# YOUR ONESURVEY HOME REPORT

#### ADDRESS

9 Station Place Stranraer DG9 7HW

#### PREPARED FOR

Hannah Parker

INSPECTION CARRIED OUT BY:



#### HOME REPORT GENERATED BY:



# **Document Index**

Document	Status	Prepared By	Prepared On
Single Survey	Final	Dumfries - Allied Surveyors Scotland Ltd	07/05/2024
Mortgage Certificate	Final	Dumfries - Allied Surveyors Scotland Ltd	07/05/2024
Property Questionnaire	Final	Sarah Harkness	17/05/2024
EPC	Final	Dumfries - Allied Surveyors Scotland Ltd	10/05/2024

#### **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.



# SINGLE Survey

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



# Single Survey

# Survey report on:

Executry Of	Sarah Harkness
Selling address	9 Station Place Stranraer DG9 7HW
Date of Inspection	03/05/2024

Prepared by	John Kempsell, BSc (Hons) MRICS
	Dumfries - Allied Surveyors Scotland Ltd

#### 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 a mid terraced one and a half story extended dwelling house.
Accommodation	The accommodation comprises: Ground floor: entrance hallway, lounge, bedroom, (with en-suite shower room), kitchen/dining room. First floor: landing, two bedrooms, bathroom.
Gross internal floor area (m2)	The gross internal floor area is approximately 97 m <sup>2</sup> .
Neighbourhood and location	The subjects are situated on the east side of station place, a cul-de-sac, running to the east of Station Road. Similar type and age dwellings are adjacent. It is close to the town centre and is convenient for all local facilities and amenities within the town of Stranraer.
Age	Original building circa 1900, rear extension circa 1994.
Weather	Dry with sunny intervals.
Chimney stacks	Visually inspected with the aid of binoculars where required. There is a communal chimney stack, of brick construction, externally rendered, with clay chimney pots. The chimney stack has lead flashings.

Sloping roofs were visually inspected with the aid of binoculars where required.
<i>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</i>
Flat roofs have a limited life and depending on their age and quality of workmanship can fail at any time.
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 main roof to the property is of pitched design, timber framed and slated.
The ridge is clad in zinc.
There are dormer windows to the front and rear elevations, which have flat timber and felt roofs.
Within the main loft void, the roof structure is of traditional timber frame construction, with timber sarking.
The roof has underslate felt.
The main roof has no insulation.
The single story rear extension has a flat timber and felt roof.
Visually inspected with the aid of binoculars where required.
The rainwater fittings are a mixture of cast-iron and pvc.
Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.
The main walls of the original building are of solid brick construction, externally rendered and internally lined with lath and plaster/plasterboard.
The single story rear extension is of cavity brick/block construction, 300 mm thick, externally rendered and internally plastered on the hard.
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 pvc framed, double glazed, casement, pivot and tilt and turn style.
The ground floor en-suite window, is timber framed, and single glazed.
The external front door is pvc with double glazed panels.
There are pvc framed, double glazed, patio doors at the rear elevation of the single-storey extension.

External decorations	Visually inspected.
	The external front elevation render is painted.
	Fascias at the dormers and the rear extension are timber which have been painted, with the exception of the rear elevation of the single story extension which has a pvc fascia.
Conservatories / porches	Visually inspected.
	None.
Communal areas	Circulation areas visually inspected.
	There are no communal use areas in the dwelling.
Garages and permanent	Visually inspected.
outbuildings	There is no garage, nor is the space.
	There is a detached concrete block store at the bottom of the rear garden.
Outside areas and	Visually inspected.
boundaries	The house frontage adjoins the public footpath.
	There is a good-sized, long narrow rear garden, with grass lawn/drying green, flagstone/concrete paths and planted borders/shrubs.
	Boundaries are defined by timber fences, post and wire fences, brick walls and hedges.
Ceilings	Visually inspected from floor level.
	Ceilings are plasterboard lined, with a plaster skim.
Internal walls	Visually inspected from floor level.
	Using a moisture meter, walls were randomly tested for dampness where considered appropriate.
	Internal walls are lined with lath and plaster/plasterboard and brick plastered on the hard.
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 are predominantly of suspended timber, with the exception of the rear single-storey extension, which appears to be solid concrete.

