

Home Report

24 VIEWFIELD SQUARE ISLE OF SKYE PORTREE IV51 9HB





Energy Performance Certificate



Energy Performance Certificate (EPC)

Scotland

Dwellings

24 VIEWFIELD SQUARE, ISLE OF SKYE, PORTREE, IV51 9HB

Dwelling type:	End-terrace house
Date of assessment:	10 June 2025
Date of certificate:	10 June 2025
Total floor area:	71 m ²
Primary Energy Indicator:	559 kWh/m²/year

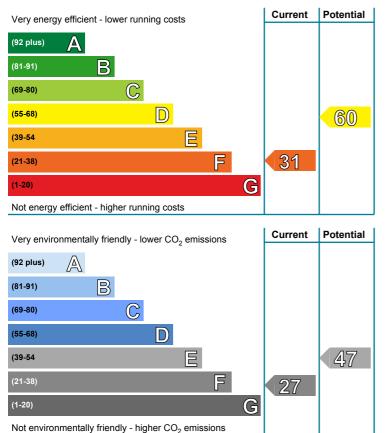
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 6715-8326-5100-0820-4296 RdSAP, existing dwelling Elmhurst Boiler and radiators, dual fuel (mineral and wood)

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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£9,780	See your recommendations
Over 3 years you could save*	£2,490	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 F (31)**. 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 (CO₂) 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 F (27)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£699.00
2 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£249.00
3 Hot water cylinder thermostat	£200 - £400	£138.00

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

24 VIEWFIELD SQUARE, ISLE OF SKYE, PORTREE, IV51 9HB 10 June 2025 RRN: 6715-8326-5100-0820-4296

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	★★★☆☆	★★★☆☆
Roof	Pitched, no insulation (assumed)	***	****
Floor	Suspended, no insulation (assumed)	—	_
Windows	Fully double glazed	★★★ ☆☆	★★★☆☆
Main heating	Boiler and radiators, dual fuel (mineral and wood)	***	★★☆☆☆
Main heating controls	No time or thermostatic control of room temperature	****	*****
Secondary heating	None	—	_
Hot water	From main system, no cylinder thermostat	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in all fixed outlets	****	****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ 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 121 kg CO₂/m²/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 8.6 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 3.0 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	£7,620 over 3 years	£6,345 over 3 years	
Hot water	£1,932 over 3 years	£717 over 3 years	You could
Lighting	£228 over 3 years	£228 over 3 years	save £2,490
Totals	£9,780	£7,290	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.

Do		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Floor insulation (suspended floor)	£800 - £1,200	£233	F 35	F 30
2	Add additional 80 mm jacket to hot water cylinder	£15 - £30	£83	F 37	F 31
3	Hot water cylinder thermostat	£200 - £400	£46	F 38	F 32
4	Upgrade heating controls	£350 - £450	£256	E 43	F 36
5	Solar water heating	£4,000 - £6,000	£166	E 47	E 39
6	High performance external doors	£1,000	£46	E 48	E 40
7	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£391	D 60	E 47

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 (suspended floor)

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

2 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

3 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

4 Heating controls (programmer, room thermostat and thermostatic radiator valves)

The heating system would benefit from a programmer and room thermostat to allow you to set the temperature and programme when you want the heating and hot water to switch on and off; this will reduce the amount of energy used and lower fuel bills. Thermostatic radiator valves should also be installed, to allow the temperature of each room to be controlled to suit individual needs, adding to comfort and reducing heating bills. For example, they can be set to be warmer in the living room and bathroom than in the bedrooms. Ask a competent heating engineer to install radiator valves and a fully pumped system with the pump and the boiler turned off by the room thermostat. Radiator valves should be fitted to every radiator except one – the radiator in the same room as the room thermostat. Remember the room thermostat is needed to enable the boiler to switch off when no heat is required, thermostatic radiator valves on their own do not turn the boiler off. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

5 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.

6 High performance external doors

High performance external doors contain insulation and lose heat at about half the rate of conventional external doors. Building regulations generally apply to this work, so it is best to check this your local authority building standards department.

