

# **HOME REPORT**





# 21A CUMBERLAND STREET EDINBURGH EH3 6RT

**INSPECTION DATE:** 

**11<sup>TH</sup> AUGUST 2025** 

PREPARED BY:

Fergus Mair, BSc (Hons) MRICS







#### 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   |
|---|
| The subjects comprise a basement floor flat within a three storey plus basement mid terrace block   |
| Accommodation   |
| Basement Floor: Hall, Living Room/Kitchen, 2 Bedrooms, Shower Wet Room and WC.  |
| Gross internal floor area (m²)  |
| Circa 75 m <sup>2</sup> .   |
| Neighbourhood and location  |
| The subjects are located within Edinburgh's historic New Town within the centre of the city where local facilities and amenities are readily available. |
| Age   |
| Built circa 1850.   |
| Weather   |
| Clear and dry.  |
| Chimney stacks  |
| Visually inspected with the aid of binoculars where appropriate.  |
| Stone and brick render.   |
|   |



#### 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 the property and where safe and reasonable to do so from a 3m ladder externally. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

Multiple pitch and slated roof with valley/flat sections. Our external inspection was carried out from the street to front and lane to rear and was limited accordingly. No inspection of any roof space.

#### Rainwater fittings

Visually inspected with the aid of binoculars where appropriate.

Cast iron gutters with downpipe discharging into a drainage system.

#### Main walls

Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.

Main walls are of solid stone 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.

Timber frame single glazed.

#### **External decorations**

Visually inspected.

#### Conservatories / porches

Not applicable.

#### Communal areas

Not applicable.

#### Garages and permanent outbuildings

Not applicable.



#### **Outside areas and boundaries**

Visually inspected.

We assume the courtyard to front is private to the dwelling with a right of access for the dwellings above with their further being a common garden ground to rear. Brick and stone access stair.

### **Ceilings**

Visually inspected from floor level.

Ceilings appear of lath and plaster and plasterboard construction.

#### Internal walls

Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.

Walls appear of plaster on the hard, lath and plaster and plasterboard construction.

## Floors including sub floors

Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Subfloor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point. Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.

Solid and suspended timber flooring. Floors partially covered. No inspection of any sub floor area.

#### Internal joinery and kitchen fittings

Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.

Floor and wall mounted kitchen units. Skirting, architraves and doors. Working shutters to main bedroom.

#### Chimney breasts and fireplaces

Visually inspected. No testing of the flues or fittings was carried out.

Wood burning stove. We assume all other fireplaces have been blocked up and adequately vented.

#### Internal decorations

Visually inspected.



#### Cellars

Visually inspected where there was safe and purpose-built access.

There is a tanked under street cellar housing the gas fire condensing combination boiler.

#### **Electricity**

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

The electrical system appears along mixed lines with their being a consumer unit to the hall together with some older style faceplates to sockets and switches.

#### Gas

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

Mains.

### Water, plumbing and 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.

The plumbing and fittings appear of copper/PVC piping, where seen. Two piece shower room suite. Two piece WC.

#### 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 is by way of a gas fired condensing combination boiler located within the under street cellar.

#### **Drainage**

Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.

Mains.

### Fire, smoke and burglar alarms

Visually inspected. No tests whatsoever were carried out to the system or appliances.

Fire detection and alarm equipment are present within the property. We recommend that it be verified that the provision meets with current fire safety standards.



#### Any additional limits to inspection:

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

We did not inspect the property for the purpose of identifying invasive plants. Invasive plant species are ones which typically cause ecological or economic harm in a new environment where they are not native. In some instances, invasive plants can also cause damage to built structures and may render property unsuitable for mortgage lending. While not an exhaustive list, invasive plant species include Japanese Knotweed, Giant Hogweed and Himalayan Balsam. Our valuation is made on the basis that invasive plant species are not present and note that identification is best carried out by a specialist contractor. Commonly invasive plant species require eradication by licensed contractors and the cost of eradication works may prove significant. Where we are made aware of invasive plant species being present at a property, we reserve the right to revise our assessment of Market Value.

The valuation assumes that no deleterious nor hazardous materials nor techniques have been used in the construction, and that the land is not contaminated.

A structural survey was not instructed and we have not inspected the woodwork or other parts of the property which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the property is free from defect.