Internal joinery and kitchen fittings	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
	Skirtings and architraves are of softwood timber, which have been painted.
	Internal doors are timber panelled.
	Kitchen fittings comprise fitted base and wall units, with fitted timber worktops.
Chimney breasts and	Visually inspected. No testing of the flues or fittings was carried out.
fireplaces	There is a fireplace on the ground floor front lounge, with brick fireplace surround and marble hearth.
	The fireplace is solid fuel, although is no longer used by the property.
Internal decorations	Visually inspected.
	Internal walls are wallpapered and plastered and painted.
	Ceilings are wallpapered and plastered and painted.
Cellars	Visually inspected where there was safe and purpose-built access.
	There is no cellar.
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 electricity is connected. The electric smart meter and consumer units, which are fitted with circuit breakers and fuses are located in a cupboard that I am level on the ground floor entrance hallway, adjacent to the front door.
	Wiring, where visible, is pvc sheathed and insulated and there are 13 amp square pin sockets.
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 gas is connected. The gas meter is located at lower level, adjacent to the front elevation, in the ground floor front lounge,

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 is connected. Water pipes, where visible, are copper and pvc.
	There is an external tap at the side of the single story rear extension.
	Sanitary fitments comprise:
	Ground floor en-suite: wc, wall hung wash hand basin, shower cubicle with an electric shower.
	First floor bathroom: wc, wash hand basin with pedestal, bath.
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.
	The dwelling has a full gas fired central heating system, run from a Worcester Greenstar 28i junior combination boiler, which is located in a cupboard in the kitchen/dining room.
	The central heating system is controlled by a programmer and thermostatic radiator valves.
	There is no hot water cylinder. The central heating boiler provides domestic hot water on demand.
Drainage	Drainage covers etc were not lifted.
	Neither drains nor drainage systems were tested.
	Drainage is connected to the public sewer.

Fire, smoke and burglar	Visually inspected.
alarms	No test whatsoever were carried out to any systems or appliances.
	There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required.
	The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.
	We have for the purposes of the report, assumed the system is fully compliant, if not then the appropriate compliant system will required to be installed prior to sale. This of course should be confirmed by your legal advisor.
	Smoke detectors are located in the ground floor entrance hallway and first-floor landing.
	A heat detector is located in the kitchen/dining room.
	A carbon monoxide detector is located on the ground floor entrance hallway, adjacent to the cupboard under the staircase.
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 report does not include an asbestos inspection. However asbestos was widely used in the building industry up until the year 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.
	The property was occupied, although partially furnished and all floors were covered. Floor coverings restricted by inspection of flooring.
	I was not able to inspect the subfloor area.

#### 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.



- 38 Floorboards
- (39) Water tank
- (40) Hot water tank

## 2. CONDITION

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

Category 3	Category 2	Category 1
	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Structural movement	
Repair category:	
Notes:	The property has been affected by previous movement, with cracking of the plasterwork, in the ground floor front elevation, lounge walls but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, rot and infestation	
Repair category:	3
Notes:	There is evidence of dampness at the base of a section of the front elevation wall, adjacent to the front lounge window and at the partition wall between the entrance hallway and front lounge, with damp staining evident, adjacent to the radiator.
	Concealed floor timbers may be defective.
	Further investigation can be carried out by a firm of timber/damp specialist with a view to having all necessary remedial repairs implemented.
	There is evidence of penetrating damp at the chimney breast in the attic floor rear bedroom.
	A competent roofer/builder should be employed to inspect the condition of the communal chimney stack and associated lead flashings and carry out repairs as deemed necessary.

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 stacks	
Repair category:	3
Notes:	There is evidence of penetrating damp at the chimney breast in the attic floor rear bedroom.
	A competent roofer/builder should be employed to inspect the condition of the communal chimney stack and associated lead flashings and carry out repairs as deemed necessary.
	Externally, open mortar joints are evident at the rear of the communal chimney stack, with ferns/vegetation growth evident.
	The mortar joints required to be raked out and repointed.

