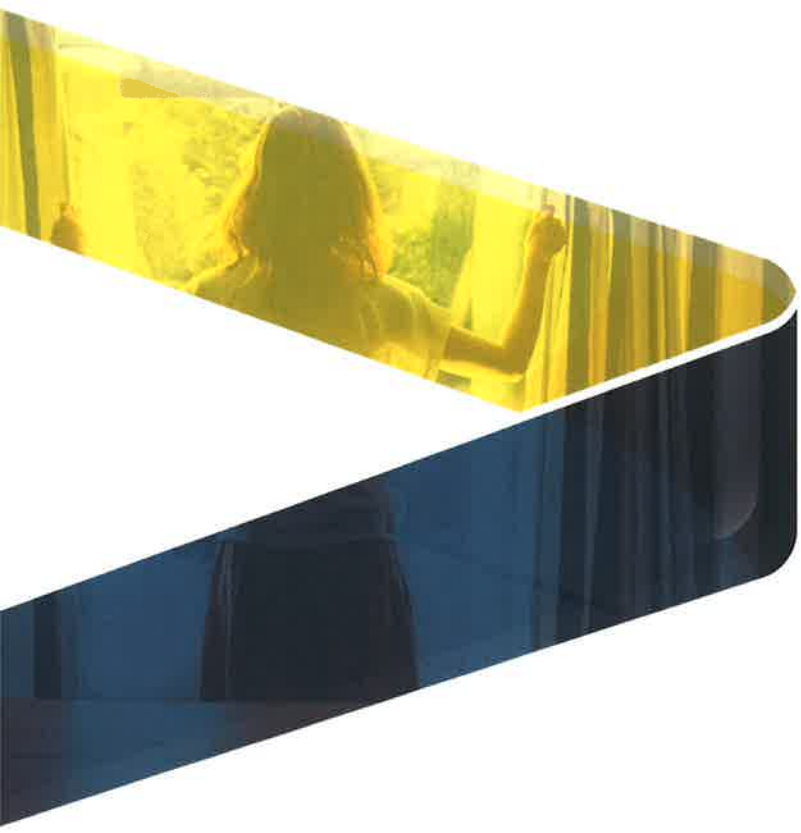
# HOME REPORT



DM HALL
CHARTERED SURVEYORS

# Home Report

Property: **43**
**Ross Crescent**
**Aberdeen**
**Aberdeenshire**
**AB16 6XS**

Prepared for: **Wilma Brown**

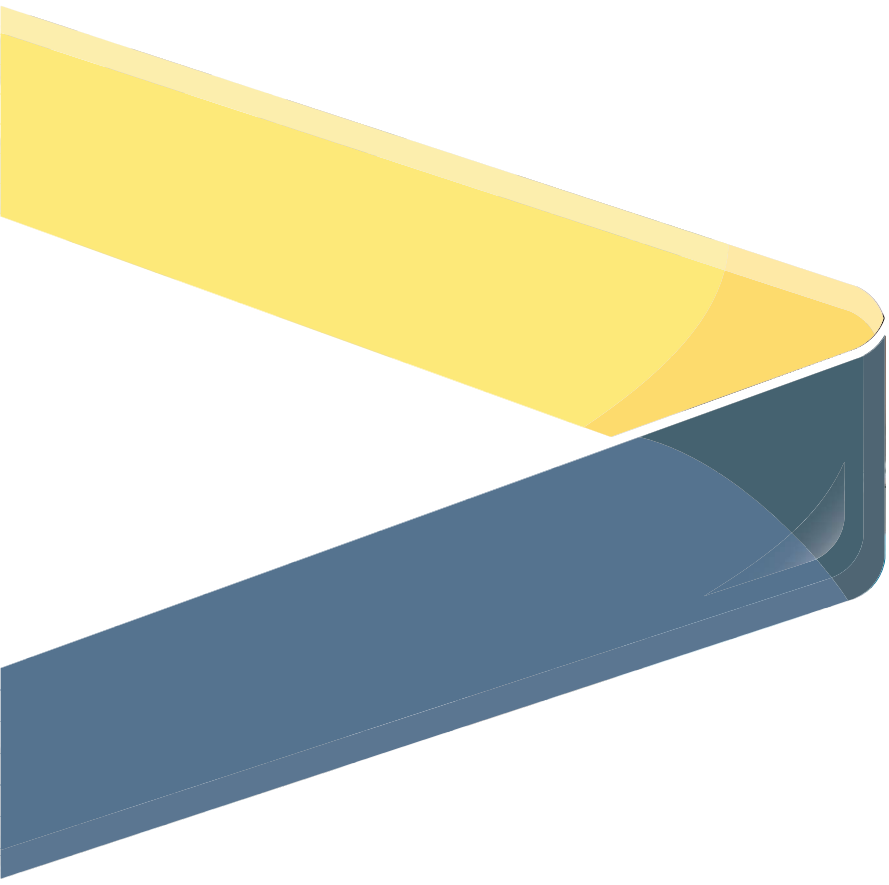
Prepared by: **James Struthers MA (Hons) MRICS**