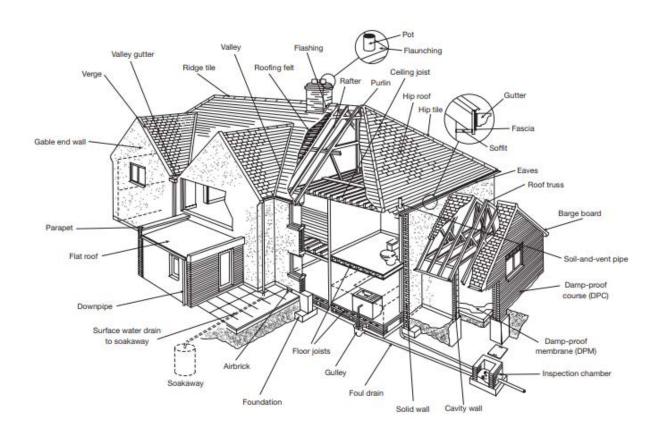
It is outwith the scope of this inspection to determine whether or not asbestos based products are present within the property. Asbestos was widely used in the building industry until around 1999, when it became a banned substance. If you have any concerns you should engage the services of a qualified asbestos surveyor.

The dwelling was unfurnished and unoccupied with some stored items to cupboards.

Our external inspection was carried out from the street to front and lane to rear in addition to the courtyard to front and common garden ground to rear and was limited accordingly.



# Sectional diagram showing elements of a typical house



Reference may be made in this report to some or all of the above building elements 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.

### **Repair Categories**

### Category 1:

No immediate action or repair

#### Category 2:

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

#### 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.

| Structu                       | ral movement  |  |  |  |  |
|-------------------------------|---|--|--|--|--|
| Repair category               | r category 1  |  |  |  |  |
| Notes:                        | There is evidence of previous structural movement in the building noted both internally and externally but this is not inconsistent with a property of this age and type and on the basis of a single inspection appears to be longstanding.  |  |  |  |  |
| Dampness, rot and infestation |   |  |  |  |  |
| Repair category 2             |   |  |  |  |  |
| Notes:                        | Some isolated damp readings were noted within the hall and living room. It is recommended that a reputable timber/damp specialist firm be employed to carry out a detailed inspection of the entire subjects and thereafter implement all necessary remedial works under cover of long term guarantee.  There is evidence of previous damp proofing works to the dwelling and |  |  |  |  |
|                               | enquiries should be made as to any guarantees.  |  |  |  |  |
| Chimne                        | y stacks  |  |  |  |  |
| Repair category:              | 1   |  |  |  |  |
| Notes:                        | These appeared generally in fair condition consistent with age. These appear to have been refurbished in the past.  |  |  |  |  |



|  | C H A R T E R E D S U R V E Y O R S  |  |
|--|--|--|
| Roofing  | including roof space   |  |
| Repair category:   | 2  |  |
| Notes:  The roof is of a complex design and all junctions/valleys/flat section potential weak points. A regular repair and maintenance progration should therefore be envisaged and it would be prudent to have an a inspection carried out. The roof covering is now of an age where or and regular maintenance will be required and the advice of a recontractor to comment on its current condition and expected lift should be sought. |  |  |
|  | ter fittings   |  |
| Repair category:   | 1  |  |
| Notes:   | At the time of our inspection there was no evidence of damp staining/water staining on wall surfaces which would indicate leakage. It should be noted that it was not raining at the time of our inspection. |  |
| Main wa  | alls   |  |
| Repair category:   | 1  |  |
| Notes:   | Some weathered stonework commensurate with a building of this age and type.  |  |
| Window   | vs, external doors and joinery   |  |
| Repair category:   | 1  |  |
| Notes:   | These generally appeared in a condition consistent with age. Some windows have been painted shut.  |  |
| Externa  | Il decorations   |  |
| Repair category:   | 1  |  |
| Notes:   | Adequate condition.  |  |
| Conserv  | vatories / porches   |  |
| Repair category:   | Not applicable.  |  |
| NI 4   | 1 8 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1  |  |

Notes:

Not applicable.



