

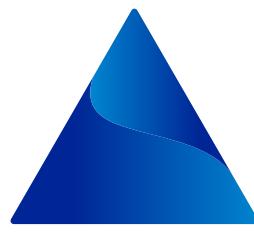
Home Report





Home Report

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SHEPHERD
CHARTERED SURVEYORS

All Angles Covered

Residential | Commercial | Property & Construction



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Scottish Single Survey



Single Survey

survey report on:

Property address	8 Warrack Street St. Andrews KY16 8DR
Customer	Mrs Pamela Ruschak
Customer address	
Prepared by	Shepherd Chartered Surveyors
Date of inspection	12/02/2025



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PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by marking the adjacent box.

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

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

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The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report².

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

² Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

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they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is *the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

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- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments

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being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the Report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

- 1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 3 Category 1: No immediate action or repair is needed.

WARNING: If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use

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communal grounds, parking areas, and other facilities;

- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

Single Survey

1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

Description	A purpose built and fully self-contained ex-Local Authority flat occupying the first floor of a two storey, semi-detached building with four flats in total. The property has a private entrance door to the lower gable external wall of the building.
Accommodation	Ground Floor: Entrance Vestibule and internal stairs. First Floor: Landing, Lounge, two Bedrooms, Kitchen and Bathroom.
Gross internal floor area (m²)	68 sqm or thereby.
Neighbourhood and location	The subjects are situated within an established residential estate constructed originally on behalf of the Local Authority, although a good number of these properties are now in private ownership. Neighbouring properties are of comparable age and type. A range of local amenities are available in the general area.
Age	1930 approximately.
Weather	Dry and settled.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There is an original and shared, brick/roughcast chimney stack to the roof coverings and this was viewed from ground/street level only.

Single Survey

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The timber pitched roof over the building is covered in tiles and these roof coverings were viewed from ground/street level only. The roof coverings are original and we would refer you to our comments below under Section 2.</p> <p>The main roof space was accessed via a ceiling hatch contained within the first floor landing ceiling. Our view of the roof space and timbers was obstructed by the presence of stored items, insulation products and partial flooring.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>These are of mixed age and type, incorporating both metal and PVC products.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls of the property comprise brick construction and have been re-roughcast externally. Following these re-roughcasting works, it is not possible to visually confirm if any cavity wall insulation works have been carried out to the building's walls in the past.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The ground floor entrance vestibule contains a timber and glazed external door. The upper windows in the flat are mainly double glazed and these were not tested. The kitchen pantry cupboard still contains an original/older type timber and single glazed window.</p>

Single Survey

External decorations	Visually inspected. The main walls of the property comprise roughcasting with PVC features.
Conservatories / porches	There are no conservatories or porches in place.
Communal areas	Circulation areas visually inspected. The building as a whole has use of shared footpaths and external stairs. The full extent of boundaries/ownership, all rights of way and mutual maintenance liability for the subjects in general should be confirmed, including private garden grounds.
Garages and permanent outbuildings	Visually inspected. There is no access available for a car garage. The subjects may have use of a rear timber and felt garden shed, although this small outbuilding is of no consequence to value.
Outside areas and boundaries	Visually inspected. The subjects appear to have use of a private area of garden ground to the rear and this should be confirmed with reference to the Title Deeds. The building's boundaries are partially shared.
Ceilings	Visually inspected from floor level. Plaster finish. The internal ceilings have not been tested for any possible asbestos content. Sections of ceilings still appear to comprise old lath and plaster which is prone to detachment and care will be required during future redecoration/replastering.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. Plaster finish. The internal walls have also not been tested for any possible asbestos content. Sections of walls may still comprise old lath and plaster which is prone to detachment and care will be required during future redecoration/replastering.

Single Survey

Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p> <p>The internal flooring comprises solid and timber construction with fully fitted floor coverings in place at the time of our inspection.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The kitchen incorporates floor and wall mounted units, worktop space and a sink. The internal joinery is fairly standard for a property of this age and type.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>The recess area to the lounge fireplace is currently boarded up. It is apparent that other internal fireplaces have been removed.</p>
Internal decorations	<p>Visually inspected.</p> <p>The internal decorations mainly comprise emulsioned, painted and papered surfaces.</p>
Cellars	There are no cellars.

