

# SINGLE SURVEY REPORT

3 (2F2) BALCARRES STREET EDINBURGH EH10 5JB

INSPECTION DATE:

14<sup>th</sup> APRIL 2025

PREPARED BY:

Lyndsay Gowans, MA (Hons) MRICS

Member Firm of
FIRST SURVEYORS SCOTLAND
National Valuation & Property Consultancy Service





#### 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

The subjects comprise a second floor flat within a four storey block containing eight flatted units in total.
Accommodation
Second Floor: Entrance Hall, Living Room, Kitchen, Two Bedrooms and Bathroom.
Gross internal floor area (m <sup>2</sup> )
Extends to 59m <sup>2</sup> or thereby.
Neighbourhood and location
The property is situated within an established residential area of mixed style properties lying to the south of Edinburgh city centre convenient for local amenities.
Age
1900 approximately.
Weather
Dry and overcast.

Description



### Chimney stacks

Visually inspected with the aid of binoculars where appropriate.

The visible chimney stacks are a mixture of roughcast masonry construction and stone construction being pointed externally.

Roofing including roof space

Sloping roofs were visually inspected with the aid of binoculars where appropriate.

The roof is pitched timber construction clad externally in slates.

No access afforded into any roof void area due to the access hatch being above a safe height.

### Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings are of cast iron material with guttering of ogee profiles to the front elevation and half round profiles to the rear elevation.

#### Main walls

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

The external walls are of a traditional solid stone construction being pointed externally.

Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.

The windows throughout are of a uPVC double glazed type. The front and communal access doors are of timber.

#### External decorations

Visually inspected.

uPVC and timber finishes noted.

Conservatories / porches

Not applicable.



#### Communal areas

Circulation areas visually inspected.

There is a communal entrance hall, stairwell and secure entry door system.

Garages and permanent outbuildings

Not applicable.

Outside areas and boundaries

Visually inspected.

The property benefits from communal garden grounds to the rear elevation. The boundaries where seen are defined by masonry walls and timber fencing.

### Ceilings

Visually inspected from floor level.

The ceilings throughout appear to be of a plaster finish.

#### Internal walls

Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

The internal walls are predominantly plastered on the hard with some timber stud and plasterboard finishes noted.

#### Floors including sub floors

Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.

The flooring throughout is of suspended timber construction. No access afforded to any sub floor areas due to their being a flat located directly below.

### Internal joinery and kitchen fittings

Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.

The kitchen fittings comprise wall and base type units with worktop surface areas present. The internal doors, skirtings and facings are of a timber variety.



### Chimney breasts and fireplaces

Visually inspected. No testing of the flues or fittings was carried out.

The original fireplaces have been blocked over.

Internal decorations

Visually inspected.

Paper, paint and tile finishes noted.

Cellars

Not applicable.

#### Electricity

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.

Mains supply with the consumer unit and meter located in the entrance hall.

#### Gas

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.

Mains supply with the meter located in the entrance hall.

#### Water, plumbing and bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation. No tests whatsoever were carried out to the system or appliances.

Mains supply. The plumbing where seen is of copper supply pipes and uPVC waste pipes.

The sanitary fittings consist of a three piece bathroom suite.



#### Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected. No tests whatsoever were carried out to the system or appliances.

The property benefits from a gas fired central heating system to steel panelled radiators. Hot water is presumed to be provided by the central heating system.

The boiler is located within the rear bedroom cupboard. No access was gained to this cupboard at the time of inspection due to the bed blocking access.

#### Drainage

Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.

Connected to the main public sewer.

Fire, smoke and burglar alarms

Visually inspected. No tests whatsoever were carried out to the system or appliances.

Fire detection and alarm equipment are present within the property. We recommend that it be verified that the provision meets with current fire safety standards.



Any additional limits to inspection:

Only the subject flat and internal communal areas giving access to the flat were inspected.

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.

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.

We did not inspect the property for the purpose of identifying invasive plants. Invasive plant species are ones which typically cause ecological or economic harm in a new environment where they are not native. In some instances, invasive plants can also cause damage to built structures and may render property unsuitable for mortgage lending. While not an exhaustive list, invasive plant species include Japanese Knotweed, Giant Hogweed and Himalayan Balsam. Our valuation is made on the basis that invasive plant species are not present and note that identification is best carried out by a specialist contractor. Commonly invasive plant species require eradication by licensed contractors and the cost of eradication works may prove significant. Where we are made aware of invasive plant species being present at a property, we reserve the right to revise our assessment of Market Value.

