N J Coward

surveying options

Single Survey Report

on

Ramsay
Westray

Customer:	
Customer address:	Ramsay Westray
Date of inspection:	29/10/2025
Prepared by:	N J Coward, MRICS The Office Burgar House Evie KW17 2NJ

N J Coward, MRICS, The Office, Burgar House, Evie, Orkney, KW17 2NJ
Tel: 07732614493
Web site: www.njcoward.co.uk – email: nick@njcoward.co.uk

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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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.

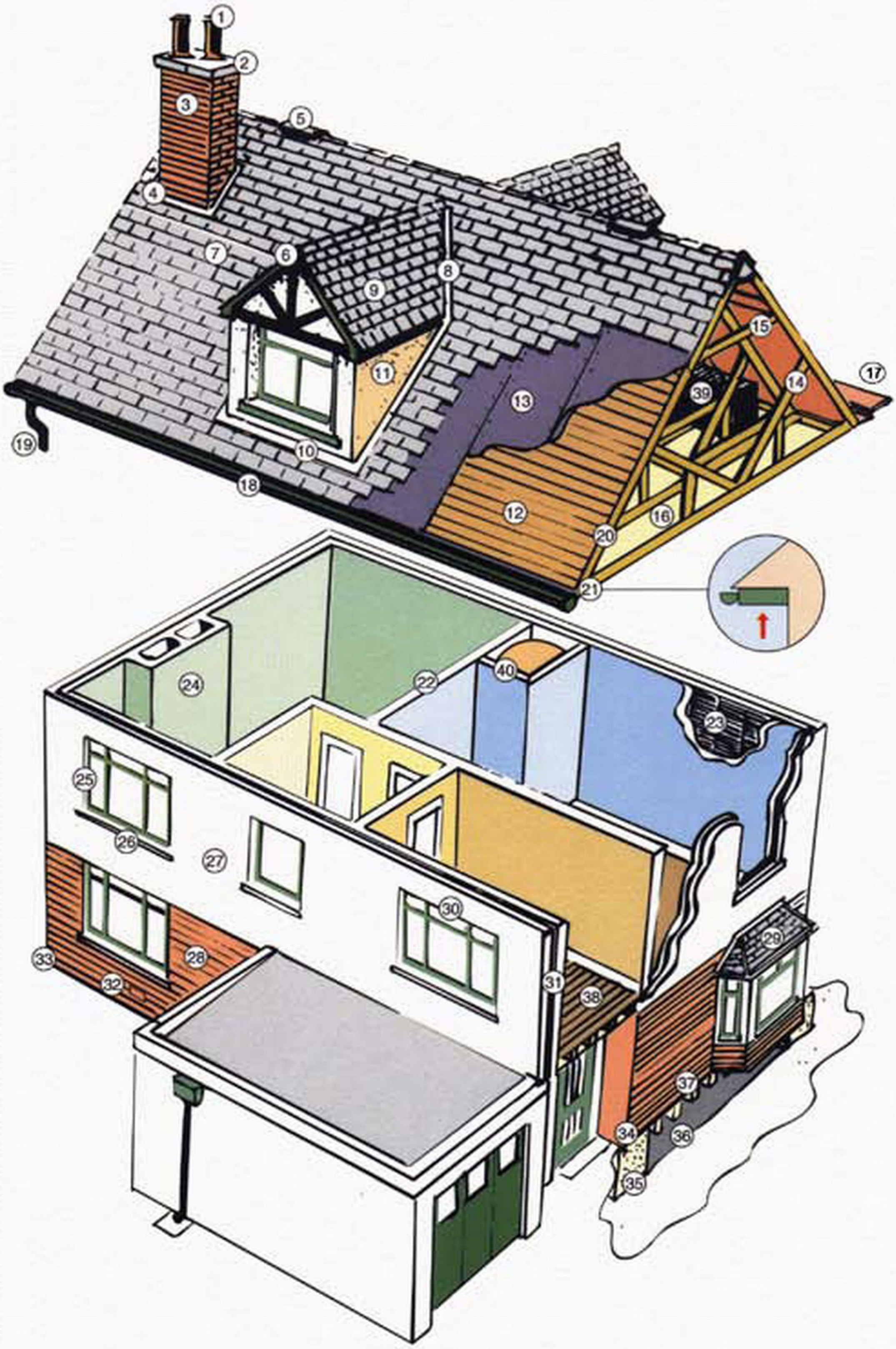
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. were not inspected or reported on.