Single Survey

Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains supply with the meter contained within the kitchen pantry cupboard. On the basis that the subjects are currently tenanted, any available, valid test certificate for the wiring installations should be transferred.</p> <p>The vendor has confirmed that the consumer unit serving the property's wiring installations was replaced in 2024 at a cost of £1000 and the test certificate for these works should also be transferred. The consumer unit benefits from Residual Current Breakers with Over-Current (RCBO) which prevents the "tripping" of all fuses.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Main gas is connected with the internal meter contained within an upper cupboard kitchen. Any available, valid Landlord's Gas Safety certification for the subjects should also be transferred.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains water is connected and where visible, copper/metal and PVC plumbing installations are provided. The bathroom has a three piece white suite with partially tiled walls and an extractor fan which was not tested.</p>

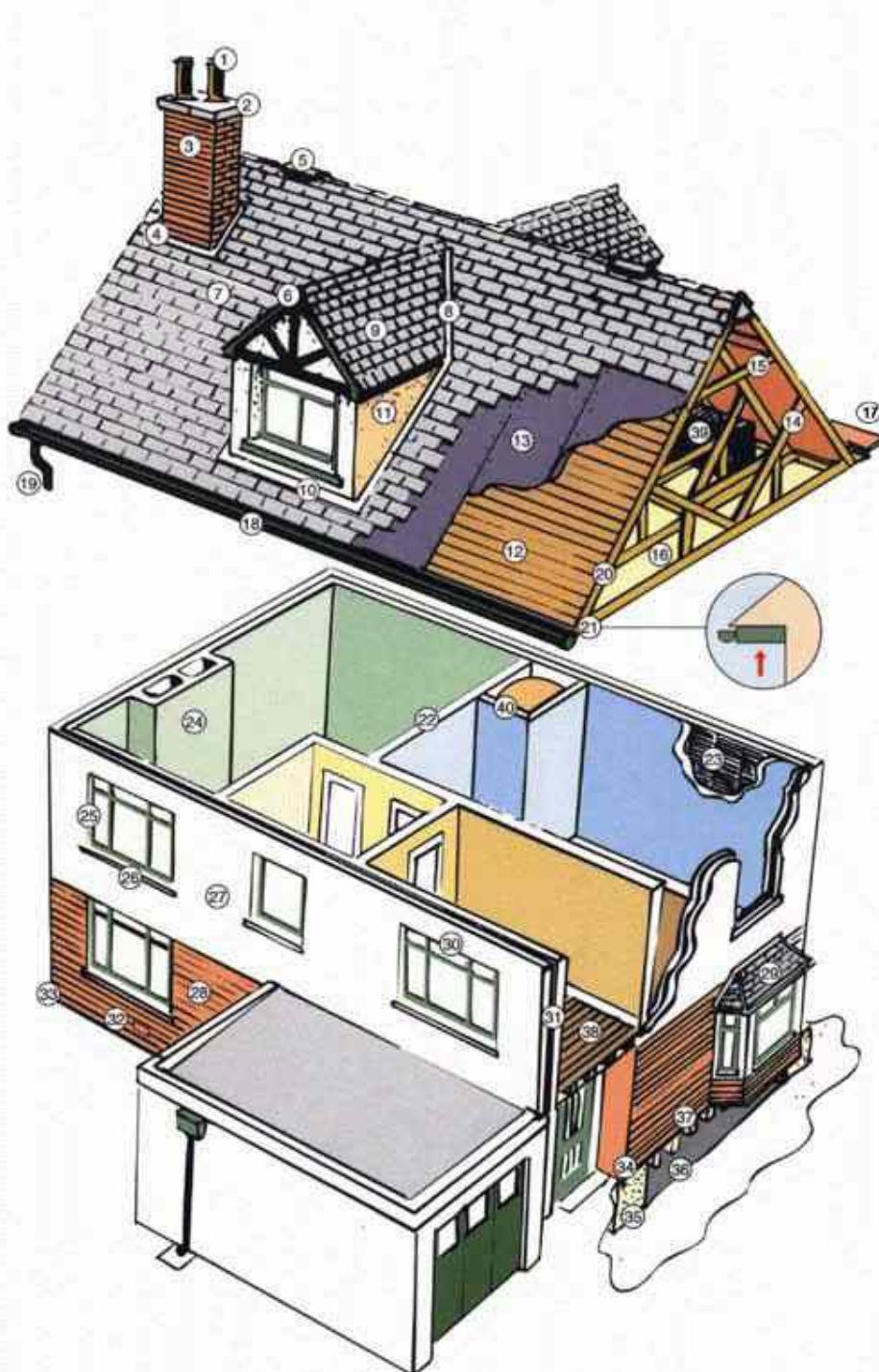
Single Survey

Heating and hot water	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property has the use of a gas fired central heating system, the boiler for which is contained within the kitchen and will also serve the property's hot water supply. It is assumed that the disconnected hot water storage tank still in place within the first floor landing cupboard has been fully drained down, but this could not be fully confirmed within the scope of our visual inspection only.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage is connected.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>All Scottish homes require a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p>

Single Survey

Any additional limits to inspection	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The property was fully furnished and had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. Internal cupboards were generally filled with storage items. No access was available beneath sanitary or kitchen fittings. Our view of the property's roof space and timbers in general was restricted. Windows and external doors were not all fully opened or tested.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.</p> <p>In ex Local Authority properties of this age and type, it is common to find that there are some asbestos based products present, the full extent of which may not become apparent until full access works can be undertaken and particularly during the course of future upgrading/redecorating. We have not carried out an asbestos survey and if you require any further comments prior to purchase, then you must instruct a qualified asbestos surveyor to inspect the whole of the subjects and report thereon.</p>
