# YOUR ONESURVEY HOME REPORT

# **ADDRESS**

46 Ladywell Road Maybole KA19 7BE

# PREPARED FOR

Client 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	D M Hall - Ayr	05/11/2019
Mortgage Certificate	Final	D M Hall - Ayr	05/11/2019
Property Questionnaire	Final	Client of Black Hay	06/11/2019
EPC	Final	D M Hall - Ayr	05/11/2019

# **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	YR191340/MJ
Customer	Client of Black Hay
Selling address	46 Ladywell Road Maybole KA19 7BE
Date of Inspection	04/11/2019
Prepared by	Kevin Masson, BSC (Hons) MRICS D M Hall - Ayr

# SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

### **PART 1 - GENERAL**

## 1.1 THE SURVEYORS

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

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

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

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

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

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

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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 <u>Category 1</u>: 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 subjects comprise an end terraced two storey villa.
Accommodation	ON GROUND FLOOR: Entrance vestibule, hallway, lounge and kitchen.
	ON FIRST FLOOR: Landing, two bedrooms and shower room.
Gross internal floor area (m2)	76 sq. m.
Neighbourhood and location	The property is situated within a local authority housing development where a number of properties are now privately owned. Local amenities are readily available.
Age	Approximately 55 years
Weather	Overcast but dry following a recent period of mixed weather conditions.
Chimney stacks	Visually inspected with the aid of binoculars where required.
	Brick construction with a pointed finish. The adjancent flashings are formed in lead.
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 and overlaid with tiles.
	I was able to partially inspect the roof space and gained access from a hatch within the first floor landing. The roof is built of timber trusses and boarded over with timber sarking. Insulation material is laid between and over the ceiling joists.
Rainwater fittings	Visually inspected with the aid of binoculars where required.
	Rainwater units are of cast iron and PVC materials consisting of half round gutters discharging into round downpipes.
Main walls	Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
	The outer walls are of brick cavity construction, having a pointed brickwork and render finish. A damp proof course is not visible, however, I would anticipate a building of this age to have a bitumen damp proof membrane. There are sub floor ventilators to lower walls.
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.
	Windows are of UPVC double glazed type and the external doors are of timber single glazed design. There are UPVC fascia boards.
External decorations	Visually inspected.
	External decoration has a stained finish.
Conservatories / porches	None.
Communal areas	None.
	Visually inspected

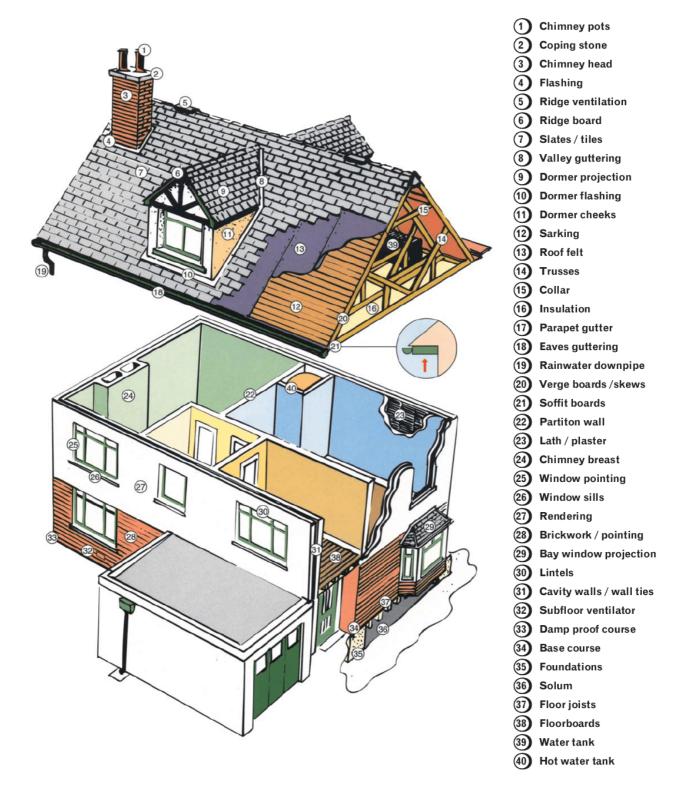
Garages and permanent outbuildings	There is a brick built garden store under a felt roof covering.
Outside areas and boundaries	Visually inspected.
	There are garden grounds to the front, side and rear of the property, these being laid out in concrete paving and stone chips. Boundary/retaining walls are formed in brick.
Ceilings	Visually inspected from floor level.
	Ceilings are of plasterboard material. There is a PVC lined ceiling to the shower room.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are of masonry construction finished in plaster. There are tiled wall finishes to the kitchen and tiled/PVC wall finishes to the shower room.
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.
	Flooring is of suspended timber construction consisting of what I assume to be tongue and groove boards laid over timber joists.
Internal joinery and	Built-in cupboards were looked into but no stored items were moved.
kitchen fittings	Kitchen units were visually inspected excluding appliances.
	Internal joinery is of timber and there are timber internal doors, some incorporating glazed panels. The kitchen contains floor and wall mounted storage units.

