



HARVEY  
DONALDSON  
& GIBSON  
CHARTERED SURVEYORS

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SINGLE SURVEY  
ENERGY REPORT  
PROPERTY QUESTIONNAIRE  
VALUATION REPORT

# HOME REPORT INDEX



HARVEY  
DONALDSON  
& GIBSON

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CHARTERED SURVEYORS

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



# Single Survey

survey report on:

<b>Property address</b>	Flat 1 Craggan, 33 Maisondieu Road, Elgin, IV30 1RB
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<b>Customer</b>	Mr & Mrs R & S Jones
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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>	10th August 2022
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CHARTERED SURVEYORS

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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

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>	Ground floor flat in converted three storey semi detached block of two flats.
<b>Accommodation</b>	Ground floor – hall, living room, dining kitchen, bedroom and shower room with WC.
<b>Gross internal floor area (m<sup>2</sup>)</b>	53
<b>Neighbourhood and location</b>	The property is situated in a mainly residential area in the town of Elgin on a main thoroughfare. Usual amenities and transport links are available within a reasonable distance.
<b>Age</b>	122 years.
<b>Weather</b>	Dry.
<b>Chimney stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  There are two stone built chimneys with the rear stack shared with the adjoining property. No inspection was possible to the tops of the stacks.
<b>Roofing including roof space</b>	The roofs are pitched and slated.  No inspection of the roof space was possible as this is presumably obtained via the upper flat. No comment can therefore be made of the condition of roof timbers.
<b>Rainwater fittings</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  Rainwater fittings are of cast iron.

# Single Survey

<b>Main walls</b>	<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 solid stonework, externally pointed. The overall wall thickness is approximately 600mm.</p>
<b>Windows, external doors and joinery</b>	<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 are of mainly of double glazed uPVC framed types with entrance door of timber construction.</p>
<b>External decorations</b>	<p><b>Visually inspected.</b></p>
<b>Conservatories / porches</b>	<p>None.</p>
<b>Communal areas</b>	<p>There is no communal entrance.</p>
<b>Garages and permanent outbuildings</b>	<p><b>Visually inspected.</b></p> <p>Adjacent is single car garage of concrete block construction, with apparently asbestos based roof covering. No full inspection was possible to the garage wall built on the boundary. The vehicle door was not tested due to stored items.</p> <p>There also appears to be shed of stone and slate construction pertaining.</p>
<b>Outside areas and boundaries</b>	<p><b>Visually inspected.</b></p> <p>There is apparently garden area to the rear, defined partly by corrugated metal fencing and partly by stone wall although this is concealed mostly with vegetation. The front parking area has blockwork boundaries. The rear garden is mainly laid with grass. There is stone chip covered drive.</p>
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>Ceilings are mainly lined in lath and plaster although ceilings are lowered in part and lined in plasterboard.</p>

# Single Survey

<b>Internal walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Internally walls are mainly lined in lath and plaster although are lined in plasterboard in part, for example to the rear annexe. Walls are plastered 'on the hard' at the party gable and in other isolated areas.</p>
<b>Floors including sub floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><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></p> <p><b>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</b></p> <p>Flooring is of mixed solid and suspended timber construction. Our inspection of flooring was restricted due to close fitted floor coverings throughout.</p> <p>No sub-floor access was gained due to lack of uncovered hatch. Accordingly no comment can be made on the condition or otherwise of the sub-floor area / timbers.</p> <p>We were unable to confirm presence or otherwise of a damp-proof membrane to solid flooring.</p>
<b>Internal joinery and kitchen fittings</b>	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>Internal joinery includes traditional timber panel doors. The kitchen is equipped with a typical range of serviceable units.</p>
<b>Chimney breasts and fireplaces</b>	<p><b>Visually inspected.</b></p> <p><b>No testing of the flues or fittings was carried out.</b></p> <p>There are no fireplaces, with the original fireplaces removed and chimney breasts lined over.</p>
<b>Internal decorations</b>	<p><b>Visually inspected.</b></p>
<b>Cellars</b>	<p>None.</p>

