# DIXON HEANEY KEAN KENNEDY

- CHARTERED SURVEYORS -

54 Corstorphine Road, Edinburgh EH12 6JQ Tel: 0131 313 0444 Fax: 0131 313 0555 Email: survey@dhkk.co.uk

## SINGLE SURVEY REPORT

on

12 CRAIGMOUNT VIEW EDINBURGH EH12 8BT

Client:

**MS KAREN JOLLY** 

Client address:

C/O PURPLE BRICKS ESTATE AGENCY

Date of inspection:

4 JULY 2017

Prepared by:

ANDREW L WARREN, BSc FRICS

Director DHKK Ltd

Directors: John B. Dixon BSc MRICS, Roderick I. Morrison BSc (Est Man) MRICS. Andrew L. Warren BSc FRICS Dixon Heaney Kean Kennedy is the trading name of DHKK Ltd. (Company No. SC 330964)



#### 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description		Detached bungalow.				
Accommodation		Ground floor: Entrance vestibule, hallway, living room, two bedrooms, kitchen, bathroom/WC, ensuite shower room, conservatory.  First floor (attic): Two bedrooms.				
Gross internal area (m²)	floor	137 m <sup>2</sup> approximately (excluding conservatory).				
Neighbourhood location	and	The property is situated within a good established residential district located on the west side of the city.				
Age	- [	Circa 1935.				
Weather		Heavy rain.				
Chimney stacks		Visually inspected with the aid of binoculars where appropriate.  There are rendered brick built chimneys.				

# 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 roof is of pitched design with a slate covering on timber framing with a flat platform roof over the dormer window.

There is limited access to the eaves areas at the front and rear of the building.

#### Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

Mixture of PVC and cast iron components.

#### Main walls

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

The property is traditionally constructed from cavity brick outer walls rendered externally.

# Windows, external doors and joinery

Internal and external doors were opened and closed where keys were available.

Random windows were opened and closed where possible. Doors and windows were not forced open.

Replacement UPVC framed double glazed windows and doors have been installed and there are PVC fascias.

#### **External decorations**

Visually inspected.

The majority of the property is maintenance free in terms of decoration although the lower course brickwork is painted.

# Conservatories / porches

Visually inspected.

There is a conservatory attached to the rear of the building and this is thermally separate. The conservatory is of UPVC framed double glazed windows on block built lower walls and has a perspex roof. There is an electric heater within the conservatory but this is not connected to the main heating system.

#### Communal areas

Circulation areas visually inspected.

Not applicable.

# Garages and permanent outbuildings

Visually inspected.

There is a single detached garage of precast concrete panel construction with a mineral felt covered platform roof.

There is also a small brick built store located to the rear of the main dwelling.

The timber hut and the greenhouse within the garden were not inspected as these items fall outwith the scope of this inspection.

# Outside areas and boundaries

Visually inspected.

There is garden ground to the front and rear of the property laid to lawn, paved areas and borders.

#### Ceilings

Visually inspected from floor level.

The ceilings are in the main of plaster or plasterboard with some of the ceilings being finished with a timber cladding.

#### Internal walls

Visually inspected from floor level.

Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

The internal walls comprise a mixture of brick plastered on the hard and stud partition.

# Floors including sub floors

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

Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.

Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.

The floors throughout the property are of suspended timber construction.

Floor coverings of various types exist throughout the property and this does restrict the scope of the inspection.

We did not gain access to any sub floor area.

# Internal joinery and kitchen fittings

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

The internal joinery is in keeping with the age and the style of the property.

Kitchen fittings comprise a slightly older style range of wall and base units with matching work surfaces. Built-in appliances were not tested.

# Chimney breasts and fireplaces

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

There is a fireplace within the living room which currently houses a living flame effect gas fire flued to the chimney.

All other fireplaces have been removed and the chimney breasts have been blocked up.

#### Internal decorations

Visually inspected.

Papered and painted finishes with some tile surfaces and some timber cladding.

#### Cellars

Visually inspected where there was safe and purpose-built access.

Not applicable.

#### Electricity

Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.

Mains electricity is connected.

#### 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 gas is connected.

# Water, plumbing and bathroom fittings

Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.

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

Mains water is connected. The majority of the pipework is concealed from view and this does restrict the scope of the inspection.

Bathroom and ensuite fittings comprise modern white suites in both instances.

# Heating and hot water

Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

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

The property has the benefit of a gas fired central heating system with a relatively modern combi style boiler being located within the cupboard accessed from the first floor attic bedroom.