Chimney breasts and fireplaces	Visually inspected. No testing of the flues or fittings was carried out.	
	There is a gas fire and fireplace within the lounge.	
Internal decorations	Visually inspected.	
	Internal decorative finishes are generally papered or painted.	
Cellars	None.	
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.	
	Mains supply. The electrical consumer unit is located within the hallway.	
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.	
	Mains supply. The gas meter is located in an external meter 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.	
	Mains water supply. Visible sections of pipework are of copper and PVC materials. Sanitary fittings in the shower room comprise a white suite with low level wc, wash hand basin and shower cabinet. There is a stainless steel sink unit within the kitchen.	
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 gas heating back boiler situated behind the gas	

	fire within the lounge. This serves water filled steel panelled radiators throughout the house and it also provides domestic hot water. The hot water storage tank is located within the roof space and has external insulation.
Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is to the main sewerage system.
Fire, smoke and burglar	Visually inspected.
alarms	No tests whatsoever were carried out to the system or appliances.
	There is a smoke alarm within the hallway.
Any additional limits to inspection	Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.
	I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.
	The report does not include an asbestos inspection. However asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor.
	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.
	The property was unoccupied, unfurnished and floors were covered. Floor coverings restricted my inspection of flooring. I was unable to inspect the sub floor area as there was no suitable access hatch.
	Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.
	My physical inspection of the roof void area was restricted due to insulation material and a lack of suitable crawl boards. As a result the roof void area was only viewed from

the access hatch.
I was unable to inspect the rear roof slope due to the constraints of the site.

# 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:	
Notes:	No obvious evidence of significant movement noted within the limitations of my inspection.

Dampness, rot and infestation	
Repair category:	2
Notes:	There is evidence of wood boring insect infestation within the roof space. This can be treated by a timber/specialist contractor.

Chimney stacks	
Repair category:	
Notes:	No significant defects evident.

Roofing including roof space		
Repair category:	2	
Notes:	No significant defects noted, however, concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will	

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.

often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.

Rainwater fittings	
Repair category:	2
Notes:	Metal rainwater fittings are corroded in places. These should be treated and redecorated. Metal rainwater fittings require regular maintenance.

Main walls	
Repair category:	1
Notes:	No significant defects evident.

Windows, external doors and joinery		
Repair category:	1	
Notes:	No significant defects noted, however, the window units and external doors are of an older design and repair/replacement in the medium term should be anticipated.	

External decorati	ons
Repair category:	1
Notes:	No significant defects evident.

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

Conservatories / porches		
Repair category:		
Notes:	None.	

Communal areas		
Repair category:		
Notes:	None.	

Garages and permanent outbuildings		
Repair category:	2	
Notes:	There is evidence of water ingress within the garden store.	
The flat bitumen felt I roof covering has a has a limited lif expectancy and can fail without warning. A reputable cor be able to provide further advice		

Outside areas and boundaries		
Repair category:	2	
Notes:	Boundary retaining walls have deteriorated and require general repair.	

