

HOME REPORT

FLAT 2 45 CROSSGATE CUPAR KY15 5AS



ENERGY PERFORMANCE CERTIFICATE



Energy Performance Certificate (EPC)

Dwellings

Scotland

FLAT 2, 45 CROSSGATE, CUPAR, KY15 5AS

Dwelling type: Top-floor maisonette

Date of assessment: 28 July 2022 Date of certificate: 01 August 2022

Total floor area: 144 m²

Primary Energy Indicator: 317 kWh/m²/year

Reference number: 2083-1000-8203-8522-7204 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

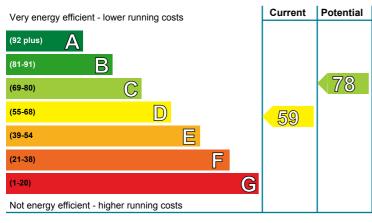
gas

You can use this document to:

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

Estimated energy costs for your home for 3 years*	£4,644	See your recommendations
Over 3 years you could save*	£2,193	report for more information

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

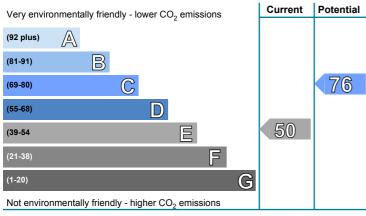


Energy Efficiency Rating

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 D (59)**. 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 (CO_2) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (50)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£165.00
2 Room-in-roof insulation	£1,500 - £2,700	£1269.00
3 Internal or external wall insulation	£4,000 - £14,000	£489.00

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)	***	***
	Timber frame, as built, no insulation (assumed)	****	***
Roof	Roof room(s), ceiling insulated	****	****
Floor	(another dwelling below)	_	_
Windows	Some double glazing	***	***
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★ ☆
Main heating controls	Programmer, TRVs and bypass	***	***
Secondary heating	None	_	_
Hot water	From main system	★★★★☆	★★★★ ☆
Lighting	Low energy lighting in 69% of fixed outlets	★★★★☆	★★★★ ☆

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 56 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 8.1 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 4.3 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	£3,948 over 3 years	£1,848 over 3 years	
Hot water	£282 over 3 years	£282 over 3 years	You could
Lighting	£414 over 3 years	£321 over 3 years	save £2,193
Totals	£4,644	£2,451	over 3 years

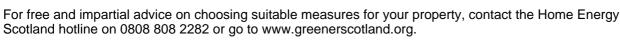
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

Recommendations for improvement

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

Recommended measures		Indicative cost	Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£55	D 60	E 52
2	Room-in-roof insulation	£1,500 - £2,700	£423	C 72	D 67
3	Internal or external wall insulation	£4,000 - £14,000	£163	C 76	C 73
4	Low energy lighting for all fixed outlets	£25	£29	C 77	C 74
5	Replace single glazed windows with low- E double glazed windows	£3,300 - £6,500	£61	C 78	C 76

Choosing the right improvement package





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

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

1 Loft insulation

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

2 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.

3 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.

4 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

5 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

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)	27,684	(1,289)	N/A	(3,158)
Water heating (kWh per year)	2,314			

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. Ewen Sparks
Assessor membership number: EES/012600

Company name/trading name: D M Hall Chartered Surveyors LLP

Address: 13 Wemyssfield

Kirkcaldy KY1 1XN

Phone number: 0131 477 6000
Email address: dmhall@dmhall.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



SINGLE SURVEY



survey report on:

Property address	FLAT 2 45 CROSSGATE CUPAR FIFE KY15 5AS
Customer	MD LA Mair
Customer	MR J A Weir
Customer address	
Prepared by	DM Hall LLP
Date of inspection	28th July 2022



PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

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

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers 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.

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.

To date, 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 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.

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

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 ² will be from information contained in the Report and the generic Mortgage Valuation Report.

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

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

- 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 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.

