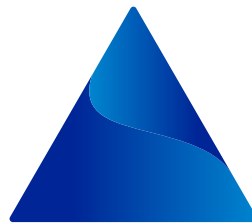




# Home Report

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## **SHEPHERD**

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Residential | Commercial | Property & Construction



# Home Report

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Property: **14  
South West High Street  
Grantown-on-Spey  
Moray  
PH26 3QH**

Prepared for: **Michael Niven**

Prepared by: **Olga MacGregor MRICS**

Report reference: **2073557-1-2**

Date of Report: **23/06/2026**





# Energy Performance Certificate





# Energy Performance Certificate (EPC)

# Scotland

Dwellings

14 SOUTH WEST HIGH STREET, GRANTOWN-ON-SPEY, PH26 3QH

**Dwelling type:** Top-floor flat  
**Date of assessment:** 23 June 2026  
**Date of certificate:** 24 June 2026  
**Total floor area:** 609 m<sup>2</sup>  
**Primary Energy Indicator:** 130 kWh/m<sup>2</sup>/year

**Reference number:** 2578-1008-3206-4306-6200  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Electric storage heaters

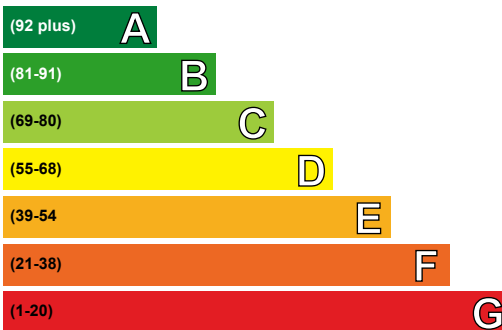
## You can use this document to:

- 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* | £29,883 | See your recommendations report for more information |
| Over 3 years you could save*                      | £6,939  |                                                      |

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

Very energy efficient - lower running costs



Not energy efficient - higher running costs

| Current | Potential |
|---------|-----------|
| 72      | 79        |

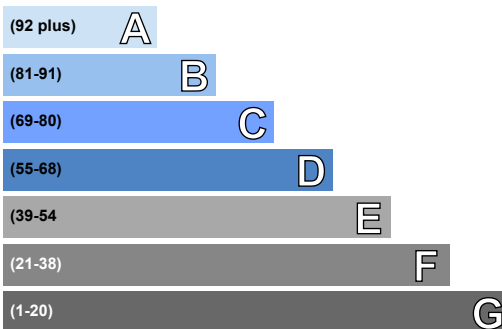
## Energy Efficiency Rating

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

Your current rating is **band C (72)**. The average rating for EPCs in Scotland is **band D (61)**.

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

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



Not environmentally friendly - higher CO<sub>2</sub> emissions

| Current | Potential |
|---------|-----------|
| 88      | 91        |

## 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 B (88)**

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

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

| Recommended measures                  | Indicative cost | Typical savings over 3 years |
|---------------------------------------|-----------------|------------------------------|
| 1 Cavity wall insulation              | £900 - £1,500   | £2277.00                     |
| 2 Low energy lighting                 | £360 - £420     | £384.00                      |
| 3 High heat retention storage heaters | £1,200 - £2,400 | £4278.00                     |

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                 | Cavity wall, as built, partial insulation (assumed)         | ★★★★☆☆            | ★★★★☆☆        |
| Roof                  | Pitched, 250 mm loft insulation<br>(another dwelling above) | ★★★★☆☆<br>—       | ★★★★☆☆<br>—   |
| Floor                 | (another dwelling below)<br>Solid, no insulation (assumed)  | —<br>—            | —<br>—        |
| Windows               | Fully double glazed                                         | ★★★☆☆☆            | ★★★☆☆☆        |
| Main heating          | Electric storage heaters                                    | ★★★★☆☆            | ★★★★★★        |
| Main heating controls | Manual charge control                                       | ★★★☆☆☆            | ★★★☆☆☆        |
| Secondary heating     | Room heaters, electric                                      | —                 | —             |
| Hot water             | Electric immersion, off-peak                                | ★★★☆☆☆            | ★★★★★★        |
| Lighting              | Below average lighting efficiency                           | ★★★☆☆☆            | ★★★☆☆☆        |

## The energy efficiency rating of your home

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

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

## The impact of your home on the environment

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

The calculated emissions for your home are 12 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 7.3 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

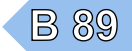
## Estimated energy costs for this home

|               | Current energy costs | Potential energy costs | Potential future savings                                                            |
|---------------|----------------------|------------------------|-------------------------------------------------------------------------------------|
| Heating       | £26,238 over 3 years | £20,355 over 3 years   |  |
| Hot water     | £2,064 over 3 years  | £1,614 over 3 years    |                                                                                     |
| Lighting      | £1,581 over 3 years  | £975 over 3 years      |                                                                                     |
| <b>Totals</b> | <b>£29,883</b>       | <b>£22,944</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                                          | £900 - £1,500   | £759                    |  |  |
| 2 Low energy lighting for all fixed outlets                       | £360 - £420     | £128                    |  |  |
| 3 High heat retention storage heaters and dual immersion cylinder | £1,200 - £2,400 | £1426                   |  |  |

### 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 Low energy lighting

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

### 3 High heat retention storage heaters

Modern storage heaters have better insulation and are easier to control than the older type in this property. Ask for a quotation for new, high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the current regulations covering electrical wiring. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

## Low and zero carbon energy sources

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

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

## Your home's heat demand

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

| Heat demand                  | Existing dwelling | Impact of loft insulation | Impact of cavity wall insulation | Impact of solid wall insulation |
|------------------------------|-------------------|---------------------------|----------------------------------|---------------------------------|
| Space heating (kWh per year) | 48,408.82         | N/A                       | N/A                              | N/A                             |
| Water heating (kWh per year) | 2,379.19          |                           |                                  |                                 |

## Addendum

## 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:            | Miss Olga MacGregor                                              |
| Assessor membership number: | EES/014056                                                       |
| Company name/trading name:  | J & E Shepherd                                                   |
| Address:                    | 13 Albert Square<br>Dundee<br>DD1 1XA                            |
| Phone number:               | 01382 200454                                                     |
| Email address:              | <a href="mailto:dundee@shepherd.co.uk">dundee@shepherd.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 [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

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





# Scottish Single Survey





## Schedule 1

# Survey Report

**14**

**South West High Street**

**Grantown-on-Spey**

**Moray**

**PH26 3QH**

**Customer**

Michael Niven

**Date of Inspection**

23/06/2026

**Prepared by**

Olga MacGregor MRICS



# 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

|                                                     |                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>                                  | The subject property comprises a first floor flatted dwelling in a two storey block of two similar units. There is no lift.                                                                                                                                                                                                                                           |
| <b>Accommodation</b>                                | The accommodation may be summarised as follows;<br><br>GROUND FLOOR: Entrance Hall.<br><br>FIRST FLOOR: Landing, Open Plan Kitchen/Dining/Lounge, 2 Bedrooms and a Shower Room.                                                                                                                                                                                       |
| <b>Gross internal floor area (<math>m^2</math>)</b> | Extends to 76 square metres, or thereby.                                                                                                                                                                                                                                                                                                                              |
| <b>Neighbourhood and location</b>                   | The subjects are located within the Cairngorms National Park within the town of Grantown-on-Spey, where surrounding properties are of a similar design, vintage and character.<br><br><b>Adequate local shopping, educational and transport facilities are available.</b>                                                                                             |
| <b>Age</b>                                          | Erected circa 1982.                                                                                                                                                                                                                                                                                                                                                   |
| <b>Weather</b>                                      | The weather was dry and sunny at the time of inspection.                                                                                                                                                                                                                                                                                                              |
| <b>Chimney stacks</b>                               | Not applicable.                                                                                                                                                                                                                                                                                                                                                       |
| <b>Roofing including roof space</b>                 | <b>Roof spaces were visually inspected and were entered where there was safe and reasonable access from a 3 metre ladder within the property.</b><br><br>The roof is of a pitched, ridged design comprising timber trusses clad with interlocking concrete tiles.<br><br>Access to the roof void area was undertaken from an inspection hatch to the landing ceiling. |
| <b>Rainwater fittings</b>                           | The gutters and downpipes are of uPVC manufacture.                                                                                                                                                                                                                                                                                                                    |
| <b>Main walls</b>                                   | <b>Foundations and concealed parts were not exposed or inspected.</b>                                                                                                                                                                                                                                                                                                 |

