YOUR ONESURVEY

# HOME REPORT

## ADDRESS

6 Loftus Street
Dundee
DD3 9TG

## PREPARED FOR

Mark and Mary Iley

INSPECTION CARRIED OUT BY:

DM HALL
CHARTERED SURVEYORS

SELLING AGENT:

Harmony Homes Estate Agency

HOME REPORT GENERATED BY:

oneSURVEY | HOME REPORT

# Document Index

| Document | Status | Prepared By | Prepared On |
|---|---|---|---|
| Single Survey | Final | D M Hall - Dundee | 25/07/2024 |
| Mortgage Certificate | Final | D M Hall - Dundee | 25/07/2024 |
| Property Questionnaire | Final | Mark and Mary Iley | |
| EPC | Final | D M Hall - Dundee | 25/07/2024 |

**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.

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:

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| **Surveyor Reference** | DD240631 |

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| **Customer** | Mark and Mary Iley |

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| **Selling address** | 6 Loftus Street<br>Dundee<br>DD3 9TG |

| | |
|---|---|
| **Date of Inspection** | 23/07/2024 |

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|---|---|
| **Prepared by** | Jack Chinery, AssocRICS<br>D M Hall - Dundee |

**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. [1]

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.

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[1] 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

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2 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 Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

2.3.2 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.

2.3.3 Category 1: No immediate action or repair is needed.

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

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

## 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.

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| Description | The property is a two storey semi-detached house. |
| Accommodation | GROUND FLOOR:- Entrance Vestibule, Living Room and Kitchen.<br>FIRST FLOOR:- Landing, Two Bedrooms and Bathroom. |
| Gross internal floor area (m2) | 58 square metres or thereby. |
| Neighbourhood and location | The property forms part of an established residential area within Dundee. The surrounding properties in the immediate vicinity are generally of a similar age and style. A range of typical local amenities can be found nearby. |
| Age | 34 years approximately. |
| Weather | It was sunny and dry following generally similar weather conditions. |
| Chimney stacks | There are no chimney stacks. |

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| Roofing including roof space | Sloping roofs were visually inspected with the aid of binoculars where required.<br><br>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.<br><br>The roof is of a pitched design overlaid with concrete tiles having a tiled ridge and PVC edge tiles. A roof projection is in place being of a mono pitched design overlaid in similar materials to the main roof and having metal flashings at the junction to the main walls.<br><br>Access to the roof space is available via a ceiling hatch in the landing. The roof is of timber construction with fibreboard sarking. There are insulation materials laid over the ceiling joists. The roof space has been partly floored for storage purposes. |
| Rainwater fittings | Visually inspected with the aid of binoculars where required.<br><br>There are half round uPVC gutters in place which connect to suitable downpipes. |
| Main walls | Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.<br><br>The property appears to be of cavity brick wall construction. The walls have a facing brick external finish. The walls are approximately 310mm thick. Cavity wall insulation has been installed.<br><br>There are brick stairs that serve the rear of the property having metal handrails. Part of the drainage is incorporated within the stairs.<br><br>I would make the reasonable assumption that a suitable damp-proof course was installed in the property at the time of construction in line with regulations in place at the time. |
| Windows, external doors and joinery | Internal and external doors were opened and closed where keys were available.<br><br>Random windows were opened and closed where possible.<br><br>Doors and windows were not forced open.<br><br>WINDOWS:- Double glazed uPVC framed window units are installed.<br><br>EXTERNAL DOORS:- The access doors are of uPVC double glazed panel design and timber/glazed panel design.<br><br>EXTERNAL JOINERY:- uPVC box eaves features are in place. |
| External decorations | Visually inspected.<br><br>The rear timber door is painted. |
| Conservatories / porches | There are no conservatories or porches. |
| Communal areas | There are no communal areas. |

