



Whyte  
& Barrie



HOME REPORT



# Home Report

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Property: **22  
Schoolhouse Avenue  
Lanark  
Lanarkshire  
ML11 0LL**

Prepared for: **Caroline Murray**

Prepared by: **Gary Macdonald**

Report reference: **817850-1-2**

Date of Report: **03/09/2019**





# ENERGY REPORT



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

22 SCHOOLHOUSE AVENUE, COALBURN, LANARK, ML11 0LL

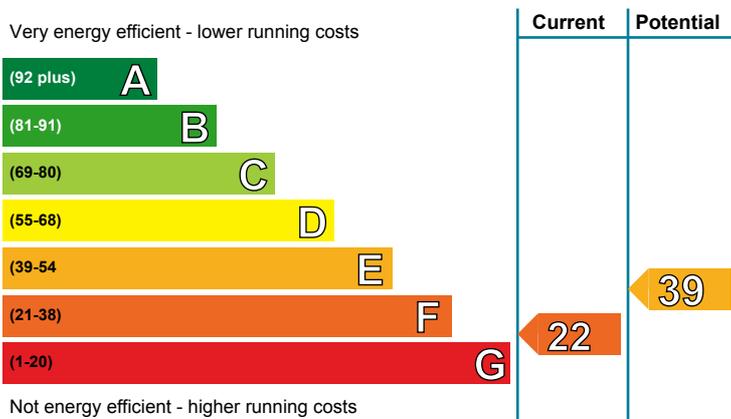
<b>Dwelling type:</b>	End-terrace house	<b>Reference number:</b>	4800-8175-0529-8006-1113
<b>Date of assessment:</b>	03 September 2019	<b>Type of assessment:</b>	RdSAP, existing dwelling
<b>Date of certificate:</b>	05 September 2019	<b>Approved Organisation:</b>	Elmhurst
<b>Total floor area:</b>	73 m <sup>2</sup>	<b>Main heating and fuel:</b>	Boiler and radiators, LPG
<b>Primary Energy Indicator:</b>	422 kWh/m <sup>2</sup> /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<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£5,661</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£807</b>	

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

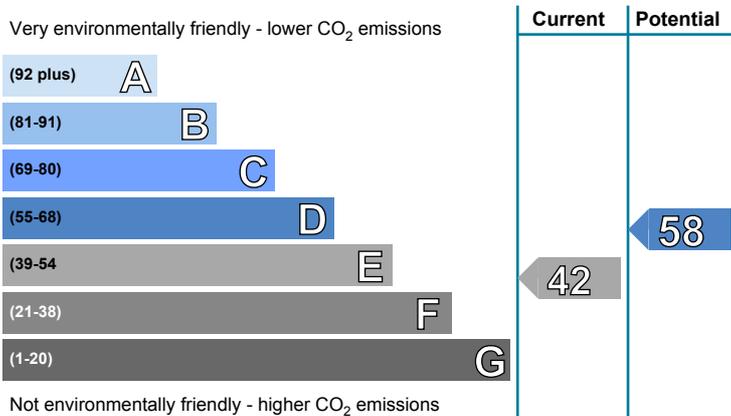


## Energy Efficiency Rating

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

Your current rating is **band F (22)**. 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<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (42)**. 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 Floor insulation (suspended floor)	£800 - £1,200	£378.00
2 Low energy lighting	£45	£135.00
3 Heating controls (TRVs)	£350 - £450	£132.00

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](http://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, filled cavity	★★★☆☆	★★★☆☆
Roof	Pitched, 150 mm loft insulation Roof room(s), no insulation (assumed)	★★★★☆ ★☆☆☆☆	★★★★☆ ★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, LPG	★★☆☆☆	★★★★☆
Main heating controls	Programmer and room thermostat	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	From main system	★★☆☆☆	★★★★☆
Lighting	No low energy lighting	★☆☆☆☆	★☆☆☆☆

## 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 87 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 6.4 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 1.8 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	£4,857 over 3 years	£4,380 over 3 years	
Hot water	£465 over 3 years	£306 over 3 years	
Lighting	£339 over 3 years	£168 over 3 years	
<b>Totals</b>	<b>£5,661</b>	<b>£4,854</b>	

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 Floor insulation (suspended floor)	£800 - £1,200	£126		
2 Low energy lighting for all fixed outlets	£45	£45		
3 Upgrade heating controls	£350 - £450	£44		
4 Solar water heating	£4,000 - £6,000	£53		
5 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£281		

