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CHARTERED SURVEYORS

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**HOME**  
report

SINGLE SURVEY  
ENERGY REPORT  
PROPERTY QUESTIONNAIRE  
VALUATION REPORT



# Single Survey

survey report on:

<b>Property address</b>	Knockyfin Dunphail, Forres, IV36 2QH
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<b>Customer</b>	Ms L Stewart, Mr W Coutts
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<b>Customer address</b>	
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<b>Prepared by</b>	Harvey, Donaldson and Gibson
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<b>Date of inspection</b>	18th July 2023
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## PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

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

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<sup>1</sup> 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

# Terms and Conditions

contained in the Report and the generic Mortgage Valuation Report.<sup>2</sup>

## 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

## 1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

## 1.8 CANCELLATION

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

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

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

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

## 1.9 PRECEDENCE

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

## 1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

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

# 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.



## 1. Information and scope of inspection

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

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

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

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

<b>Description</b>	Detached one and half storey house.
<b>Accommodation</b>	Ground floor – rear vestibule, hall, living room, dining room with kitchen off, three bedrooms and shower room with WC. First floor – landing, two attic bedrooms and bathroom with WC.
<b>Gross internal floor area (m<sup>2</sup>)</b>	144
<b>Neighbourhood and location</b>	The property is situated in a rural location 10 miles south of Forres. The property has open views to the south. Surrounding properties are in mixed residential and agricultural use. All main amenities are available within Forres.
<b>Age</b>	44 years.
<b>Weather</b>	Mainly dry.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b> There is single chimney of rendered blockwork. No inspection was possible to the top of the stack or to flashings behind the chimney.

<p><b>Roofing including roof space</b></p>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</b></p> <p><b>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</b></p> <p>The main roof is pitched and tiled. There is flat roof to the rear extension clad with profile metal.</p> <p>Inspection of the main roof apex and eaves was possible. The roof is of timber framed construction, overlaid with timber sarking boarding with membrane laid beneath tiles. Glass wool insulation has been laid between joists.</p>
<p><b>Rainwater fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>None.</p>
<p><b>Main walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>Main walls are of concrete block construction, externally mainly roughcast rendered. The overall wall thickness is approximately 380mm.</p> <p>The sellers advise that main walls now incorporate internal insulation, although this insulation has not been reflected in the Energy Performance Certificate due to current data recording protocol.</p>
<p><b>Windows, external doors and joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>Windows and doors are of mixed single and double glazed timber construction. Eaves are lined in timber.</p>
<p><b>External decorations</b></p>	<p><b>Visually inspected.</b></p>
<p><b>Conservatories / porches</b></p>	<p>None.</p>

# Single Survey

<b>Communal areas</b>	None.
<b>Garages and permanent outbuildings</b>	<b>Visually inspected.</b> Integral is single car garage of concrete block construction. Vehicle entry is by up and over metal door. Attached is car port of metal post construction with profile metal roof.
<b>Outside areas and boundaries</b>	<b>Visually inspected.</b> There is surrounding garden area, defined partly by timber post and wire fencing and partly by stone walls. Garden areas are mainly laid with grass. The drive is laid with stone chips.
<b>Ceilings</b>	<b>Visually inspected from floor level.</b> Ceilings are plasterboard lined.
<b>Internal walls</b>	<b>Visually inspected from floor level.</b> <b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b> Internally all walls are plasterboard lined.
<b>Floors including sub floors</b>	<b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b> <b>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.</b> <b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b> Flooring is solid construction at ground floor and of suspended timber construction at first floor. Our inspection of flooring was restricted due to part fitted floor coverings. We were unable to confirm presence or otherwise of a damp-proof membrane to solid flooring.
<b>Internal joinery and kitchen fittings</b>	<b>Built-in cupboards were looked into but no stored items were moved.</b> <b>Kitchen units were visually inspected excluding appliances.</b> Internal joinery includes flush panel composite doors and part glazed doors. The kitchen is equipped with a range of serviceable units.

