

# HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot







- 1. Single Survey
- 2. Energy Report
- 3. Property Questionnaire



# survey report on:

Property address	13 Abbey Street, Elgin, IV30 1DA
Customer	Mrs Kirsten Garstang
Customer address	
Prepared by	Harvey Donaldson And Gibson
Date of inspection	19th July 2022



#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property<sup>1</sup>.

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

Х

The ultimate holding company of Harvey Donaldson & Gibson is Countrywide plc. In Scotland, Countrywide plc also own Slater Hogg & Howison and Countrywide North. A full list of estate agents owned or under franchise to Countrywide plc is available on request. Harvey Donaldson & Gibson trades as an entirely separate company and has no financial interest whatsoever in the disposal of the property being inspected.

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.

Prior to 1 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

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

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 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.<sup>2</sup>

#### 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.

#### 1.1 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;

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

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller:
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

#### PART 2 - DESCRIPTION OF THE REPORT

#### 2.1 THE SERVICE

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

#### 2.2 THE INSPECTION

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

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

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

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

researched.

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

#### 2.3 THE REPORT

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

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

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

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

#### 2.6 ENERGY REPORT

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

#### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

#### 1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a ground floor flat comprising part of a two storey block of four flats.
Accommodation	The Accommodation comprises - Entrance hall, kitchen, living room, shower room, bedroom two with dressing area off, bedroom one with ensuite bathroom.
Gross internal floor area (m²)	82
Neighbourhood and location	The property is situated in a residential area in the town of Elgin. Surrounding properties are of similar age and character. Usual amenities and transport links are available nearby.
Age	122 years.
Weather	It was dry at the time of the inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	The chimneyheads are of stone construction, dressed in cement flashings, where visible from ground level.
Roofing including roof space	The roof is pitched and covered with slates.
	No inspection of the roof space was possible as access is through the top floor flats.
	The rear extension is covered with a flat bituminous felt roof.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate.
	Rainwater discharge is via uPVC and cast iron gutters and downpipes.

Main walls	Visually inspected with the aid of binoculars where appropriate.
	Foundations and concealed parts were not exposed or inspected.
	The main external walls are of a pointed solid stone construction.
	Subfloor ventilation was noted in the form of air vents to the front and rear elevation.
	The rear extension appears to be of cavity blockwork construction, clad externally with upvc panels.
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.
	Random windows were opened and closed where possible.
	Doors and windows were not forced open.
	The windows and doors are of a double glazed upvc.
	The fascia boards (gutter boards) at the eaves of the extension roof are upvc.
External decorations	Visually inspected.
	The external decorations are painted, where applicable.
Conservatories / porches	None.
Communal areas	Please refer to the 'outside areas and boundaries' section of the report.
Garages and permanent outbuildings	None.
Outside areas and boundaries	Visually inspected.
	There is a private garden area to the rear of the property which is suitably bounded by stone walls and hedging. There is a shared path for external access/bin access to the rear of the block.
	The grounds mostly consist of laid grass, planted shrubs and paved/slate chipped areas.
	There is a timber shed and plastic store located in the rear garden however these are not considered permanent outbuildings for home report purposes.
Ceilings	Visually inspected from floor level.
	Ceilings throughout the property appear to be a mixture of plasterboard materials and of timber strapped, lathed and plastered construction whereby the wet plaster is floated onto a timber framework of lathing fixed to the underside of the ceiling joists.

Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	The internal walls are a mixture of lath and plaster and plasterboard lined.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	Flooring throughout the property is of suspended timber design, overlaid in tongue and groove boarding/chipboard sheeting, all of which have fully fitted floor coverings.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Kitchen units were visually inspected excluding appliances.  The internal doors are a mixture of timber panelled and timber boarded.
	The internal doors are a mixture of timber panelled and timber
	The internal doors are a mixture of timber panelled and timber boarded.
Chimney breasts and fireplaces	The internal doors are a mixture of timber panelled and timber boarded.  The skirting boards and door surrounds are timber.  The kitchen fittings are of a contemporary design and mostly
Chimney breasts and fireplaces	The internal doors are a mixture of timber panelled and timber boarded.  The skirting boards and door surrounds are timber.  The kitchen fittings are of a contemporary design and mostly consist of floor units.
Chimney breasts and fireplaces	The internal doors are a mixture of timber panelled and timber boarded.  The skirting boards and door surrounds are timber.  The kitchen fittings are of a contemporary design and mostly consist of floor units.  Visually inspected.  No testing of the flues or fittings was carried out.
Chimney breasts and fireplaces  Internal decorations	The internal doors are a mixture of timber panelled and timber boarded.  The skirting boards and door surrounds are timber.  The kitchen fittings are of a contemporary design and mostly consist of floor units.  Visually inspected.  No testing of the flues or fittings was carried out.  Fireplaces throughout the property have been removed, sealed and
	The internal doors are a mixture of timber panelled and timber boarded.  The skirting boards and door surrounds are timber.  The kitchen fittings are of a contemporary design and mostly consist of floor units.  Visually inspected.  No testing of the flues or fittings was carried out.  Fireplaces throughout the property have been removed, sealed and appear unvented.

