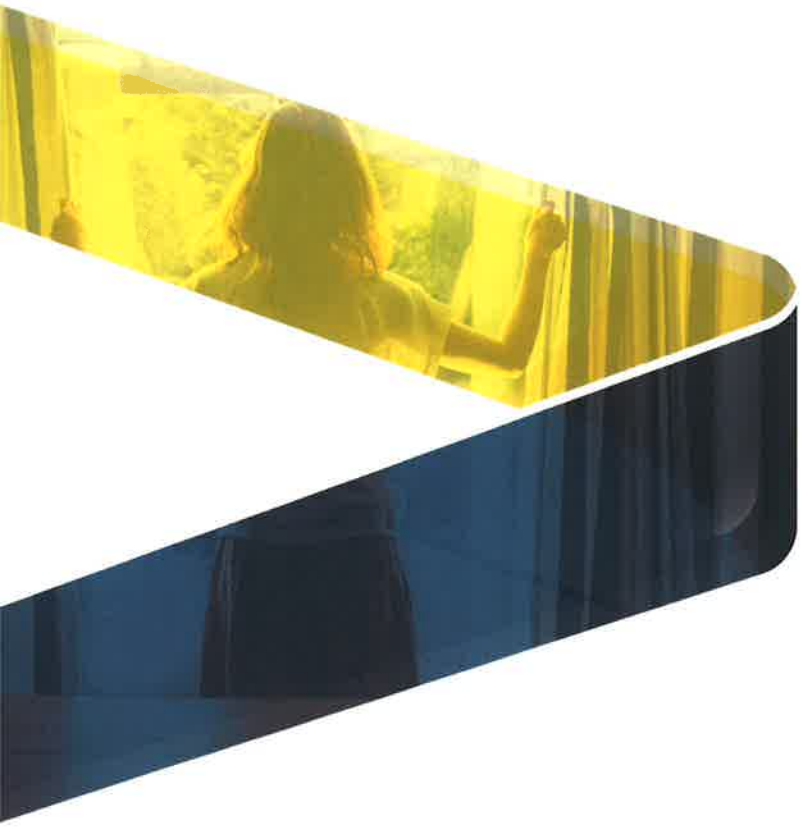
# HOME REPORT



DM HALL
CHARTERED SURVEYORS

# Home Report

Property: **10**
**Rutherford Court**
**Kirkcaldy**
**Fife**
**KY1 2BP**

Prepared for: **Beverley Hooper**

Prepared by: **Hannah Saunders**

Report reference: **1642092-1-2**

Date of Report: **20/07/2024**

**This Home Report is subject to the standard terms and conditions of DM Hall.**
**These are included within your Home Report.**

# ENERGY PERFORMANCE CERTIFICATE

DM HALL
CHARTERED SURVEYORS

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**10 RUTHERFORD COURT, KIRKCALDY, KY1 2BP**

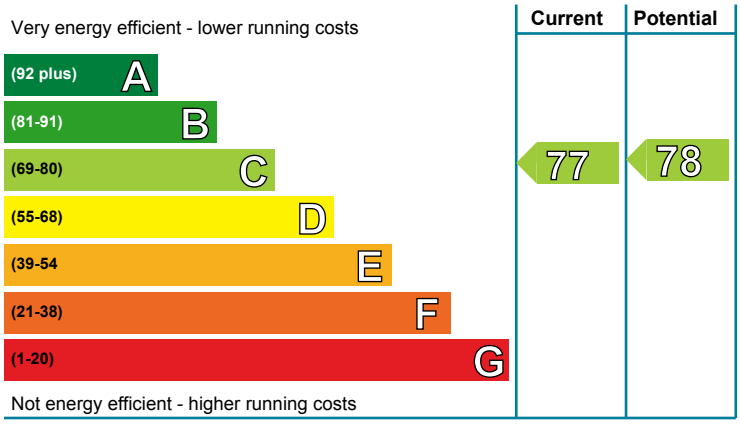
| | | | |
|---|---|---|---|
| **Dwelling type:** | Ground-floor flat | **Reference number:** | 0140-2421-2030-2194-4805 |
| **Date of assessment:** | 19 July 2024 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 23 July 2024 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 50 m² | **Main heating and fuel:** | Boiler and radiators, mains gas |
| **Primary Energy Indicator:** | 170 kWh/m²/year | | |