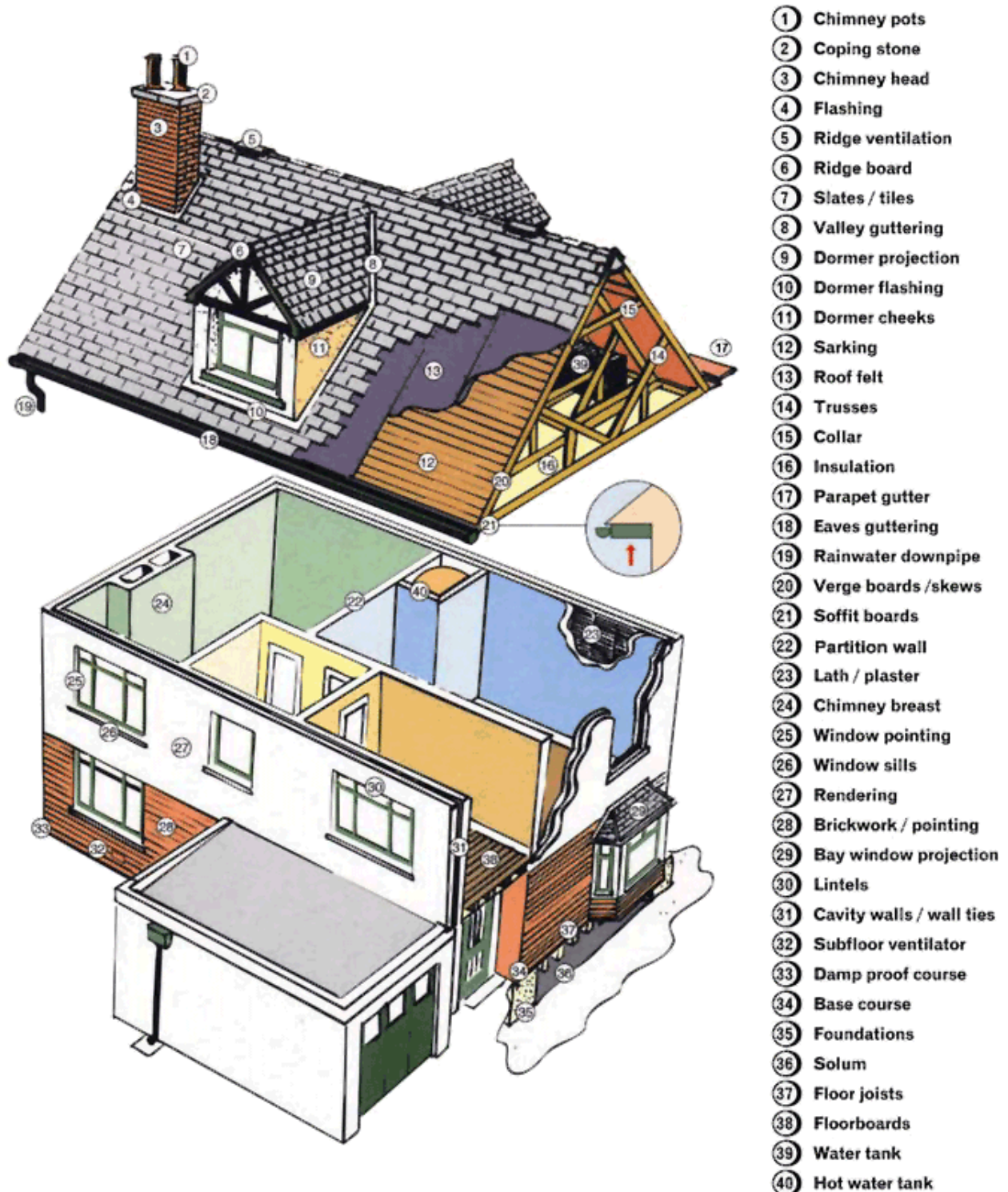
# Single Survey

<b>Chimney breasts and fireplaces</b>	<b>Visually inspected.</b> <b>No testing of the flues or fittings was carried out.</b> The heating boiler utilises the chimney.
<b>Internal decorations</b>	<b>Visually inspected.</b>
<b>Cellars</b>	None.
<b>Electricity</b>	<b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</b>  Electricity is from mains supply with meter and consumer unit located in the vestibule. The visible wiring is PVC coated cabling with 13 amp power outlets.
<b>Gas</b>	No gas.
<b>Water, plumbing, bathroom fittings</b>	<b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b> <b>No tests whatsoever were carried out to the system or appliances.</b>  The sellers advised that water is from shared private supply, with well located outwith the feu. Cold water is stored in a plastic tank in the roof space.  The shower room is fitted with three piece suite including electric shower of relatively recent origin. There is three piece suite to the bathroom.
<b>Heating and hot water</b>	<b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b> <b>No tests whatsoever were carried out to the system or appliances.</b>  An oil fired boiler in the dining room supplies partial warm air ducts. Hot water is provided by the central heating system and is stored in an insulated copper tank in the landing cupboard. There is electrical immersion heater fitted to the tank.  Oil is stored in a plastic tank located to the rear of the property.

# Single Survey

<b>Drainage</b>	<p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>The sellers advised that drainage is connected to an exclusive private system located within the feu with outfall to soakaway within the feu.</p>
<b>Fire, smoke and burglar alarms</b>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Scottish government regulations came into effect on 1st February 2022 which 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>
<b>Any additional limits to inspection</b>	<p>Floors were partly covered at the time of inspection. No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.</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>It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>It was dry on the date of inspection. Leakage and water penetration within roof spaces, around window openings, chimney etc are sometimes only visible during or immediately after, adverse weather conditions.</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.





# Single Survey


## 2. Condition

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