The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

A structural survey was not instructed and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

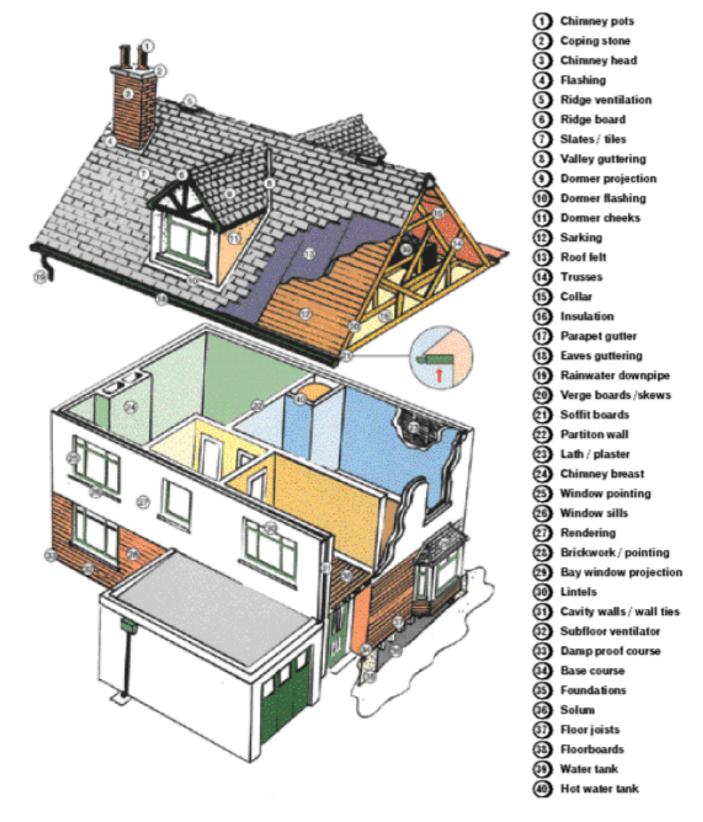
The property had fitted floor coverings, therefore no detailed inspection was possible of the floors. No access gained to the overhead cupboard within the bathroom due to stored items blocking the access. Windows and external doors were not all fully opened or tested.

No tests have been undertaken of any appliance or system. No access was available beneath sanitary or kitchen fittings. No access was available to any sub-floor areas.

The external building fabric has been inspected from ground level only. No view of the roof slopes due to the lie of land. No access gained to the roof void due to the access hatch being above a safe height.



# Sectional diagram showing elements of a typical house



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



## 2. CONDITION

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

Structural movement					
Repair category	1				
Notes:	The subjects have suffered from previous structural movement evident by steel beams to the door lintel at ground floor and internal runs to floors. This movement appeared to be of a longstanding and non-progressive nature given the limitations of a single visual inspection.				
Dampr	ness, rot and infestation				
Repair category	1				
Notes:	Random damp meter readings were taken throughout the property using a moisture meter however no significant recordings were noted. For the purposes of this report, we presume that those areas not inspected are free from defects.				
Chimne	ey stacks				
Repair category:	2				
Notes:	Weathered stonework noted. The chimney stacks were not fully visible from ground level. Chimney stacks can be vulnerable to defect and should be regularly maintained.				
Roofing	g including roof space				
Repair category:	2				
Notes:	No view of the roof due to the lie of land and as such no comment can be made on its condition. It is considered prudent that the advice of a competent roofing contractor be obtained in order to gauge current and future liabilities with increased accuracy.				
Rainwa	ater fittings				
Repair category:	2				
Notes:	Corrosion noted to rainwater goods. Vegetation to the rainwater fittings should be cleared. It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater fittings are only apparent during or after heavy rainfall.				
	A restricted inspection only of the ogee gutters was possible from street level. These should be checked and maintained on a regular basis as gutters of this type can be a source of water ingress and resultant defects.				



