

# YOUR ONESURVEY HOME REPORT

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## ADDRESS

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6 Front Street  
Inver, Tain  
IV20 1RY

## PREPARED FOR

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Norman Rodgers

## INSPECTION CARRIED OUT BY:



## SELLING AGENT:



## HOME REPORT GENERATED BY:



# Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	D M Hall - Inverness	16/01/2025
Mortgage Certificate	Final	D M Hall - Inverness	16/01/2025
Property Questionnaire	Final	Mr. Norman Rodgers	
EPC	FileUploaded	D M Hall - Inverness	16/01/2025

## Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto [www.onesurvey.org](http://www.onesurvey.org) (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

P A R T 1 .

# SINGLE SURVEY

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A report on the condition of the property, with categories  
being rated from 1 to 3.



# Single Survey

Survey report on:

<b>Executry Of</b>	Mr. Norman Rodgers
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<b>Selling address</b>	6 Front Street Inver, Tain IV20 1RY
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<b>Date of Inspection</b>	15/01/2025
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<b>Prepared by</b>	Graham Forbes, MRICS D M Hall - Inverness
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# **SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)**

## **PART 1 - GENERAL**

### **1.1 THE SURVEYORS**

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property.<sup>1</sup>

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



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

### **1.2 THE REPORT**

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

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

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

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

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

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

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

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

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

### **1.3 LIABILITY**

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

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

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

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

#### **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

#### **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

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

#### **1.6 INTELLECTUAL PROPERTY**

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

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



- 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.

2.3.1 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.

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

2.3.3 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 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 will not be inspected or reported on.

Description	A semi-detached single storey traditional style cottage.
Accommodation	GROUND FLOOR:- Entrance Vestibule, Hallway, Lounge, Dining Room, Conservatory, Four Bedrooms, Kitchen, Bathroom with Separate Shower Cubicle and WC, Cloakroom with WC and Rear Vestibule.
Gross internal floor area (m2)	148 square metres.
Neighbourhood and location	The property occupies a central position within the coastal village of Inver where surrounding properties are mostly of a similar residential style, although the subjects are attached to a small church hall. There are limited local facilities and amenities within the village itself. A full range of amenities can be found within Tain approximately six miles distant.
Age	100+ years.
Weather	Overcast and dry following a generally mixed spell.
Chimney stacks	<b><i>Visually inspected with the aid of binoculars where required.</i></b>  The chimney head is of blockwork construction externally roughcast and incorporates metal flashings.

Roofing including roof space	<p><b><i>Sloping roofs were visually inspected with the aid of binoculars where required.</i></b></p> <p><b><i>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</i></b></p> <p><b><i>Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.</i></b></p> <p><b><i>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</i></b></p> <p>The main roofs are pitched and clad in concrete tiles with tiled ridges and metal clad valleys. The roof over the front extension is flat and clad in profile metal.</p> <p>Access to the main roof void is via a ceiling hatch within the bathroom. The roof comprises timber rafters with timber tongued and grooved sarking. Insulation material has been laid between the ceiling joists.</p> <p>Access to the roof space over the rear extension is via a ceiling hatch within the rear hallway which is equipped with an aluminium style sliding ladder. The attic space is fully floored and plasterboard lined.</p>
Rainwater fittings	<p><b><i>Visually inspected with the aid of binoculars where required.</i></b></p> <p>Gutters and downpipes are of a PVC ogee and box style.</p>
Main walls	<p><b><i>Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.</i></b></p> <p>The property is of traditional solid stonework construction externally roughcast. Subsequent extensions are consistent of cavity blockwork construction externally roughcast.</p>
Windows, external doors and joinery	<p><b><i>Internal and external doors were opened and closed where keys were available.</i></b></p> <p><b><i>Random windows were opened and closed where possible.</i></b></p> <p><b><i>Doors and windows were not forced open.</i></b></p> <p>The windows are of a uPVC casement design equipped with double glazed sealed units. There is a timber with glazed panel access door to the front and uPVC double glazed access door to the rear. Eaves and fascias are formed in timber.</p>
External decorations	<p><b><i>Visually inspected.</i></b></p> <p>There are varnish/stain finishes to external timbers.</p>
Conservatories / porches	<p><b><i>Visually inspected.</i></b></p> <p>There is a basic single glazed style conservatory to the front which is accessed from the lounge.</p>

Communal areas	Not applicable.
Garages and permanent outbuildings	None.
Outside areas and boundaries	<p><b>Visually inspected.</b></p> <p>Garden grounds are arranged to the front, side and rear. Boundaries are formed in block built walls and timber post and rail fencing. Gardens incorporate lawned areas and a concreted off-street parking area to the rear.</p>
Ceilings	<p><b>Visually inspected from floor level.</b></p> <p>Plasterboard design with artex or wallpapered finishes.</p>
Internal walls	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>Partitions are of timber stud construction lined in plasterboard.</p>
Floors including sub floors	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>Flooring throughout is of mixed solid concrete and suspended timber constructions.</p>
Internal joinery and kitchen fittings	<p><b>Built-in cupboards were looked into but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The internal doors are of a timber or timber with glazed panel style. The kitchen fittings comprise a range of floor and wall mounted units incorporating a stainless steel sink unit, electrical oven and hob.</p>
Chimney breasts and fireplaces	No open fireplaces within the property.
Internal decorations	<p><b>Visually inspected.</b></p> <p>There are wallpaper and paintwork finishes throughout.</p>
Cellars	Not applicable.

Electricity	<p><b>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.</b></p> <p><b>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.</b></p> <p>Mains supply. Visible cabling is of a PVC coated style and there are 13 amp sockets. The meter and consumer unit are located within the hallway cupboard.</p> <p>There are PV panels fitted to the front roof pitch.</p>
Gas	No mains supply.
Water, plumbing and bathroom fittings	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains supply. Visible plumbers pipework is of PVC and copper materials. There is a stainless steel sink unit within the kitchen. Sanitary fittings comprise a white four piece suite within the bathroom.</p>
Heating and hot water	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>The property benefits from a full air source heat pump central heating system which serves steel panel radiators throughout. Hot water is by means of an electrical immersion heater and central heating boiler. There is an insulated hot water cylinder within the hallway cupboard.</p> <p>The het pump unit is located within the front garden.</p>
Drainage	<p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Connected to the main public sewer.</p>

<p>Fire, smoke and burglar alarms</p>	<p><b><i>Visually inspected.</i></b></p> <p><b><i>No test whatsoever were carried out to any systems or appliances.</i></b></p> <p><b><i>There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring 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 requires 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 etc. a carbon monoxide detector is also required.</i></b></p> <p><b><i>The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.</i></b></p> <p><b><i>We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.</i></b></p> <p>Smoke detectors are evident at various locations throughout the property.</p>
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<p>Any additional limits to inspection</p>	<p><b><i>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated.</i></b></p> <p><b><i>If no inspection was possible, the Surveyor will assume that there are no defects that will have a material effect on the valuation.</i></b></p> <p><b><i>An inspection for Japanese Knotweed was not carried out.</i></b></p> <p><b><i>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.</i></b></p> <p><b><i>Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</i></b></p> <p>The property was unoccupied, partly furnished and all floors were covered. Floor coverings restricted my inspection of flooring.</p> <p>Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.</p> <p>The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>In accordance with Health and Safety guidelines I have not disturbed insulation, furniture or personal effects (particularly in cupboards). Floor coverings have not been moved.</p> <p>Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.</p> <p>My physical inspection of the roof void area was restricted due to insulation material, stored items and lack of suitable crawl boards. As a result the roof void area was only viewed from the access hatch.</p> <p>I was not able to inspect the sub floor area.</p> <p>Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.</p> <p>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.</p> <p>Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this</p>
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	report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further.
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## 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.

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the above 3 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:	The property has been affected by previous movement. Roughcast cracking is evident externally and this is marked around the kitchen window but within the limitations of the inspection there was no evidence to suggest that this is ongoing. Cosmetic repairs are required to affected areas.

Dampness, rot and infestation	
Repair category:	3
Notes:	<p>There is marked damp staining within the rear roof space around the line of the roof valley and I suspect decay to timbers. A roofing contractor and timber and damp specialist can advise further.</p> <p>There is evidence of wood boring insect infestation to timbers within the main roof space. This appears to be Bark Beetle and does not represent a significant defect.</p> <p>There is evidence of condensation in various locations. This may be alleviated by a proper balance of heating and ventilation. This should be monitored. Further advice can be obtained from a specialist contractor.</p>

Chimney stacks	
Repair category:	2
Notes:	There is marked vegetation growth at the chimney head flashing and this will require to be removed.

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.

## Roofing including roof space

Repair category:	3
Notes:	<p>There is damp staining and suspected decay to timbers within the attic space. Please see Dampness, Rot and Infestation section above.</p> <p>There is evidence of wood boring insect infestation. Please see comments under Dampness, Rot and Infestation.</p> <p>There is moss growth on the roof tiles and the tiles are weathered. Debris is evident within the roof valleys.</p> <p>Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.</p> <p>The soffits to the roof tile verges may contain asbestos based materials. See information on Asbestos in the limitations of inspection section above.</p>

## Rainwater fittings

Repair category:	2
Notes:	Gutters are blocked in places and should be cleared.

## Main walls

Repair category:	2
Notes:	<p>The rendering of outer walls is cracked and bossed in places and can be repaired by a competent local builder.</p> <p>External ground levels are high in relation to internal floor levels.</p>

## Windows, external doors and joinery

Repair category:	1
Notes:	No significant defects evident.

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.

## External decorations

Repair category:

2

Notes:

Outside paintwork has deteriorated and redecoration is now required. Regular re-painting of external joinery will prolong its life span.

## Conservatories / porches

Repair category:

2

Notes:

The conservatory is of a lightweight construction. Regular maintenance is anticipated.

## Communal areas

Repair category:

Notes:

Not applicable.

## Garages and permanent outbuildings

Repair category:

Notes:

Not applicable.

## Outside areas and boundaries

Repair category:

1

Notes:

No significant defects evident.

## Ceilings

Repair category:

1

Notes:

There is plaster cracking to ceilings.  
The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.

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.

Internal walls	
Repair category:	2
Notes:	There is condensation and mould affecting wall linings at various locations. Please see Dampness, Rot and Infestation section above.

Floors including sub-floors	
Repair category:	1
Notes:	Sections of flooring are loose/uneven. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category:	2
Notes:	Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards.

Chimney breasts and fireplaces	
Repair category:	
Notes:	Not applicable.

Internal decorations	
Repair category:	2
Notes:	Decorative finishes are dated.

Cellars	
Repair category:	
Notes:	Not applicable.

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.

