# **HOME REPORT**

FOR CLIENTS OF:



33 Muirs KINROSS KY13 8AS



# eport Inde Home

# Single Survey Energy Report Property Questionnaire

09 April 2024 11:24:46

# survey report on:

| Property address | St Olafs,<br>33 Muirs,<br>KINROSS,<br>KY13 8AS |
|------------------|--|
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| Customer | Mr David Old and Mr Kevin Old |
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| Customer address |  |
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| Prepared by | DM Hall LLP |
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|             |             |

| Date of inspection | 4th March 2024 |
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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 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.

<sup>1</sup> 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.<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

<sup>2</sup> 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 <u>Category 3:</u> Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
- 2 <u>Category 2:</u> 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

# Terms and Conditions

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

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

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

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

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

# 1. Information and scope of inspection

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

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

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

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

| Description   | Semi-detached villa.  |
|---------------|---|
| Accommodation | GROUND FLOOR:- Entrance Vestibule and Hallway, Living Room,<br>Dining Room, Sitting Room, Kitchen, Additional Sitting Room,<br>Shower Room and Utility Room.<br>FIRST FLOOR:- Six Bedrooms, Bathroom and Study. |

| Gross internal floor area (m²) | 250sqmts |
|--------------------------------|----------|
|--------------------------------|----------|

|--|

| Age | Built around 1900. |
|-----|--------------------|
|     |                    |

| Weather | Sunny/dry. 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.                          |
|----------------|---|
|                | There are brick built stacks finished with roughcast/render located off the roof pitches. |

| Roofing including roof space | Sloping roofs were visually inspected with the aid of binoculars where appropriate.  |
|------------------------------|--|
|                              | Flat roofs were visually inspected from vantage points within<br>the property and where safe and reasonable to do so from a<br>3m ladder externally.                   |
|                              | Roof spaces were visually inspected and were entered where<br>there was safe and reasonable access, normally defined as<br>being from a 3m ladder within the property. |
|                              | If this is not possible, then physical access to the roof space  |

| Roofing including roof space | may be taken by other means if the Surveyor deems it safe and reasonable to do so.  |
|------------------------------|---|
|                              | The main roof is of traditional pitched and hipped design overlaid in<br>slater work with metal ridge and hip sections. Valley gutters have<br>been created at the intersection of the projections. The side<br>extension benefits from a mansard style roof finished in tiles under<br>a flat platform roof. There is an additional flat platform over the bay<br>area to the dining room. |
|                              | Access to the roof is via a hatch to the landing ceiling. The roof to<br>this immediate section is of a traditional timber frame construction<br>overlaid with sarking board. Modern membrane has been laid<br>beneath the slater work. Insulation has been laid between and<br>over the ceiling joists limiting access to a small area surrounding<br>the loft hatch only.                 |
|                              | Due to the nature of the loft space, no access was obtained to the of the main loft space.  |
|                              | There is a glazed cupola to the stairs.   |

| Rainwater fittings | Visually inspected with the aid of binoculars where appropriate.                 |
|--------------------|--|
|                    | Rainwater goods are a mixture of PVC and cast iron units to eaves and downpipes. |

| Main walls                          | Visually inspected with the aid of binoculars where appropriate.  |
|-------------------------------------|---|
|                                     | Foundations and concealed parts were not exposed or inspected.  |
|                                     | The main walls are a mixture of solid stone construction pointed<br>externally, solid brick rendered and what appears to be cavity brick<br>construction finished with roughcast, synthetic stone and rendered<br>externally. The upper floor level to the side extension is of a timber<br>frame construction. |
|                                     |   |
| Windows, external doors and joinery | Internal and external doors were opened and closed where keys were available.   |
|                                     | Random windows were opened and closed where possible.   |
|                                     | Doors and windows were not forced open.   |
|                                     |   |

glazed units.

The windows are of a mixed style and age uPVC framed double

Timber boarding has been fitted to sections of the fascias.