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Sectional Diagram showing elements of a typical house



- 1 Chimney pots
- 2 Coping stone
- 3 Chimney head
- 4 Flashing
- 5 Ridge ventilation
- 6 Ridge board
- 7 Slates / tiles
- 8 Valley guttering
- 9 Dormer projection
- 10 Dormer flashing
- 11 Dormer cheeks
- 12 Sarking
- 13 Roof felt
- 14 Trusses
- 15 Collar
- 16 Insulation
- 17 Parapet gutter
- 18 Eaves guttering
- 19 Rainwater downpipe
- 20 Verge boards /skews
- 21 Soffit boards
- 22 Partition wall
- 23 Lath / plaster
- 24 Chimney breast
- 25 Window pointing
- 26 Window sills
- 27 Rendering
- 28 Brickwork / pointing
- 29 Bay window projection
- 30 Lintels
- 31 Cavity walls / wall ties
- 32 Subfloor ventilator
- 33 Damp proof course
- 34 Base course
- 35 Foundations
- 36 Solum
- 37 Floor joists
- 38 Floorboards
- 39 Water tank
- 40 Hot water tank

Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

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2. Condition

This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

 Structural movement	
Repair category	1
Notes	There was no evidence of significant structural movement within the limitations of our inspection.

 Dampness, rot and infestation	
Repair category	2
Notes	There is evidence of dampness and defective plasterwork to the ground floor walls of the entrance vestibule area. Woodworm infestation is also apparent to exposed timbers in the first floor landing cupboard and roof space. Uneven flooring in properties of this age and type can be due to concealed timber defects. The entire property, prior to purchase, should be inspected by a reputable specialist contractor and with a view to confirming the cost and extent of all necessary treatment and repair works required.

 Chimney stacks	
Repair category	2
Notes	There is evidence of weathering to the shared chimney stack. Future repairs will be required.

 Roofing including roof space	
Repair category	2
Notes	Roof coverings are original and patch repairs are required. Upon closer examination, the roof coverings may be life expired and a report from a reputable roofing contractor should be obtained to fully ascertain the condition and life expectancy of the roof covering. It is assumed that some damaged/lifted tiles were also caused by a recent storm. Our inspection of the roof space noted evidence of staining and woodworm infestation which should be further investigated in conjunction with the above recommended specialist report and estimate.