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| Garages and permanent outbuildings | There are no garages or permanent outbuildings. |
| Outside areas and boundaries | Visually inspected.<br><br>The property has garden areas to the front, side and rear. Gardens are surfaced in grass, chip stones, paving, timber decking and planting. The boundaries are formed in timber fencing, brick/block walls and some walls are retaining structures.<br><br>There is a mono block parking facility to the front of the property. |
| Ceilings | Visually inspected from floor level.<br><br>The ceilings are of plasterboard construction. There are laminate coverings installed in parts. |
| Internal walls | Visually inspected from floor level.<br><br>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.<br><br>The internal walls and partitions are of plasterboard construction. There are some areas of laminate coverings. |
| Floors including sub floors | Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.<br><br>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.<br><br>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.<br><br>The floors are formed with suspended timber joists being overlaid with chipboard flooring.<br><br>Sub-Floor:- No sub-floor access was available. |
| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved.<br><br>Kitchen units were visually inspected excluding appliances.<br><br>The internal doors consist of timber panelled design. The facing and skirtings are of a flush style.<br><br>The kitchen is fitted with a range of base and wall mounted units having compatible worktops and integrated appliances. |
| Chimney breasts and fireplaces | There are no chimney breasts or fireplaces. |
| Internal decorations | Visually inspected.<br><br>The internal walls and ceilings have a paper or painted finish. |

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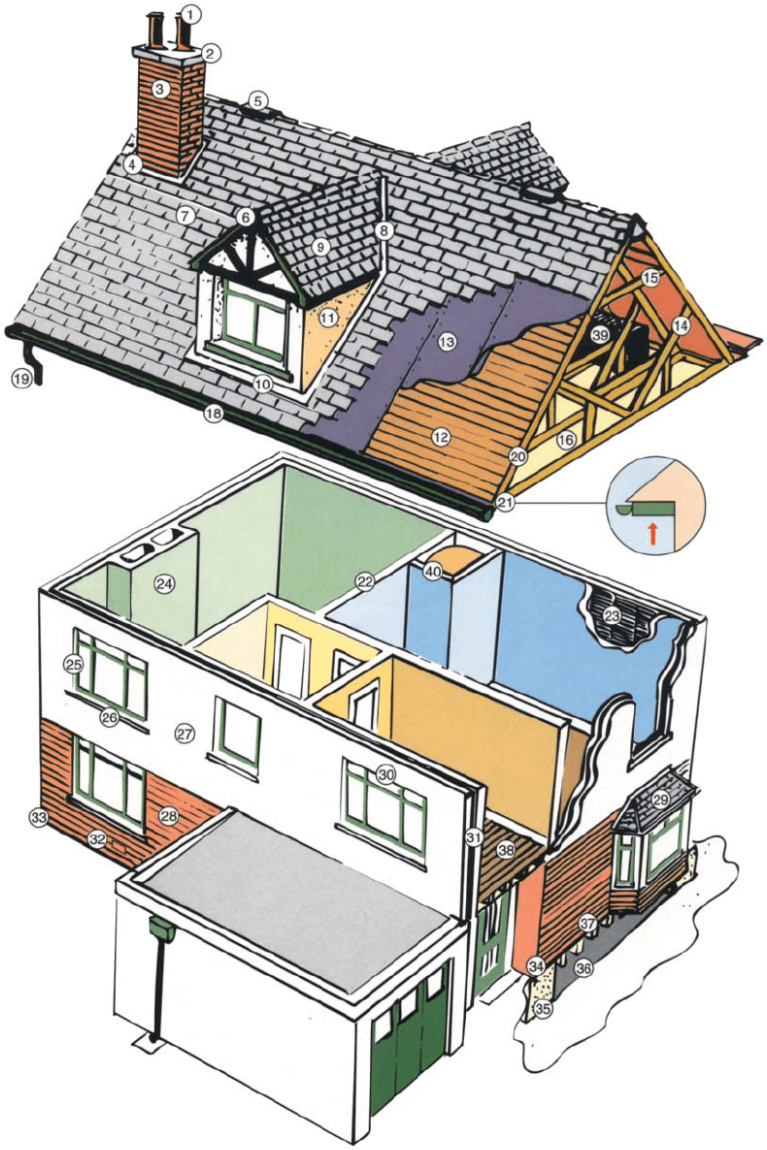
| Cellars | There are no cellars. |
| Electricity | Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.<br><br>Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.<br><br>Mains supply installed. The electricity fuse box is located in an entrance hall cupboard. ` |
| Gas | No gas present. |
| Water, plumbing and bathroom fittings | Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.<br><br>No tests whatsoever were carried out to the system or appliances.<br><br>Water is connected to the mains. The bathroom is fitted with a white suite. A stainless steel sink unit and side drainer are fitted within the kitchen. All visible pipework is made with copper and PVC materials.<br><br>A PVC water tank is located within the roof space. |
| Heating and hot water | Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.<br><br>No tests whatsoever were carried out to the system or appliances.<br><br>Heating is provided by electric radiators.<br><br>Hot water is provided by a hot water cylinder fitted with an electric immersion heater located within a bedroom cupboard. |
| Drainage | Drainage covers etc were not lifted.<br><br>Neither drains nor drainage systems were tested.<br><br>Drainage is connected to the main sewer. |

