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CHARTERED SURVEYORS

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HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT





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1. Single Survey
2. Energy Report
3. Property Questionnaire

Single Survey

Survey report on:

Property Address	Ross Mor Woodlands Terrace Grantown-On-Spey PH26 3JU
Customer	Mr T Baxter
Date of Inspection	23/04/2024
Prepared by	John I Dougan Harvey Donaldson & Gibson Chartered Surveyors



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TERMS AND CONDITIONS

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 will have sufficient current local knowledge of the particular market to competently survey, value and report upon Residential Property. ¹

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

Harvey Donaldson & Gibson is part of the Connells Group. In Scotland, the Connells Group also own Slater Hogg & Howison, Countrywide North and Allen & Harris. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected. A full list of the Connells group brands is available on <https://www.connellsgroup.co.uk/our-group/our-brands/>. Harvey Donaldson & Gibson is regulated by RICS for the provision of surveying services. This means we agree to uphold the RICS Rules of Conduct for Firms and all their applicable mandatory professional practice requirements of RICS, which can be found at www.rics.org. As an RICS regulated firm we have committed to cooperating with RICS in ensuring compliance with its standards. The firm's nominated RICS Responsible Principal is John Bagueuly, Director of Technical, Risk and Compliance, contact john.bagueuly@cwsurveyors.co.uk

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.

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 Report.²

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 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;
- "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.

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

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

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 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.

- 2.3.1 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.
- 2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 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 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 will not be inspected or reported on.

Description	Detached traditional house currently used as Guest House.
Accommodation	Ground floor – vestibule, hall, living room, dining room, family room, kitchen, office, utility, boiler room and toilet / WC. First floor – landing, bedrooms 1, 2 and 3, each with en suite shower room with WC, bedroom 4 with en suite bathroom and WC, further bedroom / store. Above the rear wing there is owner's bedroom and bathroom with WC. Second floor – landing, bedrooms 5 and 6, each with en suite shower room with WC.
Gross internal floor area (sqm)	373
Neighbourhood and location	<p>The property is situated in an established mainly residential area in the town of Grantown on Spey within Cairngorms National Park. Surrounding properties are of various ages and styles and some are used as hotels and guest houses. Usual amenities and transport links are available within a reasonable distance.</p> <p>The property is understood to be situated in a Conservation area.</p>
Age	1884
Weather	It was dry at the time of the inspection.

Single Survey

Chimney stacks	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Chimney stacks are of stone construction. No inspection was possible to the tops of the stacks.</p> <p>There is stainless steel flue pertaining to the family room stove.</p>
Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</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. 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. 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 roofs are pitched and slated. There are flat bays to the front and side. There is also flat roof over the side vestibule.</p> <p>Inspections of the main roof space and roof space over the rear wing were possible. The roofs are of conventional timber framed construction, overlaid with timber sarking.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.</p> <p>Rainwater fittings are mainly of original cast iron and partly of uPVC.</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>Main walls are of solid stone construction, externally pointed.</p> <p>The utility / boiler room annexe is of timber framed and timber clad construction with non conventional wall thickness of 150 mm.</p>

Single Survey

Windows, external doors and joinery	<p>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.</p> <p>Windows are mainly of double glazed uPVC construction with some single glazed timber windows remaining. Entrance doors are of timber construction. There are some additional double glazed roof lights at second floor. The eaves details are carried in timber.</p>
External decorations	Visually inspected.
Conservatories / porches	None
Communal areas	None
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>Adjacent is double car garage of timber construction, with corrugated metal roof covering.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are garden areas to front, side and rear, defined mainly by stone walls and partly by timber fencing. There is blockwork wall at the rear. Garden areas are mainly laid with grass. There are tarred and stone chip covered drives.</p> <p>On site is garden store of timber construction with corrugated metal roof covering.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings are mainly lined in lath and plaster.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internally walls are mainly lined in lath and plaster.</p>