Report reference: **756696-1-2**

Date of Report: **25/11/2019**

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

# ENERGY PERFORMANCE CERTIFICATE



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# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**43 ROSS CRESCENT, ABERDEEN, AB16 6XS**

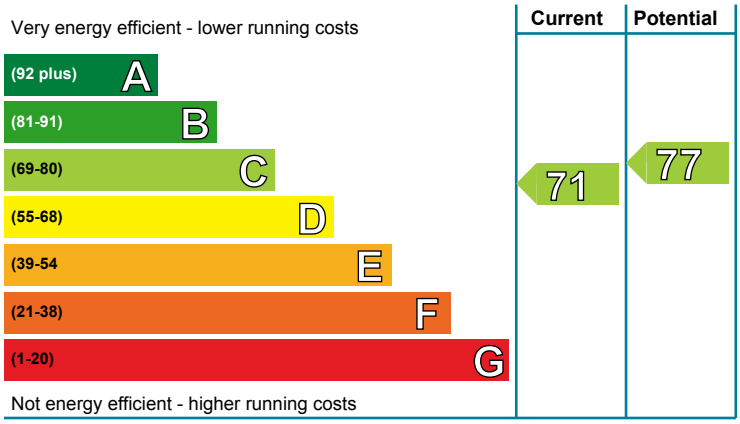
| | | | |
|---|---|---|---|
| **Dwelling type:** | Top-floor flat | **Reference number:** | 0527-1014-5203-8041-8904 |
| **Date of assessment:** | 02 July 2019 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 05 July 2019 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 72 m² | **Main heating and fuel:** | Boiler and radiators, mains gas |
| **Primary Energy Indicator:** | 231 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*** | **£1,980** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£453** | |

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

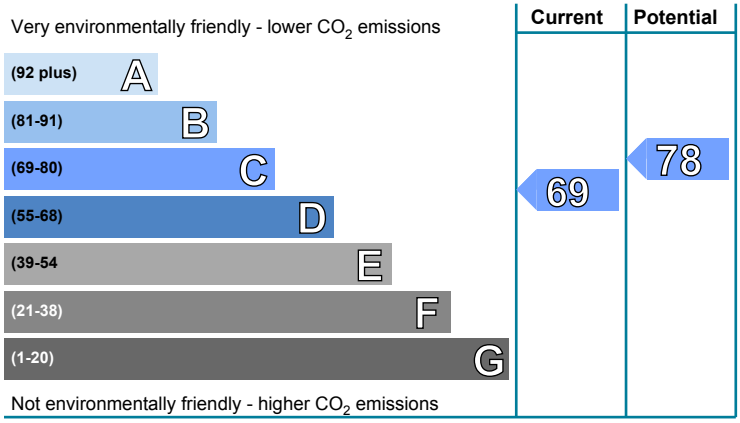



## Energy Efficiency Rating

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 (71)**. 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 (69)**. The average rating for EPCs in Scotland is **band D (59).**

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

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

| Recommended measures | Indicative cost | Typical savings over 3 years |
|---|---|---|
| 1 Increase loft insulation to 270 mm | £100 - £350 | £132.00 |
| 2 Cavity wall insulation | £500 - £1,500 | £201.00 |
| 3 Condensing boiler | £2,200 - £3,000 | £123.00 |