Roofing including roof space	
Repair category:	2
Notes:	Staining of roof timbers was evident within the main loft void.
	The odd chipped/broken slate was noted at the roof elevations.
	The flat timber and felt roof covering of the single story rear extension, is of limited life expectancy. Ongoing maintenance will be required.

Rainwater fittings	
Repair category:	2
Notes:	Vegetation/grass was noted at the front elevation rain water gullies. These require to be cleaned out during routine maintenance.
	Some corrosion was evident at the cast-iron rainwater fittings. Cast-iron rainwater fittings require ongoing maintenance.
	The front elevation rainwater downpipe, discharges to the public pavement.

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.

Main walls	
Repair category:	3
Notes:	There is evidence of dampness at the base of a section of the front elevation wall, adjacent to the front lounge window and at the partition wall between the entrance hallway and front lounge, with damp staining evident, adjacent to the radiator.
	Concealed floor timbers may be defective.
	Further investigation can be carried out by a firm of timber/damp specialist with a view to having all necessary remedial repairs implemented.

Windows, external doors and joinery	
Repair category:	2
Notes:	The window units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass.
	The skylight/velux window at the attic floor stairwell, has failed, with condensation evident between the panes of glass.

External decorations	
Repair category:	2
Notes:	Flaking/peeling paint evident at timber fascias of dormers and rear single storey extension.
	Regular repainting of external joinery will prolong its lifespan.

Conservatories / porches		
Repair category:		
Notes:	N/A.	

Communal areas	
Repair category:	
Notes:	N/A.

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.

Garages and permanent outbuildings	
Repair category:	2
Notes:	The rear garden block store is partially overgrown with vines. These require to be combined during routine maintenance.
	No internal access was gained at the time of inspection.

Outside areas and boundaries	
Repair category:	2
Notes:	The rear garden is overgrown, and requires to be cut back and maintained.
	Garden grounds and boundaries will require regular ongoing maintenance.

Ceilings	
Repair category:	2
Notes:	A small hole in the ceiling, was noted at the first floor landing. This requires to be repaired.
	Staining evident at the ceiling of the first floor bathroom. Although this was dry when tested with a damp meter.

Internal walls	
Repair category:	2
Notes:	Cracked plaster finishes should be repaired, prior to redecoration.

Category 3	Category 2	Category 1
to other parts of the property or cause a safety	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

Floors including sub-floors	
Repair category:	2
Notes:	Floor timbers in contact with damp walls may be affected by decay/rot.
	Subfloor ventilation appears inadequate.
	A reputable timber/damp specialist can carry out a check of the subfloor area and advise on improved ventilation.
	I was not able to inspect the sub floor area.

Internal joinery and kitchen fittings	
Repair category:	2
Notes:	Minor traces of scattered woodworm, were noted at the timbers under the staircase.
	A timber specialist should inspect and verify whether this is active, and carry out treatment if deemed necessary.

Chimney breasts and fireplaces	
Repair category:	2
Notes:	If disused fireplaces are to be reopened, further advice should be sought to ensure that the chimney flue is intact and suitable for use.

Internal decorations	
Repair category:	2
Notes:	Decorative finishes are worn and marked. Complete redecoration is envisaged.

Cellars	
Repair category:	
Notes:	N/A.

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

Electricity	
Repair category:	2
Notes:	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.
	There is no evidence of recent testing of the electrical system. A competent electrical contractor should be instructed to test the system and carry out any necessary repairs/upgrading.
	The electrical installation is dated with fuses at the consumer unit.

Gas	
Repair category:	1
Notes:	Trade bodies governing gas installations currently advise that the 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.
	Current test certification should be confirmed.

Water, plumbing and bathroom fittings				
Repair category: 2				
Notes:	Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric. Seals around bath and shower trays should be checked regularly to ensure that they remain in fully watertight condition.			

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.

Heating and hot wat	Heating and hot water			
Repair category:	2			
Notes:	It is assumed that the heating on hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.			
	Boilers and central heating system should be tested and serviced by a gas safe registered contractor on an annual basis to ensure their safe and efficient operation.			
	The central heating boiler is an older design. Informed opinion suggests 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:	From the surface, no evidence of defects were noted.

