



HARVEY DONALDSON & GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot



HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT



HOME REPORT INDEX



HARVEY
DONALDSON
& GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

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



Single Survey

survey report on:

Property address	1a King Street, Lossiemouth, IV31 6QA
-------------------------	---

Customer	Mr P Stewart; Ms A Chadwick &, Ms J Quant (Executors)
-----------------	---

Customer address	
-------------------------	--

Prepared by	Harvey Donaldson And Gibson
--------------------	-----------------------------

Date of inspection	5th January 2022
---------------------------	------------------



HARVEY
DONALDSON
& GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

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 Property¹.

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. ☒

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

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

Terms and Conditions

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.²

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;

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

Terms and Conditions

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

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

researched.

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

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

Terms and Conditions

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.

Single Survey

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 an extended two storey detached house.
Accommodation	The Accommodation comprises - Ground floor - Entrance hall, bedroom, open panned living/dining room, kitchen, utility room and shower room. First floor - Landing, two bedrooms and bathroom.
Gross internal floor area (m²)	134
Neighbourhood and location	The property is situated in a residential area in the town of Lossiemouth. Surrounding properties are of similar age and character. Usual amenities and transport links are available within a reasonable distance.
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 chimneyhead is of stone construction, dressed in cement flashings, where visible from ground level. A gable chimney and rear chimney appear to have been removed at some stage.
Roofing including roof space	The roof is pitched, timber framed and covered with slates. Access to the main roof space is via an access cupboard on the landing. The main roof space has been lined and floored. Access to the extension roof space is via a ceiling hatch located in the utility room. Insulation has been laid between and over the joists.

Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater discharge is via uPVC and cast iron gutters and downpipes.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main external walls are of pointed solid stone construction, rendered externally to the front and gable walls.</p> <p>The rear extension external walls are timber framed with an outer leaf of brick/blockwork, rendered externally.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows and doors are mostly of a double glazed upvc. The landing window is of timber construction and double glazed and there is also a velux window present.</p>
External decorations	<p>Visually inspected.</p> <p>The external decorations are painted, where applicable.</p>
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	None.
Outside areas and boundaries	<p>Visually inspected.</p> <p>There are garden grounds to the rear of the property with a driveway to the side, which are bounded by blockwork walls and other buildings.</p> <p>The garden area is mostly paved and gravelled.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings throughout the property appear to be a mixture of plasterboard lined and 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.</p>

Single Survey

Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are a mixture of plasterboard lined, lath and plaster and plaster on the hard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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.</p> <p>The ground floor is suspended timber construction.</p> <p>The first floor is timber.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The internal doors are a mixture of timber panelled, timber with glazed inserts and hollow flush units.</p> <p>The skirting boards and door surrounds are timber.</p> <p>The staircase is timber.</p> <p>The kitchen fittings consist of floor and wall mounted units with a stainless steel sink.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are electric fireplaces located in the living room and downstairs bedroom. Upstairs, there are two boarded up fireplaces in each bedroom.</p>
Internal decorations	<p>Visually inspected.</p> <p>The ceilings and walls are painted and papered.</p> <p>The internal joinery is painted and finished with a decorative stain.</p> <p>The shower room is finished with tiles and wet-wall panels. The bathroom is finished with tiles.</p>
Cellars	<p>None.</p>

Electricity	<p>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.</p> <p>Mains electricity is installed. The meter and consumer unit are located in the landing cupboard, with a separate consumer unit located in the kitchen. 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.</p>
Gas	<p>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.</p> <p>Gas is supplied from the mains. The meter is located in an external meter box to the rear of the property.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is supplied from the mains.</p> <p>The bathroom contains a bath with an electric shower over, wash hand basin, separate shower cubicle and w.c.</p> <p>The downstairs shower room contains a shower cubicle, wash hand basin and w.c.</p> <p>The visible pipework is a mixture of copper and plastic.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property is centrally heated by means of a gas fired system, comprising a combination boiler located in an upstairs bedroom cupboard. Heating to the rooms is provided by water filled radiators. The system is of a type designed to provide instantaneous hot water upon demand.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Mains drainage is understood to be connected.</p>

Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The property has smoke detectors and carbon monoxide alarms.</p> <p>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. Upgrading is required to comply with these regulations. Purchasers should satisfy themselves with regards to compliance.</p>
Any additional limits to inspection	<p>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.</p> <p>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.</p> <p>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.</p> <p>It was dry on the date of inspection. Leakage and water penetration within roof spaces, around chimney breasts, window openings, etc are sometimes only visible during or immediately after, adverse weather conditions.</p> <p>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.</p> <p>No sub-floor inspection was possible due to no apparent means of access.</p> <p>The main roof space inspection was restricted due to it being lined, floored and stored items present. There was only a small hole to the lining where a limited area of the roof was visible.</p> <p>The extension roof space inspection was limited to a head and shoulders style basis only, due to the presence of insulation material being laid between and over the ceiling joists.</p> <p>No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.</p>

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.

2. Condition

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

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

 Structural movement	
Repair category	1
Notes	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	3
Notes	<p>High damp meter readings were recorded in various places throughout the property, including to some of the ceiling surfaces (on both floors), gable walls (on both floors), within the living/dining room and to the downstairs bedroom front wall. 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) and thereafter implement all necessary remedial works under the cover of a long term guarantee.</p> <p>There is a build-up of condensation within some cupboards which has blackened and dampened the timbers. Condensation can be alleviated through the introduction of adequate ventilation.</p> <p>Scattered woodworm flight holes were noted to the roofing timbers. 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.</p> <p>*Having sight of the Timber and Damp Report provided by Scotia Preservation & Maintenance Ltd on 17/01/2022. A retention of £5,000 should be made until all Timber and Damp specialist treatments are completed. It is imperative that all timber treatments/repairs are carried out under the cover of a long term guarantee, ideally backed by the chemical supplier.</p>



Chimney stacks

Repair category	2
Notes	<p>General weathering and open jointing was noted to the chimneyheads, which provides an entrance point for water ingress.</p> <p>A competent contractor should ensure the redundant chimney's are adequately capped and vented. Chimneys can be vulnerable to defects and should be regularly maintained.</p>



Roofing including roof space

Repair category	2
Notes	<p>Roof slating, where viewed from ground level, appears to have been laid to generally even courses however a number of slipped, chipped/broken and missing slates were noted. A roofing contractor should investigate the entire roof structure and any repairs recommended to ensure the property remains wind and water tight should be carried out. A roof of this type and age will require on going maintenance expenditure.</p> <p>The main roof space is mostly lined and floored, however there is a small section where sight can be gained to the roofing timbers. Damp staining and past water ingress was noted within this restricted inspection. Due to accessibility, we were unable to test these areas for dampness etc. It would be prudent to have timbers exposed and examined / in conjunction with future roof repairs, / as a precaution against damp associated defects, decay, etc.</p> <p>Scattered woodworm flight holes were noted to the roofing timbers. 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.</p>



Rainwater fittings

Repair category	2
Notes	<p>Cast iron components show signs of corrosion.</p> <p>It will be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall.</p>



Main walls

Repair category	3
Notes	<p>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. Gaps, particularly around a rear window opening requires more urgent repair.</p> <p>External ground levels to the front of the property are excessive which can lead to problems with damp/condensation in the under building. Sub-floor ventilation provision in the outer walls appears inadequate. This can lead to moisture build-up and decay beneath the flooring. A reputable timber/damp specialist should carry out a precautionary check of the sub-floor area and advise on the installation of improved ventilation.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>A few double glazed window units have failed, as a result of defective seals, allowing condensation to build between the panes. Some of the window and door handles have suffered from weathering.</p> <p>The back door drags slightly.</p> <p>External timbers show signs of weathering and deterioration.</p>



External decorations

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



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	2
Notes	<p>Cracking was noted to the blockwork walls.</p> <p>There are two timber sheds located in the rear garden which are not considered permanent outbuildings for home report purposes, however it should be noted that these sheds are both in a state of disrepair.</p>



Ceilings

Repair category	2
Notes	<p>Plaster cracking and deterioration was noted to the ceiling surfaces, consistent with age. 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.</p>



Internal walls

Repair category	2
Notes	<p>The plaster finishes appear generally sound with only minor evidence of unevenness. It should be noted that some of the plaster affected by damp will require being cut out and relined.</p>