|                                    | CHARTERED SURVEYORS   |  |  |  |
|------------------------------------|---|--|--|--|
| Communal areas                     |   |  |  |  |
| Repair category:                   | Not applicable.   |  |  |  |
| Notes:                             | Not applicable.   |  |  |  |
| Garages and permanent outbuildings |   |  |  |  |
| Repair category:                   | Not applicable.   |  |  |  |
| Notes:                             | Not applicable.   |  |  |  |
| Outside                            | areas and boundaries  |  |  |  |
| Repair category:                   | 2   |  |  |  |
| Notes:                             | Some damage to boundary walls. Retaining walls will require clo monitoring. You should verify with your conveyancer the extent of t boundaries attaching to the property.   |  |  |  |
| Ceilings                           | 5   |  |  |  |
| Repair category:                   | 1   |  |  |  |
| Notes:                             | Within the limits of our inspection these generally appeared in a condition consistent with age. During redecoration some plaster filling/repair may be required.   |  |  |  |
| Internal walls                     |   |  |  |  |
| Repair category:                   | 1   |  |  |  |
| Notes:                             | Cracking and blemishes have occurred and some plaster repairs may be required (during redecoration).  |  |  |  |
| Floors including sub-floors        |   |  |  |  |
| Repair category:                   | 1   |  |  |  |
| Notes:                             | No access to the sub-floor chamber was possible at the time of our visit to the property. Within the limitations of our inspection there was no indication to suggest significant defects in this area. It will, however be appreciated that the area was not inspected and therefore no guarantees can be provided in this regard. |  |  |  |



| Internal             | joinery and kitchen fittings  |  |  |
|----------------------|---|--|--|
| Repair category:     | 1   |  |  |
| Notes:               | The internal joinery is generally in keeping with the age and type of property and is in a condition consistent with age. The kitchen fittings are generally in adequate condition for their age and type.  |  |  |
| Chimne               | y breasts and fireplaces  |  |  |
| Repair category:     | 1   |  |  |
| Notes:               | There is a fireplace installed within the property incorporating a wood burning stove. It should be emphasised that the flue was not checked or the appliance tested.  Blocked fireplaces should be vented to prevent condensation and/ or dampness developing. |  |  |
| Internal decorations |   |  |  |
| Repair category:     | 1   |  |  |
| Notes:               | Adequate condition.   |  |  |
| Cellars              |   |  |  |
| Repair category:     | 1   |  |  |
| Notes:               | Enquiries should be made as to any guarantees to the tanked cellar.   |  |  |
| Electric             | ity   |  |  |
| Repair category:     | 2   |  |  |
| Notes:               | The electrical system is on mixed lines and as such we recommend that it be checked and upgraded as necessary by a NICEIC/SELECT registered Electrical Contractor.  |  |  |
| Gas                  |   |  |  |
| Repair category:     | 1   |  |  |
| Notes:               | In the interest of safety all gas appliances should be checked by a Gas Safe Registered Engineer.   |  |  |



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|     |   | L | _ | 3 |   |
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# Water, plumbing and bathroom fittings

| Repair category: | 1  |  |
|------------------|--|--|
| Notes:           | The plumbing and fittings appear of copper/pvc piping where seen an appeared in serviceable condition but was not tested. The sanitary fitting appeared in fair order consistent with age. It should be appreciated the concealed areas beneath and around baths and shower trays could not be inspected. Water spillage in these areas can result in dampness/deca and no comment can be made on inaccessible areas. Waterproof seal in sanitary areas should be checked and maintained on a regular basis. |  |
| lla attu         | an and hat water   |  |



### Heating and hot water

| Repair category: | 1   |
|------------------|---|
| Notes:           | There is a gas fired central heating system and gas fittings and these should all be checked and serviced in the normal manner. In the interests of safety it would be prudent to have all gas appliances checked by a Gas Safe registered tradesman. |



# Drainage

| Repair category: | 1  |
|------------------|--|
| Notes:           | The property is thought to be connected to a main sewer. There was no surface evidence to suggest the system is choked or leaking. |



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.

| 1              |
|----------------|
| 2              |
| 1              |
| 2              |
| 1              |
| 1              |
| 1              |
| 1              |
| Not Applicable |
| Not Applicable |
| Not Applicable |
| 2              |
| 1              |
| 1              |
| 1              |
| 1              |
| 1              |
| 1              |
| 1              |
| 2              |
| 1              |
| 1              |
| 1              |
| 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.

<u>Unrestricted parking within 25 metres:</u> 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 coinoperated machines.

| 1. | Which floor(s) is the living accommodation on?                                      | Basement |
|----|---|----------|
| 2. | Are there three steps or fewer to a main entrance door of the property?             | No       |
| 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

Category B Listed.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

We assume that the carriageways etc., ex adverso the subjects are the responsibility of the Local Authority.

It is recommended that where repairs, defects or maintenance items have been identified, particularly categorised as a 2 or 3, interested parties make appropriate enquiries in order to satisfy themselves of potential costs and the extent of the works required prior to submitting a legal offer to purchase.

