# HOME REPORT

FOR CLIENTS OF:

Malcolm Jack & Matheson

26 Watson Place
DUNFERMLINE
KY12 0DR



DM HALL
CHARTERED SURVEYORS

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# Single Survey

survey report on:

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| **Property address** | 26 Watson Place,<br>DUNFERMLINE,<br>KY12 0DR |

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| **Customer** | Mr Donald Collier & Mrs Sandra Collier |

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| **Customer address** | 26 Watson Place,<br>Dunfermline,<br>KY12 0DR |

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| **Prepared by** | DM Hall LLP |

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| **Date of inspection** | 9th August 2022 |

DM HALL
CHARTERED SURVEYORS

# 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[1].

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 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 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.

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

The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

## 1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

## 1.4 GENERIC MORTGAGE VALUATION REPORT

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

## 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

## 1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

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

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;

- 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

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

"Market Value" *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein*

*the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

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

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

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

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

# Single Survey

## 1. Information and scope of inspection

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

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

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

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

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| **Description** | Two storey mid terraced villa. |
| **Accommodation** | GROUND FLOOR: Entrance hallway, living room, kitchen and cloakroom.<br>FIRST FLOOR: Three bedrooms and shower room. |
| **Gross internal floor area (m²)** | 90sqmts |
| **Neighbourhood and location** | The subjects are situated within an established residential area of mixed style Local Authority properties, the majority of which are now privately owned, within the town of Dunfermline where local facilities and amenities can be obtained. |
| **Age** | Built around 1950. |
| **Weather** | Dry/fair. There has been no significant rainfall within recent days. The content of this report should be read in accordance with the weather conditions at the time of inspection. |
| **Chimney stacks** | **Visually inspected with the aid of binoculars where appropriate.**<br>There are brick and pointed stacks with metal flashings at the junction between these and the main roof coverings. |
| **Roofing including roof space** | **Sloping roofs were visually inspected with the aid of binoculars where appropriate.**<br>**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.**<br>**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.** |

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| **Roofing including roof space** | The roof is of traditional pitched design overlaid with inter-locking concrete tiles with tiled ridge sections. Access to the roof space is via a hatch and pull-down ladder to the landing ceiling. The roof is of a traditional timber frame construction overlaid with sarking board. Insulation has been laid between the ceiling joists where accessed. The loft space has been partially floored. Stored items have, however, been laid to areas throughout restricting any clear access. |

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| **Rainwater fittings** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>Rainwater goods are of a cast iron design to eaves and downpipes. |

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| **Main walls** | **Visually inspected with the aid of binoculars where appropriate.**<br><br>**Foundations and concealed parts were not exposed or inspected.**<br><br>The main walls are of a cavity brick construction, roughcast externally. Cavity wall insulation has been installed. |

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| **Windows, external doors and joinery** | **Internal and external doors were opened and closed where keys were available.**<br><br>**Random windows were opened and closed where possible.**<br><br>**Doors and windows were not forced open.**<br><br>Entry to the property is via a timber panel and glazed door to the front. There are further timber frame double glazed patio doors to the rear. The windows are of a timber framed double glazed design. |

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| **External decorations** | **Visually inspected.**<br><br>External timbers and metal rainwater goods have been painted. |

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| **Conservatories / porches** | None. |

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| **Communal areas** | **Circulation areas visually inspected.**<br><br>There is a shared access path to the side of the property ( shared with the neighbouring property.) |

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| **Garages and permanent outbuildings** | None. |

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| **Outside areas and boundaries** | **Visually inspected.**<br><br>There are private garden plots to the front and rear. The front plot has been finished in monoblock providing off-street parking. This has been bounded by brickwork walls.<br><br>The rear plot has predominantly been finished in paving with additional areas finished in synthetic grass. There is a further raised balcony to the rear of the property of timber frame construction with timber balustrade. This has been overlaid in synthetic grass.<br><br>The plots are bounded by timber fencing and blockwork walls to the rear. |

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| **Ceilings** | **Visually inspected from floor level.**<br><br>Ceilings have been finished in plaster. Textured finishes were noted to a number of areas. |

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| **Internal walls** | **Visually inspected from floor level.**<br><br>**Using a moisture meter, walls were randomly tested for dampness where considered appropriate.**<br><br>Internal walls have been finished in plaster. The shower room has been fully tiled. |