| | |
|---|---|
| Fire, smoke and burglar alarms | Visually inspected.<br><br>No test whatsoever were carried out to any systems or appliances.<br><br>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.<br><br>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.<br><br>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.<br><br>There are smoke alarms installed in the property.<br><br>Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance. |

| | |
|---|---|
| Any additional limits to inspection | The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring. My inspection of the roof covering was restricted from ground level and some parts were not visible. Site topography and trees partially blocked sight lines. My inspection of the roof space was restricted to a head and shoulders only appraisal and by the provision of insulation materials and stored goods. I was not able to inspect the sub floor area due to floor coverings being in place. Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection.<br><br>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. Concealed areas beneath and around the bath were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.<br><br>The inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required. Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report but it would be prudent to consider costs and budgeting before offering. The various trades can advise further. My inspection was consequently restricted and I would underline that it is outwith the scope of my inspection to test the services within the property. |

## Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partiton wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

**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 above 3 categories:

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

| Structural movement | |
|---|---|
| Repair category: | 1 |
| Notes: | No obvious evidence of significant movement noted within the limitations of my inspection. |

| Dampness, rot and infestation | |
|---|---|
| Repair category: | 1 |
| Notes: | No obvious evidence of significant dampness, rot or wood boring insect infestation. |

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

| Roofing including roof space | |
|---|---|
| Repair category: | 2 |
| Notes: | Moss growth was noted to the roof covering. 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 often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/replacement costs.<br><br>There is evidence of condensation in the roof space. This may be alleviated through improved loft ventilation. A firm of damp specialists/roofing contractors will be able to provide further advice. |

| 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. |

| Rainwater fittings | |
|---|---|
| Repair category: | 2 |
| Notes: | The gutters are blocked in places with vegetation and should be cleared. |

| Main walls | |
|---|---|
| Repair category: | 1 |
| Notes: | Weathering and hairline cracking were noted at parts. |

| Windows, external doors and joinery | |
|---|---|
| Repair category: | 1 |
| Notes: | The windows are of an older style with there being a degree of wear and tear being noted in line with age and use. Loose/worn seals were noted around the rear door.<br>Ongoing maintenance should be anticipated. |

| External decorations | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects evident. |

| Conservatories / porches | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

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

| 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: | |
| Notes: | Not applicable. |

| Outside areas and boundaries | |
|---|---|
| Repair category: | 2 |
| Notes: | A lean was noted to a section of low height timber sleeper retaining wall. A lean was noted to a section of timber fencing. Cracking was noted to the brick boundary wall.<br>Weathering was noted to the timber decking. |

| Ceilings | |
|---|---|
| Repair category: | 1 |
| Notes: | Hairline cracking was noted. |

| Internal walls | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects evident. |

| Floors including sub-floors | |
|---|---|
| Repair category: | 1 |
| Notes: | Sections of uneven and creaky flooring were noted.<br>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. |

| 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. |

| Internal joinery and kitchen fittings | |
|---|---|
| Repair category: | 1 |
| Notes: | Some weathering was noted to door surrounds.<br>The stairs are creaky and are served by a rope handrail with the lower part of the stairs open into the living room. This is a health and safety hazard. |

| Chimney breasts and fireplaces | |
|---|---|
| Repair category: | |
| Notes: | Not applicable. |

| Internal decorations | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects evident. |

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

| Electricity | |
|---|---|
| Repair category: | 2 |
| Notes: | The electrical installation/components are of an older style. Further advice will be available from a NICEIC/SELECT registered electrician.<br>Some of the light switches were not operational/intermittent. I am informed that an electrician will be attending to this.<br>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 IET 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: | Not applicable. |

| Water, plumbing and bathroom fittings | |
|---|---|
| Repair category: | 1 |
| Notes: | The waterproof seals around the bath are subject to wear. These areas require ongoing maintenance to prevent water ingress to concealed areas.<br>There was no extractor fan serving the bathroom. This can cause condensation issues if not properly ventilated. |

| Heating and hot water | |
|---|---|
| Repair category: | 2 |
| Notes: | Not all the rooms are served by fixed heaters. The hot water system is of an older style. Future upgrading of the heating/hot water system is anticipated.<br>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations. |

| Drainage | |
|---|---|
| Repair category: | 1 |
| Notes: | No significant defects evident. |

