135	06/03/2023	239,950	1,777
70	Whitehaven	Whinlatter Rd, 129	CA28 8DY	HOUSE	SEMI	70'S HOUSE (MOD)			63	09/03/2023	135,000	2,143
69	Whitehaven	Bow Fell Rd, 19	CA28 8HQ	HOUSE	SEMI	70'S HOUSE (MOD)			83	17/03/2023	115,000	1,386
5	Cleator Moor	Trumpet Terrace, Braeside	CA23 3DZ	HOUSE	DETACHED	30'S HOUSE	3		160	24/03/2023	350,000	2,188
68	Whitehaven	Herdus Rd, 74	CA28 8BX	HOUSE	SEMI	70'S HOUSE (MOD)			92	24/03/2023	145,000	1,576
4	Whitehaven	Cartgate Rd, 5 (Gardenia Hse)	CA28 8QE	HOUSE	DETACHED	70'S HOUSE (MOD)			122	04/04/2023</		



66	🏡	Whitehaven	Steeple Close, 11	CA28 8EN	HOUSE	SEMI	70'S HOUSE (MOD)	3		94	18/04/2023	140,000	1,489
65	🏡	Whitehaven	Snebro Rd, 28	CA28 8DT	HOUSE	SEMI	70'S HOUSE (MOD)			67	19/04/2023	113,000	1,687
3	🏡	Cleator Moor	Fir Garth, 3	CA25 5HB	HOUSE	DETACHED	MODERN BUILD	3		61	26/04/2023	180,000	2,951
82	🏡	Whitehaven	Watson Lane, 1	CA28 9BY	HOUSE	DETACHED	20'S House	4		131	01/05/2023	290,000	2,214
116	🏡	Frizington	Elm Mount, Plot 54 - Eden (Hunters)	CA26 3TN	HOUSE	Detached	20's House	4		125	02/05/2023	325,000	2,600
64	🏡	Cleator Moor	Weddicar Gardens, 21	CA25 5JJ	HOUSE	SEMI	70'S HOUSE (MOD)	3		76	05/05/2023	104,500	1,375
63	🏡	Cleator Moor	Cragg Rd, 28	CA25 5PP	HOUSE	SEMI	70'S HOUSE (MOD)	3		97	12/05/2023	150,000	1,546
61	🏡	Whitehaven	Meadow Rd, 223	CA28 9JF	HOUSE	SEMI	70'S HOUSE (MOD)	3		72	19/05/2023	75,000	1,042
62	🏡	Cleator Moor	Border Ave, 16	CA25 5JQ	HOUSE	SEMI	70'S HOUSE (MOD)	3		105	19/05/2023	150,000	1,429
60	🏡	Whitehaven	Dent Rd, 15	CA28 8HG	HOUSE	SEMI	70'S HOUSE (MOD)	3		82	30/05/2023	117,950	1,438
59	🏡	Whitehaven	Scafell Close, 23	CA28 8DS	HOUSE	SEMI	70'S HOUSE (MOD)	3		109	02/06/2023	160,000	1,468
58	🏡	Whitehaven	Muncaster Rd, 61	CA28 8RS	HOUSE	SEMI	70'S HOUSE (MOD)	3		80	15/06/2023	165,000	2,063
57	🏡	Cleator Moor	Heathcote, 11	CA25 5HL	HOUSE	SEMI	70'S HOUSE (MOD)	2		105	16/06/2023	175,000	1,667
56	🏡	Whitehaven	Croasdale Ave, 2	CA28 9SL	HOUSE	SEMI	70'S HOUSE (MOD)	2		75	30/06/2023	85,000	1,133
55	🏡	Hensingham	Westmorland Rd, 22	CA28 8NS	HOUSE	SEMI	70'S HOUSE (MOD)	2		70	06/07/2023	98,500	1,407
53	🏡	Cleator Moor	Whitehaven Road, 12		HOUSE	SEMI	70'S HOUSE (MOD)	3		122	13/07/2023	120,000	983
54	🏡	Whitehaven	Croasdale Ave, 12	CA28 9SN	HOUSE	SEMI	70'S HOUSE (MOD)	3		80	13/07/2023	120,000	1,500
52	🏡	Cleator Moor	Ehen Hall Gardens, Ehenbank Hse	CA23 3BW	HOUSE	SEMI	1800'S HOUSE	4		154	For Sale	295,000	1,916
