



Home Report

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Scottish Single Survey



Single Survey

survey report on:

Property address	Rockvale Brighouse Borgue Kirkcudbright DG6 4TS
Customer	Mr Gordon Sproat
Customer address	Rockvale Brighouse Borgue Kirkcudbright DG6 4TS
Prepared by	Shepherd Chartered Surveyors
Date of inspection	13/08/2024



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PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential 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 marking 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 Rules 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 Report².

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.

1.10 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 Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments

being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use

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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	Two storey detached house, with non-habitable basement/cellar accommodation.
Accommodation	Ground Floor: Lounge, Sitting Room, Sunroom, Dining Room, Utility Room, Kitchen and Cloakroom with w.c. First Floor: Bedroom 1, Bedroom 2, Bedroom 3, Bedroom 4 and Bathroom with w.c.
Gross internal floor area (m²)	189m ² or thereby (171m ² excluding the basic sunroom).
Neighbourhood and location	The property is situated in a rural location, adjoining the coast at Brighthouse Bay. The main shopping, social and educational amenities for the area are provided in the neighbouring town of Kirkcudbright.
Age	It is estimated that the property was constructed circa 1800.
Weather	Raining.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. There are two chimneys of brick roughcast construction with lead flashings, concrete copings and clay pots.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>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.</p> <p>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.</p> <p>The roofs are pitched and slated with stone ridging and skews, and there is metal ridging and hips to the dormers and the roof of the side extension.</p> <p>Access into the main attic roof space is gained through a ceiling hatch in the bathroom. The roof is of timber frame construction overlaid with sarkingboard, and there is a felt membrane beneath the slates. The attic is insulated above the ceilings.</p> <p>A ceiling hatch to the loft above the side extension was secured with screws, and accordingly this roof void was not accessed or inspected.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The gutters and downpipes are formed in cast iron.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The walls of the original building are of solid stone construction, which are roughcast externally. The walls of the upper floor addition to the original building are of cavity brick roughcast construction, as are the walls of the side extension.</p>

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Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are single glazed, and mostly of timber sash and case type. There is a stained and leaded glass window on the stairwell.</p> <p>The front entrance has a timber panelled door with decorative fanlight above, and there is a UPVC double glazed external door to the rear.</p>
External decorations	Visually inspected.
Conservatories / porches	<p>Visually inspected.</p> <p>There is a basic sunroom extension to the rear. The walls are of timber construction, and the roof is formed with polycarbonate sheeting. The windows and the rear door are timber single glazed, and there are UPVC double glazed French doors.</p>
Communal areas	Not applicable.
Garages and permanent outbuildings	<p>The walls of a stone outbuilding remain within the rear part of the garden, although this building is in a derelict state with no roof and has been disregarded for the purpose of the Single Survey.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>It is understood that the site extends to approximately 8 acres or thereby, including a large field and the garden ground adjoining the house. It is also our understanding that the title includes a small former harbour with stone pier/jetty, although this is no longer functional. In addition to the ground at Rockvale House, there is a separate triangular-shaped field adjacent to Senwick House Care Home that extends to about 0.43 hectares (1.07 acres) or thereby. The field is bounded on two sides only by stone dykes, but the south-most boundary is undefined.</p> <p>Details of the extent of the property must be confirmed with the title deeds.</p>

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Ceilings	Visually inspected from floor level. The ceilings are lined with timber lath and plaster. The ceilings in the upstairs rooms are partly sloping/coombed.
Internal walls	Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate. The walls of the stone parts of the original building are dry lined internally, and the walls of the brick built extensions are plastered on the hard. The partitions are of solid construction.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. 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. 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. The floors are of suspended timber construction. It was not possible to inspect the floor surfaces in some rooms due to the presence of fitted coverings.
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances. The internal doors are a mix of timber panelled and tongue and groove timber boarded types. A timber staircase provides access to the first floor landing from the main ground floor hallway. There are fitted units in the kitchen and utility room which are dated.

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Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There are open fires in the three ground floor public rooms, and in the four bedrooms upstairs. The fireplaces within the basement/cellar are no longer functional.</p> <p>There is an oil fired 'Esse' stove in the kitchen.</p>
Internal decorations	<p>Visually inspected.</p>
Cellars	<p>Visually inspected where there was a safe and purpose-built access.</p> <p>There are cellar rooms below the original part of the building which can be accessed through an external door at the rear, and a timber internal staircase also provides access. The ceilings are lined with timber lath and plaster. The walls are unlined.</p>
Electricity	<p>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.</p> <p>Mains electricity.</p> <p>The electric meter and consumer unit are in the rear entrance hall, and there is a further consumer unit in the main hallway.</p>
Gas	<p>No gas supply.</p>

Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is assumed understood to be private. Details of the source must be confirmed.</p> <p>The insulated plastic cold water storage tank is in the attic.</p> <p>There is an old double stainless steel sink in the utility room.</p> <p>The sanitary fittings are dated, and include a white wash hand basin and w.c. in the cloakroom, and a three piece white suite in the bathroom.</p>
Heating and hot water	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>The external oil fired 'Boulter Camray 5' oil fired combi boiler is installed at the rear of the house. The boiler provides domestic hot water, and it also heats radiators in the majority of the rooms. The radiators are fitted with thermostatic valves, and there is a programmer and room thermostat in the hall.</p> <p>There is a dated hot water cylinder in a utility room cupboard. It would appear that water in the tank is heated by the oil fired 'Esse' stove.</p> <p>There is a plastic oil storage tank.</p>
Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to be connected to a septic tank. For the avoidance of doubt the tank was not located or inspected to confirm its age, type and condition, and the drainage system has not been checked or tested in any way.</p>

Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>All Scottish homes require 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 alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p> <p>In the interests of security no comment is made in relation to the presence or otherwise of a burglar alarm.</p>
Any additional limits to inspection	<p>The property was unoccupied at the time of the survey, although the inspection was restricted by fitted floor coverings in some rooms. The main roof void was inspected on a head and shoulders basis only, from the extent visible from the ceiling hatch without being entered. The hatch to the roof void above the single storey section of the building was sealed, and this roof space was not accessed or inspected. The external parts of the building were viewed from ground level only.</p> <p>With properties of this type and age various parts of the structure, such as joists and lintels, are in direct contact with the main external walls, but are hidden from view behind wall linings etc and cannot be seen. Those areas which were not inspected cannot be reported as being free from defect, and any comments regarding the condition of the property must be read in this context.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. It was not practical to inspect all parts of the site.</p>

Sectional Diagram showing elements of a typical house



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

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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	There was no evidence of significant structural movement within the limitations of our inspection.



Dampness, rot and infestation

Repair category	3
Notes	<p>High damp meter readings were recorded to the floors and walls within the main ground floor rooms, and defects in the external fabric have allowed dampness to penetrate the chimneys and rear wall. There is excessive dampness in the basement/cellar, which is not habitable accommodation. Rot is affecting floor joists, floorboards, lintels and cellar joinery timbers (including the staircase). Concealed timbers elsewhere within the building may also be affected by decay. Evidence of woodworm infestation was noted to the floor and roof timbers.</p> <p>Instruct a reputable firm of timber/damp specialists to carry out a detailed inspection covering the entire property, provide a report and costings prior to purchase, and to thereafter undertake all works necessary to a fully documented and guaranteed standard.</p>



Chimney stacks

Repair category	2
Notes	There is cracking to the chimneys, and there is defective roughcast. As advised, there is evidence of damp ingress to the chimney breast internally.

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Roofing including roof space

Repair category	2
Notes	<p>There are broken and loose slates to the roof. The roof metalwork is affected by weathering, and there is corrosion to the ridge/hip fasteners. The roof coverings are of an age and style where a degree of regular ongoing maintenance should be anticipated. More extensive overhaul work and/or reslating will be required in future.</p> <p>The rafters do not extend the full span of the roof from the wallhead to the ridge, and additional timbers have been installed in a crude fashion towards the apex to extend these structural elements. Further strengthening works are required to ensure the structural integrity of the roof.</p> <p>There is evidence of woodworm infestation to the roof timbers.</p>



Rainwater fittings

Repair category	2
Notes	<p>The cast iron rainwater fittings are affected by corrosion, there is evidence of leakage and there is significant plant growth within the gutters.</p>



Main walls

Repair category	2
Notes	<p>Areas of cracking were noted to the external walls. The roughcast is affected by weathering. There are defective concrete mullions to the front upstairs window openings.</p>



Windows, external doors and joinery

Repair category	2
Notes	<p>Rot is affecting external joinery/window woodwork. There is cracked and broken glazing to the windows, and missing/defective sash cords.</p>



External decorations

Repair category	2
Notes	<p>The external paintwork is weathered.</p>

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Conservatories/porches

Repair category	2
Notes	The sunroom is a basic quality structure and is affected by decay. Consideration may be given to taking this addition down.



Communal areas

Repair category	N/A
Notes	Not applicable.



Garages and permanent outbuildings

Repair category	N/A
Notes	Not applicable.



Outside areas and boundaries

Repair category	2
Notes	Boundary walls and fences should be regularly checked and maintained as necessary. The stone pier/jetty is in a state of disrepair, and is no longer in use.



Ceilings

Repair category	2
Notes	Some cracked and uneven ceiling plaster was noted, and repairs may be required at the time of redecoration or in the event of disturbance.



Internal walls

Repair category	2
Notes	High damp readings were recorded to the internal walls. This requires investigation, before purchase, by a timber/damp specialist.