	CHARTERED SURVEYORS
Main w	ralls
Repair category:	2
Notes:	Weathered stonework noted. Ongoing maintenance should be anticipated.
	See structural movement section above.
Window	ws, external doors and joinery
Repair category:	2
Notes:	Several window seals have shrunk. Seals should be regularly monitored in order to ensure water tightness.
	The windows are of an older double glazed uPVC type and a degree of regular ongoing maintenance will be required including attention to framework, handles and other components. A precautionary check of all windows and doors is advised.
Externa	al decorations
Repair category:	1
Notes:	Paint finished and decorated external surfaces will require redecoration on a regular basis.
Conser	vatories / porches
Repair category:	Not applicable.
Notes:	Not applicable.
Commu	unal areas
Repair category:	2
Notes:	Plaster defects noted to the rear passageway at ground floor level. Water ingress at the head of the communal stair has caused damage to plaster and decorative finishes. Associated communal repairs are required.
Garage	s and permanent outbuildings
Repair category:	Not applicable.
Notes:	Not applicable.



	CHARTERED SURVEYORS			
Outsid	e areas and boundaries			
2m				
Donair catagory:	1			
Repair category:	1			
Notes:	Boundary walls and fences should be regularly checked and maintained as necessary.			
Ceiling	IS S			
Repair category:	1			
Notes:	Within the limitations of our inspection the plaster finishes to ceilings appeared in fair condition. Some repairs may be required at the time of redecoration or disturbance.			
	Textured coatings were noted to ceiling areas. On occasions, these materials can have an asbestos content. We have not tested these materials nor carried out an asbestos survey however, until the material is professionally tested, the ceilings should be left undisturbed, and the material handled by a competent contractor only.			
Intern	al walls			
Repair category:	1			
Notes:	Within the limitations of our inspection the plaster finishes to the internal walls and partitions appeared in fair condition.			
Floors	including sub-floors			
Repair category:	1			
Notes:	Sections of loose/uneven flooring would benefit from maintenance and resecuring.			
Intern	al joinery and kitchen fittings			
Repair category:	1			
Notes:	The internal joinery finishes are generally serviceable however some wear and tear items were noted to kitchen fittings, internal doors and facings with future maintenance anticipated.			
Chimne	ey breasts and fireplaces			
Repair category:	1			
Notes:	Fireplaces have been removed/blocked, it is presumed adequate ventilation has been installed. Ventilators should be fitted to prevent the build-up of dampness within the chimney flue.			



Interna	Idecorations
Repair category:	1
Notes:	The property is in good decorative order.
110103.	The property is in good decorative order.
Cellars	
Repair category:	Not applicable.
Notes:	Not applicable.
Electric	ity
Repair category:	2
Notes:	The electrics are along mixed lines with several sockets noted within the skirtings.
	The Institute of Electrical Engineers recommends that inspections and testings are undertaken at least every ten 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 IEE regulations.
Gas	
Repair category:	1
Notes:	All gas systems and appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor. It should be confirmed that the gas systems and appliances within the property have been checked by a Gas Safe engineer within the previous 12 months. The gas systems and appliances were not tested as part of our inspection.
Water,	plumbing and bathroom fittings
Repair category:	1
Notes:	No tests have been undertaken of the system. The sanitary fittings are to a satisfactory standard but are relatively basic and subject to a degree of wear.
	Seals surrounding bath/shower units are frequently troublesome and require ongoing maintenance. Failure to seals can result in dampness/decay to underlying/adjoining areas.



Heating and hot water					
Repair category:	1				
Notes:	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. A precautionary check of the heating and hot water system is advised.				
Drainag	ge				
Repair category:	1				
Notes:	All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested.				



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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	1
Conservatories / porches	Not applicable.
Communal areas	2
Garages and permanent outbuildings	Not applicable.
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	Not applicable.
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

### Repair Categories

Category 3:
Urgent Repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are

Category 2:
Repairs or replacement requiring future attention, but estimates are still advised.

needed now.

Category 1: No immediate action or repair is needed.

#### Remember

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

#### Warning

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



#### 3. ACCESSIBILITY INFORMATION

### Guidance Notes on Accessibility Information

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

<u>Unrestricted parking within 25 metres:</u> **For this purpose, 'Unrestricted parking'** includes parking available by means of a parking permit. Restricted parking includes: Parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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



#### 4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

Usual Scottish legal enquiries should be made. If the legal advisers find there are significant variations from the standard assumptions then this should be referred back to the Surveyor.

We are unaware of any easements, servitudes or rights of way which may adversely affect the property. These matters should be confirmed by reference to the title documents.