Ceilings		

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 ceiling surface within the kitchen is uneven.

Internal walls	
Repair category:	
Notes:	No significant defects evident.

Floors including sub-floors	
Repair category:	1
Notes:	No significant defects evident.
	It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work.

Internal joinery and kitchen fittings	
Repair category:	2
Notes:	Kitchen base and wall units are dated and reaching the end of their useful life.
	Glazed inserts to interior doors may not be of appropriate toughened glass or meet the recognised Building Standards.

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.

Chimney breasts and fireplaces	
Repair category:	
Notes:	All gas fires should be tested for safety prior to use by a Gas Safe registered contractor.

Internal decorations	
Repair category:	
Notes:	No significant defects evident.

Cellars	
Repair category:	
Notes:	None.

Electricity	
Repair category:	1
Notes:	It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IEE regulations.

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:	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

Water, plumbing and bathroom fittings		
Repair category:		
Notes:	Seals around bath and shower areas are frequently troublesome and require regular maintenance. Failure to seals can result in dampness and decay to adjoining / underlying areas.	

Heating and hot water			
Repair category:	2		
Notes:	The central heating system is of an older design. Informed opinion suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. Future repair or replacement should be anticipated.		

Drainage	
Repair category:	
Notes:	No significant defects evident.

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

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	2
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	
Electricity	1
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	2
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
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?	[ ]YES [x]NO
6. Is there a toilet on the same level as a bedroom?	[x]YES [ ]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

No obvious significant issues based upon the limitations of my inspection.

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

150,000

ONE HUNDRED AND FIFTY THOUSAND POUNDS. It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

# Valuation (£) and market comments

72,000

SEVENTY TWO THOUSAND POUNDS.

Demand in line with prevailing market conditions is anticipated.

Report author:	Kevin Masson, BSC (Hons) MRICS
Company name:	D M Hall - Ayr
Address:	15 Miller Road Ayr KA7 2AX
Signed:	Electronically Signed: 149086-100cdb31-9497
Date of report:	05/11/2019

P A R T 2.

# MORTGAGE VALUATION REPORT

Includes a market valuation of the property.





		Mort	tgage Val	uation Re	port		
Property:	46 Ladywell R	oad Client: Client of Black Hay					
	Maybole KA19 7BE	Tenure: Absolute ownership					
Date of Inspection:	04/11/2019	Reference: YR191340					
purpose of this for mortgage p should not rely Your attention service provid accordance w named client contents. Neith	s been prepared as report is to summourposes. The decay on this report in a is drawn to the acted. This report should be a control or their nominated ther the whole or a citing from the surv	marise the Single ision as to whethe making your decleditional commer ould be read in conditional Standal lender. No response part of this rejection as the second conditions as the second conditio	Survey for the poner mortgage finatision to purchase at elsewhere with the onjunction with the ards 2017 this reponsibility is accep	urpose of advising ance will be proving the but consider all which the report when Single Survey port is for the use ted to any third pure whird proving the second second to the use the the use the the use the the the proving prov	ng your lender of ided is entirely a the documents pinch set out the earth to for the party to party for the who	n the suitability of matter for the le provided in the hextent and limitated in the modern with MV whom it is addrested or any part of	of the property Inder. You Idome Report. Idome of the R). In Ssed or their Ithe reports
1.0	LOCATION						
	is situated withir I amenities are re			elopment where	a number of p	roperties are no	ow privately
2.0	DESCRIPTIO	ESCRIPTION 2.1 Age: Approximately 55 years					
The subjects	comprise an end	d terraced two s	torey villa.				
	CONSTRUCTION						
3.0	CONSTRUCT	1014					
	lls are of brick ca		on with a render	and pointed br	ickwork finish.	The roof is pitch	ned and
The outer wa	lls are of brick ca	avity construction	on with a render	and pointed br	ickwork finish.	The roof is pitcl	ned and
The outer wa overlaid with	Ills are of brick catiles.	ATION		·	ickwork finish.	The roof is pitcl	ned and
The outer wa overlaid with  4.0 ON GROUNI	alls are of brick catiles.	ATION  nce vestibule, h	allway, lounge a	and kitchen.	ickwork finish.	The roof is pitcl	ned and
The outer wa overlaid with  4.0 ON GROUNI	ACCOMMOD  D FLOOR: Entrai	ATION  nce vestibule, h	allway, lounge a	and kitchen. m.		The roof is pitcl	ned and
The outer wa overlaid with  4.0  ON GROUND ON FIRST FI	ACCOMMOD  D FLOOR: Entrai	ATION  nce vestibule, h	allway, lounge a	and kitchen. m.		The roof is pitcl  Drainage:	ned and  Mains
The outer wa overlaid with  4.0  ON GROUND  ON FIRST FI  5.0	ACCOMMOD  D FLOOR: Entrai  LOOR: Landing,  SERVICES (N	ATION  nce vestibule, h two bedrooms a	allway, lounge a and shower roo peen applied to Mains	and kitchen. m. o any of the se	rvices)		
The outer wa overlaid with  4.0  ON GROUNDON FIRST FIR	ACCOMMOD  D FLOOR: Entrai  LOOR: Landing,  SERVICES (N	ATION  nce vestibule, h  two bedrooms a  lo tests have t  Electricity:  Gas fired boile	allway, lounge a and shower roo peen applied to Mains	and kitchen. m. o any of the se	rvices)		