| External decorations               | Visually inspected.  |
|------------------------------------|--|
|                                    | External timbers have been painted.  |
|                                    |  |
| Conservatories / porches           | None.  |
|                                    |  |
| Communal areas                     | None.  |
|                                    |  |
| Garages and permanent outbuildings | Visually inspected.  |
|                                    | There is a single car garage of concrete panel construction under a corrugated asbestos cement sheet roof. Access is via a metal up and over door to the front.  |
|                                    | No key was available to internally inspect.  |
|                                    |  |
| Outside areas and boundaries       | Visually inspected.  |
|                                    | There are private garden plots to the front, side and rear finished in<br>a mixture of grass, paving and tarmac. Off-street parking for a<br>number of cars is available. The plots are bounded by mixed style<br>fencing, stone pointed walls and conifer hedges. |
| Ceilinge                           |  |
| Ceilings                           | Visually inspected from floor level.   |

| Ceilings | Visually inspected from floor level.   |
|----------|--|
|          | Ceilings have been finished in plaster. Some have textured finishes. Ornate cornicing was noted to the ceiling of the front public room. |
|          |  |

| Internal walls | Visually inspected from floor level.   |
|----------------|--|
|                | Using a moisture meter, walls were randomly tested for dampness where considered appropriate.  |
|                | Walls are a mixture of solid on hard plaster, lath and plaster and plasterboard. Partial timber cladding has been fitted to the main bathroom, |

| Floors including sub floors | Flooring is a mixture of suspended timber overlaid with boarding   |
|-----------------------------|--|
|                             | and solid concrete. Floor coverings have been fitted throughout<br>with no access obtained to the flooring beneath or sub-floor<br>sections. |

| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved.   |
|---------------------------------------|---|
|                                       | Kitchen units were visually inspected excluding appliances.   |
|                                       | The internal doors are a mixture of panel, glazed and flush units.<br>Access to the first floor level of the main building is via an enclosed<br>timber staircase with timber handrail and balustrade. There is a<br>further open timber staircase to the extension sitting room with this<br>being of a timber design with timber balustrade.<br>The kitchen houses fitted floor and wall units. |

| Chimney breasts and fireplaces | Visually inspected.   |
|--------------------------------|---|
|                                | No testing of the flues or fittings was carried out.  |
|                                | There is an older style gas fire to the main living room fireplace. All remaining fireplaces have been sealed over. |

| Internal decorations | Visually inspected.  |
|----------------------|--|
|                      | Walls and ceilings have been finished in a mixture of wallpaper and paint. |

| Cellars | Not applicable. |  |
|---------|-----------------|--|
|         |                 |  |

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

| Water, plumbing, bathroom fittings | Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.                                   |
|------------------------------------|--|
|                                    | No tests whatsoever were carried out to the system or appliances.  |
|                                    | Water is from the mains supply. Visible pipework is a mixture of PVC, copper and lead work.  |
|                                    | The main bathroom houses a three piece bathroom suite with being<br>a further shower room benefitting from a shower unit, WC and<br>wash hand basin. |

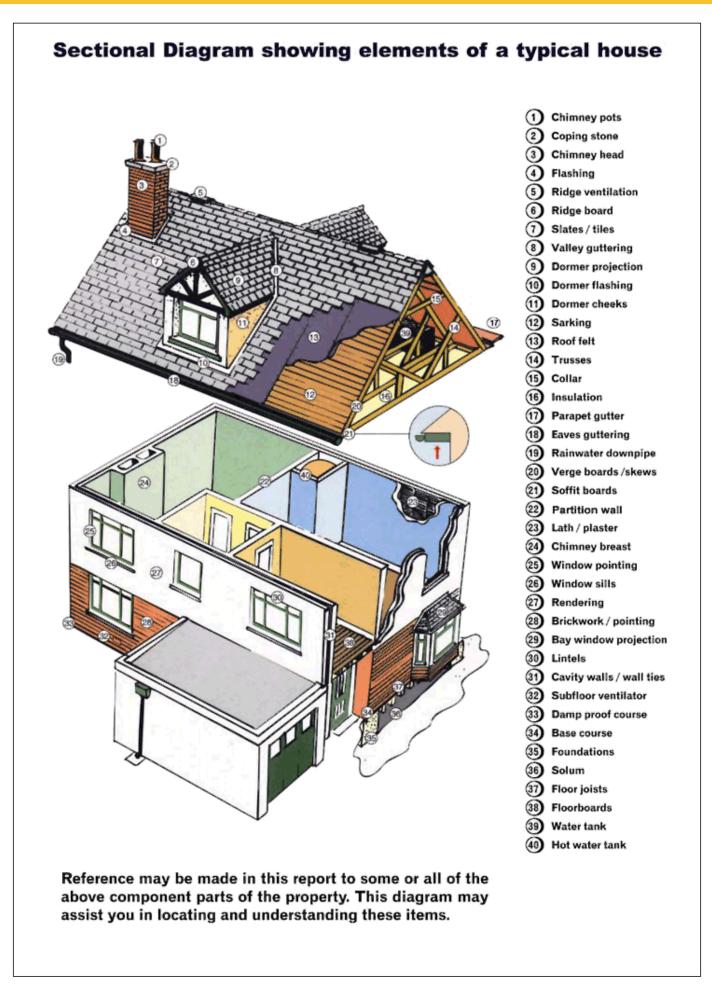
| Heating and hot water | Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.  |
|-----------------------|--|
|                       | No tests whatsoever were carried out to the system or appliances.  |
|                       | Heating and hot water are available via a wall mounted gas fired<br>boiler located to the kitchen. Mixed style/age radiators have been<br>connected to this. |