#### Cellars

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

Access to the cellar is via a hatch located in the hallway. The cellar walls are stone and the floor is concrete.

Most cellars will not have any form of damp proofing. Traditionally cellars were used for storage of food stuff or fuel. They were usually not intended for habitable use.

#### **Electricity**

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

Mains electricity is installed. The meter and consumer unit are located in the hallway cupboard. The system appears to be of a 13 amp type and design. The switch and socket outlets are plastic and the wiring is sheathed with PVC, where visible.

#### 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.

Gas is supplied from the mains. The meter is located in a kitchen cupboard.

#### Water, plumbing, bathroom fittings

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

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

Water is supplied from the mains.

The shower room contains a shower cubicle, wash hand basin and w.c.

The ensuite bathroom contains a freestanding bath, separate shower cubicle, wash hand basin and w.c.

The visible pipework is a mixture of copper and plastic.

#### Heating and hot water

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

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

The property is centrally heated by means of a gas fired system, comprising a combination boiler located in a cupboard in the living room. Heating to the rooms is provided by water filled radiators. The system is of a type designed to provide instantaneous hot water upon demand.

Drainage	Drainage covers etc were not lifted.  Neither drains nor drainage systems were tested.
	Mains drainage is understood to be connected.
Fig. 10.	
Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke/heat detectors and a carbon monoxide alarm are installed.
	Scottish government regulations come into effect in February 2022 which will require each property to have linked smoke and heat detectors and if gas/carbon burning appliances are present then a carbon monoxide alarm fitted. Purchasers should satisfy themselves with regards to compliance.

#### Any additional limits to inspection

#### For flats / maisonettes

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

The property was inspected within the limits imposed by occupation which included, throughout, closely nailed and fixed fitted carpeting, floor coverings, stored items, furnishings etc. The owner's personal belongings were not removed from cupboards.

This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No inspection was undertaken of woodwork or other parts of the structure which are covered, unexposed or otherwise inaccessible and as a result no guarantee can be given that such parts of the structure are free from rot, beetle or other defects.

The external building fabric has been inspected from ground level only from the subjects grounds and where possible from adjoining public property. Exposure work has not been carried out.

It was dry on the date of inspection. Leakage and water penetration are sometimes only visible during or immediately after, adverse weather conditions.

The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.

Flat roofs cannot be inspected from ground level.

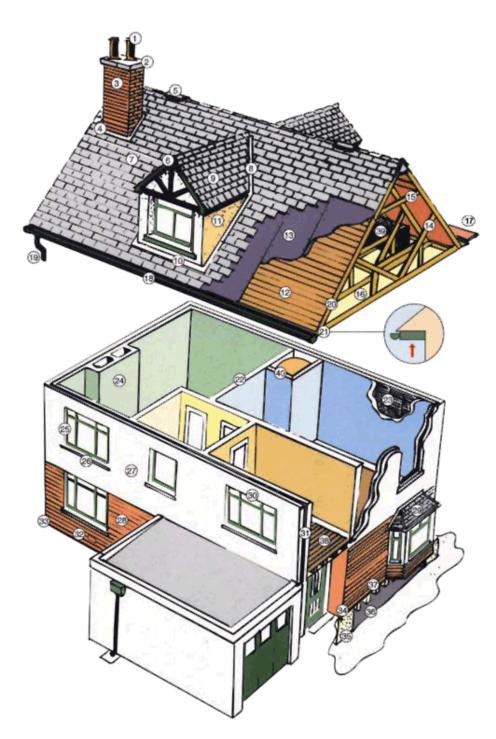
No roof space inspection was possible as access is assumed to be via the top floor flats only.