## You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce $CO_2$ emissions by improving your home**

| | | |
|---|---|---|
| **Estimated energy costs for your home for 3 years*** | **£2,028** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£60** | |

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

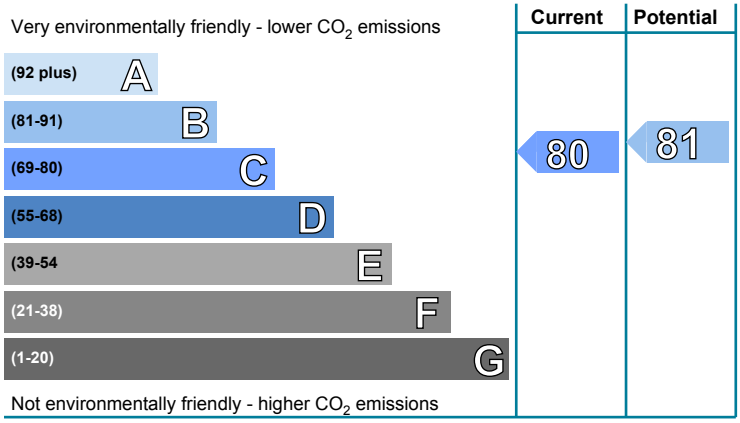



## Energy Efficiency Rating

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

Your current rating is **band C (77)**. The average rating for EPCs in Scotland is **band D (61).**

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




## Environmental Impact ($CO_2$) Rating

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

Your current rating is **band C (80)**. 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 Low energy lighting | £10 | £60.00 |

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 | Timber frame, as built, insulated (assumed) | ★★★★☆ | ★★★★☆ |
| Roof | (another dwelling above) | — | — |
| Floor | Suspended, insulated | — | — |
| Windows | Fully double glazed | ★★★★☆ | ★★★★☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, TRVs and bypass | ★★★☆☆ | ★★★☆☆ |
| Secondary heating | None | — | — |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | Low energy lighting in 67% 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, $CO_2$ 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 30 kg $CO_2/m^2/yr$.

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 1.5 tonnes of carbon dioxide every year. You could reduce emissions by switching to renewable energy sources.

## Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|---|---|---|---|
| **Heating** | £1,263 over 3 years | £1,275 over 3 years | You could save £60 over 3 years |
| **Hot water** | £480 over 3 years | £480 over 3 years | |
| **Lighting** | £285 over 3 years | £213 over 3 years | |
| **Totals** | **£2,028** | **£1,968** | |

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 Low energy lighting for all fixed outlets | £10 | £20 | C 78 | B 81 |

## 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 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).

## 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) | 2,959 | N/A | N/A | N/A |
| Water heating (kWh per year) | 1,831 | | | |

## 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: | Mrs. Hannah Saunders |
| Assessor membership number: | EES/022806 |
| Company name/trading name: | D M Hall Chartered Surveyors LLP |
| Address: | 13 Wemyssfield<br>Kirkcaldy<br>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.

# SINGLE SURVEY

DM HALL
CHARTERED SURVEYORS

## Schedule 1

# Survey Report

**10**

**Rutherford Court**

**Kirkcaldy**

**Fife**

**KY1 2BP**

| | |
|---|---|
| **Customer** | Beverley Hooper |
| **Date of Inspection** | 20/07/2024 |
| **Prepared by** | Hannah Saunders |

# 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.

| | |
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| **Description** | PURPOSE BUILT GROUND FLOOR FLAT contained within a three storey block of six properties. |
| **Accommodation** | Ground Floor (via Common Hall): Entrance Hall, Living Room, Kitchen, Bedroom and Bathroom. |
| **Gross internal floor area ($m^2$)** | 50m² or thereby. |
| **Neighbourhood and location** | The property forms part of an established residential area within the town of Kirkcaldy where surrounding properties in the immediate vicinity are generally of a comparable style and class of construction. A range of typical local amenities can be found nearby. |
| **Age** | 1989 approx |
| **Weather** | Overcast and dry. |
| **Chimney stacks** | There are no chimney stacks. |
| **Roofing including roof space** | **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**<br><br>Roof: The roof is of a pitched/hipped design being overlaid with interlocking concrete tiles, having suitable ridge and hip tiles.<br><br>Roof Space: This is a ground floor flat with properties above and no roof space access was possible. |
| **Rainwater fittings** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>Half round PVC gutters are installed which connect to tubular downpipes in similar construction. |
| **Main walls** | **Visually inspected with the aid of binoculars where appropriate.** |