Single Survey

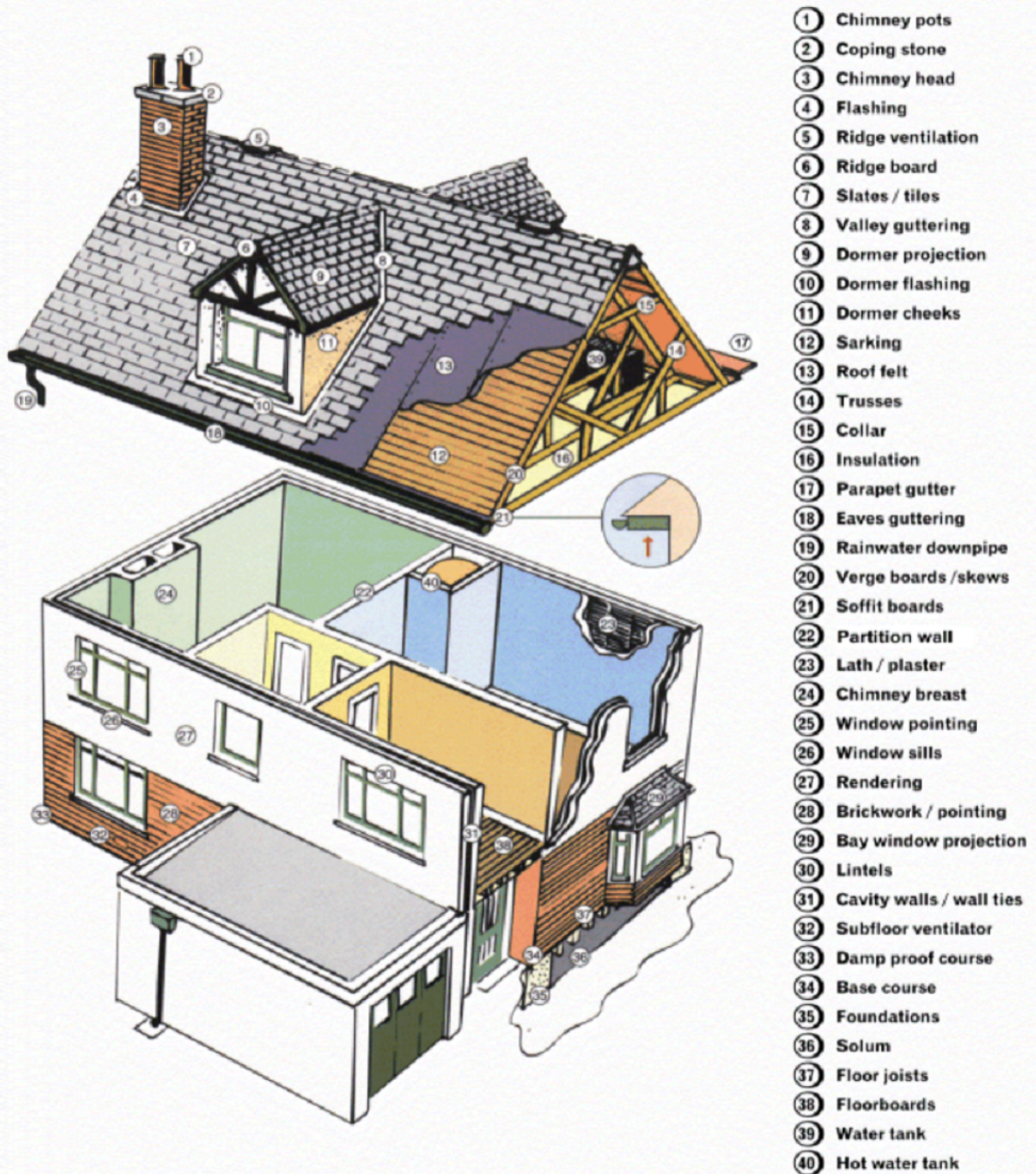
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Flooring is of mixed solid and suspended timber construction at ground floor and of suspended timber at upper levels. Our inspection of flooring was restricted due to close fitted floor coverings throughout.</p> <p>No sub-floor access was gained due to lack of uncovered hatch. Accordingly no comment can be made on the condition or otherwise of the sub-floor area / timbers.</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>Internal joinery includes traditional timber panel doors and part glazed doors. The kitchen and utility are each equipped with a typical range of units.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are stoves fitted to the living room and family room. Elsewhere the original fireplaces removed and chimney breasts lined over.</p>
Internal decorations	<p>Visually inspected.</p>
Cellars	<p>None</p>
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>Electricity is from mains supply with meter and consumer unit located in the rear hall. The visible wiring is PVC coated cabling.</p>