There was no close access to the gable end of the property at the time of our inspection.

There was only access to part of the solum at the time of our inspection.

No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.

### Sectional Diagram showing elements of a typical house



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

- 1) Chimney pots
- 2 Coping stone
- 3) Chimney head
- 4 Flashing
- 5 Ridge ventilation
- 6 Ridge board
- 7) Slates / tiles
- 8 Valley guttering
- 9) Dormer projection
- 10 Dormer flashing
- 11) Dormer cheeks
- (12) Sarking
- (13) Roof felt
- (14) Trusses
- (15) Collar
- 16) Insulation
- 17) Parapet gutter
- (18) Eaves guttering
- (19) Rainwater downpipe
- 20) Verge boards/skews
- 21) Soffit boards
- 22) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- 25) Window pointing
- 6) 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

### 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 movemen	t
Repair category	1
Notes	There is evidence of previous movement in the form of localised hairline cracking to the external building fabric and off floor levels internally. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

Dampness, rot and infestation	
Repair category	1
Notes	Scattered woodworm flight holes were noted to the flooring timbers which we have been advised has been treated. In the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable Timber/ damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee.

Chimney stacks	
Repair category	2
Notes	General damage and erosion was noted to the chimneyheads.
	Chimneys can be vulnerable to defects and should be regularly maintained.

Roofing including roof space	
Repair category	2
Notes	Roof slating, where viewed from ground level, appears to have been laid to generally even courses, however number of slates were noted to be loose, missing and/or broken. Deterioration was also noted to the ridge pointing and skews. It should be appreciated that this roof structure will be an increasingly frequent source of maintenance expenditure.  From ground level, weathering and moss growth was noted to the flat roof covering. It should be fully appreciated that a flat roof, even when new does have a limited life and always requires regular and careful ongoing maintenance to ensure it remains in a wind and watertight condition.

Rainwater fittings	
Repair category	2
Notes	The rainwater fittings are corroded, particularly at the gutter joints, suggesting they may leak when it is raining. It was not raining at the time of the inspection to confirm all joints are water tight.

Main walls	
Repair category	2
Notes	The stonework is affected by some cracking, erosion, staining and open pointing due to a combination of weathering, settlement and leaking rainwater goods.  Although considered typical for a property of this age and type of construction, maintenance attention should be anticipated in due course.
	There does not appear to be any subfloor ventilation to the rear extension walls. Inadequate subfloor ventilation can lead to an increase in moisture within the underbuilding area, which can condense above and below the damp proof course and also on timbers.

Windows, external doors and joinery	
Repair category	1
Notes	No obvious significant defects were noted to the windows, doors or external joinery.

External decorations	
Repair category	2
Notes	The external decorations are weathered/corroding and require attention. The condition of the joinery should be checked and repaired as necessary during redecoration.  Paint finishes and decorated external surfaces will require redecoration on a regular basis.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	1
Notes	Outside areas and boundaries appear adequate for purpose. On going maintenance should be anticipated for the stone boundary walls.

Ceilings	
Repair category	1
Notes	No obvious significant defects were noted to the ceiling surfaces. As age increases, it is not unusual for the plaster to lose its key with the timber lathing, and such defects are only revealed when decorative surfaces are stripped to allow redecoration to take place.

Internal walls	
Repair category	1
Notes	No obvious significant defects were noted to the internal walls.

Floors including sub-floors	
Repair category	1
Notes	Within the limitations imposed on the inspection, no indications were noted to suggest any serious disrepair. It will however be appreciated that concealed floor timbers cannot be guaranteed to be free from defect.
	Scattered woodworm flight holes were noted to the flooring timbers which we have been advised has been treated. In the absence of valid guarantees for previous timber specialist treatment works, it is recommended that a reputable Timber/ damp specialist firm be employed to carry out a detailed inspection of the entire subjects (including exposure works). Thereafter implement all necessary remedial works under the cover of a long term guarantee.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No obvious significant defects were noted to the internal joinery or kitchen fittings.

Chimney breasts and fireplaces	
Repair category	1
Notes	No provision for permanent ventilation is apparent to the blocked/disused chimney flues. The lack of same can lead to condensation and dampness internally.

Internal decorations	
Repair category	1
Notes	No obvious significant defects were noted to the internal decoration.