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| **Floors including sub floors** | **Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.**<br><br>**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.**<br><br>**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.**<br><br>Flooring is of a raised timber design overlaid with boarding. Floor coverings have been fitted throughout with no access obtained to the flooring beneath. A restricted sub-floor inspection was obtained via the cellar. |

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| **Internal joinery and kitchen fittings** | **Built-in cupboards were looked into but no stored items were moved.**<br><br>**Kitchen units were visually inspected excluding appliances.**<br><br>Internal doors are a mixture of flush and glazed units. The kitchen houses floor and wall units. Access to the first floor accommodation is via an enclosed timber staircase with timber handrails. A chair/stair lift has been fitted. |

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| **Chimney breasts and fireplaces** | Sealed over. |

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| **Internal decorations** | **Visually inspected.**<br><br>Walls and ceilings have been finished in a mixture of wallpaper and paint. |

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| **Cellars** | **Visually inspected where there was a safe and purpose-built access.**<br><br>There is a cellar accessed via an external timber door to the rear elevation. Internally, the flooring is predominantly of a solid nature although some areas are of a compacted dirt nature. Stored items have been laid throughout restricting any clear access. |

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| **Electricity** | **Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.**<br><br>Electricity is from the mains supply with the consumer board located to the cloakroom cupboard. Wiring, where seen, is of a pvc coated design connected to 13 amp sockets. |

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

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| **Water, plumbing, bathroom fittings** | **Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Water is from the mains supply. The mains supply pipe to the cellar, where seen, is of a pvc design and appears to have been replaced in recent times.<br><br>The shower room houses a shower unit, w.c. and wash hand basin. There is a further w.c. and wash hand basin to the ground floor cloakroom. |

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| **Heating and hot water** | **Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Heating and hot water are available via a wall mounted gas fired boiler located to the cellar with radiators connected off this. |

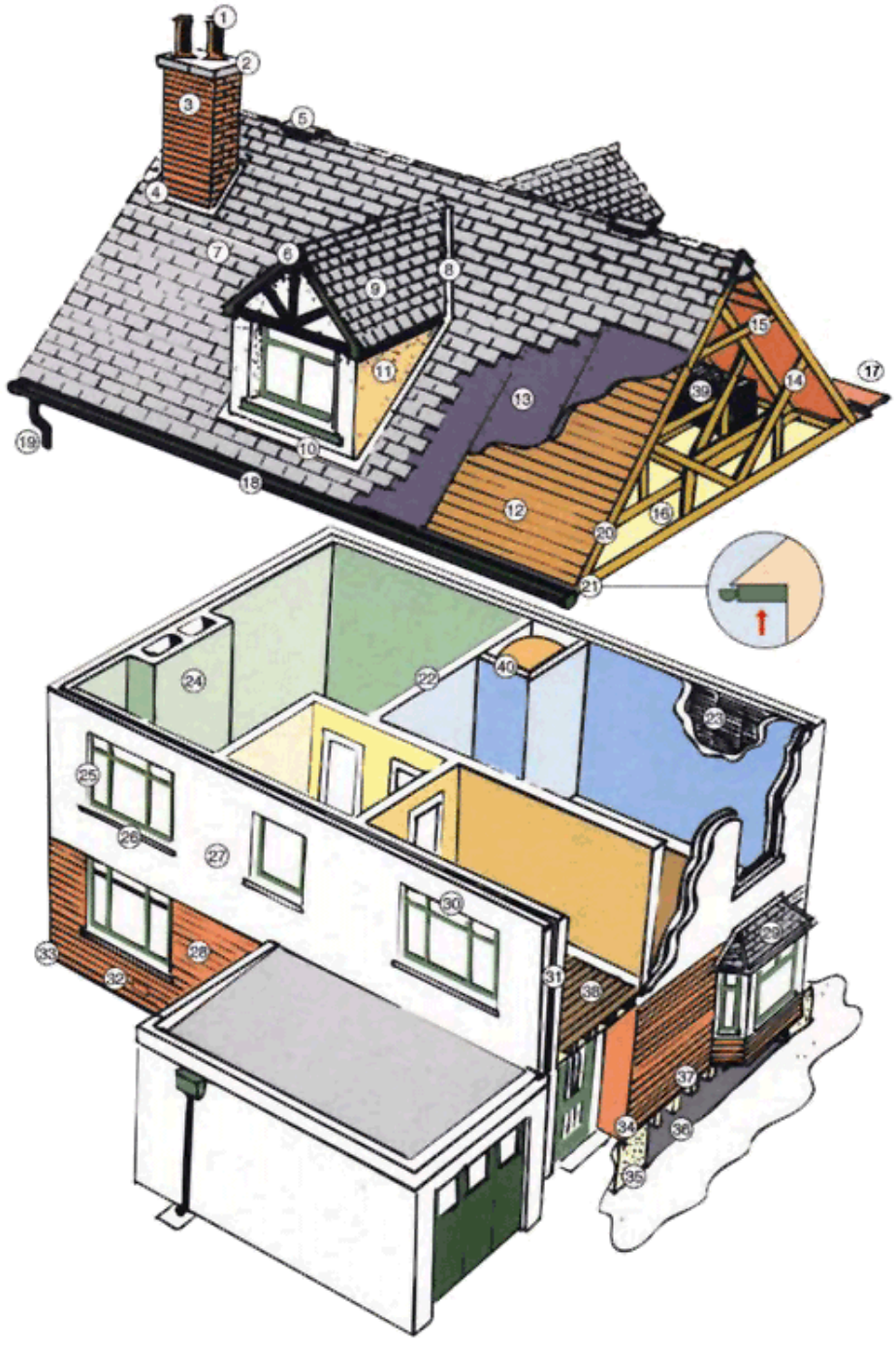
| | |
|---|---|
| **Drainage** | **Drainage covers etc were not lifted.**<br><br>**Neither drains nor drainage systems were tested.**<br><br>Drainage is assumed connected to the main public sewer. |