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 | Cavity wall, as built, no insulation (assumed)<br>Cavity wall, as built, partial insulation (assumed) | ★★☆☆☆<br>★★★☆☆ | ★★☆☆☆<br>★★★☆☆ |
| Roof | Pitched, 100 mm loft insulation | ★★★☆☆ | ★★★☆☆ |
| Floor | (another dwelling below) | — | — |
| Windows | Fully double glazed | ★★★☆☆ | ★★★☆☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, room thermostat and TRVs | ★★★★☆ | ★★★★☆ |
| Secondary heating | None | — | — |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | Low energy lighting in all fixed outlets | ★★★★★ | ★★★★★ |

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, $CO_2$ 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 41 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 2.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.8 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|---|---|---|---|
| **Heating** | £1,488 over 3 years | £1,068 over 3 years | You could save £453 over 3 years |
| **Hot water** | £315 over 3 years | £282 over 3 years | |
| **Lighting** | £177 over 3 years | £177 over 3 years | |
| **Totals** | **£1,980** | **£1,527** | |

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 | Increase loft insulation to 270 mm | £100 - £350 | £44 | C 73 | C 72 |
| 2 | Cavity wall insulation | £500 - £1,500 | £67 | C 76 | C 76 |
| 3 | Replace boiler with new condensing boiler | £2,200 - £3,000 | £41 | C 77 | C 78 |

### 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
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Micro CHP

## Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

energy saving trust

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

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

**1 Loft insulation**

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

**2 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 National Insulation Association (www.nationalinsulationassociation.org.uk).

**3 Condensing boiler**

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

## 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) | 7,728 | (907) | (1,364) | N/A |
| Water heating (kWh per year) | 2,024 | | | |

## 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. James Struthers |
| Assessor membership number: | EES/022107 |
| Company name/trading name: | D M Hall Chartered Surveyors LLP |
| Address: | 4-5 Union Terrace<br>Aberdeen<br>AB10 1NJ |
| Phone number: | 01224 594172 |
| Email address: | enquiries@dmhall.co.uk |
| Related party disclosure: | No related party |


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

**Use of this energy performance information**

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

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

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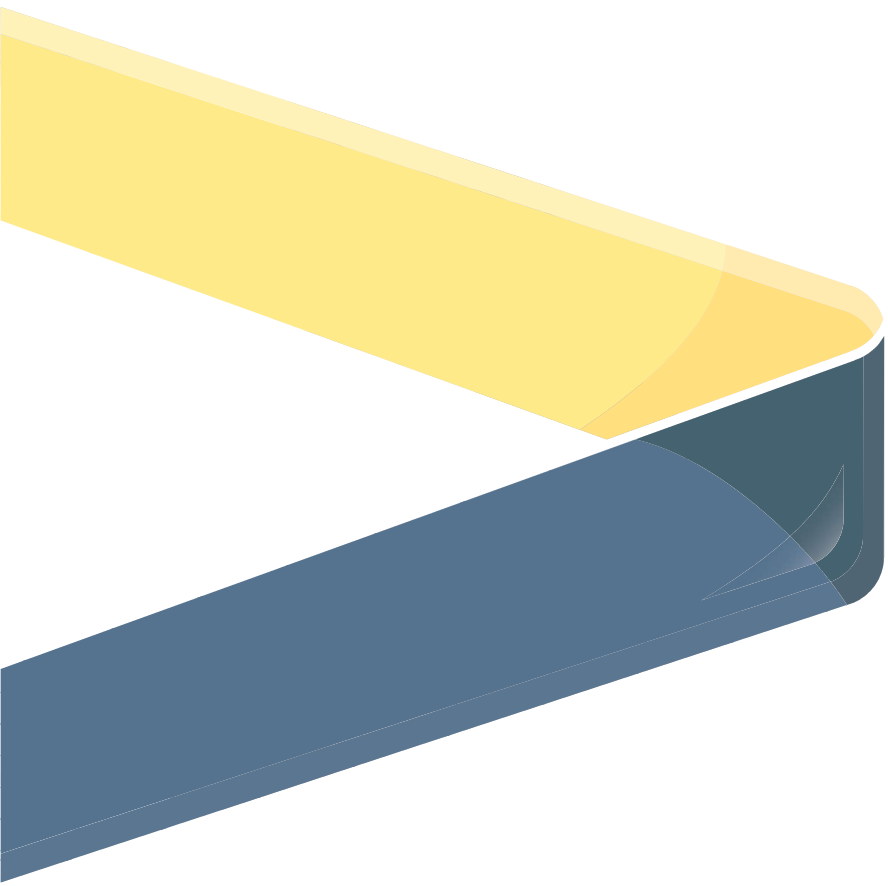
# SINGLE SURVEY