94	🏡	Whitehaven	Edgehill, The Masterton	CA28 9UB	HOUSE	DETACHED	20'S House	5		168	For Sale		0
94	🏡	Whitehaven	Edgehill, The Hewson	CA28 9UB	HOUSE	DETACHED	20'S House	4		145	For Sale		0
94	🏡	Whitehaven	Edgehill, The Wilson	CA28 9UB	HOUSE	DETACHED	20'S House	4		132	For Sale		0
94	🏡	Whitehaven	Edgehill, The Sanderson	CA28 9UB	HOUSE	DETACHED	20'S House	4		133	For Sale		0
94	🏡	Whitehaven	Edgehill, The Emmerson	CA28 9UB	HOUSE	TOWN/H SEMI	20'S House	4		120	For Sale	214,950	1,791
94	🏡	Whitehaven	Edgehill, The Emmerson	CA28 9UB	HOUSE	SEMI	20'S House	4		120	For Sale	214,950	1,791
94	🏡	Whitehaven	Edgehill, The Cooper	CA28 9UB	HOUSE	DETACHED	20'S House	3		96	For Sale		0
94	🏡	Whitehaven	Edgehill, The Alexander	CA28 9UB	HOUSE	TOWN/H SEMI	20'S House	3		103	For Sale		0
100	🏡	Whitehaven	Saltom Heights, The Cork (Plot 038)	CA28	house	semi	20'S House	2	17.5%	71.06	For Sale	130,396	1,835
94	🏡	Whitehaven	Edgehill, The Spencer	CA28 9UB	HOUSE	SEMI	20'S House	3		89	For Sale		0
94	🏡	Whitehaven	Edgehill, The Carter	CA28 9UB	HOUSE	DETACHED	20'S House	3		89	For Sale		0
100	🏡	Whitehaven	Saltom Heights, The Cork (Plot 039)	CA28	house	semi	20'S House	2	17.5%	71.06	For Sale	130,396	1,835
100	🏡	Whitehaven	Saltom Heights, The Dublin (Plot 008)	CA28	House	detached	20'S House	4	17.5%	133.30	For Sale	274,995	2,063
94	🏡	Whitehaven	Edgehill, The Oxley	CA28 9UB	HOUSE	SEMI	20'S House	2		64	For Sale		0
95	🏡	Whitehaven	Watson Lane (Your Move)	CA28	HOUSE	Detached	20'S House	4		141.6	For Sale	299,000	2,112
100	🏡	Whitehaven	Saltom Heights, The Tyrone (Plot 005)	CA28	House	Semi	20'S House	3	17.5%	82.91	For Sale	179,995	2,171
97	🏡	Hensingham	High Stile Gardens, Plot 23	CA28 8YT	HOUSE	Detached	20'S House			187	For Sale		0
100	🏡	Whitehaven	Saltom Heights, The Fergus (006)	CA28	House	Semi	20'S House	3	17.5%	86.07	For Sale	189,995	2,207
94	🏡	Whitehaven	Edgehill, The Harper	CA28 9UB	HOUSE	SEMI	20'S House	3		79	For Sale	184,950	2,341
94	🏡	Whitehaven	Edgehill, The Larson	CA28 9UB	HOUSE	DETACHED	20'S House	4		103	For Sale	241,950	2,349
94	🏡	Whitehaven	Edgehill, The Jameson	CA28 9UB	HOUSE	DETACHED	20'S House	4		112	For Sale	269,950	2,410
100	🏡	Whitehaven	Edgehill Park, Wilson Pit Road, The Jameson (Plot 291)	CA28	HOUSE		20'S House		17.5%	112.00	For Sale	269,950	2,410