Description	Detached cottage.
Accommodation	Entrance lobby, hall, sitting room, kitchen, inner passage, bedroom, shower room, and large store.
Gross internal floor area (M2)	51
Neighbourhood	Rural island location. The property forms part of the scattered local community on the island of Westray.
Age	150, completely renovated within the last 18 months.
Weather	Heavy rain and wind.

Chimney stacks	Stone-built chimneys are present on the gable walls of the property. They have cast concrete soakers and heads. They have all been sealed.
Roofing including roof space	Pitched roof clad in plastic-coated box section steel sheeting. The roofs of the extensions are mono-pitch and clad similarly. No access to the roof void.
Rainwater fittings	Black plastic gutters and downpipes serve the property.
Main walls	Walls of the original house and main extension are random masonry. The remaining extensions are believed to be of concrete block construction. The whole property has been rough plastered with waterproof cement plaster externally.
Windows, external doors and joinery	All double-glazed in PVC frames. The entrance door is also PVC. Timber gutter boards have been fitted at the eaves.
External decorations	Gutter boards have been treated with external varnish. The external surfaces of the walls have been treated with masonry paint.
Conservatories / porches	None present.
Communal areas	None present.
Garages and permanent outbuildings	A large general-purpose shed stands to the rear of the house. It is built of a mixture of random masonry walls and the timber sections from ex-army sheds. It has a pitched roof of corrugated steel sheeting.
Outside areas and boundaries	A small, walled, lawned garden lies between the front of the dwelling and the seashore. A grass area lies between the rear of the dwelling and the shed. The dwelling is separated from the farm steading by a concrete path. Boundaries are generally undefined.
Ceilings	Generally plasterboard sheeting, taped and filled.
Internal walls	Internal surfaces of external walls have been strapped, insulated and lined with plasterboard. Division walls are a mixture of the original stone walls and stud partitions. They are clad with plasterboard.
Floors including sub-floors	Floors are believed to be solid concrete. All are covered with fitted coverings.

Internal joinery and kitchen fittings	Skirtings and facings are softwood. Modern units are fitted in the Kitchen.
Chimney breasts and fireplaces	None present. A mock solid fuel stove is present in the sitting room.
Internal decoration	All walls and ceilings have been emulsioned. Skirtings and facings have been both painted.
Cellars	None present.
Electricity	Mains electricity wired in double insulated cable. Meter in a cupboard in farm buildings.
Gas	None present.
Water, plumbing and bathroom fittings	Supply direct from mains with no internal storage. Inspection of the distribution system was not possible. Modern sanitaryware installed.
Heating and hot water	Electric panel radiators are fitted throughout. Hot water is supplied by instant electric heaters.
Drainage	Drainage is to a private septic tank.
Fire smoke and burglar alarms	Smoke detectors are present throughout.
Any additional limits to inspection	No access to the roof void. The inspection took place during a period of very heavy rain and strong winds.

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 terms.

2 CONDITION

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

Structural movement

Repair Category	1
Notes	No evidence of any current movement was noted.

Dampness, rot and infestation

Repair Category	1
Notes	No current dampness, rot or infestation was noted.

Chimney stacks

Repair Category	1
Notes	All stacks are true and plumb.

Roofing including roof space

Repair Category	1
Notes	Roofs are tight and functional. No access to the roof void.

Rainwater fittings

Repair Category	1
Notes	All are fitted satisfactorily and are operating correctly. It was noted that the downpipes spill directly onto the concrete paths around the house and drain away over these paths.

Main walls

Repair Category	1
Notes	Walls are plumb and true.

Windows, external doors and joinery

Repair Category	1
Notes	No defects were noted

External Decorations

Repair Category	1
Notes	Decoration is well maintained.

Conservatories / porches

Repair Category	n/a
Notes	None present.

Communal areas

Repair Category	n/a
Notes	None present.