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| **Fire, smoke and burglar alarms** | **Visually inspected.**<br><br>**No tests whatsoever were carried out to the system or appliances.**<br><br>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance. |

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| **Any additional limits to inspection** | Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.<br><br>I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.<br><br>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. Any such materials should not be drilled or disturbed without prior advice from a licensed specialist.<br><br>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.<br><br>The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring.<br><br>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.<br><br>Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.<br><br>My physical inspection of the roof void area was restricted due to insulation material and stored items. |

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| **Any additional limits to inspection** | Concealed areas beneath and around shower tray and kitchen units were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.<br><br>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.<br><br>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further. |

## Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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

## 2. Condition

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

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

| Structural movement | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No obvious evidence of significant movement noted within the limitations of my inspection. |

| Dampness, rot and infestation | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No obvious evidence of significant dampness, rot or wood boring insect infestation.<br><br>Restricted access to the roof space and cellar due to stored items. |

| Chimney stacks | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Sections of the stack were showing signs of weathering. A roofing contractor will be able to advise further. |

| Roofing including roof space | |
|---|---|
| **Repair category** | 2 |
| **Notes** | The roof coverings are of the original nature with signs of weathering noted to the tiles and pointing. Staining noted to sections of the roof timbers.<br><br>Restricted access due to stored items.<br><br>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs. |

| Rainwater fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | At the time of inspection, the weather was dry and I cannot confirm the water tightness of these units. |

| Main walls | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Cracking and damaged sections noted to sections of the roughcast. A competent builder will be able to advise further. |

| Windows, external doors and joinery | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Part tested. Due to the nature of timber windows, ongoing maintenance is anticipated. |

| External decorations | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Regular re-painting of external joinery and metal rain water goods will prolong their life span. |

| Conservatories/porches | |
|---|---|
| **Repair category** | - |
| **Notes** | Not applicable. |

| Communal areas | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No significant defects evident. |

| Garages and permanent outbuildings | |
|---|---|
| **Repair category** | - |
| **Notes** | Not applicable. |

| Outside areas and boundaries | |
|---|---|
| **Repair category** | 2 |
| **Notes** | There is a raised timber deck located to the rear of the property. Sections of the balustrade surrounding this were found to be loose and works to secure/make good should be undertaken.<br><br>There are signs of cracking/damage noted to sections of boundary wall. |