## 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](http://www.greenerscotland.org).

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

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

### 1 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](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 2 Low energy lighting

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

### 3 Heating controls (thermostatic radiator valves)

Thermostatic radiator valves allow the temperature of each room to be controlled to suit individual needs, adding to comfort and reducing heating bills provided internal doors are kept closed. For example, they can be set to be warmer in the living room and bathroom than in the bedrooms. Ask a competent heating engineer to install thermostatic radiator valves. Thermostatic radiator valves should be fitted to every radiator except the radiator in the same room as the room thermostat. Remember the room thermostat is needed as well as the thermostatic radiator valves, to enable the boiler to switch off when no heat is required. Building regulations generally apply to this work, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

### 4 Solar water heating

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

### 5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://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](http://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)	18,425	(187)	N/A	N/A
Water heating (kWh per year)	2,035			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Mr. Gary MacDonald  
Assessor membership number: EES/008491  
Company name/trading name: WBCS Scot Ltd T/AWhyte&Barrie First Surveyors Scot  
Address: 67 Srathmore House  
East Kilbride  
G74 1LQ  
Phone number: 01355 229 317  
Email address: gm@wbcs.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](http://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](http://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](http://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.

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT





# SCOTTISH SINGLE SURVEY



## Schedule 1

# Survey Report

22

Schoolhouse Avenue

Lanark

Lanarkshire

ML11 0LL

**Customer**

Caroline Murray

**Date of Inspection**

03/09/2019

**Prepared by**

Gary Macdonald



# 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.

<b>Description</b>	One storey and attic end terraced house.
<b>Accommodation</b>	Ground Floor: Front entrance vestibule, lounge, dining area, one bedroom and kitchen.  Upper Floor: One bedroom and bathroom.
<b>Gross internal floor area (m<sup>2</sup>)</b>	72 m2 or thereby.
<b>Neighbourhood and location</b>	Established mixed residential area. Coalburn Primary School is located in close proximity. Main amenities are located in the town of Lesmahagow which is within a reasonable commuting distance.
<b>Age</b>	Built circa 1930 (unconfirmed).
<b>Weather</b>	Dry and overcast.
<b>Chimney stacks</b>	There is a mutual chimney stack with a smooth rendered coating.
<b>Roofing including roof space</b>	The roof is pitched and covered with concrete tiles. Due to the formation of the upper level there is no accessible roof void.  <b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b>
<b>Rainwater fittings</b>	PVC gutters and downpipes.  <b>Visually inspected with the aid of binoculars where appropriate.</b>
<b>Main walls</b>	The walls appear to be cavity brick construction with a roughcast external render.  <b>Foundations and concealed parts were not exposed or inspected.</b>

<b>Windows, external doors and joinery</b>	<p>There are a variety of double glazed windows with aluminium and PVC coated frames and in the upper floor bedroom there is a more modern double glazed UPVC framed unit. There are glazed and UPVC panel entrance doors. At the roof edge there is a timber barge board and timber rafters.</p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p>
<b>External decorations</b>	<p>Timbers are painted.</p> <p><b>Visually inspected.</b></p>
<b>Conservatories/Porches</b>	<p>No additions. The front entrance projection is an integral part of the original construction.</p>
<b>Communal areas</b>	<p>There is a private shared access road. There is communal ground in the court yard at the rear of the building.</p>
<b>Garages and permanent outbuildings</b>	<p>None significant.</p>
<b>Outside areas and boundaries</b>	<p>The property has private garden to the front and a small area of garden to the rear. There is a stone chipped driveway to the side. There is timber boundary fencing. The exact extent of the ground, position of boundaries and common areas should be clarified with reference to the Title Deeds.</p>
<b>Ceilings</b>	<p>The ceilings appear to be formed in timber lath with plaster and also plasterboard all with decorated finishes.</p> <p><b>Visually inspected from floor level.</b></p>
<b>Internal walls</b>	<p>The walls are a variety of timber lath with plaster and plasterboard all with a variety of plastered and decorated finishes.</p> <p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p>
<b>Floors including sub floors</b>	<p>The main floors are timber with tongue and groove floorboards laid on timber joists. There is a solid concrete and tiled floor in the kitchen and front entrance vestibule.</p> <p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>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</b></p>