## Electricity

Repair category:	2
Notes:	<p>There is an older style consumer unit/fuse board. Further advice will be available from a NICEIC/SELECT registered electrician.</p> <p>It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.</p>

## Gas

Repair category:	
Notes:	Not applicable.

## Water, plumbing and bathroom fittings

Repair category:	2
Notes:	Seals around the shower are deteriorated. Failure to seals can result in dampness/decay within hidden areas of the property.

## Heating and hot water

Repair category:	2
Notes:	<p>There is evidence of possible leakage from one of the central heating radiators within a bedroom. Further advice can be obtained from a central heating engineer.</p> <p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p> <p>Boilers and central heating systems should be tested and serviced by a suitably qualified heating engineer on an annual basis to ensure their safe and efficient operation.</p>



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.

Drainage	
Repair category:	<div>1</div>
Notes:	No significant defects evident.

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

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

## 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 coinoperated machines.

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

## 4. VALUATION AND CONVEYANCER ISSUES

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

<b>Matters for a solicitor or licensed conveyancer</b>	
<p>Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.</p> <p>The property has been extended at various points within the past. The date of these additions is unclear. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.</p> <p>The property is fitted with solar/photovoltaic panels. All documentation relating to the system should be obtained so that the transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.</p>	
<b>Estimated re-instatement cost (£) for insurance purposes</b>	
<p>450,000</p> <p>FOUR HUNDRED AND FIFTY THOUSAND POUNDS. It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).</p>	
<b>Valuation (£) and market comments</b>	
<p>210,000</p> <p>TWO HUNDRED AND TEN THOUSAND POUNDS.</p> <p>Against a backdrop of changing economic circumstances and increasing interest rates, it is not possible to predict how the market will perform in the coming months although market conditions continue to be stable at present.</p>	
<b>Report author:</b>	Graham Forbes, MRICS
<b>Company name:</b>	D M Hall - Inverness
<b>Address:</b>	Hope House Castlehill Drive Inverness IV2 5GH
<b>Signed:</b>	Electronically Signed: 276172-C1FE2C71-A34B
<b>Date of report:</b>	16/01/2025

P A R T 2 .

# MORTGAGE VALUATION REPORT

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Includes a market valuation of the property.





### Mortgage Valuation Report

Property:	6 Front Street Inver, Tain IV20 1RY	Executry of Mr. Norman Rodgers  Tenure: Absolute Ownership
Date of Inspection:	15/01/2025	Reference: IS250070

*This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.*

#### 1.0 LOCATION

The property occupies a central position within the coastal village of Inver where surrounding properties are mostly of a similar residential style, although the subjects are attached to a small church hall. There are limited local facilities and amenities within the village itself. A full range of amenities can be found within Tain approximately six miles distant.

#### 2.0 DESCRIPTION 2.1 Age: 100+ years.

A semi-detached single storey traditional style cottage.

#### 3.0 CONSTRUCTION

The original cottage is of traditional solid stonework construction externally roughcast. Subsequent extensions are of cavity blockwork construction externally roughcast. Roofs are pitched and clad in tiles or flat and clad in profile metalwork.

#### 4.0 ACCOMMODATION

GROUND FLOOR:- Entrance Vestibule, Hallway, Lounge, Dining Room, Conservatory, Four Bedrooms, Kitchen, Bathroom with Separate Shower Cubicle and WC, Cloakroom with WC and Rear Vestibule.

#### 5.0 SERVICES (No tests have been applied to any of the services)

<b>Water:</b>	Mains	<b>Electricity:</b>	Mains	<b>Gas:</b>	None	<b>Drainage:</b>	Mains
<b>Central Heating:</b>	Air source heat pump serving radiator system						

#### 6.0 OUTBUILDINGS

<b>Garage:</b>	None.
<b>Others:</b>	None.

7.0	<b>GENERAL CONDITION</b> - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.				
The property was found to be in a condition consistent for age and type. Items requiring attention are capable of remedy during the course of normal routine maintenance.					
8.0	<b>ESSENTIAL REPAIR WORK</b> (as a condition of any mortgage or, to preserve the condition of the property)				
Timber and damp specialist to investigate dampness and decay within the roof in addition to woodworm infestation.					
8.1 Retention recommended:		5,000			
9.0	<b>ROADS &amp; FOOTPATHS</b>				
Adopted.					
10.0	<b>BUILDINGS INSURANCE (£):</b>	450,000	<b>GROSS EXTERNAL FLOOR AREA</b>	175	<b>Square metres</b>
	<i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i>				
11.0	<b>GENERAL REMARKS</b>				
Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.					
The property has been extended at various points within the past. The date of these additions is unclear. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.					
The property is fitted with solar/photovoltaic panels. All documentation relating to the system should be obtained so that the transfer of ownership can be carried out as part of the conveyancing process. It should be confirmed that there are no outstanding financial liabilities or contracts attached to the property.					
12.0	<b>VALUATION</b> <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>				
12.1	<b>Market Value in present condition (£):</b>	<b>210,000</b>	TWO HUNDRED AND TEN THOUSAND POUNDS		
12.2	<b>Market Value on completion of essential works (£):</b>	<b>215,000</b>	TWO HUNDRED AND FIFTEEN THOUSAND POUNDS.		
12.3	<b>Suitable security for normal mortgage purposes?</b>	Yes			
12.4	<b>Date of Valuation:</b>	15/01/2025			
<b>Signature:</b>		Electronically Signed: 276172-C1FE2C71-A34B			
<b>Surveyor:</b>	Graham Forbes	MRICS		<b>Date:</b>	16/01/2025

<b>D M Hall - Inverness</b>		
<b>Office:</b>	<b>Hope House Castlehill Drive Inverness IV2 5GH</b>	<b>Tel: 01463 241 077</b> <b>Fax:</b> <b>email:</b> <a href="mailto:inverness@dmhall.co.uk">inverness@dmhall.co.uk</a> , <a href="mailto:paula.geegan@dmhall.co.uk">paula.geegan@dmhall.co.uk</a>



P A R T 3 .

# ENERGY REPORT

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A report on the energy efficiency of the property.



# energy report

energy report on:

<b>Property address</b>	6 Front Street Inver, Tain IV20 1RY
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<b>Customer</b>	Mr. Norman Rodgers
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<b>Customer address</b>	6 Front Street Inver, Tain IV20 1RY
-------------------------	---

<b>Prepared by</b>	Graham Forbes, MRICS D M Hall - Inverness
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# Energy Performance Certificate (EPC)

# Scotland

Dwellings

6 FRONT STREET, INVER, TAIN, IV20 1RY

**Dwelling type:** Semi-detached bungalow  
**Date of assessment:** 15 January 2025  
**Date of certificate:** 16 January 2025  
**Total floor area:** 138 m<sup>2</sup>  
**Primary Energy Indicator:** 244 kWh/m<sup>2</sup>/year

**Reference number:** 9154-1018-9209-6325-0204  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Air source heat pump, radiators, electric

## You can use this document to:

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

Estimated energy costs for your home for 3 years*	£7,923	See your recommendations report for more information
Over 3 years you could save*	£2,283	

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

Very energy efficient - lower running costs



Current	Potential
58	78

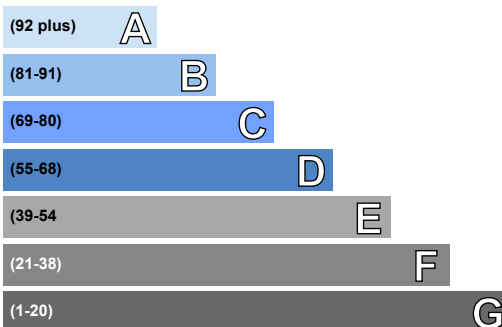
## Energy Efficiency Rating

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

Your current rating is **band D (58)**. 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.

Very environmentally friendly - lower CO<sub>2</sub> emissions



Current	Potential
62	80

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

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (62)**. 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	£576.00
2 Internal or external wall insulation	£4,000 - £14,000	£312.00
3 Floor insulation (suspended floor)	£800 - £1,200	£546.00

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](http://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, partial insulation (assumed)	★★★☆☆	★★★☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Flat, limited insulation (assumed)	★★☆☆☆	★★☆☆☆
	Pitched, limited insulation (assumed)	★★☆☆☆	★★☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Air source heat pump, radiators, electric	★★★★☆	★★★★★
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	—
Hot water	From main system	★★☆☆☆	★★★☆☆
Lighting	Low energy lighting in 94% of fixed outlets	★★★★★	★★★★★

## The energy efficiency rating of your home

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

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


## The impact of your home on the environment

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

The calculated emissions for your home are 41 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 5.7 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 2.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


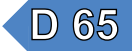










## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,027 over 3 years	£4,218 over 3 years	
Hot water	£1,515 over 3 years	£1,041 over 3 years	
Lighting	£381 over 3 years	£381 over 3 years	
<b>Totals</b>	<b>£7,923</b>	<b>£5,640</b>	

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	£192		
2 Internal or external wall insulation	£4,000 - £14,000	£104		
3 Floor insulation (suspended floor)	£800 - £1,200	£182		
4 Time and temperature zone control	£350 - £450	£128		
5 Solar water heating	£4,000 - £6,000	£155		
6 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£403		

### 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](http://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](http://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](http://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](http://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 Heating controls (time and temperature zone control)

The heating system controls should be improved so that both the temperature and time of heating can be set differently in separate areas of your house; this will reduce the amount of energy used and lower fuel bills. For example, it is possible to have cooler temperatures in the bedrooms than in the living room provided internal doors are kept closed, and to have a longer heating period for the living room. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

### 5 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at [www.microgenerationcertification.org](http://www.microgenerationcertification.org).

## 6 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](http://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:

- Air source heat pump

## 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)	24,260	(1,798)	(2,730)	(2,385)
Water heating (kWh per year)	2,968			

## Addendum

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

## About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst ([www.elmhurstenergy.co.uk](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Graham Forbes
Assessor membership number:	EES/009335
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	Hope House Castlehill Drive Cradlehall Business Park Inverness IV2 5GH
Phone number:	0131 477 6000
Email address:	<a href="mailto:dmhall@dmhall.co.uk">dmhall@dmhall.co.uk</a>
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](http://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](http://www.gov.scot/epc).



### **Advice and support to improve this property**

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

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

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT



P A R T 4 .

