# YOUR ONESURVEY HOME REPORT

# **ADDRESS**

4 Ryelands Prestwick KA9 2DX

# PREPARED FOR

Clients of Black Hay

# INSPECTION CARRIED OUT BY:



# **SELLING AGENT:**

# Black Hay

HOME REPORT GENERATED BY:



# **Document Index**

Document	Status	Prepared By	Prepared On
Index of Documents			
Single Survey	Final	Ayr - Allied Surveyors Scotland Plc	23/10/2018
Mortgage Certificate	Final	Ayr - Allied Surveyors Scotland Plc	23/10/2018
Property Questionnaire	Final	Clients of Black Hay	26/10/2018
EPC	File Uploaded	Ayr - Allied Surveyors Scotland Plc	23/10/2018
Additional Documents	File Uploaded		

# **Important Notice:**

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

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

PART 1

# SINGLE SURVEY

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



# Single Survey

# Survey report on:

Surveyor Reference	AD/6019
Customer	Clients of Black Hay
Customer address	4 Ryelands Prestwick KA9 2DX
Date of Inspection	22/10/2018
Prepared by	Kevin S Hay, BSc MRICS Ayr - Allied Surveyors Scotland Plc

#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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

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

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

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

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

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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.

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

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

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

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

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

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

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

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

#### 1.3 LIABILITY

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

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

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

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

#### 1.4 GENERIC MORTGAGE VALUATION REPORT

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

#### 1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

### 1.6 INTELLECTUAL PROPERTY

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

#### 1.7 PAYMENT

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

#### 1.8 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

#### 1.9 PRECEDENCE

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

#### 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

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

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

#### **PART 2 - DESCRIPTION OF THE REPORT**

#### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

#### 2.3 THE REPORT

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

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

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

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

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

#### 2.4 SERVICES

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

#### 2.5 ACCESSIBILITY

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

# 2.6 ENERGY REPORT

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

### 2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an

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

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

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

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

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

# 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subject property comprises a semi detached house, two	
-	storeys in height.	
Accommodation	Ground floor - entrance hall, living/dining room, shower room, kitchen and sun room.	
	Upper floor - landing and two bedrooms.	
Gross internal floor area (m2)	91 square metres approximately.	
Neighbourhood and location	The subjects comprises a two storey chalet style semi detached house, situated within a predominantly private residential area. Surrounding properties are of a similar age and style of construction and the property is conveniently located for most local amenities.	
Age	56 years approximately.	
Weather	Overcast and dry.	
Chimney stacks	Visually inspected with the aid of binoculars where required.	
	There is one chimney stack of brick construction with lead apron flashings.	
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where required.	
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.	