DM HALL
CHARTERED SURVEYORS

## Schedule 1

# Survey Report

**43**

**Ross Crescent**

**Aberdeen**

**Aberdeenshire**

**AB16 6XS**

| | |
|---|---|
| **Customer** | Wilma Brown |
| **Date of Inspection** | 25/11/2019 |
| **Prepared by** | James Struthers MA (Hons) MRICS |

# 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

| | |
|---|---|
| **Description** | Purpose built ground floor flat in a three storey block, containing six units in total. |
| **Accommodation** | TOP FLOOR: Entrance hall, kitchen, bathroom, living room and two bedrooms. |
| **Gross internal floor area ($m^2$)** | 72 (m2) |
| **Neighbourhood and location** | The property forms part of a Local Authority housing built estate, located approximately three miles north west of Aberdeen city centre. Locally, there is a reasonable range of services available. |
| **Age** | Approximately 60 years old. |
| **Weather** | Overcast but dry. |
| **Chimney stacks** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>Chimney stacks are of brick/block work construction, roughcast externally. There are metal flashings and clay chimney cans. |
| **Roofing including roof space** | **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**<br><br>**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.**<br><br>The roof is pitched and tiled. The verges are formed in cement.<br><br>ROOF SPACE: The roof space was accessed via the ceiling hatch in the communal hall. A limited head and shoulders inspection was possible. Where visible, the roof is of timber frame construction with fibre board sarking and approximately 100mm of glass wool insulation laid between ceiling joists. |

| | |
|---|---|
| **Rainwater fittings** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>The rainwater goods are of cast iron design. |
| **Main walls** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>**Foundations and concealed parts were not exposed or inspected.**<br><br>The main walls are of cavity brickwork construction, roughcast externally. |
| **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>Windows are of UPVC casement type, double glazed.<br><br>The front entrance door is of timber design. |
| **External decorations** | **Visually inspected.**<br><br>External decorations are mainly of a painted timber finish. |
| **Conservatories/Porches** | None. |
| **Communal areas** | **Circulation areas visually inspected.**<br><br>The block is accessed via a secure door entry system leading to the communal hall, with a concrete staircase providing access to all flats within the block. The stairwell windows are of timber casement type, and are single glazed. |
| **Garages and permanent outbuildings** | None. |
| **Outside areas and boundaries** | **Visually inspected.**<br><br>The garden grounds are mostly laid out in communal areas. There are sections of grass laid to lawn with concrete slab site paths. The seller advises they have exclusive ownership of a strip of ground to the rear garden. Checks can be made with reference to the Title Deeds. |
| **Ceilings** | **Visually inspected from floor level.**<br><br>The ceilings are lined in plasterboard. |

| | |
|---|---|
| **Internal walls** | **Visually inspected from floor level.**<br><br>**Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**<br><br>Internal walls are mostly plastered on the hard, with some sections being plasterboard lined. |
| **Floors including sub floors** | **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**<br><br>**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.**<br><br>**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.**<br><br>The flooring throughout is of suspended timber construction, overlaid with fitted floor coverings.<br><br>SUB-FLOOR:<br>No subfloor access was possible. |
| **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 joinery is of a timber finish.<br><br>The interior doors are of a flush timber panel design.<br><br>The kitchen is fitted with a range of floor and wall mounted units, with a stainless steel sink unit and drainer fitted. |
| **Chimney breasts and fireplaces** | **Visually inspected.**<br><br>**No testing of the flues or fittings was carried out.**<br><br>Any original fireplaces have been blocked over and removed. |
| **Internal decorations** | **Visually inspected.**<br><br>Internal decorations are mostly of a paint and papered finish, with sections of tiling to the bathroom and splash back features to the kitchen area. |