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	3
Chimney stacks	3
Roofing including roof space	2
Rainwater fittings	2
Main walls	3
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	
Communal areas	
Garages and permanent outbuildings	2
Outside areas and boundaries	2
Ceilings	2
Internal walls	2
Floors including sub-floors	2
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	2
Cellars	
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
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 Floor and First Floor.
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?	[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

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

There appears to be a pedestrian right of access, over the side and rear of the adjoining property, with number 8 Station Place, but this requires to be confirmed.

The completing conveyancer should verify rights of access and liability in respect of future maintenance.

The property has been altered and extended, with a single story rear extension. This appears to have been built in excess of 20 years ago. It is assumed that all necessary local authority and other consents were obtained and the appropriate documentation, including building warrants and completion certificate issued.

The road and pavement to the front of the property is understood to be public and maintained by the local authority.

The estimated reinstatement cost is £245,000.

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).

The market value of the property as described in this report is £75,000.

This figure assumes vacant possession and that the property is unaffected by any adverse planning permissions, onerous burdens, title restrictions or servitude rights.

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

£245,000.

Two Hundred and Forty Five Thousand Pounds.

#### Valuation (£) and market comments

£75,000.

Seventy Five Thousand Pounds.

Report author:	John Kempsell, BSc (Hons) MRICS	
Company name:	Dumfries - Allied Surveyors Scotland Ltd	
Address:	35 Buccleuch Street Dumfries DG1 2AB	
Signed: Electronically Signed: 258389-71c61e51-1a33		

Date of report:07/05/2024

#### PART 2.

# MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.





#### Mortgage Valuation Report

Property:	9 Station Place	Executry of S	arah Harkness	
	Stranraer DG9 7HW	Tenure: Abso	lute Ownership.	
Date of Inspection:	03/05/2024	Reference:	NS/24/423.	

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

The subjects are situated on the east side of station place, a cul-de-sac, running to the east of Station Road. Similar type and age dwellings are adjacent. It is close to the town centre and is convenient for all local facilities and amenities within the town of Stranraer.

2.0	DESCRIPTIC	N		2.1 Age:	Original build rear extensio	ling circa 1900, n circa 1994.	
The subjects	The subjects comprise a mid terraced one and a half story extended dwelling house.						
3.0	CONSTRUC	TION					
Roof: Pitched	and Slated/Fl	at Timber and	Felt.				
	Main Walls: Solid/Cavity Brick. Floors: Suspended Timber/Solid Concrete.						
4.0	ACCOMMODATION						
The accommo	odation compr	ises:					
	Ground floor: entrance hallway, lounge, bedroom, (with en-suite shower room), kitchen/dining room.						
		rooms, bathroo		4			
5.0	SERVICES (No tests have been applied to any of the services)						
Water:	Mains.	Electricity:	Mains.	Gas:	Mains.	Drainage:	Mains.
Central Heat	Central Heating: Full Gas.						
6.0	6.0 OUTBUILDINGS						
Garage:		None.					
Others:	Others: Detached block store.						

7.0	<b>GENERAL CONDITION -</b> A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report
	on boundary walls, fences, outbuildings, radon gas or site contamination.

The property is of traditional materials and construction. Some works of ongoing maintenance and repair are required. Forms suitable security for mortgage purposes.

Although not intended as an exhaustive list, the following items were noted during our inspection:

Staining of roof timbers was evident within the main loft void.

The odd chipped/broken slate was noted at the roof elevations.

The flat timber and felt roof covering of the single story rear extension, is of limited life expectancy. Ongoing maintenance will be required.

Vegetation/grass was noted at the front elevation rain water gullies. These require to be cleaned out during routine maintenance.

Some corrosion was evident at the cast-iron rainwater fittings. Cast-iron rainwater fittings require ongoing maintenance.

The front elevation rainwater downpipe, discharges to the public pavement.

The window units are of an older type. The seals to older double glazed units often fail resulting in condensation between the panes of glass.