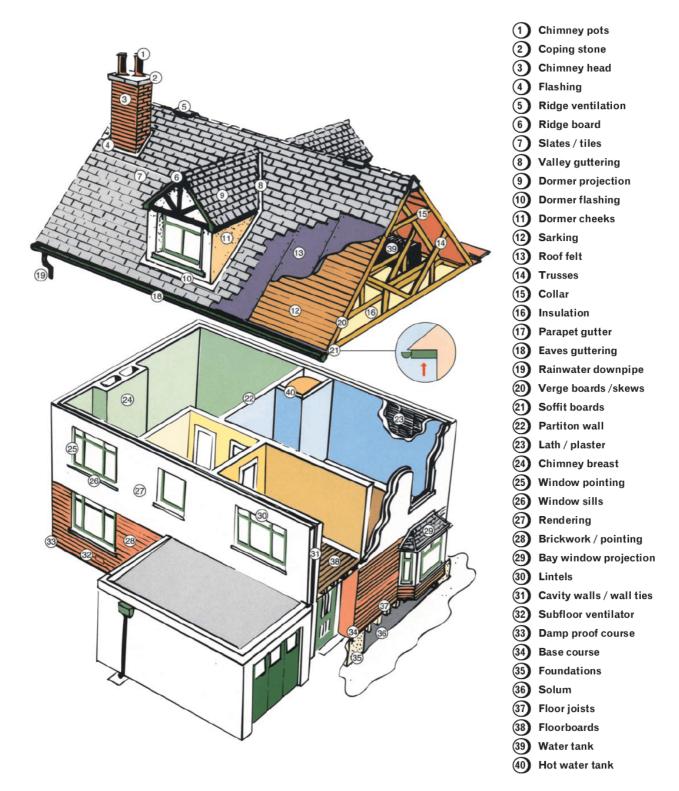
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.	
	The roof is pitched, timber framed, boarded with plasterboard sarking and overlaid with concrete tiles. There is also a flat, presumably felt clad roof over the front dormer window projection.	
	A limited inspection of the roof voids was carried out via access hatches in the ceiling of the first floor landing and also via an eaves hatch in one of the bedrooms.	
Rainwater fittings	Visually inspected with the aid of binoculars where required.	
	Gutters and downpipes are of PVC design.	
Main walls	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.	
	Main external walls are of brick cavity design part rendered. There is visible evidence of cavity insulation. Sub floor ventilation exists and it is assumed the original construction included a damp proof course.	
Windows, external doors and joinery	Internal and external doors were opened and closed where keys were available.	
	Random windows were opened and closed where possible.	
	Doors and windows were not forced open.	
	Timber weatherboard details exist to the dormer projection. One window in the kitchen is an original single glazed metal framed window which looks onto the rear sun lounge. All other windows and the entrance door are PVC framed and double glazed.	
External decorations	Visually inspected.	
	UPVC cladding at eaves level and some external timbers have a painted finish.	
Conservatories / porches	Visually inspected.	

	The rear sun lounge/porch has rendered brick walls, UPVC double glazed window units and a flat, presumably felt clad roof.	
Communal areas	None.	
Garages and permanent outbuildings	Visually inspected.	
	There is no garage. There is a detached timber hut.	
Outside areas and boundaries	Visually inspected.	
	There are gardens to the front, side and rear of the property. They are relatively level and are a combination of driveway, paths, lawn and borders. Boundaries are of brick wall design.	
Ceilings	Visually inspected from floor level.	
	Ceilings throughout are of plasterboard design.	
Internal walls	Visually inspected from floor level.	
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.	
	Internal walls are plastered on hard or plasterboard lined.	
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.	
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.	
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.	
	Floors throughout are of suspended timber design and are fully covered.	
Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.  Kitchen units were visually inspected excluding appliances.	

	Fitted units are installed to the kitchen with laminated door fronts and countertops. Other internal joinery is of timber design and is painted.	
Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out.	
	In the living room there is a gas fire within a stone fire surround. The chimney breast is lined with the same materials as other internal walls.	
Internal decorations	Visually inspected.	
	The internal walls have a papered or emulsioned finish.	
Cellars	None apparent.	
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.	
	There is a mains electricity supply. The installation includes a circuit breaker. Visible wiring is PVC and is connected to 13 amp sockets and switch gear.	
Gas	Accessible parts of the system 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.	
	There is a mains gas supply. The meter is located in an external box.	
Water, plumbing and bathroom fittings	Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.	
	No tests whatsoever were carried out to the system or appliances.	
	There is a mains water supply. Water pipework is copper and plastic. Sanitary fittings in the shower room are white and comprise a WC, wash hand basin and corner shower cubicle with electric shower installed.	
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.	

	No tests whatsoever were carried out to the system or appliances.	
	There is a full gas fired central heating system incorporating a Potterton Kingfisher boiler and connected to hot water radiators throughout with thermostatic radiator valves. The central heating boiler supplies the hot water.	
Drainage	Drainage covers etc were not lifted.	
	Neither drains nor drainage systems were tested.	
	Drainage is understood to be to the main public system.	
Fire, smoke and burglar alarms	Visually inspected.	
diaritis	No tests whatsoever were carried out to the system or appliances.	
	There are smoke alarms in the property.	
	There is also a portable carbon monoxide alarm in the dining room.	
Any additional limits to inspection	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. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.	
	The external inspection was from ground level only. The surfaces of the flat roofs could not be seen.	
	The property was occupied, furnished and the floors were covered. Fitted floor coverings limited the view of the flooring and no sub floor inspection was possible.	
	The roof space inspection was of a head and shoulders nature from an available hatch without fully entering the space. Stored items, partial flooring and insulation material limited the view. Insulation material was not moved for health and safety reasons.	