Garages and permanent outbuildings

Repair Category	1
Notes	The shed is wind and water-tight.

Outside areas and boundaries

Repair Category	1
Notes	The immediate curtilage is undeveloped.

Ceilings

Repair Category	1
Notes	No defects noted.

Internal walls

Repair Category	1
Notes	Generally no defects were noted.

Floors including sub-floors

Repair Category	1
Notes	Floors are firm and level and without significant defect.

Internal joinery and kitchen fittings

Repair Category	1
Notes	All joinery is in functional condition. Generally no defects were noted.

Chimney breasts and fireplaces

Repair Category	n/a
Notes	None present.

Internal decoration

Repair Category	1
Notes	Decoration is clean and tidy.

Cellars

Repair Category	n/a
Notes	None present.

Electricity

Repair Category	1
Notes	No defects noted. It is recommended that the installation be checked by an electrical engineer and his recommendations be implemented.

Gas

Repair Category	n/a
Notes	None present.

Water, plumbing and bathroom fittings

Repair Category	1
Notes	All sanitaryware is adequate. Generally no defects were noted and the system was functional.

Heating and hot water

Repair Category	1
Notes	All satisfactory. It is recommended that the heating be checked by a heating engineer and his recommendations be implemented.

Drainage

Repair Category	1
Notes	No defects were noted. The system appears to be operating correctly.

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

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

Repair Categories

Category 3:
Urgent Repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

Category 2:
Repairs or replacement requiring future attention, but estimates are still advised.

Category 1:
No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

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

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 re-instatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

As the property is a croft, this valuation refers solely to the de-crofted portion, being the house and neighbouring shed.

Estimated re-instatement cost for insurance purposes

£300,000.00

Valuation and market comments

I am of the opinion that the open market value of Ramsay Westray, as inspected, is fairly stated at £100,000.00

Report author: N J Coward

Address: The Office
Burgar House
Evie
KW17 2NJ

Signed:

Date of report: Wednesday, 29, October, 2025

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a “Global Pandemic” on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, I consider that I can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement.

My valuation(s) is / are therefore reported on the basis of ‘material valuation uncertainty’ as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of Ramsay under frequent review.

Terms and Conditions

PART 1 - GENERAL

1.1 The Surveyor

The Seller has engaged the Surveyor to provide the Single Survey Report. The Seller has also engaged the Surveyor to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyor is 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 Surveyor, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyor during the conveyancing process which materially affects the valuation stated in the Report, the Surveyor reserves the right to reconsider the valuation. Where the Surveyor requires to amend the valuation in consequence of such information, they will issue an amended Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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 Surveyor has had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box. [✓]

The Surveyor has a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

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

1.2 The Report

The Surveyor 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.

To date, 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.

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 Surveyor.

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 Surveyor acknowledges that his duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyor accepts 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 Surveyor accepts 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 Surveyor undertakes 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 Surveyor undertakes 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 Surveyor and shall remain his exclusive property unless they assign the same to any other party in writing.

1.7 Payment

The Surveyor is 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

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

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.

1.10 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 firm 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.

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.

N J Coward

Surveying Options

Property: Ramsay
Westray

Date Inspected: 29/10/2025

DESCRIPTION: Cottage

Type: Detached   Floor Area 80 *sq metres*

Accommodation:

Livingroom	Bedrooms	Kitchen	Bathrooms	WC	Other
1	1	1	1	0	1

Neighbourhood: The property forms part of the scattered rural community on the island of Westray.

Age: 150

Construction

Walls: Random masonry, rough plastered externally

Roof: Pitched roof clad in plastic-coated box section steel.

Services: Mains Water and Electricity, drainage to the sea.

Heating: Full - Electric

Valuation and Market Comment

In its present condition and with the current state of the property market my valuation of the property is £100,000.00

The rebuilding cost for insurance purposes is £300,000.00

YOU WILL NEED ALL RELEVANT ESTIMATES AND REPORTS NOW

N J Coward, MRICS, The Office, Burgar House, Evie, Orkney, KW17 2NJ
Tel: 07732614493
Web site: www.njcoward.co.uk – email: nick@njcoward.co.uk

Matters affecting Value

Ramsay is a small croft extending to approximately 45 acres situated on the coast on the island of Westray. The cottage and neighbouring shed have been de-crofted.