Single Survey

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>There is no mains gas supply although there is bottled liquid gas storage to the side serving the kitchen hob.</p>
Water, plumbing and bathroom fittings	<p>Visual inspection of the accessible pipework, water tank or cylinders (if applicable) and fittings without removing any insulation.</p> <p>Water is from mains supply with stop valve located in the office. The shower rooms and bathrooms are all fitted with serviceable suites. There is WC and wash basin at ground floor.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Oil fired central heating supplies radiators via a 'Worcester' boiler located in the boiler room.</p> <p>Hot water is provided by the central heating system and is stored in an insulated tank in the utility.</p> <p>Oil is stored in a plastic tank located to the rear of the property.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage is understood to be 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>The property has smoke detection devices installed.</p> <p>Scottish government regulations came into effect on 1st February 2022 which requires each property to have linked smoke and heat detectors and if gas / carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.</p>

Any additional limits to inspection	<p>The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items and furnishings etc. The owner's personal belongings were not removed from cupboards.</p> <p>It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.</p> <p>No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.</p> <p>The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.</p> <p>It was dry on the date of inspection. Leakage and water penetration may only be visible to building components such as roof spaces, rainwater goods, around chimney breasts, window openings, etc during or immediately after, adverse weather conditions.</p> <p>Similarly, sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.</p> <p>The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported and you have concerns you should engage a qualified asbestos surveyor.</p>
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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 items.

Single Survey

2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 3 3	Category 2 2	Category 1 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	<p>There is evidence of previous movement in the form of cracking to wall surfaces and off-level floors. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.</p> <p>All buildings move daily and seasonally as a result of external factors such as gravity, temperature, moisture content and vibrations. Consequently most buildings will have minor non structural cracks related to these factors. Minor cracks can be filled during normal redecoration but often recur seasonally due to normal movement in a building. Non structural cracks of this nature will not be recorded or reported.</p>

Dampness, rot and infestation	
Repair category:	1
Notes	<p>There is evidence of past condensation in the form of black spot mould to the owners' bedroom wardrobe. Removal with fungicide and improved local heating / ventilation is the conventional remedy.</p> <p>No evidence of dampness, rot or significant active infestation were noted to exposed internal areas.</p> <p>Within any building of this form of construction, there are areas of timber that are concealed. As a result of external conditions, exposure, defects, weathering or lack of maintenance, these timbers may be exposed to conditions conducive to the germination of fungus. These areas, by the nature of their construction, are frequently concealed behind lath and plaster, timber linings, timber panelling etc. Destructive exploratory work is outwith the scope of our inspection.</p>

Single Survey

Chimney stacks	
Repair category:	2
Notes	Cracked render was noted to the rear stack. There is vegetation to the left hand stack.

Roofing including roof space	
Repair category:	2
Notes	<p>A small number of loose slates were noted. There is corrosion to some metal roof components.</p> <p>The pitched roof coverings appear original to the property and entering the latter stages of their performance life. Going forward there will be a requirement for regular and ongoing maintenance.</p> <p>Flat roof areas have a relatively limited life compared to pitched roof coverings and often fail without warning.</p> <p>The seller advised that a roof report is being prepared and that all roof areas will be maintained prior to sale.</p>

Rainwater fittings	
Repair category:	1
Notes	<p>Cast iron components are corroded although no significant disrepair was noted.</p> <p>Allowing leaves, moss, and other debris to accumulate and create blockages is one of the most frequent causes of gutter-related dampness problems. The weight of the accumulated material can cause gutters to leak at joints or even to collapse completely. However, all of this may be prevented by cleaning gutters frequently, preferably twice a year.</p>

Main walls	
Repair category:	1
Notes	Eroded and missing pointing was noted in some areas along with isolated cracking, but this is considered commensurate with the age and type of property.

Single Survey

Windows, external doors and joinery	
Repair category:	1
Notes	Decay was noted to isolated sections of joinery. Further repairs to timber windows are being undertaken prior to sale. There are missing sash cords in part.