# Sectional Diagram showing elements of a typical house



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

# 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

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

Structural movement		
Repair category:	1	
Notes:	The property displays evidence of minor localised movement in the form of slight cracking. During the inspection, however, we identified no evidence of any recent or progressive settlement and all movement is therefore considered to be entirely historic and commensurate with a building of this age and design. It is our opinion that the movement would have no adverse affect on future saleability.	

Dampness, rot and infestation		
Repair category:		
Notes:	Within the limitations of the inspection there was no evidence of dampness, rot or infestation.	

Chimney stacks	
Repair category:	1
Notes:	General weathering was noted at the chimney stack pointing and associated lead flashing. The chimney stack will require ongoing maintenance.

Roofing including roof space

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.

Repair category:	1
Notes:	The roof covering is the original and is showing signs of general weathering which is to be expected. The edges of the exposed roof tiles at the gable wall would benefit from being repointed in places.
	No inspection of the flat roof covering over the dormer window could be carried out. The flat roof however will also require ongoing maintenance to preserve its effectiveness.

Rainwater fittings	
Repair category:	
Notes:	No significant defects were identified.

Main walls	
Repair category:	1
Notes:	Hairline cracking was noted at external rendering in places. The walls should be addressed as part of routine ongoing maintenance.
	Cavity wall insulation has been introduced and it is therefore essential that the external walls should be maintained in a wind and water tight condition.

Windows, external doors and joinery	
Repair category:	1
Notes:	The windows are of a mixed age and style. The older style windows show signs of general wear at operating mechanisms.

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

External decorations	
Repair category:	1
Notes:	The external appearance of the property is satisfactory.

Conservatories / porches	
Repair category:	1
Notes:	The roof to the sun room is of a type that will require regular proactive maintenance to ensure it remains water tight. Staining to the PVC frames is consistent with the effects of weathering over time.  Hairline cracking was noted at the rendering at the sun lounge in
	places which is to be expected.

Communal areas	
Repair category:	
Notes:	None.

Garages and permanent outbuildings	
Repair category:	
Notes:	The roof to the hut is of a type that will require regular proactive maintenance to ensure it remains water tight.
	The hut is of no heritable value.

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.

Outside areas and boundaries	
Repair category:	1
Notes:	Slight wear was noted to boundary wall pointing.

Ceilings	
Repair category:	1
Notes:	Hairline cracking was noted at ceilings in places which is to be expected. No tests of the artex ceilings were undertaken.

Internal walls	
Repair category:	
Notes:	No significant defects were identified.

Floors including sub-floors	
Repair category:	
Notes:	No significant defects were identified.

Internal joinery and kitchen fittings	
Repair category:	1

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.

Notes:	The kitchen is of contemporary style and has been well maintained.
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Chimney breasts and fireplaces	
Repair category:	
Notes:	When tested with a hand held damp meter there was no evidence of dampness to the chimney breast.

Internal decorations	
Repair category:	1
Notes:	The property is well presented in good decorative order.

Cellars	
Repair category:	
Notes:	None.

Electricity	
Repair category:	
Notes:	No reportable defects were identified. It is recommended that an electrical system is periodically checked in a 10 years cycle in order to keep up to date with frequent changes in safety legislation. Test certification should be exhibited.

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.

Gas	
Repair category:	
Notes:	No reportable defects were identified. Industry best practise directives suggest annual checks are desirable.

Water, plumbing and bathroom fittings	
Repair category:	
Notes:	The shower room fitments are modern. The shower room if fully tiled. Condensation staining was noted at the lined ceiling of the shower room.

Heating and hot	Heating and hot water			
Repair category:	1			
Notes:	The floor standing Potterton Kingfisher central heating boiler is located in the kitchen. It is understood to be approximately 20 years of age. It is of an age and style that will require ongoing maintenance to preserve its effectiveness.			
	It is understood that it has recently been serviced and the current test certificate should be exhibited. It is also understood that the gas fire has also recently been serviced.			
	Within the roof void there are two galvanised metal tanks. They are showing signs of corrosion and will require to be replaced in the near future.			