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

| | |
|---|---|
| **Structural movement** | 1 |
| **Dampness, rot and infestation** | 1 |
| Chimney stacks | |
| **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 | |
| **Outside areas and boundaries** | 2 |
| **Ceilings** | 1 |
| **Internal walls** | 1 |
| **Floors including sub-floors** | 1 |
| **Internal joinery and kitchen fittings** | 1 |
| Chimney breasts and fireplaces | |
| **Internal decorations** | 1 |
| Cellars | |
| **Electricity** | 2 |
| Gas | |
| **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.

**Unrestricted parking within 25 metres:** For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other 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** |
|---|
| 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.<br>The exact boundaries to the property would benefit from clarification. |
| **Estimated re-instatement cost (£) for insurance purposes** |
| 210,000<br>The reinstatement cost for insurance purposes would be fairly stated at TWO HUNDRED AND TEN 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** |
| 155,000<br>The Market Value of the property would be fairly stated at ONE HUNDRED AND FIFTY FIVE THOUSAND POUNDS.<br>Following buoyant market conditions over a prolonged period through the Covid-19 pandemic, there are now indications of a return to a more balanced level of supply and demand partly influenced by current economic circumstances and changes interest rates. |

| | |
|---|---|
| **Report author:** | Jack Chinery, AssocRICS |
| **Company name:** | D M Hall - Dundee |
| **Address:** | Unit 9C<br>City Quay<br>Dundee<br>DD1 3JA |
| **Signed:** | Electronically Signed: 263529-fb54df18-2694 |
| **Date of report:** | 25/07/2024 |

PART 2.

# MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.

# Mortgage Valuation Report

| Mortgage Valuation Report | | | |
|---|---|---|---|
| Property: | 6 Loftus Street<br>Dundee<br>DD3 9TG | Client: Mark and Mary Iley<br><br>Tenure: Absolute Ownership. | |
| Date of Inspection: | 23/07/2024 | Reference: | DD240631 |

*This report has been prepared as part of the seller's 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 a potential 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 2024 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 property forms part of an established residential area within Dundee. The surrounding properties in the immediate vicinity are generally of a similar age and style. A range of typical local amenities can be found nearby. | |

| **2.0** | **DESCRIPTION** | **2.1 Age:** | 34 years approximately. | |
|---|---|---|---|---|
| The property is a two storey semi-detached house. | | | | |

| **3.0** | **CONSTRUCTION** |
|---|---|
| ROOF:- Pitched and tiled.<br><br>WALLS:- Cavity brick. | |

| **4.0** | **ACCOMMODATION** |
|---|---|
| GROUND FLOOR:- Entrance Vestibule, Living Room and Kitchen.<br><br>FIRST FLOOR:- Landing, Two Bedrooms and Bathroom. | |

| **5.0** | **SERVICES (No tests have been applied to any of the services)** | | | | | | |
|---|---|---|---|---|---|---|---|
| **Water:** | Mains | **Electricity:** | Mains | **Gas:** | None | **Drainage:** | Mains |
| **Central Heating:** | | Part electric radiators. | | | | | |

| **6.0** | **OUTBUILDINGS** |
|---|---|
| **Garage:** | None. |
| **Others:** | None. |