Floors including sub-floors

Repair category	2
Notes	<p>A few loose/broken/creaky floorboards were detected. These should be repaired by a competent tradesman.</p> <p>Flooring was noted to be off level, in line with previous comments regarding structural movement.</p>



Internal joinery and kitchen fittings

Repair category	2
Notes	<p>Internal joinery is of mixed design and vintage, and although worn in some areas, appears generally serviceable. Timberwork, door ironmongery, etc have all suffered wear and deterioration, consistent with age.</p> <p>It should be confirmed that all glass doors contain safety glass to comply with current regulations.</p> <p>A few of the kitchen fittings/cupboards are loose.</p>



Chimney breasts and fireplaces

Repair category	3
Notes	<p>High damp meter readings were recorded around the blocked fireplaces and around the ground floor electric fireplaces which may indicate damage to the lining or that the fireplace has not been suitably capped/vented.</p> <p>The electric fireplaces are dated and damage was noted to some of the surrounds.</p> <p>If any of the fireplaces are to be opened up and used, the flues should be smoke tested before use and swept/lined if necessary.</p>



Internal decorations

Repair category	2
Notes	<p>Internal decorations are dated, stained and show evidence of wear and tear.</p> <p>If decorative finishes are removed, plaster repairs should be anticipated.</p>



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	2
Notes	<p>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 appears in condition commensurate with the age of the property but there is no evidence of a recent test.</p> <p>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.</p> <p>Some elements of the electrical installation are dated, including some of the switches and sockets. Some sockets were also noted to the skirting boards which is not considered best practice.</p>



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	<p>No obvious significant defects noted to the accessible plumbing or sanitary fittings, allowing for slight discolouration to the seals.</p> <p>There is no extractor fan located in the bathroom.</p> <p>Given the presence of the shower mounted over a bath/shower 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 bath/shower tray. As the bath/shower is boxed in, it will be appreciated that it is not possible to comment on concealed locations.</p> <p>The plumbing in the majority of properties built before 1945 was carried in lead. Given the age of the property, there is a risk that there could be lead piping in concealed locations. Should this be encountered, it would be essential to have this replaced, on health grounds.</p>



Heating and hot water

Repair category	2
Notes	<p>No obvious significant defects were noted to the heating system or hot water system, although these have not been tested. However, the central heating boiler is of an older design and opinions suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. Future repair or replacement should be anticipated.</p> <p>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.</p>



Drainage

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

Single Survey

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	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	3
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	3
Internal decorations	2
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	2
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 <input checked="" type="checkbox"/>	No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

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.

The property has been altered/extended to comprise its existing layout, whereby alterations have been carried out to make the property one dwelling (originally the property would have been two separate dwellings). A single storey extension has been added to the rear and a new access point into the roof space has been made, and a velux window installed. It is assumed that all necessary Local Authority consents and approvals are in place for these works.

It is assumed the property has access over the land of a neighbour to carry out any essential maintenance work to the rear/gable wall. The legal adviser should investigate this further.

Estimated reinstatement cost for insurance purposes

£470,000 (Four hundred and seventy 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.

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 5th January 2022 is:

£195,000 (One hundred and ninety five thousand pounds sterling)

It is recommended that where repairs, defects or maintenance items have been identified interested parties make appropriate enquiries in order to satisfy themselves for potential costs of the extent of the works required prior to submitting a legal offer to purchase.

Signed

Security Print Code [474804 = 8689]O
Electronically signed

Report author

India Hill

Company name

Harvey Donaldson And Gibson

Single Survey

Address	Caledonian House Business Centre, High Street, Elgin, IV30 1BD
Date of report	18th January 2022

Mortgage Valuation Report



HARVEY
DONALDSON
& GIBSON
CHARTERED SURVEYORS
Parent to HomeReportScotland.scot

Property Address

Address 1a King Street, Lossiemouth, IV31 6QA
Seller's Name Mr P Stewart; Ms A Chadwick &, Ms J Quant (Executors)
Date of Inspection 5th January 2022

Property Details

Property Type ☒ House ☐ Bungalow ☐ Purpose built maisonette ☐ Converted maisonette
☐ Purpose built flat ☐ Converted flat ☐ Tenement flat ☐ Flat over non-residential use
☐ Other (specify in General Remarks)

Property Style ☒ Detached ☐ Semi detached ☐ Mid terrace ☐ End terrace
☐ Back to back ☐ High rise block ☐ Low rise block ☐ Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police?