# PROPERTY QUESTIONNAIRE

---

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



Property Questionnaire

Property Address	6 Front Street Inver, Tain IV20 1RY
Seller(s)	NORMAN RODGERS
Completion date of property questionnaire	
Note for sellers	

1.	<b>Length of ownership</b>
	<b>How long have you owned the property?</b> 25years
2.	<b>Council tax</b>
	<b>Which Council Tax band is your property in? (Please circle)</b> <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input checked="" type="checkbox"/> G <input type="checkbox"/> H
3.	<b>Parking</b>
	<b>What are the arrangements for parking at your property?</b> <b>(Please tick all that apply)</b>  Garage <input type="checkbox"/> Allocated parking space <input checked="" type="checkbox"/> Driveway <input type="checkbox"/> Shared parking <input type="checkbox"/> On street <input type="checkbox"/> Resident permit <input type="checkbox"/> Metered parking <input type="checkbox"/> Other (please specify):

<b>4.</b>	<b>Conservation area</b>	
	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)?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
<b>5.</b>	<b>Listed buildings</b>	
	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)?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
<b>6.</b>	<b>Alterations/additions/extensions</b>	
a	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	<input type="checkbox"/> YES <input type="checkbox"/> NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
	(ii) Did this work involve any changes to the window or door openings?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):  Please give any guarantees which you received for this work to your solicitor or estate agent.	
<b>7.</b>	<b>Central heating</b>	
a	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Partial

# property questionnaire

	<p>If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><i>Air source heat pump system</i></p>	
	If you have answered yes, please answer the three questions below:	
	<p>(i) When was your central heating system or partial central heating system installed?</p> <p><i>2021</i></p>	
	(ii) Do you have a maintenance contract for the central heating system?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
	<p>If you have answered yes, please give details of the company with which you have a maintenance contract</p> <p><i>Greener energy</i></p>	
	<p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p> <p><i>Dont know</i></p>	
<b>8.</b>	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
<b>9.</b>	<b>Issues that may have affected your property</b>	
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<input type="checkbox"/> YES <input type="checkbox"/> NO
b	Are you aware of the existence of asbestos in your property?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
	If you have answered yes, please give details:	
<b>10.</b>	<b>Services</b>	

# property questionnaire

a	Please tick which services are connected to your property and give details of the supplier:		
	Services	Connected	Supplier
	Gas or liquid petroleum gas	N	
	Water mains or private water supply	N	
	Electricity	Y	Ovo
	Mains drainage	N	
	Telephone	N	
	Cable TV or satellite	N	
	Broadband	Y	BT
b	Is there a septic tank system at your property?		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
	If you have answered yes, please answer the two questions below:		
	(i) Do you have appropriate consents for the discharge from your septic tank?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Don't know	
	(ii) Do you have a maintenance contract for your septic tank?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
	If you have answered yes, please give details of the company with which you have a maintenance contract:		
<b>11. Responsibilities for shared or common areas</b>			
a	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  If you have answered yes, please give details:		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> N/A
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?		<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries?  If you have answered yes, please give details:		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
e	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  If you have answered yes, please give details:		<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately owned.)  If you have answered yes, please give details:	[ ] YES [x] NO
<b>12.</b>	<b>Charges associated with your property</b>	
a	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[ ] YES [x] NO
b	Is there a common buildings insurance policy?	[x] YES [ ] NO [ ] Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	[ ] YES [ ] NO [x] Don't know
c	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
<b>13.</b>	<b>Specialist works</b>	
a	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	[ ] YES [x] NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
b	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	[ ] YES [x] NO
	If you have answered yes, please give details:	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[ ] YES [ ] NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	

<b>14.</b>	<b>Guarantees</b>	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	[ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost
(ii)	Roofing	[ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost
(iii)	Central heating	[ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost
(iv)	National House Building Council(NHBC)	[ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost
(v)	Damp course	[ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[ ]NO [x]YES [ ]Don't know [ ]With title deeds [ ]Lost
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):  <i>Not sure how to obtain information</i>	
c	Are there any outstanding claims under any of the guarantees listed above?	[ ]YES [x]NO
	If you have answered yes, please give details:	

<b>15.</b>	<b>Boundaries</b>	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, please give details:	
<b>16.</b>	<b>Notices that affect your property</b>	
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?	[ ]YES [x]NO
b	that affects your property in some other way?	[ ]YES [x]NO
c	that requires you to do any maintenance, repairs or improvements to your property?	[ ]YES [x]NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	



**Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.**

Signature(s): Vashti L Moreland

Capacity: ☐ Owner  
☒ Legally Appointed Agent for Owner

Date: 10 january 2025

9/5/25

6 Front Street  
Inver  
By Tain  
IV20 1RY

As Instructed by Masson Cairns Ltd to carry out an inspection of the external condition of the above property, walls, rainwater, roof and supply estimated costs (not Fixed)

Inspection carried out 1.30pm 7/5/25 – weather conditions dry and sunny.

Our recommendations are set out against the photos taken on the 7<sup>th</sup> May, numbered as per attached.

X )

Remove all loose vegetation from roof valleys, rainwater etc and bag for removal  
(note seagull on nest at rear of chimney not included until they have left the nest ) £380.00

1 ) Settlement cracks in the skydash harling and blockwork in various  
Elevations – roof cement skew badly cracked adjoining church hall,  
Concrete cill above front porch past repair – carry out masonry repairs to all £3,390.00

2 ) All rainwater goods are poorly fitted, not enough support, joints failing,  
too small for the roof size - remove all and fit deepflow with brackets at 600ctrs £2,283.00  
Rear extension next to church hall fit timber fascia to allow better fixing of rainwater £380.00

3 ) Concrete plinth at base of part of the building – recommend fitting and water  
proof special cement tanked fillet to stop water lying against the base of the  
building £540.00

4 ) After existing rainwater goods have been removed, all existing fascia timbers to be  
Stained /painted before fitting new rainwater £983.00

**Cost :- £7,956.00**

All costs plus VAT

**Final conclusions from a building and joinery survey :-**

The tiled roof and lead valleys are in reasonable condition – no action at present

The Profile metal roof will need some maintenance (the fixing screws are getting corroded with the salt air) - no action at present allowed.

Glass house to rear of property not causing the building any issues – no action required.

I did have a look into two roof void areas which was very limited with no signs  
of dampness in these areas noted – no action at present.

No internal survey carried out in this report – no comment

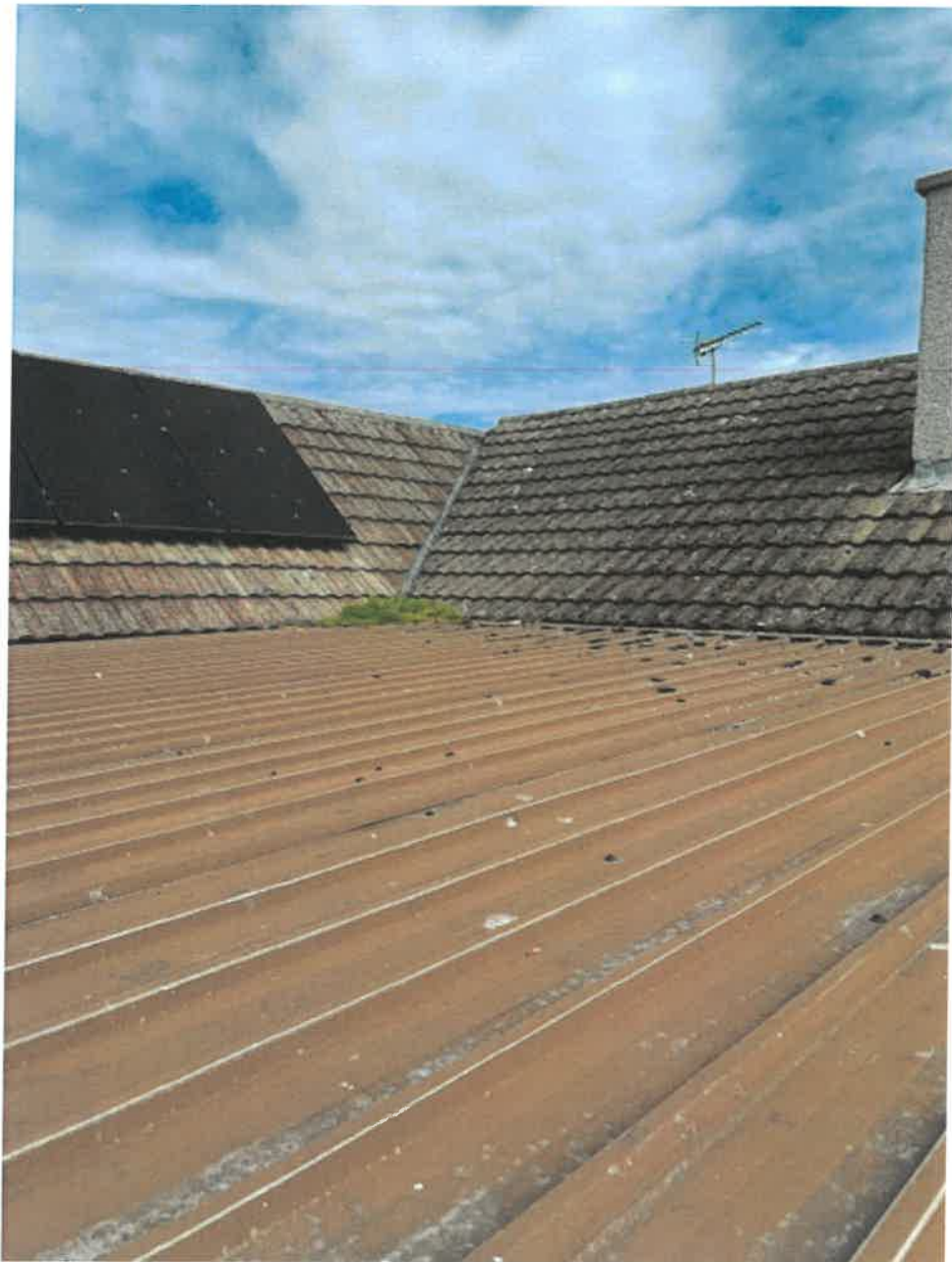
I hope this meets with your approval

Yours sincerely



Richard Mackenzie (For RMM Ltd)





⊗

Vegetation Build up.

## Richard MacKenzie

---

**From:** Richard Mackenzie <mackenzie464@btinternet.com>  
**Sent:** 07 May 2025 14:51  
**To:** Richard MacKenzie  
**Subject:** 6 Front st Inver







①.