7 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

In this section, you can see how much energy you might need to heat your home and provide hot water. These are estimates showing how an average household uses energy. These estimates may not reflect your actual energy use, which could be higher or lower. You might spend more money on heating and hot water if your house is less energy efficient. The table below shows the potential benefit of having your loft and walls insulated. Visit https://energysavingtrust.org.uk/energy-at-home for more information.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	16,383	(4,484)	N/A	N/A
Water heating (kWh per year)	3,736			

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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: Assessor membership number:	Mr. Douglas Gordon EES/008308
Company name/trading name:	Torrance Partnership LLP
Address:	165 High Street
	Ross-shire
	Invergordon
	IV18 ÕAL
Phone number:	01349 853151
Email address:	admin@torrance-partnership.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.











survey report on:

Property address	24 VIEWFIELD SQUARE, ISLE OF SKYE, PORTREE, IV51 9HB
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Customer	Sarah Starmer
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Customer address	

Prepared by	Torrance Partnership

Date of inspection 10	0th June 2025
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PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

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

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

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



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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.1 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

Terms and Conditions

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a two storey end terraced dwelling house.
Accommodation	Ground Floor - Lobbies, hallway, lounge and kitchen. First Floor - Landing, 2 bedrooms and bathroom.

Gross internal floor area (m²) 71 or thereby.	Gross internal floor area (m²)	71 or thereby.
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Neighbourhood and location	The property forms part of a long established social housing development which is a short distance from the town centre and most amenities.
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Age	Approximately 75 years.	

Weather	Fair.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate.
	A shared rendered chimney stack is provided.

Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	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.
	The roof to the property is pitched and clad with natural slate. No access was available to inspect any roof space areas at the time of our inspection.

Rainwater fittings	Visually inspected with the aid of binoculars where appropriate. The rainwater fittings are of cast iron manufacture which would appear to lead to underground drains.
Main walls	Visually inspected with the aid of binoculars where

	appropriate.
	Foundations and concealed parts were not exposed or inspected.
	External walls to the property are consistent with being of cavity brick construction which have a render finish externally and plastered on hard finish internally. Evidence to suggest that post construction cavity wall insulation has been installed was apparent.

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.
	Windows to the property are of double glazed timber casement with the external doors being of single glazed timber. Timber fascia and soffit boards are also fitted.

External decorations	Visually inspected.
	External elements have a paint finish.

Conservatories / porches	None.

Communal areas	None.
Garages and permanent outbuildings	Visually inspected.
	A small integral store is located to the gable of the property. This is accessed by way of a timber door.
	A metal shed within the rear garden is deemed portable/moveable and is therefore outwith the terms of the Home Report.

Outside areas and boundaries	Visually inspected.
	Areas of garden ground are provided around the property which are partially bounded by way of post and wire fencing.

Ceilings	Visually inspected from floor level.
	Finished over with plasterboard.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Of timber frame or we assume brick with a plasterboard or plastered on hard finish over.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	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.
	Flooring to the ground floor is of suspended timber or solid concrete with those to the upper floor again of suspended timber. No access was available to inspect any sub floor areas.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	The internal joinery finishes are generally to an older style with the kitchen provided with floor and wall mounted units.

Chimney breasts and fireplaces	Visually inspected.
	No testing of the flues or fittings was carried out.
	A chimney breast is located within the lounge which extends through to the bedroom above. A tiled open fireplace is provided within the lounge which includes a back boiler to the rear.
Internal decorations	Visually inspected.

Internal decorations	Visually inspected.
	Internal decoration comprises of a paint or wallpaper finish to walls and ceilings with a paint or varnish finish to joinery elements.

Cellars	None.
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. Mains supply with the consumer units and meter located within the front lobby.

Gas	None.
Water, plumbing, bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.
	No tests whatsoever were carried out to the system or appliances.
	Mains supply. Where seen the plumbing installation would appear to be of PVC or copper pipework. Sanitaryware to the bathroom comprises bath, basin and wc.
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.