|                                            |                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                            | <p>The main outer walls are of rendered cavity blockwork construction (wall width approximately 320mm).</p>                                                                                                                                                                                                                                                                                             |
| <b>Windows, external doors and joinery</b> | <p><b>Internal and external doors were opened and closed where keys were available.</b></p> <p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are of a double glazed, sealed unit, uPVC manufacture.</p> <p>The front door is of a part glazed uPVC design.</p> <p>Fascias are of a softwood timber pattern.</p> |
| <b>External decorations</b>                | <p><b>Visually inspected.</b></p> <p>External decor is of a paintwork finish.</p>                                                                                                                                                                                                                                                                                                                       |
| <b>Conservatories/Porches</b>              | <p>Not applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Communal areas</b>                      | <p><b>Circulation areas visually inspected.</b></p> <p><b>The subjects are accessed by way of a communal path.</b></p>                                                                                                                                                                                                                                                                                  |
| <b>Garages and permanent outbuildings</b>  | <p><b>Visually inspected.</b></p> <p>There is a mid terrace, single car garage of rendered blockwork construction contained beneath a profile metal sheet roof covering.</p>                                                                                                                                                                                                                            |
| <b>Outside areas and boundaries</b>        | <p><b>Visually inspected.</b></p> <p>There are private garden grounds to the rear which are laid to grass with flowerbeds.</p> <p>Boundaries are defined by timber fencing.</p> <p>We understand that there are mutual garden grounds to the front of the property.</p>                                                                                                                                 |
| <b>Ceilings</b>                            | <p><b>Visually inspected from floor level.</b></p> <p>Ceiling linings are of a plasterboard design.</p> <p>'Artex' finishes were noted.</p>                                                                                                                                                                                                                                                             |
| <b>Internal walls</b>                      | <p>Visually inspected from floor level.</p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p>                                                                                                                                                                                                                                                 |

|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                              | The internal wall linings are of a plasterboard design.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Floors including sub floors</b>           | <p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p>The flooring is of a suspended timber construction at first floor level with solid concrete noted at ground floor.</p>                                                                                                                                                                                                                                                                                                                                        |
| <b>Internal joinery and kitchen fittings</b> | <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 joinery is of a softwood pattern consisting of plain timber skirtings and door surrounds with flush hollow core, glazed panel and 'Georgian wired' glazed panel internal pass doors. There is a verge and wire glazed door to the access landing.</p> <p>There is a fitted kitchen with both floor standing and wall mounted units.</p> <p>The stairs and handrail are of timber manufacture.</p> |
| <b>Chimney breasts and fireplaces</b>        | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Internal decorations</b>                  | <p>Visually inspected.</p> <p>Internal decor is of a paintwork finish throughout.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Cellars</b>                               | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Electricity</b>                           | <p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Mains electricity is connected.</p> <p>The fuse box and electric meter are located within a landing cupboard.</p>                                                               |
| <b>Gas</b>                                   | Not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Water, plumbing and bathroom fittings</b> | <p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Water is from the public rising main.</p> <p>The plumbing installation, where seen, is of copper</p>                                                                                                                                                                                                                                                             |

|                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                            | <p>distribution pipes together with uPVC waste pipes.</p> <p>Sanitary fittings are white consisting of a shower room with shower unit (electric shower), WC and wash hand basin.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Heating and hot water</b>               | <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>Heating is provided by way of electric storage and thermostatically controllable electric heaters.</p> <p>Domestic hot water is provided by an electric immersion attached to the hot water cylinder which is located within a landing cupboard.</p>                                                                                                                                                                                                                                                                                                                                                     |
| <b>Drainage</b>                            | <p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is understood to be to the main public sewer.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Fire, smoke and burglar alarms</b>      | <p>Visually inspected.</p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p><b>There were smoke alarms present within the property. These were not tested.</b></p> <p>All Scottish homes require a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also needs to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon-fuelled appliance such as a boiler, open fire or wood burner, a carbon monoxide detector is also required. We have not assessed or tested any existing equipment and it is the purchasers responsibility to confirm that the property will comply with these standards following a change of ownership.</p> |
| <b>Any additional limits to inspection</b> | <p><b>Only the subject flat and internal communal areas giving access to the flat were inspected.</b></p> <p>If the roof space or under-building/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p><b>The building containing the flat, including any external</b></p>                                                                                                                                                                                                                                                                                                                           |

**communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.**

An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor.

The property had fitted floor coverings, therefore no detailed inspection was possible of the floors and accordingly, no comment can be made on their condition. No access was available beneath sanitary or kitchen fittings.

**Windows and external doors were not all fully opened or tested.**

Roof spaces are only entered where deemed safe and reasonable to do so. In keeping with health and safety legislation, roof voids are entered and inspected where secured flooring is provided. Our inspection was further restricted due to partial flooring and to insulation materials laid between the ceiling joists.

Garden vegetation was present at external walls to the rear. Our inspection of the building fabric to these areas was therefore restricted.

Some areas of the external building fabric including some roof pitches were not fully or closely inspectable from the surrounding ground level.

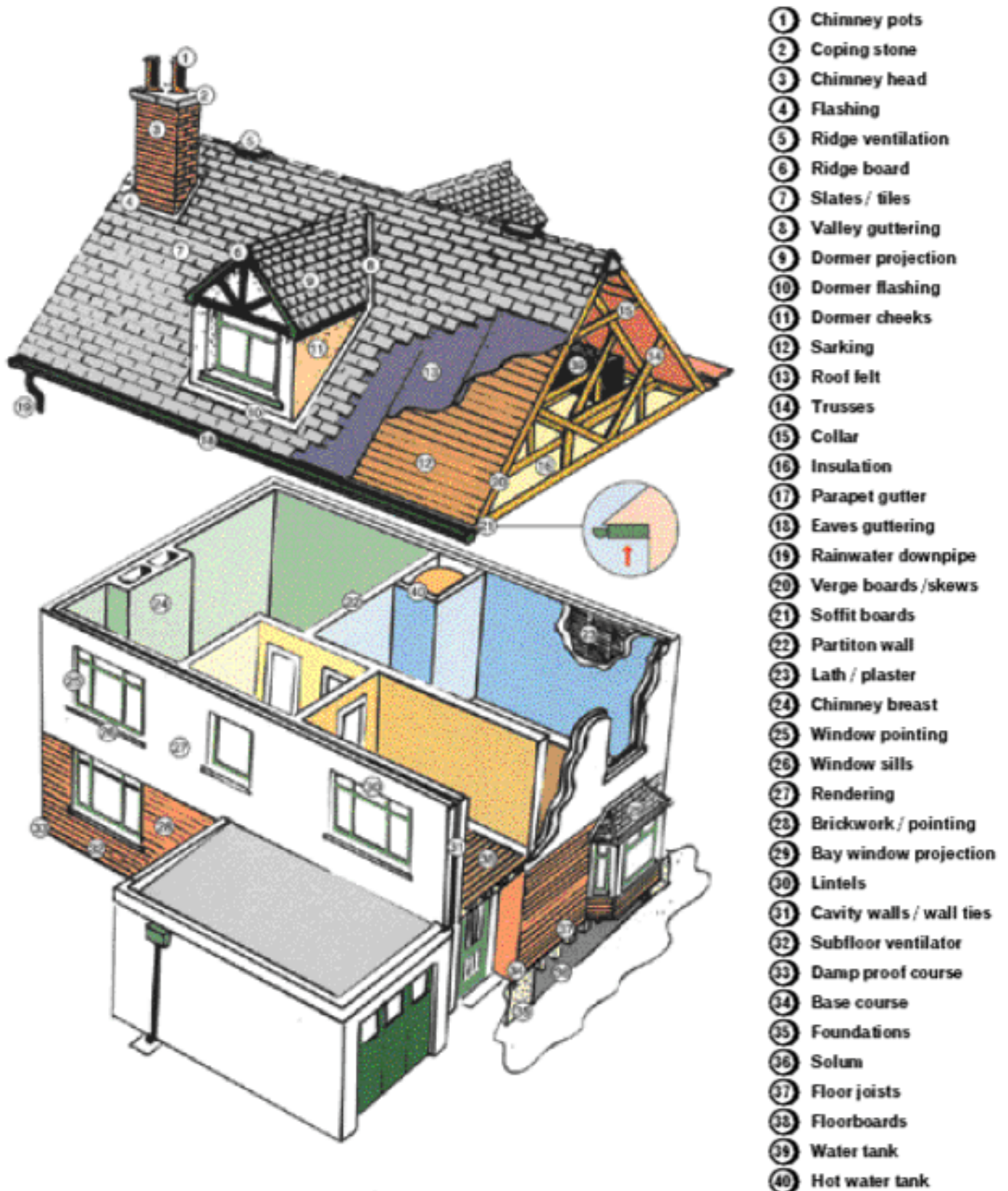
No inspection of areas below sanitaryware was possible.

Wall panelling to the entrance prevented accurate damp readings being taken.

**The cold water rising main was not fully inspectable.**

|  |  |
|--|--|
|  |  |
|--|--|

▷ 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 terms.

## 2. CONDITION

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

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

### Structural movement



|                  |                                                                                                    |
|------------------|----------------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                                  |
| Notes            | There was no evidence of significant structural movement within the limitations of our inspection. |

### Dampness, rot and infestation



|                  |                                                                                                                                                  |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                                                                                |
| Notes            | Damp meter readings were taken where considered appropriate within the property and moisture levels were found to be within an acceptable range. |

### Chimney stacks



|                  |                 |
|------------------|-----------------|
| Repair category: | -               |
| Notes            | Not applicable. |

### Roofing including roof space



|                  |                                                                                                                                                                                                                                                                                                                                                        |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 2                                                                                                                                                                                                                                                                                                                                                      |
| Notes            | Roof coverings are original and are visibly weathered. Concrete tiles are typically guaranteed for 25 years but have a reasonable life expectation of around 50/60 years. Life expectancy will often depend on weathering and damage from the prevailing weather. A roofing contractor will be able to advise on life expectancy and any repair costs. |

### Rainwater fittings



|                  |                                                                                                                                                                                                                                                                                                                                   |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                                                                                                                                                                                                                                                                 |
| Notes            | <p>Within the limitations of our inspection rainwater goods were seen to be free from significant defect.</p> <p>We would highlight that it was not raining at the time of our inspection and we would recommend that all rainwater fittings be inspected during heavy rainfall in order to ensure they are free from defect.</p> |

### Main walls



|                  |                                                                                                                                    |
|------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                                                                  |
| Notes            | Within the limitations of our inspection, no significant defects were noted, however normal levels of maintenance are recommended. |

## Windows, external doors and joinery



|                  |                                                                                                                                                                                                                                                                                                                                     |
|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 2                                                                                                                                                                                                                                                                                                                                   |
| Notes            | <p>Windows are of an age and style where a degree of ongoing maintenance should be anticipated to sealed units and opening mechanisms.</p> <p>Some double glazed units are defective having failed and allowed condensation to form between the panes. Repairs, including the replacement of defective units, will be required.</p> |

## External decorations



|                  |                                                                                               |
|------------------|-----------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                             |
| Notes            | Paint finished and decorated external surfaces will require re-decoration on a regular basis. |

## Conservatories/porches



|                  |                 |
|------------------|-----------------|
| Repair category: | -               |
| Notes            | Not applicable. |

## Communal areas



|                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Notes            | <p>Communal areas leading to and surrounding the subject property have been visually inspected where possible, however it should be appreciated that there may be a common repairing liability in respect of other parts of the building out with the scope of our inspection and this should be confirmed.</p> <p>We understand the communal areas are maintained by a factor contact. Enquires should be made to ascertain the arrangement and cost associated prior to purchase.</p> |

## Garages and permanent outbuildings



|                  |                                                    |
|------------------|----------------------------------------------------|
| Repair category: | 1                                                  |
| Notes            | Normal maintenance will be required to the garage. |

## Outside areas and boundaries



|                  |                                                                                    |
|------------------|------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                  |
| Notes            | Boundary walls and fences should be regularly checked and maintained as necessary. |

## Ceilings



|                  |                                                                                                                                                                                                                                                                                                                                                                              |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                                                                                                                                                                                                                                                                                                            |
| Notes            | <p>Within the limitations of our inspection no significant defects were noted.</p> <p>Textured coatings were noted to ceiling areas. On rare occasions, these materials can have an asbestos content. We have not tested these materials nor carried out an asbestos survey however, until the material is professionally tested the linings should be left undisturbed.</p> |

## Internal walls



|                  |                                                                             |
|------------------|-----------------------------------------------------------------------------|
| Repair category: | 1                                                                           |
| Notes            | Within the limitations of our inspection no significant defects were noted. |

## Floors including sub-floors



|                  |                                                                                                                                                    |
|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 1                                                                                                                                                  |
| Notes            | Due to fitted carpets and floor coverings no detailed inspection of floors was possible and accordingly no comment can be made on their condition. |

## Internal joinery and kitchen fittings



|                  |                                                                                                                                                                                                                                                                        |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 2                                                                                                                                                                                                                                                                      |
| Notes            | <p>Internal joinery is generally serviceable however some wear and tear items were noted to kitchen fittings and internal joinery and future maintenance or upgrading should be anticipated.</p> <p>Low level internal glazing should be checked for safety glass.</p> |

## Chimney breasts and fireplaces



|                  |                 |
|------------------|-----------------|
| Repair category: | -               |
| Notes            | Not applicable. |

## Internal decorations



|                  |                                                 |
|------------------|-------------------------------------------------|
| Repair category: | 1                                               |
| Notes            | The property is in reasonable decorative order. |

## Cellars



|                  |                 |
|------------------|-----------------|
| Repair category: | -               |
| Notes            | Not applicable. |

## Electricity



|                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair category: | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Notes            | <p>Aspects of the electrical installation are dated and the system should be checked as a precaution by a registered electrician and upgraded if necessary.</p> <p>The Institution of Engineering Technology recommends that inspections and testings are undertaken at least every 5 years and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired 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            | Positive moisture meter readings were obtained to the flooring surfaces adjacent to the shower. No access was available beneath sanitary fittings and a precautionary check for damp/rot is recommended. |

## Heating and hot water



|                  |                                                                           |
|------------------|---------------------------------------------------------------------------|
| Repair category: | 1                                                                         |
| Notes            | Heating is provided by electric panel/storage radiators with an immersion |

|  |                                                                                                                                                                                                                           |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | heater for hot water. The system was not tested. It is assumed the system has been installed, serviced and maintained to comply with all regulations. Any service/maintenance records should be sought prior to purchase. |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Drainage



|                         |                                                                                                           |
|-------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Repair category:</b> | 1                                                                                                         |
| <b>Notes</b>            | All foul and surface water drainage is assumed to be to the main public sewer. The system was not tested. |

## Summary:

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

|                                                                                                                                                                                                                               |                                       |   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---|
| <b>Category 3</b><br>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. | Structural Movement                   | 1 |
|                                                                                                                                                                                                                               | Dampness, rot and infestation         | 1 |
|                                                                                                                                                                                                                               | Chimney stacks                        | - |
|                                                                                                                                                                                                                               | Roofing including roof space          | 2 |
|                                                                                                                                                                                                                               | Rainwater fittings                    | 1 |
| <b>Category 2</b><br>Repairs or replacement requiring future attention, but estimates are still advised.                                                                                                                      | Main walls                            | 1 |
|                                                                                                                                                                                                                               | Windows, external doors and joinery   | 2 |
|                                                                                                                                                                                                                               | External decorations                  | 1 |
|                                                                                                                                                                                                                               | Conservatories/porches                | - |
|                                                                                                                                                                                                                               | Communal areas                        | 1 |
| <b>Category 1</b><br>No immediate action or repair is needed.                                                                                                                                                                 | Garages and permanent outbuildings    | 1 |
|                                                                                                                                                                                                                               | Outside areas and boundaries          | 1 |
|                                                                                                                                                                                                                               | Ceilings                              | 1 |
|                                                                                                                                                                                                                               | Internal walls                        | 1 |
|                                                                                                                                                                                                                               | Floors including sub floors           | 1 |
|                                                                                                                                                                                                                               | Internal joinery and kitchen fittings | 2 |
|                                                                                                                                                                                                                               | Chimney breasts and fireplaces        | - |
|                                                                                                                                                                                                                               | Internal decorations                  | 1 |
|                                                                                                                                                                                                                               | Cellars                               | - |
|                                                                                                                                                                                                                               | Electricity                           | 2 |
|                                                                                                                                                                                                                               | Gas                                   | - |
|                                                                                                                                                                                                                               | Water, plumbing and bathroom fittings | 2 |
|                                                                                                                                                                                                                               | Heating and hot water                 | 1 |
|                                                                                                                                                                                                                               | Drainage                              | 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 coin operated machines.

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

## 4. VALUATION AND CONVEYANCER ISSUES

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

**Matters for a solicitor or licensed conveyancer:**

The assumed tenure is Absolute Ownership (formerly Feudal).

The full extent of the garden grounds and position of the boundaries should be ascertained by reference to the Title Deeds.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

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

Some materials within the property may have an asbestos content including 'Artex' finishes. We have not tested these materials and are not acting as Licensed Asbestos Inspectors. These materials should be left undisturbed until advice is obtained from a Licensed Specialist.

Tests by the national Radiological Protection Board identified some properties in this area as having natural levels of Radon Gas in excess of those normally considered acceptable. Further advice on this should be obtained from the UK Health Security Agency.

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

|                                                              |                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Estimated re-instatement cost for insurance purposes:</b> | <p>For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £265,000 (TWO HUNDRED AND SIXTY FIVE THOUSAND POUNDS STERLING).</p> <p><b>This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.</b></p> |
| <b>Valuation and market comments:</b>                        | <p>Having considered matters, taking account of our general observations on site, we are of the opinion that the Market Value of the subjects in their present condition and with the benefit of vacant possession may be fairly stated in the sum of £140,000 (ONE HUNDRED AND FORTY THOUSAND POUNDS STERLING).</p>                    |

|                 |                                                                  |
|-----------------|------------------------------------------------------------------|
| Signed:         | Electronically by Olga MacGregor MRICS                           |
| Report author:  | Olga MacGregor MRICS                                             |
| Company name    | Shepherd Chartered Surveyors (Elgin)                             |
| Address:        | Park House Business Centre, South Street, Elgin, Moray, IV30 1JB |
| Date of report: | 24/06/2026                                                       |

# Mortgage Valuation Report

14

South West High Street

Grantown-on-Spey

Moray

PH26 3QH

**Seller's Name:**

Michael Niven

**Date of Inspection:**

23/06/2026

**Prepared by:**

Olga MacGregor MRICS

## 1. Property Details

|                                                                                                                      |                    |
|----------------------------------------------------------------------------------------------------------------------|--------------------|
| Property type:                                                                                                       | Purpose built flat |
| Floor(s) on which located ( <i>Flat or maisonettes only</i> ):                                                       | First              |
| Number of floors in block ( <i>Flat or maisonettes only</i> ):                                                       | 2                  |
| Number of units in block ( <i>Flat or maisonettes only</i> ):                                                        | 2                  |
| Is there a lift provided? ( <i>Flat or maisonettes only</i> ):                                                       | No                 |
| Property style:                                                                                                      | Low rise block     |
| Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? | No                 |
| Approximate year of construction:                                                                                    | 1982               |

## 2. Tenure

|                  |                    |
|------------------|--------------------|
| Tenure:          | Absolute Ownership |
| Ground rent:     |                    |
| Unexpired years: |                    |

## 3. Accommodation

|                                                                 |                  |
|-----------------------------------------------------------------|------------------|
| Number of living rooms:                                         | 1                |
| Number of bedrooms:                                             | 2                |
| Number of kitchens:                                             | 1                |
| Number of Bathrooms                                             | 1                |
| Number of water closets:                                        | 1                |
| Other Rooms:                                                    | 0                |
| Internal gross floor area (excluding garages and outbuildings): | 76m <sup>2</sup> |
| External gross floor area (excluding garages and outbuildings): | 85m <sup>2</sup> |
| Does the property have a residential element greater than 40%?  | Yes              |

## 4. Garage / Parking / Outbuildings

|                         |                                                                                                                                                                            |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Parking type:           | Single garage                                                                                                                                                              |
| Available on site?      | No                                                                                                                                                                         |
| Permanent Outbuildings: | There is a mid terraced, single car garage of rendered blockwork construction contained beneath a profile metal sheet roof covering, situated to the rear of the property. |

## 5. Construction

|                         |                                                                                                      |
|-------------------------|------------------------------------------------------------------------------------------------------|
| Main wall type:         | Other                                                                                                |
| Other (please specify): | The main outer walls are of rendered cavity blockwork construction (wall width approximately 320mm). |
| Roof type:              | Tile                                                                                                 |
| Other (please specify): |                                                                                                      |

## 6. Special Risks

|                                                |    |
|------------------------------------------------|----|
| Has the property suffered structural movement? | No |
|------------------------------------------------|----|

|                                                                                                                     |    |
|---------------------------------------------------------------------------------------------------------------------|----|
| Is this recent or progressive?                                                                                      |    |
| Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? | No |
| If yes, please specify any of the above:                                                                            |    |

## 7. Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in the 'brief description of central heating' section below

|                                       |                                                                                                                                   |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Drainage:                             | Mains                                                                                                                             |
| Electricity:                          | Mains                                                                                                                             |
| Central Heating:                      | No                                                                                                                                |
| Water:                                | Mains                                                                                                                             |
| Gas:                                  | None                                                                                                                              |
| Brief description of central heating: | None although the subjects do benefit from electric storage and programmable, thermostatically controlled electric panel heating. |

## 8. Site

Apparent legal issues to be verified by the conveyancer

| Legal Issue                                 | Verification | Description                                                          |
|---------------------------------------------|--------------|----------------------------------------------------------------------|
| Rights of way:                              |              |                                                                      |
| Shared drives / access:                     |              |                                                                      |
| Garage or other amenities on separate site: | Yes          | Mid terrace single car garage located outwith curtilage of subjects. |
| Shared service connections:                 |              |                                                                      |
| Ill-defined boundaries:                     |              |                                                                      |
| Agricultural land included with property:   |              |                                                                      |
| Other:                                      | Yes          | Shared garden grounds to the front of the property.                  |

## 9. Location

|                           |                    |
|---------------------------|--------------------|
| Location type:            | Residential suburb |
| Other (if not specified): |                    |

## 10. Planning Issues

|                                                       |    |
|-------------------------------------------------------|----|
| Has the property been extended / converted / altered? | No |
| Details (if extended, converted, or altered):         |    |

## 11. Roads

|                                    |         |
|------------------------------------|---------|
| Roads that relate to the property: | Adopted |
|------------------------------------|---------|

## 12. General Remarks

### General remarks on the property:

The subjects are located within the Cairngorms National Park area within the town of Grantown-on-Spey, where surrounding properties are of a mixed design, vintage and character.

Adequate local shopping, educational and transport facilities are available.

At the time of inspection the property was found to be in a condition generally consistent with its age and type of construction but some elements of the property are aging and likely to require attention.

The assumed tenure is Absolute Ownership (formerly Feudal).

The full extent of the garden grounds and position of the boundaries should be ascertained by reference to the Title Deeds.

It is assumed that there are no statutory, town planning, road proposals or environmental matters which are likely to have an adverse effect on the property.

The road and footpath adjoining the site are made up and are assumed to be adopted by the Local Authority.

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

Some materials within the property may have an asbestos content including 'Artex' finishes. We have not tested these materials and are not acting as Licensed Asbestos Inspectors. These materials should be left undisturbed until advice is obtained from a Licensed Specialist.

Tests by the National Radiological Protection Board identified some properties in this area as having natural levels of Radon Gas in excess of those normally considered acceptable. Further advice on this should be obtained from the UK Health Security Agency.

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

## 13. Essential Repairs

### Information relating to essential repairs for the property:

#### Estimated cost of essential repairs:

#### Retention recommendation?

|         |  |
|---------|--|
| Amount: |  |
|---------|--|

#### 14. Comment on Mortgageability

**Information relating to mortgageability of the property:**

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

#### 15. Valuations

|                                           |             |
|-------------------------------------------|-------------|
| <b>Market value in present condition:</b> | £140,000.00 |
|-------------------------------------------|-------------|

|                                                         |  |
|---------------------------------------------------------|--|
| <b>Market value on completion of essential repairs:</b> |  |
|---------------------------------------------------------|--|

|                                                                                                                                               |             |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| <b>Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)</b> | £265,000.00 |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------|

|                                    |    |
|------------------------------------|----|
| <b>Is re-inspection necessary?</b> | No |
|------------------------------------|----|

|                 |                                                                  |
|-----------------|------------------------------------------------------------------|
| Signed:         | Electronically by Olga MacGregor MRICS                           |
| Report author:  | Olga MacGregor MRICS                                             |
| Company name:   | Shepherd Chartered Surveyors (Elgin)                             |
| Address:        | Park House Business Centre, South Street, Elgin, Moray, IV30 1JB |
| Date of report: | 24/06/2026                                                       |





# Property Questionnaire





# Property Questionnaire

**14**

**South West High Street**

**Grantown-on-Spey**

**Moray**

**PH26 3QH**

**Property Address:**

14  
South West High Street  
Grantown-on-Spey  
Moray  
PH26 3QH

**Seller(s):**

Michael Niven

**Completion date of Property Questionnaire:**

09/06/2026

## Note for sellers

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

## Information to be given to prospective buyer(s)

### 1. Length of ownership

|                                       |                       |
|---------------------------------------|-----------------------|
| How long have you owned the property? | 30 years and 6 months |
|---------------------------------------|-----------------------|

### 2. Council Tax

|                                             |   |
|---------------------------------------------|---|
| Which Council Tax band is your property in? | C |
|---------------------------------------------|---|

### 3. Parking

|                                                         |        |
|---------------------------------------------------------|--------|
| What are the arrangements for parking at your property? | Garage |
|---------------------------------------------------------|--------|

### 4. Conservation Area

|                                                                                                                                                                                               |    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)? | No |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|

### 5. Listed Buildings

|                                                                                                                                                                 |    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)? | No |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----|

### 6. Alterations/additions/extensions

|                                                                                                                                                                                                         |    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| <b>a.</b><br>(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)? | No |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|

|                                                                                   |  |
|-----------------------------------------------------------------------------------|--|
| <i>If you have answered yes, please describe the changes which you have made:</i> |  |
|-----------------------------------------------------------------------------------|--|

|                                                                                                                      |  |
|----------------------------------------------------------------------------------------------------------------------|--|
| (ii). Did you obtain planning permission, building warrant, completion certificate and other consents for this work? |  |
|----------------------------------------------------------------------------------------------------------------------|--|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| <p><b><i>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.</i></b></p> <p><i>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.</i></p>                                                                                                                                                                                        |          |
| <p><b>b.</b></p> <p><b>Have you had replacement windows, doors, patio doors or double glazing installed in your property? If you have answered yes, please answer the three questions below:</b></p>                                                                                                                                                                                                                                                                                                                                         | Yes      |
| <p><b>(i). Were the replacements the same shape and type as the ones you replaced?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Yes      |
| <p><b>(ii). Did this work involve any changes to the window or door openings?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                        | No       |
| <p><b>(iii). Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed?)</b></p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>                                                                                                                                                                                                                                                                                      | Don't no |
| <h2>7. Central Heating</h2>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |          |
| <p><b>a.</b></p> <p><b>Is there a central heating system in your property?</b></p> <p>Note: A partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).</p> <p><b><i>If you answered yes/partial:</i></b></p> <p><b>What kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas, warm air).</b></p> <p><b><i>If you answered yes, please answer the following three questions:</i></b></p> | Yes      |
| <p><b>(i). When was your central heating system or partial central heating system installed?</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                         | Storage  |
| <p><b>(ii). Do you have a maintenance contract for the central heating system?</b></p> <p><b><i>If you have answered yes, please give details of the company with which you have a maintenance agreement:</i></b></p>                                                                                                                                                                                                                                                                                                                        | Don't no |
| <p><b>(iii). When was your maintenance agreement last renewed? (Please provide the month and year).</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                  | No       |

## 8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

No

Note: The surveyor will provide this within their inspection.

## 9. Issues that may have affected your property

**a.**

Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

*If you have answered yes, is the damage the subject of any outstanding insurance claim?*

**b.**

Are you aware of the existence of asbestos in your property?

No

*If you have answered yes, please give details:*

## 10. Services

**a.**

Please tick which services are connected to your property and give details of the supplier:

| Services                         | Connected | Supplier |
|----------------------------------|-----------|----------|
| Gas/liquid petroleum gas         |           |          |
| Water mains/private water supply | Yes       |          |
| Electricity                      | Yes       |          |
| Mains drainage                   | Yes       |          |
| Telephone                        | Yes       |          |
| Cable TV/Satellite               | Yes       |          |
| Broadband                        | Yes       |          |

**b.**

Is there a septic tank system in the property?

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?

**(ii).** Do you have maintenance contract for your septic tank?

*If you have answered yes, please give details of the company with which you have a maintenance contract:*

## **11. Responsibilities for Shared or Common Areas**

**a.**

Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?

No

*If you have answered yes, please give details:*

**b.**

Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?

No

*If you have answered yes, please give details:*

**c.**

Has there been any major repair or replacement of any part of the roof during the time you have owned the property?

No

**d.**

Do you have the right to walk over any of your neighbours' property - for example, to put out your rubbish bin or to maintain your boundaries?

No

*If you have answered yes, please give details:*

**e.**

As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?

No

*If you have answered yes, please give details:*

**f.**

As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned).

No

|                                                                                                                                                                                                                                                                                                                                                                                                         |           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| <p><i>If you have answered yes, please give details:</i></p>                                                                                                                                                                                                                                                                                                                                            |           |
| <h2>12. Charges associated with your property</h2>                                                                                                                                                                                                                                                                                                                                                      |           |
| <p><b>a.</b><br/>Is there a factor or property manager for your property?</p>                                                                                                                                                                                                                                                                                                                           | <p>No</p> |
| <p><i>If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:</i></p>                                                                                                                                                                                                                                                               |           |
| <p><b>b.</b><br/>Is there a common buildings insurance policy?</p>                                                                                                                                                                                                                                                                                                                                      | <p>No</p> |
| <p><i>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</i></p>                                                                                                                                                                                                                                                                                  |           |
| <p><b>c.</b><br/>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Resident's Association, or maintenance or stair fund.</p>                                                                                                                                                                                        |           |
| <h2>13. Specialist Works</h2>                                                                                                                                                                                                                                                                                                                                                                           |           |
| <p><b>a.</b><br/>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p>                                                                                                                                                                                                                                              | <p>No</p> |
| <p><i>If you have answered yes, please say what the repairs were for, whether they carried out the repairs (and when), or if they were done before you bought the property:</i></p>                                                                                                                                                                                                                     |           |
| <p><b>b.</b><br/>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p>                                                                                                                                                                                                                                                           | <p>No</p> |
| <p><i>If you have answered yes, please give details:</i></p>                                                                                                                                                                                                                                                                                                                                            |           |
| <p><b>c.</b><br/>If you have answered yes to 13 (a) or (b), do you have any guarantees relating to this work?</p>                                                                                                                                                                                                                                                                                       |           |
| <p><i>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</i></p> |           |

*shown in the original estimate.*

**Guarantees are held by:**

## 14. Guarantees

**a.**

**Are there any guarantees or warranties for any of the following?**

**(i). Electrical work**

With Title Deeds

**(ii). Roofing**

With Title Deeds

**(iii). Central Heating**

No

**(iv). NHBC**

With Title Deeds

**(v). Damp course**

With Title Deeds

**(vi). Any other work or installations? (For example, cavity wall insulation, underpinning, indemnity policy)**

No

**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 beleve the property has cavity wall installed

**c.**

**Are there any outstanding claims under any of the guarantees listed above?**

No

***If you have answered yes, please give details***

## 15. Boundaries

**a.**

So far as you are aware, has any boundary of your property been moved in the last 10 years?

No

*If you have answered yes, please give details:*

## 16. Notices that affect your property

In the past 3 years, have you ever received a notice;

**a.**

advising that the owner of a neighbouring property has made a planning application?

No

**b.**

that affects your property in some other way?

No

**c.**

that requires you to do any maintenance, repairs or improvements to your property?

No

### Notice:

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 purchase of your property.

# RESIDENTIAL HOME REPORT TERMS AND CONDITIONS OF ENGAGEMENT



## HOME REPORT TERMS AND CONDITIONS

### PART 1 – GENERAL

#### 1.1 THE SURVEYORS

The seller has engaged J & E Shepherd to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The seller has also engaged J & E Shepherd to provide an Energy Report in the format prescribed by the accredited Energy Company.

J & E Shepherd are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific forms where requested. For this service a fee may be charged to the prospective purchaser. 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.

J & E Shepherd 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 J & E Shepherd provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to J & E Shepherd, an additional fee may be incurred by the Purchaser.

If information is provided to J & E Shepherd during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, J & E Shepherd reserves the right to reconsider the valuation. Where J & E Shepherd requires to amend the valuation in consequence of such information, we 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. The attending Surveyor will be a member of the RICS Valuer's Registration Scheme and will have the required experience and competency including the skills, understanding and market knowledge to undertake this valuation.

A replacement Home Report (RHR) may also be required, (see S1.10 attached), and these Terms and Conditions, when accepted and returned to J & E Shepherd also relate and are applicable to any RHR where instructed.

If the Surveyor has had previous involvement in the subject property or if a potential conflict of interest exists, this will be notified in writing as an Appendix to these Terms & Conditions.

J & E Shepherd have a written Complaints Handling Procedure (CHP). This CHP document is available from the offices of J & E Shepherd.

#### 1.2 THE REPORT

The Report provided will be a Scottish Single Survey which is a prescribed document as provided by legislation passed by the Scottish Government including the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008.

J & E Shepherd will not provide an amended Report on the Property, except to correct factual inaccuracies.

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

J & E Shepherd 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.

A Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyor 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 the Purchaser and their respective professional advisers without the prior written consent of J & E Shepherd.

Information relied upon in the research and preparation of our Report, will be obtained from various sources including information from the Seller including but not restricted to that contained in the Property Questionnaire provided by the Seller, secure and publicly available sales registers, online property information and sales websites and our own records.

### **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 shall be prepared in accordance with the RICS Valuation Professional Standards (The Red Book) current version, being the latest published version as at the date of Report. It is confirmed that the valuation will be undertaken in accordance with the International Valuation Standards (IVS). The Firms compliance with these standards may be subject to monitoring under the RICS conduct and disciplinary regulations.

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.

J & E Shepherd acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. J & E Shepherd 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, J & E Shepherd 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**

J & E Shepherd 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.

The Seller has the option to exclude the generic Mortgage Valuation Report from being produced.

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

J & E Shepherd undertake that on being asked to do so by a prospective purchaser, and at an optional minimum charge of £50+vat, 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 J & E Shepherd and the 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, which shall be in accordance with the current RICS Valuation Professional Standards (the Red Book) and the RICS International Valuation Standards (IVS).

### **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 J & E Shepherd and shall remain their exclusive property unless they assign the same to any other party in writing.

### **1.7 PAYMENT**

J & E Shepherd 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 relevant J & E Shepherd office at any time before the day of the inspection.

J & E Shepherd 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. J & E Shepherd will also be entitled not to proceed if after arriving at the property, the inspecting 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, J & E Shepherd 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, J & E Shepherd 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 J & E Shepherd from information in the Report but in the Surveyor's own format;
- "Replacement Home Report" (RHR) relates to a reinspection of the property to prepare a new full Single Survey in order to replace the previous out of date Home Report, normally required after the original Home Report dates 91 days or older;
- The "Market Value" is the estimated amount for which an asset or liability should exchange on the valuation date 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. The inspection and valuation will be carried out by a Surveyor from J & E Shepherd who will also be a member of the RICS and accredited by the Valuer's Registration Scheme (VRS). Any previous involvement by this Surveyor in the property or potential conflicts of interest will be disclosed as per Section 1.1 above;
- The "Surveyors/J & E Shepherd" are the firm or company of whom 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, J & E Shepherd 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.

Sloping roofs are visually inspected with the aid of binoculars where appropriate. Roof spaces are visually inspected and entered where there is 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.

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

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.

It is assumed that the subject property site and neighbouring areas are free from Japanese Knotweed. Japanese knotweed is an invasive plant that can damage footpaths, driveways, patios and in the worst cases, it can get into the home itself. It is very difficult to get rid of this plant, and removal of this plant can take a number of years, be costly and may affect future saleability and mortgagability of an affected home. Japanese Knotweed is a seasonal growth plant and is almost invisible during the winter months and during its non-growth phase.

### **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.

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

## **2.4 SERVICES**

Our 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. J & E Shepherd 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 J & E Shepherd'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 an asset or liability should exchange on the valuation date 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 re-inspection 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.

Unless stated otherwise within this report and in the absence of any information to the contrary, we have assumed that:

- All buildings have been erected either prior to planning control, or in accordance with planning permissions, and have the benefit of permanent planning consents or existing use rights for their current use;
- The property is not adversely affected by town planning or road proposals;
- All alterations, additions or extensions to the property have received all necessary Town Planning Consents, Building Authority Approvals (Building Warrants) and Completion Certificates;
- The property complies with all relevant statutory and local authority requirements, including but not limited to Fire Regulations, The Equality Act, The Control of Asbestos Act, Health and Safety Regulations, Environmental Health Regulations, Regulations governing Residential Tenancies and similar.

## **J & E Shepherd Privacy Policy**

### **Protecting your Privacy**

J&E Shepherd and Hardies Property & Construction Consultants are committed to protecting the privacy and security of your personal information. This privacy notice aims to give you information on the types of personal data we may collect about you when you interact with us, how we will collect and process your personal data through your use of our website and during and after use of any of the services provided by us. It also explains how we will store and handle and keep that data safe.

This notice applies to anyone who uses our website or services.

It is important that you read this privacy notice together with any other privacy notice or fair processing notice we may provide on specific occasions when we are collecting personal data about you so that you are fully aware of how and why we are using your data. The following sections will answer any questions you have but if not, please do get in touch by contacting us by post, telephone or email. Contact details are shown below.

### **Controller**

J & E Shepherd (Company No.2837574810) Registered Office: 13, Albert Square, Meadowside, DUNDEE, DD1 1XA and Hardies Property & Construction Consultants (Company Number: SO300703) whose Registered Office: Swilken House, 35 Largo Road, ST ANDREWS, Fife, KY16 8NJ (collectively referred to as Firm, we, us, our in this privacy notice) are the controllers and are responsible for your personal data. This means that we are responsible for deciding how we hold and use personal information about you. We are required under data protection legislation to notify you of the information contained in this privacy notice. It is likely that we will need to update this Privacy Notice from time to time. You are welcome to come back and check this at any time or contact us by any of the means shown below. The law on data protection sets out a number of different reasons or conditions for which an organisation may collect and process your personal data, including:

### **Consent**

In specific situations, we can collect and process your data with your consent. This might include when you complete a form online to receive an email about ways you can receive information about us and our services.

When J&E Shepherd and Hardies Property & Construction Consultants collect your personal data, we will always make clear to you why data is necessary and for what purpose.

### **Contractual obligations**

We need your personal data to comply with our contractual obligations when using one of our many services.

### **Legal compliance**

If the law requires us to, we may need to collect and process your data. For example, we can pass on details of people involved in fraud or other criminal activity affecting J&E Shepherd and Hardies Property & Construction Consultants to law enforcement.

### **Legitimate interest**

In specific situations, we require your data to pursue our legitimate interests in a way which might reasonably be expected when we pursue our aims and objectives as an organisation and which does not materially impact your rights, freedom or interests. For example, we will use personal details to send regular information to our clients about our services.

### **Special category data**

"Special categories" of particularly sensitive personal data require higher levels of protection. We take extra care when collecting, storing and using this type of personal data. We aim to collect and process special category data as little as possible. Generally, we will only collect information on your health to ensure we can make any necessary adjustments. This is to uphold our duty of care, our contractual arrangements and to ensure the safeguarding of staff, those using our services and visitors to our various locations. Other special categories of data may be revealed to us by subjects during the course of delivering our services; we do not strictly process this information but acknowledge it may on occasion be recorded. We will document all incidents of this processing of special category data in our Information Asset Register with reasons, having conducted assessment where required.

The Special Categories of personal data consist of data revealing:

- racial or ethnic origin;
- political opinions;
- religious or philosophical beliefs;
- trade union membership.

They also consist of the processing of:

- genetic data;
- biometric data (e.g. fingerprints) for the purpose of uniquely identifying someone;
- data concerning health;
- data concerning someone's sex life or sexual orientation.

We may process special categories of personal data in the following circumstances:

- With your explicit written consent; or
- Where it is necessary in the substantial public interest, and further conditions are met;
- Where the processing is necessary for further safeguards for your fundamental rights and interests specified in law;
- Where there is a legal obligation.

Further legal controls apply to data relating to criminal convictions and allegations of criminal activity. We may process such data on the same grounds as those identified for "special categories" referred to above.

### **When we collect your data**

When you email us we may collect your name, gender, date of birth, postal address, email and telephone number. For your security, we keep all data secure with appropriate organisational and technical safeguards to keep information safe. When we interact with you we may also collect notes from our conversations with you, details of any complaints or comments you make. We might record your age for identity where the law requires this. We may use technology such as cookies to help us deliver relevant and interesting content in our communications in the future.

We will only ask for and use your personal data collected for the purpose stated at the point at which it is collected. If we believe your data is no longer needed for this purpose we will not process your data further. Your image may be recorded on CCTV when you visit our premises for safety and crime prevention and detection.

Telephone call may be recorded for security and staff training purposes. We may collect your social media username, if you interact with us through those channels, to help us respond to your comments, questions and feedback.

The data privacy law allows this as part of our legitimate interest in understanding our clients. If and when you wish to change how we use your data, you will find details in the 'What are my rights?' section below.

### **An overview of your data protection rights**

- Access to the personal information we may hold about you. This is free of charge and will be supplied to you within one month of your request.
- You can withdraw consent, or object to marketing communications we send you if we do not have a legitimate interest to continue, or once the purpose for which we hold the data has ended.
- You can object to our processing of your personal information for direct marketing purposes.
- You have a right to know why we are processing your data and whether we are sharing your information with any third parties.
- You have the right to request a copy of any information about you that we may hold at any time to check whether it is accurate.
- To ask for your information, please contact the Data Protection Officer using the details below.

Whenever you have given us your consent to use your personal data you have the right to change your mind and stop future communications. You may also opt-out, in some cases, of our processing of your data where we have a legitimate interest.

To protect the confidentiality of your information and the interests of the Firm, we will ask you to verify your identity before proceeding with any request for information. If you have authorised a third party to submit a request on your behalf, we will ask them to prove they have your permission to request such information. You are free to opt-out of hearing from us by any channels at any time unless we have a legal obligation to communicate with you.

We may send you relevant and personalised communications by post. We will do this on the basis of our legitimate interest but only after certain risk assessments.

You are free to opt-out of receiving marketing materials from us by post at any time.

Sometimes we are required to inform you about certain changes. For example, updates to this Privacy Notice and where we have a legal obligation. These administrative messages will not include any marketing content and do not require prior consent when sent by email.

If we did not use your personal data for these purposes, we would be unable to comply with our legal obligations.

To display the most interesting content to you on our website, we may use data we hold about your previous visits.

We may use your data to send you a survey and feedback requests to help improve the way we communicate. These messages will not include marketing and do not require prior consent when sent by email. We have a legitimate interest to do so as this helps make our services more relevant to you.

### **Data Retention**

Whenever we collect or process your personal data, we will only keep it for as long as is necessary for the purpose for which it was collected.

At the end of that retention period, your data will either be deleted completely, put beyond use or anonymised.

### **Sharing your data**

Should we need to, we will share your personal data with third parties and suppliers outside the European Economic Area (EEA).

### **Protecting your data outside the EEA**

The EEA includes all EU Member countries as well as Iceland, Liechtenstein and Norway. We may transfer personal data that we collect from you to third-party data processors in countries that are outside the EEA such as the USA. For example, this might be required when we store data in a Cloud. If we do this, we have procedures in place to ensure your data receives the same protection as if it were being processed inside the EEA and we will treat the information under the guiding principles of this Privacy Notice.

### **Stopping us from using your data in the future**

You can stop communications from us by contacting us using the information below.

### **How to complain about our processing of your data**

If you feel that your data has been handled incorrectly, or you are unhappy with the way we have dealt with your query regarding the way we use your personal data, you have the right to complain to the Information Commissioner's Office (ICO) which regulates the use of information in the UK.

You can call them on 0303 123 1113 or go online to [www.ico.org.uk/concerns](http://www.ico.org.uk/concerns) If you are based outside the UK you have the right to complain to the relevant data protection supervisory authority in your country. If you would like to discuss any aspect of this policy or the way we handle or process your information please contact our Data Protection Officer using the details below.

### **Here's how to get in touch:**

By Post – By writing to us at: Data Protection Officer, Swilken House, 35 Largo Road, St Andrews, KY16 8NJ

By e-mail – You can e-mail us at: [Dataprotection@hardies.co.uk](mailto:Dataprotection@hardies.co.uk) or [Dataprotection@shepherd.co.uk](mailto:Dataprotection@shepherd.co.uk) By Telephone – Please call us on 01334 47646

## **COVID-19 RISK MANAGEMENT CONTROL MEASURES**

### **COVID-19 RISK MANAGEMENT CONTROL MEASURES FOR COMPLETING YOUR PROPERTY SURVEY SAFELY**

addendum to our standard  
Terms of Engagement

version 1.0.2



### **Covid-19 Risk Control Measures for Completing your Property Survey (addendum to existing Terms of Engagement)**



This document forms an addendum to our standard Terms of Engagement and takes into account the impact of Covid-19 on the interaction of surveyors and customers. This guide relates to a survey/inspection we are intending to undertake on your property for Home Report, Valuation or EPC purposes. As professional Chartered Surveyors we will act in a transparent and professional manner with all parties involved and will be clear with you about our service and any restrictions to the service as a result of COVID-19.



Please refer to Scottish Government Guidance since you are also expected to be familiar with these prior to our inspection of your property.



Please watch our safety video prior to our inspection on YouTube:

<https://youtu.be/jXKWkiyLfbk>



Additionally, we will commit to the following:

Our Surveyors will be wearing all appropriate Personal Protective Equipment (PPE)\* whilst conducting the survey.

For example, gloves, shoe protectors and access to masks where required.

#### **General Summary of control measures**

- Our surveyor/s will confirm that they have no COVID-19 symptoms
- You are required to confirm whether anyone in the household has had COVID-19 or has had symptoms, are shielding or clinically vulnerable, or have not yet completed the required period of household isolation
- If either party shows any form of Covid-19 symptoms prior to the inspection taking place, then the appointment must be postponed until safety measures can be complied with
- Our surveyors will use gloves when handling ladders, handles, doors etc
- Our surveyor will have minimal contact with all surfaces whilst at the property
- No physical contact is needed nor will be permitted at any time during the survey
- All equipment used by the surveyor will be disinfected before entering the property.

\* the use of specified PPE may vary by agreement

## What we will need from you:

To enable the surveyor to spend as little time as possible in your home, we request that you strictly follow 2 metre social-distancing. In addition, we request that all occupants vacate the property where possible (e.g. stay in the driveway, sit in the car or stand in the garden). If that is not possible please congregate in a single room within the property (e.g. the kitchen)



We also request the following:

- Pets are removed from the property or shut away
- Wipe down with disinfectant, and sanitise surfaces, such door handles, hand rails etc., especially in the kitchen & bathroom (after our visit wipe down door handles and "touch points" with a disinfectant)
- Please open all internal doors and open some windows for ventilation
- Cupboards containing meters and boilers/hot tanks are left open, please also make sure all curtains and blinds are open.
- Please open loft hatches and setup loft ladders if possible, failing which the Surveyor will use own ladders
- It would also help if you could prepare answers about the following, and advise the surveyor on the day from a safe distance:
  - Where are the electrics located in the property?
  - Where is the gas meter located?
  - Where is the water stopcock located?
  - Where is the water meter located?
  - Where is the central heating boiler located?
  - Are you aware of any issues in or with the property, if so please specify?
  - Do you have any certification relating to gas and electricity safety?
  - Do you have any guarantees or warranties for windows, boilers, historical damp treatment, extensions etc.?
  - If applicable where is the cold-water storage tank located?
  - If applicable where is the hot water cylinder located?
  - Is there underfloor heating? If so, where are the controls?
  - If you have a floor plan of the property can you email this in advance of the inspection- this will help reduce the surveyors time in the property

## Your Health & Safety: Are you in at 'at risk' or 'vulnerable' category?

Government is advising those who are at increased risk of severe illness from coronavirus (COVID-19) to be particularly stringent in following social distancing measures. This group includes those who are:



- Aged 70 or older (regardless of medical conditions)
- Under 70 with an underlying health condition listed below (i.e. anyone instructed to get a flu jab as an adult each year on medical grounds):
  - Chronic (long-term) respiratory diseases, such as asthma, chronic obstructive pulmonary disease (COPD), emphysema or bronchitis
  - Chronic heart disease, such as heart failure
  - Chronic kidney disease
  - Chronic liver disease, such as hepatitis
  - Chronic neurological conditions, such as Parkinson's disease, motor neurone disease, multiple sclerosis (MS), a learning disability or cerebral palsy
  - Diabetes
  - Problems with your spleen – for example, sickle cell disease or if you have had your spleen removed
  - A weakened immune system as the result of conditions such as HIV and AIDS, or medicines such as steroid tablets or chemotherapy
  - Being seriously overweight (a body mass index (BMI) of 40 or above)
  - Women who are pregnant
  - Anyone who has received an organ transplant and remain on ongoing immunosuppression medication
  - Anyone with cancer or leukaemia who are undergoing active chemotherapy or radiotherapy
  - Anyone with severe chest conditions such as cystic fibrosis or severe asthma (requiring hospital admissions or courses of steroid tablets
  - Anyone with severe diseases of body systems, such as severe kidney disease (dialysis)
- Note: there are some clinical conditions which put people at even higher risk of severe illness from COVID-19. If you are in this category please refer to [www.NHSinform.Scot/coronavirus](https://www.nhs.uk/inform-scot/coronavirus) in order to keep yourself and others safe.

**If you are in an at-risk category, please do let us know in advance and we will postpone the inspection until it is safe to do so. Should you have any questions or concerns, please do not hesitate to contact us directly.**

Thank you for your cooperation in advance of our inspection:



### Coronavirus

**Wash your hands  
with soap and water  
more often  
for 20 seconds**

Use a tissue to turn off the tap.  
Dry hands thoroughly.



In the event that you have  
any further queries, please do  
not hesitate to contact your  
local surveyor.  
Details of your local office  
can be found via our website:

[www.shepherd.co.uk](http://www.shepherd.co.uk)



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



Commercial Valuation  
Commercial Agency  
Acquisitions Consultancy  
Commercial Lease Advisory  
Rent Reviews  
Asset Management  
Development Appraisals & Consultancy  
Auctions  
Property Management  
Professional Services  
Licensed Trade & Leisure  
Expert Witness Report  
Rating  
Property Investment  
Public Sector



Quantity Surveying  
Building Surveying  
Project Management  
Dispute Resolution Support Services  
Principal Designer  
Clerk of Works  
Commercial EPC  
Health & Safety Management  
Employer's Agent  
Energy Consultancy  
Housing Partnerships  
Housing Consultancy  
Development Monitoring  
Mediation Services

**Aberdeen**  
△△△ 01224 202800

**Ayr**  
△△ 01292 267987

**Bearsden**  
△△ 0141 611 1500

**Belfast**  
△ 02890 912975

**Birmingham**  
△ 0121 270 2266

**Coatbridge**  
△△ 01236 436561

**Cumbernauld**  
△△ 01236 780000

**Dalkeith**  
△△ 0131 663 2780

**Dumbarton**  
△△ 01389 731682

**Dumfries**  
△△△ 01387 264333

**Dundee**  
△△ 01382 200454  
△ 01382 220699

**Dunfermline**  
△△ 01383 722337  
△ 01383 731841

**East Kilbride**  
△△ 01355 248535

**Edinburgh**  
△△ 0131 2251234  
△ 0131 557 9300

**Elgin**  
△△ 01343 553939

**Falkirk**  
△△ 01324 635 999

**Fraserburgh**  
△△ 01346 517456

**Galashiels**  
△△ 01896 750150

**Glasgow**  
△△△ 0141 331 2807

**Glasgow South**  
△△ 0141 649 8020

**Glasgow West End**  
△△ 0141 353 2080

**Greenock**  
△△ 01475 730717

**Hamilton**  
△△ 01698 897548

**Inverness**  
△△△ 01463 712239

**Kilmarnock**  
△△ 01563 520318

**Kirkcaldy**  
△△ 01592 205442

**Leeds**  
△ 0113 322 5069

**Livingston**  
△△ 01506 416777

**London**  
△△ 02033 761 236

**Montrose**  
△△ 01674 676768

**Motherwell**  
△△ 01698 252229

**Musselburgh**  
△△ 0131 653 3456

**Oban**  
△△ 01631 707 800

**Paisley**  
△△ 0141 889 8334

**Perth**  
△△ 01738 638188  
△ 01738 631631

**Peterhead**  
△△ 01779 470766

**St Andrews**  
△△ 01334 477773  
△ 01334 476469

**Saltcoats**  
△△ 01294 464228

**Stirling**  
△△ 01786 450438  
△ 01786 474476