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

 Structural movement	
<b>Repair category</b>	1
<b>Notes</b>	We found no evidence of significant structural movement. There will be a tendency for natural thermal / moisture movement to occur, usually indicated by cracking adjacent to openings (see 'Main Walls' for further comment).

 Dampness, rot and infestation	
<b>Repair category</b>	1
<b>Notes</b>	No evidence of dampness, rot or significant active infestation was noted to exposed internal areas.  Damp staining was noted to the kitchen ceiling and main roof due to past roof leakage although these areas were dry when tested.

 Chimney stacks	
<b>Repair category</b>	1
<b>Notes</b>	No significant matters.



## Roofing including roof space

<b>Repair category</b>	2
<b>Notes</b>	<p>Missing roof pointing was noted along with moss growth to the roof.</p> <p>The roof covering is original to the property and is entering the latter stages of its performance life. Going forward there will be a requirement for regular and ongoing maintenance until the roof is recovered.</p> <p>The manufacturers of modern roof tiles expect that a roof tile will normally last for approximately 50 years. This should be taken into consideration having regard to the age of this property.</p> <p>Flat roof areas have a relatively limited life compared to traditional roof coverings and often fail without warning. Flat roofs require regular and careful ongoing maintenance to ensure they remain in a wind and watertight condition.</p> <p>Damp staining was noted to the kitchen ceiling and to the main roof and although these areas were dry when tested the situation will require monitoring.</p> <p>There are birds nesting at the eaves.</p>



## Rainwater fittings

<b>Repair category</b>	3
<b>Notes</b>	A new rainwater disposal system is required.



## Main walls

<b>Repair category</b>	2
<b>Notes</b>	Cracked and chipped areas of render were noted along with some cracked sills.




## Windows, external doors and joinery

<b>Repair category</b>	3
<b>Notes</b>	Windows and doors are at the end of their life with decay and damage noted along with cracked and defective glazing units. Eaves timbers are decayed in places.




## External decorations


<b>Repair category</b>	2
<b>Notes</b>	Redecoration will be necessary following repair / replacement of defective external joinery.

 <b>Conservatories/porches</b>	
<b>Repair category</b>	-
<b>Notes</b>	Not applicable.


  

 <b>Communal areas</b>	
<b>Repair category</b>	-
<b>Notes</b>	Not applicable.