Others:		Brick built gard	den store			
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.					
				ough in need of a degree of muld affect value or security wer		d
8.0	ESSENTIAL I	REPAIR WORK	(as a condition	o of any mortgage or, to preser	ve the condition	of the
None apparent						
8.1 Retention	recommended	ı:	None			
9.0	ROADS &FO	OTPATHS				
Made up and	adopted.					
10.0	BUILDINGS I (£):	NSURANCE	150,000 GROSS EXTERNAL 90 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.					
11.0	GENERAL REMARKS					
When inspect inspected.	ed the property	was unoccupied	d, unfurnished a	and floors were covered. The s	ub floor area wa	as not
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 asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.						
12.1	Market Value in present condition (£):  SEVENTY TWO THOUSAND POUNDS					
12.2	Market Value on completion of essential works (£):					
12.3	Suitable secu normal morto purposes?		Yes			
12.4	Date of Valua	tion:	04/11/2019			
Signature:		Electronically	Signed: 149086	6-100cdb31-9497		
Surveyor:	Kevin Masson	1	BSC (Hons) N	MRICS	Date:	05/11/2019

D M Hall - Ayr			
Office:	15 Miller Road Ayr KA7 2AX	Tel: 01292 286974 Fax: email: ayr@dmhall.co.uk	

P A R T 3 .

# ENERGY REPORT

A report on the energy efficiency of the property.



# energy report

# energy report on:

Property address	46 Ladywell Road Maybole KA19 7BE
Customer	Client of Black Hay
Customer address	46 Ladywell Road Maybole KA19 7BE
Prepared by	Kevin Masson, BSC (Hons) MRICS D M Hall - Ayr

# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

# 46 LADYWELL ROAD, MAYBOLE, KA19 7BE

Dwelling type: End-terrace house
Date of assessment: 04 November 2019
Date of certificate: 04 November 2019

**Total floor area:** 76 m<sup>2</sup>

Primary Energy Indicator: 452 kWh/m²/year

**Reference number:** 8590-8041-0329-1203-1913 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

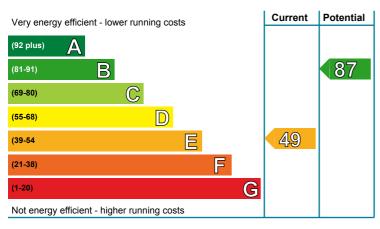
gas

# 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*	£3,765	See your recommendations
Over 3 years you could save*	£2,013	report for more information