The subjects form part of a block of flats and it has been assumed that maintenance/repair costs of the common parts of the building and external grounds will be shared on an equitable basis with the adjoining proprietors. It is therefore assumed that the costs of repairs detailed within this report which relate to these areas should be apportioned accordingly, although exact liability should be confirmed.

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. Alterations noted at the time of our inspection include the dwelling's subdivision from the flat above and its reconfiguration.

#### Estimated re-instatement cost for insurance purposes

We recommend that for reinstatement cost assessment purposes, the subjects be insured for a sum not less than £460,000 (FOUR HUNDRED AND SIXTY THOUSAND POUNDS). This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction. The figure assumes reconstruction of the property in its existing configuration and in the same materials. The figure bears no direct relationship to current market value. It is recommended that the level of cover is kept under regular review to ensure that you remain adequately insured. For properties with construction types not covered by BCIS, or where properties are Listed or situated within Conservation Areas, you should seek further specialist insurance advice.



#### Valuation and market comments

It is our opinion the current Market Value of the property on a basis of vacant possession and in current condition may be fairly stated at the sum of £325,000 (THREE HUNDRED AND TWENTY FIVE THOUSAND POUNDS).

The Market Value expressed herein is effective as at the date of valuation. The Seller and Buyer are advised that Market Value may rise or fall as market conditions change. Should parties relying on this report and valuation consider market conditions to have changed materially from those prevalent at the date of this valuation, a revaluation should be instructed.

Report author: Fergus Mair, BSc (Hons) MRICS

Ref: 24266/FM/AM

Address: DHKK Limited

54 Corstorphine Road, Edinburgh EH12 6JQ

Signed:

Date of report: 21st August 2025



#### 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 assessment company.

The surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on a 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 Single Survey 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 Single Survey 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 Single Survey Report and generic Mortgage Valuation Report to the seller. It is the responsibility of the seller to ensure that the amended Single Survey Report and generic Mortgage Valuation Report are transmitted to every prospective purchaser.

The individual surveyor will be a member or fellow 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 Single Survey Report on the Property, except to correct factual inaccuracies.

The Single Survey Report will identify the nature and source of information relied upon in its preparation.

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<sup>&</sup>lt;sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards ("The Red Book") and RICS Codes of Conduct.



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 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 the 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 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 the 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 adviser 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<sup>2</sup> will be prepared from information contained in the report and the generic Mortgage Valuation Report.

#### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

The surveyors are entitled to refrain from delivering the report to anyone until the fee and other charges for it notified to the seller have been paid. Additional fees will be charged for subsequent inspections and reports.

#### 1.8 CANCELLATION

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

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



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 the 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 "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 assessment 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 floorlevels, 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 are in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

#### 2.3 THE REPORT

The report will be prepared by the surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

#### 2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.



#### 2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

#### 2.6 ENERGY REPORT

A section is included that makes provision for an energy report, relative to the property. The surveyor will collect physical data from the property and provide such data in a format required by an accredited energy company.

The surveyor cannot of course accept liability for any advice given by the energy company.

#### 2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the report contains matters considered relevant to the conveyancer (solicitor). It also contains the surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" 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. 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 coproprietors 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 should note that the Single Survey is valid for 12 weeks from the date of inspection. 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.



# **MORTGAGE VALUATION REPORT**





# **MORTGAGE VALUATION REPORT**

| Property Address<br>Date of Inspection |                              |   | Ref No 24266/FM/AM              |
|--|------------------------------|---|---------------------------------|
| Property Details                       |                              |   |                                 |
| Property Type:                         | Property Style:              | If Flat/Maisonette:                               | Lift in Block                   |
| House                                  | Detached                     | Purpose-Built ☐ Converted ⊠                       | Yes □<br>No ⊠                   |
| Bungalow □                             | Semi Detached                | Floor of Subject Property.                        | No of Flats in block:           |
| Flat 🖂                                 | Mid Terrace □                | Floor of Subject Property:<br>Basement            | 12                              |
| Maisonette □ Other:                    | End Terrace                  | No of Floors in Block:<br>4                       | Commercial in Block: Yes □ No ⊠ |
| Type of Construction                   | on (*Specify under general r | remarks):   |                                 |
| Traditional 🖂                          | *Non-Traditional □           |   |                                 |
| Dunnanti, kuilt fan th                 | o Dublic Coston              |   |                                 |
| Property built for the Yes □           | No 🖂                         |   |                                 |
| _                                      | .110                         |   |                                 |
| <u>Tenure</u>                          |                              |   |                                 |
| Absolute Owner 🗵                       | I Leasehold □                | Age of 175 Years Property:                        | s Approximately                 |
| Accommodation (s                       | pecify number of rooms)      |   |                                 |
| Living Rooms 1                         | Bedrooms                     | Kitcher   | ns 1                            |
| Bathrooms 1                            | WCs                          | 1   |                                 |
| Other: 0                               |                              |   |                                 |
| Gross Floor Area (e                    | excluding garages & outbuil  | ldings) Internal 75 m²                            | External 87 m <sup>2</sup>      |
| Garage(s) / Outbuil                    | dings: No                    | Parking Space(s): No                              |                                 |
| Garden: Yes □ No □ Communal ⊠          |                              | Residential Element – greater th<br>Yes ⊠<br>No □ | an 40%:                         |
| Construction                           |                              |   |                                 |
| Walls: Brick                           | □ Stone ⊠                    | Concrete □ Timber-frame                           | d 🗆                             |
| Other:                                 |                              |   |                                 |
| Roof: Tile                             | □ Slate ⊠                    | Asphalt □ Felt                                    | $\boxtimes$                     |
| Other:                                 |                              |   |                                 |