Cellars	
Repair category	1
Notes	The cellar is generally satisfactory for its age and intended purpose, allowing for areas of high damp meter readings.  Most cellars will not have any form of damp proofing. Traditionally cellars were used for storage of food stuff or fuel. They were usually not intended for habitable use. The level of dampness may vary throughout the year in relation to the overall water table. Some cellars have standing water at certain times.

Electricity	
Repair category	1
Notes	It is likely that only the most recently rewired properties will have electrical installations that fully comply with current regulations. The installation in this property has been tested with the next test due in 2023.  It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands. This should be regarded as a routine safety and maintenance check.

Gas	
Repair category	1
Notes	No obvious significant defects noted. All gas appliances should be tested and thereafter regularly maintained by a Gas Safe registered contractor.

Water, plumbing and bathroom fittings			
Repair category	1		
Notes	No obvious significant defects noted to the accessible plumbing or sanitary fittings.		
	Given the presence of a shower over the tray, it is essential that all wall linings, tile grout, seals, etc are maintained in good condition. Failure to do so can lead to concealed defects behind wall finishes, and below the shower tray. As the tray is boxed in, it will be appreciated that it is not possible to comment on concealed locations.		
	In a property of this age it is possible for lead pipework to be present in concealed areas however; none was noted within the limitations of the inspection.		
	There is no extractor fan located in the shower room.		

Heating and hot water			
Repair category	1		
Notes	No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.  It is recommended good practice that gas boilers are serviced on an annual basis by an appropriately qualified person. The boiler's service history should be checked by referring to the service records. If there is no record of a recent service, the boiler should be checked by an appropriately qualified person.		

Drainage	
Repair category	1
Notes	No obvious significant defects were noted to the drainage system, within the limitations of the inspection.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	1
External decorations	2
Conservatories/porches	-
Communal areas	-
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

#### **Category 3**

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

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

#### Warning

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

#### 3. Accessibility information

#### Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

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

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

#### Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Where defects or repairs have been identified within this report, or where access was not possible to significant parts of the structure, it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates must be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case. It would be prudent to check with the managing agents and/or co-proprietors as to any contemplated or proposed communal repairs.

The property has been extended to comprise its existing layout, whereby a single storey extension has been added to the rear. It is assumed that all necessary Local Authority consents and approvals are in place for these works.

The legal adviser should check and confirm whether there is any documentary evidence of previous timber treatment including whether any guarantees are available.

Access to the rear of the property is via a shared path, and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

#### Estimated reinstatement cost for insurance purposes

£220,000 (Two hundred and twenty thousand pounds).

Building costs are currently increasing significantly above inflation due to material and labour shortages. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

The re-building cost for insurance purposes is for the subject property only and is given solely as a guide, as it is assumed the building as a whole is insured under a single policy.

#### Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 19 July 2022 is:

£145,000 (One hundred and forty five thousand pounds sterling).

Signed	Security Print Code [460887 = 6406]O Electronically signed
--------	---

Report author	India Hill

Harvey Donaldson And Gibson		
Caledonian House Business Centre, High Street, Elgin, IV30 1BD		
19th July 2022		
C		



Property Address				
Address Seller's Name Date of Inspection	13 Abbey Street, Mrs Kirsten Garst 19th July 2022			
Property Details				
Property Type	House Purpose built flat	Bungalow X Converted flat	Purpose built maisonet	tte Converted maisonette Flat over non-residential use Other (specify in General Remarks)
Property Style	Detached Back to back	Semi detached High rise block	Mid terrace X Low rise block	End terrace Other (specify in General Remarks)
Does the surveyor bell e.g. local authority, miles	lieve that the prope ilitary, police?	erty was built for	the public sector,	Yes X No
Flats/Maisonettes only		located 1		2 Lift provided? Yes X No
Approximate Year of 0	Construction 1900		No. of units in block	4
Tenure				
X Absolute Ownership	Leasehold	Ground rent £	Unexpired ye	ears
Accommodation				
Number of Rooms	Living room(s)     Bathroom(s)	2 Bedroom(s) 0 WC(s)	1 Kitchen(s) 0 Other (Specify in Ger	neral remarks)
Gross Floor Area (exc	luding garages an	d outbuildings)	82 m² (Internal)	98 m² (External)
Residential Element (	greater than 40%)	X Yes No		
Garage / Parking / 0	Outbuildings			
Single garage Available on site?	Double garage Yes No	Parkir	ng space X	No garage / garage space / parking space
Permanent outbuilding	gs:			
No permanent outbu	uildings.			