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

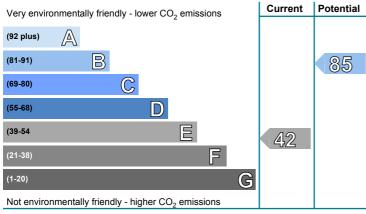


# **Energy Efficiency Rating**

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 (49)**. 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 E (42)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Cavity wall insulation	£500 - £1,500	£504.00
2 Floor insulation (suspended floor)	£800 - £1,200	£255.00
3 Increase hot water cylinder insulation	£15 - £30	£72.00

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	Cavity wall, as built, no insulation (assumed)	***	***
Roof	Pitched, 270 mm loft insulation	****	<b>★★★★</b> ☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	***	<b>★★★☆☆</b>
Main heating	Boiler and radiators, mains gas	<b>★★★★☆</b>	****
Main heating controls	Programmer, TRVs and bypass	***	<b>★★★☆☆</b>
Secondary heating	None	_	_
Hot water	From main system, no cylinder thermostat	***	***
Lighting	Low energy lighting in 30% 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 80 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 6.1 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 4.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

# Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,685 over 3 years	£1,365 over 3 years	
Hot water	£780 over 3 years	£210 over 3 years	You could
Lighting	£300 over 3 years	£177 over 3 years	save £2,013
Total	s £3,765	£1,752	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	
				Energy	Environment
1	Cavity wall insulation	£500 - £1,500	£168	D 56	E 49
2	Floor insulation (suspended floor)	£800 - £1,200	£85	D 59	E 53
3	Increase hot water cylinder insulation	£15 - £30	£24	D 60	E 54
4	Low energy lighting for all fixed outlets	£35	£35	D 62	D 55
5	Hot water cylinder thermostat	£200 - £400	£25	D 63	D 57
6	Upgrade heating controls	£350 - £450	£64	D 65	D 60
7	Replace boiler with new condensing boiler	£2,200 - £3,000	£200	C 73	C 71
8	Solar water heating	£4,000 - £6,000	£38	C 74	C 74
9	Replacement glazing units	£1,000 - £1,400	£33	C 76	C 75
10	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£307	B 87	B 85

### **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

#### Choosing the right improvement package



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

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

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

#### 1 Cavity wall insulation

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

#### 2 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.

#### 3 Hot water cylinder insulation

Increasing the thickness of existing insulation around the hot water cylinder will help to maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. An additional cylinder jacket or other suitable insulation layer can be used. The insulation should be fitted over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

#### 4 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).

#### 5 Cylinder thermostat

A hot water cylinder thermostat enables the boiler to switch off when the water in the cylinder reaches the required temperature; this minimises the amount of energy that is used and lowers fuel bills. The thermostat is a temperature sensor that sends a signal to the boiler when the required temperature is reached. To be fully effective it needs to be sited in the correct position and hard wired in place, so it should be installed by a competent plumber or heating engineer. Building regulations apply to this work, so it is best to check with your local authority building standards department whether a building warrant will be required.

#### 6 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

#### 7 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.

#### 8 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.

#### 9 Replacement glazing units

Replacing existing double-glazed units with new high-performance units. Building regulations require that replacement glazing is to a standard no worse than previous; a building warrant is not required. Planning permission might be required for such work if a building is listed or within a conservation area so it is best to check with your local authority.

#### 10 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)	12,093	N/A	(2,631)	N/A
Water heating (kWh per year)	3,748			

#### **Addendum**

#### **About this document**

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), 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 Rutherford

Assessor membership number: EES/009464

Company name/trading name: D M Hall Chartered Surveyors LLP

Address: 15 Miller Road

Ayr KA7 2AX

Phone number: 01292 286974

Email address: enquiries@dmhall.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

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

#### Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greeners cotland.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



PART 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	MAYBOLE KAIP FBE
SELLER(S):	HELEN GALBRAITH PATERSON
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	6 NOVEMBER 2019

PROPERTY QUESTIONNAIRE:

## 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.

### PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)							
1.	Length of ownership						
	How long have you owned the property? 20Yピール S						
2.	Council Tax						
	Which Council Tax band is your property in?  A B C D E F G H						
3.	Parking						
	What are the arrangements for parking at your property? (Please indicate all that apply)						
	Garage						
	Allocated parking space						
	Driveway						
	Shared parking						
	• On street						

• Other (please specify):

Resident permit

Metered parking

4.	Conservation Area	
•		
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?	Yes/No/ <del>Don't</del> <del>know</del>
5.	Listed Buildings	
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?	Yes/No
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/No
	If you have answered yes, please describe the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	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 can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?  If you have answered yes, please answer the three questions below:	Yés/No
	(i) Were the replacements the same shape and type as the ones you replaced?	Yes/No
	(ii) Did this work involve any changes to the window or door openings?	Yes/No
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	
	Please give any guarantees which you received for this work to your solicitor or estate agent.	Pa

a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).	Yes/No.
	If you have answered yes/partial – what kind of central heating is there?	
	(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)	
	If you have answered yes, please answer the 3	
	questions below:	
b.	When was your central heating system or partial central heating system installed?	
c.	Do you have a maintenance contract for the central	YesiNo
	heating system?  If you have answered yes, please give details of the company with which you have a maintenance agreement:	
d.	When was your maintenance agreement last renewed?	

8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes/No Do N'H IA NOW
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?  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?  If you have answered yes, please give details:	Yes/No
10.	Services	

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

Services	Connected	Supplier
Gas / liquid petroleum gas	Q 45	DONTKNOW
Water mains / private water supply	455	Scottish Water
Electricity	YES	SCOTTISH POWER
Mains drainage	455	SCOTTISH WATER
Telephone	485	BRITISH TELÉCON
Cable TV / satellite ell Road, Maybole, KA19 7BE	NO	

	Broadband	
h	Is there a septic tank system at your property?	Yes/No
b.	If you have answered yes, please answer the two questions below:	
C.	Do you have appropriate consents for the discharge from your septic tank?	Yes/No Don't Know
d.	Do you have a maintenance contract for your septic tank?	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	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?	Yes/No/ Don't Know
	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?	Yes/No/ Not applicable
	If you have answered yes, please give details:	

	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Yes/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?	Yes/No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	Yes/No
	If you have answered yes, please give details:	
	NETT DOOR NEIGHBOUR- DUSTBIN ACCESS	
	DUSTBIN ACCESS	
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	Yes/No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	Yes/No
ell Road	If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:	

b.	Is there a common buildings insurance policy?	Yes/No/ Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Yes/No/ Don't know
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, e.g. to a Residents' Association, or maintenance or stair fund.	
13.	Specialist Works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?  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	Yes/No
	property	

	If you have answered yes,						
C.	If you have answered yes any guarantees relating to	to 13 this	(a) or work?	(b), do yo	ou have	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						
a.	Are there any guarantees following:	or wa	arranti	ies for an	y of the		
(i)	Electrical work	Νo	Yes	Don't Know	With tit deeds	;	Lost
(ii)	Roofing	No	Yes	Don't Know	With tit deeds		Lost
(iii)	Central heating	Ŋø	Yes	Don't know	With tit deeds		Lost
(iv)	NHBC	Ŋø	Yes	Don't know	With tit		Lost
(v)	Damp course	Nø	Yes	Don't know	With tit deeds	1900 1953	Lost

(vi)	installations? know deeds for example, cavity wall insulation,	
b.	If you have answered 'yes' or 'with title deeds', please gives of the work or installations to which the guarantee(s) relations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of installations to which the guarantee for the work of the wo	ate(s):
C.	Are there any outstanding claims under any of the guarantees listed above?  If you have answered yes, please give details:	Yes/No
5.	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:	Yes/No/ Den't Know

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16.	Notices that affect your property	
	In the past 3 years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Yes/No/ Don't know
b.	that affects your property in some other way?	Yes/No/ Don't know
C.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No/ Don't know
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your property.	

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):		
Moing Houston	POA	
Date: 6-11-19		