# Single Survey

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>Electricity is from mains supply with meter and consumer unit located in the bedroom cupboard. The visible installation is 13 amp power outlets.</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 from mains supply with meter housing located externally at the side.</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 from mains supply. No inspection was possible to the rising main entering the property. The shower room is fitted with three piece suite.</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>Gas fired central heating supplies radiators via an 'Intergas' boiler located in the rear hall. Hot water is provided by the central heating system on instant demand, with no separate storage cylinder.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is connected to the public sewer.</p>

<b>Fire, smoke and burglar alarms</b>	<b>Visually inspected.</b>  <b>No tests whatsoever were carried out to the system or appliances.</b>  Scottish government regulations came into effect in 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.
<b>Any additional limits to inspection</b>	<b>For flats / maisonettes</b>  <b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b>  If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.  <b>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</b>  Floors were covered at the time of inspection. No close inspection was possible to enclosed areas beneath and around washing appliances and sanitary fittings.  It will be appreciated that parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.  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.  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.



## 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

Repair category	1
Notes	<p>There is evidence of previous movement in the form of external cracking and slopes to flooring. 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.</p> <p>There will be a tendency for natural thermal / moisture movement to occur, usually indicated by cracking adjacent to openings.</p>



### Dampness, rot and infestation

Repair category	3
Notes	<p>There is decay to flooring adjacent to the shower probably due to spillage. However in a property of this age there is a risk that enclosed and unprotected timbers such as floor joists have deteriorated or decayed. Further investigation of the entire property, including enclosed areas, by a timber specialist will be required with a view to carrying out remedial works.</p> <p>Damp was noted near the former fireplace to the kitchen gable probably due to ingress at the chimneys and / or bridging between the chimney breast and internal linings. External works are required (see below), and internal re-lining may also be required to allow adequate separation, following a period of monitoring.</p>



### Chimney stacks

Repair category	2
Notes	Loose and cracked pointing was noted to stacks along with damaged stonework in places.



## Roofing including roof space

Repair category	2
Notes	<p>Some missing pointing was noted to ridge tiles and there are cracked mortar fillets at wall heads.</p> <p>The main roof covering is original to the property, and although serviceable, it is entering the latter stages of its performance life. Going forward there will be a requirement for regular maintenance checks and prompt repairs until such times the roof is recovered.</p>



## Rainwater fittings

Repair category	2
Notes	<p>There is vegetation to gutters. Cast iron components show signs of corrosion and deterioration. In buildings of this form of construction, leakage can lead to damp penetration and decay to internal timbers, particularly where these are bedded into the inner face of external walls.</p>



## Main walls

Repair category	2
Notes	<p>Cracked and loose pointing was noted in places, mainly adjacent to openings.</p>




## Windows, external doors and joinery


Repair category	2
Notes	<p>Decay is beginning to occur to the entrance door frame.</p> <p>It should be appreciated that double glazed sealed units do have a limited life expectancy, and defective seals can lead to condensation between the panes, necessitating in the replacement of the unit. This can sometimes only be obvious during adverse weather conditions.</p>





## External decorations


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

 Conservatories/porches	
Repair category	-
Notes	Not applicable.

 Communal areas	
Repair category	-
Notes	Not applicable.

 Garages and permanent outbuildings	
Repair category	2
Notes	<p>The asbestos cement garage roof sheeting must be considered to be near the end of its performance life. Replacement costs can be high. Decay was noted to joinery and there is missing render. The external ground level is high at the rear.</p> <p>Deterioration was noted to most elements of the shed.</p>

 Outside areas and boundaries	
Repair category	1
Notes	Deterioration was noted to site fencing.

 Ceilings	
Repair category	1
Notes	<p>Older textured plaster (Artex) finishes noted to the bedroom cupboard can contain asbestos, but this can only be determined by taking a sample for analysis. Even if the material does contain asbestos fibres, it is not normally considered to be a health hazard provided it is not disturbed. If removal is contemplated, this should only be carried out by a licensed asbestos removal contractor.</p>



## Internal walls

Repair category	1
Notes	<p>Relining of damp affected walls may be required, following a period of monitoring (see 'Dampness, rot and infestation').</p> <p>The former boiler cupboard linings may be asbestos based. This can only be determined by taking a sample for analysis. Even if the linings do contain asbestos fibres, they are not normally considered to be a health hazard provided they are not disturbed. If removal is contemplated, this should only be carried out by a licensed asbestos removal contractor.</p>