Single Survey

 Rainwater fittings	
Repair category	1
Notes	<p>Within the limitations of our inspection rainwater goods were seen to be free from significant defects.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defects.</p>

 Main walls	
Repair category	1
Notes	<p>Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended.</p>

 Windows, external doors and joinery	
Repair category	2
Notes	<p>The entrance door and windows are of an age and style where a degree of ongoing maintenance should be anticipated to the frames, sealed units and opening mechanisms. Ongoing upgrading should also be anticipated.</p>

 External decorations	
Repair category	1
Notes	<p>Paint finished and decorated external surfaces will require redecoration on a regular basis.</p>

 Conservatories/porches	
Repair category	N/A
Notes	

 Communal areas	
Repair category	1
Notes	<p>The shared path and external steps serving the building should be regularly inspected and maintained as necessary.</p>

Single Survey

	Garages and permanent outbuildings
Repair category	2
Notes	The rear garden shed is weathered.
	Outside areas and boundaries
Repair category	2
Notes	Ongoing maintenance works are required to sections of boundaries, garden grounds, paths and external steps but subject to confirmation on the extent of ownership and mutual maintenance liability.
	Ceilings
Repair category	2
Notes	Some ongoing maintenance and plastering works are required to internal ceilings, including holes visible to the ceiling of the first floor landing cupboard containing the old hot water storage tank.
	Internal walls
Repair category	1
Notes	Within the limitations of our inspection no significant defects were noted.
	Floors including sub-floors
Repair category	2
Notes	Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. The floor coverings will require to be upgraded as necessary and as previously noted, uneven flooring in properties of this age and type can be due to concealed defects which may not become apparent until these existing floor coverings etc. are removed. Ongoing maintenance may be required.
	Internal joinery and kitchen fittings
Repair category	2
Notes	There is an element of wear and tear internally to the subjects which would benefit from upgrading, including internal joinery and kitchen fittings.

Single Survey

 Chimney breasts and fireplaces	
Repair category	2
Notes	It would be advisable to ensure that all disused chimney flues are properly vented/capped.

 Internal decorations	
Repair category	1
Notes	The property is in fair decorative order.

 Cellars	
Repair category	N/A
Notes	

 Electricity	
Repair category	1
Notes	The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations.

 Gas	
Repair category	1
Notes	In the interests of safety and in light of recent regulations it would be prudent to have all gas appliances checked by a Gas Safe registered contractor.

Single Survey



Water, plumbing and bathroom fittings

Repair category	1
Notes	<p>No tests have been undertaken of the system, however within the limitations of our inspection, no significant defects were noted. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.</p> <p>The cold water rising main was not fully inspectable. The bathroom extractor fan should be regularly inspected and maintained/serviced as necessary.</p>



Heating and hot water

Repair category	1
Notes	<p>It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.</p>



Drainage

Repair category	1
Notes	<p>All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.</p>

Single Survey

Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

Structural movement	1	Category 3 Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
Dampness, rot and infestation	2	
Chimney stacks	2	
Roofing including roof space	2	
Rainwater fittings	1	
Main walls	1	
Windows, external doors and joinery	2	
External decorations	1	
Conservatories/porches	N/A	
Communal areas	1	
Garages and permanent outbuildings	2	
Outside areas and boundaries	2	
Ceilings	2	
Internal walls	1	
Floors including sub-floors	2	
Internal joinery and kitchen fittings	2	
Chimney breasts and fireplaces	2	
Internal decorations	1	
Cellars	N/A	
Electricity	1	
Gas	1	
Water, plumbing and bathroom fittings	1	
Heating and hot water	1	
Drainage	1	

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	First			
2. Are there three steps or fewer to a main entrance door of the property?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>

Single Survey

4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

There is no physical evidence to suggest that any major structural alterations have been carried out to the subjects in recent years. The subjects are currently tenanted and a copy of the lease has not been made available. It is however important to note that the valuation figure stated is on the assumption of full or 100% vacant possession.

The building as a whole has use of shared footpaths and external stairs. The full extent of boundaries/ownership, all rights of way and mutual maintenance liability for the subjects in general should be confirmed, including private garden grounds.

The subjects appear to have use of a private area of garden ground to the rear and this should be confirmed with reference to the Title Deeds.

On the basis that the subjects are currently tenanted, any available, valid test certificate for the wiring installations should be transferred. The vendor has confirmed that the consumer unit serving the property's wiring installations was replaced in 2024 at a cost of £1000 and the test certificate for these works should also be transferred.