1. Information and scope of inspection

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

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

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

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

Description	SECOND AND ATTIC FLOOR FLAT forming part of a mid terraced three and a half storey building with one flat below and shop premises at ground level.
Accommodation	Second Floor: Hall, Lounge, Two Bedrooms, Kitchen, Utility Room and Shower Room with wc.
	Third Floor: Landing, Three Bedrooms and Shower Room with wc.
Gross internal floor area (m²)	133 sq metres or thereby.
Neighbourhood and location	The property occupies a town centre position above a Salvation Army shop and adjacent to a pub and café/chip shop. It is also adjacent to a store at the rear and there are some derelict buildings nearby to the rear. Usual main facilities can be found locally.
Age	Thought to date from the early 19th Century.
Weather	Dry and bright.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	There are four chimneys around the building. Either side chimneys are of stone made up in brick and finished with clay pots while the rear chimney has been re-built in brick, is roughcast and has two clay pots.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.
	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. The main roof coverings are timber pitched and slated with zinc ridging and hips. There is also a timber framed slate clad dormer projection at the top floor shower room to the rear finished with a flat felt roof. There are various hatches to eaves voids and also a hatch to a central area off the landing that allows access to the main apex void. Rainwater fittings Visually inspected with the aid of binoculars where appropriate. Rainwater fittings are mainly of cast iron and partly of zinc where seen at valley gutters between different roof pitches. Main walls Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected. Main walls are of solid stone with a rendered finish to the front elevation while the rear gable is roughcast. 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. There is a flush panelled timber door at the entrance to the flat. Windows are mainly of traditional single glazed timber sash while there are timber framed triple glazed windows at one side of kitchen and at the top floor shower room, there is a metal casement skylight above the stair and several timber Velux double glazed roof lights over the rear attic bedroom that are externally metal clad. There is also some timber fascia around dormer projections. External decorations Visually inspected. There are painted external decorations.

Conservatories / porches	None.
Constitution, porting	110.10.
Communal areas	Circulation areas visually inspected. Access off the street is via a flush panelled timber door with security
	entry phone system. This leads on to a stone flagged passage and a framed timber door gives access to the rear. A stone stair with cast iron and timber railings around gives access to the upper flats.
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected.
	The building abuts the footpath at the front and there are concrete steps and a path between buildings to the rear off the shared hallway. There are however no garden grounds pertaining to this property. A metal gate and a paved path also allows shared access to the north side.
Ceilings	Visually inspected from floor level.
Cennigs	Ceilings appear to be a mixture of lath and plaster and plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are also lined in a mixture of lath and plaster and plasterboard.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Floors are of suspended timber with fitted floor coverings throughout including some vinyl and tile finishes and sections of plywood beneath some floor coverings.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Internal doors are mostly of flush panel type and partly timber panelled with a mixture of plain and moulded skirtings and facings around. Timber panelling/shutters have been retained around the front second floor windows.
	There is a timber stair to third floor level with timber handrail around and wrought iron and timber railings around the top.
	Kitchen and utility fittings comprise basic floor and wall mounted units.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	There is a decorative timber surround in the lounge although the fireplace opening has been boarded up. In the bedroom above there is a plain timber surround where again the opening has been boarded up. Elsewhere fireplaces have been removed.
Internal decorations	Visually inspected.
	There are mainly papered and painted internal decorations and some tiled finishes.
Cellars	None.
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 meter located in the cupboard off the lounge.
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 meter located in a cupboard under a kitchen window.
Water, plumbing, 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 water supply with plumbing of copper and PVC where seen. The mains water stopcock is boxed-in at the rear corner of the kitchen.
	There is a stainless steel sink unit and gas hob in the kitchen with further stainless steel sink unit and plumbing for a washing machine in the utility room.
	Sanitary fittings comprise white three piece shower suites that include a tiled shower cubicle at second floor level and a laminate boarded shower cubicle at third floor level both with glazed screen/doors around.

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.

There is a gas fired central heating system with wall mounted combination style boiler located in the kitchen. This serves radiators throughout and is of a type that also provides instantaneous hot water without the need for hot or cold water storage tanks.

Additional hot water is provided by an electric shower unit at second floor level.

Drainage

Drainage covers etc. were not lifted.

Neither drains nor drainage systems were tested.

Drainage is to the mains sewer.

Fire, smoke and burglar alarms

Visually inspected.

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

A fire alarm system has been installed.

Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

The existence or otherwise of a burglar alarm has not been commented on for security reasons.

Any additional limits to inspection

For flats / maisonettes

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.

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. The property was vacant and unfurnished although all floors were covered. Floor coverings restricted my inspection of flooring and

no access was available beneath sanitary or kitchen fittings. Floor coverings have not been moved.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

My inspection of roof timbers was severely limited to what could be seen from around access hatches that could be opened. Not all the front eaves could be viewed as one hatch here was sealed shut. Only a glimpse in to the main apex roof void area was possible.

My inspection of roof coverings was restricted from ground level and some parts were not visible. The flat roof covering over the rear dormer was not visible from ground level and not all valley gutters could be viewed.

The circuits and services, including the central heating system, were not tested or checked.

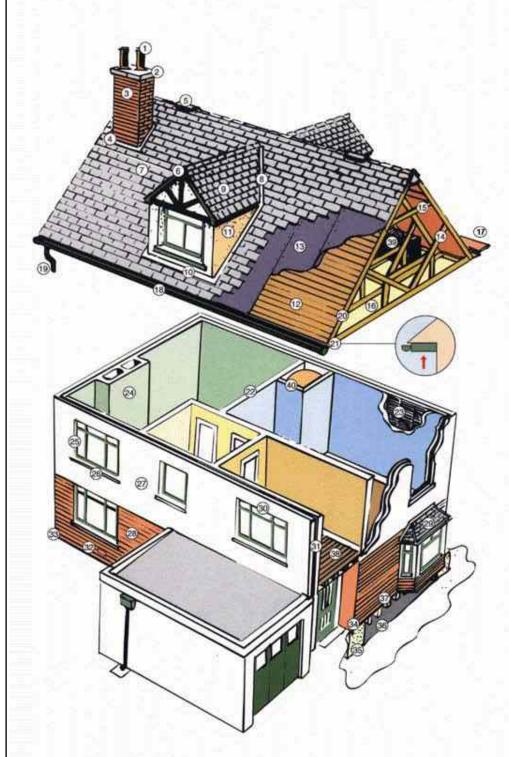
I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.

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 within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.

The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.

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.

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

2. Condition

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

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	

Structural movement	
Repair category	1
Notes	There are signs of movement in the building as a result of natural settlement that has caused some cracking to walls most noticeable to the front elevation and internally there are various cracks and undulations to older ceiling plaster and areas of uneven flooring. This is commonly found in properties of this age and while on the basis of my visual inspection no guarantee can be given as the future, it is thought to be of longstanding and the likelihood of further significant movement occurring would seem to be remote.

Dampness, rot and infestation	
Repair category	2
Notes	Virtually no inspection of the upper surface of flooring was possible and only a limited inspection of roof timbers could be made. Evidence of woodworm was noted and while it may be that treatments have been carried out in the past it is not certain that all activity has definitely ceased.
	There are areas of damp staining on both levels and signs that some plaster repairs have been carried out in the course of remedial works. Damp staining was also noted within the roof space in places which it is assumed is historic. There are signs of some timber specialist treatments having been carried out with one or two timbers renewed. The most obvious staining to the lounge and rear second floor bedroom ceiling was found to be dry however staining along the rear of the kitchen ceiling is damp. Spalling stonework was also noted at the gable wall seen from the roof space above.
	Any guarantees for past specialist treatments should be obtained and checked, however, notwithstanding the existence of any guarantees, given that my inspection was of a limited nature and that there are some ongoing problems with dampness, a full timber and damp specialist report should now be obtained over the whole property prior to purchase and thereafter further remedial works carried out as necessary.
	Dampness was also noted around the rear of the shared ground floor entrance hallway which is causing some plaster damage.

Chimney stacks	
Repair category	2
Notes	In addition to chimney tops being affected by vegetation growth generally, chimneys do show signs of weathering and there is some damaged render/eroded stone noted around the base of the south most chimney particularly and areas of worn and cracked roughcast around the rear chimney. Some chimney pots have been removed. It is assumed that obsolete flues pertaining to this flat have been suitably capped and ventilated however this could not be confirmed from my visual inspection. A building contractor will be able to advise on any necessary repairs.