| | |
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| **Cellars** | **Visually inspected where there was a safe and purpose-built access.**<br><br>The seller advises that they have exclusive ownership of a brickwork cellar, located in the ground floor communal hall. This is of brick construction and mainly used for storage purposes. |
| **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.<br><br>The electricity meter and consumer unit are located in the entrance hall cupboard. Where visible, wiring is of PVC coated cabling with 13 amp sockets. |
| **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. The gas meter is located externally in a plastic housing unit on the balcony. |
| **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.<br><br>Internal plumbing, where visible, is of PVC waste pipes and copper supply pipes.<br><br>The main bathroom consists of a three piece white suite with electric shower over the bath. |
| **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>Heating is provided by the Sime Format 100C central heating boiler, wall mounted in the hall cupboard. This supplies a series of steel panelled radiators, fitted with |

| | |
|---|---|
| | thermostats, throughout the accommodation 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 to the main public sewer. |
| **Fire, smoke and burglar alarms** | **Visually inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Smoke detection is installed. |
| **Any additional limits to inspection** | **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>The property is occupied and furnished with floors covered throughout. This consequently restricted the internal inspection.<br><br>A limited head and shoulders inspection was possible of the communal roof space.<br><br>No inspection for Japanese Knotweed was carried out and unless otherwise stated, for the purposes of this report, it is assumed that there is no Japanese Knotweed within the boundaries of the property or in the neighbouring properties. |

▷ 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** | Within the limitations of the inspection no evidence of movement was noted. |

## Dampness, rot and infestation



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | No dampness, rot or infestation noted. ` |

## Chimney stacks



| | |
|---|---|
| **Repair category:** | 2 |
| **Notes** | Cracked roughcasting was noted to the chimney stacks as well as vegetation growth. |

## Roofing including roof space



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | ROOF:<br>No reportable defects evident. |

## Rainwater fittings



| | |
|---|---|
| **Repair category:** | 2 |
| **Notes** | Sections of corrosion was noted to the rainwater goods. |

## Main walls



| | |
|---|---|
| **Repair category:** | 2 |
| **Notes** | Some of the concrete sills are damaged and will be susceptible to further weathering. The rebar to the sills was visible. |

## Windows, external doors and joinery



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | Not all windows were tested. no reportable defects evident. |

## External decorations



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | Ongoing maintenance, is anticipated to preserve and prolong the appearance of external timbers. |

## Conservatories/porches



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

## Communal areas



| | |
|---|---|
| **Repair category:** | 2 |
| **Notes** | Worn plasterwork was noted to the internal hallways. The outside doors and stair windows are old and<br>worn with some decay present. |

## Garages and permanent outbuildings



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

## Outside areas and boundaries



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | - |

## Ceilings



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | - |

## Internal walls



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | The internal walls are in a condition commensurate with age. |

## Floors including sub-floors



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | There are fitted floor coverings installed throughout. No sub-floor access was possible. No reportable defects. |

## Internal joinery and kitchen fittings



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

## Chimney breasts and fireplaces



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | - |

## Internal decorations



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | Internal decorations are in a condition commensurate with age. |

## Cellars



| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | The seller advises the ground floor cellar is exclusive to the subject property. Checks can be made with reference to the Title Deeds. |

## Electricity

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | It is recommended that all electrical installations be checked every five years or<br>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<br>registered Contractor. It should be appreciated that only recently constructed or<br>rewired properties will have installations which fully comply with IEE regulations. |

## Gas

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | Trade bodies governing gas installations currently advise that gas appliances<br>should be tested prior to change in occupancy and thereafter at least once a year<br>by a Gas Safe registered contractor. It is assumed that gas appliances comply<br>with relevant regulations. |

## Water, plumbing and bathroom fittings

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | The seals around bath and shower areas can be frequently troublesome and require regular maintenance. Failure to seals can result in dampness/decay to adjoining/underlying areas. |

## Heating and hot water

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | It is assumed that the heating and hot water systems have been properly serviced<br>and maintained on a regular basis and installed in accordance with the relevant<br>regulations. |

## Drainage

| | |
|---|---|
| **Repair category:** | 1 |
| **Notes** | There is no obvious surface evidence of choking or leakage. |

# 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 | 2 |
| Roofing including roof space | 1 |
| Rainwater fittings | 2 |
| Main walls | 2 |
| Windows, external doors and joinery | 1 |
| External decorations | 1 |
| Conservatories/porches | - |
| Communal areas | 2 |
| Garages and permanent outbuildings | - |
| 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 | 1 |
| 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?** | Third |
| 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?** | No |