Sent from my iPhone



MOVEMENT CRACKS ①





①



①

New Flashing  
Required

Sent from my iPhone

Church  
Hall





①

New concrete  
cill required



②

rainwater  
Poorly fitted, lack of  
brackets etc



② Rainwater  
poor condition





2  
Fit Timber Fascia  
New Rainwater  
on Fascia brackets  
600 ccs.

## Richard MacKenzie

---

**From:** Richard Mackenzie <mackenzie464@btinternet.com>  
**Sent:** 07 May 2025 14:46  
**To:** Richard MacKenzie  
**Subject:** 6 front street Inver



3





③

Concrete  
Plinth

ADD CEMENT FILLER  
TO IMPROVE WATER  
AWAY FROM BUILDING

Sent from my iPhone



NO COMMENT  
NOT Affecting  
The Building

**25079 – 6 FRONT STREET, INVER, TAIN**



**STRUCTURAL INSPECTION REPORT**

PREPARED BY:

**FLEMING ENGINEERING LIMITED  
BLACK ISLE BUSINESS CENTRE  
85 HIGH STREET  
FORTROSE  
IV10 8TX**

**APRIL 2025**



## **CONTENTS**

- 1 INTRODUCTION**
- 2 DESCRIPTION**
- 3 EXTERNAL OBSERVATIONS**
- 4 INTERNAL OBSERVATIONS**
- 5 CONCLUSIONS & RECOMMENDATIONS**

### **APPENDIX A – SELECTED PHOTOGRAPHS**

## **25079 – 6 Front Street, Inver, Tain**

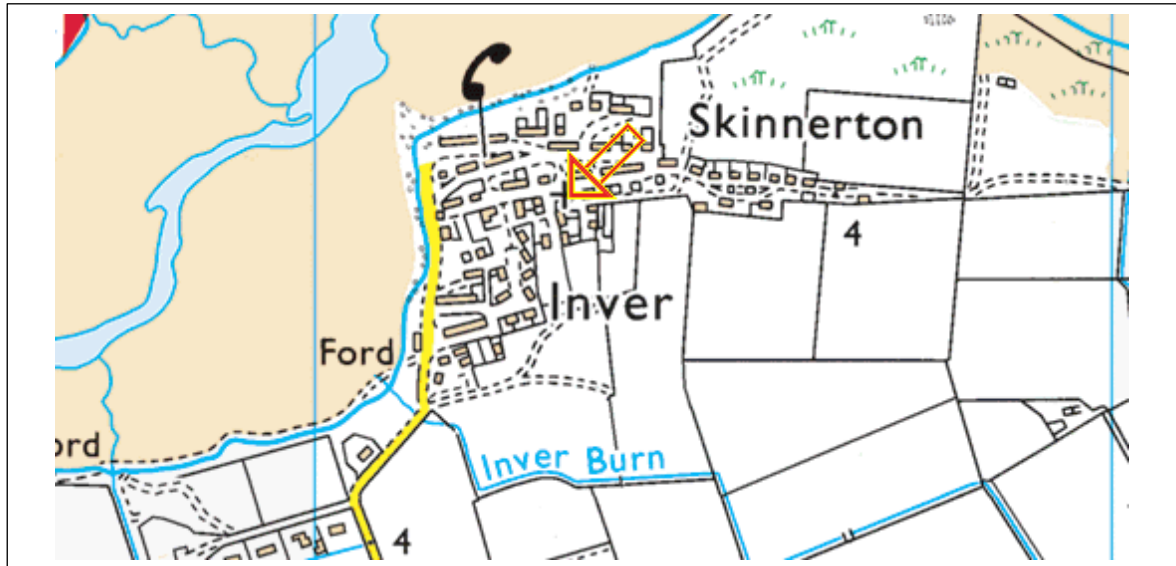
Further to your recent request, we confirm having carried out a visual structural inspection of the property on the 29<sup>th</sup> of March 2025 and record our observations and comments below.

### **1 INTRODUCTION**

- 1.1. The purpose of the inspection and report is to provide guidance regarding the structural condition of 6 Front Street, Inver, with particular reference to any structural movement that may have occurred. Guidelines will be provided for necessary remedial action or further investigation as appropriate.
- 1.2. The inspection consisted of a visual examination of the interior and exterior of the property.
- 1.3. Unless specifically noted, finishes were not disturbed nor was any subsoil investigation or inspection of buried foundations carried out.
- 1.4. We have not inspected any parts of the structure which are covered, unexposed or otherwise inaccessible and therefore we are unable to report that any such part of the property is free from defect.

## **2 DESCRIPTION**

- 2.1 The site is located in Inver, at the corner of Ross Place and Front Street/New Street, as shown on the location map below.



- 2.2 The premises form a single storey semi-detached house. The property appears to have had at least one extension since its original construction. It is thought that the original house is of traditional construction, with timber joist ground floor and timber roof trusses finished with concrete tiles. The external walls are currently rendered.
- 2.3 From historical records it is thought that the original property may be over 120 years old. Any extensions to the property appear to have been carried out after 1960.
- 2.4 It is envisaged that the foundations of the premises are shallow foundations throughout.

### **3     EXTERNAL OBSERVATIONS**

- 3.1     The structural survey started at the front door of the property (at the north end of the property), going around in an anti-clockwise direction. The property could be considered as a T shape, so for the purposes of this report the front elevations are located at the driveway, the rear elevations are located at the garden, and there was also the small elevation at the front adjacent to the neighbouring property.
- 3.2     Starting with the front elevations, the front door is part of a lean-to construction. Joints in the render give the impression that there may have been a window on the lean-to at some point historically, which has since been infilled.
- 3.3     The window adjacent to the front door (south of) had some hairline cracking next to the corner of the window and the cill. The crack appeared to finish at a small buttress in the external storage box below the window.
- 3.4     There were no other obvious cracks on the remainder of the front elevations.
- 3.5     Next to one of the windows on the front elevation there appeared to be a joint in the render. This could potentially be for movement or possibly a historic construction joint.
- 3.6     The foundations/footings to most of the front elevation appeared to start above external ground level.
- 3.7     The driveway is largely of concrete slab construction.
- 3.8     There were no notable observations to the gable end between the front and rear elevations.
- 3.9     At the most western wall of the rear elevation there appeared to be a joint in the render. This could potentially be for movement or possibly a historic construction joint. There were also some hairline cracks to the underbuild skim coat.
- 3.10    Where the two perpendicular external walls meet at the rear elevation, there is some staining to the render as a result of water flowing over the gutters.

- 3.11 Generally speaking, the rainwater downpipes tended to discharge above external ground level, instead of directly to an underground drainage pipe.
- 3.12 At the corner of the south wall of the rear elevation there were some hairline cracks to the underbuild skim coat.
- 3.13 There were no other obvious cracks on the remainder of the rear elevations.
- 3.14 There was a vertical crack to the small elevation at the front adjacent to the neighbouring property. The crack appeared to line through with the one on the other side of the front elevation (item 3.3). There appeared to be a slight dip in the ridge line near the line of the crack.
- 3.15 A small hand dig was carried out (using the available equipment on site) adjacent to the foundation at the vertical crack. The concrete foundation was shallow and generally bearing on brown medium dense fine (silty) sand. The strata on the south side of the crack appeared to also bear on cobbles as well as the sand. The external ground to the south of the crack was all topsoil. Approximately one metre north of the crack the external ground changes from grass and topsoil to concrete slab construction.

#### **4     INTERNAL OBSERVATIONS.**

- 4.1     Following the external inspection, the internal inspection was carried out. This started at the front door, first going round the ground floor before looking into the loft space.
- 4.2     There were no notable internal observations on the ground floor. There was no obvious sign of distress in the bathroom or storage cupboard adjacent to where the external cracks were.
- 4.3     In the loft space, there was a small indentation in the eastern side wall, adjacent to where the external crack is located adjacent to the neighbouring property. There was no evidence of any indentation on the opposite side wall (at the front elevation).
- 4.4     There appeared to be some sagging between rafters, which may be due to the type of boarding used behind the wallpaper.

## **5 CONCLUSIONS & RECOMMENDATIONS**

- 5.1 The main purpose of the inspection and report was to provide guidance regarding the structural condition of 6 Front Street, Inver, with particular reference to any structural movement that may have occurred.
- 5.2 The window adjacent to the front door has some hairline cracking next to the corner of the window and the cill, which appears to finish at a small buttress in the external storage box below the window. It is thought that these cracks are likely due to shrinkage, particularly with the lack of movement joints throughout the property to allow the walls to expand and contract under control. These cracks are not of a major structural concern, but they should be filled with a flexible sealant to stop any water ingress and freezing within the crack making it any worse.
- 5.3 Some hairline cracks to the underbuild skim coat on the rear elevations were observed. Similar to above, these cracks are not of a major structural concern, but they should be filled with a flexible sealant to stop any water ingress and freezing within the crack making it any worse.
- 5.4 The rainwater downpipes tend to discharge above external ground level. We would suggest that the future occupier of the property consider installing some more positive drainage to ensure that any rainwater is diverted away from the property.
- 5.5 There is a vertical crack to the small elevation at the front adjacent to the neighbouring property, which coincides with a slight dip in the roof ridge line. It is hard to tell whether this is an intended joint (for movement) or whether it has been created naturally. As mentioned in the observations the concrete foundation is shallow and generally bearing on brown medium dense fine sand, but the strata on the south side of the crack appears to also bear on cobbles as well as the sand, potentially creating a localised hard spot. Looking at historical photographs the crack appears to be in exactly the same place since 2009 (the earliest piece of photographic evidence), suggesting that there has been very little or no movement since. As a result of this lack of movement we would suggest no serious remedial action is required. We would suggest filling in the crack with flexible sealant as

suggested above and to keep monitoring the crack to see if it changes in size. In the event that the crack does worsen (which seems unlikely), there could be straightforward remedial action in the form of installing stainless steel Helifix bars over the height of the crack, resin fixed into the wall and then re-pointed using a lime based mortar.

**END OF REPORT**

**Signed**



.....  
on behalf of Fleming Engineering

**STUART FLEMING MEng CEng MICE SER Certifier**

**FLEMING ENGINEERING LIMITED  
BLACK ISLE BUSINESS CENTRE  
85 HIGH STREET  
FORTROSE  
IV10 8TX**



## **APPENDIX A**

### **SELECTED PHOTOGRAPHS**



Photograph 1 – Cracking to window adjacent to front door



Photograph 2 – External storage box adjacent to front door



Photograph 3 – Joint in render at front elevation



Photograph 4 – Joint in render at rear elevation



Photograph 5 – Hairline cracks to underbuild skim coat at rear elevation (3.9)



Photograph 6 – Hairline cracks to underbuild skim coat at rear elevation (3.12)





Photograph 7 – Cracking to elevation adjacent to neighbouring property



Photograph 8 – Hand dig at foundation



Photograph 9 – Concrete slab 1m north of external crack



Photograph 10 – Storage cupboard at ground floor



Photograph 11 – Small indentation at loft space



Photograph 12 – Sagging between rafters in loft

A large, stylized graphic of the letter 'V' is positioned on the left side of the page. The left vertical stroke of the 'V' is black, while the right vertical stroke and the diagonal stroke forming the bottom of the 'V' are yellow. The background of the entire page is a solid yellow color.