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Floors including sub-floors

Repair category	3
Notes	There is dampness to the floors, and there is decay to floorboards and joists together with woodworm infestation. This requires investigation, before purchase, by a timber/damp specialist.



Internal joinery and kitchen fittings

Repair category	2
Notes	<p>The units in the kitchen and utility room are dated, and would benefit from being replaced.</p> <p>Wear and tear items were noted to internal doors/facings etc. and future maintenance or upgrading should be anticipated.</p>



Chimney breasts and fireplaces


Repair category	3
Notes	<p>The chimney breasts are partly supported on timber posts within the cellar, which are affected by rot and are not structurally stable. This requires immediate attention.</p> <p>There is damp ingress to the chimney breasts.</p> <p>The flues must be checked, repaired if necessary and swept prior to the open fires being reused. Some of the fireplaces require repair.</p> <p>There is corrosion to the oiled 'Esse' stove in the kitchen. This must be checked and overhauled prior to future use.</p>




Internal decorations

Repair category	2
Notes	The internal decoration is dated, and requires renewal throughout.

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 Cellars	
Repair category	3
Notes	<p>There is excessive dampness within the non-habitable basement/cellar. Rot is affecting the timbers including the staircase, joinery and also lintels above window/door openings.</p> <p>There is defective plaster to the ceilings.</p> <p>Rot is affecting the external joinery timbers, and there is broken glass to the window.</p>

 Electricity	
Repair category	2
Notes	<p>Aspects of the electrical installation are on older lines. Upgrading and/or rewiring will be required to meet current regulations.</p> <p>The Institution of Engineering and Technology recommends that inspections and testings are undertaken at least every five years and on a change of occupancy. It should be appreciated that only the most recently constructed or rewired properties will have installations which fully comply with IET regulations.</p>

 Gas	
Repair category	N/A
Notes	Not applicable.



Water, plumbing and bathroom fittings

Repair category	2
Notes	<p>The property is understood to have a private water supply. Details of the source must be confirmed. The source is assumed to be reliable, but neither the reliability nor the purity of the supply have been tested, and accordingly any purchaser must fully satisfy themselves in these respects prior to conclusion of missives.</p> <p>The plumbing is generally dated, and the sanitary fittings are also old. Upgrading of the plumbing installation should be undertaken by a competent plumbing contractor.</p> <p>No tests have been undertaken of the system. No inspection has been possible to enclosed timbers beneath wet appliances and no comment has been made on the condition of unseen areas. Watertight seals will require to be regularly checked and replaced, to prevent water damage to adjoining areas.</p> <p>The cold water storage tank requires to be fitted with a proper lid.</p>



Heating and hot water

Repair category	2
Notes	<p>The central heating system requires to be checked and professionally recommissioned by a competent heating contractor. It is assumed that the central heating system has been properly installed, updated and maintained to meet with all current regulations and standards with particular regard to fluing and ventilation requirements.</p> <p>The oil fired 'Esse' stove in the kitchen also requires to be checked and overhauled before future use, as it is affected by corrosion and may not be operational. It would appear that this stove provides hot water to a dated cylinder within the utility room.</p>



Drainage

Repair category	2
Notes	<p>We were unable to determine the position of the septic tank/private drainage system. The location of the septic tank/soakaway and legal access must be confirmed with the Title Deeds. It must also be confirmed that the drainage arrangements have SEPA consents.</p>

Single Survey

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

Structural movement	1
Dampness, rot and infestation	3
Chimney stacks	2
Roofing including roof space	2
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	2
Communal areas	N/A
Garages and permanent outbuildings	N/A
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	3
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	3
Internal decorations	2
Cellars	3
Electricity	2
Gas	N/A
Water, plumbing and bathroom fittings	2
Heating and hot water	2
Drainage	2

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?	Upper ground and first			
2. Are there three steps or fewer to a main entrance door of the property?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>

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

- 1) The assumed tenure is Absolute Ownership.
- 2) It is understood that the site extends to approximately 8 acres or thereby, including a large field and the garden ground adjoining the house. It is also our understanding that the title includes a small former harbour with stone pier/jetty, although this is no longer functional. In addition to the ground at Rockvale House, there is a separate triangular-shaped field adjacent to Senwick House Care Home that extends to about 0.43 hectares (1.07 acres) or thereby. The field is bounded on two sides only by stone dykes, but the south-most boundary is undefined. Details of the extent of the property must be confirmed with the title deeds.
- 3) The property is accessed over a shared, unmade private road. Details of the access rights and maintenance liability must be confirmed with the title deeds.
- 4) The property is understood to have a private water supply. Details of the source must be confirmed. The source is assumed to be reliable, but neither the reliability nor the purity of the supply have been tested, and accordingly any purchaser must fully satisfy themselves in these respects prior to conclusion of missives.
- 5) It must be confirmed that the septic tank is registered with SEPA.

Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialist's or contractor's advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £1,350,000.