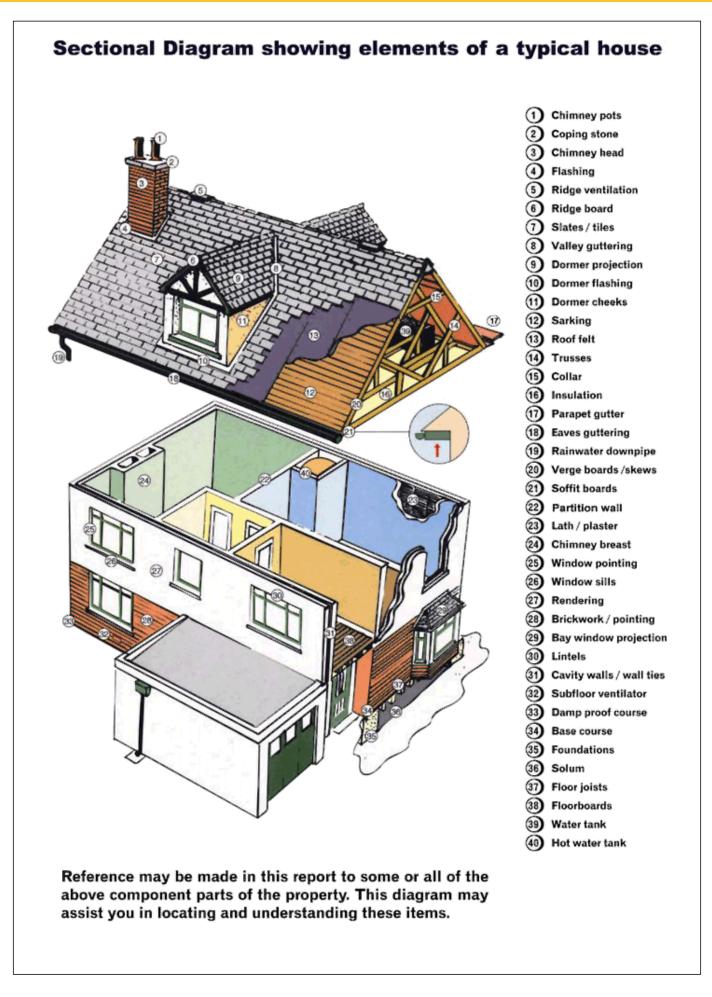
No tests whatsoever were carried out to the system or appliances.
Heating to the property is by way of a solid fuel back boiler to the lounge fireplace which supplies water filled radiators throughout. Hot water again is by way of the boiler, augmented by electric immersion heater, connected to a hot water storage cylinder located within a rear bedroom cupboard.

Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Connected we assume to the mains drainage system.

Fire, smoke and burglar alarms	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.
	Smoke detection fitted.
	Fire Safety legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detecting alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance, e. g. central heating boiler, open fire, wood burning stove, etc. a carbon monoxide detector is also required. The purchaser(s) should appraise

-

Fire, smoke and burglar alarms	themselves of the requirements of this legislation and engage with appropriately accredited contractors to ensure compliance.
Any additional limits to inspection	Access throughout the property was restricted due to floor coverings, furnishings and belongings. Stored items (particularly in cupboards) have not been moved. No access was gained to any sub floor areas. No access to roof space.
	All properties built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask a specialist to undertake an appropriate test.
	We have not made checks to ascertain whether the property lies within a Radon area. Further advice could be sought from UK Radon.
	We have not been able to ascertain whether safety glass has been installed to glazing where required.
	No checks have been made with regard to flood risk.



2. Condition

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

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

Structural movement	
Repair category	1
Notes	At the time of our inspection there was no evidence of significant structural movement noted to affect the property within the limits of the single inspection.

Dampness, rot and infestation	
Repair category	2
Notes	Localised wood boring beetle was apparent to the door of the external store. Localised dampness to walls in rear lobby.

Chimney stacks	
Repair category	2
Notes	Cracking was evident to the render finish of the shared chimney stack. Further advice regarding repair could be sought from a competent building contractor.

Roofing including roof space	
Repair category	1
Notes	Ongoing roof slating maintenance and repairs should be undertaken. As previously noted no sight could be had of any roof space areas.

Rainwater fittings	
Repair category	1
Notes	No significant defects were apparent however timber wedges were noted under guttering to some brackets and as such permanent realignment may be required. It should be noted that a full assessment of the rainwater fittings can only be
	made during heavy rainfall.

Main walls	
Repair category	1
Notes	No significant defects were apparent.

Windows, external doors and joinery	
Repair category	2
Notes	Rot is affecting the lower edge of the rear door together with door posts. We would point out that we have not tested all windows and doors.

External decorations	
Repair category	1
Notes	Generally found to be in fair order.

Conservatories/porches	
Repair category	-
Notes	

Communal areas	
Repair category	-
Notes	

Garages and permanent outbuildings	
Repair category	2
Notes	Rot is apparent affecting the integral store door together with wood boring beetle.

Outside areas and boundaries	
Repair category	2
Notes	The boundary to the rear of the property is incomplete. Sections of boundary shall require repair or upgrading. The lower front step was noted to have fallen away and shall require to be resecured.