The boiler operates through radiators in the principal rooms.

#### **Drainage**

Drainage covers etc were not lifted.

Neither drains nor drainage systems were tested.

Presumed to main sewer.

# Fire, smoke and burglar alarms

Visually inspected.

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

There is no burglar alarm but there is a smoke detector.

### Any additional limits to inspection:

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.

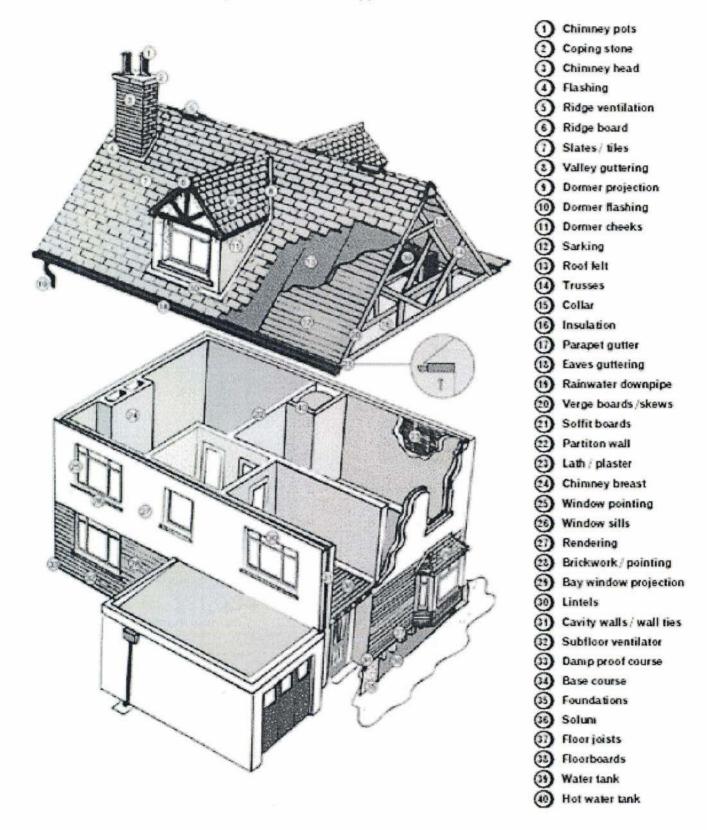
An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

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

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

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

## Sectional diagram showing elements of a typical house



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

### 2. CONDITION

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

Structu	ural movement			
Repair category	1			
<b>Notes:</b> We noted no significant signs of structural movement from tavailable.				
Dampr	ness, rot and infestation			
Repair category	1			
Notes:	From the restricted inspection available, we noted no evidence of timber decay or infestation.			
	Moisture readings were taken throughout the property and we can confirm that all readings taken were within acceptable levels.			
	We would caution that some of the walls have been lined or panelled and this may well conceal defects which might otherwise be more readily accessible.			
	ey stacks			
Repair category:	2			
Notes:	The render and brick finishes are worn and slightly damaged, as are the slate features. Minor maintenance is now required.			
Roofin	g including roof space			
Repair category:	2			
Notes:	As viewed from ground level, we did note the need for some roof slate and roof detail repairs of a routine nature.			
	The detailing around the front dormer window also requires some attention.			
	We gained access to inspect only a very limited area of the remai eaves areas as one of the hatches is too small to access.			
	These areas are insulated.			
	We did not gain access to any eaves areas on the west side of the property.			

Rainw	ater fittings
Repair category:	1
Notes:	The gutters and downpipes appear in reasonable repair and we noted no evidence of leakage at the time of our inspection.
Main	valls
Repair category:	2
Notes:	The external render finishes are worn and in some instances cracked and ongoing maintenance can be expected.
Windo	ws, external doors and joinery
Repair category:	1
Notes:	The replacement windows and doors appear satisfactory given routine maintenance and adjustment.
Extern	nal decorations
Repair category:	1
Notes:	The property is well presented externally at the present time.
Conse	rvatories / porches
Repair category:	1
Notes:	The conservatory appears in satisfactory order and we noted no significant defects.
Comm	unal areas
Repair category:	Not applicable.
Notes:	Not applicable.
Garag	es and permanent outbuildings
Repair category:	1
Notes:	The garage has been maintained to a plain standard and appears in reasonable repair and wind and watertight.
	The small store attached to the rear of the building appears satisfactory and again appears wind and watertight and suitable for basic garden storage only.