Roofing inclu	Roofing including roof space	
Repair category	2	
Notes	Roof coverings appear to have seen maintenance/overhaul in the past however a number of loose, slipped and missing slates were noted to various elevations, there is some scattered vegetation growth to roof coverings including around a decayed snow board affixed near the eaves to the front of the roof and while a central valley area could not be viewed adjacent to the rear shower dormer projection, vegetation growth was noted in this area where there do appear to have been previous repairs for damp ingress. Worn and cracked cement flashings were noted at the edge of the roof to the rear gable and cement debris was seen lying on the roof. A licensed roofing contractor can inspect and advise further. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original. No inspection of the flat roof section over the side of the top floor shower dormer was possible. While no sign of leakage was apparent internally, it should be stressed that this type of roof covering does have only a limited life and requires above average maintenance.	
	where these are original. No inspection of the flat roof section over the side of the top floor shower dorme was possible. While no sign of leakage was apparent internally, it should be stressed that this type of roof covering does have only a limited life and require	

Rainwater fittings	
Repair category	2
Notes	Cast iron rainwater fittings show signs of corrosion in places and are badly choked in areas to the front and rear. As noted above, there is vegetation growth in a hidden gulley by the rear shower dormer projection where roof repairs have been carried out in the past. The need for regular checks and above average maintenance of hidden gulleys and gutters should be anticipated.

Main walls	
Repair category	2
Notes	Areas of cracked/crazed render were noted to the front elevation where there is also some vegetation growth either side behind down pipes. Elsewhere stone walls show some usual signs of weathering and vegetation growth was noted to skew stones in places most notably at the front north most corner of the roof and at the rear gable. A competent local builder can investigate and repair as required.

Windows, external doors and joinery	
Repair category	2
Notes	External joinery shows signs of age and weathering. Windows were not all fully opened or tested although while windows mostly appear serviceable, some broken and missing sash cords were noted along with one or two cracked panes, broken security catches, areas of cracked putty around glazing and there are also some gaps around window frames. Decay was noted to some woodwork around dormer projections, the safety catch at the third floor shower room window does not work and a damaged catch was also noted at one of the Velux roof lights. These roof lights also do not appear to open smoothly/easily. A reputable joiner can advise on all necessary repairs.

External decorations	
Repair category	2
Notes	External paintwork is weathered and flaking in places most notably at dormer projections.

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	2
Notes	The main entrance door at ground level shows signs of wear and is damaged around the base, there is missing timber facing to one side of the doorway and signs of decay to framework elsewhere. The rear door of the shared passage is also affected by decay and does not close properly and as mentioned above, there are some areas of dampness around the rear of the hallway which has caused plaster damage. In addition there are some usual signs of wear and tear to decorations and plaster mainly around the ground floor hallway.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	2
Notes	The shared outside area/path to the rear on the south side shows signs of neglect and is in untidy/overgrown condition.

Ceilings	
Repair category	2
Notes	Areas of cracked and uneven plaster finish were noted at older ceilings. A section of ceiling at the rear second floor bedroom has been renewed recently. Cracked and damaged plaster finishes require repair.

Internal walls	
Repair category	2
Notes	While there are a number of areas of wall that have been re-plastered recently, possibly following repairs for dampness, the exact reason is not known however there are other areas of uneven plaster finish, cracking and damage through age and wear. Cracked and damaged plaster finishes require repair.

Floors including sub-floors	
Repair category	1
Notes	Areas of uneven flooring were noted as a result of age/movement in the building but this is not thought to be of any serious structural significance. There are signs of wear to some floor coverings including laminate in the lounge and one or two cracked floor tiles elsewhere. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category	2
Notes	The property has seen upgrading in the past to meet HMO regulation standards and many of the doors re-fitted appear to be fire doors. However, self-closers have mostly been removed or disabled.

Shuttering retained at the original front windows could not be operated as their movement is blocked by blinds fitted at these windows.
The kitchen fittings show signs of wear and tear and one wall unit door is off its hinges.
Some maintenance and further upgrading may well be envisaged by a new owner.

Chimney breasts and fireplaces	
Repair category	2
Notes	Where fireplaces have been removed there is limited provision for ventilation. Unventilated chimney breasts can result in condensation. Disused chimneys should be capped and vented.