Construction							
Walls	Brick	X Stone	Concrete	Timber frame	Other (	specify in Gen	eral Remarks)
Roof	Tile	X Slate	Asphalt	Felt	Other (	specify in Gen	eral Remarks)
Special Risks							
Has the property suf	fered structui	al movement?				X Yes	No
If Yes, is this recent	or progressiv	e?				Yes	X No
Is there evidence, his immediate vicinity?	story, or reas	on to anticipate	e subsidence,	heave, landslip or	flood in the	Yes	X No
If Yes to any of the a	bove, provide	e details in Ger	neral Remarks	S.			
Service Connection	n						
Based on visual insp of the supply in Gene			appear to be r	non-mains, please	comment on	the type ar	nd location
Drainage	Mains	Private	None	Water	X Mains	Private	None
Electricity	Mains	Private	None	Gas	X Mains	Private	None
Central Heating	Yes	Partial	None				
Brief description of C	entral Heatir	ıg:					
Heating fuel: Gas							
Heating type: Radia	ators						
3 71							
Site							
Apparent legal issue	s to be verifie	ed by the conve	eyancer. Pleas	se provide a brief	description in	General Re	emarks.
Rights of way	Shared drives	/ access	Garage or other a	menities on separate	site Share	d service conn	ections
Ill-defined boundaries		Agricultural	land included with	n property	Other	(specify in Ger	neral Remarks)
Location							
Residential suburb	X Resid	ential within town /	city Mixed	residential / commerc	cial Mainly	commercial	
Commuter village	Remo	te village	Isolat	ed rural property	Other	(specify in Ger	neral Remarks)
Planning Issues							
Has the property bee	en extended /	converted / al	tered? X Y	es No			
If Yes provide details	s in General F	Remarks.					
Roads							
X Made up road	Unmade road	Partly com	pleted new road	Pedestrian ac	cess only	Adopted	Unadopted

#### **General Remarks**

The property is situated in a residential area in the town of Elgin. Surrounding properties are of similar age and character. Usual amenities and transport links are available nearby.

The general condition of the property appears consistent with age and type of construction, but some works of repair and maintenance are required.

Normal local practice is for common repairs to be shared on an equitable basis. This has been assumed to be the position in this case. It would be prudent to check with the managing agents and/or co-proprietors as to any contemplated or proposed communal repairs.

The property has been extended to comprise its existing layout, whereby a single storey extension has been added to the rear. It is assumed that all necessary Local Authority consents and approvals are in place for these works

The legal adviser should check and confirm whether there is any documentary evidence of previous timber treatment including whether any guarantees are available.

Access to the rear of the property is via a shared path, and reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

There is evidence of previous movement in the form of localised hairline cracking to the external building fabric and off floor levels internally. The movement is considered to be longstanding in nature with no indication of recent structural deterioration. On the basis of a limited single inspection, no further significant movement is anticipated.

Essential Repairs				
None apparent within the limitations of our inspe	ection.			
Estimated cost of essential repairs £	Retention recommended? Yes	X No	Amount £	

Comment on Mortgagea	bility					
The property affords adeq lender's criteria.	quate security for loan purposes based on the valuation figure, subject to i	ndividual				
Valuations						
Market value in present cor	ndition	£ 145,000				
Market value on completion	of essential repairs	£				
Insurance reinstatement va		£ 220,000				
(to include the cost of total	rebuilding, site clearance, professional fees, ancillary charges plus VAT)					
Is a reinspection necessary	?	Yes X No				
Buy To Let Cases						
What is the reasonable rangementh Short Assured Tenal	ge of monthly rental income for the property assuming a letting on a 6 ncy basis?	£				
Is the property in an area w	here there is a steady demand for rented accommodation of this type?	Yes No				
Declaration						
Signed	Security Print Code [460887 = 6406]O Electronically signed by:-					
Surveyor's name	India Hill					
Professional qualifications	AssocRICS					
Company name	e Harvey Donaldson And Gibson					
Address Caledonian House Business Centre, High Street, Elgin, IV30 1BD						
Telephone	Telephone 01343547844					
Fax	Fax 0203 880 9193					
Report date	19th July 2022					

# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### 13 ABBEY STREET, ELGIN, IV30 1DA