Outeic	de areas and boundaries
Pom	ie areas and boundaries
Repair category:	1
Notes:	The garden area has been well maintained.
Ceiling	gs
Repair category:	1
Notes:	The ceilings appear in average repair exhibiting the minor wear and blemishes to be expected.
	The timber clad ceilings should be seen to be finished with fire retardant paintwork, particularly within the kitchen area.
Interr	nal walls
Repair category:	1
Notes:	The internal walls appear in average repair exhibiting only the minor wear and damage to be expected.
Floors	s including sub-floors
Repair category:	1
Notes:	We noted no surface defects, however, floor coverings do exist throughout the property.
	Some sections of flooring are noted to be loose and "creak". Consideration to lifting, checking and refixing should be given, where necessary.
Interr	nal joinery and kitchen fittings
Repair category:	1.
Notes:	The internal joinery exhibits the minor wear to be expected.
	The kitchen fittings are of an older style and are slightly worn but do appear serviceable.
Chimr	ney breasts and fireplaces
Repair category:	1
Notes:	We noted no surface defects, however, the adequacy of the flue serving the gas fire within the living room should be confirmed.
	All other fireplaces have been removed and the remaining chimney breasts should be seen to be adequately vented and supported. The chimneys should be capped if they are not to be reused.

Interna	al decorations	
Repair category:	1	
Notes:  The property is reasonably well presented although there is some freshening or updating of the decorative finishes within the property.		
Cellars		
Repair category:	Not applicable.	
Notes:	Not applicable.	
Electric	city	
Repair category:	2	
Notes:  The electrical wiring system includes older components, such a older style fuse boxes, and upgrading to current regulation states should be considered.		
Gas		
Repair category:	1	
Notes:	We noted no surface defects, however, all gas appliances should be seen to be serviced on a regular basis to ensure safe operation and compliance with the latest regulations.	
Water,	plumbing and bathroom fittings	
Repair category:	1.	
Notes:	We noted no surface defects from the limited inspection available.  Sanitary fittings appear serviceable, however, the shower units were not tested.	
	The redundant cold water storage tank remains within the rear eaves area.	

Heating and hot water				
Repair category:	1			
Notes:	We noted no surface defects, however, the system was not tested.  The central heating system, however, was operational at the time of our visit.  The system should be seen to be serviced on a regular basis to ensure safe operation and compliance with the latest regulations.  The redundant hot water tank from an earlier system remains within the rear eaves area.			
Draina Repair category:	nge			
Notes:	We noted no surface defects in the vicinity of this property at the time of our visit.			

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

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

### **Repair Categories**

#### Category 3:

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

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

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

#### 4. VALUATION AND CONVEYANCER ISSUES

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

### Matters for a solicitor or licensed conveyancer

There have been a number of alterations carried out to the property over the years, some of which may prove to be historic.

In particular, we understand that the conservatory has been added since 2002 and this involved the creation of patio doors to provide access to same.

An attic conversion has been carried out and a ground floor ensuite facility has been created within the rear bedroom with an additional window installed within the gable.

The valuation assumes that relevant certification can be confirmed, where necessary.

Replacement windows were installed some years ago.

#### Estimated re-instatement cost for insurance purposes

£340,000 (THREE HUNDRED AND FORTY THOUSAND POUNDS).

#### Valuation and market comments

Taking the above points into consideration, we are of the opinion that the property holds a current market value of £400,000 (FOUR HUNDRED THOUSAND POUNDS).

The subjects offer traditional bungalow accommodation within this popular residential area and although the property would benefit from a degree of upgrading we are satisfied that there will be good demand in the current market for a property of this type.

Properties of this type have traditionally sold well in this location.

Report author: ANDREW L WARREN, BSc FRICS

Ref: 13339/ALW/JW

Address: DHKK Limited

54 Corstorphine Road, Edinburgh EH12 6JO

Signed:

Date of report: 1 August 2017

#### 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 Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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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.

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

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

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

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

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

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

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

#### 1.3 LIABILITY

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

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

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

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and the Purchaser should be aware that if a Lender seeks to rely on this Report

they do so at their own risk. In particular, The Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional adviser or Lender, they will prepare a Transcript Mortgage Valuation Report for lending purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report<sup>2</sup> will be prepared from information contained in the Report and the generic Mortgage Valuation Report.