Internal decorations	
Repair category	2
Notes	Internal decoration is worn, damaged and patchy throughout much of the accommodation. Complete redecoration should be envisaged.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	2
Notes	While there does appear to have been a degree of upgrading of electrics in the past, electrical fittings are not all the most modern in style. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	1
Notes	No significant defects evident. Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply

with relevant regulations.

Water, plumbing and bathroom fittings			
Repair category	2		
Notes	One of the doors at the second floor shower is off its runners and the shower screen/doors here do not now close properly. The smell of drainage was noted in the top floor shower room. Generally sanitary fittings are not the most modern in style and do show some signs of wear and tear and some upgrading may well be envisaged by a new owner. It was also noted that there is no extractor fan in the top floor shower room.		

Heating and hot water				
Repair category	2			
Notes	Aspects of the heating system show signs of age and wear and include signs of possible leakage at one or two radiators and a missing thermostat was noted in the utility room. Future upgrading may be required and a check of the system should be made by a Gas Safe registered contractor. It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations. Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.			

Drainage	
Repair category	1
Notes	No significant defects evident.

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

Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	2
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	2
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
Heating and hot water	2
Drainage	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.

Category 2

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

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.

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.

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

This is an old building that has been altered and extended to create the rear attic accommodation where an additional bedroom and shower room have been formed and several Velux roof lights fitted. Triple glazed windows have also been fitted at a kitchen window and the top floor shower room. The date of these works is not known although may have been carried out around 20 years ago. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

It should be noted that the property forms part of a building that is Listed Category C and is situated within a Conservation Area.

The subjects form part of a tenement and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed.

It appears that there is a area of ground forming a pathway to the rear on the south side that is shared with this flat and it is assumed that there is a right of access over a path to the north side for essential maintenance purposes. The exact extent of any grounds pertaining to this property and shared access ways, etc, should be confirmed by reference to the Title Deeds.

The property is understood to have formerly benefited from an HMO licence to allow multiple occupancy by up to five people however this lapsed in 2020 and it is not certain that it would be renewed in its current condition. Further upgrading should be envisaged if renewal of an HMO licence is being contemplated. Further details should be obtained in this regard.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £560,000 (FIVE HUNDRED AND SIXTY THOUSAND POUNDS).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

For Listed buildings and historic properties within Conservation Areas you should seek further specialist insurance advice.

Valuation and market comments

Having considered matters, taking account of my general observations on site, I am of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £150,000 (ONE HUNDRED AND FIFTY THOUSAND POUNDS).

This valuation assumes that no further significant timber and damp specialist treatments are found to be necessary.

The local market has been extremely buoyant since the easing of lockdown restrictions as a result of the Covid 19 Pandemic in 2020. This surge in demand has resulted in increases in house prices generally across all sectors of the market. Whilst the valuation opinion reflects these conditions, it is not possible to predict how the market will react in the coming months and an increased supply of available property may soften price levels generally.

Single Survey

Signed	Security Print Code [361091 = 7709] Electronically signed
Report author	Ewen S Sparks
Company name	DM Hall LLP
Address	Unit 4, Slotline House, Largo Road, St Andrews, KY16 8NJ
Date of report	1st August 2022



Property Address	
Address Seller's Name Date of Inspection	FLAT 2, 45 CROSSGATE, CUPAR, FIFE, KY15 5AS MR J A Weir 28th July 2022
Property Details	
Property Type	House Bungalow Purpose built maisonette Converted maisonette X Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)
Property Style	□ Detached □ Semi detached □ Mid terrace □ End terrace □ Back to back □ High rise block X Low rise block □ Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, Yes X No ilitary, police?
Flats/Maisonettes only Approximate Year of 0	No. of units in block 3
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 5 Bedroom(s) 1 Kitchen(s) 2 Bathroom(s) 0 WC(s) 1 Other (Specify in General remarks)
	cluding garages and outbuildings) 133 m² (Internal) m² (External) greater than 40%) X Yes No
Garage / Parking / 0	Outbuildings
Single garage Available on site?	□ Double garage □ Parking space □ Yes □ No X No garage / garage space / parking space □ Yes □ No
Permanent outbuilding	gs:
None.	