Droinago			
Drainage			

# survey report

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.

Repair category:	1
Notes:	Drainage is by gravity feed to the Local Authority sewer. Drainage covers were not lifted nor were any tests undertaken on the system.

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.

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	1
Communal areas	
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	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
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.

<u>Unrestricted parking within 25 metres:</u> For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coinoperated machines.

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

# 4. VALUATION AND CONVEYANCER ISSUES

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

# Matters for a solicitor or licensed conveyancer

It is assumed that the property and its value are unaffected by any matters which would or should be revealed to a completing Solicitor by a local search/replies to usual enquiries or by any statutory notice or planning proposal.

# Estimated re-instatement cost (£) for insurance purposes

150,000

One Hundred and Fifty Thousand Pounds

# Valuation (£) and market comments

155,000

Following a return in confidence to the market, properties are now generally selling well providing mortgage finance remains available and they are realistically priced.

We value the property vacant and in its present condition at the capital sum of One Hundred and Fifty Five Thousand Pounds.

Report author:	Kevin S Hay, BSc MRICS
Company name:	Ayr - Allied Surveyors Scotland Plc
Address:	3 Alloway Street Ayr KA7 1SP
Signed:	Electronically Signed: 126894-8E4881DE-282A
Date of report:	23/10/2018

P A R T 2.

# MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.





	Mortgage Valuation Report						
Property:	4 Ryelands		Client: Clients of Black Hay				
	Prestwick KA9 2DX		Tenure: Ownership				
Date of Inspection:	22/10/2018		Reference: AD/6019				
This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.							
1.0	LOCATION	LOCATION					
residential ar	comprises a two rea. Surrounding rost local amenition	properties are o	•		•	• •	
2.0	DESCRIPTIO	DESCRIPTION 2.1 Age: 56 years approximately.					
The subject property comprises a semi detached house, two storeys in height.							
3.0	CONSTRUCT	CONSTRUCTION					
	Walls - cavity brick construction, partly rendered.  Roof - pitched and tiled. There is a flat felt clad roof over the dormer window and rear sun lounge.						
4.0	ACCOMMOD	ACCOMMODATION					
Ground floor	- entrance hall, li	ving/dining roo	m, shower room	n, kitchen and s	un room.		
Upper floor -	landing and two	bedrooms.					
5.0	SERVICES (No tests have been applied to any of the services)						
Water:	Mains	Electricity:	Mains	Gas:	Mains	Drainage:	Mains
Central Heat	ting:	Full gas					

**OUTBUILDINGS** 

6.0

Garage:	Off street car parking					
Others:		Detached timb	er hut	t		
7.0	GENERAL CONDITION - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.				or inaccessible. ilure to rectify ects arising. Ivised to seek ding with the	
of the inspection commensurate	on are consider with a property	ed to be capably of this age and	e of remedy in the distribution of the dindividution of the distribution of the distribution of the distri	ed with regard to age and type the course of routine and perio	dic maintenance	e and to be
		by by ious evidence		cking at the external walls. The erioration.	movement app	ears
The flat felt cla	nd roofs over the	e dormer and re	ar sun lounge v	vill require ongoing maintenand	ce.	
8.0	ESSENTIAL I property)	REPAIR WORK	(as a conditior	n of any mortgage or, to preser	ve the condition	of the
None apparent.						
8.1 Retention	recommended	d:	n/a			
9.0	ROADS &FO	OTPATHS				
Made up and a	adopted.					
10.0	BUILDINGS INSURANCE (£):  150,000  GROSS EXTERNAL 100  Square metres					
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.				ion of the d. No tion and no	
11.0	GENERAL REMARKS					
completing So	licitor by a local	search/replies	to usual enquiri	by any matters which would or sies or by any statutory notice o	r planning propo	osal.
		there is current for mortgage le		e demand for this style of accor 3.	nmodation, the	property
VALUATION On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain as a sestor in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.			umed that all dobtained. No consider such contain est. It is			
12.1	Market Value condition (£)		155,000	One Hundred and Fifty Five	Thousand Poun	ids
12.2	Market Value on completion of essential works (£):					