#### 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the 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.

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

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

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the
  date of valuation between a willing buyer and a willing seller in an arm's-length
  transaction after proper marketing wherein the parties had each acted knowledgeably,
  prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in Part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the Surveyors means the Surveyor) whose details are set out at the head of the Report.

• The "Energy Report" is the advice given by the accredited Energy 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.

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

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company.

The Surveyor cannot of course accept liability for any advice given by the Energy Company.

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

- ➤ \*There are rights of access and exit over all communal roadways, corridors, stairways etc and to use communal grounds, parking areas and other facilities;
- ➤ \*There are no particularly troublesome or unusual legal restrictions;
- ➤ \*There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the coproprietors on an equitable basis.

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

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

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

FIRST SURVEYORS SCOTLAND National Valuation & Property Consultancy Service

# MORTGAGE VALUATION REPORT

Property Address	12 Craigmount Vie	Ref No 13339/ALW/JW			
Seller's Name(s) Date of Inspection	Ms Karen Jolly 4 July 2017				
Property Details					
Property Type H	louse $\square$	Detached 🛛	If Flat/Maisonette Purpose Built		
E	Bungalow 🛛	Semi Detached	Converted		
F	Flat 🔲	Mid Terrace	Floor of subject property		
N	Maisonette	End Terrace	No of floors in block		
C	Other*	*Specify under Gener Comments	ral No of Flats in block	]	
Type of Construction (	*Specify under Gene	ral Comments)	Traditional		
Tenure Absolute Owner ⊠	Leasehold	☐ Age 80	years approximately		
Accommodation - (s					
Living Rooms 1	Bedrooms 4	Kitchens 1 Ba	throoms 2 WCs Other 1 Other 1	al	
Gross Floor Area (exc	luding garages & out	buildinas) Inte	ernal 137 m² External 156 m²		
Garage(s) / Outbuildin		50 100	rking Space 1 Garden Yes 🛛 No	П	
Residential Element –	We says and an arrange of		Thing opace ii Cardon 100 23 No	_	
Construction					
Walls Brick	⊠ Stone □ C	oncrete  Timber-f	ramed Other (specify in General Remarks)		
Roof Tile	☐ Slate ☒ A	sphalt  Felt	Other (specify in General Remarks)		
Subsidence, Settlem Does the property sho subsidence, flooding,	w signs of, or is the p	property located near an	y area subject to landslip, heave, settlement,	1	
If yes, please clarify			Yes ☐ No 🛭	ব	
Carriera (Carriera					
the supply in General Re	uai inspection only. If a marks)	ny services appear to be no	on-mains, please comment on the type and location	n of	
Drainage Mains ⊠	Private N	one 🗌 Water	Mains ⊠ Private □ None		
Gas Mains ⊠	Private N	one	Mains ⊠ Private □ None		
Central Heating	Yes 🛛 Pa	artial None 🗌	Brief Description Full gas.		
Mainly co	ial Suburb 🖂 ommercial  rural property	Residential within town/ Commuter village Other	city		
Roads Made up Adopted	⊠ ⊠	Unmade road Unadopted	Partly completed new road Pedestrian access only		
	Planning Issues  Has the property been extended / converted / altered?  If yes, please comment in General Remarks  Yes ☑ No ☐				

FIRST SURVEYORS SCOTLAND National Valuation & Property Consultancy Service

## MORTGAGE VALUATION REPORT

General Remarks						
The property comprises a traditional detached bungalow located within a good established residential area on the west side of the city.						
The subjects have been maintained to an average standard commensurate with other properties of this age and type.						
There have been a number of alter relevant certification can be confirm	rations carried out to the ned, where necessary.	property over the year	ars and the valuation	assumes that		
Facestal Devalue						
Essential Repairs						
None.						
F. F. J.			_			
Estimated cost of essential repairs	£ Retention	recommended Ye	s   No	Amount £		
Comment on Mortgageability		10 % West 10				
The property will form a suitable se	curity for loan purposes	at the figure of value	quoted.			
Valuations (Assuming Vacant Po	ssession)					
Market value in present condition			£400,000			
Market value on completion of esse	ential repairs		£			
Insurance Reinstatement value			£340,000			
(to include the cost of total rebuilding	ng, site clearance, profes	sional fees, ancillary				
charges plus VAT) Is a Reinspection necessary?			Yes □	No ⊠		
is a manapastion necessary.			163	140 🖾		
IMPORTANT - THIS IS	A CONFIDENTIAL REP	ORT PREPARED EC	OP MORTGAGE DIL	PPOSES		
Signed		10	DK MOKTGAGE FO	KF03E3		
Valuers Name and Qualifications	Andrew L Warren, BSo	FRICS				
Date of Inspection	4 July 2017	Date of Report	1 August 2017			
Company Name	DHKK Ltd	(5) 47 45 7 7 5 11 6 7 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5				
Address	54 Corstorphine Road					
	Edinburgh					
	EH12 6JQ	Tel No	0131 313 0444			