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Othe	r (specify in Ger	neral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Othe	r (specify in Ger	neral Remarks)
Special Risks							
Has the property	suffered struc	tural movem	ent?			X Yes	No
If Yes, is this rece	nt or progres	sive?				Yes	X No
Is there evidence, immediate vicinity		eason to antic	ipate subsidence	e, heave, landslip o	or flood in the	e Yes	X No
If Yes to any of the	e above, prov	vide details in	General Remar	ks.			
Service Connec	tions						
Based on visual ir of the supply in G			rices appear to b	e non-mains, pleas	se comment	on the type a	and location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	X Mains	Private	None
Central Heating	X Yes	Partial	None				
Brief description of	of Central Hea	ating:					
Gas fired system	n with combin	ation style bo	oiler to radiators.				
Site							
Apparent legal iss	ues to be ver	rified by the c	onveyancer. Ple	ease provide a brie	of description	in General R	Remarks.
Rights of way	X Shared driv	ves / access	Garage or othe	r amenities on separate	e site Sha	red service conr	nections
Ill-defined boundar	ies	Agricu	Itural land included v			er (specify in Ge	neral Remarks)
Location							
Residential suburb	Re	sidential within t	own / city X Mix	ed residential / comme	rcial Mai	nly commercial	
Commuter village	Re	mote village	Iso	ated rural property	Oth	er (specify in Ge	neral Remarks)
Planning Issues	5						
Has the property but If Yes provide details			d / altered? X	Yes No			
Roads							
Made up road	Unmade roa	ad Partly	/ completed new roa	d Pedestrian a	access only	X Adopted	Unadopted

General Remarks

The property occupies a town centre position above a Salvation Army shop and adjacent to a pub and café/chip shop. It is also adjacent to a store at the rear and there are some derelict buildings nearby to the rear. Usual main facilities can be found locally.

This is a good sized and well proportioned upper flat that has seen a degree of alteration and upgrading carried out in the past however, having been let out in recent years, now shows some signs of neglect.

There are signs of movement as a result of natural settlement commonly found in properties of this age and this would appear to be of longstanding and non-progressive. There are now a number of defects requiring attention but many of these should mostly be capable of remedy in the course of maintenance, redecoration and further upgrading that will no doubt be envisaged by a new owner. These include some mutual works around the building such as maintenance of roof coverings, rainwater fittings and chimneys.

There does appear to have been problems with leakage around the roof in the past and there are signs of some repairs having been carried out. Evidence of woodworm was also noted. Schedules of work and associated guarantees for past specialist treatments should be obtained, checked and validated to confirm all timbers within the property are covered. There are signs of some ongoing problems with dampness to the rear and given that my inspection of floor and roof timbers was of a very limited nature, notwithstanding the existence of any guarantees, a full updated timber and damp specialist report should be obtained over the whole property prior to purchase and thereafter further remedial works carried out as necessary.

The property is understood to have formerly benefited from an HMO licence to allow multiple occupancy by up to five people however this lapsed in 2020 and it is not certain that it would be renewed in its current condition. Further upgrading should be envisaged if renewal of an HMO licence is being contemplated. Further details should be obtained in this regard.

This is an old building that has been altered and extended to create the rear attic accommodation where an additional bedroom and shower room have been formed and several Velux roof lights fitted. Triple glazed windows have also been fitted at a kitchen window and the top floor shower room. The date of these works is not known although may have been carried out around 20 years ago. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

It should be noted that the property forms part of a building that is Listed Category C and is situated within a Conservation Area.

*Other accommodation: Utility Room.