External decorations	
Repair category:	1
Notes	The external paintwork finishes are in reasonable condition but are beginning to deteriorate in places.

Conservatories / porches	
Repair category:	
Notes	Not applicable

Communal areas	
Repair category:	
Notes	Not applicable

Garages and permanent outbuildings	
Repair category:	2
Notes	There is lean and distortion to the garage fabric along with decay and infestation to timbers. Roof coverings are corroded. This structure will have limited remaining life.

Outside areas and boundaries	
Repair category:	2
Notes	<p>There is movement, leaning and disrepair to boundary walls and garden retaining walls in various places and general repair and part rebuilding work will be required. There is loose render to the left hand boundary wall.</p> <p>The property is situated close to mature trees. Whilst no obvious physical damage was evident, it should be noted that tree roots can cause damage to structures and services, particularly in shrinkable soils. The requirement for gutter maintenance in the autumn should also be recognised, along with the risk of storm damage.</p> <p>The garden store structure will have limited remaining life.</p>

Ceilings	
Repair category:	2
Notes	<p>Plaster cracking and deterioration was noted to ceiling surfaces, consistent with age. As age increases, it is not unusual for the plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.</p>

Internal walls	
Repair category:	1
Notes	<p>No significant matters.</p>

Floors including sub floors	
Repair category:	1
Notes	<p>Areas of loose and uneven flooring were noted, consistent with age. Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect.</p> <p>Some floor and stair boards typically move and creak underfoot probably due to natural shrinkage along with wear and tear.</p> <p>Spillage often occurs to enclosed areas around sanitary fittings and washing appliances with consequent risk of deterioration or decay. The need for repairs can be revealed when coverings and fittings are removed.</p>

Single Survey

Internal joinery and kitchen fittings	
Repair category:	1
Notes	No significant matters.

Chimney breast and fire places	
Repair category:	1
Notes	Flue linings and stove appliances require at least annual inspections by a reputable person specialising in flues and chimneys. Inspection of the stoves and flues will be required prior to use.

Internal decorations	
Repair category:	1
Notes	No significant matters. Some textured finishes may contain asbestos fibres. This can only be determined by taking a sample for analysis. Even if the decorative finish does contain asbestos fibres it is not normally considered to be a health hazard provided it is not disturbed, for example it should not be rubbed down during redecoration.

Cellars	
Repair category:	
Notes	Not applicable

Electricity	
Repair category:	1
Notes	There is cracked switch plate to the first floor store. The sellers advised that a satisfactory test was completed in 2023. Only the most recently constructed or re-wired properties have installations which fully comply with current regulations. It is good practice to have electrical systems fully tested upon a change in ownership, where upgrading may be identified by the contractor. Thereafter it is recommended good practice that all electrical installations should be checked periodically, approximately every five years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Single Survey

Gas	
Repair category:	1
Notes	All gas appliances should be tested and thereafter maintained by a Gas Safe registered contractor on an annual basis. This should be regarded as a routine maintenance and safety check.

Water, plumbing and bathroom fittings	
Repair category:	1
Notes	<p>There are loose taps to bedroom 3 en suite.</p> <p>It is important to maintain a watertight seal around the various fittings to prevent water spillage causing damage to surrounding surfaces and concealed areas.</p>

Heating and hot water	
Repair category:	2
Notes	<p>The central heating boiler's remaining economic lifespan may be short. It will not be as energy efficient as a modern boiler. Please see our further comments in the attached energy report.</p> <p>Plastic central heating pipes were noted in part and these can be prone to rodent damage.</p> <p>It is assumed that the boiler and central heating system have been serviced and maintained to date. The advice of an OFTEC registered heating engineer will be required prior to use.</p> <p>Oil tanks require regular inspection as oil spillages can be environmentally significant.</p>

Drainage	
Repair category:	1
Notes	No significant matters.

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 comments above for detailed information.