The subjects form part of a block of flats and it has been assumed that the maintenance/repair costs of the common parts of the building and external grounds will be shared on an equitable basis with the adjoining proprietors. It is therefore assumed that the costs of repairs detailed within this report which relate to these areas should be apportioned accordingly, although exact liability should be confirmed.

The property has been altered to form its current internal layout and it is presumed all necessary documentation and permissions have been obtained. These include the flat reconfiguration.



### Estimated re-instatement cost for insurance purposes

£270,000 (TWO HUNDRED AND SEVENTY THOUSAND POUNDS).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to Market Value. Building costs have in recent years been increasing significantly above underlying inflation. We recommended that the reinstatement value of the property be subject to regular review to ensure that you have adequate insurance cover.

#### Valuation and market comments

It is our opinion the current Market Value of the property on a basis of vacant possession and in current condition may be fairly stated at the sum of £270,000 (TWO HUNDRED AND SEVENTY THOUSAND POUNDS).

The Market Value expressed herein is effective as at the date of valuation. The Seller and Buyer are advised that Market Value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions to have changed materially from those prevalent at the date of this valuation, a revaluation should be instructed.

Report author: LYNDSAY GOWANS, MRICS

Ref: 23475/LG/AM

Address: DHKK Limited

54 Corstorphine Road, Edinburgh EH12 6JQ

Signed:

Date of report: 15<sup>th</sup> April 2025



#### 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 assessment company.

The surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on a 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 Single Survey 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 Single Survey 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 Single Survey Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the seller to ensure that the amended Single Survey Report and generic Mortgage Valuation Report are transmitted to every prospective purchaser.

The individual surveyor will be a member or fellow of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon residential property.<sup>1</sup>

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 ticking the adjacent box.

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

#### THE REPORT 1.2

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

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

<sup>&</sup>lt;sup>1</sup>Which shall be in accordance with the current RICS Valuation Standards ("The Red Book") and RICS Codes of Conduct.



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 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 the expectation that the successful purchaser will have relied upon it. The Royal Institution of Chartered Surveyors' rules require disclosure of any potential conflict of interest when acting for the seller and the purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party, they are advised to seek their own independent advice.

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

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

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

Neither the whole nor any part of the report may be published in any way, reproduced, or distributed by any party other than the seller, prospective purchasers and the purchaser and their respective professional advisers without the prior written consent of the 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 the 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 adviser 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<sup>2</sup> will be prepared from information contained in the report and the generic Mortgage Valuation Report.

#### 1.6 **INTELLECTUAL PROPERTY**

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

<sup>&</sup>lt;sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards ("The Red Book") and RICS Rules of Conduct



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 the light of the final paragraph of this section.

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

#### 1.9 **PRECEDENCE**

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

#### 1.10 **DEFINITIONS**

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



- the "report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in Part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "seller" is/are the proprietor(s) of the property;
- the "surveyor" is the author of the report on the property; and
- the "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 assessment 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 floorlevels, 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 are in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

#### 2.3 **THE REPORT**

The report will be prepared by the surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

- 1. **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" 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. 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 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 coproprietors 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 should note that the Single Survey is valid for 12 weeks from the date of inspection. 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.

FIRST SURVEYORS SCOTLAND National Valuation & Property Consultancy Service

# MORTGAGE VALUATION REPORT



Property Addr Date of Inspe		2F2) Balcarre <sup>h</sup> April 2025	s Street, E	dinburg	jh, EH10 5.	IB .		Ref No 2	:3475/LC	G/AM	
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<u>Tenure</u>											
Absolute Ow	ner 🛚	Leaseho	old 🗌	,	Age 124	years ap	oroximat	ely			
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Garage(s) / C	_	No		. –	Park	ing Spac	e No	Gard	en Yes	⊠ No	ΡЦ
Residential E	lement – great	ter than 40%	Yes ⊠ I	No 📙							
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If yes, please	clarify in Gene	eral Remarks						Yes	$\boxtimes$	No	
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Location	Residential Su	burb $\square$	Resid	dential w	ithin town/cit	ty $\square$	Mixed	l residential/	/commer	cial 🛛	
	Mainly comme	rcial 🔲		muter vil		´ _	Remo	te village			
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Planning iss											
	erty been exter			∍d?				Yes	$\boxtimes$	No	Ш
If yes, please comment in General Remarks											

FIRST SURVEYORS SCOTLAND National Valuation & Property Consultancy Service

# MORTGAGE VALUATION **RFPORT**



#### **General Remarks**

At the time of inspection, the subjects appeared in an order generally consistent with one of its age and type of construction. Ongoing maintenance and repairs should be anticipated for the internal and external fabric of the building.