99	🏡	Hensingham	High Stiles Gardens, Plot 1	CA28 8YT	HOUSE	DETACHED	20'S House	4		186	For Sale	450,000	2,419
100	🏡	Whitehaven	Saltom Heights, The Moy (Plot 001)	CA28	Bungalow	detached	20'S House	2	17.5%	71.60	For Sale	175,996	2,458
100	🏡	Whitehaven	Saltom Heights, The Moy (Plot 002)	CA28	Bungalow	detached	20'S House	2	17.5%	71.60	For Sale	175,996	2,458
100	🏡	Whitehaven	Saltom Heights, The Ennis (Plot 040)	CA28	house	detached	20'S House	3	17.5%	91.60	For Sale	229,995	2,511
98	🏡	Hensingham	High Stiles Grdens, Plot 20	CA28 8YT	BUNGALOW	DETACHED	20'S House	3		130	For Sale	365,000	2,808
96	🏡	Hensingham	High Stile Gardens (Plot 19- Grisdale)	CA28 8YT	HOUSE	Detached	20'S House	3		105	For Sale	299,950	2,857
100	🏡	Whitehaven	Saltom Heights, The Moy (Plot 003)	CA28	Bungalow	detached	20'S House	2	17.5%	71.60	For Sale	219,995	3,072
103	🏡	Frizington	Elm Way, 10	CA26 3TL	HOUSE	Detached	20's House	4		123	For Sale	349,995	2,845
115	🏡	Frizington	Elm Mount, Plot 55-Eden (Genesis)	CA26 3TN	HOUSE	Detached	20's House	4		125	For Sale	309,950	2,480
101	🏡	Whitehaven	Clementson Way, Farmlands	CA28 9UB	HOUSE	DETACHED	10'S House	4		221	For Sale	320,000	1,448
118	🏡	Frizington	Rheda Park, Plot XX	CA26 3TN	Bungalow	detached	20'S House	3		108.91	For Sale	315,000	2,892
119	🏡	Frizington	North Prk, 11 (Beckstones)	CA26 3TP	Bungalow	detached	20'S House	3		100	09/12/2022	320,000	3,200
119	🏡	Frizington	North Prk, 10 (Beckstones)	CA26 3TP	house	detached	20'S House	4		123	12/08/2022	320,000	2,602
119	🏡	Frizington	North Prk, 12 (Beckstones)	CA26 3TP	house	detached	20'S House	4		116	12/08/2022	275,000	2,371
119	🏡	Frizington	North Prk, 4 (Beckstones)	CA26 3TP	bungalow	detached	20'S House	2		125	10/06/2022	225,000	1,800
119	🏡	Frizington	North Prk, 14 (Beckstones)	CA26 3TP	bungalow	detached	20'S House	3		100	01/06/2022	320,000	3,200
119	🏡	Frizington	North Prk, 5 (Beckstones)	CA26 3TP	bungalow	detached	20'S House	2	Dev Det	125	27/05/2022	220,000	1,760
119	🏡	Frizington	North Prk, 8 (Beckstones)	CA26 3TP	bungalow	detached	20'S House	2		90	28/04/2022	220,000	2,444
119	🏡	Frizington	North Prk, 6(Beckstones)	CA26 3TP	bungalow	detached	20'S House	3		100	07/04/2022	305,000	3,050
119	🏡	Frizington	North Prk, 1 (Beckstones)	CA26 3TP	house	detached	20'S House	4		67	21/12/2022	310,000	4,627
119	🏡	Frizington	North Prk, 2 (Beckstones)	CA26 3TP	bungalow	detached	20'S House	2		90	20/12/2021	240,000	2,667