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| | **Foundations and concealed parts were not exposed or inspected.**<br><br>The property appears to be of cavity wall construction incorporating a structural timber frame inner leaf, having a pointed facing brick finish externally.<br><br>There is a provision of sub-floor ventilation. |
| **Windows, external doors and joinery** | **Internal and external doors were opened and closed where keys were available.**<br><br>**Random windows were opened and closed where possible.**<br><br>**Doors and windows were not forced open.**<br><br>Windows: Replacement uPVC framed double glazed window units are installed.<br><br>External Doors: The access door to the property is of a timber panel design.<br><br>External Joinery: Timber fascia/eaves features are installed. |
| **External decorations** | **Visually inspected.**<br><br>The external joinery items are painted. |
| **Conservatories/Porches** | There are no conservatories or porches. |
| **Communal areas** | **Circulation areas visually inspected.**<br><br>Access to the property is via a common hall/stairwell which has a secure entry system installed. |
| **Garages and permanent outbuildings** | **Visually inspected**<br><br>The property has two cupboards off the common hall which are accessed via a timber doors. |
| **Outside areas and boundaries** | **Visually inspected.**<br><br>The property is set within shared grounds which are surfaced in tarmac which provides allocated parking spaces alongside areas surfaced in grass and planted beds, being bound by timber fencing and brick/stone walls. |

| | |
|---|---|
| **Ceilings** | **Visually inspected from floor level.**<br><br>The ceilings are of plasterboard construction. |
| **Internal walls** | **Visually inspected from floor level.**<br><br>**Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**<br><br>The internal walls and partitions are lined in plasterboard. |
| **Floors including sub floors** | **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**<br><br>Floors: The floors are formed with suspended timber joists being overlaid with chipboard flooring.<br><br>Sub-Floor: No sub-floor inspection was possible due to the lack of a known hatch. Since my initial inspection, the seller has advised that there are sub floor hatches in the Living Room and Bedroom. |
| **Internal joinery and kitchen fittings** | **Built-in cupboards were looked into but no stored items were moved.**<br><br>**Kitchen units were visually inspected excluding appliances.**<br><br>The internal doors consist of timber panel units being fitted with moulded facings and surrounds.<br><br>The kitchen is fitted with a range of base and wall units having compatible worktops and integrated appliances. |
| **Chimney breasts and fireplaces** | There are no chimney breasts or fireplaces. |
| **Internal decorations** | **Visually inspected.**<br><br>The internal walls and ceilings mostly have a papered, painted or textured painted finish.<br><br>The internal joinery fitments are finished in varnish. |
| **Cellars** | There are no cellars. |
| **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.**<br><br>Mains supply installed. The electricity fusebox and meter are located within a hall cupboard. |
| **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.**<br><br>Mains supply installed. The gas meter is located within a kitchen cupboard. |
| **Water, plumbing and bathroom fittings** | **Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Mains supply installed. The bathroom is fitted with a white suite. There is a stainless steel sink unit with side drainer fitted within the kitchen and visible pipework is in copper or PVC materials. |
| **Heating and hot water** | **Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>A wall mounted gas fired HeatLine boiler within a kitchen cupboard provides a system of filled radiators and also provides the domestic hot water. |
| **Drainage** | **Drainage covers etc. were not lifted.**<br><br>**Neither drains nor drainage systems were tested.**<br><br>Drainage is connected to the main sewer. |
| **Fire, smoke and burglar alarms** | **Visually inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>There is a provision of smoke alarms within the property |

| | |
|---|---|
| | and a carbon monoxide detector in the kitchen.<br><br>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. |
| **Any additional limits to inspection** | **For flats / maisonettes**<br><br>**Only the subject flat and internal communal areas giving access to the flat were inspected.**<br><br>**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.**<br><br>**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.**<br><br>At the time of my inspection the property was vacant and unfurnished, however, the floors were primarily covered throughout. No roof space or sub-floor access was possible. Externally my inspection was conducted from ground level and no view of the rear roof slope was possible due to site boundaries. My inspection was consequently restricted and I would underline that it is outwith the scope of my inspection to test the services within the property.<br><br>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.<br><br>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.