| Ceilings | |
|---|---|
| **Repair category** | 2 |
| **Notes** | The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.<br><br>There are a number of uneven sections of ceilings which may require attention prior to future redecoration. |

| Internal walls | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Some uneven and damaged sections of plasterwork. |

| Floors including sub-floors | |
|---|---|
| **Repair category** | 2 |
| **Notes** | Sections of flooring, primarily to the rear first floor level, were found to be off-level. It is understood that alterations have been undertaken to sections of walls beneath. Works to make good/level sections of flooring may be required affected sections.<br><br>Restricted access due to fitting floor coverings and stored items/furnishings.<br><br>It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. |

| Internal joinery and kitchen fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Sections of mirrored wardrobe to the front bedroom were found to be off their runners.<br><br>Some creaking noted to sections of stairs. |

| Chimney breasts and fireplaces | |
|---|---|
| **Repair category** | - |
| **Notes** | Where fireplaces have been removed there is limited provision for ventilation. Unventilated chimney breasts can result in condensation. Disused chimneys should be capped and vented. |

| Internal decorations | |
|---|---|
| **Repair category** | 1 |
| **Notes** | We would anticipate that any purchaser would redecorate to their own style. |

| Cellars | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Limited access due to stored items. |

| Electricity | |
|---|---|
| **Repair category** | 1 |
| **Notes** | It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.<br><br>There are limited sockets to a number of the bedrooms. A competent/registered electrician will be able to advise further. |

| Gas | |
|---|---|
| **Repair category** | 1 |
| **Notes** | Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year |

| Gas | |
|---|---|
| **Repair category** | 1 |
| **Notes** | by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations. |

| Water, plumbing and bathroom fittings | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No significant defects evident. |

| Heating and hot water | |
|---|---|
| **Repair category** | 1 |
| **Notes** | It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.<br><br>Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation. |

| Drainage | |
|---|---|
| **Repair category** | 1 |
| **Notes** | No significant defects evident. |

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

| | |
|---|---|
| Structural movement | 1 |
| Dampness, rot and infestation | 1 |
| Chimney stacks | 2 |
| Roofing including roof space | 2 |
| Rainwater fittings | 1 |
| Main walls | 2 |
| Windows, external doors and joinery | 1 |
| External decorations | 1 |
| Conservatories/porches | - |
| Communal areas | 1 |
| Garages and permanent outbuildings | - |
| Outside areas and boundaries | 2 |
| Ceilings | 2 |
| Internal walls | 1 |
| Floors including sub-floors | 2 |
| Internal joinery and kitchen fittings | 1 |
| Chimney breasts and fireplaces | - |
| Internal decorations | 1 |
| Cellars | 1 |
| Electricity | 1 |
| Gas | 1 |
| Water, plumbing and bathroom fittings | 1 |
| Heating and hot water | 1 |
| Drainage | 1 |

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

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

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

## 3. Accessibility information

**Guidance notes on accessibility information**

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

*Unrestricted parking within 25 metres:*
For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

## 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

We are unaware of any statutory, town planning or road proposals which may adversely affect the subjects.

The roads and footpaths adjoining the subjects are made up and assumed adopted by the Local Authority.

The property has been altered with there being changes to create the current living room and kitchen arrangement. Patio doors have also been fitted to the living room. A w.c. compartment has also been created to the ground floor level. It is understood that these are of an historic nature. A raised timber deck area has also been created to the rear of the property. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

It is assumed there are shared liabilities/access via the shared pend.

### Estimated reinstatement cost for insurance purposes

£180,000 (ONE HUNDRED AND EIGHTY THOUSAND POUNDS)

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

### Valuation and market comments

£145,000 (ONE HUNDRED AND FORTY FIVE THOUSAND POUNDS).