  

 <b>Garages and permanent outbuildings</b>	
<b>Repair category</b>	2
<b>Notes</b>	<p>The garage door is corroded. This was open and although not tested the sellers advised that it functions. Damp staining was noted to the garage roof presumably repaired in the course of kitchen roof repairs although as stated the area will require monitoring.</p> <p>The access from the house to garage does not comply with Building Regulations - for example no self closer and no formal step.</p> <p>There are birds nesting within the garage.</p> <p>There is impact damaged support to the car port.</p>

 <b>Outside areas and boundaries</b>	
<b>Repair category</b>	2
<b>Notes</b>	<p>Boundary repairs are required. The site retaining walls are leaning in part.</p> <p>The property is situated close to mature trees. Whilst no obvious physical damage was evident, it should be noted that is not recommended that trees be planted closer to a building than a distance equal to their fully grown height. Tree roots can cause damage to structures and services, particularly in shrinkable soils. The requirement for gutter maintenance in the autumn should also be recognised, along with the risk of storm damage.</p>

 <b>Ceilings</b>	
<b>Repair category</b>	1
<b>Notes</b>	There is cracking and unevenness to ceilings in places.



## Internal walls

<b>Repair category</b>	1
<b>Notes</b>	Veneer linings to some walls are loose and unfinished.



## Floors including sub-floors

<b>Repair category</b>	2
<b>Notes</b>	<p>Flooring is uneven and some floorboards also typically move and creak underfoot probably due to natural shrinkage and wear and tear.</p> <p>Spillage often occurs to enclosed areas around sanitary fittings and washing appliances with consequent risk of deterioration or decay. The need for repairs can be revealed when coverings and fittings are removed.</p>



## Internal joinery and kitchen fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>The stair does not comply with Building Regulations - for example gaps in the stair treads are above 100mm. The glazed door to the living room does not appear to be fitted with safety glass.</p> <p>Other matters noted include damaged and missing kitchen components, missing facings in part, cracked glazed wardrobe doors, loose wardrobe doors, unfinished hall and understair cupboards along with general wear and tear to finishes and fittings.</p>



## Chimney breasts and fireplaces

<b>Repair category</b>	1
<b>Notes</b>	Flue linings require at least annual inspections by a reputable person specialising in flues and chimneys. Inspection of the flue will be required prior to use.



## Internal decorations

<b>Repair category</b>	2
<b>Notes</b>	Decorations will require renewal following remedy of matters mentioned elsewhere in this report.



## Cellars

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Electricity

<b>Repair category</b>	3
<b>Notes</b>	<p>There are dated elements including the fuse box which is not to current standards. We also noted various loose fittings and incomplete areas.</p> <p>It is recommended good practice that electrical systems should be inspected periodically by qualified electrician, approximately every five years and on a change of occupancy. This should be regarded as a routine safety and maintenance check. Only the most recently constructed or re-wired properties will have installations which fully comply with present IET regulations.</p>



## Gas

<b>Repair category</b>	-
<b>Notes</b>	Not applicable.



## Water, plumbing and bathroom fittings

<b>Repair category</b>	2
<b>Notes</b>	<p>Plumbing is dated and will require upgrading in the course of future re-fitting.</p> <p>There are no lids or lagging to the water tanks in the roof space and also lack of lagging to pipework. Water is contaminated within the tanks.</p> <p>It is important to maintain a watertight seal around the various fittings to prevent water spillage causing damage to surrounding surfaces and concealed areas.</p>



## Heating and hot water

<b>Repair category</b>	2
<b>Notes</b>	<p>Past leakage was noted at the hot water tank.</p> <p>The boiler and hot water system are at the end of their life. The boiler not be as energy efficient as a modern condensing boiler. Please see our further comments in the attached energy report.</p> <p>Oil tanks require regular inspection as oil spillages can be environmentally significant.</p>

# Single Survey



## Drainage

<b>Repair category</b>	1
<b>Notes</b>	No significant matters.



# 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	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	3
Main walls	2
Windows, external doors and joinery	3
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	-
Electricity	3
Gas	-
Water, plumbing and bathroom fittings	2
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.

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

The sellers advised that the property is served with private water and drainage. There is assumed to be the appropriate legal rights in respect of services including Scottish Environmental Protection Agency (SEPA) registration and consents for the private drainage systems.

It is assumed that the private water supply is adequate, wholesome and meets the standards laid down in the Private Water Supplies (Scotland) Regulations 2006.