Ceilings	
Repair category	2
Notes	Some uneven plaster work together with holes were evident to the ceilings. This could be attended to prior to next redecoration.

Internal walls	
Repair category	2
Notes	Some uneven plaster work together with holes were evident to walls. This could be attended to prior to next redecoration.

Floors including sub-floors	
Repair category	1
Notes	No significant defects were apparent. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category	2
Notes	The kitchen fitments are generally worn with repairs or replacement required. A number of internal doors are punctured or broken. Upgrading of these elements should be considered.

Chimney breasts and fireplaces	
Repair category	2
Notes	A number of broken tiles were apparent to the fireplace.
	It is good practice to have flues routinely checked/swept.

☑ Internal decorations	
Repair category	2
Notes	Decorative finishes are generally affected by wear and tear and could be upgraded to personal preference in due course.

Cellars	
Repair category	-
Notes	

Electricity	
Repair category	3
Notes	The installation is to an older style with no evidence of recent testing available at the time of inspection, poorly positioned socket over the cooker and with the light switch pendant pulling away from the bathroom ceiling. The installation should be fully inspected and upgraded as necessary. The Institution of Engineering and Technology recommends that inspection and
	testing is undertaken at least every 10 years and on change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with present IET regulations.

Gas	
Repair category	-
Notes	

F Water, plumbing and bathroom fittings	
Repair category	2
Notes	The seals around the bath are incomplete which may result in water seepage to other areas. These should be replaced.
	Ongoing checks should be made to plumbing fitments and sealants. Failure of seals can result in dampness and decay to adjoining/underlying areas.

Heating and hot water			
Repair category	2		
Notes	The installation of the hot water storage cylinder is incomplete and broken.		

24 VIEWFIELD SQUARE, ISLE OF SKYE, PORTREE, IV51 9HB 10th June 2025 HP783211 / 26464

Heating and hot water			
Repair category	2		
Notes	Consideration could be given to replacement of the tank.		
	We assume the heating and hot water appliances have been installed and maintained in line with the manufacturer?s guidelines.		

Drainage	
Repair category	1
Notes	No significant defects were apparent.

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

Structural movement1Dampness, rot and infestation2Chimney stacks2Roofing including roof space1Rainwater fittings1Main walls1Windows, external doors and joinery2External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Ceilars-Gas-Sand decorations2Internal decorations2Chimney breasts and fireplaces2Internal decorations2Ceilars-Electricity3Gas-Water, plumbing and bathroom fittings2Drainage1		
Chimney stacks2Roofing including roof space1Rainwater fittings1Main walls1Windows, external doors and joinery2External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Ceilars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Structural movement	1
Roofing including roof space1Rainwater fittings1Main walls1Min walls1Windows, external doors and joinery2External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Ceilars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Dampness, rot and infestation	2
Rainwater fittings1Main walls1Windows, external doors and joinery2External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Chimney stacks	2
Main walls1Windows, external doors and joinery2External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Roofing including roof space	1
Windows, external doors and joinery2External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Rainwater fittings	1
External decorations1Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Main walls	1
Conservatories/porches-Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Windows, external doors and joinery	2
Communal areas-Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	External decorations	1
Garages and permanent outbuildings2Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Conservatories/porches	-
Outside areas and boundaries2Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Communal areas	-
Ceilings2Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Garages and permanent outbuildings	2
Internal walls2Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Outside areas and boundaries	2
Floors including sub-floors1Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Ceilings	2
Internal joinery and kitchen fittings2Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Internal walls	2
Chimney breasts and fireplaces2Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Floors including sub-floors	1
Internal decorations2Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Internal joinery and kitchen fittings	2
Cellars-Electricity3Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Chimney breasts and fireplaces	2
Electricity 3 Gas - Water, plumbing and bathroom fittings 2 Heating and hot water 2	Internal decorations	2
Gas-Water, plumbing and bathroom fittings2Heating and hot water2	Cellars	-
Water, plumbing and bathroom fittings2Heating and hot water2	Electricity	3
Heating and hot water 2	Gas	-
	Water, plumbing and bathroom fittings	2
Drainage 1	Heating and hot water	2
	Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

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

Unrestricted parking within 25 metres:

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

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

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

We assume a clear Property Enquiry Certificate shall be provided in due course and that the property has a clear Title. We further assume that any necessary statutory consents for the property in its current state are in place. If any works did require consent, then it has been assumed they meet the standards required by the Building Regulations or are exempt.