Structural movement	1	Category 3 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	1	
Chimney stacks	2	
Roofing including roof space	2	Category 2 2 Repairs or replacement requiring future attention, but estimates are still advised.
Rainwater fittings	1	
Main walls	1	Category 1 1 No immediate action or repair is needed.
Windows, external doors and joinery	1	
External decorations	1	
Conservatories / porches		
Communal areas		
Garages and permanent outbuildings	2	
Outside areas and boundaries	2	
Ceilings	2	
Internal walls	1	
Floors including sub floors	1	
Internal joinery and kitchen fittings	1	
Chimney breasts and fireplaces	1	
Internal decorations	1	
Cellars		
Electricity	1	
Gas	1	
Water, plumbing and bathroom fittings	1	
Heating and hot water	2	
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.

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?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes
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?	No
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

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

The Legal adviser should check and confirm whether any planning and building control restrictions are in force as the property is understood to be located within a Conservation area. The implications of owning a property in a Conservation area should be discussed with your Legal adviser.

Where defects or repairs have been identified within this report, regardless of whether reported as category 1, 2 or 3 (please read category definitions), or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must 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 re-instatement cost (£) for insurance purposes

The estimated reinstatement cost for insurance purposes is £2,250,000 (two million two hundred and fifty 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

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 23/04/2024 is £625,000 (six hundred and twenty five thousand pounds).

Report author:	John I Dougan
Company:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Duncan House Wester Inshes Place Inverness IV2 5HZ
Electronically Signed By:	John I Dougan
Date of report:	23/04/2024

Mortgage Valuation Report

CASE DETAILS

Seller Name(s):	Mr T Baxter		
Property Address:	Ross Mor Woodlands Terrace		
Town:	Grantown-On-Spey	County:	
Postcode:	PH26 3JU		
Date of Inspection (dd/mm/yyyy):	23/04/2024		

PROPERTY DETAILS

Property Type:	House		
Property Style:	Detached		
Was the property built for the public sector?	No		
For Flats and Maisonettes:	Floor the Property is on:	Number of Floors in the Block:	
Number of Units in the Block:	Does the Block have a Lift?		

TENURE

Tenure:	Absolute Ownership		
If leasehold:			
Unexpired term (Years):	Ground Rent (pa):	£	

ACCOMODATION

No. of Living Room(s):	4	No. of Bedroom(s):	8	No. of Kitchen(s):	1
No. of Bathroom(s):	7	No. of WC(s):	1	No. of Other room(s):	2
Description of Other room(s) :	Utility room and boiler room				
Floor Area (m ²):	440	Floor Area type:	External		

GARAGES & OUTBUILDINGS

Garages:	1 double garage.
Permanent Outbuildings:	None

CONSTRUCTION

Wall Construction:	Solid Stone		
Roof Construction:	Pitched slate		
Approximate Year of Construction:	1884	Any evidence of alterations or extensions?	No
Alterations / Extensions details:			

RISKS

Is there evidence of movement to the property?	Yes	If Yes, does this appear longstanding?	Yes
Are there any other risk matters?	Yes		
If yes to any of the above, please provide details:	Evidence of movement was noted in the form of internal cracking and uneven floors. On the basis of a single visual inspection this appeared to be longstanding and non-progressive in nature.		

SERVICES

Electricity:	Mains	Gas:	LPG	Water:	Mains
Central Heating:	Full	Drainage:	Mains		
Provide comments:	Oil fired central heating supplies radiators.				

LEGAL MATTERS

Are there any apparently legal issues to be verified by the conveyancer?	Yes
If yes, please provide details:	The property is located in a Conservation area.

LOCATION

Location details:	The property is situated within a mainly residential area with an average level of local amenities.
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ROADS

Road description:	The road has been adopted.
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GENERAL REMARKS

Our valuation reflects the general condition of the property in its present state.

ESSENTIAL REPAIRS

None

MORTGAGEABILITY REMARKS

Commercial use noted. Legal advisor to confirm that this complies with lender policy.