| | | | | | |
|---|---|---|---|---|---|
| **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.* | | | | |
| The property was generally found to be in fair order having regard to its age and type. While some items of typical and ongoing maintenance issues are to be anticipated, these may be attended to during the course of routine works. | | | | | |
| **8.0** | **ESSENTIAL REPAIR WORK** *(as a condition of any mortgage or, to preserve the condition of the property)* | | | | |
| None. | | | | | |
| **8.1 Retention recommended:** | | No | | | |
| **9.0** | **ROADS & FOOTPATHS** | | | | |
| Made up. | | | | | |
| **10.0** | **BUILDINGS INSURANCE (£):** | 210,000 | **GROSS EXTERNAL FLOOR AREA** | 71 | **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** | | | | |
| 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.<br><br>The exact boundaries to the property would benefit from clarification. | | | | | |
| **12.0** | **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 (£):** | **155,000** | ONE HUNDRED AND FIFTY FIVE THOUSAND POUNDS | | |
| **12.2** | **Market Value on completion of essential works (£):** | | | | |
| **12.3** | **Suitable security for normal mortgage purposes?** | Yes | | | |
| **12.4** | **Date of Valuation:** | 23/07/2024 | | | |
| **Signature:** | Electronically Signed: 263529-fb54df18-2694 | | | | |
| **Surveyor:** | Jack Chinery | AssocRICS | | **Date:** | 25/07/2024 |
| **D M Hall - Dundee** | | | | | |
| **Office:** | **Unit 9C<br>City Quay<br>Dundee<br>DD1 3JA** | | **Tel: 01382 873100<br>Fax:<br>email: dundee@dmhall.co.uk** | | |

PART 3.

# ENERGY REPORT

A report on the energy efficiency of the property.

energy report on:

| | |
|---|---|
| **Property address** | 6 Loftus Street<br>Dundee<br>DD3 9TG |

| | |
|---|---|
| **Customer** | Mark and Mary Iley |

| | |
|---|---|
| **Customer address** | 6 Loftus Street<br>Dundee<br>DD3 9TG |

| | |
|---|---|
| **Prepared by** | Jack Chinery, AssocRICS<br>D M Hall - Dundee |

# Energy Performance Certificate (EPC)

Dwellings

**Scotland**

**6 LOFTUS STREET, DUNDEE, DD3 9TG**

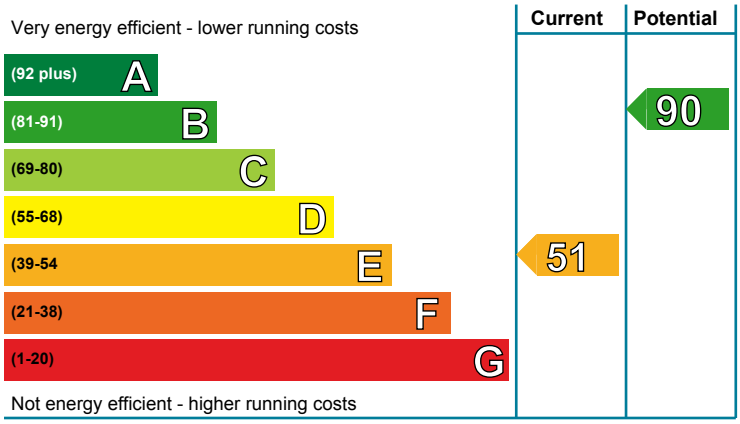
| | | | |
|---|---|---|---|
| **Dwelling type:** | Semi-detached house | **Reference number:** | 0314-6823-1200-0027-5226 |
| **Date of assessment:** | 23 July 2024 | **Type of assessment:** | RdSAP, existing dwelling |
| **Date of certificate:** | 25 July 2024 | **Approved Organisation:** | Elmhurst |
| **Total floor area:** | 58 m² | **Main heating and fuel:** | Room heaters, electric |
| **Primary Energy Indicator:** | 488 kWh/m²/year | | |

## 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 $CO_2$ emissions by improving your home**

| | | |
|---|---|---|
| **Estimated energy costs for your home for 3 years*** | **£6,324** | See your recommendations report for more information |
| **Over 3 years you could save*** | **£2,658** | |

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

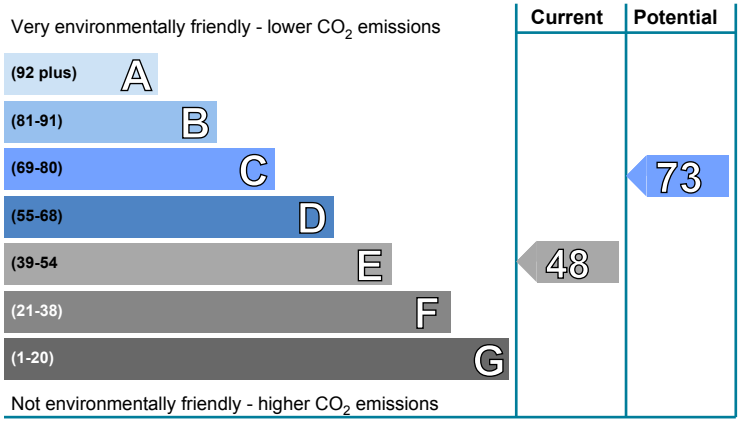



## Energy Efficiency Rating

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 (51)**. 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 ($CO_2$) 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 (48)**. 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 Floor insulation (suspended floor) | £800 - £1,200 | £594.00 |
| 2 High heat retention storage heaters | £1,200 - £1,800 | £1248.00 |
| 3 Solar water heating | £4,000 - £6,000 | £315.00 |