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £410,000 (FOUR HUNDRED AND TEN THOUSAND POUNDS STERLING).

Single Survey

The valuation figure is on the assumption that the cost of Category 3 repairs does not greatly exceed £10,000. It should be appreciated that this is not an indication of costs and detailed reports and estimates should be obtained from all appropriate contractors and specialists to establish the full extent of the works.

Signed	<i>Ian Young</i> Electronically signed :- 23/08/2024 13:55
Report author	Ian Young
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street Dumfries DG1 1DR
Date of report	13/08/2024

Mortgage Valuation Report



www.shepherd.co.uk

Property Address

Address Rockvale, Brighthouse, Borgue, Kirkcudbright, DG6 4TS
Seller's Name Mr Gordon Sproat
Date of Inspection 13/08/2024

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)
Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e. g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Other

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space

Available on site? Yes No

Permanent outbuildings:

None.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating and any non mains services:

Oil fired combi boiler to radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Shared service connections
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The property is situated in a rural location, adjoining the coast at Brighthouse Bay. The main shopping, social and educational amenities for the area are provided in the neighbouring town of Kirkcudbright.

At the time of inspection the property was found to be maintained in fair condition only having regard to its age and character. Fittings internally are dated and the decoration is also old. The property is in need of extensive modernisation, repair and upgrading.

It is understood that the site extends to approximately 8 acres or thereby, including a large field and the garden ground adjoining the house. It is also our understanding that the title includes a small former harbour with stone pier/jetty, although this is no longer functional. In addition to the ground at Rockvale House, there is a separate triangular-shaped field adjacent to Senwick House Care Home that extends to about 0.43 hectares (1.07 acres) or thereby. The field is bounded on two sides only by stone dykes, but the south-most boundary is undefined. Details of the extent of the property must be confirmed with the title deeds.

The property is accessed over a shared, unmade private road. Details of the access rights and maintenance liability must be confirmed with the title deeds.

The property is understood to have a private water supply. Details of the source must be confirmed. The source is assumed to be reliable, but neither the reliability nor the purity of the supply have been tested, and accordingly any purchaser must fully satisfy themselves in these respects prior to conclusion of missives.

It must be confirmed that the septic tank is registered with SEPA.

In addition to the main accommodation there is a sunroom and utility room.

Essential Repairs

Instruct a reputable firm of timber/damp specialists to carry out a detailed inspection covering the entire property, provide a report and costings prior to purchase, and to thereafter undertake all works necessary to a fully documented and guaranteed standard.

High damp meter readings were recorded to the floors and walls within the main ground floor rooms, and defects in the external fabric have allowed dampness to penetrate the chimneys and rear wall. There is excessive dampness in the basement/cellar, which is not habitable accommodation. Rot is affecting floor joists, floorboards, lintels and cellar joinery timbers (including the staircase). Concealed timbers elsewhere within the building may also be affected by decay. Evidence of woodworm infestation was noted to the floor and roof timbers.

Estimated cost of essential repairs

Retention recommended? Yes No

Retention amount

Comment on Mortgageability

The property forms suitable security for mortgage purposes subject to the specific lending criteria of any mortgage provider.

Valuation

Market value in present condition £

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)

Is a reinspection necessary? Yes No

Mortgage Valuation Report

Declaration

Signed	<i>Ian Young</i> Electronically signed :- 23/08/2024 13:55
Surveyor's name	Ian Young
Professional qualifications	MRICS
Company name	J & E Shepherd Chartered Surveyors
Address	18 Castle Street, Dumfries, DG1 1DR
Telephone	01387 264333
Email Address	dumfries@shepherd.co.uk
Date of Inspection	13/08/2024



**Energy
Performance
Certificate**



Energy Performance Certificate (EPC)

Scotland

Dwellings

ROCKVALE, BRIGHOUSE, BORGUE, KIRKCUDBRIGHT, DG6 4TS

Dwelling type: Detached house
Date of assessment: 13 August 2024
Date of certificate: 13 August 2024
Total floor area: 171 m²
Primary Energy Indicator: 359 kWh/m²/year

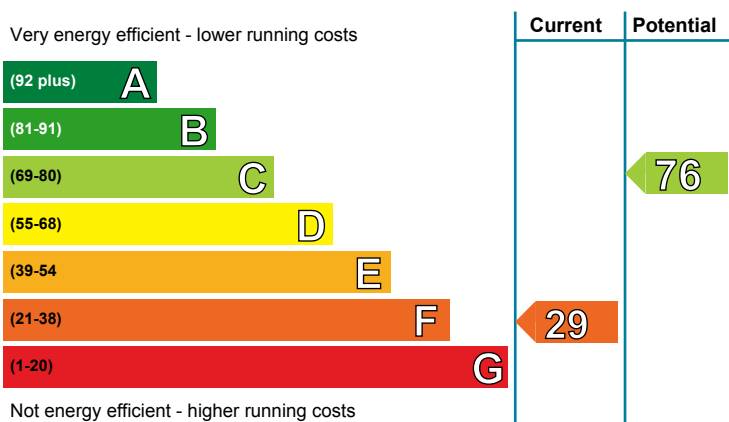
Reference number: 8614-2828-4430-2837-5292
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