The present market sentiment suggests that there is abnormal demand for some property and there is a lack of supply of properties for sale. The result is that offers to purchase can reach unsustainable levels however the reported market value has to reflect the prevailing market. It should be borne in mind that when demand/supply equilibrium returns to the property market present prices may not be achievable in the foreseeable future.

| | |
|---|---|
| **Signed** | Security Print Code [457592 = 3479 ]<br>Electronically signed |
| **Report author** | Peter Rasberry |
| **Company name** | DM Hall LLP |
| **Address** | 27 Canmore Street, Dunfermline, Fife, KY12 7NU |

| | |
|---|---|
| **Date of report** | 15th August 2022 |

# Mortgage Valuation Report

DM HALL
CHARTERED SURVEYORS

## Property Address

| | |
|---|---|
| Address | 26 Watson Place, DUNFERMLINE, KY12 0DR |
| Seller's Name | Mr Donald Collier & Mrs Sandra Collier |
| Date of Inspection | 9th August 2022 |

## Property Details

Property Type
- [X] 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
- [X] 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? [X] 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 [1950]

## Tenure

[X] Absolute Ownership [ ] Leasehold — Ground rent £ [ ] — Unexpired years [ ]

## Accommodation

Number of Rooms
- [1] Living room(s)
- [3] Bedroom(s)
- [1] Kitchen(s)
- [1] Bathroom(s)
- [1] WC(s)
- [0] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) [90] $m^2$ (Internal) [101] $m^2$ (External)

Residential Element (greater than 40%) [X] Yes [ ] No

## Garage / Parking / Outbuildings

- [ ] Single garage
- [ ] Double garage
- [X] Parking space
- [ ] No garage / garage space / parking space

Available on site? [X] Yes [ ] No

Permanent outbuildings:

None



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# Mortgage Valuation Report

## Construction

| | | | | | |
|---|---|---|---|---|---|
| Walls | [X] Brick | [ ] Stone | [ ] Concrete | [ ] Timber frame | [ ] Other (specify in General Remarks) |
| Roof | [X] Tile | [ ] Slate | [ ] Asphalt | [ ] Felt | [ ] Other (specify in General Remarks) |

## Special Risks

| | | |
|---|---|---|
| Has the property suffered structural movement? | [ ] Yes | [X] 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 | [X] 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 | [X] Mains | [ ] Private | [ ] None | Water | [X] Mains | [ ] Private | [ ] None |
| Electricity | [X] Mains | [ ] Private | [ ] None | Gas | [X] Mains | [ ] Private | [ ] None |
| Central Heating | [X] Yes | [ ] Partial | [ ] None | | | | |

Brief description of Central Heating:

Gas fired boiler connected to 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

| | | | |
|---|---|---|---|
| [X] 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? [X] Yes [ ] No

If Yes provide details in General Remarks.

## Roads

| | | | | | |
|---|---|---|---|---|---|
| [ ] Made up road | [ ] Unmade road | [ ] Partly completed new road | [ ] Pedestrian access only | [X] Adopted | [ ] Unadopted |



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# Mortgage Valuation Report

## General Remarks

At the time of inspection, the property was found to be in a condition commensurate with age having been adequately maintained. Whilst there are some items requiring attention, these should be capable of remedy through routine maintenance work. Although not an exhaustive list, the following observations were noted:-

1. The roof coverings are of the original nature with signs of weathering noted to the tiles and pointing. Staining noted to sections of the roof timbers.

Restricted access due to stored items.

Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.

2. The property has been altered with there being changes to create the current living room and kitchen arrangement. Patio doors have also been fitted to the living room. A w.c. compartment has also been created to the ground floor level. It is understood that these are of an historic nature. A raised timber deck area has also been created to the rear of the property. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

## Essential Repairs

None evident.

Estimated cost of essential repairs £ - Retention recommended? ☐ Yes ☒ No Amount £ -



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# Mortgage Valuation Report

## Comment on Mortgageability

We can confirm that the property will provide suitable security for mortgage lending purposes subject to specific criteria from any individual lender.

## Valuations

| | |
|---|---|
| Market value in present condition | £ 145,000 |
| Market value on completion of essential repairs | £ - |
| Insurance reinstatement value<br>(to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ 180,000 |
| 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 [457592 = 3479 ]<br>Electronically signed by:- |
| Surveyor's name | Peter Rasberry |
| Professional qualifications | MRICS |
| Company name | DM Hall LLP |
| Address | 27 Canmore Street, Dunfermline, Fife, KY12 7NU |
| Telephone | 01383 604100 |
| Fax | 01383 604109 |
| Report date | 15th August 2022 |



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# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**26 WATSON PLACE, DUNFERMLINE, KY12 0DR**