**APPENDIX 09**  
**BAKER MALLET REPORT**



**Baker Mallett**  
LLP

BUDGET ESTIMATE FOR HOUSING  
DEVELOPMENT

AT

SCALEGILL HALL, MOOR ROW

REV 00

4<sup>th</sup> AUGUST 2023

Carigiet  
Cowen

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## **Contents**

- 1.0 Plans and Proposals
  - 1.1 Introduction
  - 1.2 Information Used
- 2.0 Overall Cost Summary
- 3.0 Basis of Estimate
  - 3.1 Assumptions
  - 3.2 Exclusions

## **Schedule of Revisions**

Revision	Date	Details	Originator
00	04 08 23	Initial Issue	BM

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## 1.0 Plans and Proposals

### 1.1 Introduction

The budget estimate is for a development of 23 properties at Scalegill Hall, Moor Row, Cumbria.

Costs are calculated on RIBA Design Stage 2 – Concept Design.

### 1.2 Information Used

The following information, received from Jody Lauder of Carigiet Cowen, has been used to calculate the cost plan: -

Ashwood Design Associates Ltd drawings

Drawing Nr 1895 014 -	Specification and details
Drawing Nr 1895 1001 -	Site Layout
Drawing Nr 1895 1002 -	Materials
Drawing Nr 1895 1005 -	Architectural Illustrations

## 2.0 Overall Cost Summary

The cost summary has been prepared using samples of 13 similar schemes through the RICS Building Cost Information Service (BCIS) with adjustments made for the date of the development, the location, the specification and the new Building Regulations 2022 and 2023 changes.

Item	Description	Area - m2	Budget cost per m2	Build Cost - £	Professional and other Fees - 15%	Total - £	Comments
1	Demolitions of existing barn and outbuildings, external features, removal of vegetation and trees and preparation of the site.			100,000			
2	Development - 23 Nr 3, 4, and 5 bedroomed properties. Mean rate adjusted to current date and location from RICS BCIS. Adjustments for Building Regulations changes 2022 / 2023 to reduce carbon emissions and overheating and improve fire safety and ventilation.		1,200 100				This is as anticipated for Cumbria in this location.
<b>TOTAL BUILDING SUB TOTAL</b>		2,905	1,300	3,776,500			
3	Roads, Paths, Pavings and Surfacing Type 1 - Natural limestone paving patios Type 2 - Granite setts driveways Type 3 - Stone sett roadways Type 4 - Tarmac roadways Type 5 - Natural limestone paving	530 625 2,700 50 80	80 120 140 80 80	42,400 75,000 378,000 4,000 6,400			
4	Soft landscaping	4,300	50	215,000			
5	Fencing, Railings and Walls (based on total floor area)	2,905	40	116,200			
6	External drainage (based on total floor area)	2,905	125	363,125			
7	External services			350,000			
8	External lighting			20,000			
<b>TOTAL CONSTRUCTION WORKS SUB TOTAL</b>				5,446,625			
9	Preliminaries	12%	5,446,625	653,595			
10	Design and Risk Contingencies	10%	5,446,625	544,663			
<b>TOTAL DEVELOPMENT COSTS</b>				6,644,883	996,732	7,641,615	
<b>EQUIVALENT COST PER M2 OF TOTAL FLOOR AREA =</b>		2905		2,287	343	2,631	
<b>EQUIVALENT AVERAGE COST PER PROPERTY =</b>		23	Nr	288,908	43,336	332,244	

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### 3.0 Basis of Estimate

#### 3.1 Assumptions

- Figures assume: a start on site in Q4-2023; that the project will be competitively tendered.
- The ground is suitable for traditional concrete pad foundations and ground floor slabs.
- All services connections are currently available and can accommodate the additional load requirements of the development, with no allowance is made for possible upgrading of existing services, or new sub-station required, due to needing to increase capacity to suit new buildings.
- Full details of the existing drainage are not available, so assumptions have been made.
- Foul drainage is separate to surface water and not a combined system.