# 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:** | Rights of access, land ownership and maintenance liabilities should be confirmed through inspection of Title Deeds. |
| **Estimated re-instatement cost for insurance purposes:** | £120,000 (ONE HUNDRED AND TWENTY THOUSAND POUNDS) |
| **Valuation and market comments:** | The Market Value as at the date of inspection is £90,000 (NINETY THOUSAND POUNDS).<br><br>This is a replacement Single Survey. The original inspection was dated 26/06/2019.<br><br>MARKET COMMENTS:<br>The market is influenced by the number of properties for sale but demand does exist and sales are taking place. |

| | |
|---|---|
| Signed: | Electronically by James Struthers MA (Hons) MRICS |
| Report author: | James Struthers MA (Hons) MRICS |
| Company name | DM Hall |
| Address: | |
| Date of report: | 25/11/2019 |

# Mortgage Valuation Report

**43**
**Ross Crescent**
**Aberdeen**
**Aberdeenshire**
**AB16 6XS**

| | |
|---|---|
| **Seller's Name:** | Wilma Brown |
| **Date of Inspection:** | 25/11/2019 |
| **Prepared by:** | James Struthers MA (Hons) MRICS |

## 1. Property Details

| | |
|---|---|
| **Property type:** | Purpose built flat |
| **Floor(s) on which located** ***(Flat or maisonettes only):*** | 3 |
| **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?** | Yes |
| **Approximate year of construction:** | 1960 |

## 2. Tenure

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

## 3. Accommodation

| | |
|---|---|
| **Number of living rooms:** | 1 |
| **Number of bedrooms:** | 2 |
| **Number of kitchens:** | 1 |
| **Number of Bathrooms** | 1 |
| **Number of water closets:** | 1 |
| **Other Rooms:** | 0 |
| **Internal gross floor area (excluding garages and outbuildings):** | 72m² |
| **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:** | No garage / garage space / parking space |
| **Available on site?** | No |
| **Permanent Outbuildings:** | None. |

## 5. Construction

| | |
|---|---|
| **Main wall type:** | Brick |
| **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 boiler to radiators. |

## 8. Site

Apparent legal issues to be verified by the conveyancer

| Legal Issue | Verification | Description |
|---|---|---|
| **Rights of way:** | | |
| **Shared drives / access:** | | |
| **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 a Local Authority housing area in the district of Mastrick, approximately three miles north west of Aberdeen city centre. Locally, there are a reasonable range of services available. |

| | |
|---|---|
| | The property was found to be in a condition commensurate with age and type.<br><br>Some items of repair and maintenance were noted, which will require to be attended to in due course.<br><br>The property was occupied and furnished with floors covered. The inspection was consequently restricted. |

## 13. Essential Repairs

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

## 14. Comment on Mortgageability

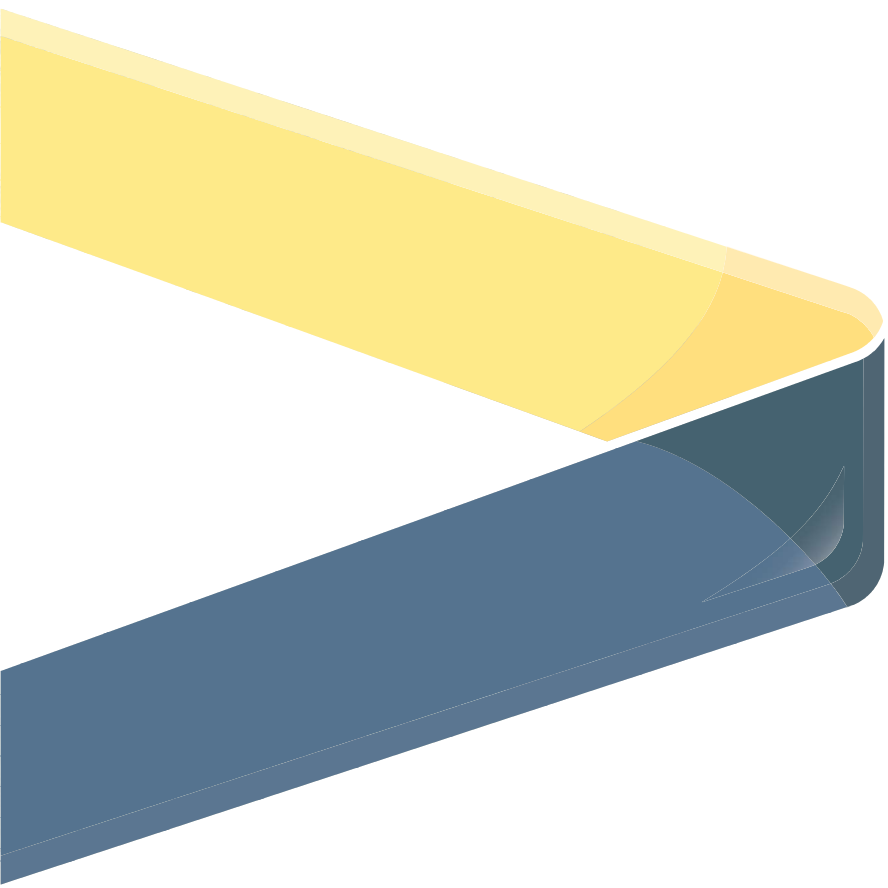
| | |
|---|---|
| **Information relating to mortgageability of the property:** | The property provides suitable security for mortgage lending purposes. |