Building  
**value**  
into your **home**



# Survey Report



Client Name	Mr Anderson
Company Name	Masson Cairns Ltd
Client Property Address	6 Front Street Inver TAIN Ross Shire IV20 1RY
Email	sa@lawscot.com
Telephone Number	01479 874800
Surveyed by:	Connor Robertson
Survey date:	24/04/2025
Survey reference:	ENQ804142

Dear Mr Anderson

Following my survey of the above property on 24/04/2025, I am pleased to enclose our Survey Report.

In accordance with your instructions, we have confined our inspection to the areas as indicated by you. If there are any omissions or if you believe that we have misinterpreted your survey instructions we apologise and if so we would be obliged if you could inform us as soon as possible so we can rectify any problems.

This Survey Report has been sub-divided into convenient sections so that you may easily find details of the survey, our recommendations and any quotations as applicable as well as other useful information.

In the meantime, if there are any points that you wish to discuss, you can contact me using the details below.

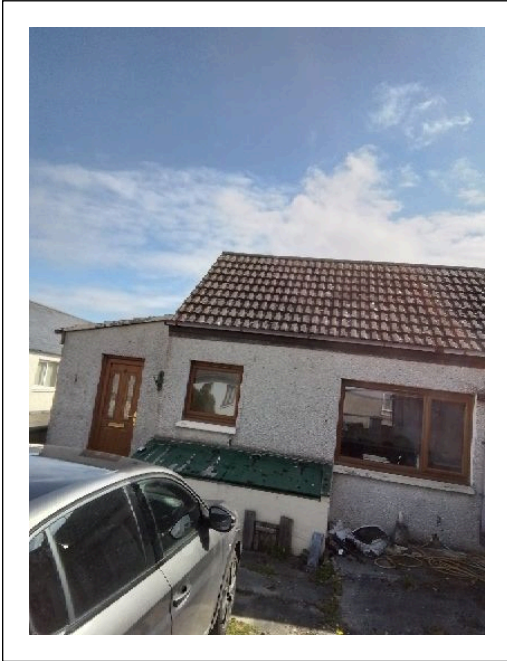
Yours sincerely

## **PROPERTY DESCRIPTION**

The property is a stone built cottage with a pitched roof and tile roof coverings.

## **WEATHER CONDITIONS**

At the time of our visit to inspect the above property it was dry and sunny with a temperature of 14°C.



## **OCCUPIED STATUS**

At the time of our inspection the property was unoccupied.

## **LOCATION**

Situations are described facing the front elevation of the property from the Front Drive.

## **EXTERNAL OBSERVATIONS**

A brief external inspection of the property was completed from the ground level only during our visit and the following defects noted:

- Defective roof coverings



Defective roof coverings were noted to the left and right elevation which may allow for moisture penetration.



- **Cracked and broken external rendering**



Cracked and/or broken render was noted to the left and right elevation which may allow for moisture penetration.



- Other defects



From our external observations carried out from ground level, the additional following observations were apparent:

- Previous repairs appear to be apparent to the render and the roof coverings which may have previously allowed for moisture penetration.

We would recommend that a competent builder / roofer carries out a thorough inspection of the external of the property and carry out any remedial repairs deemed necessary to ensure the water tight integrity of the building.

## **OBSERVATIONS**

- Roof Void
- WC Hatch and the Entrance Hall Hatch

## **RESTRICTIONS**

- The inspection of the roof void was generally restricted due to the construction type.

- General observations











Thank you for instructing Wise Property Care Ltd. to report on this property. We have carried out a full property survey in accordance with your instructions.

Where inspection was possible, a slight to moderate scattered infestation by the common furniture beetle (*anobium punctatum*) was noted to the roof timbers.

This wood-boring insect is responsible for about 75% of all woodworm damage in this country and will attack softwood and hardwood

Evidence of Fresh Frass (boredust) was noted to the timbers, this indicated the infestation is currently active.

The infestation visible was also of the bark borer (*ernobius mollies*). This insect attacks only bark and immediate underlying sap wood. It is of no structural or economic importance. All that is necessary is the removal of the bark.

Evidence of moisture staining and decayed sarking can be identified within the void accessed from the entrance hall hatch. The structural timbers (ie the rafters and joists) didn't appear to be decayed, however, due to restricted access to these timbers, no comment can be made on there overall condition until exposure works are carried out (ie roof coverings and sarking boards removed).

It would be recommended for the client to instruct a reputable roofing contractor to remove the roof coverings and defective sarking boards adjacent to these areas to fully expose the rafters, joists and all associated wall plates. This will provide a better understanding of the structural timbers condition

and the necessary works required.

- **Cause of attack**

The penetration damp appears to be occurring due to the condition of multiple areas regarding the right and left elevation, as well as at roof level which was previously highlighted within the external defects section to this document.

Penetrating damp is the process of moisture ingressing from the exterior to the property, into the internal. Due to the defective render of the left and right external walls, coupled with the defective roof coverings, moisture may penetrate through these areas, resulting in the aforementioned defects to the internal roof void timbers.

### **TREATMENT RECOMMENDED**

- Put in place polythene sheeting to the access areas.
- Place in a prominent position a warning notice and fire extinguisher as laid out in health and safety guidelines.
- Prior to applying any insecticide, our operatives are to protect open water tanks with visqueen. The client may remove this protective covering 28 days following our treatments.
- Protect electrical junction boxes with polythene and seal with tape where possible.
- 1A - WOODWORM - ROOF VOID TREATMENT: Clean down as deemed necessary all exposed roof timbers. Apply insecticide to all exposed surfaces of all the timbers.
- Leave areas clean and tidy of all our debris
- Our technicians to move the roof void insulation to the side (and refit) whilst spraying all roof void timbers to allow for the spray treatment to be applied efficiently.

### **OBSERVATIONS**

- Ground Floor
- WC

### **RESTRICTIONS**

- The inspection of the property was generally restricted by fixed units and fixed floor coverings.



- **General observations**



Evidence of mould was located on the ceiling surfaces within the WC. Due to the property being vacant with no appropriate ventilation or heating being carried out at this time, this is to be expected. It is suspected once the property is no longer vacant and appropriate heating and ventilation is being utilised throughout the property, these issues may subside.

However, if these issues continue to persist, it would be recommended for the ventilation sources throughout the property to be upgraded to a built in humidistat extractor fan (cyfans) which will automatically turn on or adjust their speed based on the humidity levels, therefore reducing the risk of condensation and mould developing.

Our inspection of the internal ceiling/wall/floor surfaces of the property was carried out by a visual inspection and by the use of an electrical conductivity meter; this indicated no penetrating/rising damp to be present throughout the ground floor.

### **TREATMENT RECOMMENDED**

- No treatment at this time by Wise Property Care to the Ground Floor.

## **CLIENT RESPONSIBILITIES**

The client is to arrange for the following work (WHICH IS NOT INCLUDED FOR IN OUR QUOTATION):

- Any required decoration including re-tiling of walls and floors
- Employment of reputable roofing contractors to inspect, report and repair any faults with the roof coverings, gutters and downpipes
- Cleaning of work area(s) and areas leading up to the work area(s). Our operatives will take steps to minimise dust invasion out with the areas of work(s)
- Supply water, power and light
- Exterior drainage to be maintained in order to allow water to flow freely

Any defects as noted within 'External Observations' will need to be rectified by the client under a separate contract.

Upon completion of the contract and the account being paid in full our guarantee (if applicable) will be issued, offering you peace of mind by protecting your property for the future.

Where a guarantee is issued by Wise Property Care Ltd it will be conditional upon any building defects being corrected and the building being maintained in a weather tight and waterproof condition.

Completion of the contract to your satisfaction will be identified by either a signature on our operative's worksheet when works have been completed, or by means of a telephone call from our Sales Ledger Department.

In order to comply with Health & Safety Regulations regarding the use of our chemicals it is essential that the areas of treatment remain vacant and well ventilated during and for a minimum of 1 hour after treatment.

## **CLIENT NOTE**

- Our specialist survey was restricted to those rooms or areas indicated to us and we therefore cannot comment on the conditions which may prevail elsewhere in the property and any contract arising from or deemed to have been entered into by reason of the survey is limited accordingly.

### **• IMPORTANT DEPOSIT INFORMATION**

Prior to our works commencing and where applicable we require a deposit payment to be made, our Contracts Team will advise on the amount required at the time of booking. The final balance will be due immediately upon completion of the work.

- Where the cost of the proposed works exceeds £1,500, our acceptance of your instruction to proceed with these works is subject to appropriate credit checks being obtained first.

If we receive your instructions to inspect the concealed structural timbers our surveyor will provide a quotation for the required exposure works based on the owner/others removing or setting aside floor coverings/furniture. No allowance is normally made for making good or decorating areas exposed for access. This work should be carried out by the owner/purchaser of the property at their own cost. Wise Property Care Ltd accept no responsibility for the condition of the concealed structural timbers should you decide to proceed without this recommended inspection.

Our inspection was not and should not be relied upon as a substitute for a structural survey. We have not investigated, considered or reported upon any other matter including, without limitations, timbers exposed to the outside or timbers not visible at the time of inspection. However, should you proceed on the present basis; we shall advise you of any other infestation or fungal infection we discover during execution of the works (if any) and advise/quote accordingly.

It may be seen from our specification that we may have included for the removal of the existing plaster. In removing plaster it is not unusual for dust to find its way to the remotest parts of the property. We will take the precaution to minimise this nuisance wherever practical within the immediate area of our work but we respectfully suggest that you should also take some precautions to protect furniture and the like elsewhere in the property. We regret we can take no responsibility for cleaning or for any damage that may be caused by dust, however if you wish us to include for industrial cleaners to visit the property on completion of our works, we can do so.

During our inspection, we carried out an assessment of potential hazards and health risks, which might arise during the course of our works. These were done under the COSHH (Control of Substances Hazardous to Health) regulations 1989. We noted that the property was unoccupied at the time of our inspection and have assumed that it will be occupied when we carry out our works. When you ask us to carry out these works, please let us know if there are any changes in this assumption, or if there are any other material changes when we start work, we can forward a copy of our assessment to you.

The nature of remedial construction works is such that, occasionally, the problem outlined is more extensive than anticipated. Therefore any timescales discussed for the project are indicative only, as extra works may be required. Whilst we make every effort to minimise inconvenience to our customers, we may not, because of other commitments, be able to continue with the extra works immediately. If this is the case, we will schedule the extra works as soon as we possibly can, but cannot be held responsible for difficulties this may cause.