Property Address	12 Craigmount View Edinburgh EH12 8BT
Seller(s)	Karen Patricia Jolly & Stuart Ronald Calder
Completion date of Property Questionnaire	10 <sup>th</sup> July 2017

## **Note for sellers**

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

## Information to be given to prospective buyer(s)

1.	Length of Ownership					
	How long have you owned the property?		Our parents died last year and the property has been inherited by my brother and i. The property in all has been owned for 14 years and 9 months			ne
2.	Council Tax					
	Which Council Tax band is y	our property in?				
	□A □B □0	D □ D	□Е	□ F	⊠G	
3.	Parking					
	What are the arrangements for parking at your property?					
	(Please tick all that apply)					
	Garage					
	Allocated parking space					
	Driveway					
	On street					
	Resident Permit					
	Metered parking					
	Shared parking					
	Other (please specify)					

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	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:  Conservatory was built in 2002	Yes
	(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
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:	No
	(i) Were the replacements the same shape and type as the ones you replaced?	N/A
	(ii) Did this work involve any changes to the window or door openings?	N/A
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	

7.	Central heating	
	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).	Yes
	If you have answered yes or partial – what kind of central heating is there?	
	Gas central heating	
	(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	November 2011	
	(ii) Do you have a maintenance contract for the central heating system?	Yes
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	J & E MacGregor, 1/4 Borthwick View, Pentland Industrial Esate, Loanhead EH20 9QH	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
	The contract expired on 23/07/2015	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate, which is less than 10 years old?	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?	No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	N/A

b.	Are you aware of the existence of asbest	No		
	If you have answered yes, please give de			
10.	Services			
a.	Please tick which services are connected supplier:	I to your prope	rty and give details of the	
	Services	Connected	Supplier	
	Gas or liquid petroleum gas		Scottish Gas	
	Water mains or private water supply	$\boxtimes$		
	Electricity		Scottish Gas	
	Mains drainage	$\boxtimes$		
	Telephone	$\boxtimes$	ВТ	
	Cable TV or satellite	$\boxtimes$	Virgin	
	Broadband		ВТ	
b.	Is there a septic tank system at your p	roperty?		No
	If you have answered yes, please answe	r the two quest	tions below:	
	(i) Do you have appropriate consents for the discharge from your septic tank?			N/A
	(ii) Do you have a maintenance contract	N/A		
	If you have answered yes, please give de have a maintenance contract:			

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  If you have answered yes, please give details:	No
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:	No
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	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?  If you have answered yes, please give details:	No
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?  If you have answered yes, please give details:	No

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 privately-owned)?	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?	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?	No
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Please select
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.  None	
1		1

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?  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:	No
b.	As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property?  If you have answered yes, please give details:	No
c.	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. Guarantees are held by:	N/A

14.	Guarante	es	
a.	Are there	any guarantees or warranties for any of the following:	
	(i)	Electrical work	No
	(ii)	Roofing	No
	(iii)	Central heating	No
	(iv)	National House Building Council (NHBC)	No
	(v)	Damp course	No
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	No
b.		re answered yes or 'with title deeds', please give details of the work or ns to which the guarantee(s) relate(s):	
C.		any outstanding claims under any of the guarantees listed above?  e answered yes, please give details:	No
15.	Boundari	es	
	last 10 ye	you are aware, has any boundary of your property been moved in the ars?  e answered yes, please give details:	No

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

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

I/We confirm that the	e information in this form is tru	ue and correct to the	best of my/our knowl	edge and belief.
Signature(s):				
Date:				

## **Energy Performance Certificate (EPC)**

**Dwellings** 

**Scotland** 

#### 12 CRAIGMOUNT VIEW, EDINBURGH, EH12 8BT

Dwelling type: Detached bungalow
Date of assessment: 04 July 2017
Date of certificate: 04 July 2017
Total floor area: 137 m<sup>2</sup>