| Structural Movement, Subsidence, Settlement and Landslip   |                                       |  |             |           |             |                       |  |     |
|--|---------------------------------------|--|-------------|-----------|-------------|-----------------------|--|-----|
| Does the property show signs of, or is the property located near any area subject to structural movement, landslip, heave, settlement, subsidence, flooding, mining? |                                       |  |             |           |             |                       |  |     |
| Yes ⊠ No □   |                                       |  |             |           |             |                       |  |     |
| If yes, please comment:  |                                       |  |             |           |             |                       |  |     |
| There is evidence of proinconsistent with a prope  |                                       |  |             |           |             |                       |  |     |
| <u>Services</u> (Based on visilocation of the supply in  |                                       |  | services ap | pear to b | oe non-n    | nains, pleas          | e comment on the type                        | and |
| Drainage:  | Mains                                 | $\boxtimes$                            | Private     |           |             | None                  |  |     |
| Water:   | Mains                                 | $\boxtimes$                            | Private     |           |             | None                  |  |     |
| Gas:   | Mains                                 | $\boxtimes$                            | Private     |           |             | None                  |  |     |
| Electricity:   | Mains                                 | $\boxtimes$                            | Private     |           |             | None                  |  |     |
| Solar Panels: Yes  | □ No                                  |  | If yes:     | Own       | ed □        | Leased                |  |     |
| Central Heating: Yes   | <b>S</b>                              | Partial                                | None        |           |             |                       |  |     |
|  |                                       |  |             |           |             |                       |  |     |
| Brief description: F   | ull gas.                              |  |             |           |             |                       |  |     |
| Brief description: F   | ull gas.                              |  |             |           |             |                       |  |     |
| •  | ull gas.<br>□                         | Residential                            | within town | /city     | $\boxtimes$ | Mixed resi            | dential/commercial                           |     |
| Location   |                                       | Residential Commuter                   |             | /city     |             | Mixed resi            |  |     |
| Location  Residential Suburb   |                                       |  |             | /city     |             | Remote Vi             |  |     |
| Location  Residential Suburb  Mainly Commercial  |                                       | Commuter \                             |             | /city     |             | Remote Vi             | llage  |     |
| Location  Residential Suburb  Mainly Commercial  Isolated Rural Property   |                                       | Commuter \                             | Village     | /city     |             | Remote Vi             | llage  |     |
| Location  Residential Suburb  Mainly Commercial  Isolated Rural Property  Roads  |                                       | Commuter \ Other*                      | Village     | /city     | _<br>       | Remote Vi *Specify in | llage<br>general remarks                     |     |
| Location Residential Suburb Mainly Commercial Isolated Rural Property  Roads Made up   |                                       | Commuter \ Other*  Unmade Ro           | Village     | /city     |             | Remote Vi *Specify in | llage<br>general remarks<br>npleted new road |     |
| Location Residential Suburb Mainly Commercial Isolated Rural Property  Roads Made up Adopted   |                                       | Commuter \ Other*  Unmade Ro Unadopted | Village     | /city     |             | Remote Vi *Specify in | llage<br>general remarks<br>npleted new road |     |
| Location Residential Suburb Mainly Commercial Isolated Rural Property  Roads Made up Adopted  Planning Issues  |                                       | Commuter \ Other*  Unmade Ro Unadopted | Village     | /city     |             | Remote Vi *Specify in | llage<br>general remarks<br>npleted new road |     |
| Location Residential Suburb Mainly Commercial Isolated Rural Property  Roads Made up Adopted  Planning Issues  Has the property been e                               | □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ | Commuter \ Other*  Unmade Ro Unadopted | Village     | /city     |             | Remote Vi *Specify in | llage<br>general remarks<br>npleted new road |     |