## Floors including sub-floors

Repair category	3
Notes	<p>As stated decayed flooring at the shower will require repair (see 'Dampness, rot and infestation').</p> <p>Flooring was noted to be off level, in line with previous comments regarding structural movement.</p> <p>Areas of uneven flooring were also noted, consistent with age and assumed to be related to workmanship and wear and tear. Care will be required during any intended re-fixing works to ensure that existing services are not disturbed.</p>



## Internal joinery and kitchen fittings

Repair category	1
Notes	<p>Wear and tear was noted in some areas although finishings and fittings are generally serviceable. The bedroom door sticks in operation.</p>



## Chimney breasts and fireplaces

Repair category	1
Notes	<p>Inspection of the flues by a reputable person specialising in flues and chimneys will be required prior to opening up and re-use.</p>



## Internal decorations

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



## Cellars

Repair category	-
Notes	Not applicable.



## Electricity

Repair category	2
Notes	<p>We are unaware as to when the electrical installation was last tested.</p> <p>It is recommended good practice that electrical systems should be inspected periodically by qualified electrician, at least every 10 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

Repair category	1
Notes	A Gas Safe registered engineer can give further advice on the gas supply. In the interests of safety it is prudent practice to have annual tests carried out.



## Water, plumbing and bathroom fittings

Repair category	1
Notes	<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> <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>There is narrow gauge heating pipework which can be prone to damage / blockage and also reduce the life of the system.</p> <p>It is assumed that the gas boiler and central heating system was installed by qualified persons and in accordance with the relative regulations concurrent with the time of installation and that same has been maintained to date. The advice of a Gas Safe registered heating engineer will be required prior to use.</p>

# Single Survey



## Drainage

Repair category	1
Notes	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	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	3
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
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 checked="" type="checkbox"/>	No <input 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 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 property was converted to its existing form in the past and apparently in excess of 20 years ago.

The valuation assumes there is a suitable and enforceable shared maintenance / management agreement for the block and surroundings.

Confirmation of site boundaries is required. The garden is meantime assumed to include area to the rear and drive leading to the garage.

The road and footpaths pertaining to the property are made up and assumed adopted by the local authority.

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.

### Estimated reinstatement cost for insurance purposes

£250,000 (Two hundred and fifty thousand pounds).

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

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 10th August 2022 is £93,000 (Ninety three thousand pounds).

For lending purposes a retention may require to be withheld in respect of Category 3 matters. The valuation figure is on the assumption that the cost of these repairs does not significantly exceed £2,000. It should be appreciated that this is not an indication of costs and detailed reports and estimates should be obtained from all appropriate contractors and specialists in order to establish the full extent of the works. The equivalent recommended mortgage retention below is also subject to the policy or criteria of any particular lender.

**Signed**

Security Print Code [525574 = 3859]O  
Electronically signed

**Report author**

John I Dougan

**Company name**

Harvey, Donaldson and Gibson

# Single Survey

<b>Address</b>	Duncan House, Wester Inshes Place, Inverness, Highland, IV2 5HZ
----------------	---

<b>Date of report</b>	11th August 2022
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# Mortgage Valuation Report



HARVEY  
DONALDSON  
& GIBSON

CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

## Property Address

Address Flat 1 Craggan, 33 Maisondieu Road, Elgin, IV30 1RB  
Seller's Name Mr & Mrs R & S Jones  
Date of Inspection 10th August 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)  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:

Outbuilding type is other:  
Shed of stone and slate construction.

# 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 comprises a ground floor flat in converted three storey semi detached block of two flats. The property is situated in a mainly residential area in the town of Elgin on a main thoroughfare. Usual amenities and transport links are available within a reasonable distance.

Main walls are of solid stonework, externally pointed. The roofs are pitched and slated.

At the time of inspection the property was found to be in maintained condition, although with some items of repair requiring attention.

There is evidence of previous movement in the form of external cracking and slopes to flooring. 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.

The property was converted to its existing form in the past and apparently in excess of 20 years ago.

The valuation assumes there is a suitable and enforceable shared maintenance / management agreement for the block and surroundings.

Confirmation of site boundaries is required. The garden is meantime assumed to include area to the rear and drive leading to the garage.