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

In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.

Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.

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.

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:

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

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

# 2. CONDITION

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

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

## Structural movement

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | No obvious evidence of significant movement noted within the limitations of my inspection. |

## Dampness, rot and infestation

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | No obvious evidence of significant dampness, rot or wood boring insect infestation. |

## Chimney stacks

| | |
|---|---|
| **Repair category:** | - |
| **Notes** | Not applicable. |

## Roofing including roof space

| | |
|---|---|
| **Repair category:** | 2 |
| **Notes** | The roof coverings are of the original installation being subject to external staining and weathering where visible.<br><br>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs. |

## Rainwater fittings

| | |
|---|---|
| **Repair category:** | 2 |
| **Notes** | There is a build up of vegetation growth within the gutters. I am informed by the seller that the factor has planned to remove the vegetation growth after the Seagull season is over. |

## Main walls

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | There is some typical staining to external walls at parts. |

## Windows, external doors and joinery

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | No significant defects evident however glazed units should be monitored for |

| | |
|---|---|
| | ruptured seals which can become apparent during certain weather conditions. |

## External decorations

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | The renewal of paintwork should be anticipated. |

## Conservatories/porches

| | |
|---|---|
| **Repair category:** | - |
| **Notes** | Not applicable. |

## Communal areas

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | There are some marked decorative finishes to the common hall/stairwell with some cracking to walls also noted.<br><br>All ownership, access rights of way and maintenance liabilities should be clarified. |

## Garages and permanent outbuildings

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | No significant defects evident. |

## Outside areas and boundaries

| | |
|---|---|
| **Repair category:** | 2 |
| **Notes** | The harling of the stone/brick boundary walls is damaged in places with some movement cracking also noted. |

## Ceilings

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | No significant defects evident. |

## Internal walls

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | No significant defects evident. |

## Floors including sub-floors

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | There is creaky flooring to some areas.<br><br>I am informed by the seller that insulation has been in stalled under the floor with a guarantee issued. This has not been inspected however all relating documentation should be obtained and transferred with the Title Deeds.<br><br>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:** | 1 |
| **Notes** | No significant defects evident. |

## Chimney breasts and fireplaces

| | |
|---|---|
| **Repair category:** | - |
| **Notes** | Not applicable. |

## Internal decorations

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | There are no floor finishes in the living room or bedroom.<br><br>Textured finishes may contain asbestos based materials and checks should be made prior to disturbance. See information on asbestos in the Limitations of Inspection section above. |

## Cellars

| | |
|---|---|
| **Repair category:** | - |
| **Notes** | Not applicable. |

## Electricity

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | 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** | 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:** | 1 |
| **Notes** | No significant defects evident. |

## Heating and hot water

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | Whilst the boiler appears to have been installed in 2019, the radiators appear to be of the original installation.<br><br>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.<br><br>It is assumed that the central heating system has been properly installed |

| | |
|---|---|
| | and maintained to meet with all relevant regulations, particularly in respect of flue and ventilation requirements.<br><br>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** | There are no obvious blocked or choked drains on site. |

# Summary:

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.

**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.

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

**Remember:**

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

**Warning:**

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

# 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 Floor |
| 2 | **Are there three steps or fewer to a main entrance door of the property?** | No |
| 3 | **Is there a lift to the main entrance door of the property?** | No |
| 4 | **Are all door openings greater than 750mm?** | No |
| 5 | **Is there a toilet on the same level as the living room and kitchen?** | Yes |
| 6 | **Is there a toilet on the same level as a bedroom?** | Yes |
| 7 | **Are all rooms on the same level with no-internal steps or stairs?** | Yes |
| 8 | **Is there unrestricted parking within 25 metres of an entrance door to the building?** | Yes |