12.3 Suitable security for normal mortgage purposes?		Yes				
12.4 Date of Valuation:		22/10/2018	22/10/2018			
Signature: Electronically		Signed: 12689	4-8E4881DE-282A			
Surveyor:	or: Kevin S Hay		BSc MRICS Date: 23/10/20			23/10/2018
Ayr - All	Ayr - Allied Surveyors Scotland Plc					
Office:	3 Alloway Street Ayr KA7 1SP			Tel: 01292 260 509 Fax: email: ayr@alliedsurveyors	sscotland.com	

PART 3.

# ENERGY REPORT

A report on the energy efficiency of the property.



# energy report

# energy report on:

Property address	4 Ryelands Prestwick KA9 2DX
Customer	Clients of Black Hay
Customer address	4 Ryelands Prestwick KA9 2DX
Prepared by	Kevin S Hay, BSc MRICS Ayr - Allied Surveyors Scotland Plc

# **Energy Performance Certificate (EPC)**

**Dwellings** 

**Scotland** 

#### 4 RYELANDS, PRESTWICK, KA9 2DX

**Dwelling type:** Semi-detached house **Date of assessment:** 29 March 2018

Date of assessment. 29 March 2018

**Total floor area:** 91 m<sup>2</sup>

Primary Energy Indicator: 449 kWh/m²/year

**Reference number:** 6218-2527-5100-0151-1922 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

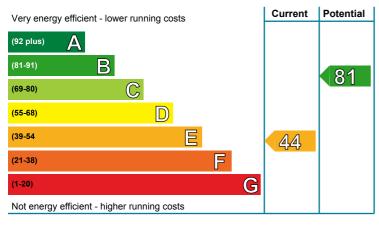
gas

#### 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*	£4,440	See your recommendations	
Over 3 years you could save*	£2,169	report for more information	

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

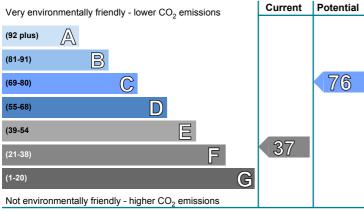


# **Energy Efficiency Rating**

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 (44)**. 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 (CO<sub>2</sub>) Rating**

This graph shows the effect of your home on the environment in terms of carbon dioxide ( $CO_2$ ) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band F (37)**. 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	Available with Green Deal
1 Flat roof or sloping ceiling insulation	£850 - £1,500	£96.00	$\bigcirc$
2 Room-in-roof insulation	£1,500 - £2,700	£795.00	<b>②</b>
3 Cavity wall insulation	£500 - £1,500	£78.00	<b>Ø</b>

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.



The Green Deal may allow you to make your home warmer and cheaper to run at no up-front capital cost. See your recommendations report for more details.

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, filled cavity Cavity wall, as built, no insulation (assumed)	**** ***	<b>★★★☆☆</b> <b>★★☆☆☆</b>
Roof	Pitched, no insulation (assumed) Roof room(s), ceiling insulated	<ul><li>★☆☆☆☆</li><li>★★☆☆☆</li></ul>	★☆☆☆☆ ★★☆☆☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	****	<b>★★★★</b> ☆
Main heating	Boiler and radiators, mains gas	****	<b>★★★★</b> ☆
Main heating controls	Programmer, room thermostat and TRVs	****	<b>★★★★</b> ☆
Secondary heating	Room heaters, mains gas	_	_
Hot water	From main system, no cylinder thermostat	***	***
Lighting	Low energy lighting in 45% of fixed outlets	****	<b>★★★★</b> ☆

# 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 79 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 7.2 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 4.7 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	£3,228 over 3 years	£1,869 over 3 years	
Hot water	£927 over 3 years	£219 over 3 years	You could
Lighting	£285 over 3 years	£183 over 3 years	save £2,169
Totals	£4,440	£2,271	over 3 years