As a company we carry out the following:

- Dry Rot Eradication
- Wet Rot Eradication
- Woodworm Eradication
- Rising Damp control
- Penetrating Damp Control

- Condensation Control
- Basement Tanking (Water management systems)
- Invasive Weed Control (Japanese Knotweed, etc)
- Structural Repairs (Crack stitching, wall stabilisation)

## **QUOTATION**

The cost of our recommended treatment and associated works (if applicable) is shown within the quotation below. on the attached form and is based on the assumption that the work can be carried out in one continuous operation.

Our quotation covers only those items specifically stated in the report to be under taken by Wise Property Care Ltd. All other repairs and/or ancillary works are to be the responsibility of others under separate contract.

Our quotation is issued subject to it being accepted in writing within a period of 28 days, with the work proceeding within three months of acceptance.

Please complete the enclosed acceptance of quotation and return it to this office where our contracts team will contact you to arrange a mutually convenient commencement date to carry out the works as detailed in our report.

Alternatively you can contact us at our Aberdeen office during office hours on 01224 636 565 or by e-mail at [kinrosscontracts@wisepropertycare.com](mailto:kinrosscontracts@wisepropertycare.com)

## **YOUR SURVEYOR AND HOW TO CONTACT US**

The surveyor who has been dealing with this property is Connor Robertson and can be contacted on mobile number 07721557431. Alternatively, you can also reach Connor Robertson using the branch details at the front of the report or contact him by email at [connor.robertson@wisepropertycare.com](mailto:connor.robertson@wisepropertycare.com).

Yours faithfully,

Connor Robertson

Property Surveyor

t: 07721557431

Aberdeen

Head Office

8 Muriel St

Barrhead

Glasgow

G78 1QB

t: 01224 636 561

e: [aberdeen@wisepropertycare.com](mailto:aberdeen@wisepropertycare.com)

01224 636 565



# Quotation



Client Name Mr Anderson  
Company Name Masson Cairns Ltd  
Client Property Address 6 Front Street  
Inver  
TAIN  
Ross Shire  
IV20 1RY  
Date 24/04/2025  
ID ENQ804142

Description	Total Excl VAT	VAT Amount	Total Incl VAT
Carry out Woodworm Treatments to the Roof Void	£1,600.56	£320.11	£1,920.67

Are you going to be the end user of the services on this agreement? [ NO / YES ]

Are you VAT registered? [ NO / YES ]

Are you CIS registered? [ NO / YES ]

VAT Number : .....

Terms and Conditions apply.

I understand the observations and recommendations contained in this report and confirm that they correspond with my instructions to request an estimate for remedial work required in relation to the property. I fully understand and accept the terms of the transferable guarantee, where applicable, which only applies in relation to the areas of the property where remediation work has been identified as being required in the report. I accept that the proposed remediation work does not include carpeting, the moving of furniture, removal of fixtures and fittings, painting, electrical or plumbing work unless this has been specifically provided for in the quotation. I confirm that neither a full exploratory examination nor disruptive exposure has been carried out.

Surveyor Signature:

Customer Signature:

Print Name.....Position.....

Invoice Address (If different from above).....

Date.....Preferred Contact Telephone No.....

Please return this completed form to the above Branch Office address.

## WISE PROPERTY CARE STANDARD TERMS AND CONDITIONS

### 1. THESE TERMS

1.1 These are the terms and conditions on which we undertake any works identified in our survey report which you ask us to carry out.

1.2 In particular your attention is drawn to paragraph 5 which relates to the price payable, paragraphs 8 and 9 which set out your rights to cancel this contract, paragraph 12 which sets out the limit of our liability to you and paragraph 13 which sets out how we may use your personal information.

### 2. INFORMATION ABOUT US AND HOW TO CONTACT US

2.1 We are Wise Property Care Limited, a company registered in Scotland. Our company registration number is SC168153 and our registered office is at 8 Muriel Street, Barrhead, Glasgow G78 1QB. Our registered VAT number is 671742426.

2.2 You can contact us by telephoning our customer service team on the number set out on our quotation or by writing to us at the address on the same form.

2.3 "Writing" includes emails. When we use the words "writing" or "written" in these terms, this includes emails.

2.4 "Works" includes any works or treatments we provide to you as set out in our survey report and could include some materials and or goods needed to complete those Works.

### 3. OUR CONTRACT WITH YOU

3.1 Following your enquiry to us, we may decide to send a surveyor to your property to evaluate and assess your requirements. If it is critical that the Works are completed by a particular date you must advise us of this at the time of the survey. The surveyor may give you a quotation on the day as to the likely costs of the Works.

3.2 You may be required to pay a fee for the survey report. If this is required, you will be told at the time of your enquiry. This fee will be refunded in full should you cancel the survey or if you proceed with all the Works recommended in the survey report. However we will not refund the fee if the survey report is for a condensation control system for your property.

3.3 After the visit by our surveyor, we will send to you the survey report confirming our recommendations, our Works and our price.

3.4 The survey report will contain important information describing our Works, the information we may need from you in preparation for the Works and the actions you may need to take to help us. It will also tell you what we are not doing.

3.5 If at the time of receiving the survey report you have not already signed the order giving us permission to proceed with the Works, then if you would like us to perform the Works, you must confirm this in writing. Our acceptance of your order will take place when we contact you whether by email, telephone or letter to accept it, at which point a contract will come into existence. That contract will incorporate these terms and conditions.

### 4. CHANGES

4.1 If you wish to make a change to the Works, please contact us. If the change is possible, we will let you know about any changes to the price, the timing of supply or anything else which may alter as a result of your request and ask you to confirm whether you wish to go ahead with the change.

4.2 We may change the Works to implement minor technical adjustments and improvements. If we do this then we shall notify you of the changes and any impact on the Works, timing of supply or anything else.

4.3 We will not notify you if we are only substituting materials or equipment of similar quality and performance to those specified in the survey report or any other document issued to you.

### 5. PRICE AND PAYMENT

5.1 The price of the Works identified in our survey report (which includes VAT) will be the price set out in our quotation or as set out in our survey report to you.

5.2 Sometimes it is not possible to calculate the full price of the Works. Our survey report will clearly set out the price for the Works and materials set out in it. If additional materials or Works are required we will provide you with a new quotation setting out the price for such additional materials/Works in writing and will not proceed with any such additional work without your written acceptance.

5.3 If the rate of VAT changes between your order date and the date we supply the Works, we will adjust the rate of VAT that you pay, unless you have already paid for the order in full before the change in the rate of VAT takes effect.

5.4 We shall require payment in full before we commence the Works or, where appropriate, a deposit. The balance shall be due to us immediately on completion of the Works and on receipt of such payment we shall issue to you an invoice for the whole value of the Works.

5.5 If you do not make payment to us on completion of the Works we may charge you interest on the overdue amount at the rate of 4% a year above the base lending rate of HSBC PLC from time to time. This interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgment. You must pay us interest together with any overdue amount.

5.6 If you have any queries regarding the payment then please contact us promptly explaining why you think it is wrong and we will not charge you interest until we have resolved the issue

### 6. PROVIDING THE WORKS

6.1 We will begin the Works on the date agreed with you at the time of the survey or following your acceptance of the Works set out in the survey report. We will let you know before the start of the Works the estimated completion date.

6.2 We may need certain information from you or we may require you to carry out certain actions so that we can carry out the Works, for example, clearing rooms or emptying cupboards. If we require your assistance, this will be stated in the survey report.

6.3 We will contact you to ask for this information or for you to confirm that you have carried out the actions. If you do not give us this information, or if you give us incomplete or incorrect information or if you have not carried out your actions, we may either end the contract or make an additional charge of a reasonable sum to compensate us for any extra work that is required as a result. We will not be responsible for completing Works late or not supplying any part of them if this is caused by you not giving us the information or failing to carry out the actions within a reasonable time of us asking.

6.4 As our access to all parts of your property may have been limited or restricted during our survey, if when we start providing the Works, we discover that the problem is more extensive than we originally thought then we reserve the right to provide a quote to you for this additional work.

6.5 If our completion of the Works is delayed by an event outside our control (including for example unavailability of service staff due to illness) then we will let you know as soon as possible and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event, but if there is a risk of substantial delay you may contact us to end the contract and receive a refund for any Works you have paid for but not received.

6.6 If you do not allow us access to your property to perform the works as arranged (and you do not have a good reason for this) we may charge you additional costs incurred by us as a result. If, despite our reasonable efforts, we are unable to contact you or re-arrange access to your property we may end the contract and paragraph 10.2 will apply.

6.7 If we are unable to complete the Works on the date we originally advised to you, unless this is due to circumstances outside our control, then you may end the contract but only if you have told us in writing before we accepted your order that the Works had to be completed by that date.

6.8 If you do not wish to end the contract, you can give us a new deadline to complete the Works, which must be reasonable, and if we do not meet this new deadline you can also end the contract.

6.9 If you do choose to end the contract under paragraphs 6.7 or 6.8 you can cancel your order for any Works only partially completed but we will invoice you for those partially completed Works at the date you have ended the contract.

### 7. GUARANTEES

7.1 Where the survey report states that our Works come with a guarantee, we shall issue to you the guarantee upon receipt of payment in full. The terms of the Guarantee are shown on the relevant certificate of Guarantee.