	<p>from the access hatch.</p>
<b>Internal joinery and kitchen fittings</b>	<p>There are timber panel internal doors with timber door surrounds and skirtings. There is a timber and carpeted stair. The kitchen has basic fitted wall and base units.</p> <p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p>
<b>Chimney breasts and fireplaces</b>	<p>There is a feature electric fire in the lounge.</p> <p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p>
<b>Internal decorations</b>	<p>A variety of papered and painted surfaces, bare plaster and some wall tiling.</p> <p><b>Visually inspected.</b></p>
<b>Cellars</b>	<p>None.</p>
<b>Electricity</b>	<p>Mains supply. The meter and fuse box are located in the entrance vestibule above the door.</p> <p><b>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.</b></p>
<b>Gas</b>	<p>There is no mains gas supply. There is an LPG supply with two small tanks located at the edge of the driveway.</p> <p><b>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.</b></p>
<b>Water, plumbing and bathroom fittings</b>	<p>Mains supply. Plumbing where visible is in copper and plastic piping. In the bathroom there is a basic suite with an electric shower over the bath, a toilet and wash hand basin.</p> <p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or</b></p>

	<p><b>appliances.</b></p>
<b>Heating and hot water</b>	<p>There is an LPG central heating system. In the kitchen is a "Glow Worm Ultracom" combination boiler. This is vented through the gable wall and is connected to radiators throughout the house. This also provides the hot water</p> <p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p>
<b>Drainage</b>	<p>Drainage is into the public sewer.</p> <p><b>Drainage covers etc. were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p>
<b>Fire, smoke and burglar alarms</b>	<p>There is a smoke alarm. It would be good practice to have mains wired smoke alarms, a heat sensor and carbon monoxide detector installed for personal safety.</p> <p><b>Visually inspected. No tests whatsoever were carried out to the system or appliances.</b></p>
<b>Any additional limits to inspection</b>	<p>The property was unoccupied however floors were partly covered. The sub floor was not accessed. Due to the formation of the attic rooms there is no accessible roof void. The small ceiling hatch in the kitchen was jammed and no access was available into the roof void above the kitchen.. All unseen areas are assumed to be free from defects.</p> <p>Floors have varying styles of covering. It was not possible to inspect areas of flooring beneath the baths, shower cubicles, WCs or similar water using appliances and accordingly no comment can be made on the condition of enclosed flooring.</p> <p>Services have not been tested. To have these tested arrangements should be made with suitably qualified electricians, plumbers, heating engineers, etc.</p> <p>To comment on the adequacy or standard of sealed unit double/triple glazing is out-with the "scope" of this report. If any glazing unit seals are defective this may only become apparent during certain cold and wet weather conditions.</p> <p>The construction materials described in this report should not be considered as an exact specification. They are</p>