## 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 James Struthers MA (Hons) MRICS |
| Report author: | James Struthers MA (Hons) MRICS |
| Company name: | DM Hall |
| Address: | |
| Date of report: | 25/11/2019 |

# PROPERTY QUESTIONNAIRE



DM HALL
CHARTERED SURVEYORS

# Property Questionnaire

**43**

**Ross Crescent**

**Aberdeen**

**Aberdeenshire**

**AB16 6XS**

| | |
|---|---|
| **Property Address:** | 43<br>Ross Crescent<br>Aberdeen<br>Aberdeenshire<br>AB16 6XS |
| **Seller(s):** | Wilma brown |
| **Completion date of Property Questionnaire:** | 26/06/2019 |

## 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 |

### 2. Council Tax

| | |
|---|---|
| **Which Council Tax band is your property in?** | B |

### 3. Parking

| | |
|---|---|
| **What are the arrangements for parking at your property?** | On street |

### 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.**<br>**(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:** | No |
| **(i). Were the replacements the same shape and type as the ones you replaced?** | |
| **(ii). Did this work involve any changes to the window or door openings?** | |
| **(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. | |

## 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). | Yes |
| ***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:*** | Gas |
| **(i). When was your central heating system or partial central heating system installed?** | 14 years |
| **(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 his inspection. | No |

## 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 | Scottish power |
| **Water mains/private water supply** | Yes | Council |
| **Electricity** | Yes | Scottish power |
| **Mains drainage** | | |
| **Telephone** | | |
| **Cable TV/Satellite** | Yes | Sky |
| **Broadband** | Yes | Sky |

| | |
|---|---|
| **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?** | No |
| ***If you have answered yes, please give details:*** | |
| **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:*** | Building maintenance and stairwell repairs |
| **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?** | Yes |
| ***If you have answered yes, please give details:*** | Through the shared back yard to put bins out |
| **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?** | No |
| ***If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:*** | |
| **b.**<br>**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?*** | |
| **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.** | None |

## 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)** | No |

### b.

**If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):**

### c.

**Are there any outstanding claims under any of the guarantees listed above?**

***If you have answered yes, please give details***

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

# DM Hall Offices

Aberdeen
01224 594172

Ayr
01292 286974

Cumbernauld
01236 618900

Cupar
01334 844826

Dumfries
01387 254318

Dundee
01382 873100

Dunfermline
01383 621262

Edinburgh
0131 477 6000

Elgin
01343 548501

Falkirk
01324 628321

Galashiels
01896 752009

Glasgow (North)
0141 332 8615

Glasgow (South)
0141 636 4141

Hamilton
01698 284939

Inverness
01463 241077

Inverurie
01467 624393

Irvine
01294 311070

Kirkcaldy
01592 598200

Livingston
01506 490404

Musselburgh
0131 665 6782

Oban
01631 564225

Paisley
0141 887 7700

Perth
01738 562100

Peterhead
01779 470220

Stirling
01786 475785

**DMHALL.CO.UK**