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

# Recommendations for improvement

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

Recommended measures		Indicative cost	Typical saving per year	Rating after improvement		Green
				Energy	Environment	Deal
1	Flat roof or sloping ceiling insulation	£850 - £1,500	£32	E 45	F 38	
2	Room-in-roof insulation	£1,500 - £2,700	£265	D 55	E 48	
3	Cavity wall insulation	£500 - £1,500	£26	D 56	E 49	
4	Floor insulation (suspended floor)	£800 - £1,200	£98	D 60	E 53	
5	Low energy lighting for all fixed outlets	£30	£28	D 61	E 53	
6	Replace boiler with new condensing boiler	£2,200 - £3,000	£231	C 69	D 65	
7	Solar water heating	£4,000 - £6,000	£41	C 71	D 68	
8	Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£281	B 81	C 76	

Measures which have a green deal tick of are likely to be eligible for Green Deal finance plans based on indicative costs. Subsidy also may be available for some measures, such as solid wall insulation. Additional support may also be available for certain households in receipt of means tested benefits. Measures which have an orange tick may need additional finance. To find out how you could use Green Deal finance to improve your property, visit www.greenerscotland.org or contact the Home Energy Scotland hotline on 0808 808 2282.

#### **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
- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Micro CHP

Page 34 Page 2 of 7

### 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.

Page 35 Page 3 of 7

### 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 Flat roof or sloping ceiling insulation

Insulating a flat roof or sloping ceiling will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation can be placed on top of the roof under the waterproof membrane and should particularly be considered when the waterproofing needs to be replaced. Further information about roof 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 with your local authority building standards department.

### 2 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.

### 3 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).

### 4 Floor insulation (suspended floor)

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

### 5 Low energy lighting

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

### 6 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

Page 36 Page 4 of 7

### 7 Solar water heating

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

### 8 Solar photovoltaic (PV) panels

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

### Low and zero carbon energy sources

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

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

### Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	16,127	(1,491)	(410)	N/A
Water heating (kWh per year)	5,232			

### **Addendum**

This dwelling may be exposed to wind driven rain and so requires further investigation to determine which type of cavity wall insulation is best suited.

Page 37 Page 5 of 7

### **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 Shanks
Assessor membership number: EES/013671

Company name/trading name: Allied Surveyors Scotland Plc

Address: 3 Alloway Street

Ayr

KÁ7 1SP Phone number: 01292 260509

Email address: mark.shanks@alliedsurveyorsscotland.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.

Page 38 Page 6 of 7

### Opportunity to benefit from a Green Deal on this property

Under a Green Deal, the cost of the improvements is repaid over time via a credit agreement. Repayments are made through a charge added to the electricity bill for the property.

To see which improvements are recommended for this property, please turn to page 3. You can choose which improvements you want to install and ask for a quote from an authorised Green Deal provider. They will organise installation by an authorised Green Deal installer. If you move home, the responsibility for paying the Green Deal charge under the credit agreement passes to the new electricity bill payer.

For householders in receipt of income-related benefits, additional help may be available.

To find out more, visit www.greenerscotland.org or call 0808 808 2282.

Authorised home energy assessment

Finance at no upfront cost

Choose from authorised installers May be paid from savings in energy bills

Repayments stay with the electricity bill payer

Page 39 Page 7 of 7

P A R T 4.

### PROPERTY QUESTIONNAIRE

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



### **Property Questionnaire**

Property Address	4 Ryelands Prestwick KA9 2DX	
Seller(s)	Clients of Black Hay	
Completion date of property questionnaire	26/10/2018	

Note for sellers

1.	Length of ownership	
	How long have you owned the 51 years	property?
2.	Council tax	
	Which Council Tax band is you []A[]B[]C[x]D[]E[]F[]G[]H	
3.	Parking	
	What are the arrangements for (Please tick all that apply)	parking at your property?
	Garage	[]
	Allocated parking space	[]
	Driveway	[x]
	Shared parking	[]
	On street	[]
	Resident permit	[]
	Metered parking	[]
	Other (please specify):	