The cottage has been renovated. It has had new roofs fitted, floors laid, and has been strapped and lined internally. There does not appear to be any alteration to the original layout of the property. Some doors are therefore narrow, and ceilings are relatively low.

The property stands in sound condition throughout.

Matters for your Convenancer

As the property is a croft, this valuation refers solely to the de-crofted portion, being the house and neighbouring shed.

Tenure : Absolute Ownership

Valuer: N J Coward
The Office
Burgar House
Evie

Telephone 07732614493

Date of Valuation 29/10/2025

GUIDANCE NOTES

You have chosen a valuation report which is a limited inspection of the property highlighting only those items which I consider will materially affect value. It is repared on instructions from yourself in accordance with the RICS Specification for Residential Mortgage Valuations a copy of which is available on request.

I cannot see through solids or see things that are hidden by wall and floor coverings. I will not move furniture or obstructions inside or outside, lift carpets, crawl under floors, climb ladders outside or go on roofs or fully enter roof spaces. I will look at the outside of the property from the garden and adjacent public areas.

Services including central heating system have not been tested.

You still have the option to request a more detailed report and I will be pleased to help you with this.

I have assumed the property information supplied is correct although your conveyancer should verify this.

If you wish to discuss any aspect of this report please contact me.

Do not forget to read the Advice For Clients section - it is important

ADVICE FOR CLIENTS

Problems may have been highlighted and you may require reports and estimates. When obtaining these I would suggest you use a reputable contractor with an insurance backed guarantee and who is preferably a member of a trade organisation.

When reports and estimates are being obtained, your contractor may go furtherthan the valuer for example lifting carpets and floorboards, and may reveal more serious problems.

To make sure you are properly covered get your conveyancer to check on existing guarantees and maintenance contracts for example central heating, damp and timber treatments. Please note I have not tested services.

I may have mentioned "Legal requirements or consents". This means such things as planning and building regulation permissions, listed building consent, party wall issues, health and safety matters, freeholder consents, title restrictions, road and sewer bonds etc. Your conveyancer can advise you further.

Information and testing of electrical systems can be obtained from a qualified member of N.I.C.E.I.C. telephone 0207 5827746 or the
ECA 0207 313 4800.

Information and testing of gas appliances can be obtained from a CORGI registered specialist, for names telephone 0800 371782.

Advice on asbestos can be obtained from the local Environmental Health Departmental your local authority. For advice on
contractors who can remove asbestos telephone the Asbestos Removal Contractors Association on 01283 531126

If I have mentioned radon or high voltage electrical supply apparatus, advice can be obtained from the National Radiological Protection Board telephone 0800 614529.
If I have mentioned contaminated land make sure your conveyancer checks with the local authority what steps have been taken either by the local authority or anyone else to deal with any possible contamination.
Remember, if you are buying a property you need all relevant estimates and reports before you agree to buy and I would recommend they are in your name.
For further advice about matters in this valuation contact the valuer who has carried it out.

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a “Global Pandemic” on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, I consider that I can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement. My valuation(s) is / are therefore reported on the basis of ‘material valuation uncertainty’ as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of Ramsay under frequent review.

Energy Performance Certificate (EPC)