Where defects or repairs have been identified within this report, regardless of whether reported as category 1, 2 or 3 (please read category definitions), 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.

### Estimated reinstatement cost for insurance purposes

£420,000 (Four hundred and twenty thousand pounds).

This figure is the estimate of the cost of rebuilding the premises and bears no relationship to market value.

### Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 18th July 2023 is £260,000 (Two hundred and sixty thousand pounds).

<b>Signed</b>	Security Print Code [516144 = 6107]O Electronically signed
<b>Report author</b>	John I Dougan
<b>Company name</b>	Harvey, Donaldson and Gibson

# Single Survey

<b>Address</b>	Duncan House, Wester Inshes Place, Inverness, Highland, IV2 5HZ
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<b>Date of report</b>	19th July 2023
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# Mortgage Valuation Report



HARVEY  
DONALDSON  
& GIBSON  
CHARTERED SURVEYORS  
Parent to HomeReportScotland.scot

## Property Address

Address Knockyfin Dunphail, Forres, IV36 2QH  
Seller's Name Ms L Stewart, Mr W Coutts  
Date of Inspection 18th July 2023

## 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)  m<sup>2</sup> (Internal)  m<sup>2</sup> (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: Oil  
Heating type: Warm air

## 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 rural location 10 miles south of Forres. The property has open views to the south. Surrounding properties are in mixed residential and agricultural use. All main amenities are available within Forres.

Main walls are of concrete block construction, externally rendered. The roof is pitched and tiled.

At the time of inspection the property was found to be in fair condition, requiring works of general repair and improvement. The condition of the property is reflected in our valuation.

The sellers advised that the property is served with private water and drainage. There is assumed to be the appropriate legal rights in respect of services including Scottish Environmental Protection Agency (SEPA) registration and consents for the private drainage systems.

It is assumed that the private water supply is adequate, wholesome and meets the standards laid down in the Private Water Supplies (Scotland) Regulations 2006.

## Essential Repairs

None required.

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 individual lender's criteria.

## Valuations

Market value in present condition £

Market value on completion of essential repairs £

Insurance reinstatement value £   
(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)

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 [516144 = 6107]O  
Electronically signed by:-

Surveyor's name John I Dougan

Professional qualifications MRICS

Company name Harvey, Donaldson and Gibson

Address Duncan House, Wester Inshes Place, Inverness, Highland, IV2 5HZ

Telephone 01463 718440

Fax 01463 714732

Report date 19th July 2023



HARVEY  
DONALDSON  
& GIBSON  
CHARTERED SURVEYORS  
Parent to HomeReportScotland.scot

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

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

**KNOCKYFIN, DUNPHAIL, FORRES, IV36 2QH**

**Dwelling type:** Detached house  
**Date of assessment:** 18 July 2023  
**Date of certificate:** 18 July 2023  
**Total floor area:** 144 m<sup>2</sup>  
**Primary Energy Indicator:** 323 kWh/m<sup>2</sup>/year

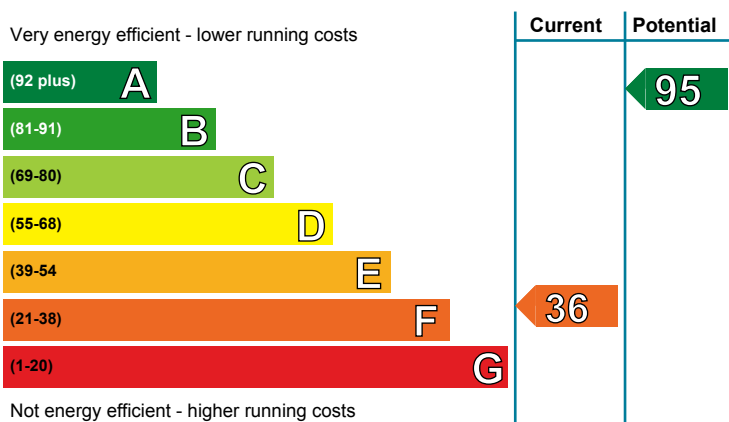
**Reference number:** 3217-7223-1000-0458-6296  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Warm air, oil