Any available, valid Landlord's Gas Safety certification for the subjects should also be transferred.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £195,000 (ONE HUNDRED AND NINETY-FIVE THOUSAND POUNDS).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £230,000 (TWO HUNDRED AND THIRTY THOUSAND POUNDS).

Single Survey

Signed	<i>Paul Duncan</i> Electronically signed :- 26/02/2025 13:43
Report author	Paul Duncan
Company name	J & E Shepherd Chartered Surveyors
Address	Swilken House 35 Largo Road St. Andrews KY16 8NJ
Date of report	12/02/2025

Mortgage Valuation Report



Property Address

Address 8 Warrack Street, St. Andrews, KY16 8DR
Seller's Name Mrs Pamela Ruschak
Date of Inspection 12/02/2025

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e. g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located First No. of floors in block 2 Lift provided? Yes No
No. of units in block 4

Approximate Year of Construction 1930

Tenure

Absolute Ownership Other

Accommodation

Number of Rooms 1 Living room(s) 2 Bedroom(s) 1 Kitchen(s)
 1 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) 68 m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

None of consequence.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating and any non mains services:

The property has the use of a gas fired central heating system.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Shared service connections
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

A purpose built and fully self-contained ex-Local Authority flat occupying the first floor of a two storey, semi-detached building with four flats in total. The property has a private entrance door to the lower gable external wall of the building.

The subjects are situated within an established residential estate constructed originally on behalf of the Local Authority, although a good number of these properties are now in private ownership. Neighbouring properties are of comparable age and type. A range of local amenities are available in the general area.

The subjects were occupied at the time of our inspection with access restricted to the exposed and accessible fabric. We have not carried out an asbestos survey. The services and double glazing were not tested, although some ongoing upgrading may be required. The valuation reflects items of ongoing maintenance, repair and upgrading works will be required to the subjects.

There is no physical evidence to suggest that any major structural alterations have been carried out to the subjects in recent years. The subjects are currently tenanted and a copy of the lease has not been made available. It is however important to note that the valuation figure stated is on the assumption of full or 100% vacant possession.

The building as a whole has use of shared footpaths and external stairs. The full extent of boundaries/ownership, all rights of way and mutual maintenance liability for the subjects in general should be confirmed, including private garden grounds.

The subjects appear to have use of a private area of garden ground to the rear and this should be confirmed with reference to the Title Deeds.

On the basis that the subjects are currently tenanted, any available, valid test certificate for the wiring installations should be transferred. The vendor has confirmed that the consumer unit serving the property's wiring installations was replaced in 2024 at a cost of £1000 and the test certificate for these works should also be transferred.

Any available, valid Landlord's Gas Safety certification for the subjects should also be transferred.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Essential Repairs

None.

Estimated cost of essential repairs

Retention recommended?

 Yes No

Retention amount

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Mortgage Valuation Report

Valuation

Market value in present condition	£ <input type="text" value="230,000"/>
Market value on completion of essential repairs	£ <input type="text"/>
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ <input type="text" value="195,000"/>
Is a reinspection necessary?	
	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Declaration

Signed	<i>Paul Duncan</i> Electronically signed :- 26/02/2025 13:43
Surveyor's name	Paul Duncan
Professional qualifications	BSc (Hons), MRICS
Company name	J & E Shepherd Chartered Surveyors
Address	Swilken House, 35 Largo Road, St. Andrews, KY16 8NJ
Telephone	01334 477773
Email Address	standrews@shepherd.co.uk
Date of Inspection	12/02/2025



Energy Performance Certificate



Energy Performance Certificate (EPC)

Scotland

Dwellings

8 WARRACK STREET, ST ANDREWS, KY16 8DR

Dwelling type: Top-floor flat
Date of assessment: 12 February 2025
Date of certificate: 12 February 2025
Total floor area: 68 m²
Primary Energy Indicator: 244 kWh/m²/year