### 8. CANCELLATION RIGHTS

8.1 If you end the contract for a reason set out at (a) to (e) below the contract will end immediately. The reasons are:

- (a) we have told you about an upcoming change to the Works or these terms which you do not accept;
- (b) we have told you about an error in the price or description of the Works you have ordered and you do not wish to proceed;

## WISE PROPERTY CARE STANDARD TERMS AND CONDITIONS

- (c) there is a risk that the supply of the Works may be significantly delayed because of events outside our control;
- (d) we have or we wish to suspend the supply of the Works for technical reasons (for example due to the presence of asbestos or bats), in each case for a period of more than twenty-eight days or until we get the appropriate statutory consent, whichever is the later; or
- (e) you have a legal right to end the contract because of something we have done wrong including because we will be unable to complete the Works by the date you specified when you confirmed your acceptance under paragraph 3.5.
- 8.2 To end the contract, please contact the local service office on the telephone number or e-mail address set out in the quotation. Please provide your name, home address, details of the order and, where available, your phone number and email address.
- 8.3 We will refund to you the price you paid for the Works not yet provided, by the method you used for payment. However, we may make deductions from the price (or, if you have not made an advance payment, charge you) the reasonable costs we will incur as a result of you ending the contract.
- 9. STATUTORY RIGHTS TO CANCEL**  
**THIS PARAGRAPH 9 ONLY APPLIES IF YOU ARE A CONSUMER AND YOU HAVE ENTERED INTO A DISTANCE OR OFF-PREMISES CONTRACT.**
- 9.1 **If this applies**, then under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 you have a legal right to change your mind within 14 days.
- 9.2 Because you have this legal right to change your mind, we will not provide the Works to you until after the 14 day period has expired (the "Cooling off period").
- 9.3 If you believe the Works are urgent and you would like us to commence the Works during the Cooling off period then you must sign a waiver giving us permission to start early.
- 9.4 You must realise that by giving us permission during the Cooling off period you may lose your right to cancel and this will mean that:
- (a) if we have completed the Works in full you cannot change your mind, even if the 14 day Cooling off period is still running; or
- (b) if you cancel after we have started the Works but before the Works are completed during the Cooling off period, you must pay us for the Works to the extent completed at the time you tell us that you have changed your mind.
- 9.5 If you are ending within 14 days of signing the contract under paragraph 9.2, please complete the cancellation form at the end of the order form or contact us on the number set out in the quotation
- 10. OUR RIGHTS TO END THE CONTRACT**
- 10.1 We may end the contract for works at any time by writing to you if:
- (a) you do not make any payment to us when it is due and you still do not make payment within seven days of us reminding you;
- (b) you do not, within a reasonable time of us asking, provide information we require or carry the actions that are necessary for us to provide the Works; or
- (c) you do not, within a reasonable time, allow us access to your premises.
- 10.2 If we end the contract in the situations set out in paragraph 10.1 we will refund any money you have paid in advance for the Works we have not provided but we may deduct or charge you reasonable compensation for the net costs we will incur as a result of your breaking the contract.
- 11. IF THERE IS A PROBLEM WITH THE WORKS**
- 11.1 If you have any concerns or complaints about the Works, you can contact us in accordance with our complaints procedure which can be requested by telephoning our customer service team on the number set out on our quotation or by writing to us at the address on the same form.
- 11.2 If you believe there is a fault or problem with the Works we have provided, then you must contact us promptly so that we have an opportunity to fix the problem. If you fail to give this opportunity and instead use another company then any additional charges or losses you have suffered will not be recoverable from us.
- 11.3 If you have not contacted us with any complaint within 6 months of completion of the Works we will be entitled to assume that the Works were performed satisfactorily.

- 12. OUR LIABILITY FOR LOSS OR DAMAGE SUFFERED BY YOU**
- 12.1 If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable.
- 12.2 If we are undertaking Works in your property, we will make good any damage to your property caused by us but our total liability to you arising from the damage will be limited to twenty thousand pounds (£20,000). We shall not in any circumstances be liable for any (a) costs of repairing any pre-existing faults or damage to your property that we discover while providing the Works; (b) loss of profits, economic or financial loss, loss of sale or business, loss of use or business interruption, loss of goodwill; or (c) indirect or consequential loss.
- 12.3 Nothing in this paragraph 12 or elsewhere in this contract excludes or limits our liability for death or personal injury caused by our negligence; for fraud or fraudulent misrepresentation; or to the extent such liability may not be excluded or limited at law.
- 13. HOW WE MAY USE YOUR PERSONAL INFORMATION**
- 13.1 We shall process your personal data, including sending you marketing information, in accordance with applicable data protection legislation and our privacy notice which is located at: <https://www.rentokil-initial.com/site-services/cookie-and-privacy-policy/privacy-policy.aspx>.
- 13.2 If you do not wish to receive marketing information from us you can opt out here: [opt-out@wisepropertycare.com](mailto:opt-out@wisepropertycare.com). We will continue to send you communications as necessary for the performance of the contract and/or the services we are providing to you.
- 14. OTHER IMPORTANT TERMS**
- 14.1 We may transfer our rights and obligations under these terms to another organisation.
- 14.2 You may only transfer your rights or your obligations under these terms to another person if we agree to this in writing. However, you may transfer our guarantee at paragraph 7.1 to a person who has acquired your property. We may require the person to whom the guarantee is transferred to provide reasonable evidence that they are now the owner of the property.
- 14.3 This contract is between you and us. No other person shall have rights to enforce the terms.
- 14.4 Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- 14.5 If we do not insist immediately that you do anything you are required to do under these terms, or if we delay in taking steps against you in respect of your breaking this contract, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date.
- 14.6 The parties shall comply with laws relating to this agreement and the Works. Each party shall promptly report to the other party any request or demand for any undue financial or other advantage in connection with this agreement.
- 14.7 Other than payment for the Works, neither party shall be liable for any failure or delay which is caused by circumstances beyond its reasonable control. If the circumstances continue for more than 30 days, either party may terminate this agreement by giving notice.
- 14.8 These terms are governed by Scottish law and legal proceedings will be in the Scottish courts.

### EXPRESS REQUEST TO COMMENCE THE DELIVERY OF WORKS EARLY

I hereby request the immediate performance of the works and acknowledge that I will lose my right of withdrawal from the contract once the works are fully performed. I also understand that if I cancel and the works are part complete I will be liable to pay for any works up to the date I cancelled.

Please commence the works within the Cooling off Period

Signed.....

Date.....

## What makes us great?



### Recognised by Which?

1st Scottish Preservation Company to be endorsed and recognised by Which? Visit [trustedtraders.which.co.uk](http://trustedtraders.which.co.uk) to see what makes a trader with this status so special.

### Average Rating



### Rated and Recommended

Average 4.5 star rating online. In addition, our customer questionnaires show that 96% of customers would recommend us



### Award Winning Contractors

Property Care Association Award Winners in 2014 and commended in 2011. Also awarded 'Best Business Turnaround' and recent finalist in both 'The Entrepreneur of the Year' and 'Chamber of Commerce Business Awards'



### 40 Years Experience - Scottish Based

40 years experience in building preservation serving Scotland with local branches Scotland wide. Scottish company...local service.

## Our Professional Memberships and Accreditations



For more information about our professional memberships, watch our video at:

[wisepropertycare.com/approvedcontractor](http://wisepropertycare.com/approvedcontractor)



# Specifications

The company reserves the right to change these specifications at any time without notice, subject to changes in technique, improvement in materials or in particular cases where a change might be found necessary, during the course of the work.

## 1. Woodworm

The purpose is to treat as many available surfaces of the infected timber as possible. The treatment in this section covers infestation by Common Furniture Beetle *Anobium punctatum*, Death Watch Beetle *Xestobium rufovillosum* and Powder Post Beetle *Lyctus* Sps. In cases of infestation by House Longhorn Beetle *Hylotrupes bajulus*, these treatments are supplemented as follows: After cleaning, cut away heavily decayed sapwood, reinforce or renew any timbers whose structural strength is seriously impaired.

### A Roof Void Treatment

Clean down as deemed necessary all exposed roof timbers. Apply insecticide to all exposed surfaces of all the timbers

### B Floor Treatment

Lift sufficient floor boards. Apply insecticide to all exposed surfaces. Re-lay existing floor boards renewing where specified in our report.

### C Joinery and Timber Treatment

Form holes to 2/3 of the depth of the infested timber in the least conspicuous position, to supplement existing flight holes. Apply insecticide to all accessible unpainted surfaces of the timber. This treatment may be supplemented by recommendations in our report.

### D Staircase Treatment

Apply insecticide to all exposed timber surfaces. Joinery timber treatment may also be specified for wall strings and other timbers whose reverse sides are not accessible.

## 2. Wet Rot

- A Remove any timber that our surveyor has deemed seriously weakened or unsightly. Remove from the area, debris resulting from our work.
- B Replace with sound timber, any timbers removed in paragraph (a). All such timber to be pretreated or treated on site.

## 3. Dry Rot

The true dry rot fungus *Serpula lacrymans* attacks the timber under conditions of damp and inadequate ventilation. It forms special water conducting strands, which enable it to travel rapidly, penetrating most building material and attacking timber from the original source of decay. Small portions of the fungus left untreated in timber or wall areas are capable of developing independently, and it is therefore essential that the fullest extent of any attack be determined and subsequently treated. Our report will, as far as possible, outline the extent of the attack and specify the appropriate sections of the following treatments. See also section 4.

- A Cut away all timbers as specified in our report, and remove from the premises.
  - B Remove plaster and rendering coats as specified above.
  - C Clean all exposed walls and other surfaces to remove surface mycelium of the fungus. Drill holes at staggered centres in a band around the perimeter of the exposed area to a depth of 1/3 to 2/3 of the wall thickness.
- Irrigate each hole and apply fungicide to all surfaces specified in our report.
- D Apply fungicide liberally to all timber surfaces as specified.
  - E Replace any timbers that have been removed with sound timber, either pre-treated or treated with fungicide on site. Joist ends to be treated with fungicidal paste and in very damp conditions to be capped with damp proof material.
  - F Re-render all previously rendered surfaces according to our plastering specification.
  - G Provide and fix new air bricks, as specified in our report.
  - H Drill and irrigate around perimeter of door and window openings within the dry rot area.

## 4. Fungal Decay (Special Note)

In respect of attacks by both wet and dry rot fungi, our report will, where possible, determine the source of the dampness and specify any other repairs that may be necessary to remedy it. One of the most important measures in the remedy of fungal decay is the reinstatement and maintenance of dry conditions which, in some instances, would be adequate to ensure its eventual eradication. Treatment is required to hasten this process, to replace decayed timber, and to protect elements of the building at risk. However, it is vital that the measure taken to ensure dry conditions be perpetrated thereafter and this is an essential condition of our guarantee.

## 5. Chemical Damp-proof Course

The insertion of a chemical damp-proof course is recommended for most types of walling, and involves the injection of chemical under pressure into holes drilled at intervals into the wall, at levels decided where practicable, by our surveyor at the time of his inspection.

- A Drill 9mm to 16mm holes 75mm to 225mm apart into the masonry at the level to be damp proofed as directed by our surveyor.
- B Irrigate each hole under pressure with chemical solution ensuring even distribution.
- C Make good external holes with sand cement mortar or mastic.
- D Cavity walls may be drilled and injected either from one side only or from both sides, depending upon the circumstances surrounding the operation.
- E All skirtings and fittings will either be renewed by our operators or by our client's builder, as specified in our surveyor's report.

NOTE: In certain circumstances we recommend the transfusion process for chemical dampproofing. This specification is available when required.

## 6. Injection Creams

- A 12mm diameter holes drilled horizontally into the mortar joint at 120mm centres and to a depth of 10-20mm from the opposite face.
- B Fill boreholes with injection cream using a low pressure sprayer or cartridge gun.