## You can use this document to:

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

<b>Estimated energy costs for your home for 3 years*</b>	<b>£10,743</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£6,678</b>	

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

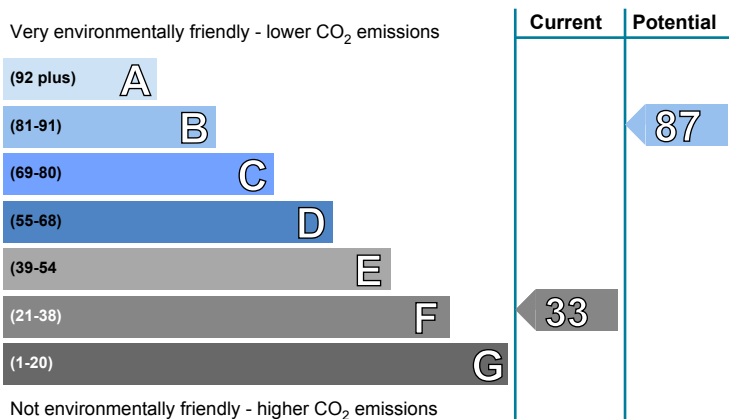


## Energy Efficiency Rating

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

Your current rating is **band F (36)**. The average rating for EPCs in Scotland is **band D (61)**.

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



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

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (33)**. 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 Room-in-roof insulation	£1,500 - £2,700	£744.00
2 Internal or external wall insulation	£4,000 - £14,000	£1236.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£918.00

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

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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Solid brick, as built, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Pitched, 100 mm loft insulation Roof room(s), ceiling insulated	★★★☆☆ ★★★☆☆	★★★☆☆ ★★★☆☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Partial double glazing	★★☆☆☆☆	★★☆☆☆☆
Main heating	Warm air, oil	★★☆☆☆☆	★★★☆☆
Main heating controls	No time or thermostatic control of room temperature	★☆☆☆☆	★☆☆☆☆
Secondary heating	Portable electric heaters (assumed)	—	—
Hot water	From main system, no cylinder thermostat	★☆☆☆☆	★★☆☆☆☆
Lighting	Low energy lighting in 50% of fixed outlets	★★★★★☆☆	★★★★★☆☆

## The energy efficiency rating of your home

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

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


## The impact of your home on the environment

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

The calculated emissions for your home are 81 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 12 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 9.8 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£8,766 over 3 years	£3,075 over 3 years	
Hot water	£1,137 over 3 years	£426 over 3 years	
Lighting	£840 over 3 years	£564 over 3 years	
<b>Totals</b>	<b>£10,743</b>	<b>£4,065</b>	

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Room-in-roof insulation	£1,500 - £2,700	£248	E 40	F 36
2 Internal or external wall insulation	£4,000 - £14,000	£412	E 47	E 41
3 Floor insulation (solid floor)	£4,000 - £6,000	£306	E 53	E 46
4 Draughtproofing	£80 - £120	£39	E 54	E 47
5 Low energy lighting for all fixed outlets	£30	£77	E 54	E 47
6 Condensing oil boiler with radiators	£3,000 - £7,000	£992	C 70	D 63
7 Solar water heating	£4,000 - £6,000	£68	C 72	D 66
8 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£82	C 74	D 68
9 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£603	B 81	C 74
10 Wind turbine	£15,000 - £25,000	£1313	A 95	B 87

### 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.

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

## Choosing the right improvement package

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



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

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

### 1 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk)). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

### 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](http://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 (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

### 4 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

### 5 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>).

### 6 Condensing oil boiler

Condensing boilers have a much higher efficiency than other types of heating appliance, meaning they will burn less fuel to heat the property. This option is best taken up when the present warm air unit requires repair or replacement. Building regulations generally apply to this work, and require replacement oil boilers to be of the condensing type, unless there are exceptional circumstances. As a building warrant may be required 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](http://www.microgenerationcertification.org).

## 8 Double glazed windows

Double glazing is the term given to a system where two panes of glass are made up into a sealed unit. Replacing existing single-glazed windows with double-glazed windows will improve comfort in the home by reducing draughts and cold spots near windows. Double-glazed windows may also reduce noise, improve security and combat problems with condensation. Building regulations apply to this work and planning permission may also be required, so it is best to check with your local authority on what standards need to be met. A building warrant is not required if the windows comply with the current requirements.