	Conservation area
--	-------------------

4.		
	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 [x]NO [ ]Don't know
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 [x]NO
6.	Alterations/additions/extensions	
а	(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)?	[x]YES [ ]NO
	If you have answered yes, please describe below the changes which you have made:	
	Erection of porch to the rear	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[x]YES [ ]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES [ ]NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[x]YES [ ]NO
	(ii) Did this work involve any changes to the window or door openings?	[ ]YES [x]NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
	Front door - July 2009 Internal doors - Dec 2009 Bathroom window - Dec 2016 Lounge and landing windows - May 2011	

	Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	Central heating	
а	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).	[x]YES [ ]NO [ ]Partial
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).	
	Gas fired	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	Unsure	
	(ii) Do you have a maintenance contract for the central heating system?	[x]YES [ ]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	Scottish Gas	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
	15 Aug 2018	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES [ ]NO
9.	Issues that may have affected your property	
а	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[ ]YES [x]NO
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[]YES[]NO
b	Are you aware of the existence of asbestos in your property?	[ ]YES [x]NO

	If you have answered yes, please give o	details:		
10.	Services			
а	Please tick which services are connected to your property and give details of the supplier:			
	Services	Connected	Supplie	r
	Gas or liquid petroleum gas	Υ	Flow en	ergy
	Water mains or private water supply	Υ	South A	yrshire Council
	Electricity	Υ	Flow en	ergy
	Mains drainage	Υ	South A	yrshire Council
	Telephone	Υ	Talk Tal	k
	Cable TV or satellite	N		
	Broadband	Υ	Talk Tal	k
b	Is there a septic tank system at your property?  [ ]YES [x]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?  [ ]YES [ ]NO [ ]Don't know			
	(ii) Do you have a maintenance contract for your septic tank? [ ]YES [ ]NO		[]YES[]NO	
	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			
а	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  If you have answered yes, please give details:			
b	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:		1 1	
С	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?  [ ]YES [x]NO		[ ]YES [x]NO	
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain			

	your boundaries? If you have answered yes, please give details:	
е	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  If you have answered yes, please give details:	[ ]YES [x]NO
f	As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)  If you have answered yes, please give details:	[ ]YES [x]NO
12.	Charges associated with your property	
а	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	[ ]YES [x]NO
b	Is there a common buildings insurance policy?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	
С	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	
13.	Specialist works	
а	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?	[ ]YES [x]NO
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.	
b	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	[ ]YES [x]NO
	If you have answered yes, please give details:	
С	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[]YES[]NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please	

write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:

14.	Guarantees	
а	Are there any guarantees	or warranties for any of the following:
(i)	Electrical work	[ ]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(ii)	Roofing	[ ]NO [x]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iii)	Central heating	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iv)	National House Building Council(NHBC)	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(v)	Damp course	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[ ]NO [x]YES [ ]Don't know [ ]With title deeds [ ]Lost
b	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):	
	Roofing - Solar paint on roof Everest double glazed windows	
С	Are there any outstanding claims under any of the guarantees listed above?	[ ]YES [x]NO
	If you have answered yes, please give details:	

15.	Boundaries	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, please give details:	
	Notices that affect your property	

### property questionnaire

16.		
In the	e past three years have you ever received a notice:	
а	advising that the owner of a neighbouring property has made a planning application?	[ ]YES [x]NO
b	that affects your property in some other way?	[ ]YES [x]NO
С	that requires you to do any maintenance, repairs or improvements to your property?	[ ]YES [x]NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.	
Signature(s):	Catherine Riach
Capacity:	[ ]Owner [x]Legally Appointed Agent for Owner
Date:	26/10/2018



Ryan O'Lone

### **RDA Roofing and Exterior Cleaning**

7 Fellhill Street

Ayr

KA7 3JF

01292 281236

07852987499

**INVOICE** 

Date \$6 6 2016

SERVICE PROVIDED

SOLAR PAWT ROOF

TOTAL COST- \$200

Payment due on completion of work

Please make cheques payable to Ryan O'Lone and send to 7 Fellhill Street, Ayr, KA7 3JF Electronic Payment, The Royal Bank of Scotland, Sort Code 831526 Account Number 00773027

PayPal also available - ask for more information

THANK YOU FOR YOUR BUSINESS!