☐ Yes ☒ No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? ☐ Yes ☐ No
No. of units in block

Approximate Year of Construction

Tenure

☒ Absolute Ownership ☐ Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) ☒ Yes ☐ No

Garage / Parking / Outbuildings

☐ Single garage ☐ Double garage ☒ Parking space ☐ No garage / garage space / parking space
Available on site? ☒ Yes ☐ No

Permanent outbuildings:

No permanent outbuildings.

Mortgage Valuation Report

Construction

Walls ☐ Brick ☒ Stone ☐ Concrete ☐ Timber frame ☐ Other (specify in General Remarks)
Roof ☐ Tile ☒ Slate ☐ Asphalt ☐ Felt ☐ Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? ☒ Yes ☐ No

If Yes, is this recent or progressive? ☐ Yes ☒ No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? ☐ Yes ☒ No

If Yes to any of the above, provide details in General Remarks.

Service Connection

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage ☒ Mains ☐ Private ☐ None Water ☒ Mains ☐ Private ☐ None
Electricity ☒ Mains ☐ Private ☐ None Gas ☒ Mains ☐ Private ☐ None
Central Heating ☒ Yes ☐ Partial ☐ None

Brief description of Central Heating:

Heating fuel: Gas
Heating type: Radiators

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

☐ Rights of way ☐ Shared drives / access ☐ Garage or other amenities on separate site ☐ Shared service connections
☐ Ill-defined boundaries ☐ Agricultural land included with property ☐ Other (specify in General Remarks)

Location

☐ Residential suburb ☒ Residential within town / city ☐ Mixed residential / commercial ☐ Mainly commercial
☐ Commuter village ☐ Remote village ☐ Isolated rural property ☐ Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? ☒ Yes ☐ No

If Yes provide details in General Remarks.

Roads

☒ Made up road ☐ Unmade road ☐ Partly completed new road ☐ Pedestrian access only ☐ Adopted ☐ Unadopted

Mortgage Valuation Report

General Remarks

The property is situated in a residential area in the town of Lossiemouth, next to the filling station. Surrounding properties are of similar age and character. Usual amenities and transport links are available within a reasonable distance.

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

The property has been altered/extended to comprise its existing layout, whereby alterations have been carried out to make the property one dwelling (originally the property would have been two separate dwellings). A single storey extension has been added to the rear and a new access point into the roof space has been made, and a velux window installed. It is assumed that all necessary Local Authority consents and approvals are in place for these works.

It is assumed the property has access over the land of a neighbour to carry out any essential maintenance work to the rear/gable wall. The legal adviser should investigate this further.

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

Full and detailed timber/damp proofing specialist report required, to include exposure works where necessary, to ascertain the extent, cause and nature of dampness noted internally. A full sub floor inspection should be carried out.

Estimated cost of essential repairs £

Retention recommended? ☒ Yes ☐ No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure subject to the need for essential repairs, and subject to individual lender's criteria. Costed estimates should be obtained, as retentions based on estimates produced will be held.

Valuations

Market value in present condition £ 195000
Market value on completion of essential repairs £ 200,000
Insurance reinstatement value £ 470,000
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)
Is a reinspection necessary? ☐ Yes ☒ No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis? £
Is the property in an area where there is a steady demand for rented accommodation of this type? ☐ Yes ☐ No

Declaration

Signed Security Print Code [474804 = 8689]O
Electronically signed by:-
Surveyor's name India Hill
Professional qualifications AssocRICS
Company name Harvey Donaldson And Gibson
Address Caledonian House Business Centre, High Street, Elgin, IV30 1BD
Telephone 01343547844
Fax 0203 880 9193
Report date 18th January 2022

Energy Performance Certificate (EPC)

Scotland

Dwellings

1A KING STREET, LOSSIEMOUTH, IV31 6QA

Dwelling type: Detached house
Date of assessment: 05 January 2022
Date of certificate: 06 January 2022
Total floor area: 134 m²
Primary Energy Indicator: 437 kWh/m²/year