Total floor area: 137 m<sup>2</sup>

Primary Energy Indicator: 415 kWh/m²/year

**Reference number:** 0100-2804-9030-9803-5365 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

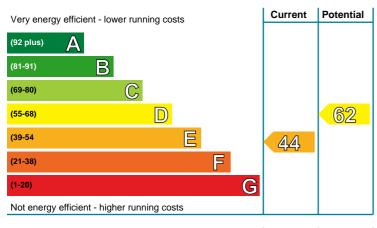
gas

#### You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£6,198	See your recommendations
Over 3 years you could save*	£1,170	report for more information

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

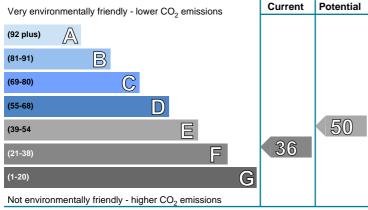


### **Energy Efficiency Rating**

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 E (44)**. The average rating for EPCs in Scotland is **band D (61)**.

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



## **Environmental Impact (CO<sub>2</sub>) Rating**

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

Your current rating is **band F (36)**. 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	Available with Green Deal
1 Cavity wall insulation	£500 - £1,500	£615.00	<b>②</b>
2 Floor insulation (suspended floor)	£800 - £1,200	£366.00	$\bigcirc$
3 Low energy lighting	£50	£192.00	

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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

## Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	***	***
Roof	Pitched, 150 mm loft insulation Roof room(s), no insulation (assumed)	**** ***	**** ****
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	<b>★★★★☆</b>	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	<b>★★★★☆</b>	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	<b>★★★★☆</b>	<b>★★★★</b> ☆
Secondary heating	Room heaters, mains gas	_	_
Hot water	From main system	<b>★★★★☆</b>	<b>★★★★</b> ☆
Lighting	No low energy lighting	<b>★</b> ☆☆☆☆	***

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> emissions, running costs and the savings possible from making improvements.

## The impact of your home on the environment

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

The calculated emissions for your home are 73 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 10 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 2.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£5,403 over 3 years	£4,467 over 3 years	
Hot water	£327 over 3 years	£327 over 3 years	You could
Lighting	£468 over 3 years	£234 over 3 years	save £1,170
Totals	£6,198	£5,028	over 3 years

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

### **Recommendations for improvement**

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

Recommended measures		Indicative cost	Typical saving per year	Rating after improvement		Green
				Energy	Environment	Deal
1	Cavity wall insulation	£500 - £1,500	£205	E 50	E 41	
2	Floor insulation (suspended floor)	£800 - £1,200	£122	E 53	E 44	
3	Low energy lighting for all fixed outlets	£50	£64	D 55	E 45	
4	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£265	D 62	E 50	<b>⊘</b>

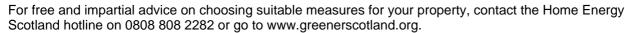
Measures which have a green deal tick are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

#### **Alternative measures**

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

External insulation with cavity wall insulation

## Choosing the right improvement package





### 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 Cavity wall insulation

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

#### 2 Floor insulation (suspended floor)

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

#### 3 Low energy lighting

Replacement of traditional light bulbs with energy saving recommended ones will reduce lighting costs over the lifetime of the bulb, and they last up to 12 times longer than ordinary light bulbs. Also consider selecting low energy light fittings when redecorating; contact the Lighting Association for your nearest stockist of Domestic Energy Efficient Lighting Scheme fittings.

#### 4 Solar photovoltaic (PV) panels

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

#### Low and zero carbon energy sources

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

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

#### Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation	
Space heating (kWh per year)	27,481	(328)	(3,344)	N/A	
Water heating (kWh per year)	2,310				

#### Addendum

#### **About this document**

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

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

Assessor's name: Mr. Andrew Warren

Assessor membership number: EES/009302

Company name/trading name: Dixon Heaney Kean Kennedy

Address: 54 Corstorphine Road

Edinburgh EH12 6JQ

Phone number: 0131 313 0444
Email address: survey@dhkk.co.uk
Related party disclosure: No related party

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

#### Use of this energy performance information

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

## Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerscotland.org or call 0808 808 2282.

Authorised home energy assessment

Finance at no upfront cost

Choose from authorised installers May be paid from savings in energy bills

Repayments stay with the electricity bill payer