Dwellings

Scotland

RAMSAY, SWARTMILL ROAD, WESTRAY, ORKNEY, KW17 2DD

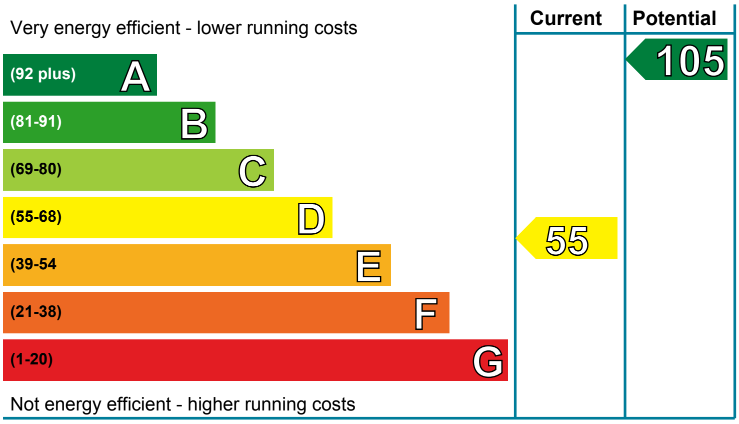
Dwelling type:	Detached bungalow	**Reference number:**	0115-1520-6109-0031-9226
Date of assessment:	29 October 2025	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	30 October 2025	**Approved Organisation:**	Elmhurst
Total floor area:	51 m²	**Main heating and fuel:**	Room heaters, electric
Primary Energy Indicator:	198 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*	**£5,535**	See your recommendations report for more information
Over 3 years you could save*	**£2,778**	

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

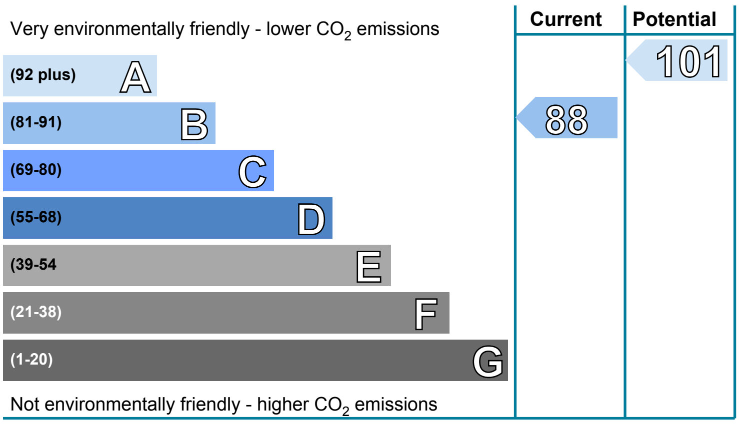


Energy Efficiency Rating

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 D (55)**. 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 B (88)**

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 (solid floor)	£5,000 - £10,000	£867.00
2 Air or ground source heat pump(ASHP)	£5,000 - £30,000	£1803.00
3 Solar water heating	£4,000 - £7,000	£108.00

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, with internal insulation Solid brick, with internal insulation	★★★★★ ★★★★★	★★★★★ ★★★★★
Roof	Pitched, 400+ mm loft insulation	★★★★★	★★★★★
Floor	Solid, no insulation (assumed)	—	—
Windows	High performance glazing	★★★★☆	★★★★☆
Main heating	Room heaters, electric	★☆☆☆☆	★★★★★
Main heating controls	Appliance thermostats	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	Electric instantaneous at point of use	★☆☆☆☆	★★★★★
Lighting	Good lighting efficiency	★★★★☆	★★★★☆

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 19 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 1.0 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 1.0 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	£4,500 over 3 years	£1,713 over 3 years	You could save £2,778 over 3 years
Hot water	£900 over 3 years	£909 over 3 years	
Lighting	£135 over 3 years	£135 over 3 years	
Totals	**£5,535**	**£2,757**	

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 (solid floor)	£5,000 - £10,000	£289	D 63	B 90
2	Air or ground source heat pump	£5,000 - £30,000	£601	C 77	A 94
3	Solar water heating	£4,000 - £7,000	£36	C 78	A 94
4	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£218	B 84	A 96
5	Wind turbine	£5,000 - £20,000	£712	A 105	A 101

Alternative measures

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

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

Choosing the right improvement package

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

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

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

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

2 Air or ground source heat pump
An air or ground source heat pump provides heating and hot water by extracting heat from the air or ground. These systems are highly efficient and can lower energy bills compared with conventional heating. Installation costs vary between ground source systems and air source systems. Planning permission and building regulations generally apply, so it is best to check with your local authority.

3 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.

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.

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

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)	5,274.49	N/A	N/A	N/A
Water heating (kWh per year)	1,055.53			

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. Nicholas Coward
Assessor membership number:	EES/009319
Company name/trading name:	N J Coward
Address:	The Mart Hatson Orkney Kirkwall KW15 1FL
Phone number:	01856 873342
Email address:	nick@njcoward.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
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