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*	£12,900	See your recommendations report for more information
Over 3 years you could save*	£5,340	

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

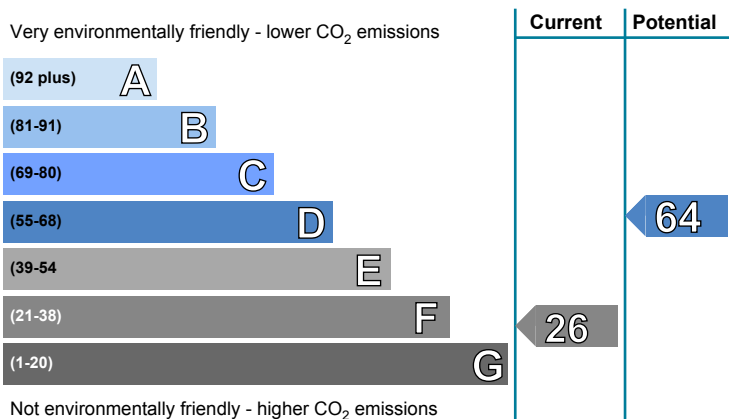


Energy Efficiency Rating

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 (29)**. 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 (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (26)**. 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 Cavity wall insulation	£500 - £1,500	£1128.00
2 Internal or external wall insulation	£4,000 - £14,000	£1083.00
3 Floor insulation (suspended floor)	£800 - £1,200	£1104.00

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	Granite or whinstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Pitched, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	To unheated space, no insulation (assumed)	—	—
	Suspended, no insulation (assumed)	—	—
Windows	Single glazed	★☆☆☆☆	★☆☆☆☆
Main heating	Boiler and radiators, oil	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	No low energy lighting	★☆☆☆☆	★☆☆☆☆

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 92 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 16 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 9.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£11,352 over 3 years	£6,333 over 3 years	
Hot water	£603 over 3 years	£744 over 3 years	
Lighting	£945 over 3 years	£483 over 3 years	
Totals	£12,900	£7,560	

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

Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Cavity wall insulation	£500 - £1,500	£376	F 34	F 30
2 Internal or external wall insulation	£4,000 - £14,000	£361	E 40	F 34
3 Floor insulation (suspended floor)	£800 - £1,200	£368	E 46	E 39
4 Draughtproofing	£80 - £120	£128	E 48	E 40
5 Low energy lighting for all fixed outlets	£75	£131	E 49	E 41
6 Replace boiler with new condensing boiler	£2,200 - £3,000	£118	E 51	E 43
7 Solar water heating	£4,000 - £6,000	£58	E 53	E 44
8 Replace single glazed windows with low-E double glazed windows	£3,300 - £6,500	£242	D 57	E 48
9 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£511	D 63	E 53
10 Wind turbine	£15,000 - £25,000	£1025	C 76	D 64

Alternative measures

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

- External insulation with cavity wall insulation

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 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

3 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.

4 Draughtproofing

Fitting draughtproofing, strips of insulation around windows and doors, will improve the comfort in the home. A contractor can be employed but draughtproofing can be installed by a competent DIY enthusiast.

5 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>).

6 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). 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.

7 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.

8 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.

9 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.

10 Wind turbine

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

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	36,264	(1,954)	(3,671)	(3,579)
Water heating (kWh per year)	2,331			

Addendum

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

About this document

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

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

Assessor's name:	Mr. Ian Young
Assessor membership number:	EES/012603
Company name/trading name:	J & E Shepherd
Address:	13 Albert Square Dundee DD1 1XA
Phone number:	01382 200454
Email address:	dundee@shepherd.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 [greener-scotland.org](https://www.greener-scotland.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 questionnaire

Property address	Rockvale Brighthouse Borgue Kirkcudbright DG6 4TS
Seller(s)	Mr Gordon Sproat
Completion date of property questionnaire	16/08/2024

property questionnaire

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	Inherited within the last two months.
2.	Council tax	
	Which Council Tax band is your property in?	E
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply)	
	• Garage	<input type="checkbox"/> No
	• Allocated parking space	<input type="checkbox"/> No
	• Driveway	<input type="checkbox"/> Yes
	• Shared parking	<input type="checkbox"/> No
	• On street	<input type="checkbox"/> No
	• Resident permit	<input type="checkbox"/> No
	• Metered Parking	<input type="checkbox"/> No
	• Other (please specify):	
	<input type="text"/>	
4.	Conservation area	