Essential Repairs						
None - assuming no further significant timber and damp specialist treatments are found to be necessary.						
Estimated cost of essential repairs £ Retention recommended? Yes X No Amount £						

Comment on Mortgageability						
The property forms suitabl mortgage provider.	e security for mortgage purposes subject to the specific lending criteria o	fany				
Valuations						
Market value in present condition 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? £ 150,000 £ 560,000						
Buy To Let Cases						
month Short Assured Tenar	•	£				
	here there is a steady demand for rented accommodation of this type?	∐ Yes ∐ No				
Declaration						
Signed	Security Print Code [361091 = 7709] Electronically signed by:-					
•	Surveyor's name Ewen S Sparks					
Professional qualifications BSc(Hons) MRICS						
Company name DM Hall LLP						
Address						
Telephone 01334 844826 Fax						
Report date 1st August 2022						

PROPERTY QUESTIONNAIRE





Property address	FLAT 2, 45 CROSSGATE, CUPAR, FIFE, KY15 5AS
Seller(s)	John Weir
Completion date of property questionnaire	28/07/2022

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? 8 years
2.	Council tax
	Which Council Tax band is your property in? (Please circle)
	A B C D E F G H
3.	Parking
	What are the arrangements for parking at your property?
	(Please tick all that apply)
	• Garage
	Allocated parking space
	Driveway
	Shared parking
	On street
	Resident permit
	Metered parking
	Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? Yes / No / Don't know desirable to preserve or enhance)?

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / No
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? If you have answered yes, please describe below the changes which you have made:	Yes / No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? 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:	Yes / Ne
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 / No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes / No
	(ii) Did this work involve any changes to the window or door openings?	Yes / No
	(iii) Please describe the changes made to the windows, doors or patio doors (vidates when the work was completed):	vith approximate
	Please give any guarantees which you received for this work to your solicitor or e	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 / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	Yes / No / Partial
	Gas-fired	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	Unknown
C.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
d.	When was your maintenance agreement 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 / No
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?	Yes / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes / No
b.	Are you aware of the existence of asbestos in your property?	Yes / No
	If you have answered yes, please give details:	

10.	Services						
a.	Please tick which services are connected to your property and give details of the supplier:						
		Services	Connected	Supplier			
		Gas / liquid petroleum gas	✓	unknown			
		Water mains / private water supply	✓	Unknown			
		Electricity	✓	Unknown			
		Mains drainage	✓	Unknown			
		Telephone					
		Cable TV / satellite					
		Broadband					
b.		e a septic tank system at yo have answered yes, please a		estions below:	Yes / No		
C.	(i) Do y	ou have appropriate conse	nts for the discha	rge from your septic tank?	Yes / No / Den't knew		
d.	(ii) Do y	ou have a maintenance co	ntract for your sep	otic tank?	Yes / No		
	If you I have a	nave answered yes, please maintenance contract:	give details of the	ne company with which you			

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 the repair of a shared drive, private road, boundary, or garden area?	Yes / No / Don't Know
	If you have answered yes, please give details:	
	The entrance hall and stairwell	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes / No / Not applicable
	If you have answered yes, please give details:	
	Yes entrance hall, stairwell and roof.	
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yos / No
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?	Yes / No
	If you have answered yes, please give details:	
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?	Yos / No
	If you have 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.)	Yos / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yos / No /
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / Den't Knew
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.	
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 / No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:	
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?	Yos / No
	If you have answered yes, please give details:	
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes / No
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.	
	Guarantees are held by:	

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

16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes / No / Den't know
b.	that affects your property in some other way?	Yes / No / Don't know
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Den't knew
	If you have answered yes to any of a-c above, please give the notices to your so agent, including any notices which arrive at any time before the date of entry of t your property.	olicitor or estate he purchaser of

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

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

Signature(s):			
·			
Date:			

DM Hall Offices

Aberdeen 01224 594172 Galashiels 01896 752009 Livingston 01506 490404

Ayr

01292 286974

Glasgow (North) 0141 332 8615

Musselburgh 0131 665 6782

Cumbernauld

01236 618900

Glasgow (South)

0141 636 4141

01631 564225

Cupar

01334 844826

Hamilton

01698 284939

Paisley

Oban

0141 887 7700

Dumfries

01387 254318

Inverness

01463 241077

Perth

01738 562100

Dundee

01382 873100

Inverurie

01467 624393

Peterhead

01779 470220

Dunfermline

01383 621262

Irvine

01294 311070

Stirling

01786 475785

Edinburgh

0131 477 6000

Kirkcaldy

01592 598200

Elgin

01343 548501

DMHALL.CO.UK









01324 628321