The Solicitor must also ensure that any prospective purchaser fully understands the nature, criteria and basis of a Home Report and in particular what a Home Report is and what it is not (an exhaustive Condition Report) and this should be done before any prospective purchaser makes an offer for this property based on the content of this report. If the Solicitor or purchaser requires any clarification in relation to this, they must contact the surveyor or familiarise themselves with the nature and criteria of this type of report.

It should be checked/confirmed that the tenure is absolute ownership and that there are no unduly onerous conditions or restrictive servitudes contained in the Title.

Advice should be sought with regard to the exact extent of ground pertaining to the subjects.

Where defects or repairs have been identified within this Home Report, regardless of whether reported as category 1, 2 or 3 (please read category definitions), it is always best practice to obtain detailed competitive estimates from reputable contractors or specialists prior to entering into any legally binding contract.

Estimated reinstatement cost for insurance purposes

£220,000

Valuation and market comments

The market value of the property as described in this report is £145,000 (One Hundred and Forty Five Thousand Pounds).

This figure assumes vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, Title restrictions or servitude rights.

The property is of a type for which there tends to be a reasonable demand.

Signed	Security Print Code [539670 = 9694]		
	Electronically signed		

Report author	Douglas S Gordon

Company name Torrance Partnership

Address	1st Floor, Larkfield, 23 Southside Road, Inverness, IV2 3BG

Date of report	18th June 2025

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	24 VIEWFIELD SQUARE, ISLE OF SKYE, PORTREE, IV51 9HB Sarah Starmer 10th June 2025
Property Details	
Property Type	X House Bungalow Chalet Purpose built maisonette Coach Studio Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)
Property Style	Detached Semi detached Mid terrace X End terrace Back to back High rise block Low rise block Other (specify in General Remarks)
Does the surveyor be e.g. local authority, m	lieve that the property was built for the public sector, X Yes No ilitary, police?
Flats/Maisonettes onl	
Approximate Year of	Construction 1950
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 2 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 0 WC(s) 0 Other (Specify in General remarks)
Gross Floor Area (exc	cluding garages and outbuildings) 71 m ² (Internal) 85 m ² (External)
Residential Element (greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	Double garage Parking space X No garage / garage space / parking space Yes No
Permanent outbuildin	gs:

Mortgage Valuation Report

Construction							
Walls	X Brick	Stone	Concrete	Timber frame Concrete block	Other	· (specify in Ger	eral Remarks)
Roof	Tile	X Slate	Asphalt Artificial sla	Felt Felt	Other	(specify in Ger	eral Remarks)
Special Risks							
Has the property s	suffered struc	tural moveme	ent?			Yes	XNo
If Yes, is this rece	nt or progress	sive?				Yes	No
Is there evidence, immediate vicinity		ason to antici	pate subsidence,	heave, landslip c	or flood in the	e Yes	X No
If Yes to any of the	e above, prov	ide details in	General Remarks	δ.			
Service Connec	tion						
Based on visual ir of the supply in G			ces appear to be	non-mains, pleas	e comment o	on the type a	nd location
Drainage	X Mains	Private	None	Water	X Mains	Private	None
Electricity	X Mains	Private	None	Gas	Mains	Private	X None
Central Heating	X Yes	Partial	None				
Brief description of Full solid fuel.							
Site							
Apparent legal iss	ues to be ver	ified by the co	onvevancer Pleas	se provide a brief	description i	n General R	emarks
Rights of way Agricultural land in	X Shared driv	ves / access		amenities on separate	site Shar	red service conr	nections
Location							
Residential suburb Commuter village		sidential within to mote village	,	d residential / commented rural property		lly commercial er (specify in Ge	neral Remarks)
Planning Issues	5						
Has the property b If Yes provide deta			/ altered?	es X No			
·							
Roads							
X Made up road	Unmade roa	d Partly	completed new road	Pedestrian a	ccess only	X Adopted	Unadopted

General Remarks

The subjects comprise a two storey end terraced dwelling house which is situated amid similar type and quality properties forming part of a long established social housing development. The town centre and most amenities are available a short distance away. We understand a right of access exists over the subjects to adjoining properties.

At the time of inspection the property was generally found to be in a condition which would benefit from a programme of modernisation and upgrading throughout.

Essential Repairs

None.		
Estimated cost of essential repairs £	Retention recommended?	Amount £

Mortgage Valuation Report

Comment on Mortgageability

The subjects provide adequate security for mortgage loan terms however the final decision rests with your
preferred lender.