Reference number: 1412-6629-8000-0535-4202
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

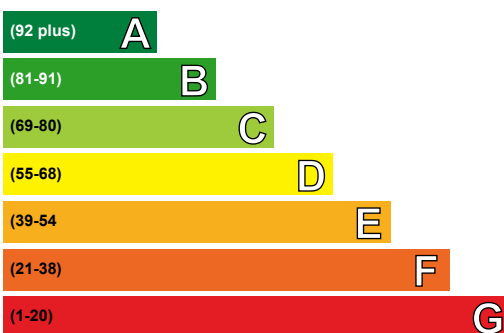
You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£6,726	See your recommendations report for more information
Over 3 years you could save*	£3,597	

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

Current	Potential
42	81

Energy Efficiency Rating

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

Your current rating is **band E (42)**. 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.

Very environmentally friendly - lower CO₂ emissions



Not environmentally friendly - higher CO₂ emissions

Current	Potential
37	78

Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (37)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£1032.00
2 Internal or external wall insulation	£4,000 - £14,000	£1425.00
3 Floor insulation (suspended floor)	£800 - £1,200	£423.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Timber frame, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, no insulation	★☆☆☆☆	★☆☆☆☆
	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Suspended, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 46% 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, CO₂ 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 77 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 10 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 6.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


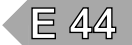














Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£5,928 over 3 years	£2,631 over 3 years	
Hot water	£366 over 3 years	£216 over 3 years	
Lighting	£432 over 3 years	£282 over 3 years	
Totals	£6,726	£3,129	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Increase loft insulation to 270 mm	£100 - £350	£344		
2 Internal or external wall insulation	£4,000 - £14,000	£475		
3 Floor insulation (suspended floor)	£800 - £1,200	£141		
4 Low energy lighting for all fixed outlets	£35	£41		
5 Upgrade heating controls	£350 - £450	£51		
6 Replace boiler with new condensing boiler	£2,200 - £3,000	£120		
7 Solar water heating	£4,000 - £6,000	£29		
8 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£323		

Alternative measures

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

- Micro CHP

Choosing the right improvement package

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

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

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

1 Loft insulation

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

2 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.

4 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>).

5 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

6 Condensing boiler

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

7 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.

8 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.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	27,274	(5,065)	N/A	(6,996)
Water heating (kWh per year)	2,307			

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 [greener-scotland.org](https://www.greener-scotland.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 QUESTIONNAIRE

Property address	1A King Street, Lossiemouth IV31 6QA
Seller(s)	Executors for Estate of Late Ronald Stewart
Completion date of property questionnaire	1st January 2022

HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT





PROPERTY QUESTIONNAIRE

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? 18 years	
2.	Council tax	
	Which Council Tax band is your property in? (Please tick)	
	A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input checked="" type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/>	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none"> • Garage <input type="checkbox"/> • Allocated parking space <input type="checkbox"/> • Driveway <input checked="" type="checkbox"/> • Shared parking <input type="checkbox"/> • On street <input checked="" type="checkbox"/> • Resident permit <input type="checkbox"/> • Metered parking <input type="checkbox"/> • 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)?	Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input checked="" type="checkbox"/>
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>



PROPERTY QUESTIONNAIRE

<p>In 2004 the property external stair was removed and a new internal staircase installed along with gas central heating (completion certificate 6th September 2004). In 2009 the kitchen extension was demolished and rebuilt to modern standards (completion certificate 10th June 2010). In 2011 the front door and all windows in the property were replaced with new PVCu, double glazed</p>	<p><u>If you have answered yes, please describe below the changes which you have made:</u></p>	
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
b.	<p>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:</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): All windows in the original building replaced with PVCu double glazed window units. Front door also replaced with Red PVCu door. work by Cathedral windows. Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	
7.	Central heating	
a.	<p>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).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes, please answer the three questions below:</u></p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Partial <input type="checkbox"/></p> <p>Gas</p>
	<p>i) When was your central heating system or partial central heating system installed?</p>	2004



PROPERTY QUESTIONNAIRE

	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Scottish Gas Homecare
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	November 2021
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
b.	Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>