property questionnaire

	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	No
6.	Alterations/additions/extensions	
a.	<p>(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)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p><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.</p> <p>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:</p>	
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	No
	(i) Were the replacements the same shape and type as the ones you replaced?	
	(ii) Did this work involve any changes to the window or door openings?	
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	
7.	Central heating	
a.	<p>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).</p>	Yes

property questionnaire

	<p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p>Oil fired</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p> <p>i) When was your central heating system or partial central heating system installed?</p> <p>20 years ago approximately</p> <p>(ii) Do you have a maintenance contract for the central heating system? No</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p> <p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to the property while you have owned it?</p> <p><u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	No
b.	<p>Are you aware of the existence of asbestos in your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
10.	Services	
a.	Please tick which services are connected to your property and give details of the supplier:	
	Services	Connected
	Supplier	
	Gas or liquid petroleum gas	No
	Water mains or private water supply	No
	Electricity	Yes
	Mains drainage	No
		Unknown

property questionnaire

	Telephone	No	
	Cable TV or satellite	No	
	Broadband	No	
b.	Is there a septic tank system at your property?		No
	<u>If you have answered yes</u> , please answer the two questions below:		
	(i) Do you have appropriate consents for the discharge from your septic tank?		
	(ii) Do you have a maintenance contract for your septic tank?		
	<u>If have answered yes</u> , details of the company with which you have a maintenance contract:		
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?		No
	<u>If you have answered yes</u> , please give details:		
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?		Not Applicable
	<u>If you have answered yes</u> , please give details:		
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		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?		No
	<u>If you have answered yes</u> , please give details:		
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?		No
	<u>If you have answered yes</u> , please give details:		
f.	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)		No
	<u>If you have answered yes</u> , please give details:		

property questionnaire

12.	Charges associated with the property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	No
b.	<p>Is there a common buildings insurance policy?</p> <p><u>If you have answered yes</u>, is the cost of the insurance included in monthly/annual factor's charges?</p>	No
c.	<p>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.</p>	
13.	Specialist work	
a.	<p>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?</p> <p><u>If you have answered yes</u>, 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.</p>	No
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	No
c.	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, 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.</p> <p>Guarantees are held by:</p>	
14.	Guarantees	
a.	Are there any guarantees or warranties for any of the following?	
	(i) Electrical work	No

property questionnaire

	(ii) Roofing	No
	(iii) Central heating	No
	(iv) National House Building Council (NHBC)	No
	(v) Damp course	No
	(vi) Any other work installations? (for example, cavity wall installation, underpinning, indemnity policy)	No
b.	<u>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</u>	
c.	Are there any outstanding claims under any of the guarantees listed above?<u>If you have answered yes, please give details:</u>	No
15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years? <u>If you have answered yes, please give details:</u>	No
16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	No
b.	that affects your property in some other way?	No
c.	that requires you to do any maintenance, repairs or improvements to your property?	No
	<u>If you have answered yes to any of a–c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.</u>	

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

Name(s): Gordon Sproat

Date: 16/08/2024



Appendices



CONTROL OF DAMP, WOODWORM & WET/DRY ROT

Williamson & Henry
3 St Cuthbert Street
Kirkcudbright
DG6 4DJ

20/8/24

Re Rockvale Brighthouse, Borgue, Kirkcudbright DG6 4TS

Dear sir, upon your written request we carried an inspection of the above property for timber decay, woodworm, and damp. We set out below our finding and recommendations.

Generally- The detached property has been originally a two storey (ground floor and basement) house with an upper first floor level added later.

There is also a brick-built extension to the left side and lower roof.

The external walls of the entire property have been finished with cement roughcast and later chimneys built with brick and roughcast.

There are cast iron gutters fitted, and traditional roof slates fitted with bitumen under slating roofing felt fixed to roof boarding.

The windows are timber sash and casement style.

Area- Basement

Observations

The basement is below ground level with solid stone/concrete floors throughout.

The external walls are damp due to the lateral penetration and ingress from defective rainwater down-pipes and excessive vegetative growth.

There is wet rot timber decay to the ceiling joists and timber lintels spanning the rear door, windows, and recess cupboard in the front room.

The bottom of the timber stair is rotten and unsafe for use.

The door frames are rotten where in contact with the floors and lower walls.

The ceiling plaster is loose and unsafe in some rooms.

Recommendations

1. Remove loose ceiling plaster to access the ceiling joists.
2. Cut back the decayed ceiling joists and splice in new sections using pre-treated timbers, bolted using metal timber connectors with the ends protected by a damp proof membrane.
3. Remove and dispose the decayed door frames.
4. Remove the decayed timber lintels over the rear door, rear room left and recess cupboard to the room front right. Replace these using pre-stressed concrete lintols and make good the stonework.
5. Spray treat the entire basement level using approved woodworm fluid.
6. Renew the bottom section of the timber stair to match existing.