| General Remarks                                   |                               |                       |  |
|---|-------------------------------|-----------------------|--|
| The dwelling appears to be in a                   | condition commensurate wit    | h age and type with   | some repair required.                  |
| <b>5</b>  |                               |                       |  |
|   |                               |                       |  |
|   |                               |                       |  |
|   |                               |                       |  |
|   |                               |                       |  |
|   |                               |                       |  |
| Essential Repairs                                 |                               |                       |  |
| None.   |                               |                       |  |
|   |                               |                       |  |
| Estimated cost of essential re                    | pairs £ Retentio              | n recommended         | Yes □ No □ Amount £                    |
| Estimated Cost of essential re                    | Jan's L Retentio              | ii recommended        | res   No   Amount 2                    |
| Comment on Mortgageability                        |                               |                       |  |
| The property forms suitable se mortgage provider. | curity for mortgage purpos    | es subject to the s   | specific lending criteria of any given |
| Valuations (Assuming Vacant                       | Possession)                   |                       |  |
| valuations (Assuming vacant)                      | <u> </u>                      |                       |  |
| Market value in present condition                 |                               |                       |  |
| Market value on completion of es repairs          | sential £                     |                       |  |
| Insurance Reinstatement value                     | £460,000                      |                       |  |
| (to include the cost of total rebuil              | ding, site clearance, profess | ional fees, ancillary | charges plus VAT)                      |
| Is a Reinspection necessary                       | Yes □ No ⊠                    |                       |  |
| · · · · · · · · · · · · · · · · · · ·             |                               |                       |  |
|   | LANCE                         | LD.                   |  |
| Signed  |                               |                       |  |
| Valuers Name and<br>Qualifications                | Fergus Mair, BSc (Hons)       | MRICS                 |  |
| Date of Report                                    | 21st August 2025              |                       |  |
| Company Name                                      | DHKK Ltd                      |                       |  |
| Address   | 54 Corstorphine Road          |                       |  |
|   | Edinburgh<br>EH12 6JQ         | Tel No                | 0131 313 0444                          |
|   |                               |                       | 3.3. 3.3 3                             |





# **ENERGY PERFORMANCE CERTIFICATE**



# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### 21A CUMBERLAND STREET, STOCKBRIDGE, EDINBURGH, EH3 6RT

Dwelling type:Ground-floor flatDate of assessment:11 August 2025Date of certificate:14 August 2025

Total floor area: 75 m<sup>2</sup>

Primary Energy Indicator: 169 kWh/m²/year

**Reference number:** 9093-1003-7208-9105-4200 **Type of assessment:** RdSAP, existing dwelling

**Approved Organisation:** Elmhurst

Main heating and fuel: Boiler and radiators, mains

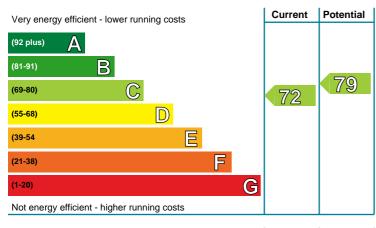
gas

#### You can use this document to:

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

| Estimated energy costs for your home for 3 years* | £3,009 | See your recommendations    |
|---|--------|-----------------------------|
| Over 3 years you could save*                      | £879   | report for more information |

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

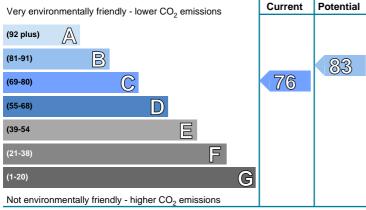


## **Energy Efficiency Rating**

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 (72)**. 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 C (76)

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 Internal wall insulation | £7,500 - £11,000 | £354.00                      |
| 2 Low energy lighting      | £210 - £245      | £357.00                      |
| 3 Double glazed windows    | £4,500 - £6,000  | £165.00                      |