**Dwelling type:** Ground-floor flat Date of assessment: 19 July 2022 Date of certificate: 19 July 2022

**Total floor area:** 82 m<sup>2</sup>

**Primary Energy Indicator:** 263 kWh/m<sup>2</sup>/year

Reference number: 9318-1008-8203-5432-8204 RdSAP, existing dwelling Type of assessment:

Approved Organisation: **Elmhurst** 

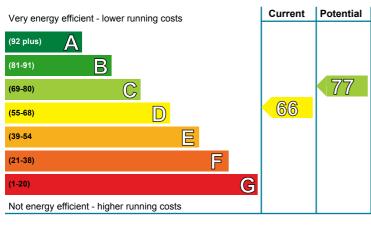
Main heating and fuel: Boiler and radiators, mains

#### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£2,391	See your recommendations
Over 3 years you could save*	£732	report for more information

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

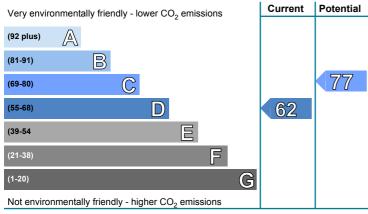


#### **Energy Efficiency Rating**

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

Your current rating is band D (66). 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 D (62). 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 Cavity wall insulation	£500 - £1,500	£90.00
2 Internal or external wall insulation	£4,000 - £14,000	£372.00
3 Floor insulation (suspended floor)	£800 - £1,200	£270.00

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	<b>Energy Efficiency</b>	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	***	***
	Cavity wall, as built, partial insulation (assumed)	***	★★★☆☆
Roof	(another dwelling above) Flat, limited insulation (assumed)	_ ★★☆☆☆	_ ★★☆☆☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	<b>★★★</b> ☆☆	<b>★★★☆☆</b>
Main heating	Boiler and radiators, mains gas	<b>★★★★</b> ☆	<b>★★★★☆</b>
Main heating controls	Programmer, room thermostat and TRVs	<b>★★★★</b> ☆	<b>★★★★☆</b>
Secondary heating	None	_	_
Hot water	From main system	<b>★★★★</b> ☆	<b>★★★★☆</b>
Lighting	Low energy lighting in 78% of fixed outlets	****	****

#### The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<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 46 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 3.8 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 1.5 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	£1,866 over 3 years	£1,134 over 3 years	
Hot water	£261 over 3 years	£261 over 3 years	You could
Lighting	£264 over 3 years	£264 over 3 years	save £732
Totals	£2,391	£1,659	over 3 years

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

#### **Recommendations for improvement**

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

December ded massives	Indiantive and	Indicative aget Typical saving		Rating after improvement		
Recommended measures	Indicative cost	per year	Energy	Environment		
1 Cavity wall insulation	£500 - £1,500	£30	D 68	D 64		
2 Internal or external wall insulation	£4,000 - £14,000	£124	C 73	C 71		
3 Floor insulation (suspended floor)	£800 - £1,200	£90	C 77	C 77		

### 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.

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

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

#### 1 Cavity wall insulation

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

#### 2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

#### 3 Floor insulation (suspended floor)

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

#### Low and zero carbon energy sources

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

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

#### Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	12,271	N/A	(739)	(3,066)
Water heating (kWh per year)	2,136			

#### **Addendum**

This dwelling has stone walls and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

#### **About this document**

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

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

Assessor's name: Miss India Hill Assessor membership number: EES/019913

Company name/trading name: Harvey Donaldson & Gibson Chartered Surveyors Address: Caledonian House Business Centre High Street

Elgin

IV30 1BD Phone number: 01343547844

Email address: frances.wilson@hdg.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.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





Property Address	13 Abbey Street, Elgin, Moray, IV30 1DA
Vendor(s)	Mrs Kirsten Garstang
Completion Date of Property Questionnaire	
System Ref:	QT709869





#### **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? 3 years 1 month			
2.	Council Tax			
	Which Council Tax band is your property in?			
	A 😣 B 😣 C 🔮 D 😣 E 😣 F 😣 G	8	Н	×
3.	Parking			
	What are the arrangements for parking at your property?  Please tick all that apply?			
	Garage ⊗ Allocated parking space ⊗	Driv	eway	×
	Shared parking ⊗ On street ✓ F	Resident p	ermit	×
	Metered parking 🔕 Other (please specify):			
4.	Conservation area			
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?			
		Don't	know	×
5.	Listed buildings			
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?		Yes No	
6.	Alterations/additions/extensions			
	During your time in the property, have you carried out any structural alterations, additions or		Yes	<b>Ø</b>
a.	extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?		No	×
(i)	If you have answered yes, please describe below the changes which you have made: I have added an ensuite			
<b>/**</b>	Did you obtain planning permission, building warrant, completion certificate and other		Yes	×
(ii)	consents for this work?		No	×
(iv)	If you have answered yes, the relevant documents will be needed by the purchaser and you she solicitor as soon as possible for checking. If you do not have the documents yourself, please not these documents and your solicitor or estate agent will arrange to obtain them:			/our