| Drainage                       | Drainage covers etc were not lifted.                    |
|--------------------------------|---|
|                                | Neither drains nor drainage systems were tested.        |
|                                | Drainage is assumed connected to the main public sewer. |
|                                |   |
| Fire, smoke and burglar alarms | Visually inspected.                                     |

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

| Any additional limits to inspection | Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.  |
|-------------------------------------|--|
|                                     | I have not carried out an inspection for Japanese Knotweed and<br>unless otherwise stated, for the purposes of the valuation I have<br>assumed that there is no Japanese Knotweed or other invasive<br>plants within the boundaries of the property or in neighbouring<br>properties.  |
|                                     | The report does not include an asbestos inspection. However<br>asbestos was widely used in the building industry until around<br>2000, when it became a banned substance. If the possibility of<br>asbestos based products has been reported within the limitations<br>of the inspection and you have concerns you should engage a<br>qualified asbestos surveyor. |
|                                     | Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.  |
|                                     | Floor coverings restricted my inspection of flooring and have not been moved.  |
|                                     | My physical inspection of the roof void area was restricted due to<br>insulation material and lack of suitable crawl boards. As a result<br>the roof void area was only viewed from the access hatch. No<br>access was obtained to the main roof void.   |
|                                     | Site topography partially blocked sight lines. The flat roof coverings were not visible from ground level.   |
|                                     | I was not able to inspect the sub floor area.  |
|                                     |  |

| Any additional limits to inspection | Concealed areas beneath and around the bath/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.   |
|-------------------------------------|--|
|                                     | The inspection is not a fire or life safety risk assessment and<br>should not be relied on as a risk assessment inspection. Further<br>advice should be sought if a specific risk assessment of the<br>property and building that it forms part of is required.  |
|                                     | Where repairs are required at height compliance with Health and<br>Safety legislation often requires the use of scaffolding which can<br>significantly impact on the cost of repair. Pricing repairs is out with<br>the remit of this report but it would be prudent to consider costs<br>and budgeting before offering. The various trades can advise<br>further. |



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

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

| Dampness, rot and i | Dampness, rot and infestation   |  |
|---------------------|---|--|
| Repair category     | 2   |  |
| Notes               | There is evidence of water penetration and staining to various internal wall and ceiling areas at ground and first floor level. The external ground level is also high in comparison to internal levels with no access obtained to the sub-floor areas to confirm the condition of any sub-floor timbers. |  |
|                     | There is also evidence of wood boring insect infestation to timbers where accessed.   |  |
|                     | Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repair work implemented.   |  |

| Chimney stacks  |   |
|-----------------|---|
| Repair category | 2   |
| Notes           | General weathering and wear noted to sections of the chimneys. The brickwork to the chimney surrounding the loft hatch was also showing signs of disrepair internally. A competent builder/roofing contractor will be able to advise further. |

| Roofing including roof space |  |
|------------------------------|--|
| Repair category              | 2  |
| Notes                        | The main roof has been re-laid in recent years. Some isolated slipped slates were seen.  |
|                              | General weathering was however noted to the tiles to the mansard section. No view was obtained of the flat roof coverings. Such roof coverings do have a |

| Roofing including roof space |   |
|------------------------------|---|
| Repair category              | 2   |
| Notes                        | limited life expectancy with higher than average degrees of future maintenance anticipated.   |
|                              | There is evidence of staining and mildew within the loft space where accessed.  |
|                              | As detailed previously, there was no access obtained to the main roof space. 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           | Some uneven and damaged sections of the external rendering.<br>There is an open gap at the junction between the extension and the main building<br>to the front. Works to seal are anticipated. |

| Windows, external doors and joinery |  |
|-------------------------------------|--|
| Repair category                     | 1  |
| Notes                               | Misting noted to some sections of double glazing indicating damage vacuum seals. The seals to double glazed units sometimes fail resulting in condensation between the panes of glass. Failed sealed units can go undetected in certain weather/daylighting conditions and such failings are not considered to be significant because the window remains functional albeit not as double glazing. This can occur without warning and may only be seen in certain weather conditions. |
|                                     | Some isolated decay noted to sections of the door surrounds.   |
|                                     | A number of window sills to the property are of a low design and care should be<br>undertaken when opening and closing the windows.  |

| External decorations |                                       |
|----------------------|---------------------------------------|
| Repair category      | 2                                     |
| Notes                | General weathering noted to sections. |