## 9 Solar photovoltaic (PV) panels

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

## 10 Wind turbine

A wind turbine provides electricity from wind energy. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Wind turbines are not suitable for all properties. The system's effectiveness depends on local wind speeds and the presence of nearby obstructions, and a site survey should be undertaken by an accredited installer. Planning permission might be required and building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for a wind turbine, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

## Low and zero carbon energy sources

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

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

## Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	21,917	(428)	N/A	(3,078)
Water heating (kWh per year)	3,666			

## About this document

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

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

Assessor's name:	Mr. John Dougan
Assessor membership number:	EES/016099
Company name/trading name:	Harvey Donaldson & Gibson Chartered Surveyors
Address:	Duncan House Wester Inshes Place Highland Inverness IV2 5HZ
Phone number:	01463718440
Email address:	<a href="mailto:frances.wilson@hdg.co.uk">frances.wilson@hdg.co.uk</a>
Related party disclosure:	No related party

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

### Use of this energy performance information

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

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [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**

Knockyfin, Dunphail, Forres, Iv36 2qh

**Vendor(s)**

Mrs Lorraine Stewart

**Completion Date of Property  
Questionnaire**

**System Ref:**

QV147351-2

# 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)

<b>1.</b>	<b>Length of ownership</b>	
	How long have you owned the property? 1 year	
<b>2.</b>	<b>Council Tax</b>	
	Which Council Tax band is your property in?	
	A <input type="checkbox"/> B <input type="checkbox"/> C <input checked="" type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/>	
<b>3.</b>	<b>Parking</b>	
	What are the arrangements for parking at your property? <b>Please tick all that apply?</b>	
	Garage <input checked="" type="checkbox"/> Allocated parking space <input type="checkbox"/> Driveway <input checked="" type="checkbox"/> Shared parking <input type="checkbox"/> On street <input type="checkbox"/> Resident permit <input type="checkbox"/> Metered parking <input type="checkbox"/> Other (please specify):	
<b>4.</b>	<b>Conservation area</b>	
	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 checked="" type="checkbox"/> Don't know <input type="checkbox"/>
<b>5.</b>	<b>Listed buildings</b>	
	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"/>
<b>6.</b>	<b>Alterations/additions/extensions</b>	
<b>a.</b>	During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>(i)</b>	<b>If you have answered yes</b> , please describe below the changes which you have made:	
<b>(ii)</b>	Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>(iv)</b>	<b>If you have answered yes</b> , 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:	



## PROPERTY QUESTIONNAIRE

<b>6. Alterations/additions/extensions</b>	
<b>b.</b>	Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>(i)</b>	Were the replacements the same shape and type as the ones you replaced?
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>(ii)</b>	Did the work involve any changes to the window or door openings?
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>(iii)</b>	Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):  Please give any guarantees which you received for this work to your solicitor or estate agent
<b>7. Central heating</b>	
<b>a.</b>	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).  <b>If you have answered yes or partial</b> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air) <b>Cerrisene</b> <b>If you have answered yes.</b> please answer the three questions below
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> Partial <input checked="" type="checkbox"/>
<b>(i)</b>	When was your central heating system or partial central heating installed?
	1979
<b>(ii)</b>	Do you have a maintenance contract for the central heating system?
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>(iii)</b>	<b>If you answered yes</b> please give details of the company with whom you have a maintenance contract
<b>(iii)</b>	When was your maintenance contract last renewed? (Please provide the month and year)
<b>8. Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>9. Issues that may have affected your property</b>	
<b>a.</b>	Has there been any storm, flood, fire, or other structural damage to your property while you have owned it?
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
	<b>If you have answered yes</b> is the damage the subject of any outstanding insurance claim?
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>b.</b>	Are you aware of the existence of asbestos in your property?
	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
	<b>If you have answered yes</b> please give details:







# PROPERTY QUESTIONNAIRE

10. Services																									
Please tick which services are connected to your property and give details of the supplier																									
	<table border="1"> <thead> <tr> <th>Service</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Water mains or private water supply</td> <td><input checked="" type="checkbox"/></td> <td>Private</td> </tr> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td>Sse</td> </tr> <tr> <td>Mains drainage</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Telephone</td> <td><input checked="" type="checkbox"/></td> <td>Bt</td> </tr> <tr> <td>Cable TV or satellite</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>Broadband</td> <td><input checked="" type="checkbox"/></td> <td>Bt</td> </tr> </tbody> </table>	Service	Connected	Supplier	Gas or liquid petroleum gas	<input type="checkbox"/>		Water mains or private water supply	<input checked="" type="checkbox"/>	Private	Electricity	<input checked="" type="checkbox"/>	Sse	Mains drainage	<input type="checkbox"/>		Telephone	<input checked="" type="checkbox"/>	Bt	Cable TV or satellite	<input type="checkbox"/>		Broadband	<input checked="" type="checkbox"/>	Bt
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Cable TV or satellite	<input type="checkbox"/>																								
Broadband	<input checked="" type="checkbox"/>	Bt																							
<b>a.</b>																									
<b>b.</b>	<p>Is there a septic tank at your property?</p> <p><b>If you have answered yes</b> please answer the questions below</p>	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p>																							
<b>(i)</b>	Do you have appropriate consents for the discharge of your septic tank?	<p>Yes <input checked="" type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>																							
<b>(ii)</b>	<p>Do you have a maintenance contract for your septic tank?</p> <p><b>If you answered yes</b> please give details of the company with whom you have a maintenance contract</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>																							
11. Responsibilities for shared or common areas																									
<b>a.</b>	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as repair of a shared drive, private road, boundary, or garden area?</p> <p><b>If you answered yes</b> please give details</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>Don't know <input checked="" type="checkbox"/></p>																							
<b>b.</b>	<p>Are you aware of any responsibility to contribute to the cost of repair and maintenance of the roof, common stairwell, or other common areas?</p> <p><b>If you answered yes</b> please give details</p> <p><b>No</b></p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>																							
<b>c.</b>	Has there been any major repair or replacement of any part of the roof during the time you have owned the building?	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>																							
<b>d.</b>	<p>Do you have the right to walk over any of your neighbours' property, for example to put out your bins, or to maintain your boundaries?</p> <p><b>If you answered yes</b> please give details</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>																							



## PROPERTY QUESTIONNAIRE

<b>11.</b>	<b>Responsibilities for shared or common areas</b>	
<b>e.</b>	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?  <b>If you answered yes</b> please give details	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>f.</b>	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.)  <b>If you answered yes</b> please give details	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>12.</b>	<b>Charges associated with your property</b>	
<b>a.</b>	Is there a factor or property manager for your property?  <b>If you answered yes</b> please provide name and address and give details relating to deposits held and charges	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>b.</b>	Is there a common buildings insurance policy?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/>
	<b>If you answered yes</b> is the cost of insurance included in your monthly/annual factor's charges?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>c.</b>	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. <b>None</b>	
<b>13.</b>	<b>Specialist works</b>	
<b>a.</b>	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?  <b>If you answered yes</b> please give further details	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
	Do you have any guarantees for this work?  Guarantees are held by :	Yes <input type="checkbox"/> No <input type="checkbox"/>
	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?  <b>If you answered yes</b> please give further details	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
<b>b.</b>	Do you have any guarantees for this work?  Guarantees are held by :	Yes <input type="checkbox"/> No <input type="checkbox"/>



## PROPERTY QUESTIONNAIRE

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



## PROPERTY QUESTIONNAIRE

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 <input type="checkbox"/>	No <input checked="" type="checkbox"/>
b.	that affects your property in some other way?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
c.	that requires you to perform any maintenance, repairs, or improvements to the property?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
<b>If you answered yes to any of a-c above</b> please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property			

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

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

**Signatures:**

**Lorraine Stewart**

**William Coutts**

**Date:**

**HOME**  
report

SINGLE SURVEY  
ENERGY REPORT  
PROPERTY QUESTIONNAIRE  
VALUATION REPORT







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](mailto:elgin.residential@hdg.co.uk)