## Essential Repairs

Timber / Damp Specialist investigation of the entire property prior to purchase in order to estimate for all necessary works, and effect remedial works thereafter as required, all with the benefit of a long term transferable guarantee. In particular we noted decay to shower room flooring. We also suspect decay to sub-floor timbers.

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 £ 93,000

Market value on completion of essential repairs £ 95,000

Insurance reinstatement value £ 250,000  
(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 [525574 = 3859]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 11th August 2022



# Energy Performance Certificate (EPC)

# Scotland

Dwellings

FLAT 1 CRAGGAN, 33 MAISONDIEU ROAD, ELGIN, IV30 1RB

**Dwelling type:** Ground-floor flat  
**Date of assessment:** 09 August 2022  
**Date of certificate:** 11 August 2022  
**Total floor area:** 53 m<sup>2</sup>  
**Primary Energy Indicator:** 304 kWh/m<sup>2</sup>/year

**Reference number:** 7712-6128-5200-0951-0202  
**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 CO<sub>2</sub> emissions by improving your home

Estimated energy costs for your home for 3 years*	£2,088	See your recommendations report for more information
Over 3 years you could save*	£768	

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

Very energy efficient - lower running costs



Current	Potential
64	76

## Energy Efficiency Rating

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

Your current rating is **band D (64)**. 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.

Not energy efficient - higher running costs

Very environmentally friendly - lower CO<sub>2</sub> emissions



Current	Potential
64	79

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

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

Your current rating is **band D (64)**. 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.

Not environmentally friendly - higher CO<sub>2</sub> emissions

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£492.00
2 Floor insulation (suspended floor)	£800 - £1,200	£189.00
3 Replacement glazing units	£1,000 - £1,400	£90.00

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	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	(another dwelling above)	—	—
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆☆	★★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★★★☆☆	★★★★★☆☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★★☆☆	★★★★★☆☆
Secondary heating	Room heaters, electric	—	—
Hot water	From main system	★★★★★☆☆	★★★★★☆☆
Lighting	Low energy lighting in all fixed outlets	★★★★★★★	★★★★★★★

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<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 53 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 2.8 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.







## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£1,722 over 3 years	£951 over 3 years	
Hot water	£222 over 3 years	£225 over 3 years	
Lighting	£144 over 3 years	£144 over 3 years	
<b>Totals</b>	<b>£2,088</b>	<b>£1,320</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 Internal or external wall insulation	£4,000 - £14,000	£164		
2 Floor insulation (suspended floor)	£800 - £1,200	£63		
3 Replacement glazing units	£1,000 - £1,400	£30		

## 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).

**energy**  
saving  
trust

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

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

### 1 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.

### 2 Floor insulation (suspended floor)

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

### 3 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

## 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)	8,020	N/A	N/A	(2,945)
Water heating (kWh per year)	1,744			

## 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](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

<b>Property Address</b>	Flat 1, 33, Maisondieu Road, Elgin, IV30 1RB
<b>Vendor(s)</b>	Mr Richard Jones
<b>Completion Date of Property Questionnaire</b>	04/08/2022 18:58
<b>System Ref:</b>	QT751074

# 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? 12 years	
<b>2.</b>	<b>Council Tax</b>	
	Which Council Tax band is your property in?	
	A <input checked="" type="checkbox"/> B <input type="checkbox"/> C <input 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 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.</b>	<b>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.</b>	<b>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>Gas Fired</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?	New boiler installed in 2020 - added to original system
<b>(ii)</b>	Do you have a maintenance contract for the central heating system?  <b>If you answered yes</b> please give details of the company with whom you have a maintenance contract	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>(iii)</b>	When was your maintenance contract last renewed? (Please provide the month and year)	
<b>8.</b>	<b>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.</b>	<b>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?  <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"/> Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>b.</b>	Are you aware of the existence of asbestos in your property?  <b>If you have answered yes</b> please give details:	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>