# Have you considered any of our other products?

Many customers who have just invested in an Everest product, and experienced the high levels of quality and customer service we provide, purchase another product soon afterwards.

Everest manufacture, supply and install a wide range of home improvements, and we have included information on those we believe will be of interest to you throughout this booklet. If you want to talk with one of our representatives about any Everest product, please feel free to call us now on 0800 008 7095,

### **Customer referrals**

We hope you're delighted with your investment and recommend Everest to your friends, family and neighbours. At the back of this leaflet, there are two referral cards you can use to suggest to us people you know who might want their homes improved by Everest

The referral scheme and the rewards it offers are our way to say 'Thank you' J. I. he referral scheme and the rewards it offers a being such a good customer, and a great friend.

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Yours sincerely,

Fal When

Head of Home Improvements Paul Mitchel

P.S. If you've questions on what's in this booklet or any other matter, please feel free to contact us at any time free on 0800 008 7095. You can also write to us at: Everest, Everest House, Cuffley, Herts EN6 4YE. Or email us at: service@everestlimited.co.uk

## GUARANTEES

Your Everest installation has the benefit of the Everest Guarantee subject to the terms and All guarantee periods run from the date of installation and written notice must be given conditions stated below. Your products are subject to the guarantee periods indicated. within that period.

## PAG Ref: ST1216AP

Miss Mary Mcgowan PRESTWICK 4 Rylands KA9 2DX Ayrshire

Please contact the branch below for service visits Northern Customer Service Centre Mosshill Industrial Estate Unit M3

Ayrshire AYR

KA6 6BE

0870 300 6677

Product Type	<b>Guarantee Period</b>	Expiry Date
uPVC Windows*	46 years	12/05/2057
!!		

\* Products marked with an asterisk include a lifetime sealed unit guarantee.

Please ensure you read the conditions of your guarantee in full as detailed below: GENERAL CONDITIONS OF THE GUARANTEE

The guarantees are given in addition to all your rights under Common law and Stature

1. The guarantees are effective provided payment has been made or, in the case of Finance Agreements, provided regular payments

2. Everest's policy is one of continuous improvement of its products. It may therefore be necessary to incorparate such modifications into any replacement products.

3. Where we have undertaken building work as part of the contracted customer agreement, such building work will be subject to a 4. The guarantees reface to the installation address detailed in the Purchase Agreement and shown above, and are transferable to

We guarantee to repair or, where it is reasonable to do so, replace free of charge any Everest unit which develops a fault due to new owners on payment of the reasonable administration fee applicable at the time of transfer.

defective marerials or construction provided written notice is given within the guarantee period stated, except as stated below. a) ancillary goods supplied and fitted by Everest but which are not manufactured by Everest, such as mechanical or electrical ventilators and lights- only the guarantee provided by the supplier will apply.

additional exceptions for your products:

6. The guarantees do not cover the following and we can accept no liability for:

a) damage or faults resulting from subsidence due to sail shrinkage or underground workings or damage caused by the failure or movement of foundations or structure where these have not been constructed by Everest; b) minor defects to plaster work or brick work due to settlement;

c) damage or faults resulting from normal wear and rear (which includes discolouration or frost damage to brick work or driveways) or the customer's failure to comply with Everest's cleaning and maintenance instructions or to accident, misuse or neglect;

d) damage or faults resulting from landslide, subsidence, flooding or drought;

f) additional exclusions for your products: e) damage caused by roots and/or moss;

\*[JFETIME guarantee - in addition to the General Everest Guarantee we give you a lifetime guarantee for the sealed units installed occur due to the production processes employed; the prevention or reduction of condensation (except between the glasses of sealed minor imperfections in glass within visual standards laid down by the Glass and Glazing Federation nor shading differences which units); Jamage to uPVC which is scorched as a consequence of heat being reflected by the reflective surfaces of blinds. in your aPVC casement windows, aPVC tilt/turn windows, aPVC and traditional entrance doors and flat toots.

They are guaranteed for your lifetime, of the porson/persons who entered into the criginal agreement on the terms and subject to the