#### 3.2 Exclusions

- Removal of contaminated land.
- Excavating in rock.
- Works to the existing building as detailed on drawing number 1895 014 -.
- Floor finishes.
- White goods to kitchens.
- Furniture and fittings.
- Sprinkler systems.
- Any works to the existing roads and footways accessing the site, other than forming the entrance tarmac road and where there will be drainage and service excavations to make good.
- Drainage works at deep invert levels.
- VAT.

**APPENDIX 10**  
**VIABILITY ASSESSMENT**



Housing Viability Model:

Brief Description

Location: Land at Scalegill Hall Farm, Moor Row  
Date of Assessment: 23/10/2023

STATUS 1

FINAL

SCHEME 23 UNIT development  
FEATURING 23 Open Market sale  
- Affordable units  
30% Affordable allocation  
20% Affordable Discount Rate

STATUS 2

Private & Confidential

DEVELOPMENT VALUE

Property Design Type:	Plot No.	Form:	Bed / Person No:	Garage	Status:	Size (GIA ex garage):	Unit Measure:	Headline Sale Price:	Value 1	Market Type 1:	Market Type 2:	Value 2	Sales Rate £:
Type	1	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	2	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	3	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	4	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	5	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	6	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	7	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	8	Houses	3b / 4p	No	For sale	100.0	m2	£ 266,000	£ 266,500	Market Sale	Market Sale	£ 266,500	£2,665 per m2
Type	9	Houses	3b / 6p	No	For sale	130.0	m2	£ 301,000	£ 301,990	Market Sale	Market Sale	£ 301,990	£2,323 per m2
Type	10	Houses	3b / 6p	No	For sale	130.0	m2	£ 301,000	£ 301,990	Market Sale	Market Sale	£ 301,990	£2,323 per m2
Type	11	Houses	3b / 6p	No	For sale	130.0	m2	£ 301,000	£ 301,990	Market Sale	Market Sale	£ 301,990	£2,323 per m2
Type	12	Houses	3b / 6p	No	For sale	130.0	m2	£ 301,000	£ 301,990	Market Sale	Market Sale	£ 301,990	£2,323 per m2
Type	13	Houses	4b / 6p	No	For sale	130.0	m2	£ 327,000	£ 327,730	Market Sale	Market Sale	£ 327,730	£2,521 per m2
Type	14	Houses	4b / 6p	No	For sale	130.0	m2	£ 327,000	£ 327,730	Market Sale	Market Sale	£ 327,730	£2,521 per m2
Type	15	Houses	4b / 6p	No	For sale	130.0	m2	£ 327,000	£ 327,730	Market Sale	Market Sale	£ 327,730	£2,521 per m2
Type	16	Houses	4b / 8p	No	For sale	130.0	m2	£ 327,000	£ 327,730	Market Sale	Market Sale	£ 327,730	£2,521 per m2
Type	17	Houses	4b / 8p	Yes	For sale	150.0	m2	£ 378,000	£ 378,150	Market Sale	Market Sale	£ 378,150	£2,521 per m2
Type	18	Houses	4b / 8p	Yes	For sale	150.0	m2	£ 378,000	£ 378,150	Market Sale	Market Sale	£ 378,150	£2,521 per m2
Type	19	Houses	4b / 8p	Yes	For sale	150.0	m2	£ 378,000	£ 378,150	Market Sale	Market Sale	£ 378,150	£2,521 per m2
Type	20	Houses	4b / 8p	Yes	For sale	150.0	m2	£ 378,000	£ 378,150	Market Sale	Market Sale	£ 378,150	£2,521 per m2
Type	21	Houses	5b / 10p	Yes	For sale	170.0	m2	£ 385,000	£ 385,730	Market Sale	Market Sale	£ 385,730	£2,269 per m2
Type	22	Houses	5b / 10p	Yes	For sale	170.0	m2	£ 385,000	£ 385,730	Market Sale	Market Sale	£ 385,730	£2,269 per m2
Type	23	Houses	5b / 10p	Yes	For sale	170.0	m2	£ 385,000	£ 385,730	Market Sale	Market Sale	£ 385,730	£2,269 per m2
Type	-	-	Houses	0	For sale	-	m2	£ -	£ -	Market Sale	Market Sale	£ -	£0 per m2
Garages 7.00 GIA 2,950.00								GDV £ 7,307,000					
								Market Sale £ 7,307,000					
								Affordable Sale £ -					
								Social £ -					
								£ 7,307,000					