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, filled cavity | ★★★★☆ | ★★★★☆ |
| Roof | Pitched, 200 mm loft insulation | ★★★★☆ | ★★★★☆ |
| Floor | Suspended, no insulation (assumed) | — | — |
| Windows | Fully double glazed | ★★★☆☆ | ★★★☆☆ |
| Main heating | Room heaters, electric | ★☆☆☆☆ | ★★☆☆☆ |
| Main heating controls | Programmer and room thermostat | ★★★★☆ | ★★★★☆ |
| Secondary heating | Portable electric heaters (assumed) | — | — |
| Hot water | Electric immersion, off-peak | ★★☆☆☆ | ★★☆☆☆ |
| Lighting | Low energy lighting in all fixed outlets | ★★★★★ | ★★★★★ |

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, $CO_2$ 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 82 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 4.8 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 2.0 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** | £5,106 over 3 years | £2,877 over 3 years | You could save £2,658 over 3 years |
| **Hot water** | £990 over 3 years | £528 over 3 years | |
| **Lighting** | £228 over 3 years | £261 over 3 years | |
| **Totals** | **£6,324** | **£3,666** | |

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 | Floor insulation (suspended floor) | £800 - £1,200 | £198 | D 56 | E 53 |
| 2 | High heat retention storage heaters and dual immersion cylinder | £1,200 - £1,800 | £416 | C 71 | E 51 |
| 3 | Solar water heating | £4,000 - £6,000 | £105 | C 73 | D 56 |
| 4 | Replacement glazing units | £1,000 - £1,400 | £115 | C 75 | D 60 |
| 5 | High performance external doors | £1,000 | £51 | C 76 | D 62 |
| 6 | Solar photovoltaic panels, 2.5 kWp | £3,500 - £5,500 | £500 | B 90 | C 73 |

### 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.

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

## 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.

energy saving trust

## 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 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.

**2 High heat retention storage heaters**
Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention heaters with automatic charge and output controls. A dual-immersion cylinder, which can be installed at the same time, will provide cheaper hot water than the system currently installed. Installations should be in accordance with the national wiring standards. 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 electrical heating engineer. Ask the engineer to explain the options, which might also include switching to other forms of electric heating.

**3 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.

**4 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.

**5 High performance external doors**
High performance external doors contain insulation and lose heat at about half the rate of conventional external doors. Building regulations generally apply to this work, so it is best to check this your local authority building standards department.

**6 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) | 7,151 | N/A | N/A | N/A |
| Water heating (kWh per year) | 1,770 | | | |

## 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. Kieran Reddichan
Assessor membership number: EES/031777
Company name/trading name: D M Hall Chartered Surveyors LLP
Address: Shed 26, Unit 34 City Quay Camperdown Street
Dundee
DD1 3JA
Phone number: 01382873100
Email address: kieran.reddichan@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 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.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
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 | 6 Loftus Street<br>Dundee<br>DD3 9TG |
| Seller(s) | Mark and Mary Iley |
| Completion date of property questionnaire | |
| Note for sellers | |

| | | |
|---|---|---|
| **1.** | **Length of ownership** | |
| | **How long have you owned the property?**<br>5 years 8 month | |
| **2.** | **Council tax** | |
| | **Which Council Tax band is your property in? (Please circle)**<br>[ ]A [ ]B [ ]C [x]D [ ]E [ ]F [ ]G [ ]H | |
| **3.** | **Parking** | |
| | **What are the arrangements for parking at your property?**<br>**(Please tick all that apply)** | |
| | Garage | [ ] |
| | Allocated parking space | [x] |
| | Driveway | [ ] |
| | Shared parking | [ ] |
| | On street | [ ] |
| | Resident permit | [ ] |
| | Metered parking | [ ] |
| | Other (please specify): | |

