# **Property Risk Report**





Lightstone risk management

Report date: 2015/07/01

Report number: 20150701025722

# Property details

# **Property location**

Province: Wo

 Municipality:
 City of cape town

 Suburb:
 Schonenberg estate

 Street:
 xxxxx

 Street #:
 x

 Postal code:
 xxxx

**Estate:** Schonenberg estate

Legal description: Erf xxxxx somerset west city of cape town western cape

Coordinates (lat/long): Google Maps:

Google Maps: | Street View

# Property attributes

Property type: Freehold

Last sales date: 2011/06/27

Last sales price: R x xxx 000

Land size (registered): 450 m²

Land size (cadastral): 449 m²

Estimated size under roof: Not available

Age of property: 7 years

# Owner details

Owner name:	ID/Reg #:	Title deed #:	Share:	Marital status:
XXXXX	xxxxxxxxxxx	Txxxxx/2011	Not available	Not available

# Bond details

Institution:	Amount:	Bond #:	Registration date:
XXXXX	R x xxx 000	Bxxxxx/2011	2011/08/05

# **Imagery**







## Property values



 Estimated Value:
 R x xxxx 000

 Expected Low:
 R x xxxx 000

 Expected High:
 R x xxxx 000

 Replacement cost value:
 Not available

# Credit risk

(i)

Risk quality grade: 90%
Distressed sales factor: 73%

## Suburb information

#### Market Stock



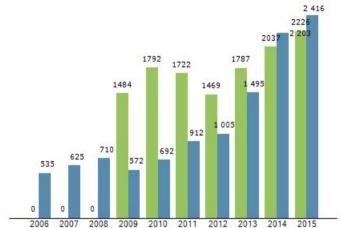
# Suburb demographics

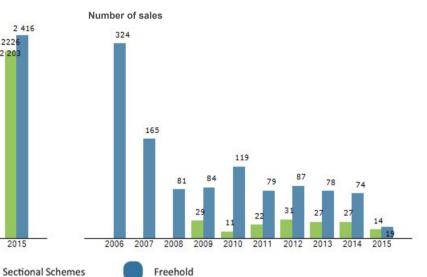
Average household income range: J:R43,000 - R51,000

**Predominant Ism:** LSM10High

Number of adults: 655

### Average price (R '000)





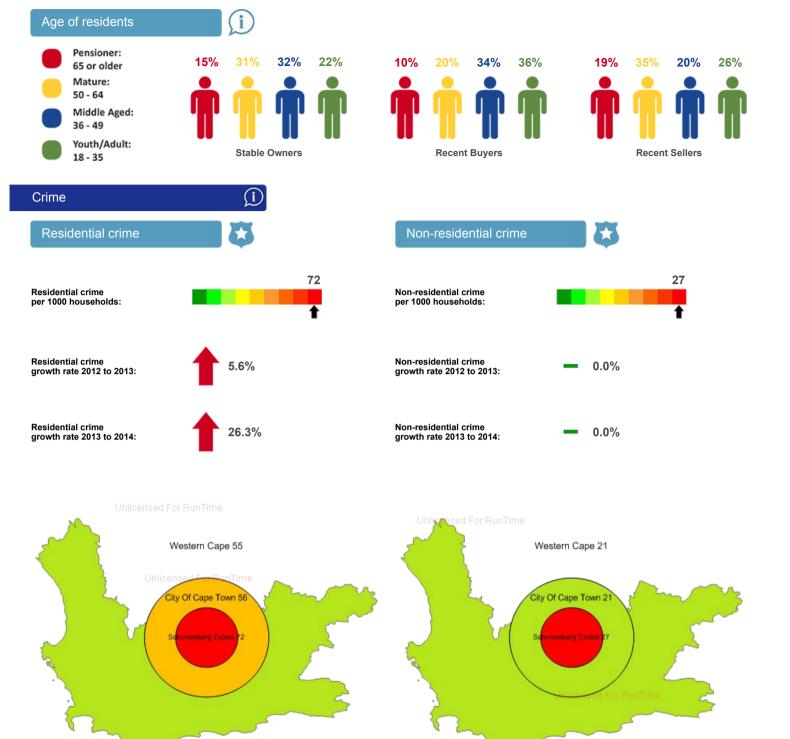
## Period of ownership



5 - 7 years Less than 5







Lowest Risk

Medium Risk

**Highest Risk** 

Lowest Risk

Medium Risk

**Highest Risk** 

Residential crimes per 1000 households compared to 4 surrounding Non-residential crimes per 1000 households compared to 4 surrounding suburbs suburbs 28 28 71 27 71 SCHONERHERG ESTATE SCHONEINBERG ES TATE SOMERSET PRINCIP SOMERSE PRINCE HEI DEPINA HEI DERVICE Police stations Nearest: Police saps - somerset west Straight line distance: 2.7 km Weather Lightning Hail 0.2 Lightning flash density: Hail day frequency: 0 days per km per year (strikes per km per year) Flash density relative To national 0.0 times national average average: Kirkia St Kirkia St Prunus St Prunus SI IXI8 ST Jasmyn St Jasmyn St Karee St Karee St Lily St Lily St 5 AfriC

This region falls within the southern folded mountains ecoregion.