The skylight/velux window at the attic floor stairwell, has failed, with condensation evident between the panes of glass.

Staining evident at the ceiling of the first floor bathroom. Although this was dry when tested with a damp meter.

Flaking/peeling paint evident at timber fascias of dormers and rear single storey extension.

Regular repainting of external joinery will prolong its lifespan.

The rear garden block store is partially overgrown with vines. These require to be combined during routine maintenance.

No internal access was gained at the time of inspection.

A small hole in the ceiling, was noted at the first floor landing. This requires to be repaired.

Cracked plaster finishes should be repaired, prior to redecoration.

Floor timbers in contact with damp walls may be affected by decay/rot.

Subfloor ventilation appears inadequate.

A reputable timber/damp specialist can carry out a check of the subfloor area and advise on improved ventilation.

I was not able to inspect the sub floor area.

Minor traces of scattered woodworm, were noted at the timbers under the staircase.

A timber specialist should inspect and verify whether this is active, and carry out treatment if deemed necessary.

If disused fireplaces are to be reopened, further advice should be sought to ensure that the chimney flue is intact and suitable for use.

Decorative finishes are worn and marked. Complete redecoration is envisaged.

There is no evidence of recent testing of the electrical system. A competent electrical contractor should be

instructed to test the system and carry out any necessary repairs/upgrading.

The electrical installation is dated with fuses at the consumer unit.

Concealed areas around baths and shower trays cannot be inspected however water spillage over a period of time can result in unexpected defects to hidden parts of the building fabric. Seals around bath and shower trays should be checked regularly to ensure that they remain in fully watertight condition.

The central heating boiler is an older design. Informed opinion suggests 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.

8.0	ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the
	property)

There is evidence of dampness at the base of a section of the front elevation wall, adjacent to the front lounge window and at the partition wall between the entrance hallway and front lounge, with damp staining evident, adjacent to the radiator.

Concealed floor timbers may be defective.

Further investigation can be carried out by a firm of timber/damp specialist with a view to having all necessary remedial repairs implemented.

There is evidence of penetrating damp at the chimney breast in the attic floor rear bedroom. A competent roofer/builder should be employed to inspect the condition of the communal chimney stack and associated lead flashings and carry out repairs as deemed necessary.

8.1 Retention recommended:		£5,000.*			
9.0	<b>ROADS &amp; FOOTPATHS</b>				
Assumed mad	de up and adopted.				
10.0	<b>BUILDINGS INSURANCE</b>	£245,000.	GROSS EXTERNAL	Approximately	Square
	(£):		FLOOR AREA	113 m².	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				

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

\*The recommended retention is for mortgage purposes only and does not necessarily reflect the full cost of any required repairs. Specialist reports and estimates should be obtained, prior to making a commitment to purchase.

There appears to be a pedestrian right of access, over the side and rear of the adjoining property, with number 8 Station Place, but this requires to be confirmed.

The completing conveyancer should verify rights of access and liability in respect of future maintenance.

The property has been altered and extended, with a single story rear extension. This appears to have been built in excess of 20 years ago. It is assumed that all necessary local authority and other consents were obtained and the appropriate documentation, including building warrants and completion certificate issued.

The road and pavement to the front of the property is understood to be public and maintained by the local authority.

The estimated reinstatement cost is £245,000.

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).

The market value of the property as described in this report is £75,000.

This figure assumes vacant possession and that the property is unaffected by any adverse planning permissions, onerous burdens, title restrictions or servitude rights.

The property offers fair sized accommodation, close by to the town centre and all local amenities

Some works of repair, refurbishment and maintenance are required.

It is of a type for which a continuing demand exists.

12.0	<b>VALUATION</b> 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 (£):	£75,000.	Seventy Five Thousand Pounds.		
12.2	Market Value on completion of essential works (£):	£80,000.	Eighty Thousand Pounds.		
12.3	Suitable security for normal mortgage purposes?	Yes			
12.4	Date of Valuation:	07/05/2024			
Signature:	Electronically Signed: 258389-71c61e51-1a33				
Surveyor:	John Kempsell	BSc (Hons) N	BSc (Hons) MRICS Date: 07/05/2024		07/05/2024
Dumfries - Allied Surveyors Scotland Ltd					
Office:	35 Buccleuch Street Dumfries DG1 2AB		Tel: 01387 254 425 Fax: email: dumfries@alliedsurveyorsscotland.com		



# ENERGY **Report**

A report on the energy efficiency of the property.