# 4. VALUATION AND CONVEYANCER ISSUES

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

| | |
|---|---|
| **Matters for a solicitor or licensed conveyancer:** | The subjects form part of a block of flats 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.<br><br>All ownership, access rights of way and maintenance liabilities over common grounds and garden areas should be clarified.<br><br>The Building factor should be asked to confirm that there are no planned or outstanding repair schemes for the building containing the flat. The flat may have a common building reinstatement policy. |
| **Estimated re-instatement cost for insurance purposes:** | The current cost of reinstating the property for insurance purposes would be fairly stated at £120,000<br><br>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). |
| **Valuation and market comments:** | Market Value: NINETY THOUSAND POUNDS (£90,000) STERLING<br><br>Following buoyant market conditions over a prolonged period through the Covid 19 pandemic, there are now indications of a return to a more balanced level of supply and demand. |

| | |
|---|---|
| Signed: | Electronically by Hannah Saunders |
| Report author: | Hannah Saunders |
| Company name | DM Hall (Kirkcaldy) |
| Address: | 13 Wemyssfield, Kirkcaldy, KY1 1XN |
| Date of report: | 23/07/2024 |

# Mortgage Valuation Report

**10**
**Rutherford Court**
**Kirkcaldy**
**Fife**
**KY1 2BP**

| | |
|---|---|
| **Seller's Name:** | Beverley Hooper |
| **Date of Inspection:** | 20/07/2024 |
| **Prepared by:** | Hannah Saunders |

## 1. Property Details

| | |
|---|---|
| **Property type:** | Purpose built flat |
| **Floor(s) on which located** ***(Flat or maisonettes only):*** | Ground Floor |
| **Number of floors in block** ***(Flat or maisonettes only):*** | 3 |
| **Number of units in block** ***(Flat or maisonettes only):*** | 6 |
| **Is there a lift provided?** ***(Flat or maisonettes only):*** | No |
| **Property style:** | Low rise block |
| **Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?** | No |
| **Approximate year of construction:** | 1989 |

## 2. Tenure

| | |
|---|---|
| **Tenure:** | Absolute Ownership |
| **Ground rent:** | |
| **Unexpired years:** | |

## 3. Accommodation

| | |
|---|---|
| **Number of living rooms:** | 1 |
| **Number of bedrooms:** | 1 |
| **Number of kitchens:** | 1 |
| **Number of Bathrooms** | 1 |
| **Number of water closets:** | 0 |
| **Other Rooms:** | 0 |
| **Internal gross floor area (excluding garages and outbuildings):** | 50m² |
| **External gross floor area (excluding garages and outbuildings):** | m² |
| **Does the property have a residential element greater than 40%?** | Yes |

## 4. Garage / Parking / Outbuildings

| | |
|---|---|
| **Parking type:** | Parking Space |
| **Available on site?** | Yes |
| **Permanent Outbuildings:** | Cupboards off common hall. |

## 5. Construction

| | |
|---|---|
| **Main wall type:** | Timber frame |
| **Other (please specify):** | |
| **Roof type:** | Tile |
| **Other (please specify):** | |

## 6. Special Risks

| | |
|---|---|
| **Has the property suffered structural movement?** | No |
| **Is this recent or progressive?** | |
| **Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the** | No |

| | |
|---|---|
| **immediate vicinity?** | |
| **If yes, please specify any of the above:** | |

## 7. Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in the 'brief description of central heating' section below

| | |
|---|---|
| **Drainage:** | Mains |
| **Electricity:** | Mains |
| **Central Heating:** | Yes |
| **Water:** | Mains |
| **Gas:** | Mains |
| **Brief description of central heating:** | Gas fired radiator system. |

## 8. Site

Apparent legal issues to be verified by the conveyancer

| Legal Issue | Verification | Description |
|---|---|---|
| **Rights of way:** | Yes | |
| **Shared drives / access:** | Yes | |
| **Garage or other amenities on separate site:** | | |
| **Shared service connections:** | | |
| **Ill-defined boundaries:** | | |
| **Agricultural land included with property:** | | |
| **Other:** | | |

## 9. Location

| | |
|---|---|
| **Location type:** | Residential within town/city |
| **Other (if not specified):** | |

## 10. Planning Issues

| | |
|---|---|
| **Has the property been extended / converted / altered?** | No |
| **Details (if extended, converted, or altered):** | |

## 11. Roads

| | |
|---|---|
| **Roads that relate to the property:** | Adopted |

## 12. General Remarks

| | |
|---|---|
| **General remarks on the property:** | The property forms part of an established residential area within the town of Kirkcaldy where surrounding properties in the immediate vicinity are generally of a comparable style and class of construction. A range of typical local amenities can be found nearby. |

| | |
|---|---|
| | In general terms the property was found to be adequately maintained having regard to its age and type. While some items of typical/ongoing maintenance works are to be anticipated, these may be generally attended to during the course of routine works, some of which are a shared responsibility with other proprietors within the block.<br><br>The subjects form part of a block of flats 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.<br><br>All ownership, access rights of way and maintenance liabilities over common grounds and garden areas should be clarified.<br><br>The Building factor should be asked to confirm that there are no planned or outstanding repair schemes for the building containing the flat. The flat may have a common building reinstatement policy. |