VALUATION

Market Value in present condition:		£ 625000
Market Value after essential repairs:		£
Insurance reinstatement value:		£ 2250000
Retention required?	<input type="text" value="No"/>	Retention amount:
Are repairs required?	<input type="text" value="No"/>	Estimated cost of repairs:
		£

DECLARATION

Surveyor's Name	<input type="text" value="John I Dougan"/>	Surveyor's Qualifications	<input type="text" value="MRICS"/>	Report Date (dd/mm/yyyy):	<input type="text" value="23/04/2024"/>
Company Name	<input type="text" value="Harvey Donaldson & Gibson Chartered Surveyors"/>	Address	<input type="text" value="Duncan House Wester Inshes Place Inverness IV2 5HZ"/>		
Telephone Number	<input type="text" value="01463 718440"/>	Email Address	<input type="text" value="https://homereportscotland.scot/"/>		

Surveyor's Signature

Energy Performance Certificate (EPC)

Scotland

Dwellings

ROSS MOR, WOODLANDS TERRACE, GRANTOWN-ON-SPEY, PH26 3JU

Dwelling type: Detached house
Date of assessment: 23 April 2024
Date of certificate: 23 April 2024
Total floor area: 373 m²
Primary Energy Indicator: 340 kWh/m²/year

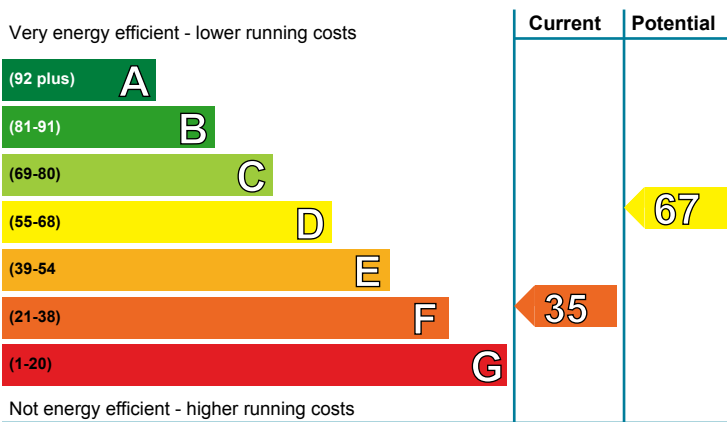
Reference number: 8114-7024-8200-0507-5222
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

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*	£24,930	See your recommendations report for more information
Over 3 years you could save*	£10,698	

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

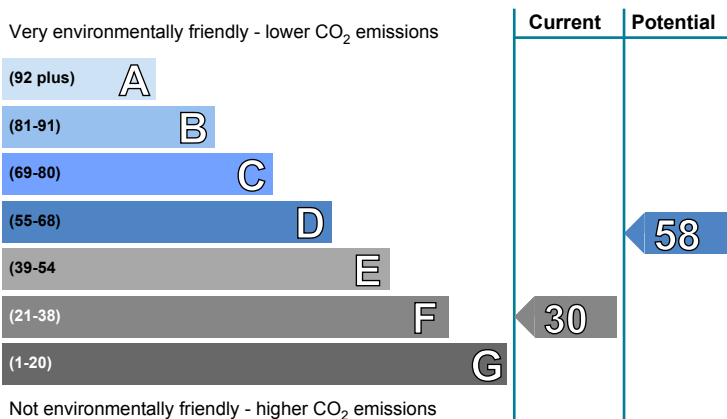


Energy Efficiency Rating

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 F (35)**. 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 F (30)**. 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 Room-in-roof insulation	£1,500 - £2,700	£1368.00
2 Internal or external wall insulation	£4,000 - £14,000	£4656.00
3 Floor insulation (suspended floor)	£800 - £1,200	£1566.00

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	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Timber frame, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Roof	Pitched, 300 mm loft insulation	★★★★★	★★★★★
	Roof room(s), insulated	★★★★☆	★★★★☆
	Roof room(s), ceiling insulated	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, no insulation (assumed)	—	—
Windows	Mostly double glazing	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, oil	★★★★☆☆	★★★★☆☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆☆	★★★★☆☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆☆	★★★★☆☆
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, 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 89 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 33 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 15 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	£23,250 over 3 years	£13,011 over 3 years	
Hot water	£873 over 3 years	£414 over 3 years	
Lighting	£807 over 3 years	£807 over 3 years	
Totals	£24,930	£14,232	

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 Room-in-roof insulation	£1,500 - £2,700	£456	F 38	F 33
2 Internal or external wall insulation	£4,000 - £14,000	£1552	E 51	E 42
3 Floor insulation (suspended floor)	£800 - £1,200	£522	D 55	E 46
4 Draughtproofing	£80 - £120	£75	D 55	E 46
5 Upgrade heating controls	£350 - £450	£303	D 58	E 49
6 Replace boiler with new condensing boiler	£2,200 - £3,000	£586	D 63	E 54
7 Solar water heating	£4,000 - £6,000	£72	D 64	D 55
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£486	D 67	D 58

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 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 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.