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

| Communal areas  |                 |
|-----------------|-----------------|
| Repair category | -               |
| Notes           | Not applicable. |

| Garages and permanent outbuildings |  |
|------------------------------------|--|
| Repair category                    | 2  |
| Notes                              | The garage roof asbestos based materials. See information on Asbestos in the Limitations of Inspection section above.<br>No internal access obtained. Due to the style and nature of the garage, ongoing maintenance is anticipated. |

| Outside areas and boundaries |   |
|------------------------------|---|
| Repair category              | 1   |
| Notes                        | Some isolated weathering noted to sections of pointing to the boundary walls. |

| Ceilings        |  |
|-----------------|--|
| Repair category | 2  |
| Notes           | The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above. |
|                 | There are uneven and cracked sections of plaster work within the property.   |

| Internal walls  |   |
|-----------------|---|
| Repair category | 2   |
| Notes           | Sections of plaster work were found to be soft and uneven in places. Signs of open junctions to sections of the plasterwork. Works of attention are anticipated prior to future redecoration. |

| Floors including sub-floors |   |
|-----------------------------|---|
| Repair category             | 2   |
| Notes                       | See comments raised under timber and damp previously. Sections of flooring<br>were found to be loose and uneven with works of attention anticipated. It is not<br>unusual to discover areas of past water spillage when floor coverings are<br>removed in kitchen and bathroom compartments, revealing the need for further<br>repair and maintenance work. |

| Internal joinery and kitchen fittings  |   |
|--|---|
| Repair category  | 2   |
| <b>Notes</b> There is no indication of any safety glass to the glazed inserts. |   |
|  | The openings to the risers to the extension staircase exceed current regulations. |

| Chimney breasts and fireplaces |   |
|--------------------------------|---|
| Repair category                | 2   |
| Notes                          | The gas fire should be tested for safety prior to use by a Gas Safe registered contractor. The gas fire is dated. |

| Internal decorations |  |
|----------------------|--|
| Repair category      | 2                                      |
| Notes                | Works of redecoration are anticipated. |

| Cellars         |                 |
|-----------------|-----------------|
| Repair category | -               |
| Notes           | Not applicable. |

| Electricity     |   |
|-----------------|---|
| Repair category | 2   |
| Notes           | It is recommended that all electrical installations be checked every five years or<br>on change of ownership to keep up to date with frequent changes in Safety<br>Regulations. Further advice will be available from a qualified NICEIC/ SELECT<br>registered Contractor. It should be appreciated that only recently constructed or<br>rewired properties will have installations which fully comply with IET regulations.<br>The electrical installation is dated. Further advice will be available from a |

| Repair category | 2                                     |
|-----------------|---------------------------------------|
| Notes           | NICEIC/SELECT registered electrician. |

| Gas             |   |
|-----------------|---|
| Repair category | 1   |
| Notes           | Trade bodies governing gas installations currently advise that gas appliances<br>should be tested prior to change in occupancy and thereafter at least once a year<br>by a Gas Safe registered contractor. It is assumed that gas appliances comply<br>with relevant regulations. |

| Water, plumbing and bathroom fittings |   |
|---------------------------------------|---|
| Repair category                       | 2   |
| Notes                                 | There is an indication of lead work within the property. It is not known whether this is connected. A competent plumber will be able to advise further. |

| Heating and hot water |   |
|-----------------------|---|
| Repair category       | 1   |
| Notes                 | It is assumed that the heating and hot water systems have been properly serviced<br>and maintained on a regular basis and installed in accordance with the relevant<br>regulations.<br>Boilers and central heating systems should be tested and serviced by a Gas Safe<br>registered contractor on an annual basis to ensure their safe and efficient<br>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         | 2 |
| Chimney stacks                        | 2 |
| Roofing including roof space          | 2 |
| Rainwater fittings                    | 1 |
| Main walls                            | 2 |
| Windows, external doors and joinery   | 1 |
| External decorations                  | 2 |
| Conservatories/porches                | - |
| Communal areas                        | - |
| Garages and permanent outbuildings    | 2 |
| Outside areas and boundaries          | 1 |
| Ceilings                              | 2 |
| Internal walls                        | 2 |
| Floors including sub-floors           | 2 |
| Internal joinery and kitchen fittings | 2 |
| Chimney breasts and fireplaces        | 2 |
| Internal decorations                  | 2 |
| Cellars                               | - |
| Electricity                           | 2 |
| Gas                                   | 1 |
| Water, plumbing and bathroom fittings | 2 |
| 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 and First<br>Floor |
|--|---------------------------|
| 2. Are there three steps or fewer to a main entrance door of the property?             | Yes X No                  |
| 3. Is there a lift to the main entrance door of the property?                          | Yes No X                  |
| 4. Are all door openings greater than 750mm?   | Yes No X                  |
| 5. Is there a toilet on the same level as the living room and kitchen?                 | Yes X No                  |
| 6. Is there a toilet on the same level as a bedroom?                                   | Yes X No                  |
| 7. Are all rooms on the same level with no internal steps or stairs?                   | Yes 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