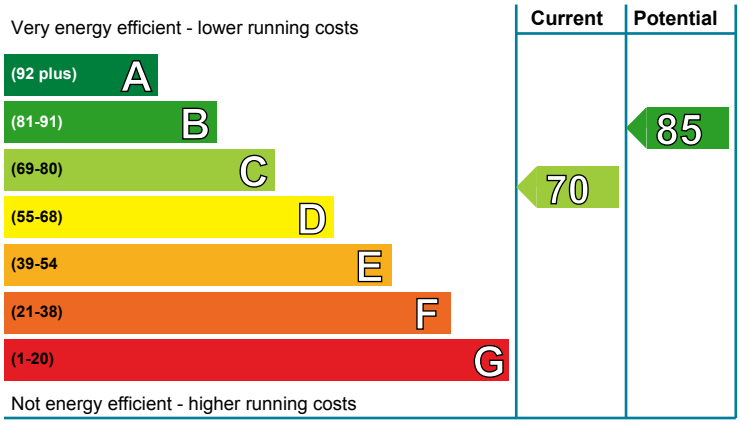
| | | | |
|---|---|---|---|
| **Dwelling type:** | Mid-terrace house | **Reference number:** | 3612-8728-1100-0301-3206 |
| **Date of assessment:** | 09 August 2022 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 11 August 2022 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 90 m² | **Main heating and fuel:** | Boiler and radiators, mains gas |
| **Primary Energy Indicator:** | 235 kWh/m²/year | | |

## You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce $CO_2$ emissions by improving your home**

| | | |
|---|---|---|
| **Estimated energy costs for your home for 3 years*** | **£2,385** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£426** | |

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

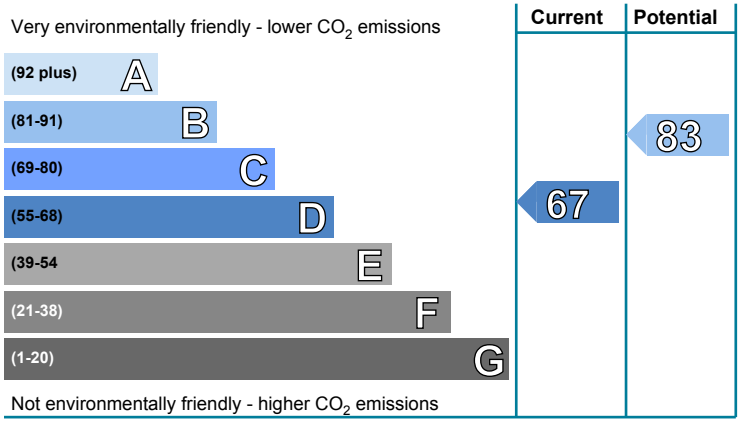



## Energy Efficiency Rating

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 C (70)**. 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 ($CO_2$) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide ($CO_2$) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (67)**. The average rating for EPCs in Scotland is **band D (59).**

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

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

| Recommended measures | Indicative cost | Typical savings over 3 years |
|---|---|---|
| 1 Floor insulation (suspended floor) | £800 - £1,200 | £210.00 |
| 2 Low energy lighting | £20 | £54.00 |
| 3 Heating controls (room thermostat) | £350 - £450 | £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 or contact Home Energy Scotland on 0808 808 2282.

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

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

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

| Element | Description | Energy Efficiency | Environmental |
|---|---|---|---|
| Walls | Cavity wall, filled cavity | ★★★☆☆ | ★★★☆☆ |
| Roof | Pitched, 200 mm loft insulation | ★★★★☆ | ★★★★☆ |
| Floor | Suspended, no insulation (assumed) | — | — |
| Windows | Fully double glazed | ★★★☆☆ | ★★★☆☆ |
| Main heating | Boiler and radiators, mains gas | ★★★★☆ | ★★★★☆ |
| Main heating controls | Programmer, TRVs and bypass | ★★★☆☆ | ★★★☆☆ |
| Secondary heating | None | — | — |
| Hot water | From main system | ★★★★☆ | ★★★★☆ |
| Lighting | Low energy lighting in 73% 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, $CO_2$ 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 41 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.7 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 1.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

| | Current energy costs | Potential energy costs | Potential future savings |
|---|---|---|---|
| **Heating** | £1,842 over 3 years | £1,548 over 3 years | You could save £426 over 3 years |
| **Hot water** | £261 over 3 years | £189 over 3 years | |
| **Lighting** | £282 over 3 years | £222 over 3 years | |
| **Totals** | **£2,385** | **£1,959** | |