## 7. Electro Osmotic Damp-proof Course

- A Drill 14mm holes to a depth of approximately 100mm, 925mm apart into a mortar joint at a level determined by our surveyor.
- B Insert anodes, fill with cement and clip titanium wire into mortar joint.
- C Fix power unit and connect to 13 amp unswitched socket.
- D Drive standard earth rod into ground at least 2 metres from the nearest anode so that the top is lower than any of the wall anodes.
- E Fix one end of the earth wire to the earth rod and make waterproof. Fix the other end to the power box. Switch on mains power and the light emitting diode will illuminate. The system is then working.
- F Skirtings and architraves will either be fitted or renewed by our operators or the client's builder, as specified in our surveyor's report.

## 8. Plastering

- A Whenever dampness arises in a wall, certain contaminants, either acidic or alkaline are introduced into the wall.

This contamination will migrate to this surface as the wall dries, leaving a crystalline efflorescence. These deposits can absorb and retain moisture from the air and the walls thus tend to become damp, particularly during humid conditions. This dampness usually occurs where the wall has been replastered after the installation of a damp proof course and is often confused with rising damp. It is because of this that correct replastering is of paramount importance to ensure a dry wall.

- B Wherever rising damp has contaminated plaster, that plaster must be removed to an area 300mm beyond the damp staining. This need not be done when the damp course is inserted.
- C The wall should be replastered using Limelite Renovating Plaster to manufacturers specification as stated in British Board of Agrément Certificate.

UNDER NO CIRCUMSTANCES SHOULD ANY OTHER PREMIX PLASTER BE USED

- D The bottom edge should be stopped 25mm from the floor. Great care should be taken to ensure that all plaster droppings are removed and are not left behind the skirtings.
- E All skirtings and fixings should be treated with fungicide prior to fixing.
- F The floor to wall joint should be sealed with a waterproof compound to prevent the upward movement of water vapour between the wall and the floor slab or damp proof membrane in the floor slab. This waterproof coating should extend 100mm up the wall and 50mm across the floor slab (applies only to solid floors).

## Client Information

THE FOLLOWING HELPFUL INFORMATION SHOULD BE READ IN CONJUNCTION WITH OUR REPORT AND QUOTATION. IT IS AN INTEGRAL PART OF OUR REPORT AND QUOTATION. WHERE ADVICE IS GIVEN TO CLIENTS, IT SHOULD BE ACTED UPON IN THE TIME SCALE SHOWN. IF THIS IS NOT POSSIBLE WISE PROPERTY CARE SHOULD BE NOTIFIED IN WRITING IMMEDIATELY.

GENERAL TO ALL SERVICES CARRIED OUT BY WISE PROPERTY CARE.

- 1 The client should ensure that mains water and electricity are available at all times whilst Wise Property Care are on site.
- 2 The Wise Property Care Quotation is based on, unless reported differently, the client being responsible for ensuring that all furniture, floor coverings and other household possessions, including plants, are removed from the treatment area prior to the commencement of the work and subsequently replaced. It is not recommended that floor coverings of any type be replaced for at least five days, or as recommended by the manufacturer, whichever is the longest.
- 3 Wise Property Care cannot accept any responsibility for any damage to hidden services not previously brought to their attention by the client.
- 4 Where Wise Property Care have included for the removal and replacement of any electrical, gas or water service to facilitate their work, they do so on the basis that the respective services are without defect. At the time of replacing a service any apparent defect which prevents Wise Property Care from effectively doing so will be brought to the clients attention. If additional work is necessary, a supplementary report and Quotation will be submitted.
- 5 Party walls are the joint responsibility of adjoining owners. Where work on a party wall is necessary the client must advise the owner of the adjoining property beforehand.
- 6 Where work to an external wall is to be carried out from the neighbours property, it is the responsibility of the client to obtain written permission beforehand and to ensure free working access at all times.
- 7 When working on the outside of the property Wise Property Care will take every care of plants and shrubs adjacent to the external working area but cannot accept any responsibility for damage.
- 8 Wise Property Care reserves the right to change or vary its recommendations from time to time, without notice, in order that the customer may obtain the benefits of either improved techniques, better materials or improved working methods.
- 9 With regards to the area specified for treatment, care should be taken by the client to ensure that the building is maintained in a waterproof and weatherproof condition, prior to, during and after treatment by our Operatives. Roof coverings should not be removed until such time as treated timbers are touch dry. Treated timbers and masonry should not be exposed to weather penetration which will negate the effectiveness of any treatment and invalidate the guarantee.

# Certificate of Guarantee

**Client** \_\_\_\_\_

**Contract No.** \_\_\_\_\_

**Assignee** \_\_\_\_\_

**Report Date** \_\_\_\_\_

**Property** \_\_\_\_\_

**Date Treatment** \_\_\_\_\_

**Completed** \_\_\_\_\_

- ✓ A** This Guarantee is issued to the above named client in respect of work carried out by Wise Property Care Ltd. Henceforth referred to as WPC at the above named property in accordance with the above mentioned report, estimate and contract.
- ✓ B** WPC guarantee for a period of 20 years from the date that the contract was complete that any continuation or recurrence of infestation by wood boring insect or attack by a wood rotting fungus in any of the timbers treated against such decay will be treated free of charge to include such re-instatement as may be necessary, excluding redecoration.
- ✓ C** Should the damp course installed as detailed in the report fail to prevent the rise of dampness from the earth into the walls within a period of 20 years from the date that the contract was completed, WPC guarantees to repair the failure free of charge, excluding redecoration.
- ✓ D** In the event of a claim under the terms of this guarantee, it is essential that this guarantee certificate and all of the original reports (and sketches where applicable) are provided by the claimant, to the company, together with the then appropriate investigation charge (this charge will be refunded in full if any treatment covered by clause B and C above has failed, subject to the conditions in clause E below). Failure to provide the aforementioned documents and/or fee will invalidate this guarantee.
- ✓ E** This Guarantee will become invalid in any one or more of the following circumstances
- (i) Where the property has not been kept in a good and proper state of maintenance including rainwater goods and disposal systems, domestic plumbing, internal and external ground levels relative to the damp proof course, adequate sub-floor ventilation and general structure of the property.
  - (ii) Where recommendations given by WPC have not been complied with.
  - (iii) Where, subsequent to the completion of treatment, there has been any disturbance of the works carried out by way of structural alterations, repairs, settlement or subsidence of the building or otherwise.
- ✓ F** This Guarantee does not extend to furniture and doors.
- ✓ G** The rights conferred upon the client by this document shall be in addition to any rights the client may have at Common Law.
- ✓ H** In the event of disposal of the property, the subject of this Guarantee and the benefits of this Guarantee shall be assigned by the client named above to the new owner provided that within three months of the change of ownership of the property, the new owner shall have
- (i) Given written notice of the change to WPC
  - (ii) Permitted WPC's representative to inspect the property to ensure that all conditions have been complied with.
  - (iii) Paid WPC's then current transfer and inspection fee
  - (iv) This Guarantee is conditional upon WPC receiving payment in full for the work carried out at the above named property in accordance with the above mentioned report, estimate and contract.

**For and on behalf of Wise Property Care**

\_\_\_\_\_  
\_\_\_\_\_

**Date:** \_\_\_\_\_

**wisepropertycare.com**

**For all guarantee enquires, contact our Head Office at:**

8 Muriel Street, Barrhead, Glasgow G78 1QB

**T:** 0141 876 9200

**F:** 0141 876 9900

**E:** headoffice@wisepropertycare.com

**Alternatively, find your local branch details at**

wisepropertycare.com/branches





Ensure your guarantee is safe  
Be Sure - Insure



- ✓ PCA Approved
- ✓ Provides cover where contractor ceases to trade
- ✓ Provides access to Financial Ombudsman Service
- ✓ Individual insurance certificates for multiple properties
- ✓ GPI is a member of the Financial Services Compensation Scheme
- ✓ Automatic free assignment on sale of property
- ✓ GPI is a UK authorised and regulated insurance company

**wisepropertycare.com/gpi**  
**0800 65 22 678**



**WET ROT | DRY ROT | WOODWORM | RISING DAMP | CONDENSATION | BASEMENT SYSTEMS | GUARANTEES**



# The Wise Choice?

## Scotland's Leading Provider of Property Care Services

Wise Property Care has grown dynamically over the last decade by providing high quality and technologically advanced services. Wise Property Care has become the professional's first choice for in-depth low disturbance investigations and sympathetic remediation regimes.

## Privately Owned and Local

While Wise Property Care is a national company, it continues to be owned and operated by Scottish experts for Scottish property owners. Wise Property Care operates on the principle of providing services that the owners would themselves expect to experience and is proud of its local coverage and quality of service.

## True Value for Money

"It is unwise to pay too much, but it is unwise to pay too little. The common law of business balance prohibits paying a little and getting a lot. It cannot be done. If you deal with the lowest bidder, it is well to add something for the risk you run."

*John Ruskin (1819 – 1900)*

We offer Value for money without compromising quality of work or materials.

## Local Coverage

Wise Property Care realise the importance of employing local people who have the benefit of local knowledge and the ability to serve an area promptly. Regional offices in Glasgow, Edinburgh, Falkirk, Kinross, Dunfermline, Aberdeen, Hawick and Ayrshire support our countrywide surveying staff.

## Minimum Disruption to Your Life

In recent years there have been substantial advances in the products used to treat preservation problems. So much so, that in the majority of cases, it is possible to re-enter a treated area after 1 hour. Today, all products are water rather than solvent based meaning there are now no offensive odours. These innovations translate into reduced disruption to the lives of our customers and clients can be assured that it is safe to have preservation work carried out. Wise Property Care wish to reduce inconvenience as much as possible and can discuss any special requirements with individual home owners.

## Award Winners

Wise Property Care's performance is reflected in awards bestowed upon the company by independent organisations. In recent years, the company has been awarded 'Best Business Turnaround' at the National Business Awards of Scotland 2001; been 'Commended for Innovation'



by the 'Property Care Association' and has been named as a finalist in the 'Entrepreneur of the Year' awards, 'Chamber of Commerce Business Awards' and the 'IOD Scotland Director of the Year Awards'

## Guaranteed Peace of Mind

Wise Property Care is a member of the Property Care Association (PCA), helping to build best practice within the industry. The company is also a member of 'Guarantee Protection Insurance', an independent organisation which offers insurance-backed guarantees in addition to the Wise Property Care 20 year company guarantee. Wise Property Care is actively involved in ensuring the highest industry standards to the extent that since 1997, Les Meikle (MD) has been chairman of the Scottish Region of the PCA and is currently the Deputy Chairman of the PCA in the UK.

## Assured Quality

Wise Property Care is an approved ISO 9001: 2000 and ISO 14001 registered firm demonstrating our commitment to quality in company administration systems.