The property has been altered to create the side extension. This is of a historic nature and likely to exceed 20 years.

# Estimated reinstatement cost for insurance purposes

£840,000 (Eight Hundred and Forty 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

£450,000 (FOUR HUNDRED AND FIFTY THOUSAND POUNDS).

With changing economic circumstances it is not possible to predict how the property market will perform in the coming months although market conditions continue to be stable at present.

| Signed | Security Print Code [506400 = 5936 ] |
|--------|--------------------------------------|
|        | Electronically signed                |

| Report author | Peter Rasberry |
|---------------|----------------|
|               |                |

| Company name | DM Hall LLP |
|--------------|-------------|
|              |             |

| Address | 27 Canmore Street, Dunfermline, Fife, KY12 7NU |
|---------|--|
|         |  |

| Date of report | 9th April 2024 |
|----------------|----------------|
|                |                |



| Property Address                               |  |
|--|--|
| Address<br>Seller's Name<br>Date of Inspection | St Olafs, 33 Muirs, KINROSS, KY13 8AS<br>Mr David Old and Mr Kevin Old<br>4th March 2024   |
| Property Details                               |  |
| Property Type                                  | X House    Bungalow    Chalet    Purpose built maisonette      Coach    Studio    Converted maisonette    Purpose built flat      Converted flat    Tenement flat    Flat over non-residential use    Other (specify in General Remarks) |
| Property Style                                 | Detached    X Semi detached    Mid terrace    End terrace      Back to back    High rise block    Low rise block    Other (specify in General Remarks)   |
| Does the surveyor be e.g. local authority, m   | lieve that the property was built for the public sector, Yes X No<br>ilitary, police?  |
| Flats/Maisonettes onl                          |  |
| Approximate Year of                            | Construction 1900  |
| Tenure   |  |
| X Absolute Ownership                           | Leasehold Ground rent £ Unexpired years  |
| Accommodation                                  |  |
| Number of Rooms                                | 4    Living room(s)    6    Bedroom(s)    1    Kitchen(s)      2    Bathroom(s)    0    WC(s)    1    Other (Specify in General remarks)   |
|  | cluding garages and outbuildings) 250 m <sup>2</sup> (Internal) 285 m <sup>2</sup> (External)  |
| Residential Element (                          | (greater than 40%) X Yes No  |
| Garage / Parking /                             | Outbuildings   |
| X Single garage<br>Available on site?          | Double garage    Parking space    No garage / garage space / parking space      X Yes    No  |
| Permanent outbuildin                           | gs:  |
| None.  |  |