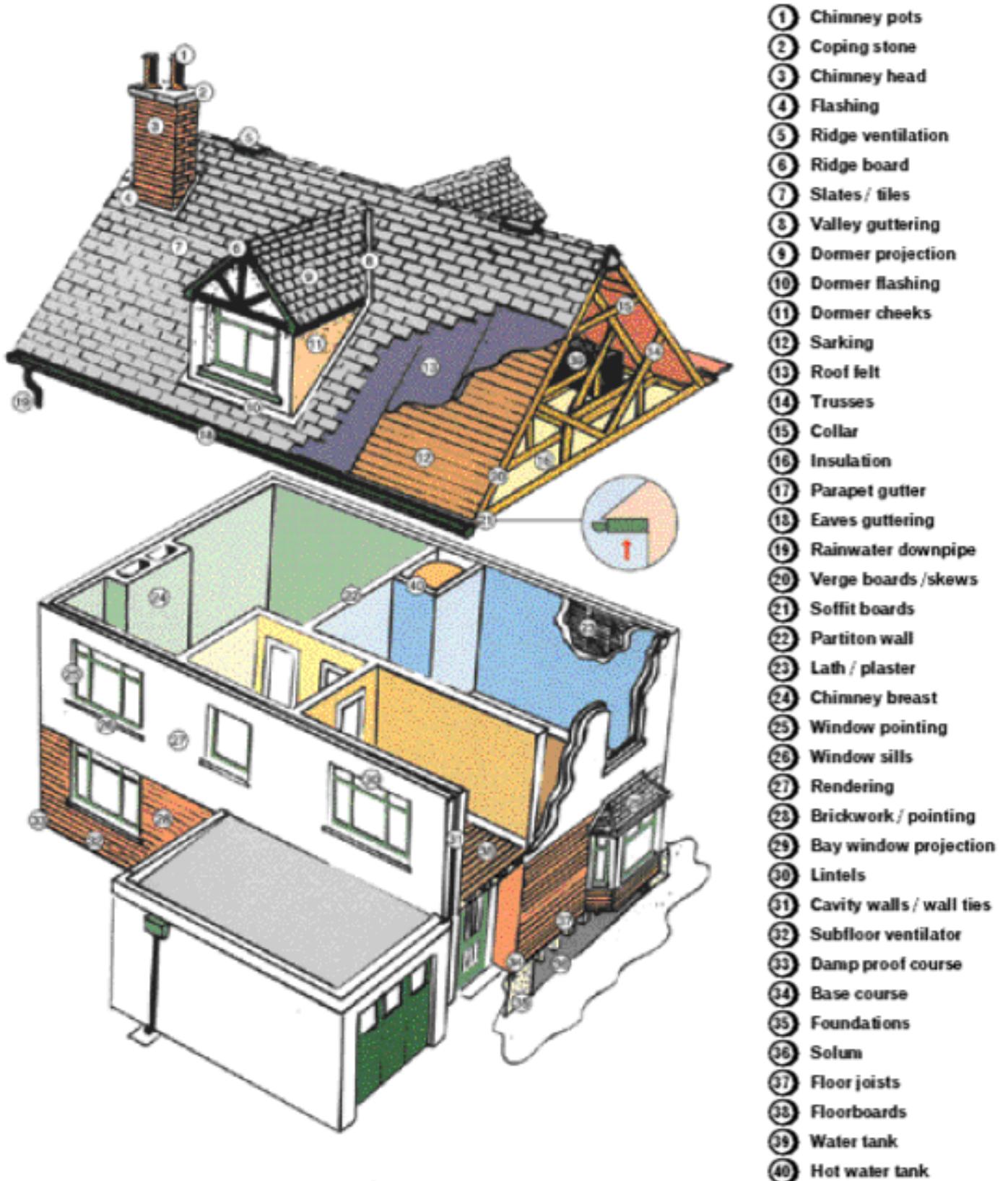
described for general guide only and based on a non-disruptive, visual inspection as defined in the main Terms & Conditions. Some descriptions may be partial and/or assumed. No detailed analysis, sampling or testing of materials has been undertaken.

Due to the nature and/or age of some properties deleterious materials e.g. asbestos can be present in the building fabric and/or the finished surfaces to such e.g. textured coatings such as Artex, floor/ceiling/wall tiles, claddings, linings etc. If any of these elements are applicable to the property under report and should you require certainty of the construction of any part of the property (including any outbuildings or garages) then a detailed Building Survey or sample testing of materials by qualified technicians/scientists should be undertaken prior to concluding purchase. This degree of reporting is clearly out-with the scope of this form of inspection.

This is not an Asbestos survey and should not be construed as such in any degree. Should this form of inspection, or indeed any other form of inspection to identify deleterious materials within the property, be required this should be provided by suitably qualified specialists under separate instructions.

This report is prepared on the assumption that there is no Knotweed or other invasive plant species, particularly Japanese Knotweed, within the boundaries of the subjects or in any neighbouring property. No inspection for such has been undertaken. Should concerns in this regard arise then specialist advice should be sought.

▷ 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

<b>Repair category:</b>	1
<b>Notes</b>	<p>The property has been affected by a degree of historical structural movement in common with surrounding properties. There is some cracking in the rendered wall surfaces, particularly between the rear projection and main house. Based on this single inspection the movement noted appears long standing in nature and the likelihood of any further movement appears remote.</p> <p>Coalburn is an area where historic mine workings have taken place. It would be good practice to obtain a Coal Mining Report from the Coal Authority. It is assumed this will not reveal any significant matters which would adversely affect the valuation of this property.</p>

### Dampness, rot and infestation

<b>Repair category:</b>	3
<b>Notes</b>	<p>Wall surfaces were tested with an electronic moisture meter. Damp readings were obtained to the rear and gable walls of the kitchen and in the ground floor bedroom adjacent to the former fireplace. This appears to be a combination of rising and penetrating dampness. Timbers which are in contact with damp walls could be affected by rot. It was noted there have been previous flooring repairs carried out in the ground floor bedroom.</p> <p>It would be good practice to have the entire property carefully inspected by a timber/damp specialist contractor and all remedial repairs required should be completed to guaranteed standards.</p>

### Chimney stacks

<b>Repair category:</b>	2
<b>Notes</b>	The render on the chimney stack is weathered and stained. The lead flashing finishing detail is poor overlapping the roof tiles.