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, as built, no insulation (assumed) | ****              | ***           |
| Roof                  | (another dwelling above)                     | _                 | _             |
| Floor                 | Solid, no insulation (assumed)               | _                 | _             |
| Windows               | Single glazed                                | ***               | ***           |
| Main heating          | Boiler and radiators, mains gas              | <b>★★★★☆</b>      | <b>★★★★☆</b>  |
| Main heating controls | Programmer, room thermostat and TRVs         | <b>★★★★☆</b>      | <b>★★★★☆</b>  |
| Secondary heating     | None   | _                 | _             |
| Hot water             | From main system                             | <b>★★★★☆</b>      | <b>★★★★☆</b>  |
| Lighting              | Below average 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<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 30 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.2 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 0.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

## Estimated energy costs for this home

|           | Current energy costs | Potential energy costs | Potential future savings |
|-----------|----------------------|------------------------|--------------------------|
| Heating   | £1,851 over 3 years  | £1,377 over 3 years    |                          |
| Hot water | £567 over 3 years    | £570 over 3 years      | You could                |
| Lighting  | £591 over 3 years    | £183 over 3 years      | save £879                |
| Total     | £3,009               | £2,130                 | 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.

| Da | and the second s | Indicative cost  | Typical saving | Rating after improvement |             |
|----|--|------------------|----------------|--------------------------|-------------|
| Re | ecommended measures  | indicative cost  | per year       | Energy                   | Environment |
| 1  | Internal wall insulation   | £7,500 - £11,000 | £118           | C 75                     | C 80        |
| 2  | Low energy lighting for all fixed outlets  | £210 - £245      | £119           | C 78                     | B 81        |
| 3  | Replace single glazed windows with low-<br>E double glazed windows   | £4,500 - £6,000  | £55            | C 79                     | B 83        |

# Choosing the right improvement package



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

### 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 wall insulation

Internal wall insulation involves adding a layer of insulation to the inside 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. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

#### 2 Low energy lighting

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

#### 3 Double glazed windows

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

## 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) | 5,990.99          | N/A                       | N/A                              | N/A                             |
| Water heating (kWh per year) | 2,302.06          |                           |                                  |                                 |

#### **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.

# 21A CUMBERLAND STREET, STOCKBRIDGE, EDINBURGH, EH3 6RT 14 August 2025 RRN: 9093-1003-7208-9105-4200

## **Recommendations Report**

### **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. Fergus Mair Assessor membership number: EES/009437 Company name/trading name: DHKK Limited

Address: 54 Corstorphine Road

Edinburgh EH12 6JQ

Phone number: 0131 313 0444
Email address: survey@dhkk.co.uk
Related party disclosure: No related party

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

#### Use of this energy performance information

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

# Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





# **PROPERTY QUESTIONNAIRE**



| Property address | 21A Cumberland Street |
|------------------|-----------------------|
|                  | Edinburgh             |
|                  | EH3 6RT               |
|                  |                       |
|                  |                       |
|                  |                       |
|                  |                       |
|                  |                       |
|                  |                       |

| Seller(s) | Executry of George James Maskell |
|-----------|----------------------------------|
|-----------|----------------------------------|

| Completion date of property | 21/08/2025 |
|-----------------------------|------------|
| questionnaire               |            |

## **Note for sellers**

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

# Information to be given to prospective buyer(s)

| 1. | Length of ownership  |  |  |  |  |  |
|----|--|--|--|--|--|--|
|    | How long have you owned the property?  |  |  |  |  |  |
| 2. | Council tax  |  |  |  |  |  |
|    | Which Council Tax band is your property in? (PI  ☐ A ☐ B ☐ C ☒ D ☐ E ☐ F   |  |  |  |  |  |
| 3. | Parking  |  |  |  |  |  |
|    | What are the arrangements for parking at your property?  (Please tick all that apply)  |  |  |  |  |  |
|    | • Garage   |  |  |  |  |  |
|    | Allocated parking space  |  |  |  |  |  |
|    | • Driveway   |  |  |  |  |  |
|    | 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)? |  |  |  |  |  |

| 5. | Listed buildings  |               |  |  |
|----|---|---------------|--|--|
|    | Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?                        | ☐ Yes<br>☑ No |  |  |
| 6. | Alterations/additions/extensions  |               |  |  |
| a. | (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)? | ☐ Yes<br>☑ 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?   | ☐ Yes<br>☐ No |  |  |
|    | 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<br>⊠ No |  |  |
|    | 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<br>☐ No |  |  |
|    | (ii) Did this work involve any changes to the window or door openings?  | ☐ Yes<br>☐ No |  |  |
|    | (iii) Please describe the changes made to the windows doors, or patic<br>approximate dates when the work was completed):  | doors (with   |  |  |
|    | Please give any guarantees which you received for this work to your solicitor or eagent.  |               |  |  |