## 13. Essential Repairs

| | |
|---|---|
| **Information relating to essential repairs for the property:** | |
| **Estimated cost of essential repairs:** | |
| **Retention recommendation?** | |
| **Amount:** | |

## 14. Comment on Mortgageability

| | |
|---|---|
| **Information relating to mortgageability of the property:** | The property form suitable security for mortgage purposes subject to individual lenders criteria being met. |

## 15. Valuations

| | |
|---|---|
| **Market value in present condition:** | £90,000.00 |
| **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)** | £120,000.00 |
| **Is re-inspection necessary?** | No |

| | |
|---|---|
| Signed: | Electronically by Hannah Saunders |
| Report author: | Hannah Saunders |
| Company name: | DM Hall (Kirkcaldy) |
| Address: | 13 Wemyssfield, Kirkcaldy, KY1 1XN |
| Date of report: | 23/07/2024 |

# PROPERTY QUESTIONNAIRE

DM HALL
CHARTERED SURVEYORS

# Property Questionnaire

**10**

**Rutherford Court**

**Kirkcaldy**

**Fife**

**KY1 2BP**

| | |
|---|---|
| **Property Address:** | 10<br>Rutherford Court<br>Kirkcaldy<br>Fife<br>KY1 2BP |
| **Seller(s):** | Beverley Hooper |
| **Completion date of Property Questionnaire:** | 18/07/2024 |

## 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?** | 4 years and 1 month |
| **2. Council Tax** | |
| **Which Council Tax band is your property in?** | B |
| **3. Parking** | |
| **What are the arrangements for parking at your property?** | Allocated parking space |
| **4. Conservation Area** | |
| **Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?** | No |
| **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?** | 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)?** | No |
| ***If you have answered yes, please describe the changes which you have made:*** | |
| (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.***<br><br>*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.* | |
| **b.**<br>**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 |
| **(i). Were the replacements the same shape and type as the ones you replaced?** | Yes |
| **(ii). Did this work involve any changes to the window or door openings?** | No |
| **(iii). Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed?**<br><br>Please give any guarantees which you received for this work to your solicitor or estate agent. | Replacement UPVC windows - mahogany outside, white inside June 2022 |
| **7. Central Heating** | |
| **a.**<br>**Is there a central heating system in your property?**<br><br>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).<br><br>***If you answered yes/partial:***<br><br>**What kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas, warm air).**<br><br>***If you answered yes, please answer the following three questions:*** | Yes<br><br>Gas |
| **(i). When was your central heating system or partial central heating system installed?** | unknown |
| **(ii). Do you have a maintenance contract for the central heating system?**<br>***If you have answered yes, please give details of the company with which you have a maintenance agreement:*** | No |
| **(iii). 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?**<br><br>Note: The surveyor will provide this within their inspection. | Yes |

## 9. Issues that may have affected your property

| | |
|---|---|
| **a.**<br>**Has there been any storm, flood, fire or other structural damage to your property while you have owned it?** | No |
| ***If you have answered yes, is the damage the subject of any outstanding insurance claim?*** | |
| **b.**<br>**Are you aware of the existence of asbestos in your property?** | 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** | Yes | |
| **Water mains/private water supply** | Yes | |
| **Electricity** | Yes | |
| **Mains drainage** | Yes | |
| **Telephone** | | |
| **Cable TV/Satellite** | | |
| **Broadband** | Yes | |

| | |
|---|---|
| **b.**<br>**Is there a septic tank system in the property?**<br><br>**If you have answered yes, please answer the two questions below:** | No |
| (i). **Do you have appropriate consents for the discharge from your septic tank?** | |

| | |
|---|---|
| **(ii). Do you have maintenance contract for your septic tank?**<br><br>***If you have answered yes, please give details of the company with which you have a maintenance contract:*** | |