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

## Recommendations for improvement

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

| | Recommended measures | Indicative cost | Typical saving per year | Rating after improvement | |
|---|---|---|---|---|---|
| | | | | Energy | Environment |
| 1 | Floor insulation (suspended floor) | £800 - £1,200 | £70 | C 72 | C 70 |
| 2 | Low energy lighting for all fixed outlets | £20 | £18 | C 73 | C 71 |
| 3 | Upgrade heating controls | £350 - £450 | £30 | C 74 | C 72 |
| 4 | Solar water heating | £4,000 - £6,000 | £24 | C 75 | C 74 |
| 5 | Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £319 | B 85 | B 83 |

## 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.

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

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

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

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

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

## 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) | 11,313 | N/A | N/A | N/A |
| Water heating (kWh per year) | 2,136 | | | |

## About this document

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

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

Assessor's name: Mr. Andrew Waterworth
Assessor membership number: EES/026378
Company name/trading name: D M Hall Chartered Surveyors LLP
Address: 27 Canmore Street
Fife
Dunfermline
KY12 7NU
Phone number: 07415191016
Email address: Andrew.Waterworth@dmhall.co.uk
Related party disclosure: No related party

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

### Use of this energy performance information

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

## Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money.For more information, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

# property questionnaire

| | |
|---|---|
| **Property address** | 26, WATSON PLACE<br>DYLIFE KY12 0TR |

| | |
|---|---|
| **Seller(s)** | Donald Collier and Sandra Collier. |

| | |
|---|---|
| **Completion date of property questionnaire** | 10/08/22. |

# property questionnaire

## Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

## Information to be given to prospective buyer(s)

| | | |
|---|---|---|
| **1.** | **Length of ownership** 38 yrs | |
| | How long have you owned the property? 38 yrs | |
| **2.** | **Council tax** | |
| | Which Council Tax band is your property in? (Please tick one)<br>☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H | |
| **3.** | **Parking** | |
| | What are the arrangements for parking at your property?<br>(Please tick all that apply)<br>• Garage ☐<br>• Allocated parking space ☐<br>• Driveway ☑<br>• Shared parking ☐<br>• On street ☑<br>• Resident permit ☐<br>• Metered parking ☐<br>• Other (please specify): | |
| **4.** | **Conservation area** | |
| | Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? | ☐ Yes<br>☑ No<br>☐ Don't know |

# property questionnaire

| | | |
|---|---|---|
| **5.** | **Listed buildings** | |
| | Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)? | ☐ Yes<br>☑ No |
| **6.** | **Alterations/additions/extensions** | |
| **a.** | (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?<br>If you have answered yes, please describe below the changes which you have made: Downstairs toilet patio door. | ☑ Yes<br>☐ No |
| | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?<br>If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.<br>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: | ☑ Yes<br>☐ No |
| **b.** | Have you had replacement windows, doors, patio doors or double glazing installed in your property?<br>If you have answered yes, please answer the three questions below: | ☑ Yes<br>☐ No |
| | (i) Were the replacements the same shape and type as the ones you replaced? | ☐ Yes<br>☑ No |
| | (ii) Did this work involve any changes to the window or door openings? | ☑ Yes<br>☐ No |
| | (iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):<br>36 years ago.<br>Please give any guarantees which you received for this work to your solicitor or estate agent. | |

# property questionnaire

| | | |
|---|---|---|
| **7.** | **Central heating** | |
| **a.** | Is there a central heating system in your property?<br>(Note: a partial central heating system is one which does not heat all the main rooms of the property —<br>the main living room, the bedroom(s), the hall and the bathroom).<br>If you have answered yes or partial – what kind of central heating is there?<br>(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).<br>gas<br>If you have answered yes, please answer the three questions below: | ☑ Yes<br>☐ No<br>☐ Partial |
| | (i) When was your central heating system or partial central heating system installed?<br>38 years ago. | |
| | (ii) Do you have a maintenance contract for the central heating system?<br>If you have answered yes, please give details of the company with which you have a maintenance contract: | ☑ Yes<br>☐ No |
| | (iii) When was your maintenance agreement last renewed? (Please provide the month and year).<br>once a year | |
| **8.** | **Energy Performance Certificate** | |
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | ☑ Yes<br>☐ No |
| **9.** | **Issues that may have affected your property** | |
| **a.** | Has there been any storm, flood, fire or other structural damage to your property while you have owned it?<br>If you have answered yes, is the damage the subject of any outstanding insurance claim? | ☐ Yes<br>☑ No<br>☐ Yes<br>☐ No |
| **b.** | Are you aware of the existence of asbestos in your property?<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No |