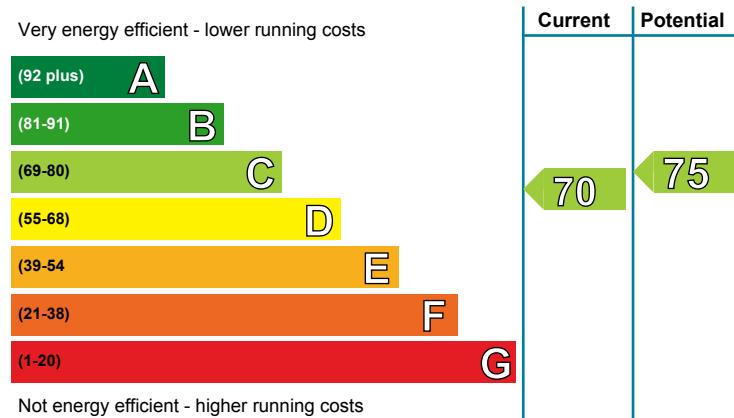
Reference number: 9522-1000-7202-8385-4204
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£2,859	See your recommendations report for more information
Over 3 years you could save*	£600	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

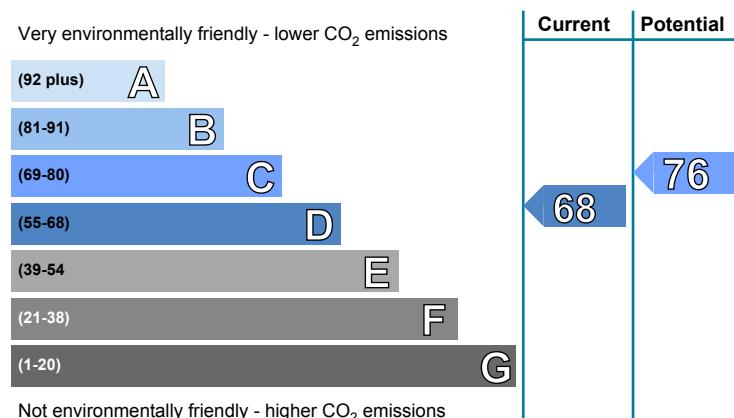


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band C (70)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (68)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£165.00
2 Cavity wall insulation	£500 - £1,500	£432.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
Floor	(another dwelling below)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★★	★★★★★
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★★	★★★★★
Lighting	Low energy lighting in 78% of fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 43 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,190 over 3 years	£1,590 over 3 years	
Hot water	£390 over 3 years	£390 over 3 years	
Lighting	£279 over 3 years	£279 over 3 years	
Totals	£2,859	£2,259	 You could save £600 over 3 years

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Increase loft insulation to 270 mm	£100 - £350	£55	 C 71	 C 70
2 Cavity wall insulation	£500 - £1,500	£144	 C 75	 C 76

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

energy
saving
trust®

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit <https://energysavingtrust.org.uk/energy-at-home> for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	8,411	(823)	(2,136)	N/A
Water heating (kWh per year)	2,021			

Addendum

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Paul Duncan
Assessor membership number:	EES/019937
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	dundee@shepherd.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Questionnaire



property questionnaire

Property address	8 Warrack Street KY16 8DR St. Andrews, Fife
-------------------------	--

Seller(s)	Pamela Ann Ruschak
------------------	--------------------

Completion date of property questionnaire	23.02.2025
--	------------

property questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property? since 1996	
2.	Council tax	
	Which Council Tax band is your property in? (Please tick one) <input type="checkbox"/> A <input checked="" type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none">• Garage <input type="checkbox"/>• Allocated parking space <input type="checkbox"/>• Driveway <input type="checkbox"/>• Shared parking <input type="checkbox"/>• On street <input checked="" type="checkbox"/>• Resident permit <input type="checkbox"/>• Metered parking <input type="checkbox"/>• Other (please specify):	
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know

property questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6.	Alterations/additions/extensions	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7. Central heating	
<p>a. Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><input checked="" type="checkbox"/> gas fired</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial
<p>(i) When was your central heating system or partial central heating system installed? 1996 ? boiler replaced approx. 2016</p>	
<p>(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract: British gas</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>	
8. Energy Performance Certificate	
Does your property have an Energy Performance Certificate which is less than 10 years old?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
9. Issues that may have affected your property	
<p>a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>b. Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