## 11. Responsibilities for Shared or Common Areas

| | |
|---|---|
| **a.**<br>**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 |
| ***If you have answered yes, please give details:*** | Property Factor - Ethical Maintenance approx £50 per month covers grounds maintenance, window cleaning, stairwell cleaning, bin washing and buildings insurance. Any other agreed common maintenance and repairs is additional. |
| **b.**<br>**Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?** | Yes |
| ***If you have answered yes, please give details:*** | Property Factor - Ethical Maintenance approx £50 per month covers grounds maintenance, window cleaning, stairwell cleaning, bin washing and buildings insurance. Any other agreed common maintenance and repairs is additional. |
| **c.**<br>**Has there been any major repair or replacement of any part of the roof during the time you have owned the property?** | No |
| **d.**<br>**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?** | No |
| ***If you have answered yes, please give details:*** | |
| **e.**<br>**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?** | No |
| ***If you have answered yes, please give details:*** | |

| | |
|---|---|
| **f.**<br>**As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned).** | No |
| ***If you have answered yes, please give details:*** | |

## 12. Charges associated with your property

| | |
|---|---|
| **a.**<br>**Is there a factor or property manager for your property?** | Yes |
| ***If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:*** | Ethical Maintenance Property Maintenance<br>239, Castle House 1 Baker Street<br>Stirling FK8 1AL<br><br>No deposit held<br>£50 per month for standard property maintenance. |
| **b.**<br>**Is there a common buildings insurance policy?** | Yes |
| ***If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?*** | Yes |
| **c.**<br>**Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Resident's Association, or maintenance or stair fund.** | Property Factor - Ethical Maintenance approx £50 per month covers grounds maintenance, window cleaning, stairwell cleaning, bin washing and buildings insurance. Any other agreed common maintenance and repairs are additional. |

## 13. Specialist Works

| | |
|---|---|
| **a.**<br>**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?** | No |
| ***If you have answered yes, please say what the repairs were for, whether they carried out the repairs (and when), or if they were done before you bought the property:*** | |
| **b.**<br>**As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?** | No |

| | |
|---|---|
| ***If you have answered yes, please give details:*** | |
| **c.**<br>**If you have answered yes to 13 (a) or (b), do you have any guarantees relating to this work?** | |
| *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.*<br><br>**Guarantees are held by:** | |

## 14. Guarantees

**a.**
**Are there any guarantees or warranties for any of the following?**

| | |
|---|---|
| **(i). Electrical work** | No |
| **(ii). Roofing** | No |
| **(iii). Central Heating** | No |
| **(iv). NHBC** | No |
| **(v). Damp course** | No |
| **(vi). Any other work or installations? (For example, cavity wall insulation, underpinning, indemnity policy)** | Yes |
| **b.**<br>**If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):** | Underfloor insulation<br><br>Cosi-floor underfloor system<br><br>With a breathable and damp- |

| | |
|---|---|
| | proof membrane<br><br>£1,020.00<br><br>Customer Notes:<br><br>Cosi-Floor Underfloor System includes:<br><br>Supply of Cosi-Floor Underfloor Material water pipes will be insulated<br><br>Hatches will be cut if needed and made good after works completed<br><br>All installation labour and materials included<br><br>Cosi-floor underfloor insulation is held in place with a breathable damp proof membrane<br><br>installed to a minimum of 150mm.<br><br>All our underfloor work is backed by a 25-year independent insurance guarantee.<br><br>We are Trustmark Approved Installers and Green Deal Certified. |
| **c.**<br>**Are there any outstanding claims under any of the guarantees listed above?**<br><br>***If you have answered yes, please give details*** | No |

## 15. Boundaries

| | |
|---|---|
| **a.**<br>**So far as you are aware, has any boundary of your property been moved in the last 10 years?** | No |
| ***If you have answered yes, please give details:*** | |

## 16. Notices that affect your property

**In the past 3 years, have you ever received a notice;**

| | |
|---|---|
| **a.**<br>**advising that the owner of a neighbouring property has made a planning application?** | No |
| **b.**<br>**that affects your property in some other way?** | No |
| **c.**<br>**that requires you to do any maintenance, repairs or improvements to your property?** | No |

**Notice:**
If you have answered yes to any of a.-c. above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.

# SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

## 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 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 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.

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

Prior to 1st 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[2] 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.

## 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;

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

- 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.

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 re-inspection 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

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