Note - We proved a budget guide for this only, as a builder will be required to carry out the lintels and a new section of timber stair will need built in a workshop.

Area- Ground floor

Observations

Using a moisture meter, we tested all walls and found no high damp readings consistent with rising damp.

There is no evidence of salt contaminated lower wall-plaster or spoiled decoration consistent with rising damp to the right extension brick walls.

The ground floor rooms are raised above the external ground levels.

There are intermittent and high moisture meter readings from in each of the main reception rooms around the existing fireplaces.

This is due to defective chimneys and water ingress down the flues. The plasterboard is damp and stained.

The concealed timbers supporting the plasterboard are at risk of wet rot due to this damp ingress.

The floor has dropped at the rear door entrance and room rear right (where access is gained to the rear conservatory). This is consistent with the decayed joist as viewed from the basement. The floorboards will need renewal to these areas.

There is damp to the plasterboard around fireplace within this room and there is a press (recess) cupboard built into the right gable wall. The timber lintels above this cupboard are at risk from wet rot.

Recommendations

No chemical damp proof injection to walls.

1. Strip the plasterboard from around and above the fireplaces in the three reception rooms from the floor up to the underside of the existing cornices.
2. Remove the timber skirting boards and later refit.
3. Remove the exposed timber framing timbers and renew using pre-treated timbers, protected using damp proof membrane.
4. Treat the exposed stone walls using masonry fungicide.
5. Remove the press cupboard, door, facing timbers and shelving.
6. Remove the timber lintel and replace using pre-stressed concrete lintels.
7. Renew the plasterboard.

Area- Ground floor stair to first floor level

Observations

There is damp plaster around the stained-glass window in the stairwell due to water ingress.

There are poorly maintained timber windows throughout the property, and these are a source of damp ingress.

Recommendations

The windows will require maintenance and painting or replaced using new double-glazed windows.

We suggest it prudent to consider obtaining quotes for this work.

Area- Ground floor conservatory

Observations

There is water ingress from the roof and window frames.

Area- First floor level

Observations

There are high moisture meter readings from in each of the four bedrooms around the existing fireplaces.

This is due to defective chimneys and water ingress down the flues.

The plasterboard is damp and stained.

The concealed timbers supporting the plasterboard are at risk of wet rot due to this damp ingress.

Recommendations

- 1 Strip the plasterboard from around and above the fireplaces in the four bedrooms from the floor up to the underside of the existing cornices.
2. Remove the timber skirting boards and later refit.
3. Remove the exposed timber framing timbers and renew using pre-treated timbers, protected using damp proof membrane.
4. Treat the exposed stone walls using masonry fungicide.

Area- Roof/attic

Observations

Our inspection of the accessible roof areas revealed evidence of active woodworm (common furniture beetle) to the accessible roof timbers.

The roof timbers have been extended below the ridge using additional spliced timbers. We suspect these roof rafters have been the original building roof rafters and reutilised to form the later raised roof. These have been fitted several decades and there is no evidence of movement or deflection.

We viewed from within the roof space the damp brickwork to both gable ends.

The chimneys are defective with cracked concrete copes, cracked and loose cement roughcast with some missing roughcast.

Recommendations

1. Clean down the accessible roof timbers.
2. Spray treat all accessible roof timbers using approved insecticidal fluid.

Note – the purchaser will need to engage a roofer/building contractor to take down and rebuild the chimneys incorporating new leadwork safes, new roughcast render and provide scaffolding.

Area- Roof/attic to the right extension

Observations

Our inspection of the accessible roof areas revealed evidence of active woodworm (common furniture beetle) to the accessible roof timbers.

The access ceiling hatch is too small for safe access, and this will need to make larger prior to treating the roof timbers.

We unscrewed and refitted the existing ceiling board cover at the time of inspection.

Recommendations

- 1 Clean down the accessible roof timbers.
- 2 Spray treat all accessible roof timbers using approved insecticidal fluid.

Budget costings for essential works

1- Wet rot repairs to ceiling joists to basement level	£3,000.00
2- Replace basement timber lintels using concrete lintels	£2,000.00
3- Replace sections of timber stair to match existing	£2,500.00
4- Ground floor level- wet rot and plaster repairs -	£3,000.00
5- First floor level – wet rot and plaster repairs -	£2,000.00
6- Roof and floor timbers - woodworm treatments	<u>£1,500.00</u>

Summary total £14,000.00

The costings are a guide only and competitive quotes for the builder work and making a new timber stair should be considered.

The existing conservatory would benefit from a new roof and windows.

The property would benefit from kitchen, bathroom and electrical wiring upgrades and we have not included costings for this.

To permit the works we have not included the removal of the electrical sockets fitted to the existing timber skirting boards, where plaster is to be stripped around the fireplaces in the ground floor level and upper bedrooms.