Valuations	
Market value in present condition	£ 145,000
Market value on completion of essential repairs	£
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 220,000
Is a reinspection necessary?	Yes X No
Buy To Let Cases	
What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No
Declaration	

Signed	Security Print Code [539670 = 9694] Electronically signed by:-
Surveyor's name	Douglas S Gordon
Professional qualifications	BSc (Hons) MRICS
Company name	Torrance Partnership
Address	1st Floor, Larkfield, 23 Southside Road, Inverness, IV2 3BG
Telephone	01463 237999
Fax	
Report date	18th June 2025







IV51 9HB

Seller(s)	Sarah Ann Starmer
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Completion date of property questionnaire	16.06.2025
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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? 30
2.	Council tax
	Which Council Tax band is your property in? (Please circle) A B C D E F G H
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 (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?

2

5.	Listed buildings				
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes / 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)? <u>If you have answered yes</u>, 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? <u>If you have answered yes</u>, 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 as a possible for the purchaser. 	Yes / Ne			
b.	documents and your solicitor or estate agent will arrange to obtain them: Have you had replacement windows, doors, patio doors or double glazing installed in your property?	Yes / 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 / No			
	(ii) Did this work involve any changes to the window or door openings?	Yes / No			
	(iii) Please describe the changes made to the windows, doors or patio doors (w dates when the work was completed):	vith approximate			
	Please give any guarantees which you received for this work to your solicitor or e	state agent.			

7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	Yes / No / Partial
	If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	Solid Fuel	
	If you have answered yes, please answer the three questions below:	
b.	When was your central heating system or partial central heating system installed?	When then house was built
C.	Do you have a maintenance contract for the central heating system?	Yes / No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes / 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?	Yes / No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Yes / No
b.	Are you aware of the existence of asbestos in your property?	Yes / No
	If you have answered yes, please give details:	

I	Please tick which services are supplier:	connected to y	our property and give details	of the	
	Services	Connected	Supplier		
	Gas / liquid petroleum gas				
	Water mains / private water supply	\checkmark	Scottish Water		
	Electricity	\checkmark	ovo		
	Mains drainage	\checkmark	Scottish Water		
	Telephone	✓	EE		
	Cable TV / satellite	_			
	Broadband	\checkmark	EE		
	s there a septic tank system at yo <u>f you have answered yes</u> , please a		questions below:	Yes / No	
((i) Do you have appropriate conse	nts for the disch	arge from your septic tank?	Yes / Ne / Den't knov	
((ii) Do you have a maintenance contract for your septic tank?				
Ī	f you have answered yes, please have a maintenance contract:	e give details of	the company with which you		

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?	Yes / No / Den't Knew
	If you have answered yes, please give details:	
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?	Yes / No / Not applicable
	If you have answered yes, please give details:	
с.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes / 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?	¥es / No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes / No
	If you have answered yes, please give details:	
	Coal Delivery, Rarely used as they have oil central heating.	
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	¥es / No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes / No
	If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yes / No / Den't Knew
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes / No / Don't Know
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	¥es / No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property:	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	Yes / No
	If you have answered yes, please give details:	
с.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Yes / No
	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 <u>please write below who has these documents</u> 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:	

14.	Guarantees						
a.	Are there any guarantees or warranties for an	y of the	following	:			
(i)	Electrical work	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(ii)	Roofing	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(iii)	Central heating	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(iv)	NHBC	No	¥es	Don't know	With title doods	Lost	Cannot Answer*
(v)	Damp course	No	¥es	Don't know	With title deeds	Lost	Cannot Answer*
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	¥es	Don't know	With title deeds	Lost	Cannot Answor*
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
C.	Are there any outstanding claims under any of the guarantees listed above? If you have answered yes, please give details:					¥œ	; / No
15.	Boundaries						
	So far as you are aware, has any boundary o last 10 years?	f your pr	operty b	een move	ed in the		/ No / t know
	If you have answered yes, please give details:						

16.	Notices that affect your property				
	In the past 3 years have you ever received a notice:				
a.	advising that the owner of a neighbouring property has made a planning application?	¥es / No / Don't know			
b.	that affects your property in some other way?	¥es / No / Don't know			
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes / No / Don't know			
	If you have answered yes to any of a-c above, please give the notices to your solic agent, including any notices which arrive at any time before the date of entry of the your property.				

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

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

Signature(s):

Date:

