

24TH APRIL 2025

**GADIE BANK COTTAGE
GAUDIEBANK
PREMNAY
INSCH
AB52 6PL**

HOME REPORT



MCCLELLAND-JONES

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SINGLE SURVEY

survey report on:

Property address	Gadie Bank Cottage Gaudiebank Premnay Insch AB52 6PL
Customer	Julie Clarke-Dhadwar
Customer address	Gadie Bank Cottage Gaudiebank Premnay Insch AB52 6PL
Prepared by	Mark McClelland-Jones, AssocRICS
Date of inspection	24th April 2025

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a two-storey detached converted former school. There is a more modern single-storey extension, garden and off-street parking.
Accommodation	The Accommodation comprises the following:- Ground Floor: Hallway, Living Room, Dining Kitchen, Two Bedrooms, Bathroom, Shower Room. First Floor: Landing, Two Bedrooms.
Gross internal floor area (m²)	The gross internal floor area extends to 125m ² or thereby.
Neighbourhood and location	The property sits in a rural location to the west of Auchleven village, some 3 miles or thereabouts to the south west of Inch. Local amenities are limited but a full range of amenities are available in Inch and Inverurie. There is however a primary school in Auchleven village. Lands surrounding the property are mainly under agricultural use. There is a private light aircraft grass landing strip under separate ownership in a field to the rear.
Age	Approximately 135 years with a more recent extension.
Weather	It was dry at the time of inspection.
Chimney stacks	Chimney stacks to gables of the main dwelling are of stone construction with clay pots.

Single Survey

<p>Roofing including roof space</p>	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>The main roof is pitched, timber supported, covered with slates and topped in ridging. There is no main roof space access.</p> <p>Roofs to upper dormers are pitched and slated.</p> <p>The rear single storey extension roof is pitched and covered with slates. Internal roof space access is via a hatch in the Kitchen ceiling. Inspection reveals a timber supported structure with timber sarkings. Joists have boarding and insulation.</p> <p>The Shower Room extension is mono-pitched and covered with mineral roofing felt.</p>
<p>Rainwater fittings</p>	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Rainwater discharge is via uPVC gutters and downpipes.</p>
<p>Main walls</p>	<p>Foundations and concealed parts were not exposed or inspected.</p> <p>Main walls are of pointed stone construction.</p> <p>Walls making up the rear and Shower Room extensions are likely rendered solid brick or block construction.</p>
<p>Windows, external doors and joinery</p>	<p>Internal and external doors were opened and closed where keys were available. Random windows were opened and closed where possible. Doors and windows were not forced open.</p> <p>Windows are double glazed uPVC framed units, some with timber to fascias.</p> <p>The rear external door is timber and the external front doors are uPVC.</p> <p>There is a Velux/similar window to the main rear roof slope.</p>
<p>External decorations</p>	<p>Visually inspected.</p> <p>External decorations comprise painted surfaces.</p>
<p>Conservatories / porches</p>	<p>None.</p>
<p>Communal areas</p>	<p>None.</p>
<p>Garages and permanent outbuildings</p>	<p>None. For Home Report purposes, please note that timber garden sheds are not classed as permanent outbuildings.</p>
<p>Outside areas and boundaries</p>	<p>Visually inspected.</p> <p>The property is accessed off an adopted road and part of a private shared drive.</p> <p>The dwelling has gardens to all sides.</p> <p>Boundaries comprise mature trees, hedging and timber/wire fencing.</p> <p>Off-street parking is adjacent to front elevation and formed with compacted gravel.</p> <p>There is a timber garden shed.</p>

Single Survey

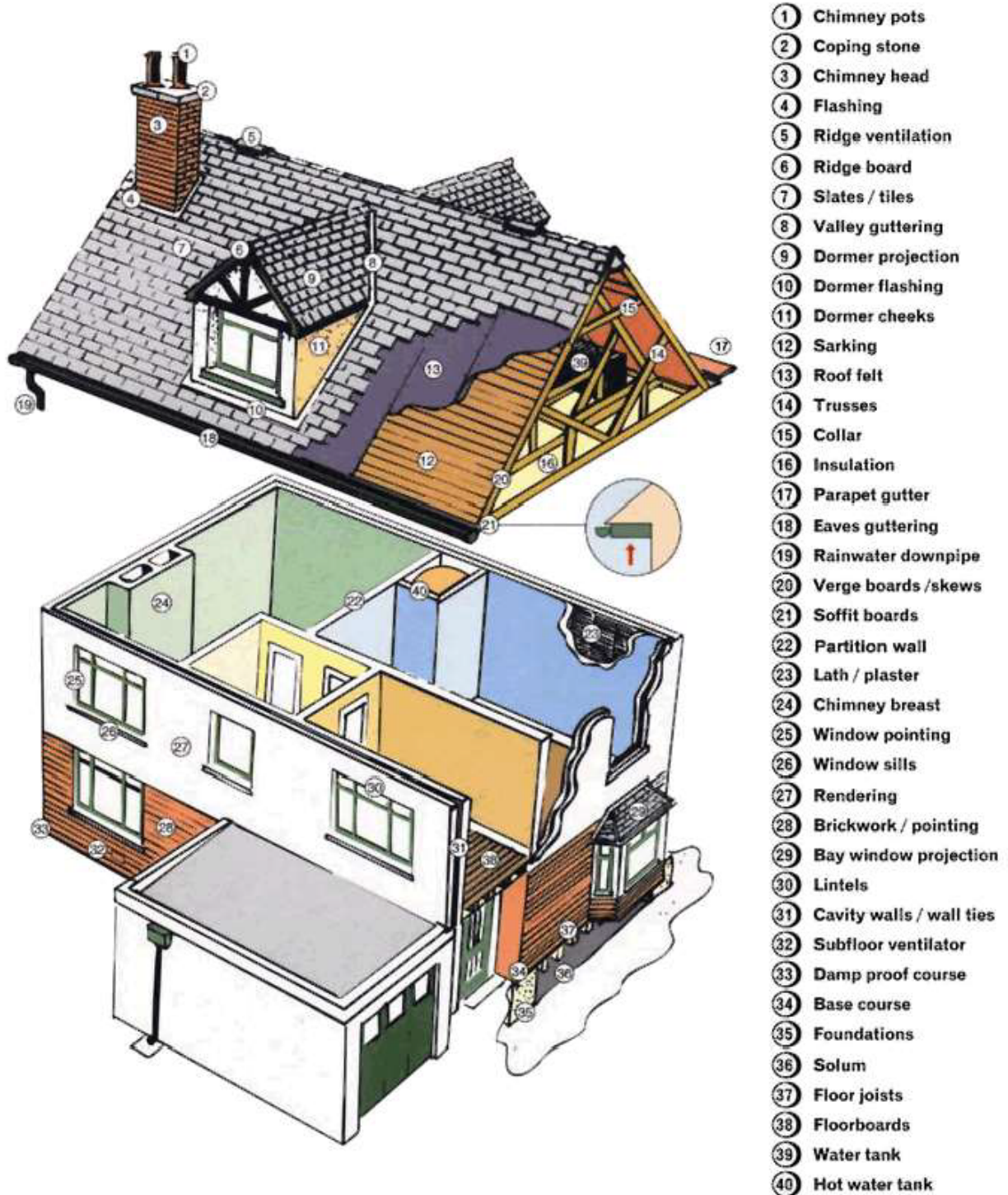
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings are plasterboard with some remnants of lath & plaster.</p>
Internal Walls	<p>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>Internal walls and partitions are timber frames clad in plasterboard. There are some remnants of lath & plaster.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>Flooring is suspended timber to the upper floor and the modern extension. All other floors are solid.</p> <p>Floors have fully fitted floor coverings.</p> <p>Sub-floor access to the rear extension is via a hatch adjacent to the external door.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved. Kitchen units were visually inspected excluding appliances.</p> <p>Internal doors, door surrounds, skirting boards and stairs are timber.</p> <p>Kitchen fittings consist of floor and wall-mounted units with composite worktops.</p> <p>There are various timber built-in storage cupboards.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>There is a multi-fuel stove in the Living Room.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decoration comprises painted and papered surfaces.</p>
Cellars	None.
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>A mains supply of electricity is connected to the property.</p> <p>The meter and consumer unit are located in the hallway.</p> <p>The switch sockets are plastic & metal and socket outlets are plastic & metal 13 Amp square pin sockets.</p> <p>Visible wiring is sheathed with PVC.</p>
Gas	None.

Single Survey

<p>Water, plumbing, bathroom fittings</p>	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.No tests whatsoever were carried out to the system or appliances.</p> <p>The property is connected to a public mains water supply.</p> <p>The Bathroom has a bath tub, a basin and a w.c.</p> <p>The Shower Room has a shower unit, a basin and a w.c.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Heating and hot water is provided by means of a modern oil-fired boiler located externally to the Kitchen extension gable.</p> <p>Heating to rooms is via steel radiators. Local heating is via the stove in the Living Room.</p> <p>Hot water is stored in a modern insulated water cylinder housed within the rear extension roof space.</p> <p>A domestic heating oil storage tank is located adjacent to the rear extension at the road-side gable.</p> <p>Solar panels to the rear extension roof provide an additional means of heating water. Associated controls are within the roof space.</p>
<p>Drainage</p>	<p>Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.</p> <p>The property has private drainage in the form of a septic tank located within the feu.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Scottish Government regulations introduced in February 2022 stipulate that every home must have: one smoke alarm in the living room or the room used most, one smoke alarm in every hallway or landing and one heat alarm in the kitchen. All smoke and heat alarms should be mounted on the ceiling and be interlinked. If carbon-fuelled appliances are fitted – like a boiler, fire, heater or flue – in any room, a carbon monoxide detector must be fitted in that room, but this does not need to be linked to the fire alarms.</p> <p>The property appears to meet these regulations but checks should be undertaken by new owners.</p>
<p>Any additional limits to inspection</p>	<p>This report does not constitute a full and detailed description of the property and a structural investigation was not carried out.</p> <p>No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report.</p> <p>The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance.</p> <p>Minor defects have not been reported unless these have a considerable impact on the property's integrity.</p>

Single Survey

Sectional Diagram showing elements of a typical house



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

Single Survey

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

Structural movement	
Repair category	1
Notes	On the basis of a limited single inspection, no significant structural movement was encountered.

Dampness, rot and infestation	
Repair category	1
Notes	<p>An electronic moisture meter was used to measure levels of dampness, at random locations, where accessible and without moving furniture or lifting floor coverings, if present.</p> <p>No defects identified at the time of inspection.</p> <p>Some timbers making up the staircase within the under stair cupboard demonstrate evidence of former wood-boring beetle (commonly known as 'woodworm') infestation. The latter appears to be longstanding in nature and does not show signs of recent infestation. Checks should be carried out to ascertain whether timbers have been treated accordingly for wood-boring beetle infestation.</p>

Chimney stacks	
Repair category	1
Notes	<p>From a ground level inspection, no obvious significant defects were noted to chimney heads, allowing for normal weathering.</p> <p>Erosion was noted to the chimney heads, typical of a property of this age and type in this location.</p>

Roofing including roof space	
Repair category	2
Notes	<p>A roof of this type and age will require constant maintenance. Slates have a tendency to crack and water ingress - even via a hairline crack - may damage internal roof timbers. From a visual ground-level inspection, some individual slates have slipped, are cracked or have minor gaps. At the time of inspection there was no obvious evidence of dampness which would indicate leakage. It will be appreciated that the inspection was carried out during relatively dry weather conditions. Sometimes minor roofing defects are only apparent during, or after, heavy rainfall. In buildings of this form of construction, leakage from even minor defects can lead to damp penetration and decay to internal timbers.</p> <p>There is no main roof space access so we are unable to comment on the integrity of the timber roof structure.</p>

Single Survey

Rainwater fittings	
Repair category	1
Notes	No significant defects noted to rainwater goods. It will however be appreciated that the inspection was carried out during relatively dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after, heavy rainfall. In buildings of this form of construction, leakage from gutter joints can lead to damp penetration and decay to internal timbers, particularly where these are bedded into the inner face of external walls.
Main walls	
Repair category	2
Notes	External walls are generally satisfactory, commensurate with the age, type and construction of the dwelling. Cracking, unevenness and patch repairs noted to some areas.
Windows, external doors and joinery	
Repair category	2
Notes	No major defects noted to windows, external doors and joinery; however, a double glazed window unit to the front left Bedroom has failed as a result of defective seals, allowing condensation to build between the panes.
External decorations	
Repair category	1
Notes	No defects noted to external decorations.
Conservatories/porches	
Repair category	-
Notes	Not applicable.
Communal areas	
Repair category	-
Notes	Not applicable.
Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.
Outside areas and boundaries	
Repair category	1
Notes	<p>Outside areas and boundaries are generally fit for purpose.</p> <p>The property is situated close to mature trees. Whilst no obvious physical damage was evident, it should be noted that it is not recommended that trees be planted closer to a building than a distance equal to their fully grown height. Tree roots can cause damage to structures and services, particularly in shrinkable soils. The requirement for gutter maintenance in the autumn should also be recognised, along with the risk of storm damage.</p>

Single Survey

Ceilings	
Repair category	1
Notes	No obvious significant defects noted to ceilings.
Internal Walls	
Repair category	1
Notes	No obvious significant defects noted to internal walls.
Floors including sub-floors	
Repair category	1
Notes	No obvious significant defects noted to flooring. Typical of a property of this age, movement to some floorboards to upper floors noted.
Internal joinery and kitchen fittings	
Repair category	1
Notes	No obvious significant defects noted to internal joinery and kitchen fittings.
Chimney breasts and fireplaces	
Repair category	1
Notes	The stove or flue were not tested. Additional fireplaces were likely an original feature of the building and some fireplaces may have been boarded/bricked up, the surrounds removed and no longer operational. It is assumed that any unused flues are suitably vented.
Internal decorations	
Repair category	1
Notes	Internal decorations are fresh throughout.
Cellars	
Repair category	-
Notes	Not applicable.
Electricity	
Repair category	1
Notes	It is likely that only properties recently constructed or rewired will have electrical installations that fully comply with current regulations. It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands.
Gas	
Repair category	-
Notes	Not applicable.

Single Survey

Water, plumbing and bathroom fittings	
Repair category	1
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings. The plumbing in the majority of properties built before 1945 was carried in lead. Given the age of the property, there is a risk that there could be lead piping in concealed locations. Should this be encountered, it would be essential to have this replaced, on health grounds. However, none was encountered at the time of inspection.
Heating and hot water	
Repair category	1
Notes	No obvious significant defects were noted to the heating system or hot water system, although these have not been tested.
Drainage	
Repair category	1
Notes	No obvious significant defects noted to the drainage system, within the limitations of the inspection. The property has private drainage in the form of a septic tank. The valuation reported assumes that the septic tank is for the sole use of the subjects under report, that it has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall.

Single Survey

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

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.

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

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

Single Survey

3. Accessibility information

Guidance notes on accessibility information

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

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

Unrestricted parking within 25 metres:

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

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

Single Survey

4. Valuation and conveyancer issues

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

Matters for a solicitor or licensed conveyancer

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Reference to the Titles will confirm the exact ownership, maintenance, liability of boundaries and use of the private drive from the adopted road.

The valuation reported assumes that the septic tank is for the sole use of the subjects under report, that it has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall.

Estimated reinstatement cost for insurance purposes

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than:

£350,000 (Three hundred and fifty thousand pounds).


The sum provided is an opinion of an appropriate figure, at the date of inspection, for which the property and, if relevant, substantial outbuildings should be insured against total destruction. The sum reflects a reinstatement amount, assuming reconstruction of the property in its existing design and using the same/similar materials. No allowance has been made for VAT, less professional fees. No allowance has been provided for inflation during the insurance period or during reconstruction works. Further discussions with insurers is advised.

Valuation and market comments

In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 24th April 2025 is:

£270,000 (Two hundred and seventy thousand pounds sterling).

There is a steady demand for all property types in the local area.

Report author	Mark McClelland-Jones, AssocRICS AssocRICS Registered Valuer
Signed	
Address	Balgownie, Main Street, Urquhart, Elgin, IV30 8LG
Date of report	24th April 2025

GENERIC MORTGAGE VALUATION REPORT



MCCLELLAND-JONES

Property Address:
Gadie Bank Cottage
Gaudiebank
Premnay
Insch
AB52 6PL

Property Details

Property Type: House

Property Style: Detached.

Constructed for the Public Sector, e.g. local authority, police, military? No

Approximate year of construction: 1890

Gross Internal Area: 125m²

Tenure

Tenure: Outright Ownership (Scotland)

Accommodation

Number of rooms:

Bathrooms = 2

Living Rooms = 1

Separate WCs = 0

Bedrooms = 4

Other = 0

Kitchen = 1

Garages, Parking & Permanent Outbuildings

Off-street parking.

Property Construction

Walls: Stone.

Roof: Pitched and slated.

Non-traditional Construction? No

Risks

Has the property suffered structural movement? No

If Yes, is this recent and progressive? N/A

In the immediate vicinity, is there any evidence, history of or reason to anticipate subsidence, heave, landslip or flooding: No

Service Connections

Drainage: Private septic tank within feu.
Electricity: Mains
Central Heating: Oil-fired.

Water: Mains
Gas: None

Legal & Planning Issues

Apparent legal issues to be verified by the conveyancer:

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Reference to the Titles will confirm the exact ownership, maintenance, liability of boundaries and use of the private drive from the adopted road.

The valuation reported assumes that the septic tank is for the sole use of the subjects under report, that it has been registered with and is fully compliant with all requirements of the Scottish Environmental Protection Agency (SEPA), both with regard to the tank and its outfall.

Has the property been extended, converted or altered? Yes. Extended to rear.

Roads

Roads to the property or adjacent: Adopted

General Remarks

When inspected within limits imposed by occupation, the general condition of the property appears consistent with its age and type of construction, and no obvious significant defects were noted which would adversely affect the subjects as a mortgage security.

Essential Repairs

Are essential repairs required? No
If Yes, state the estimated of essential repairs: £

Is a retention recommended? No
If Yes, state the amount: £

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure, subject to individual lender criteria.

Valuation

Market value in present condition at the time of inspection:

£270,000 (Two hundred and seventy thousand pounds sterling).

If relevant, market value on completion of essential repairs: £N/A

Insurance Reinstatement Value

The insurance reinstatement value includes the cost of total rebuilding, site clearance, professional fees and ancillary charges plus VAT. The re-building cost for insurance purposes is for the subject property only and is given solely as a guide. Further discussions with insurers is advised. Insurance reinstatement Value per BCIS:

£350,000 (Three hundred and fifty thousand pounds).

Declaration

Signed: 

Surveyor's Name: Mark McClelland-Jones

Surveyor's Professional Qualifications: AssocRICS Registered Valuer

Address: Balgownie, Main Street, Urquhart, Elgin, Moray, IV30 8LG

Telephone: 07788 276861

Date of Inspection: 24th April 2025

Date of Generic Mortgage Valuation Report: 24th April 2025

Energy Performance Certificate (EPC)

Scotland

Dwellings

GADIE BANK COTTAGE, PREMAY, INSCH, AB52 6PL

Dwelling type: Detached house
Date of assessment: 08 July 2024
Date of certificate: 10 July 2024
Total floor area: 125 m²
Primary Energy Indicator: 312 kWh/m²/year

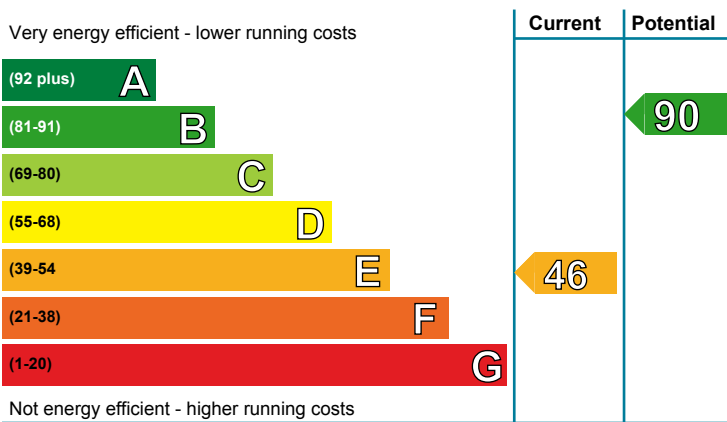
Reference number: 0489-1023-5203-7554-0204
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, oil

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£7,932	See your recommendations report for more information
Over 3 years you could save*	£2,895	

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

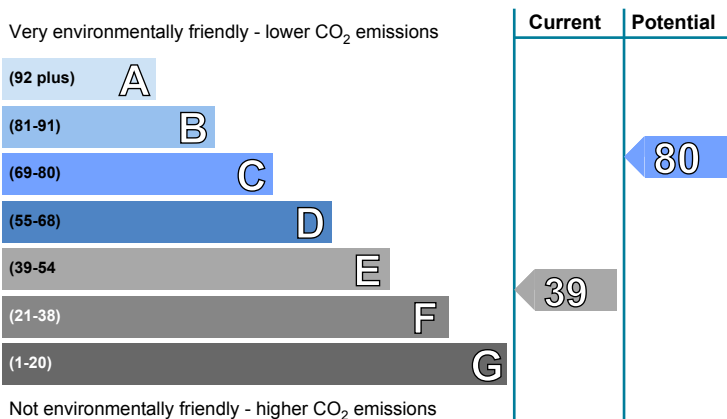


Energy Efficiency Rating

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

Your current rating is **band E (46)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (39)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£1260.00
2 Internal or external wall insulation	£4,000 - £14,000	£1194.00
3 Floor insulation (solid floor)	£4,000 - £6,000	£441.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Granite or whinstone, as built, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Solid brick, as built, insulated (assumed)	★★★★★	★★★★★
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Pitched, no insulation (assumed)	★☆☆☆☆	★☆☆☆☆
	Roof room(s), ceiling insulated	★★☆☆☆	★★☆☆☆
Floor	Solid, no insulation (assumed)	—	—
	Suspended, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, dual fuel (mineral and wood)	—	—
Hot water	From main system, plus solar	★★★★☆	★★★★☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

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

The calculated emissions for your home are 81 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 10 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 6.4 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	£7,050 over 3 years	£4,155 over 3 years	
Hot water	£477 over 3 years	£477 over 3 years	
Lighting	£405 over 3 years	£405 over 3 years	
Totals	£7,932	£5,037	

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 Room-in-roof insulation	£1,500 - £2,700	£420		
2 Internal or external wall insulation	£4,000 - £14,000	£398		
3 Floor insulation (solid floor)	£4,000 - £6,000	£147		
4 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£441		
5 Wind turbine	£15,000 - £25,000	£1025		

Choosing the right improvement package

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



About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Room-in-roof insulation

Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

2 Internal or external wall insulation

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

3 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

4 Solar photovoltaic (PV) panels

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

5 Wind turbine

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

Low and zero carbon energy sources

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

LZC energy sources present:

- Solar water heating

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)	27,760	(3,027)	N/A	(4,644)
Water heating (kWh per year)	2,663			

Addendum

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

About this document

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

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

Assessor's name:	Mr. Mark McClelland-Jones
Assessor membership number:	EES/020000
Company name/trading name:	EPC Moray
Address:	Balgownie, Main Street Urquhart Moray Elgin IV30 8LG
Phone number:	07788 276861
Email address:	mcclellandjones@icloud.com
Related party disclosure:	No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT





PROPERTY QUESTIONNAIRE

Property address GADIE BANK COTTAGE GAUDIEBANK PREMNAVY INSCH AB52 6PK	
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Seller(s) MS JUNE CLARKE - DHAOWAR

Completion date of property questionnaire	8 th July 2024
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HOME
report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT





PROPERTY QUESTIONNAIRE

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of ownership	
	How long have you owned the property?	9 MONTHS
2.	Council tax	
	Which Council Tax band is your property in? (Please tick)	
	A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input checked="" type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/>	
3.	Parking	
	What are the arrangements for parking at your property? (Please tick all that apply)	
	• Garage	<input type="checkbox"/>
	• Allocated parking space	<input type="checkbox"/>
	• Driveway	<input checked="" type="checkbox"/>
	• Shared parking	<input type="checkbox"/>
	• On street	<input type="checkbox"/>
	• Resident permit	<input type="checkbox"/>
	• Metered parking	<input type="checkbox"/>
	• Other (please specify):	
4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/>
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
6.	Alterations/additions/extensions	
a.	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>



PROPERTY QUESTIONNAIRE

	If you have answered yes, please describe below the changes which you have made:	
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking. If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>N/A</p>
b.	<p>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:</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
	(i) Were the replacements the same shape and type as the ones you replaced?	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	(ii) Did this work involve any changes to the window or door openings?	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	
7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).</p> <p><u>If you have answered yes or partial</u> – what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Partial <input type="checkbox"/></p> <p>OIL</p>
	i) When was your central heating system or partial central heating system installed?	DONT KNOW



PROPERTY QUESTIONNAIRE

	(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
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? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
b.	Are you aware of the existence of asbestos in your property? <u>If you have answered yes</u>, please give details:	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>



PROPERTY QUESTIONNAIRE

10.	Services																									
a. Please tick which services are connected to your property and give details of the supplier:																										
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>X</td> <td></td> </tr> <tr> <td>Water mains or private water supply</td> <td>X</td> <td></td> </tr> <tr> <td>Electricity</td> <td>✓</td> <td>EON</td> </tr> <tr> <td>Mains drainage</td> <td>X</td> <td></td> </tr> <tr> <td>Telephone</td> <td>✓</td> <td>BT</td> </tr> <tr> <td>Cable TV or satellite</td> <td></td> <td></td> </tr> <tr> <td>Broadband</td> <td>✓</td> <td>BT</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	X		Water mains or private water supply	X		Electricity	✓	EON	Mains drainage	X		Telephone	✓	BT	Cable TV or satellite			Broadband	✓	BT	
Services	Connected	Supplier																								
Gas or liquid petroleum gas	X																									
Water mains or private water supply	X																									
Electricity	✓	EON																								
Mains drainage	X																									
Telephone	✓	BT																								
Cable TV or satellite																										
Broadband	✓	BT																								
b.	<p>Is there a septic tank system at your property? If you have answered yes, please answer the two questions below:</p> <p>(i) Do you have appropriate consents for the discharge from your septic tank?</p> <p>(ii) Do you have a maintenance contract for your septic tank? <u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> Don't know <input checked="" type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>																								
11.	Responsibilities for shared or common areas																									
a.	<p>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? <u>If you have answered yes</u>, please give details:</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/></p>																								
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? <u>If you have answered yes</u>, please give details:</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Don't know <input type="checkbox"/></p>																								
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>																								



PROPERTY QUESTIONNAIRE

d.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
e.	<p>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?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p>If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p>
b.	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p> <p>Don't know <input type="checkbox"/></p>
c.	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
13.	Specialist works	
a.	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p>If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p><i>DONT KNOW</i></p>
b.	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes, please give details:</u></p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p><i>DONT KNOW</i></p>



PROPERTY QUESTIONNAIRE

c.	<p>If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?</p> <p>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, your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:</p>	Yes No	<input type="checkbox"/> <input type="checkbox"/>
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14.	Guarantees					
a.	Are there any guarantees or warranties for any of the following:					
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):					
c.	<p>Are there any outstanding claims under any of the guarantees listed above?</p> <p>If you have answered yes, please give details:</p>			Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>	
15.	Boundaries					
	So far as you are aware, has any boundary of your property been moved in the last 10 years?					
	If you have answered yes, please give details:					
16.	Notices that affect your property					
	In the past three years have you ever received a notice:					
a.	advising that the owner of a neighbouring property has made a planning application?				Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>
b.	that affects your property in some other way?				Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>



PROPERTY QUESTIONNAIRE

c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes No	<input type="checkbox"/> <input checked="" type="checkbox"/>
If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.			

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

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

Signature(s) : NOT REQUIRED

Date:

8th JULY 2024

HOME report

SINGLE SURVEY
ENERGY REPORT
PROPERTY QUESTIONNAIRE
VALUATION REPORT



SINGLE SURVEY TERMS AND CONDITIONS

PART 1 - GENERAL

1.1 THE SURVEYOR

The Seller has engaged the surveyors to provide the Single Survey Report. The Seller has also engaged the surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

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

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

The individual surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential property¹

If the surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by stating yes or no here: **Yes**

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

1.2 THE REPORT

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

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

The surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection. To date, Purchasers have normally obtained their own report from their chosen surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

1.3 LIABILITY

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

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

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;

the professional advisers of any of these.

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

1.4 INTELLECTUAL PROPERTY

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

1.5 PAYMENT

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

1.6 CANCELLATION

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

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

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

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

1.7 PRECEDENCE

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

1.8 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 "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*²

the "Property" is the property which forms the subject of the Report;

the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

a "prospective Purchaser" is anyone considering buying the Property;

the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;

the "Seller" is/are the proprietor(s) of the Property;

the "surveyor" is the author of the Report on the Property; and

the "surveyors" are the firm or company of which the surveyor is an employee.

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.

2.2 THE INSPECTION

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

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

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

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

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

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

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 chartered surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;

There are no particularly troublesome or unusual legal restrictions;

There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis. Any additional assumption, or any found not to apply, is reported.

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

Sellers or prospective Purchasers may consider it prudent to instruct a 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.



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