8 to 12

4 to 8

#### Southern folded mountains:

0 to 4

This region has a diverse topography but closed hills and mountains with a moderate to high relief, are dominant.

12 to 16

16+

The vegetation is likewise highly diverse with various Fynbos, Karoo, Renosterveld and Thicket types, but Mountain Fynbos, Grassy Fynbos and Little Succulent Karoo are generally distinctive. The Gourits River and its main tributaries traverse this area. Other significant rivers include the Palmiet, Gamtoos and its tributaries, Keurbooms, Kromme, Rivier-Sonder-End and the Breede rivers. The Berg River has its source in this region.

0 to 1

1 to 2

2 to 3

3 to 4

4+

Fluffia

# Flood risk



Distance from water body: 206 meters
Height above water body: 15 meters



Shaded gray area indicates a 3km radius from the property

# Fire risk



Likelihood of fire: Rare



#### Fire stations



Nearest: Fire station - somerset west

Straight line distance: 3.1 km

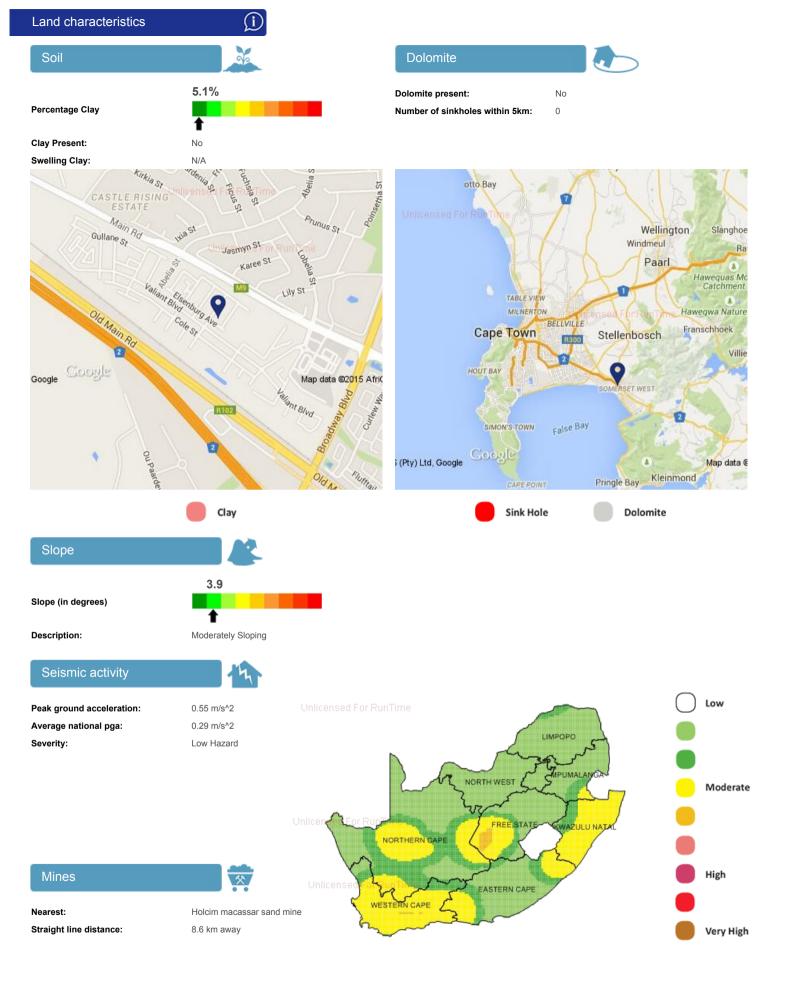
Rare

Unlikely

Possible

Likely

Almost Certain



### Disclaimer

Please note that Lightstone obtains data from a broad range of 3rd party sources and – despite the application of proprietary data cleaning processes – cannot guarantee the accuracy of the information provided in this report. It is expressly recorded that information provided in this report is not intended to constitute legal, financial, accounting, tax, investment, consulting or other professional advice.

This report does not contain any confidential information relating to the property owner or any owners residing in the suburb. All bond, home loan and property registration information in the reports is from the Deeds Office where information on all property registrations, property transfers as well as all registered bonds / home loans are kept. This is public domain information and accessible by any person.