Enclosed are photos showing the condition of the areas where we found damp plaster and rotten lintels and joists.

The rear elevation photo shows the conservatory and the chimney.

Upon completion of treatment and payment we will issue our 30 Year guarantee.

Should you have any queries with the above please contact me on the number provided.

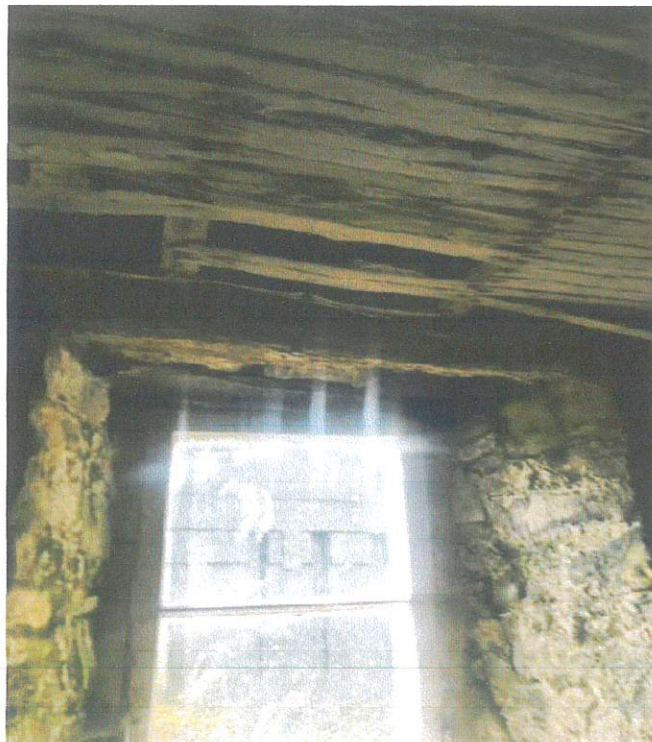
Yours faithfully



David McLachlan
C.S.R.T



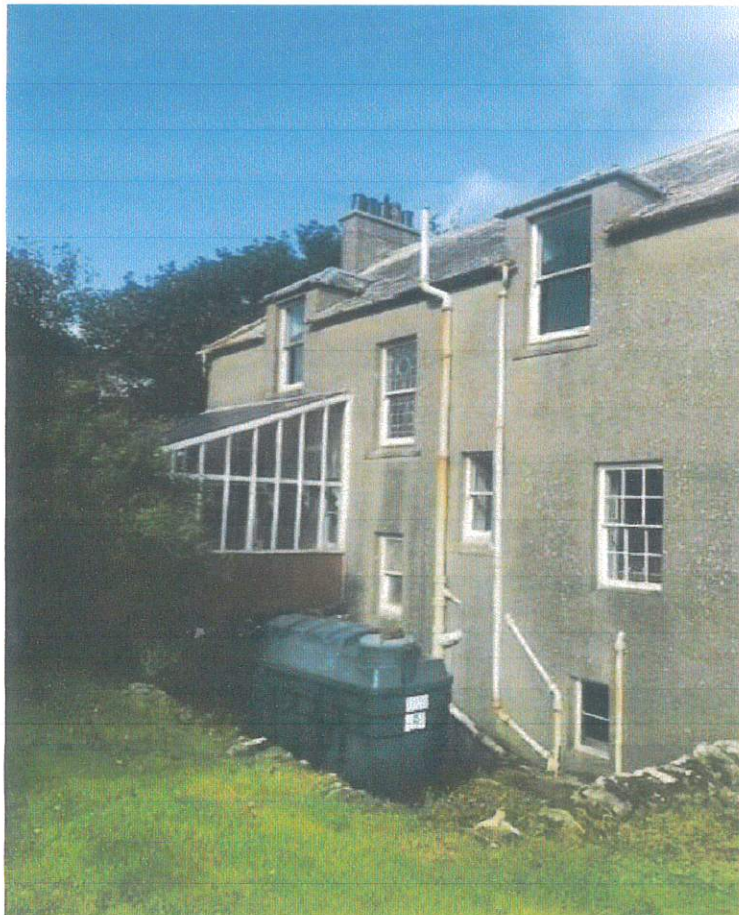
Damp around fireplace.



Rot to timber lintels and ceiling joists.



Rot to bottom of timber stair at basement level.



Rear elevation with chimney.



- Home Report
- Valuation Report
- Executory Valuation
- Tax Valuations
- Separation Valuation
- Private Sale Valuation
- New Build & Plot Valuation
- Insurance Reinstatement Valuation
- Portfolio Valuation
- Rental Valuation
- Drive By & Desktop Valuation
- Energy Performance Certificate (EPC)
- Level Two Survey & Valuation Report
- Level Two Condition Report
- Expert Witness Report



- Commercial Valuation
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- Quantity Surveying
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