### Roofing including roof space

<b>Repair category:</b>	2
<b>Notes</b>	<p>The roof tiles have been replaced previously. There is some moss growth on the tiles. Within the kitchen the rear wall surface was damp. The roof over the rear of the kitchen may have too shallow a slope for this style of tile and may require to be recovered in a different material.</p> <p>During the inspection there was no access available into the roof frame timbers and no comment can be made on the condition within the concealed</p>

	areas.
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## Rainwater fittings

<b>Repair category:</b>	2
<b>Notes</b>	There is a leaking gutter and detached downpipe on the rear kitchen projection. There is some vegetation in the gutters which require some general maintenance and cleaning.

## Main walls

<b>Repair category:</b>	2
<b>Notes</b>	The rendered surfaces are weathered and dated. There are some cracked sections and previous patch repairs.

## Windows, external doors and joinery

<b>Repair category:</b>	2
<b>Notes</b>	There are basic older windows at ground floor level with some damaged opening mechanisms and defective seals with misting between the glazing. It would be good practice to consider replacing the older units with modern more secure and thermally efficient double glazed units.  Roof edge timbers require maintenance with some weathered and rotting sections of fascia, rafters and barge board.

## External decorations

<b>Repair category:</b>	2
<b>Notes</b>	The cosmetic condition is weathered and all painted surfaces would benefit from maintenance and repainting.

## Conservatories/porches

<b>Repair category:</b>	-
<b>Notes</b>	None.

## Communal areas

<b>Repair category:</b>	2
<b>Notes</b>	The extent of communal areas should be clarified with reference to Title Deed documentation. There are rough surfaced private access roads requiring some future common maintenance.

## Garages and permanent outbuildings

<b>Repair category:</b>	1
<b>Notes</b>	None significant. There is a dilapidated timber store shed requiring demolished.

## Outside areas and boundaries

<b>Repair category:</b>	2
<b>Notes</b>	General maintenance required to gardens and sections of damaged boundary fencing. On the front door steps there are cracked and loose tiles. There is rough surfaced stone chipped driveway which is worn.

## Ceilings



**Repair category:**

1

**Notes**

Blemishes, however no obvious significant defects noted (See also the comments in the Section -'Internal Decorations').

## Internal walls



**Repair category:**

2

**Notes**

Moisture meter damp readings were obtained to internal wall plaster particularly in the kitchen and ground floor bedroom. Once appropriate damp proofing repairs have been completed it may be necessary to carry out patch plaster repairs.  
(See also the comments in the Section- 'Internal Decorations').

## Floors including sub-floors



**Repair category:**

2

**Notes**

There are some loose and uneven floorboards and gaps between some of the flooring particularly in the ground floor bedroom.

## Internal joinery and kitchen fittings



**Repair category:**

2

**Notes**

Basic with wear and tear offering scope for upgrading.

## Chimney breasts and fireplaces



**Repair category:**

2

**Notes**

The chimney flues are no longer used. It is good practice to maintain ventilation at disused flues to prevent condensation.

## Internal decorations



**Repair category:**

2

**Notes**

There have been previous plaster repairs and there are some bare plaster wall and ceiling surfaces requiring appropriate re-decoration. There are some textured coatings (Artex). It is known some older forms of artex can possibly contain asbestos fibres and in the event of any future sanding or removal appropriate care should be taken as the release of airborne fibres can be a health hazard.

General cosmetic upgrading is required throughout.

## Cellars



**Repair category:**

-

**Notes**

N/A

## Electricity



**Repair category:**

2

**Notes**

Aspects of the electrical installation are dated and do not fully comply with present electrical standards. It would be good practice to have the entire system fully tested and modernised as necessary by a qualified electrician.

## Gas



**Repair category:**

1

**Notes**

In the interests of safety and in light of recent regulations all gas appliances, pipework and fittings should be checked by a registered "Gas Safe" engineer. It would be prudent to have any repairs or replacements recommended by the engineer carried out immediately.

## Water, plumbing and bathroom fittings



**Repair category:**

2

**Notes**

The bathroom suite is basic and dated. There is some damage on the bath panel. Below the bath there is historic staining to the flooring indicating some past leakage. The bath overflow pipe appears to be poorly sealed with mastic. There is normal wear and tear to the fittings, with scope for modernisation.

## Heating and hot water



**Repair category:**

2

**Notes**

The central heating system should be routinely serviced at least yearly in the future by a competent central heating engineer. Older sections of pipework and radiators would benefit from being modernised.

## Drainage



**Repair category:**

1

**Notes**

Not tested. There was no surface evidence to suggest the system was blocked or leaking.

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

### **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.

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

## 4. VALUATION AND CONVEYANCER ISSUES

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

### Matters for a solicitor or licensed conveyancer:

The previous alterations within the property and the construction of the attic floor bedroom and bathroom are dated and can be classed as historic.

The property is located in an area of former mine workings. A report should be obtained from the Coal Authority. The valuation is made on the assumption that this will contain no matters likely to significantly affect the value.

The access road is private. The extent of the ground and common areas should be clarified with reference to Title Deed documentation.

Confirm Tenure is Absolute Ownership.

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

The property should be insured for not less than £152,000 (ONE HUNDRED AND FIFTY TWO THOUSAND POUNDS).

The insurance valuation given is an indicative figure for guidance only based on current BCIS (The Building Cost Information Service for RICS) published rates. In order to ensure adequate cover is always provided it is prudent to obtain specific specialist advice from your insurers.

### Valuation and market comments:

Having regard to all relevant factors we consider the market value of the property at the present time with vacant possession could reasonably be stated at £60,000 (SIXTY THOUSAND POUNDS).

Signed:	Electronically by Gary Macdonald
Report author:	Gary Macdonald
Company name	Whyte & Barrie
Address:	Suites 7 & 8 Waverley House, Caird Park, Hamilton, ML3 0QA
Date of report:	05/09/2019



# Mortgage Valuation Report

22

Schoolhouse Avenue

Lanark

Lanarkshire

ML11 0LL

**Seller's Name:**

Caroline Murray

**Date of Inspection:**

03/09/2019

**Prepared by:**

Gary Macdonald

## 1. Property Details

Property type:	House
Floor(s) on which located ( <i>Flat or maisonettes only</i> ):	
Number of floors in block ( <i>Flat or maisonettes only</i> ):	
Number of units in block ( <i>Flat or maisonettes only</i> ):	
Is there a lift provided? ( <i>Flat or maisonettes only</i> ):	
Property style:	End-terrace
Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?	No
Approximate year of construction:	1930

## 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:	
Internal gross floor area (excluding garages and outbuildings):	72m <sup>2</sup>
External gross floor area (excluding garages and outbuildings):	m <sup>2</sup>
Does the property have a residential element greater than 40%?	Yes

## 4. Garage / Parking / Outbuildings

Parking type:	Parking Space
Available on site?	Yes
Permanent Outbuildings:	

## 5. Construction

Main wall type:	Brick
Other (please specify):	
Roof type:	Tile
Other (please specify):	

## 6. Special Risks

Has the property suffered structural movement?	Yes
Is this recent or progressive?	No
Is there evidence, history, or reason to anticipate subsidence, heave, landslide 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

<b>Drainage:</b>	Mains
<b>Electricity:</b>	Mains
<b>Central Heating:</b>	Yes
<b>Water:</b>	Mains
<b>Gas:</b>	Private
<b>Brief description of central heating:</b>	Gas boiler connected to radiators

## 8. Site

Apparent legal issues to be verified by the conveyancer

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

## 9. Location

<b>Location type:</b>	Commuter village
<b>Other (if not specified):</b>	

## 10. Planning Issues

<b>Has the property been extended / converted / altered?</b>	No
<b>Details (if extended, converted, or altered):</b>	

## 11. Roads

<b>Roads that relate to the property:</b>	Unmade road
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## 12. General Remarks

<b>General remarks on the property:</b>	The general condition of the property is consistent with its age and style of construction, however there are works of repair and maintenance required. Elements of the property are dated and likely to require future attention. The condition of the property has been reflected in the valuation.
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### 13. Essential Repairs

<b>Information relating to essential repairs for the property:</b>	
<b>Estimated cost of essential repairs:</b>	
<b>Retention recommendation?</b>	
<b>Amount:</b>	

### 14. Comment on Mortgageability

<b>Information relating to mortgageability of the property:</b>	The valuation reflects the condition of the property as apparent at the time of the inspection. The property is considered to be a suitable security for a mortgage advance at the valuation stated below. Future repairs, maintenance and modernisation works will enhance the value.
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### 15. Valuations

<b>Market value in present condition:</b>	£60,000.00
<b>Market value on completion of essential repairs:</b>	
<b>Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)</b>	£152,000.00
<b>Is re-inspection necessary?</b>	No

Signed:	Electronically by Gary Macdonald
Report author:	Gary Macdonald
Company name:	Whyte & Barrie
Address:	Suites 7 & 8 Waverley House, Caird Park, Hamilton, ML3 0QA
Date of report:	05/09/2019



# PROPERTY QUESTIONNAIRE



# Property Questionnaire

22

Schoolhouse Avenue

Lanark

Lanarkshire

ML11 0LL

**Property Address:**

22  
Schoolhouse Avenue  
Lanark  
Lanarkshire  
ML11 0LL

**Seller(s):**

Caroline Murray

**Completion date of Property Questionnaire:**

01/09/2019

## 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?	15 years and 9 months
---------------------------------------	-----------------------

### 2. Council Tax

Which Council Tax band is your property in?	B
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### 3. Parking

What are the arrangements for parking at your property?	Driveway
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### 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
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### 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
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### 6. Alterations/additions/extensions

<b>a.</b> <b>(i).</b> 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
--	----

<i>If you have answered yes, please describe the changes which you have made:</i>	
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<b>(ii).</b> Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	
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**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.*

**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?**

**(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?)**

*Please give any guarantees which you received for this work to your solicitor or estate agent.*

## **7. Central Heating**

**a.**

**Is there a central heating system in your property?**

Yes

*Note: A partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).*

***If you answered yes/partial:***

**What kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas, warm air).**

LPG gas

***If you answered yes, please answer the following three questions:***

**(i). When was your central heating system or partial central heating system installed?**

Unknown

**(ii). Do you have a maintenance contract for the central heating system?**

No

***If you have answered yes, please give details of the company with which you have a maintenance agreement:***

**(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?

No

Note: The surveyor will provide this within his inspection.

## 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?*

**b.**

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	No	
Water mains/private water supply		
Electricity	No	
Mains drainage		
Telephone		
Cable TV/Satellite		
Broadband		

**b.**

Is there a septic tank system in the property?

No

If you have answered yes, please answer the two questions below:

**(i).** Do you have appropriate consents for the discharge from your septic tank?

(ii). Do you have maintenance contract for your septic tank?

*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.**

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.**

Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

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

**c.**

Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

Yes

**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?

No

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

**e.**

As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?

No

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

**f.**

As far as you are aware, is there a Public Right of Way across any part of your property? (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.**  
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?*

**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, e.g. to a Resident's Association, or maintenance or stair fund.

## 13. Specialist Works

**a.**  
As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?

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.**  
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.**  
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:**

## 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)**

Lost

### **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.**

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.**

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

### 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 and 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 inspected 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 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 amending 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.<sup>1</sup>

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

---

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

The Report will identify the nature and source of information relied upon in its preparation.

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

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in 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 of 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 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 is 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) 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 Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

#### **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

#### **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

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

#### **1.6 INTELLECTUAL PROPERTY**

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, is 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 the delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

#### **1.8 CANCELLATION**

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property the Surveyor concludes that the property is exempt under Part 3 of the Housing (Scotland) Act 2006 as detailed in the (prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

#### **1.9 PRECEDENCE**

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

## 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the Report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of the 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

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

## **PART 2 – DESCRIPTION OF THE REPORT**

### **2.1 THE SERVICE**

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

### **2.2 THE INSPECTION**

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

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

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

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

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

### **2.3 THE REPORT**

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

2.3.1 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

## **2.4 SERVICES**

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

## **2.5 ACCESSIBILITY**

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

## **2.6 ENERGY REPORT**

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

## **2.7 VALUATION AND CONVEYANCER ISSUES**

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion of both the market value of the property and the reinstatement 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 arms'-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of Market Value the Surveyor can also make 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 overall 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.

"Reinstatement 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 exclude 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.





Whyte  
& Barrie

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National Valuation & Property Service

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