3 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

4 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

5 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

6 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

7 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

8 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

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)	79,599	(3,226)	N/A	(15,985)
Water heating (kWh per year)	3,092			

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:	Mr. John Dougan
Assessor membership number:	EES/016099
Company name/trading name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Duncan House Wester Inshes Place Highland Inverness IV2 5HZ
Phone number:	01463718440
Email address:	frances.wilson@hdg.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 [greener-scotland.org](https://www.greener-scotland.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





PROPERTY QUESTIONNAIRE

Property Address	Ross Mor, Woodlands Terrace, Grantown-on-Spey, PH26 3JU
Vendor(s)	Mr Thomas Baxter
Completion Date of Property Questionnaire	
System Ref:	QV421227

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT





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? 5 years, 2 months	
2.	Council Tax	
	Which Council Tax band is your property in?	
	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 <input type="checkbox"/>	
3.	Parking	
	What are the arrangements for parking at your property? Please tick all that apply?	
	Garage <input checked="" type="checkbox"/> Allocated parking space <input type="checkbox"/> Driveway <input type="checkbox"/>	
	Shared parking <input type="checkbox"/> On street <input 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)?	Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input checked="" type="checkbox"/>
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)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
6.	Alterations/additions/extensions	
a.	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)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
(i)	If you have answered yes , please describe below the changes which you have made: Fitted wardrobes in the owners bedroom, utilising lost space with sloping roof	
(ii)	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes <input type="checkbox"/> No <input type="checkbox"/>
(iv)	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. 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:	



PROPERTY QUESTIONNAIRE

6. Alterations/additions/extensions		
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
(i)	Were the replacements the same shape and type as the ones you replaced?	Yes <input type="checkbox"/> No <input type="checkbox"/>
(ii)	Did the work involve any changes to the window or door openings?	Yes <input type="checkbox"/> No <input type="checkbox"/>
(iii)	Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Please give any guarantees which you received for this work to your solicitor or estate agent	
7. Central heating		
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). If you have answered yes or partial – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air) Oil If you have answered yes , please answer the three questions below	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Partial <input type="checkbox"/>
(i)	When was your central heating system or partial central heating installed?	No idea - though I believe there have been several renewed radiators by previous owners
(ii)	Do you have a maintenance contract for the central heating system? If you answered yes please give details of the company with whom you have a maintenance contract	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
(iii)	When was your maintenance contract last renewed? (Please provide the month and year)	
8. Energy Performance Certificate		
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
9. Issues that may have affected your property		
a.	Has there been any storm, flood, fire, or other structural damage to your property while you have owned it? If you have answered yes is the damage the subject of any outstanding insurance claim?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
b.	Are you aware of the existence of asbestos in your property? If you have answered yes please give details:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>



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10.	Services	
a.	Please tick which services are connected to your property and give details of the supplier	
	Service	Connected
	Gas or liquid petroleum gas	<input type="checkbox"/>
	Water mains or private water supply	<input checked="" type="checkbox"/>
	Electricity	<input checked="" type="checkbox"/>
	Mains drainage	<input checked="" type="checkbox"/>
	Telephone	<input checked="" type="checkbox"/>
	Supplier	
	Regency Oil Ltd , E&J Troup, Nethy Bridge, bottled gas	
	Everflow for Scottish Water	
	British Gas Light	
	Scottish Water (highland Council)	
	BT	
	BT	
b.	Is there a septic tank at your property?	Yes <input type="checkbox"/>
	If you have answered yes please answer the questions below	No <input checked="" type="checkbox"/>
(i)	Do you have appropriate consents for the discharge of your septic tank?	Yes <input type="checkbox"/>
		No <input type="checkbox"/>
		Don't know <input type="checkbox"/>
(ii)	Do you have a maintenance contract for your septic tank?	Yes <input type="checkbox"/>
		No <input type="checkbox"/>
	If you answered yes please give details of the company with whom you have a maintenance contract	
11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as repair of a shared drive, private road, boundary, or garden area?	Yes <input type="checkbox"/>
	If you answered yes please give details	No <input checked="" type="checkbox"/>
		Don't know <input type="checkbox"/>
b.	Are you aware of any responsibility to contribute to the cost of repair and maintenance of the roof, common stairwell, or other common areas?	Yes <input type="checkbox"/>
	If you answered yes please give details	No <input checked="" type="checkbox"/>
	No	Don't know <input type="checkbox"/>
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the building?	Yes <input checked="" type="checkbox"/>
		No <input type="checkbox"/>
d.	Do you have the right to walk over any of your neighbours' property, for example to put out your bins, or to maintain your boundaries?	Yes <input type="checkbox"/>
	If you answered yes please give details	No <input checked="" type="checkbox"/>