10. Services																										
<p>a. Please tick which services are connected to your property and give details of the supplier:</p> <table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>gas</td> <td>British Gas</td> </tr> <tr> <td>Water mains or private water supply</td> <td>water mains</td> <td>Scottish Water</td> </tr> <tr> <td>Electricity</td> <td>electricity</td> <td>OVO Energy</td> </tr> <tr> <td>Mains drainage</td> <td>mains system</td> <td></td> </tr> <tr> <td>Telephone</td> <td>yes, possible</td> <td></td> </tr> <tr> <td>Cable TV or satellite</td> <td>no aerial/ no satellite dish fitted</td> <td></td> </tr> <tr> <td>Broadband</td> <td>yes, possible</td> <td></td> </tr> </tbody> </table>			Services	Connected	Supplier	Gas or liquid petroleum gas	gas	British Gas	Water mains or private water supply	water mains	Scottish Water	Electricity	electricity	OVO Energy	Mains drainage	mains system		Telephone	yes, possible		Cable TV or satellite	no aerial/ no satellite dish fitted		Broadband	yes, possible	
Services	Connected	Supplier																								
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Electricity	electricity	OVO Energy																								
Mains drainage	mains system																									
Telephone	yes, possible																									
Cable TV or satellite	no aerial/ no satellite dish fitted																									
Broadband	yes, possible																									
<p>b.</p> <p>Is there a septic tank system at your property? <u>If you have answered yes, please answer the two questions below:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																									
	<p>(iv) Do you have appropriate consents for the discharge from your septic tank?</p> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know																									
	<p>(v) Do you have a maintenance contract for your septic tank? <u>If you have answered yes, please give details of the company with which you have a maintenance contract:</u></p>																									

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes, please give details:</u> common walkway, ½ of cost of repair to be shared between owner and Fife Council</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes, please give details:</u> ½ of cost of repair to be shared between owner and Fife Council</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
d.	<p>Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</u></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

b.	<p>Is there a common buildings insurance policy?</p> <p>Private building insurance</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
13.	Specialist works	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No

property questionnaire

14. Guarantees						
a. Are there any guarantees or warranties for any of the following:						
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	<u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u>					
c.	Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes, please give details:</u>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
15. Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years? <u>If you have answered yes, please give details:</u>				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know	

property questionnaire

16. Notices that affect your property		
In the past three years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.	that affects your property in some other way?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s) :

Pamela Rindor

Date: 23.02.2025



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-  [Valuation Report](#)
-  [Executory Valuation](#)
-  [Tax Valuations](#)
-  [Separation Valuation](#)
-  [Private Sale Valuation](#)
-  [New Build & Plot Valuation](#)
-  [Insurance Reinstatement Valuation](#)
-  [Portfolio Valuation](#)
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-  [Energy Performance Certificate \(EPC\)](#)
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Aberdeen △▲△ 01224 202800	Dalkeith △▲ 0131 663 2780	Edinburgh △▲ 0131 2251234 △ 0131 557 9300	Glasgow West End △▲ 0141 353 2080	Leeds △ 0113 322 5069	Perth △▲ 01738 638188 △ 01738 631631
Ayr △▲ 01292 267987	Dumbarton △▲ 01389 731682	Elgin △▲ 01343 553939	Greenock △▲ 01475 730717	Livingston △▲ 01506 416777	Peterhead △▲ 01779 470766
Bearskens △▲ 0141 611 1500	Dumfries △▲△ 01387 264333	Falkirk △▲ 01324 635 999	Hamilton △▲ 01698 891400	London △▲ 02033 761 236	St Andrews △▲ 01334 477773 △ 01334 476469
Belfast △ 02890 912975	Dundee △▲ 01382 200454 △ 01382 220699	Fraserburgh △▲ 01346 517456	Inverness △▲△ 01463 712239	Montrose △▲ 01674 676768	Saltcoats △▲ 01294 464228
Birmingham △ 0121 270 2266	Dunfermline △▲ 01383 722337 △ 01383 731841	Galashiels △▲ 01896 750150	Kilmarnock △▲ 01563 520318	Musselburgh △▲ 0131 653 3456	Stirling △▲ 01786 450438 △ 01786 474476
Coatbridge △▲ 01236 436561	East Kilbride △▲ 01355 229317	Glasgow △▲△ 0141 331 2807	Kirkcaldy △▲ 01592 205442	Oban △▲ 01631 707 800	Paisley △▲ 0141 889 8334
Cumbernauld △▲ 01236 780000		Glasgow South △▲ 0141 649 8020	Lanark △▲ 01555 663058		