DEVELOPMENT COSTS

Site acquisition costs								Comments					
#REF!	Site value	Net Area 2.66 Acres @	£225,000	=	599,400	£599,400	8.20%	Gross site area 3.33 acres					
	Stamp duty					£19,470		agricultural Value 10,000	22.50 x	225,000			
	Legal fees	@ 0.75%		of Site value		£4,496		Source: Valuers professional judgment (Land acquisiton legal fee only)					
	Agent fees	@ 1.00%		of Site value		£5,994		Source: Vauers professional judgement (Agents fees reflective of market normal thresholds)					
Total Acquisition costs						£629,359	27,363						
Costs of construction													
	Basic Buildcost	@	£1,200	per m <sup>2</sup>		£3,540,000		Source: Professional QS					
	Part L Regs upgrade	@	£100	per m <sup>2</sup>		£295,000							
	Garages 7.00	@	£7,500			£52,500		Source: Professional QS					
						£3,887,500	169,022						
Abnormal and Enabling Works													
	Services + Ext Lighting	@	£16,087	per dwelling		£370,001	16,087	Source: Professional QS					
	External Drainage	@	£15,788	per dwelling		£363,125		Source: Professional QS					
	Gardens, Fences, Walls & Railings	@	£5,052	per dwelling		£116,200	#VALUE!	Source: Professional QS					
	Soft Landscaping	@	£9,348	per dwelling		£215,000	#VALUE!	Source: Professional QS					
	Roadways	@	£21,991	per dwelling		£505,800		Source: Professional QS					
	Demolitions (PC Sum)		£100,000			£100,000		Source: Professional QS					
						£1,670,126	72,614						
Build Cost (BC)						£5,557,626	241,636						
	Prelims	@	12.00%		£667,000	(667,000)		Source: Professional QS					
	Professional Fees (Inc Design & Planning)	@	7.00%		£389,000	(389,000)		Source: Professional QS					
	Contingency	@	3.00%		£167,000	(167,000)		Source: Professional QS					
						£1,223,000							
Build Cost Total (BCT)						£6,780,626	294,810						
Other costs													
	Other S106/CIL costs					£0	-	Source: Applicant Planner					
	Contribution							Source: Professional QS					
	Cost of disposal (Market costs + Agent)	@ 1.5%		of Gross DV		£109,600	(109,600)	Source: Typical rate for a development of this scale.					
	Cost of disposal (Discounted Market Sale)	@ 0.5%		of Gross DV		£0	-	Source: Typical rate for a development of this scale.					
	Cost of disposal (Affordable Uints)	@ 0.0%		of Gross DV		£0	-	Source: Typical rate for a development of this scale.					
						£109,600							
	Cost of finance												
	Developer Equity 40%	Compound balance @ 10.00%		per annum		£376,042	(376,042)	Source: Typical rate for a development of this scale.					
Total Other Costs						£485,600							
GDC £7,895,600													

SUMMARY OF DEVELOPMENT SCHEME

Gross Development Value	7,307,000	
Less		
Gross Development Costs	7,895,600	
Equals Residual Developer Profit		
Developer profit	Equating to: -8.06% of Gross DV	(588,600)
Source: Copeland BC Local Plan - Typical rate of Developer return considered @ 18-20% of GDV.		