# property questionnaire

| 10. | Services | |
|---|---|---|

**a.** Please tick which services are connected to your property and give details of the supplier:

| Services | Connected | Supplier |
|---|---|---|
| Gas or liquid petroleum gas | ovo energy | |
| Water mains or private water supply | Fife Council | |
| Electricity | ovo energy | |
| Mains drainage | yes | |
| Telephone | talk talk | |
| Cable TV or satellite | | |
| Broadband | talk talk. | |

| | | |
|---|---|---|
| **b.** | Is there a septic tank system at your property?<br>If you have answered yes, please answer the two questions below: | ☐ Yes<br>☑ No |
| | (iv) Do you have appropriate consents for the discharge from your septic tank? | ☐ Yes<br>☐ No<br>☐ Don't Know |
| | (v) Do you have a maintenance contract for your septic tank?<br>If you have answered yes, please give details of the company with which you have a maintenance contract: | ☐ Yes<br>☐ No |

| | | |
|---|---|---|
| **11.** | **Responsibilities for shared or common areas** | |
| **a.** | Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No<br>☐ Don't Know |
| **b.** | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No<br>☐ Not applicable |
| **c.** | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | ☐ Yes<br>☑ No |
| **d.** | Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No |
| **e.** | As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No |
| **f.** | 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.)<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No |
| **12.** | **Charges associated with your property** | |
| **a.** | Is there a factor or property manager for your property?<br>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: | ☐ Yes<br>☑ No |

| | | |
|---|---|---|
| **b.** | Is there a common buildings insurance policy?<br><br>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges? | ☐ Yes<br>☐ No<br>☐ Don't Know<br><br>☐ Yes<br>☐ No<br>☐ Don't Know |
| **c.** | Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund. | |
| **13.** | **Specialist works** | |
| **a.** | As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?<br>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property. | ☐ Yes<br>☑ No |
| **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?<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No |
| **c.** | If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?<br>If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.<br><br>Guarantees are held by: | ☐ Yes<br>☐ No |

# property questionnaire

| | | | | | | |
|---|---|---|---|---|---|---|
| **14.** | **Guarantees** | | | | | |
| **a.** | Are there any guarantees or warranties for any of the following: | | | | | |
| | | No | Yes | Don't know | With title deeds | Lost |
| (i) | Electrical work | ☑ | ☐ | ☐ | ☐ | ☐ |
| (ii) | Roofing | ☑ | ☐ | ☐ | ☐ | ☐ |
| (iii) | Central heating | ☑ | ☐ | ☐ | ☐ | ☐ |
| (iv) | National House Building Council (NHBC) | ☐ | ☐ | ☐ | ☐ | ☐ |
| (v) | Damp course N/A | ☐ | ☐ | ☐ | ☐ | ☐ |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) N/A | ☐ | ☐ | ☐ | ☐ | ☐ |
| **b.** | If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s): | | | | | |
| **c.** | Are there any outstanding claims under any of the guarantees listed above?<br>If you have answered yes, please give details: | ☐ Yes<br>☐ No | | | | |
| **15.** | **Boundaries** | | | | | |
| | So far as you are aware, has any boundary of your property been moved in the last 10 years?<br>If you have answered yes, please give details: | ☐ Yes<br>☑ No<br>☐ Don't know | | | | |

# 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<br>☑ No |
| **b.** | that affects your property in some other way? | ☐ Yes<br>☑ No |
| **c.** | that requires you to do any maintenance, repairs or improvements to your property? | ☐ Yes<br>☑ No |
| | If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property. | |

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

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

**Signature(s) :** _____

_____

**Date:** 10/8/22