# energy report

# energy report on:

Property address	9 Station Place
	Stranraer
	DG9 7HW

Customer	Sarah Harkness
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Customer address	9 Station Place
	Stranraer
	DG9 7HW

Prepared by	John Kempsell, BSc (Hons) MRICS
	Dumfries - Allied Surveyors Scotland Ltd

# **Energy Performance Certificate (EPC)**

# Scotland

Dwellings

(92 plus)

(81-91)

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

B

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

D

F

G

#### 9 STATION PLACE, STRANRAER, DG9 7HW

Dwelling type:	Mid-terrace house
Date of assessment:	03 May 2024
Date of certificate:	10 May 2024
Total floor area:	98 m <sup>2</sup>
Primary Energy Indicator:	361 kWh/m <sup>2</sup> /year

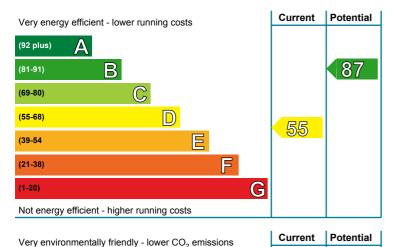
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0174-1015-4205-8044-1200 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

#### 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*	£7,266	See your recommendations
Over 3 years you could save*	£3,786	report for more information

\* 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 D (55)**. 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 (47)**. 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

85

47

Recommended measures	Indicative cost	Typical savings over 3 years
1 Increase loft insulation to 270 mm	£100 - £350	£774.00
2 Room-in-roof insulation	£1,500 - £2,700	£1977.00
3 Floor insulation (suspended floor)	£800 - £1,200	£255.00

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, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, no insulation Roof room(s), no insulation (assumed)	★☆☆☆☆ ★☆☆☆☆	$\begin{array}{c} \bigstar \diamond \diamond \diamond \diamond \diamond \\ \bigstar \diamond \diamond \diamond \diamond \diamond \end{array}$
Floor	Suspended, no insulation (assumed) Solid, limited insulation (assumed)		_
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★☆☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	None	—	_
Hot water	From main system	★★★☆	★★★★☆
Lighting	Low energy lighting in 38% of fixed outlets	★★★☆☆	★★★☆☆

## The energy efficiency rating of your home

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

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

## The impact of your home on the environment

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

The calculated emissions for your home are 64 kg  $CO_2/m^2/yr$ .

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 6.3 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 4.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

# Estimated energy costs for this home

Estimated energy costs for this nome			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£6,084 over 3 years	£2,706 over 3 years	
Hot water	£570 over 3 years	£396 over 3 years	You could
Lighting	£612 over 3 years	£378 over 3 years	save £3,786
Total	s £7,266	£3,480	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			Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£258	D 59	E 52
2	Room-in-roof insulation	£1,500 - £2,700	£659	C 72	C 69
3	Floor insulation (suspended floor)	£800 - £1,200	£85	C 73	C 71
4	Low energy lighting for all fixed outlets	£25	£68	C 74	C 72
5	Upgrade heating controls	£350 - £450	£59	C 75	C 73
6	Solar water heating	£4,000 - £6,000	£58	C 76	C 75
7	Replacement glazing units	£1,000 - £1,400	£74	C 78	C 77
8	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£566	B 87	B 85

# 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.

saving

## 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 Loft insulation

Loft insulation laid in the loft space or between roof rafters to a depth of at least 270 mm will significantly reduce heat loss through the roof; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulation should not be placed below any cold water storage tank, any such tank should also be insulated on its sides and top, and there should be boarding on battens over the insulation to provide safe access between the loft hatch and the cold water tank. The insulation can be installed by professional contractors but also by a capable DIY enthusiast. Loose granules may be used instead of insulation quilt; this form of loft insulation can be blown into place and can be useful where access is difficult. The loft space must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about loft insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

#### 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 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.

#### 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 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.

#### 6 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.

#### 7 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.

#### 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

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	20,780	(2,886)	N/A	(136)
Water heating (kWh per year)	2,234			

# 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. John Kempsell
Assessor membership number:	EES/018212
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	35 Buccleuch Street
	Dumfries
	DG1 2AB
Phone number:	01387 254 424
Email address:	dumfries@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.

# Advice and support to improve this property

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





#### 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** 

9 Station Place

Stranraer

DG9 7HW

17/05/2024

**Executor of Sarah Harkness** 

Completion date of property questionnaire

Note for sellers

Seller(s)

1. Length of ownership How long have you owned the property? 2005 2. **Council tax** Which Council Tax band is your property in? (Please circle) [ ]A [ ]B [x]C [ ]D [ ]E [ ]F [ ]G [ ]H 3. Parking What are the arrangements for parking at your property? (Please tick all that apply) Garage [] Allocated parking space [] Driveway [] Shared parking [x] On street [] Resident permit [] Metered parking []

9 Station Place, Stranraer, DG9 7HW

Other (please specify):

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance	[ ]YES [x]NO
	of which it is desirable to preserve or enhance)?	[]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)?	[ ]YES [x]NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[ ]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	[ ]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?	[ ]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.	
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

10.	Services	
	If you have answered yes, please give details:	
b	Are you aware of the existence of asbestos in your property?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[ ]YES [ ]NO
а	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[ ]YES [x]NO
9.	Issues that may have affected your property	1
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES [ ]NO
8.	Energy Performance Certificate	-
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(ii) Do you have a maintenance contract for the central heating system?	[]YES [x]NO
	Don't know	
	(i) When was your central heating system or partial central heating system installed?	
	If you have answered yes, please answer the three questions below:	
	Gas Fired	
	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).	

	Services	Connected	Sup	plier	
	Gas or liquid petroleum gas	Y	Gas		
	Water mains or private water supply	Y	Wai		
	Electricity	ricity Y Elec		ctricity	
	Mains drainage Y M		Mai	ains Drainage	
	Telephone Y	Y	Yes		
	Cable TV or satellite	Ν			
	Broadband	Ν			
b	Is there a septic tank system at your property	y?		[]YES [x]NO	
	If you have answered yes, please answer the	e two questions below	N:		
	(i) Do you have appropriate consents for the	discharge from your	septic	[ ]YES [ ]NO	
	tank?			[]Don't know	
	(ii) Do you have a maintenance contract for	your septic tank?		[ ]YES [ ]NO	
	If you have answered yes, please give detail which you have a maintenance contract:	ls of the company wit	h		
11.	Responsibilities for shared or common a	reas			
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 [x]NO		
	If you have answered yes, please give detail	S:		[]Don't know	
b	Is there a responsibility to contribute to repai roof, common stairwell or other common are		f the	[]YES [x]NO	
	If you have answered yes, please give detail	s:		[ ]N/A	
с	Has there been any major repair or replacen during the time you have owned the property		e roof	[]YES [x]NO	
d	Do you have the right to walk over any of you example to put out your rubbish bin or to ma			[]YES [x]NO	
	If you have answered yes, please give detail	s:			
е	As far as you are aware, do any of your neig walk over your property, for example to put o maintain their boundaries?	hbours have the righ out their rubbish bin o	t to r to	[]YES [x]NO	
	If you have answered yes, please give detail	s.			

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.)	[ ]YES [x]NO	
	If you have answered yes, please give details:		
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	le there e common huildings incurrence nation?	[ ]YES [x]NO	
	Is there a common buildings insurance policy?	[]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:		

# property questionnaire

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 [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iii)	Central heating	[ ]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iv)	National House Building Council(NHBC)	[ ]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(v)	Damp course	[ ]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[]NO []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):	
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:		
16.	Notices that affect your property		
In th	In the 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.		

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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):		
Capacity:	[x]Owner	
Capacity.	[]Legally Appointed Agent for Owner	
Date: 17/05/2024		