| Construction                              |                |                    |               |                                 |                                |                 |                                       |                |
|---|----------------|--------------------|---------------|---------------------------------|--------------------------------|-----------------|---------------------------------------|----------------|
| Walls                                     | Brick          | X Stone            | Conc          |                                 | Timber frame<br>Concrete block | Othe            | r (specify in Ger                     | eral Remarks)  |
| Roof                                      | Tile           | X Slate            | Asph          |                                 | Felt<br>Flat glass fibre       | Othe            | r (specify in Ger                     | eral Remarks)  |
| Special Risks                             |                |                    |               |                                 |                                |                 |                                       |                |
| Has the property s                        | uffered struct | ural moveme        | ent?          |                                 |                                |                 | Yes                                   | X No           |
| If Yes, is this recer                     | nt or progress | ive?               |               |                                 |                                |                 | Yes                                   | No             |
| Is there evidence,<br>immediate vicinity' |                | ason to antic      | ipate subside | ence, heav                      | ve, landslip o                 | or flood in the | e Yes                                 | X No           |
| If Yes to any of the                      | e above, provi | de details in      | General Re    | marks.                          |                                |                 |                                       |                |
| Service Connec                            | tion           |                    |               |                                 |                                |                 |                                       |                |
| Based on visual in of the supply in Ge    |                |                    | ces appear t  | o be non-r                      | mains, pleas                   | e comment o     | on the type a                         | nd location    |
| 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                      | f Central Hea  | ting:              |               |                                 |                                |                 |                                       |                |
| Gas fired boiler o                        | connected to r | adiators.          |               |                                 |                                |                 |                                       |                |
| Site                                      |                |                    |               |                                 |                                |                 |                                       |                |
|   |                |                    |               | Discos                          | e vide e brief                 |                 |                                       |                |
| Apparent legal issu                       | _              | -                  |               | -                               |                                |                 |                                       |                |
| Agricultural land inc                     | Shared drive   |                    |               | boundaries                      | ies on separate                |                 | red service conr<br>er (specify in Ge |                |
| Location                                  |                |                    |               |                                 |                                |                 |                                       |                |
| X Residential suburb                      |                | idential within to | own / city    | ] Mixed resic<br>] Isolated rur | lential / comme<br>al property |                 | nly commercial<br>er (specify in Ge   | neral Remarks) |
| Planning Issues                           | ;              |                    |               |                                 |                                |                 |                                       |                |
| Has the property b<br>If Yes provide deta |                |                    | / altered?    | X Yes                           | No                             |                 |                                       |                |
| Roads                                     |                |                    |               |                                 |                                |                 |                                       |                |
| Made up road                              | Unmade road    | d Partly           | completed new | / road [                        | Pedestrian a                   | ccess only      | X Adopted                             | Unadopted      |

### 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. There is evidence of water penetration and staining to various internal wall and ceiling areas at ground and first floor level. The external ground level is also high in comparison to internal levels with no access obtained to the sub-floor areas to confirm the condition of any sub-floor timbers.

There is also evidence of wood boring insect infestation to timbers where accessed.

Further investigation can be carried out by a firm of timber/damp specialists with a view to having all necessary remedial repair work implemented.

2. The electrical installation is dated. Further advice will be available from a NICEIC/SELECT registered electrician.

3. The property has been altered to create the side extension. This is of a historic nature and likely to exceed 20 years.

In addition to the accommodation above the property benefits from a utility room.

### **Essential Repairs**

None evident that would affect the future mortgageability over the subjects.

| Estimated cost of essential repairs £ | Retention recommended? |  | Yes |
|---------------------------------------|------------------------|--|-----|
|---------------------------------------|------------------------|--|-----|

X No

Amount £

# **Comment on Mortgageability**

| We can confirm th<br>criteria from any ir | at the property will provide suitable security for mortgage lending purposes subje                | ct to specific |
|---|---|----------------|
|   |   |                |
| Valuations                                |   |                |
| Market value in pres                      | sent condition  | £ 450,000      |
| Market value on cor                       | npletion of essential repairs   | £ -            |
| Insurance reinstater (to include the cost | nent value<br>of total rebuilding, site clearance, professional fees, ancillary charges plus VAT) | £ 840,000      |
| Is a reinspection ne                      | cessary?  | Yes X No       |
| Buy To Let Cases                          | 3   |                |
| What is the reasona month Short Assure    | ble range of monthly rental income for the property assuming a letting on a 6                     | £              |
| 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 [506400 = 5936 ]  |                |

| Signed                      | Electronically signed by:-                     |
|-----------------------------|--|
| Surveyor's name             | Peter Rasberry                                 |
| Professional qualifications | BSc MRICS                                      |
| Company name                | DM Hall LLP                                    |
| Address                     | 27 Canmore Street, Dunfermline, Fife, KY12 7NU |
| Telephone                   | 01383 604100                                   |
| Fax                         | 01383 604109                                   |
| Report date                 | 9th April 2024                                 |

# **Energy Performance Certificate (EPC)**

# Scotland

Dwellings

(92 plus)

(81-91)

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

B

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

D

F

G

## ST OLAFS, 33 MUIRS, KINROSS, KY13 8AS

| Dwelling type:            | Semi-detached house          |
|---------------------------|------------------------------|
| Date of assessment:       | 04 March 2024                |
| Date of certificate:      | 05 March 2024                |
| Total floor area:         | 250 m <sup>2</sup>           |
| Primary Energy Indicator: | 213 kWh/m <sup>2</sup> /year |

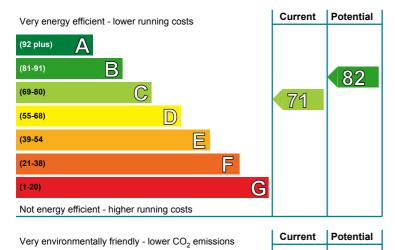
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0614-2627-1000-0804-8202 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

### 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* | £10,662 | See your recommendations       |  |
|---|---------|--------------------------------|--|
| Over 3 years you could save*                      | £2,577  | report for more<br>information |  |

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



# **Energy Efficiency Rating**

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

Your current rating is **band C (71)**. The average rating for EPCs in Scotland is **band D (61)**.