| | | |
|---|---|---|
| **4.** | **Conservation area** | |
| | Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? | [ ]YES [ ]NO<br>[x]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** | |
| 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 [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 [x]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):<br><br>Please give any guarantees which you received for this work to your solicitor or estate agent. | |
| **7.** | **Central heating** | |
| 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). | [x]YES [ ]NO<br>[ ]Partial |

| | | |
|---|---|---|
| | If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).<br><br>*Electric heating* | |
| | If you have answered yes, please answer the three questions below: | |
| | (i) When was your central heating system or partial central heating system installed?<br><br>*2021* | |
| | (ii) Do you have a maintenance contract for the central heating system? | [x]YES [ ]NO |
| | If you have answered yes, please give details of the company with which you have a maintenance contract<br><br>*Fischer heating* | |
| | (iii) When was your maintenance agreement last renewed? (Please provide the month and year).<br><br>*Think maintained for 5 to 10 years* | |
| **8.** | **Energy Performance Certificate** | |
| | Does your property have an Energy Performance Certificate which is less than 10 years old? | [x]YES [ ]NO |
| **9.** | **Issues that may have affected your property** | |
| a | Has there been any storm, flood, fire or other structural damage to your property while you have owned it? | [ ]YES [x]NO |
| | If you have answered yes, is the damage the subject of any outstanding insurance claim? | [ ]YES [ ]NO |
| b | Are you aware of the existence of asbestos in your property? | [ ]YES [x]NO<br><br>[ ]Don't know |
| | If you have answered yes, please give details: | |
| **10.** | **Services** | |

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

| Services | Connected | Supplier |
|---|---|---|
| Gas or liquid petroleum gas | N | |
| Water mains or private water supply | N | |
| Electricity | Y | Ovo |
| Mains drainage | N | |
| Telephone | N | |
| Cable TV or satellite | Y | Sky |
| Broadband | Y | Sky |

| | | |
|---|---|---|
| b | Is there a septic tank system at your property? | [ ]YES [x]NO |
| | If you have answered yes, please answer the two questions below: | |
| | (i) Do you have appropriate consents for the discharge from your septic tank? | [ ]YES [ ]NO<br>[ ]Don't know |
| | (ii) 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?<br>If you have answered yes, please give details: | [ ]YES [x]NO<br>[ ]Don't know |
| b | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?<br>If you have answered yes, please give details: | [ ]YES [x]NO<br>[ ]N/A |
| c | Has there been any major repair or replacement of any part of the roof during the time you have owned the property? | [ ]YES [x]NO |
| 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?<br>If you have answered yes, please give details: | [ ]YES [x]NO |
| 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?<br>If you have answered yes, please give details: | [ ]YES [x]NO |

| | | |
|---|---|---|
| f | As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privatelyowned.)<br><br>If you have answered yes, please give details: | [ ]YES [x]NO |
| **12.** | **Charges associated with your property** | |
| a | Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges: | [ ]YES [x]NO |
| b | Is there a common buildings insurance policy? | [x]YES [ ]NO<br><br>[ ]Don't know |
| | If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges? | [ ]YES [x]NO<br><br>[ ]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, for example 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? | [ ]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: | |
| c | If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? | [ ]YES [ ]NO |
| | If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by: | |

| 14. | Guarantees | |
|---|---|---|
| a | Are there any guarantees or warranties for any of the following: | |
| (i) | Electrical work | [ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost |
| (ii) | Roofing | [ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost |
| (iii) | Central heating | [x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost |
| (iv) | National House Building Council(NHBC) | [ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost |
| (v) | Damp course | [ ]NO [ ]YES [x]Don't know [ ]With title deeds [ ]Lost |
| (vi) | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy) | [ ]NO [ ]YES [x]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): | |
| c | 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 [ ]NO<br>[x]Don't know |
| | If you have answered yes, please give details: | |
| **16.** | **Notices that affect your property** | |
| In the past three years have you ever received a notice: | | |
| a | advising that the owner of a neighbouring property has made a planning application? | [ ]YES [x]NO |
| b | that affects your property in some other way? | [ ]YES [x]NO |
| c | that requires you to do any maintenance, repairs or improvements to your property? | [ ]YES [x]NO |
| | If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property. | |

| **Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.** | |
|---|---|
| Signature(s): | Mrs Mary Iley |
| Capacity: | [x]Owner<br>[ ]Legally Appointed Agent for Owner |
| Date: | 25/07/2024 |