| 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).  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 central heating  If you have answered yes, please answer the three questions below: | ⊠ Yes □ No □ Partial  |
|  | (i) When was your central heating system or partial central heatinstalled? Unknown   | ng system             |
| <ul><li>(ii) Do you have a maintenance contract for the central hear system?</li><li>If you have answered yes, please give details of the company which you have a maintenance contract:</li></ul> |  | ☐ Yes<br>☑ No         |
|  | (iii) When was your maintenance agreement last renewed? (Pleas month and year).  | e provide the         |
| 8.   | Energy Performance Certificate   |                       |
|  | Does your property have an Energy Performance Certificate which is less than 10 years old?   | ☐ Yes<br>☑ No         |
| 9.   | Issues that may have affected your property  |                       |
| a.   | Has there been any storm, flood, fire or other structural damage to your property while you have owned it?  If you have answered yes, is the damage the subject of any outstanding insurance claim?  | ☐ Yes ☑ No ☐ Yes ☐ No |
| b.   | Are you aware of the existence of asbestos in your property?  If you have answered yes, please give details:   | ☐ Yes<br>☑ No         |

| 10.   | Services  |                               |               |  |  |  |  |
|-------|---|-------------------------------|---------------|--|--|--|--|
| a. Pl | Please tick which services are connected to your property and give details of the supplier: |                               |               |  |  |  |  |
|       | Services  | Services Connected Supplier   |               |  |  |  |  |
|       | Gas or liquid petroleum gas   | Unknown                       |               |  |  |  |  |
|       | Water mains or private water supply   |                               |               |  |  |  |  |
|       | Electricity   |                               |               |  |  |  |  |
|       | Mains drainage  | z.                            |               |  |  |  |  |
|       | Telephone   | N/A                           |               |  |  |  |  |
|       | Cable TV or satellite N/A   |                               |               |  |  |  |  |
|       | Broadband   | Unknown                       |               |  |  |  |  |
|       |   |                               |               |  |  |  |  |
| b.    | Is there a septic tank system a<br>If you have answered yes, plea                           | ions below:                   | ☐ Yes<br>⊠ No |  |  |  |  |
|       | (iv) Do you have appropriat your septic tank?   | ☐ Yes<br>☐ No<br>☐ Don't Know |               |  |  |  |  |
|       | (v) Do you have a mainten  If you have answered yes, plea which you have a maintenance      | ☐ Yes<br>☐ No                 |               |  |  |  |  |

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

| b.  | Is there a common buildings insurance policy?  If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?  Please give details of any other charges you have to pay on a regular upkeep of common areas or repair works, for example to a residents 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?  If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.   | ☐ Yes<br>☑ No |
| b.  | As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?  If you have answered yes, please give details:   | ☐ Yes<br>⊠ No |
| C.  | If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?  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.  Guarantees are held by: | ☐ Yes<br>☐ No |

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

| 7.714-7 |                                |   |  |   |
|---------|--------------------------------|---|--|---|
| 16.     | Notices tha                    | t affect your property  |  |   |
|         | In the past th                 | ree years have you ever received a no   | tice:                                  |   |
| a.      | advising that planning appl    | the owner of a neighbouring property ication?   | has made a                             | ☐ Yes<br>☑ No                                 |
| b.      | that affects y                 | our property in some other way?   |  | ☐ Yes<br>☑ No                                 |
| c.      | that requires<br>to your prope | you to do any maintenance, repairs or<br>rty?   | improvements                           | ☐ Yes<br>☑ No                                 |
|         | or estate age                  | nswered yes to any of a-c above, pleas<br>nt, including any notices which arrive a<br>ser of your property. | se give the notic<br>at any time befor | tes to your solicitor<br>re the date of entry |
| I/We    | confirm tha                    | e seller(s)/or other authorised<br>It the information in this form is<br>edge and belief.                   |  |   |
| Signa   | ature(s) :                     |   |  |   |
| Date:   | :                              | 21/08/2025  |  |   |



# **Home Reports**

# **Scheme 1 and Mortgage Valuation Reports**

**Scheme 2 and Homebuyer Reports** 

**Tax Valuation** 

**Pre-sale Advice** 

**Schedules of Condition and Condition Reports** 

**Energy Performance Certificate (EPC)** 

**Commercial EPCs** 

**Section 63s** 

**Display Energy Performance Certificate (DECs)** 

**Expert Witness**