PROPERTY QUESTIONNAIRE

10.	Services																										
a. Please tick which services are connected to your property and give details of the supplier:																											
<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>X</td> <td>Octopus Energy</td> </tr> <tr> <td>Water mains or private water supply</td> <td>X</td> <td>Moray Council</td> </tr> <tr> <td>Electricity</td> <td>X</td> <td>Octopus Energy</td> </tr> <tr> <td>Mains drainage</td> <td>X</td> <td>Moray Council</td> </tr> <tr> <td>Telephone</td> <td>X</td> <td>was BT, disconnected while unoccupied</td> </tr> <tr> <td>Cable TV or satellite</td> <td>X</td> <td>was BT, disconnected while unoccupied</td> </tr> <tr> <td>Broadband</td> <td>X</td> <td>was BT, disconnected while unoccupied</td> </tr> </tbody> </table>				Services	Connected	Supplier	Gas or liquid petroleum gas	X	Octopus Energy	Water mains or private water supply	X	Moray Council	Electricity	X	Octopus Energy	Mains drainage	X	Moray Council	Telephone	X	was BT, disconnected while unoccupied	Cable TV or satellite	X	was BT, disconnected while unoccupied	Broadband	X	was BT, disconnected while unoccupied
Services	Connected	Supplier																									
Gas or liquid petroleum gas	X	Octopus Energy																									
Water mains or private water supply	X	Moray Council																									
Electricity	X	Octopus Energy																									
Mains drainage	X	Moray Council																									
Telephone	X	was BT, disconnected while unoccupied																									
Cable TV or satellite	X	was BT, disconnected while unoccupied																									
Broadband	X	was BT, disconnected while unoccupied																									
b.	Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>																									
	(i) Do you have appropriate consents for the discharge from your septic tank?	Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input type="checkbox"/>																									
	(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u> , please give details of the company with which you have a maintenance contract:	Yes <input type="checkbox"/> No <input type="checkbox"/>																									
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? <u>If you have answered yes</u> , please give details:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/>																									
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes</u> , please give details:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/>																									
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>																									



PROPERTY QUESTIONNAIRE

d.	<p>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?</p> <p>If you have answered yes, please give details:</p> <p>Im unsure about this, there have been new flats built on the south side of my fathers property so assume we would get access to the gable end if required.</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
e.	<p>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?</p> <p>If you have answered yes, please give details:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
f.	<p>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.)</p> <p>If you have answered yes, please give details:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>
c.	<p>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.</p>	
13.	Specialist works	
a.	<p>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?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p>If you have answered yes, please give details:</p> <p>My father had the roof timbers treated in 2004 but I can not locate the associated paperwork.</p>	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p>
c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>



PROPERTY QUESTIONNAIRE

	<p><u>If you have answered yes</u>, 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, 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:</p>	
--	---	--

14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	<u>If you have answered 'yes' or 'with title deeds'</u>, 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? <u>If you have answered yes</u>, please give details:				Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:				Yes No Don't know	<input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>
16.	Notices that affect your property					
	In the past three years have you ever received a notice:					
a.	advising that the owner of a neighbouring property has made a planning application?				Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>
b.	that affects your property in some other way?				Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>
c.	that requires you to do any maintenance, repairs or improvements to your property?				Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>



PROPERTY QUESTIONNAIRE

	<p><u>If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.</u></p>	

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

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

Signature(s) :

DocuSigned by:

 E1624E2C32F24F3...

Date:

01 January 2022

HOME report

SINGLE SURVEY
 ENERGY REPORT
 PROPERTY QUESTIONNAIRE
 VALUATION REPORT





Survey Report

Scotia Preservation & Maintenance Ltd

2 Waterford Way

FORRES

IV36 3EE

TEL: 01343 556043

Email: info@scotiapreservation.co.uk

www.scotiapreservation.co.uk

NL/AL/SCO5017

17 January 2022

FAO Roz Melen
Cluny Estate Agents
Thunderton Place
ELGIN

PROPERTY ADDRESS

1A King Street
LOSSIEMOUTH

SURVEY DATE: 7 January 2022

PROPERTY DESCRIPTION: Traditional large stone and slate detached dwelling house.

At the time of survey, the property was unoccupied but fully carpeted and partially furnished.