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

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

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

Your current rating is **band D (63)**. 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

77

63

| Recommended measures                   | Indicative cost  | Typical savings over 3 years |
|--|------------------|------------------------------|
| 1 Internal or external wall insulation | £4,000 - £14,000 | £1452.00                     |
| 2 Floor insulation (suspended floor)   | £800 - £1,200    | £882.00                      |
| 3 Low energy lighting                  | £35              | £240.00                      |

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

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

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

# Summary of the energy performance related features of this home

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

| Element               | Description   | Energy Efficiency | Environmental   |
|-----------------------|---|-------------------|---|
| Walls                 | Sandstone or limestone, as built, no insulation (assumed) | *****             | *****   |
|                       | Solid brick, as built, no insulation (assumed)            | ★★☆☆☆             | $\star \star \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \& \&$           |
|                       | Timber frame, as built, insulated (assumed)               | ★★★★☆             | ★★★★☆   |
| Roof                  | Pitched, 270 mm loft insulation                           | ★★★★☆             | ★★★★☆   |
|                       | Flat, limited insulation (assumed)                        | ★★☆☆☆             | $\bigstar\bigstar \bigstar \clubsuit \clubsuit \clubsuit \clubsuit \clubsuit$ |
| Floor                 | Suspended, no insulation (assumed)                        | —                 | —   |
| Windows               | Fully double glazed                                       | ★★★★☆             | ★★★★☆   |
| Main heating          | Boiler and radiators, mains gas                           | <b>★★★</b> ☆      | ★★★★☆   |
| Main heating controls | Programmer, room thermostat and TRVs                      | ★★★★☆             | ★★★☆  |
| Secondary heating     | None  | —                 |   |
| Hot water             | From main system  | ★★★★☆             | ★★★★☆   |
| Lighting              | Low energy lighting in 56% of fixed outlets               | ★★★★☆             | ★★★★☆   |

# The energy efficiency rating of your home

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

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

# The impact of your home on the environment

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

The calculated emissions for your home are 38 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 9.4 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 3.2 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

# Estimated energy costs for this home

| Latinated energy costs for this nome |                      |                        |                          |
|--------------------------------------|----------------------|------------------------|--------------------------|
|                                      | Current energy costs | Potential energy costs | Potential future savings |
| Heating                              | £9,159 over 3 years  | £6,867 over 3 years    |                          |
| Hot water                            | £573 over 3 years    | £573 over 3 years      | You could                |
| Lighting                             | £930 over 3 years    | £645 over 3 years      | save £2,577              |
| Tota                                 | ls £10,662           | £8,085                 | over 3 years             |

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

# **Recommendations for improvement**

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

| Recommended measures |   | Indicative cost  | Typical saving | Rating after improvement |             |
|----------------------|---|------------------|----------------|--------------------------|-------------|
| Re                   | commended measures                        | indicative cost  | per year       | Energy                   | Environment |
| 1                    | Internal or external wall insulation      | £4,000 - £14,000 | £484           | C 74                     | C 69        |
| 2                    | Floor insulation (suspended floor)        | £800 - £1,200    | £294           | C 77                     | C 72        |
| 3                    | Low energy lighting for all fixed outlets | £35              | £80            | C 77                     | C 73        |
| 4                    | Solar photovoltaic panels, 2.5 kWp        | £3,500 - £5,500  | £498           | B 82                     | C 77        |

# Choosing the right improvement package

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

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

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

### 1 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 longlasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

### 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. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

### 3 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).

# 4 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<br>insulation | Impact of cavity wall insulation | Impact of solid wall<br>insulation |
|------------------------------|-------------------|------------------------------|----------------------------------|------------------------------------|
| Space heating (kWh per year) | 34,220            | N/A                          | (1,053)                          | (5,802)                            |
| Water heating (kWh per year) | 2,227             |                              |                                  |                                    |

# Addendum

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

# About this document

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

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

| Assessor's name:<br>Assessor membership number:<br>Company name/trading name:<br>Address: | Mr. Peter Rasberry<br>EES/015801<br>D M Hall Chartered Surveyors LLP<br>27 Canmore Street<br>Fife |
|---|---|
|   | Dunfermline   |
|   | KY12 7NU  |
| Phone number:   | 01383 621262  |
| Email address:  | peter.rasberry@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.