## PROPERTY QUESTIONNAIRE

<b>10.</b>	<b>Services</b>	
<b>a.</b>	Please tick which services are connected to your property and give details of the supplier	
	<b>Service</b>	<b>Connected</b>
	Gas or liquid petroleum gas	<input checked="" type="checkbox"/>
	Water mains or private water supply	<input checked="" type="checkbox"/>
	Electricity	<input checked="" type="checkbox"/>
	Mains drainage	<input checked="" type="checkbox"/>
	Telephone	<input checked="" type="checkbox"/>
	Cable TV or satellite	<input checked="" type="checkbox"/>
	<b>Supplier</b>	
	Bulb	
	Scottish Water	
	Bulb	
	Not known	
	BT	
	Broadband	
	BY	
<b>b.</b>	Is there a septic tank at your property?	Yes <input checked="" type="checkbox"/>
	<b>If you have answered yes</b> please answer the questions below	No <input checked="" type="checkbox"/>
<b>(i)</b>	Do you have appropriate consents for the discharge of your septic tank?	Yes <input checked="" type="checkbox"/>
		No <input checked="" type="checkbox"/>
		Don't know <input checked="" type="checkbox"/>
<b>(ii)</b>	Do you have a maintenance contract for your septic tank?	Yes <input checked="" type="checkbox"/>
	<b>If you answered yes</b> please give details of the company with whom you have a maintenance contract	No <input checked="" type="checkbox"/>
<b>11.</b>	<b>Responsibilities for shared or common areas</b>	
<b>a.</b>	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?	Yes <input checked="" type="checkbox"/>
	<b>If you answered yes</b> please give details	No <input checked="" type="checkbox"/>
	<b>50% of roof repairs shared with Flat 2 (Above Flat 1)</b>	Don't know <input checked="" type="checkbox"/>
<b>b.</b>	Are you aware of any responsibility to contribute to the cost of repair and maintenance of the roof, common stairwell, or other common areas?	Yes <input checked="" type="checkbox"/>
	<b>If you answered yes</b> please give details	No <input checked="" type="checkbox"/>
	<b>Yes</b>	Don't know <input checked="" type="checkbox"/>
<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?	Yes <input checked="" type="checkbox"/>
		No <input checked="" type="checkbox"/>
<b>d.</b>	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?	Yes <input checked="" type="checkbox"/>
	<b>If you answered yes</b> please give details	No <input checked="" type="checkbox"/>
	<b>Window cleaning at front living room window.</b>	



## 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?  <u>If you answered yes</u> please give details	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
	<b>Right of way around building for window cleaning and gutter/downpipe maintenance</b>	
<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.)  <u>If you answered yes</u> please give details	Yes <input checked="" 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?  <u>If you answered yes</u> please provide name and address and give details relating to deposits held and charges	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>b.</b>	Is there a common buildings insurance policy?  <u>If you answered yes</u> is the cost of insurance included in your monthly/annual factor's charges?	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input checked="" type="checkbox"/> 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?  <u>If you answered yes</u> please give further details	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
	Do you have any guarantees for this work?  Guarantees are held by :	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
<b>b.</b>	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?  <u>If you answered yes</u> please give further details	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>
	Do you have any guarantees for this work?  Guarantees are held by :	Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/>



## PROPERTY QUESTIONNAIRE

<b>14.</b>	<b>Guarantees</b>				
<b>a.</b>	Are there any warranties or guarantees for any of the following				
	No	Yes	Don't know	With title deeds	Lost
(i)	✓	✗	✗	✗	✗
b.					
(ii)	✓	✗	✗	✗	✗
b.					
(iii)	✗	✗	✗	✓	✗
b.	New boiler installed in 2020				
(iv)	✓	✗	✗	✗	✗
b.	National House Building Council (NHBC)				
(v)	✓	✗	✗	✗	✗
b.	Damp course				
(vi)	✓	✗	✗	✗	✗
b.	Any other work or installation? (for example cavity wall insulation, underpinning, indemnity policy)				
c.	Are there any outstanding claims under any of the guarantees listed above?				Yes ✗ No ✓
	<u>If you answered yes</u> please give details				
<b>15.</b>	<b>Boundaries</b>				
<b>a.</b>	Are you aware has any boundary of your property been moved in the last ten years?				Yes ✗ No ✓ Don't know ✗
	<u>If you answered yes</u> please give details				



## PROPERTY QUESTIONNAIRE

16.	<b>Notices that affect your property</b>	
	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:**

**Richard Jones**

**Susan Jones**

**Date:**

**HOME**  
report

SINGLE SURVEY  
ENERGY REPORT  
PROPERTY QUESTIONNAIRE  
VALUATION REPORT









HARVEY  
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CHARTERED SURVEYORS

Parent to HomeReportScotland.scot

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