The subjects have suffered from previous structural movement evident by steel beams to the main walls and internal runs to floors. This movement appeared to be of a longstanding and non-progressive nature given the limitations of a single visual inspection.

Garden: The property benefits from communal rear gardens. The property has been altered to form its current internal layout and it is presumed all necessary documentation and permissions have been obtained. These include the flat reconfiguration. **Essential Repairs** None. Estimated cost of essential repairs £ Retention recommended Yes No 🗌 Amount £ **Comment on Mortgageability** The property forms suitable security for mortgage purposes subject to the specific lending criteria of any given mortgage

provider.

#### **Valuations (Assuming Vacant Possession)**

Market value in present condition £270,000 Market value on completion of essential repairs Insurance Reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary

charges plus VAT)

Is a Reinspection necessary? Yes No 🖂

Signed

Valuers Name and Qualifications Lyndsay Gowans, MRICS

> Date of Report 15th April 2025

Company Name DHKK Ltd

Address 54 Corstorphine Road

Edinburgh

EH12 6JQ Tel No 0131 313 0444

# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### 2F2, 3 BALCARRES STREET, MORNINGSIDE, EDINBURGH, EH10 5JB

Dwelling type: Mid-floor flat
Date of assessment: 23 September 2024
Date of certificate: 13 November 2024

**Total floor area:** 59 m<sup>2</sup>

Primary Energy Indicator: 233 kWh/m²/year

**Reference number:** 0130-2897-0010-2024-1031 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

Main heating and fuel: Boiler and radiators, mains

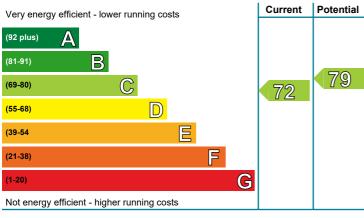
gas

#### 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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£2,481	See your recommendations
Over 3 years you could save*	£714	report for more information

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

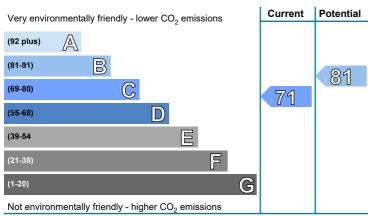


# **Energy Efficiency Rating**

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 (72)**. 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 (CO<sub>2</sub>) Rating**

This graph shows the effect of your home on the environment in terms of carbon dioxide  $(CO_2)$  emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band C (71)**. 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 Internal or external wall insulation	£4,000 - £14,000	£714.00	

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	Sandstone or limestone, as built, no insulation (assumed)	****	****
	Solid brick, as built, no insulation (assumed)	***	$\star\star$
Roof	(another dwelling above)	_	_
Floor	(another dwelling below)	_	_
Windows	Fully double glazed	***	***
Main heating	Boiler and radiators, mains gas	***	<b>★★★★☆</b>
Main heating controls	Programmer, room thermostat and TRVs	***	<b>★★★★☆</b>
Secondary heating	None	_	_
Hot water	From main system	<b>★★★★</b> ☆	<b>★★★</b> ☆
Lighting	Low energy lighting in all 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, CO<sub>2</sub> 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 41 kg CO<sub>2</sub>/m<sup>2</sup>/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 2.4 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 0.8 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	£1,863 over 3 years	£1,143 over 3 years	
Hot water	£411 over 3 years	£417 over 3 years	You could
Lighting	£207 over 3 years	£207 over 3 years	save £714
Totals	£2,481	£1,767	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.

December ded massives	Indianthy and	Typical saving	Rating after improvement	
Recommended measures	Indicative cost	per year	Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£238	C 79	B 81

# 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.

# 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 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

# 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)	6,585	N/A	N/A	(3,370)
Water heating (kWh per year)	1,841			

#### **Addendum**

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

## **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: Miss Lyndsay Gowans

Assessor membership number: EES/023714 Company name/trading name: DHKK Limited

Address: 54 Corstorphine Road

Edinburgh EH12 6JQ

Phone number: 0131 313 0444
Email address: survey@dhkk.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 greeners cotland.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.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