# **Property Questionnaire**

| Property Address | 33 Muirs |
|------------------|----------|
|                  | KINROSS  |
|                  | KY13 8AS |

| Seller(s) | Mr David & Kevin Old |
|-----------|----------------------|
|-----------|----------------------|

| Completion date of property<br>questionnaire | 09/04/2024 |
|--|------------|
|--|------------|

# 1 Length of ownership

How long have you owned the property? 40 years

# 2 Council tax

Which Council Tax band is your property in?

Е

# 3 Parking

What are the arrangements for parking at your property?

| what are the analyements for pa |              |
|---------------------------------|--------------|
| (Please tick all that apply)    |              |
| Garage                          | $\checkmark$ |
| Allocated parking space         |              |
| Driveway                        | $\checkmark$ |
| Shared parking                  |              |
| On street                       |              |
| Resident permit                 |              |
| Metered parking                 |              |
| Other (please specify)          |              |
|                                 |              |

# 4 Conservation area

Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

No

# 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)? 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)? No

If you have answered yes, please describe below the changes which you have made:

(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?

If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:

b. Have you had replacement windows, doors, patio doors or double glazing installed in your property?

Yes

If you have answered yes, please answer the three questions below:

- (i) Were the replacements the same shape and type as the ones you replaced? Yes
- (ii) Did this work involve any changes to the window or door openings? No
- (iii) 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.

# 7 Central heating

a. Is there a central heating system in your property?

(Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom). Yes

If you have answered yes or partial — what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). Gas

If you have answered yes, please answer the three questions below:

- (i) When was your central heating system or partial central heating system installed? 2019
- (ii) Do you have a maintenance contract for the central heating system? No

If you have answered yes, please give details of the company with which you have a maintenance contract:

(iii) When was your maintenance agreement last renewed? (Please provide the month and year).

# 8 Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

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?

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. Are you aware of the existence of asbestos in your property?

No

If you have answered yes, please give details:

# 10 Services

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

| Services                                | Connected    | Supplier |
|---|--------------|----------|
| Gas or liquid petroleum gas             | $\checkmark$ |          |
| Water mains or private water supply     | $\checkmark$ |          |
| Electricity                             | $\checkmark$ |          |
| Mains drainage                          | $\checkmark$ |          |
| Telephone                               | $\checkmark$ |          |
| Cable TV or satellite                   | $\checkmark$ |          |
| Broadband                               | $\checkmark$ |          |
| Is there a septic tank system at your p | property?    |          |

No

b.

- (i) Do you have appropriate consents for the discharge from your septic tank? No
- (ii) Do you have a maintenance contract for your septic tank?

If you have answered yes, please give details of the company with which you have a maintenance contract:

# 11 Responsibilities for shared or common areas

 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? No

If you have answered yes, please give details:

b. Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

If you have answered yes, please give details:

- c. Has there been any major repair or replacement of any part of the roof during the time you have owned the property? Yes
  - Yes
- 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?
  No

If you have answered yes, please give details:

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? No

If you have answered yes, please give details:

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.) No If you have answered yes, please give details:

# 12 Charges associated with your property

- a. Is there a factor or property manager for your property? No
- Is there a common buildings insurance policy?
  No
  If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?
- 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?

No

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.

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?

No

If you have answered yes, please give details:

c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?

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., 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 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 by the purchaser and should be given to your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.

Guarantees are held by:

# 14 Guarantees

- a. Are there any guarantees or warranties for any of the following:
- (i) Electrical work
  - No
- (ii) Roofing

Yes

# (iii) Central heating

Don't know

- (iv) National House Building Council (NHBC) No
- (v) Damp course No
- (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)
  - No
- b. <u>If you have answered 'yes'</u> or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):
- (i) Electrical work
- (ii) Roofing Roof replaced
- (iii) Central heating
- (iv) National House Building Council (NHBC)
- (v) Damp course
- (vi) Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)
- c. Are there any outstanding claims under any of the guarantees listed above? No

If you have answered yes, please give details:

# 15 Boundaries

So far as your are aware, has any boundary of your property been moved in the last 10 years?

No

If you have answered yes, please give details:

# 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? No
- b. that affects your property in some other way?

No

c. that requires you to do any maintenance, repairs or improvements to your property? 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.