PROPERTY QUESTIONNAIRE

11. Responsibilities for shared or common areas			
e.	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?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
	If you answered yes please give details		
f.	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.)	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
	If you answered yes please give details		
12. Charges associated with your property			
a.	Is there a factor or property manager for your property?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
	If you answered yes please provide name and address and give details relating to deposits held and charges		
b.	Is there a common buildings insurance policy?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
		Don't know <input type="checkbox"/>	
	If you answered yes is the cost of insurance included in your monthly/annual factor's charges?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c.	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. do not apply		
13. Specialist works			
a.	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?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
	If you answered yes please give further details		
	Do you have any guarantees for this work?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Guarantees are held by :		
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
	If you answered yes please give further details		
	Do you have any guarantees for this work?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Guarantees are held by :		



PROPERTY QUESTIONNAIRE

14. Guarantees											
a.	Are there any warranties or guarantees for any of the following										
	<table border="1"> <thead> <tr> <th>No</th> <th>Yes</th> <th>Don't know</th> <th>With title deeds</th> <th>Lost</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	No	Yes	Don't know	With title deeds	Lost	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
No	Yes	Don't know	With title deeds	Lost							
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>							
(i) b.	<p>Electrical work</p> <p>Steven Oakes Electrical has been our contractor over the past 4 years - mostly remedial work on power points and replacing/installing new lighting. Have had external security lights installed and new wiring to shed. In March 2023 Steven completed a full inspection and produced Electrical Installation Condition Report</p>										
(ii) b.	<p>Roofing</p> <p>Replacement of a valley at the rear of the property and replacing surrounding tiles. By MacPherson Carpenters & Joiners Ltd</p>										
(iii) b.	<p>Central heating</p>										
(iv) b.	<p>National House Building Council (NHBC)</p>										
(v) b.	<p>Damp course</p>										
(vi) b.	<p>Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)</p>										
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p>If you answered yes please give details</p> <table border="1"> <tbody> <tr> <td>Yes</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>No</td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>						
Yes	<input checked="" type="checkbox"/>										
No	<input checked="" type="checkbox"/>										
15. Boundaries											
a.	<p>Are you aware has any boundary of your property been moved in the last ten years?</p> <p>If you answered yes please give details</p> <table border="1"> <tbody> <tr> <td>Yes</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>No</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>Don't know</td> <td><input checked="" type="checkbox"/></td> </tr> </tbody> </table>	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>	Don't know	<input checked="" type="checkbox"/>				
Yes	<input checked="" type="checkbox"/>										
No	<input checked="" type="checkbox"/>										
Don't know	<input checked="" type="checkbox"/>										



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?	Yes <input checked="" type="checkbox"/>
		No <input type="checkbox"/>
b.	that affects your property in some other way?	Yes <input type="checkbox"/>
		No <input checked="" type="checkbox"/>
c.	that requires you to perform any maintenance, repairs, or improvements to the property?	Yes <input type="checkbox"/>
		No <input checked="" type="checkbox"/>
If you 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 on this form is true and correct to the best of my/our knowledge and belief.

Signatures:

Thomas Andrew Baxter

Benjamin John Mawston

Date:

HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT





HARVEY
DONALDSON
& GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

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