6.	Alterations/additions/extensions			
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below	Yes ⊗ No ⊘		
(i)	Were the replacements the same shape and type as the ones you replaced?	Yes 😵		
(ii)	Did the work involve any changes to the window or door openings?	Yes 😵 No 😵		
(iii)	Please describe the changes made to the windows doors, or patio doors (with approximate date completed):  Please give any guarantees which you received for this work to your solicitor or estate agent	es when the work was		
7.	Central heating			
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes ✓ No <u>⊗</u> Partial <u>⊗</u>		
	If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air)  Gas  If you have answered yes, please answer the three questions below			
(i)	When was your central heating system or partial central heating installed?	Unknown		
	Do you have a maintenance contract for the central heating system?	Yes 😵		
(ii)	No (			
(iii)	When was your maintenance contract last renewed? (Please provide the month and year)			
8.	Energy Performance Certificate			
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes 😵 No 🕢		
9.	Issues that may have affected your property			
a.	Has there been any storm, flood, fire, or other structural damage to your property while you have owned it?	Yes 😵 No 🥥		
	If you have answered yes is the damage the subject of any outstanding insurance claim?	Yes & No &		
	Are you aware of the existence of asbestos in your property?	Yes 😵		
b.	If you have answered yes please give details:	No 🕢		
	If you have answered yes please give details:			



10.	Services					
	Please tick which services are connected	Please tick which services are connected to your property and give details of the supplier				
	Service	Connected	Suppl	ier		
a.	Gas or liquid petroleum gas		Octop	us		
	Water mains or private water supply		Scottish \	Nater		
	Electricity		Octop	us		
	Mains drainage		Scottish	water		
	Telephone	8				
	Cable TV or satellite		N/A			
	Broadband		Vodafo	one		
h	Is there a septic tank at your property?			Yes 😵		
b.	If you have answered yes please answer the questions below			No 🤡		
	Do you have appropriate consents for the	he discharge of you	r septic tank?	Yes 😵		
(i)				No 😵		
				Don't know 🚫		
	Do you have a maintenance contract fo	r your septic tank?		Yes 😵		
	No					
/::\				No 🐼		
(ii)	If you answered yes please give details of the co	ompany with whom you h	nave a maintenance co			
(ii)	If you answered yes please give details of the co	ompany with whom you h	nave a maintenance co			
(ii) 11.	If you answered yes please give details of the co		nave a maintenance co			
	Responsibilities for shared or comm  Are you aware of any responsibility to c	on areas	t of anything			
	Responsibilities for shared or comm	on areas	t of anything	ntract		
	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared	on areas	t of anything	ntract  Yes		
11.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared	on areas	t of anything	Yes & No		
11.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details	on areas contribute to the cost drive, private road, l	t of anything boundary, or	Yes & No ODOn't know		
11.	Responsibilities for shared or comm  Are you aware of any responsibility to coused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to co	on areas contribute to the cost drive, private road, le	t of anything boundary, or	Yes & No		
11.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details	on areas contribute to the cost drive, private road, le	t of anything boundary, or	Yes No Don't know Yes No No No		
11.	Responsibilities for shared or comm  Are you aware of any responsibility to coused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to co	on areas contribute to the cost drive, private road, le	t of anything boundary, or	Yes & No ODon't know Yes &		
11. a.	Responsibilities for shared or comm  Are you aware of any responsibility to coused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to co	on areas contribute to the cost drive, private road, le	t of anything boundary, or	Yes No Don't know Yes No No No		
11. a.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to comaintenance of the roof, common stairs  If you answered yes please give details  Don't know	on areas contribute to the cost drive, private road, leading to the cost contribute to the cost well, or other common to the cost well, and the cost well, and the cost well, or other cost well, or other cost well, or other cost well, or other cost well, and the cost well, or other cost well, or other cost well, or other cost well, and the cost well well as the cost well, and the cost well, and the cost well well as the cost well, and the cost well well as the cost well well as the cost well as the	t of anything boundary, or t of repair and on areas?	Yes No Don't know Don't know Don't know		
11. a. b.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to comaintenance of the roof, common stairs  If you answered yes please give details  Don't know  Has there been any major repair or replications.	on areas contribute to the cost drive, private road, leading to the cost well, or other common lacement of any par	t of anything boundary, or t of repair and on areas?	Yes No Don't know Don't know O		
11. a.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to commaintenance of the roof, common stairs  If you answered yes please give details  Don't know  Has there been any major repair or replaying the time you have owned the builting the start of the roof.	on areas contribute to the cost drive, private road, leading?	t of anything boundary, or t of repair and on areas?	Yes No Don't know Don't know Don't know		
11. a. b.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to commintenance of the roof, common stairs  If you answered yes please give details  Don't know  Has there been any major repair or replairing the time you have owned the build be you have the right to walk over any or separate to commit the start of the proof of the point of the point of the point of the proof of the point of the proof of	on areas contribute to the cost drive, private road, leading to the cost well, or other common lacement of any partiding?	t of anything boundary, or t of repair and on areas?	Yes No Don't know Don't know O		
11. a. b.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to commaintenance of the roof, common stairs  If you answered yes please give details  Don't know  Has there been any major repair or replaying the time you have owned the builting the start of the roof.	on areas contribute to the cost drive, private road, leading to the cost well, or other common lacement of any partiding?	t of anything boundary, or t of repair and on areas?	Yes No Don't know Don't know  Yes No		
11. a. b.	Responsibilities for shared or comm  Are you aware of any responsibility to cused jointly, such as repair of a shared garden area?  If you answered yes please give details  Are you aware of any responsibility to commintenance of the roof, common stairs  If you answered yes please give details  Don't know  Has there been any major repair or replairing the time you have owned the build be you have the right to walk over any or separate to commit the start of the proof of the point of the point of the point of the proof of the point of the proof of	on areas contribute to the cost drive, private road, leading to the cost well, or other common lacement of any partiding?	t of anything boundary, or t of repair and on areas?	Yes No Don't know Don't know Don't know Ves No Yes Yes Yes Ves Ves Ves		