We would like to thank you for instructing us to inspect and report on this property. Our inspection has been confined to the areas detailed below and to the accessible timbers only. If you require a more detailed inspection to these areas or to sections of the property out with the report, please let us know at your earliest convenience.

As per CDM regulations 2015, we understand our duties in carrying out this survey and have prepared a risk assessment and method statement for this to be carried out safely.

A general walk around was carried out only and at this stage and no inspection of any hidden areas was undertaken. You should understand that this is an old property and as such will have elements that are acceptable in an old property but not a new modern building. This is especially true with old plaster which can become slightly hygroscopic over time. This is not necessarily a defect and at worst is only likely to cause minor decorative spoilage.

OBSERVATIONS

Main roof void

A very limited inspection of the roof timbers was carried out via the eave's hatches in the attic room.

Our inspection revealed evidence of infestation by the common furniture beetle (*Anobium punctatum*). Around 75% of all woodworm damage is caused by this wood boring insect, with both softwoods and hardwoods being vulnerable to attack.

Slight to moderate infestations by the common furniture beetle were noted to roof timbers and ceiling joists.

OBSERVATIONS

First floor level

The inspection was generally restricted by furniture and floorcoverings.

Obvious damp staining was evident to various walls on this level.

The problem appears to be a lateral damp issue, where rainwater penetrates the cement render through micro cracks in the cement. This water then travels through the stone and lime mortar and leeches onto the plaster via bridging from the wall to the timber lathes. This bridging has the effect of pulling salts out of the plaster and depositing them onto the face. These salts cannot be removed from the plaster and the only way to stop this is to strip the wall and reline it.

As a temporary solution, these damp areas should be cut out and repaired with new renovating plaster. When budgets and timescales dictate, the walls should be stripped back to the bare walls, lined, insulated, and then plaster boarded with foil backed plasterboard.

We would assume this level would also be subject to active woodworm.

OBSERVATIONS

Ground floor level

Due to fitted carpets and furniture a close inspection of the floors was not possible.

Once again, obvious damp staining was evident in several rooms and when readings were taken, these areas were found to be suffering from salt contamination. The ground levels were also found to be high on the right-hand elevations and this could

be contributing to possible problems within the sub-floor void. No inspection of any floors was carried out at this time.

The rear utility area was more modern, and I believe was constructed around 10 years ago with a grant from Moray Council. This would have been carried out to current building standards of the time.

During our conservation, budget figures were requested for the temporary plaster repairs and treatments for woodworm.

Listed below are these figures

Timber treatments for woodworm..... £1,000.00

Plaster repairs only £3,000.00

All prices would be exclusive of vat

ADDITIONAL OBSERVATIONS

The original sandstone walls to the front and gable elevations were found to have been rendered with a cement coating. Unfortunately, this cement render will now be restricting air movement within the stonework and will be dragging excess moisture towards the internally face of the wall rather than the external one. The rear elevation was also found to be picked and pointed with cement.

Ideally at some point in the future, the entire building should have all the cement removed from all areas. The new pointing should be a lime mortar. We would recommend using St Astier lime which is NHL 5 ideally suited to sandstone buildings.

In taking off the cement, damage to the existing sandstone will be inevitable. Before any work is undertaken a stone mason should be taken on site for advice and for the proper method in preparing the walls agreed.

You should be aware that we have reported upon problems evident to us at the time of our visit, we are not commenting in any general sense on the risk of fungal decay or any other defect not evident at this time or that may develop in the future.

In any property it is inevitable that there are concealed areas which cannot be inspected without opening up. We have only inspected those exposed surfaces that were accessible at the time of our inspection, and it would not therefore be prudent for you to regard such an inspection as totally reliable.

If necessary, we will submit a quotation detailing the exposure work that would be required for a more detailed examination.

Where we have drawn your attention to items that are outside the scope of our survey as defined earlier, these items should be regarded as helpful suggestions and not a full complete assessment of any problems that may exist.

This property has been surveyed by Mr Neil Logan CSRT, and should you have any queries regarding any element of this report, please do not hesitate to contact our office.

Yours faithfully

Neil Logan CSRT
Director



HARVEY
DONALDSON
&GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

Caledonia House Business Centre, High Street, Elgin IV30 1BD
01343 547844 elgin.residential@hdg.co.uk