11.	Responsibilities for shared or common areas						
	As far as you are aware, do any of your neighbours have the right to walk over your	Yes 😵					
	property, for example to put out their rubbish bin, or to maintain their boundaries?	No 🤡					
e.	e. If you answered yes please give details						
	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately owned.)	Yes 😵					
f.		No 🤣					
••	<u>If you answered yes</u> please give details						
12.	Charges associated with your property						
	Is there a factor or property manager for your property?	Yes 🔕					
a.		No 🤣					
a.	If you answered yes please provide name and address and give details relating to deposits held	l and charges					
	Is there a common buildings insurance policy?	Yes 🔕					
		No 🕢					
b.		Don't know 🚫					
	<u>If you answered yes</u> is the cost of insurance included in your monthly/annual factor's charges?	Yes					
	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.						
C.	None	Taria.					
13.	Specialist works						
	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	Yes 🤡					
		No 🚷					
	If you answered yes please give further details						
a.							
	Do you have any guarantees for this work?	Yes 😵					
		No 🕢					
	Guarantees are held by :						
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes 😵					
		No 🕢					
	If you answered yes please give further details						
b.							
	Do you have any guarantees for this work?						
	1						
Guarantees are held by :							



14.	Guarantees						
	Are there any warranties or guarantees for any of the following						
a.		No	Yes	Don't know	With title deeds	Lost	
(i) b.	Electrical work	8	8	<b>Ø</b>	8	8	
(ii) b.	Roofing		8	8	8	8	
(iii) b.	Central heating	<b>Ø</b>	8	8	8	8	
(iv) b.	National House Building Council (NHBC)	<b>Ø</b>	8	8	8	8	
(v) b.	Damp course	<b>Ø</b>	8	8	8	8	
(vi)	Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)		×	×	×	×	
b.							
	Are there any outstanding claims under any of the guarantees listed above?			Yes & No &			
c.	If you answered yes please give details						
15.	Boundaries						
	Are you aware has any boundary of your property been moved ten years?	in the I	ast			'es 😵 No 🧭	
a.				Don't know 🚫			
	If you answered yes please give details						



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

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

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

**Signatures:** 

**Kirsten Garstang** 

Date:



