# **HOME REPORT**

# 22C HEPBURN STREET DUNDEE DD3 8BQ



# ENERGY PERFORMANCE CERTIFICATE



# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### 22C HEPBURN STREET, DUNDEE, DD3 8BQ

Dwelling type:Mid-floor flatDate of assessment:28 May 2024Date of certificate:29 May 2024Total floor area:61 m²

Primary Energy Indicator: 156 kWh/m²/year

Reference number: 1700-7287-0822-2127-1543
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst

Main heating and fuel: Boiler and radiators, mains

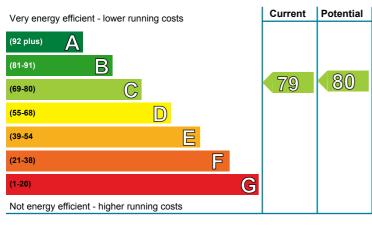
gas

#### You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO<sub>2</sub> emissions by improving your home

| Estimated energy costs for your home for 3 years* | £2,295 | See your recommendations    |
|---|--------|-----------------------------|
| Over 3 years you could save*                      | £216   | report for more information |

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

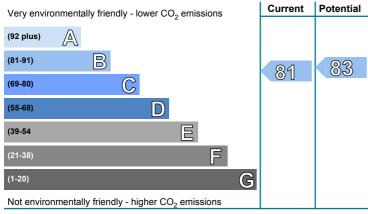


#### **Energy Efficiency Rating**

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

Your current rating is **band C (79)**. 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 B (81)**. 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 Internal or external wall insulation | £4,000 - £14,000 | £141.00                      |
| 2 Low energy lighting                  | £10              | £75.00                       |

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                 | Solid brick, with external insulation Solid brick, as built, partial insulation (assumed) | ****<br>***       | ★★★☆☆<br>★★★☆☆ |
| Roof                  | (another dwelling above)  | _                 | _              |
| Floor                 | (another dwelling below)  | _                 | _              |
| Windows               | Fully double glazed   | ***               | <b>★★★☆☆</b>   |
| Main heating          | Boiler and radiators, mains gas   | <b>★★★★</b> ☆     | <b>★★★★☆</b>   |
| Main heating controls | Programmer, TRVs and bypass   | ***               | <b>★★★☆☆</b>   |
| Secondary heating     | None  | _                 | _              |
| Hot water             | From main system  | <b>★★★★</b> ☆     | <b>★★★</b> ☆   |
| Lighting              | Low energy lighting in 67% of fixed outlets   | <b>★★★★</b> ☆     | <b>★★★</b> ☆   |

#### The energy efficiency rating of your home

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

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

#### The impact of your home on the environment

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

The calculated emissions for your home are 27 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 1.7 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 0.2 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   | £1,434 over 3 years  | £1,305 over 3 years    |                          |
| Hot water | £507 over 3 years    | £510 over 3 years      | You could                |
| Lighting  | £354 over 3 years    | £264 over 3 years      | save £216                |
| Total     | s £2,295             | £2,079                 | 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 |   | Indiantive and   | Typical saving | Rating after improvement |             |
|----------------------|---|------------------|----------------|--------------------------|-------------|
|                      |   | Indicative cost  | per year       | Energy                   | Environment |
| 1                    | Internal or external wall insulation      | £4,000 - £14,000 | £47            | C 80                     | B 83        |
| 2                    | Low energy lighting for all fixed outlets | £10              | £25            | C 80                     | B 83        |

#### Choosing the right improvement package



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

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

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

#### 1 Internal or external wall insulation

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

#### 2 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).

#### 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) | 3,457             | N/A                       | N/A                              | (528)                           |
| Water heating (kWh per year) | 1,871             |                           |                                  |                                 |

#### **About this document**

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

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

Assessor's name: Mr. Mark Smith Assessor membership number: EES/009457

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: Mark.Smith@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



# SINGLE SURVEY



# survey report on:

| Property address   | 22C HEPBURN STREET,<br>DUNDEE,<br>DD3 8BQ |
|--------------------|---|
|                    |   |
| Customer           | STEPHEN MCFADYEN & ARLENE WILLIAMS        |
|                    |   |
| Customer address   |   |
|                    |   |
|                    |   |
|                    |   |
|                    |   |
| Prepared by        | DM Hall LLP                               |
|                    |   |
| Date of inspection | 28th May 2024                             |



#### **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 Seller's 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.

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.

Prior to 1 December 2008, 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.

<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 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.<sup>2</sup>

#### 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

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

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.

#### 1.1 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
- 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.

- 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 Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
- 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 etc. will not be inspected or reported on.

| Description                    | The subjects comprise a first floor former Local Authority flat, forming part of a three storey end terraced purpose built tenement block, containing six flats in total.   |
|--------------------------------|---|
| Accommodation                  | FIRST FLOOR: Hall, Lounge, Two Bedrooms, Kitchen and Bathroom with WC.  |
| Gross internal floor area (m²) | 61 m2   |
| Neighbourhood and location     | The subjects form part of an established Local Authority built flatted development situated approximately 2.5 miles north of Dundee city centre. The immediate surrounding properties are of similar age and construction. All essential amenities are available within easy reach. |
| Age                            | Built around 1930.  |
| Weather                        | Dry and bright. The report should be read in this context.  |
| Chimney stacks                 | Visually inspected with the aid of binoculars where appropriate.  |
|                                | The chimney stacks are a mixture of stone, block and brick construction with a pointed finish externally. The flashing details are of metal sheet.  |
| Roofing including roof space   | Sloping roofs were visually inspected with the aid of binoculars where appropriate.   |
|                                | The roof is pitched and laid in slates, incorporating tiled ridging.  |
|                                | A hatch to the ceiling of the communal stairwell allows access to the roof space, although at the time of our inspection this was padlocked.  |

| Rainwater fittings                  | Visually inspected with the aid of binoculars where appropriate.   |
|-------------------------------------|--|
|                                     | The rainwater fittings are of PVC.   |
|                                     |  |
| Main walls                          | Visually inspected with the aid of binoculars where appropriate.   |
|                                     | Foundations and concealed parts were not exposed or inspected.   |
|                                     | The main walls are of solid block construction, insulated and rendered externally, and lined internally.   |
|                                     |  |
| Windows, external doors and joinery | Internal and external doors were opened and closed where keys were available.  |
|                                     | Random windows were opened and closed where possible.  |
|                                     | Doors and windows were not forced open.  |
|                                     | The windows are of timber framed double glazed styles.   |
|                                     | The entrance door to the subjects is of a plain/flush timber style.  |
|                                     |  |
| External decorations                | Visually inspected.  |
|                                     | The external decorations are of paint/preservative.  |
| Conservatories / porches            | N/A.   |
| Communal areas                      | Circulation areas visually inspected.  |
|                                     | The subjects are accessed via a communal stairwell.  |
|                                     |  |
| Garages and permanent outbuildings  | There is no space/access to allow for the construction of a garage. Street parking only.   |
|                                     | There are no outbuildings of significance.   |
| Outside areas and boundaries        | Visually inspected.  |
|                                     | There are enclosed area of garden ground to the front of the building, although these may pertain to the lower flatted dwellings. This should be confirmed. The site boundaries are defined by timber and metal fences. The building is accessed over a shared brick/paving slab staircase and tarmac footpath. There is an area of raised open plan garden ground to the rear, which is laid to lawn and accessed over a tarmac footpath and a brick/paving slab staircase. |

| Ceilings                              | Visually inspected from floor level.  |
|---------------------------------------|---|
|                                       | The ceilings appear to be of timber lath and plaster, and plasterboard.   |
| Internal walls                        | Visually inspected from floor level.  |
|                                       | Using a moisture meter, walls were randomly tested for dampness where considered appropriate.   |
|                                       | The internal walls appear to be of brick, plastered on the hard.  |
| Floors including sub floors           | The floors are of suspended timber construction.  |
| Internal joinery and kitchen fittings | Built-in cupboards were looked into but no stored items were moved.   |
|                                       | Kitchen units were visually inspected excluding appliances.   |
|                                       | The internal doors are of moulded timber styles, whereas the door facings and skirting boards are of plain timber styles.   |
|                                       | The kitchen fittings comprise floor standing and wall mounted units.  |
| Chimney breasts and fireplaces        | Visually inspected.   |
|                                       | No testing of the flues or fittings was carried out.  |
|                                       | Any original fireplaces have been removed and the openings blocked/sealed. At the time of inspection, there was an electric appliance to the lounge.  |
| Internal decorations                  | Visually inspected.   |
|                                       | The ceilings are finished with paper and/or paint. The walls are mainly finished with paper and/or paint, although the bathroom is part tiled. The internal joinery is finished with paint.   |
| Cellars                               | None.   |
| Electricity                           | Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.  Mains supply. The meter and the consumer unit are boxed within the hall. |

| Gas                                | Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.                          |
|------------------------------------|--|
|                                    | Mains supply. The meter is located within a cupboard to the hall.  |
| Water, plumbing, 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 supply. Pipework (where seen) is of copper and PVC. There is a stainless bowl and drainer sink unit to the kitchen fittings.   |
|                                    | There is a white bathroom suite, comprising bath with overhead electric shower unit and curtain surround, wash hand basin and wc.  |
| Heating and hot water              | Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.  |
|                                    | No tests whatsoever were carried out to the system or appliances.  |
|                                    | There is a gas fired central heating system, which also provides hot water. A combi boiler is wall mounted within the kitchen and the boiler serves wall mounted radiators. The programmer for the system is located below the boiler.   |
| Drainage                           | Drainage covers etc were not lifted.   |
|                                    | Neither drains nor drainage systems were tested.   |
|                                    | Drainage is to the mains sewer.  |
|                                    |  |
| Fire, smoke and burglar alarms     | Visually inspected.  |
|                                    | No tests whatsoever were carried out to the system or appliances.  |
|                                    | 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

#### For flats / maisonettes

Only the subject flat and internal communal areas giving access to the flat were inspected.

If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.

The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.

No access was gained to the roof space and accordingly, we cannot comment on the condition of any timbers etc contained therein

The windows were tested at random.

The property was occupied, fully furnished and all floors were covered. Floor coverings restricted our inspection of flooring.

Personal effects in cupboards and fitted wardrobes were not moved and restricted the inspection.

Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect.

Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.

The systems and the services were not tested.

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.

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.

We 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.

#### 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.

- 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) Partition wall
- 23) Lath / plaster
- 24) Chimney breast
- (25) Window pointing
  - 6) 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

#### 2. Condition

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

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

| Structural movement |   |
|---------------------|---|
| Repair category     | 1   |
| Notes               | The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing. |

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

| Chimney stacks  |   |
|-----------------|---|
| Repair category | 2   |
| Notes           | Typical weathering is evident and there are also some open mortar joints. Some repairs should be anticipated as part of an ongoing maintenance programme. Ongoing maintenance and repairs should also be anticipated to the flashing details to ensure they are watertight. |

| Roofing including roof space |   |
|------------------------------|---|
| Repair category              | 2   |
| Notes                        | A number of chipped, damaged and slipped roof slates were noted. The slatework is original and as a result, ongoing maintenance and repairs should be anticipated. Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and cutting skill of the slate. Slates will deteriorate over time; nail fixings will corrode and loosen resulting in on-going maintenance requirements. Close quarter and disruptive inspections may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated particularly after adverse weather conditions.  A roofing contractor will be able to advise further on the condition and life expectancy of the roof coverings, as well as on the costs for any repairs/replacement works. |

| Rainwater fittings |   |
|--------------------|---|
| Repair category    | 1   |
| Notes              | There was no evidence of any damp staining/water staining on wall surfaces to indicate leakage. |

| Main walls      |  |
|-----------------|--|
| Repair category | 1  |
| Notes           | The main walls have been insulated and rendered externally. Within the limitations of our inspection, no reportable defects were evident. Render finishes to the subjects appeared intact.  It is good practice to periodically check the condition of any External Wall Insulation (EWI) system on any building of any height and all building owners should consider the need to undertake such checks as part of their regular maintenance and management plan. |

| Windows, external doors and joinery |  |
|-------------------------------------|--|
| Repair category                     | 2  |
| Notes                               | The windows appear to date from 1989. While these were still generally found to be in a serviceable condition, typical weathering/wear is evident to some areas and there is some condensation staining to margins internally.   |
|                                     | The entrance door was found to be in a serviceable condition.  |
|                                     | Windows and external doors can be problematic and over time their operation can be affected, and opening mechanisms damaged. It is therefore likely that attention will be required as part of an ongoing maintenance programme. |

| External decorations |  |
|----------------------|--|
| Repair category      | 1  |
| Notes                | The external decorations appeared in fair condition. Regular renewal will be required if these areas are to be maintained in satisfactory condition. |

| Conservatories/porches |      |
|------------------------|------|
| Repair category        | -    |
| Notes                  | N/A. |

| Communal areas  |   |
|-----------------|---|
| Repair category | 1   |
| Notes           | The communal stairwell generally appeared in a fair condition consistent with usage. Typical decorative wear and tear is evident to some areas. |

| Garages and permanent outbuildings |      |
|------------------------------------|------|
| Repair category                    | -    |
| Notes                              | N/A. |

| Outside areas and boundaries |  |
|------------------------------|--|
| Repair category              | 1  |
| Notes                        | Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should be confirmed by reference to the Title. Deeds.  There are areas of weathered/spalling brickwork and loose paving slabs to |
|                              | external staircases. Some repairs should be anticipated to these areas in due course, as part of an ongoing maintenance programme.   |

| Ceilings        |  |
|-----------------|--|
| Repair category | 1  |
| Notes           | The ceilings were largely covered with decorative finishes. Some torn paper coverings were noted. During routine decoration some plaster filling/repair may be required. |

| Internal walls  |  |
|-----------------|--|
| Repair category | 1  |
| Notes           | The internal walls were largely covered with decorative finishes. Within the limitations of our inspection, no reportable defects were evident. During routine decoration some plaster filling/repair may be required. |

| Floors including sub-floors |  |
|-----------------------------|--|
| Repair category             | 1  |
| Notes                       | The flooring was found to be generally firm to the tread, with the exception of some loose/creaking panels, which is considered to be cosmetic in nature. A slight run was also noted to some areas, which is considered to be longstanding settlement/movement. |

| Floors including sub-floors |   |
|-----------------------------|---|
| Repair category             | 1   |
| Notes                       | It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. |

| Internal joinery and kitchen fittings |  |
|---------------------------------------|--|
| Repair category                       | 1  |
| Notes                                 | The internal joinery was found to be in a serviceable condition. Pass doors have been replaced in the past. A number of door frames are slightly distorted, which is considered to be due to longstanding settlement/movement. |
|                                       | The kitchen fittings are along basic modern lines and generally appeared in a condition consistent with age and usage.   |

| Chimney breasts and fireplaces |   |
|--------------------------------|---|
| Repair category                | 1   |
| Notes                          | Any original fireplaces have been removed, the openings blocked/sealed, and we assume adequately vented. The electric appliance was not tested. |

| Internal decorations |   |
|----------------------|---|
| Repair category      | 1   |
| Notes                | The subjects were found to be generally well presented. |

| Cellars         |      |
|-----------------|------|
| Repair category | -    |
| Notes           | N/A. |

| Electricity     |  |
|-----------------|--|
| Repair category | 1  |
| Notes           | Cabling (where seen) is of PVC and the consumer unit is of a circuit breaker type, albeit now along semi-modern lines. Current test certification should be confirmed. |
|                 | 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           |

| Electricity     |   |
|-----------------|---|
| Repair category | 1   |
| Notes           | 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. |

| Gas             |  |
|-----------------|--|
| Repair category | 1  |
| Notes           | Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations. |

| ► Water, plumbing and bathroom fittings |  |
|---|--|
| Repair category                         | 1  |
| Notes                                   | Pipework (where seen) is of copper and PVC, and appeared in serviceable condition but was not tested.  |
|   | The bathroom fittings are dated, but generally appeared in a serviceable condition. There is some worn and uneven sealant around the bath. Flooring beneath the bath was not inspected, however, it should be appreciated that over time the build-up of condensation together with small amounts of leakage from joints between tiling or mastic and bath/shower fittings can lead to deterioration of flooring or wall linings. Repairs in this regard may be required as part of a normal and ongoing maintenance regime. |

| Heating and hot water |   |
|-----------------------|---|
| Repair category       | 1   |
| Notes                 | It is assumed that the central heating system has been properly installed, updated, and maintained to meet with all current regulations and standards, with particular regard to flue and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation, further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system. |
|                       | Boilers and central heating systems should be tested and serviced by a Gas Safe registered contractor on an annual basis to ensure their safe and efficient operation.  |
|                       | Some corrosion and flaking paintwork are evident to the base of the radiators of the kitchen and the bathroom. These should be monitored.   |

| Drainage        |   |
|-----------------|---|
| Repair category | 1   |
| Notes           | There was no surface evidence to suggest the system is choked or leaking. |

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

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

#### **Category 3**

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

#### Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

#### Category 1

No immediate action or repair is needed.

#### 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 coin-operated machines.

| 1. Which floor(s) is the living accommodation on?                                      | First    |
|--|----------|
| 2. Are there three steps or fewer to a main entrance door of the property?             | Yes No X |
| 3. Is there a lift to the main entrance door of the property?                          | Yes No X |
| 4. Are all door openings greater than 750mm?   | Yes No X |
| 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?                                   | Yes X No |
| 7. Are all rooms on the same level with no internal steps or stairs?                   | Yes X No |
| 8. Is there unrestricted parking within 25 metres of an entrance door to the building? | Yes X 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 reinstatement cost for insurance purposes.

#### Matters for a solicitor or licensed conveyancer

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

The subjects form part of a tenement block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed. Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should also be confirmed by reference to the Title Deeds.

Ideally building owners should obtain design records, construction details, specifications and system certification for the External Wall system, and appoint suitable professional advisers to assess the adequacy of the design and installation.

It is recommended that where repairs, defects or maintenance items have been identified, interested parties make appropriate enquiries in order to satisfy themselves of the potential costs and the extent of the works required prior to submitting a legal offer to purchase.

#### Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £150,000 (ONE HUNDRED AND FIFTY THOUSAND POUNDS).

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS). This figure bears no direct relationship to current market value.

#### Valuation and market comments

Having considered matters, taking account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £90,000 (NINETY THOUSAND POUNDS).

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 changing interest rates.

| Signed        | Security Print Code [440281 = 5062 ] Electronically signed |
|---------------|--|
| Report author | Mark Smith   |
| Company name  | DM Hall LLP  |

| Address        | Shed 26, Unit 34 City Quay, Camperdown Street, Dundee, DD1 3JA |
|----------------|--|
|                |  |
| Date of report | 3rd June 2024  |

# Mortgage Valuation Report



| <b>Property Address</b>                      |   |
|--|---|
| Address Seller's Name Date of Inspection     | 22C HEPBURN STREET, DUNDEE, DD3 8BQ<br>STEPHEN MCFADYEN & ARLENE WILLIAMS<br>28th May 2024  |
| <b>Property Details</b>                      |   |
| Property Type                                | House Bungalow Chalet Purpose built maisonette Coach Studio Converted maisonette Purpose built flat Converted flat X Tenement flat Flat over non-residential use Other (specify in General Remarks) |
| Property Style                               | □ Detached       □ Semi detached       □ Mid terrace       ▼ End terrace         □ Back to back       □ High rise block       □ Low rise block       □ Other (specify in General Remarks)           |
| Does the surveyor be e.g. local authority, m | elieve that the property was built for the public sector, X Yes No nilitary, police?  |
| Flats/Maisonettes onl                        | No. of units in block 6   |
| Approximate Year of                          | Construction 1930   |
| Tenure                                       |   |
| X Absolute Ownership                         | Leasehold Ground rent £ Unexpired years   |
| Accommodation                                |   |
| Number of Rooms                              | 1     Living room(s)     2     Bedroom(s)     1     Kitchen(s)       1     Bathroom(s)     1     WC(s)     0     Other (Specify in General remarks)   |
| Gross Floor Area (ex                         | cluding garages and outbuildings) 61 m² (Internal) m² (External)  |
| Residential Element (                        | (greater than 40%) X Yes No   |
| Garage / Parking /                           | Outbuildings  |
| Single garage Available on site?             | □ Double garage       □ Parking space       X No garage / garage space / parking space         □ Yes       □ No   |
| Permanent outbuildin                         | ngs:  |
| None.  |   |

### Mortgage Valuation Report

| Construction                           |                  |                    |             |                 |                      |                |                    |                 |
|--|------------------|--------------------|-------------|-----------------|----------------------|----------------|--------------------|-----------------|
| Walls                                  | X Brick          | Stone              | <br>Пс      | oncrete         | Timber frame         |                |                    |                 |
|  | Solid            | Cavity             |             | teel frame      | Concrete block       | C Oth          | er (specify in Ger | neral Remarks)  |
| Roof                                   | Tile             | X Slate            |             | sphalt [        | Felt                 |                | (-1 )              | ,               |
|  | Lead             | Zinc               | A           | rtificial slate | <br>Flat glass fibre | Oth            | er (specify in Ger | neral Remarks)  |
| Special Risks                          |                  |                    |             |                 |                      |                |                    |                 |
| Has the property s                     | suffered struct  | ural moveme        | ent?        |                 |                      |                | X Yes              | No              |
| If Yes, is this recei                  |                  |                    |             |                 |                      |                | Yes                | X No            |
| Is there evidence, immediate vicinity  | history, or rea? | ason to antic      | ipate subs  | sidence, he     | eave, landslip       | or flood in th | e Yes              | X No            |
| If Yes to any of the                   | e above, provi   | ide details in     | General I   | Remarks.        |                      |                |                    |                 |
|  |                  |                    |             |                 |                      |                |                    |                 |
| Service Connec                         | tion             |                    |             |                 |                      |                |                    |                 |
| Based on visual in of the supply in Ge |                  |                    | ces appea   | ar to be no     | n-mains, pleas       | e comment      | on the type a      | nd location     |
| Drainage                               | X Mains          | Private            | None        |                 | Water                | X Mains        | Private            | None            |
| Electricity                            | X Mains          | Private            | None        |                 | Gas                  | X Mains        | Private            | None            |
| Central Heating                        | X Yes            | Partial            | None        |                 |                      |                |                    |                 |
| Brief description o                    | f Central Hea    | ting:              |             |                 |                      |                |                    |                 |
| Gas fired combi                        | boiler to radia  | tors.              |             |                 |                      |                |                    |                 |
| Site                                   |                  |                    |             |                 |                      |                |                    |                 |
| Apparent legal iss                     | ues to be veri   | fied by the c      | onvevanc    | er. Please      | provide a brie       | f description  | in General R       | emarks.         |
| Rights of way                          | X Shared drive   | -                  |             |                 | enities on separate  | _              | ared service con   |                 |
| Agricultural land inc                  | <u> </u>         |                    | _           | ed boundarie    |                      |                | ner (specify in Ge | eneral Remarks) |
| Location                               |                  |                    |             |                 |                      |                |                    |                 |
| Residential suburb                     | X Res            | idential within to | own / city  | Mixed re        | esidential / comme   | rcial Ma       | inly commercial    |                 |
| Commuter village                       |                  | note village       | Will / Oily |                 | rural property       | _              | ner (specify in Ge | eneral Remarks) |
| Planning Issues                        | ;                |                    |             |                 |                      |                |                    |                 |
| Has the property b                     | een extended     | d / converted      | / altered?  | ? \ \ \ \ Yes   | X No                 |                |                    |                 |
| If Yes provide deta                    |                  |                    |             |                 |                      |                |                    |                 |
| Roads                                  |                  |                    |             |                 |                      |                |                    |                 |
| Made up road                           | Unmade road      | d Partly           | completed   | new road        | Pedestrian a         | access only    | X Adopted          | Unadopted       |

#### Mortgage Valuation Report

#### **General Remarks**

The subjects form part of an established Local Authority built flatted development situated approximately 2.5 miles north of Dundee city centre. The immediate surrounding properties are of similar age and construction. All essential amenities are available within easy reach.

At the time of inspection, the subjects were found to be generally well presented. Any defects seen are considered to be capable of remedy during the course of routine maintenance and/or decoration. Some elements are, however, also ageing and are likely to require attention and/or upgrading/replacement in due course

We have reflected the condition of the subjects in our valuation.

The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

The subjects form part of a tenement block of flats and it has been assumed that maintenance/repair costs of the common parts of the building will be shared on an equitable basis with adjoining proprietors. It is therefore assumed that the cost of common repairs detailed within the report will be apportioned accordingly although exact liability should be confirmed. Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should also be confirmed by reference to the Title Deeds.

Ideally building owners should obtain design records, construction details, specifications and system certification for the External Wall system, and appoint suitable professional advisers to assess the adequacy of the design and installation.

It is recommended that where repairs, defects or maintenance items have been identified, interested parties make appropriate enquiries in order to satisfy themselves of the potential costs and the extent of the works required prior to submitting a legal offer to purchase.

| Essential Repairs                     |                                 |          |
|---------------------------------------|---------------------------------|----------|
| None.                                 |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
|                                       |                                 |          |
| Estimated cost of essential repairs £ | Retention recommended? X Yes No | Amount £ |

### Mortgage Valuation Report

| Comment on Mortgagea   | bility   |            |
|--|--|------------|
| The property forms suitab provider.  | le security for loan purposes, subject to the specific lending criteria of the   | mortgage   |
| Valuations   |  |            |
| Market value in present cor<br>Market value on completion<br>Insurance reinstatement va<br>(to include the cost of total is<br>a reinspection necessary<br>Buy To Let Cases  What is the reasonable rangement Short Assured Tenanger | n of essential repairs lue rebuilding, site clearance, professional fees, ancillary charges plus VAT) r?  ge of monthly rental income for the property assuming a letting on a 6           | £ 90,000 £ |
| Signed Surveyor's name Professional qualifications Company name Address Telephone Fax Report date  | Security Print Code [440281 = 5062] Electronically signed by:- Mark Smith BSc MRICS DM Hall LLP Shed 26, Unit 34 City Quay, Camperdown Street, Dundee, DD1 3JA 01382 873100  3rd June 2024 |            |

# PROPERTY QUESTIONNAIRE





| Property address                          | 22C,<br>HEPBURN STREET,<br>DUNDEE,<br>DD3 8BQ |
|---|---|
|   |   |
| Seller(s)                                 | Arlene Williams                               |
|   |   |
| Completion date of property questionnaire | 03/06/2024                                    |

#### **Note for sellers**

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

#### Information to be given to prospective buyer(s)

| 1. | Length of ownership   |
|----|---|
|    | How long have you owned the property? 17 years  |
| 2. | Council tax   |
|    | Which Council Tax band is your property in? (Please circle)   |
|    | (A) B 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  |
|    | On street   |
|    | Resident permit   |
|    | Metered parking   |
|    | Other (please specify):   |
| 4. | Conservation area   |
|    | Is your property in a designated Conservation Area (i.e. an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?  Yes / No / Don't know desirable to preserve or enhance)? |

| 5. | Listed buildings   |                                |  |  |  |
|----|--|--------------------------------|--|--|--|
|    | Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?  | <del>Yes</del> / 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)?  If you have answered yes, please describe below the changes which you have made:  | <del>Yes</del> / No            |  |  |  |
|    | (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?  If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.  If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them: | <del>Yes</del> / <del>Ne</del> |  |  |  |
| b. | Have you had replacement windows, doors, patio doors or double glazing installed in your property?  If you have answered yes, please answer the three questions below:   | <del>Yes</del> / No            |  |  |  |
|    |  |                                |  |  |  |
|    | (i) Were the replacements the same shape and type as the ones you replaced?  | <del>Yes</del> / <del>No</del> |  |  |  |
|    | (ii) Did this work involve any changes to the window or door openings?   | <del>Yes</del> / <del>No</del> |  |  |  |
|    | (iii) Please describe the changes made to the windows, doors or patio doors (vidates when the work was completed):   | vith approximate               |  |  |  |
|    | Please give any guarantees which you received for this work to your solicitor or estate agent.   |                                |  |  |  |
|    |  |                                |  |  |  |
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|    |  |                                |  |  |  |
|    |  |                                |  |  |  |

| 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).  If you have answered yes / partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).  Gas-fired  If you have answered yes, please answer the three questions below: | Yes / Ne /<br>Partial              |
| b. | When was your central heating system or partial central heating system installed?  | Before moved into property in 2000 |
| c. | Do you have a maintenance contract for the central heating system?  If you have answered yes, please give details of the company with which you have a maintenance contract:   | <del>Yes</del> / No                |
| d. | When was your maintenance agreement last renewed? (Please provide the month and year).   |                                    |
| 8. | Energy Performance Certificate   |                                    |
|    | Does your property have an Energy Performance Certificate which is less than 10 years old?   | <del>Yes</del> / 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?   | <del>Yes</del> / 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?  If you have answered yes, please give details:   | <del>Yes</del> / No                |
|    |  |                                    |
|    |  |                                    |
|    |  |                                    |
|    |  |                                    |
|    |  |                                    |

|  | upplier                |                   |   |             |
|--|------------------------|-------------------|---|-------------|
|  |                        | Connected         | Services  |             |
|  | cottish Power          | ✓                 | Gas /<br>liquid petroleum gas   |             |
|  | cottish Water          | ✓                 | Water mains / private water supply  |             |
|  | cottish Power          | ✓                 | Electricity   |             |
|  |                        | _                 | Mains drainage  |             |
|  |                        |                   | Telephone   |             |
|  |                        | _                 | Cable TV / satellite  |             |
|  | rgin Media             | ✓                 | Broadband   |             |
| <del>Yes</del> / I                         |                        |                   | ere a septic tank system at your have answered yes, please                                |             |
| <del>Yes</del> / 4<br><del>Den't k</del> i | from your septic tank? | nts for the disch | o you have appropriate conse  | (i) Do      |
| ¥es/I                                      |                        | •                 | Do you have a maintenance co<br>ou have answered yes, please<br>e a maintenance contract: | If you      |
|  |                        |                   |   |             |
|  | company with which you | give details of   | ou have answered yes, please a maintenance contract:                                      | If you have |

| 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?   | <del>Yes</del> / No /<br><del>Den't Knew</del>     |
|     | If you have answered yes, please give details:  |  |
| b.  | Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  | <del>Yes</del> / <del>No</del> /<br>Not applicable |
|     | If you have answered yes, please give details:  |  |
| C.  | Has there been any major repair or replacement of any part of the roof during the time you have owned the property?   | <del>Yes</del> / 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?   | <del>Yes</del> / No                                |
|     | If you have answered yes, please give details:  |  |
| e.  | As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?   | <del>Yes</del> / No                                |
|     | If you have answered yes, please give details:  |  |
| 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 privately-owned.) | <del>Yes</del> / No                                |
|     | If you have answered yes, please give details:  |  |
| 12. | Charges associated with your property   |  |
| a.  | Is there a factor or property manager for your property?  | <del>Yes</del> / No                                |
|     | If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:  |  |
|     |   |  |
|     |   |  |
|     |   |  |
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|     |   |  |
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|     |   |  |

| b.  | Is there a common buildings insurance policy?  | <del>Yos</del> / No /    |
|-----|--|--------------------------|
|     | If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?   | Yes / No /<br>Den't Knew |
| 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?  | <del>Yes</del> / 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?   | <del>Yos</del> / 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:  |                          |
|     |  |                          |
|     |  |                          |
|     |  |                          |
|     |  |                          |
|     |  |                          |
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|     |  |                          |
|     |  |                          |

| 14.   | Guarantees  |    |     |                                     |                        |  |                   |
|-------|---|----|-----|-------------------------------------|------------------------|--|-------------------|
| a.    | Are there any guarantees or warranties for any of the following:  |    |     |                                     |                        |  |                   |
| (i)   | Electrical work   | No | Yos | Don't<br>know                       | With<br>title<br>doods | Lost   | Cannot<br>Answer* |
| (ii)  | Roofing   | No | Yes | Don't<br>know                       | With<br>title<br>doods | Lost   | Cannot<br>Answor* |
| (iii) | Central heating   | No | Yes | <del>Don't</del><br><del>know</del> | With<br>title<br>doods | Lost   | Cannot<br>Answor* |
| (iv)  | NHBC  | No | Yos | Don't<br>know                       | With<br>title<br>doods | Lost   | Cannot<br>Answor* |
| (v)   | Damp course   | No | Yes | Don't<br>know                       | With<br>title<br>doods | Lost   | Cannot<br>Answor* |
| (vi)  | Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)                                      | No | Yos | Don't<br>know                       | With<br>title<br>doods | Lost   | Cannot<br>Answor* |
| 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?  If you have answered yes, please give details:                  |    |     |                                     |                        | Yes / Ne                                       |                   |
| 15.   | Boundaries  |    |     |                                     |                        |  |                   |
|       | So far as you are aware, has any boundary of your property been moved in the last 10 years?  If you have answered yes, please give details: |    |     |                                     |                        | <del>Yes</del> / No /<br><del>Don't know</del> |                   |
|       |   |    |     |                                     |                        |  |                   |
|       |   |    |     |                                     |                        |  |                   |
|       |   |    |     |                                     |                        |  |                   |
|       |   |    |     |                                     |                        |  |                   |
|       |   |    |     |                                     |                        |  |                   |
|       |   |    |     |                                     |                        |  |                   |
|       |   |    |     |                                     |                        |  |                   |
|       |   |    |     |                                     |                        |  |                   |

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

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): |  |  |  |
|---------------|--|--|--|
| ·             |  |  |  |
|               |  |  |  |
| Date:         |  |  |  |



#### **ABERDEEN**

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#### **AYR**

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#### **FLGIN**

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#### **FALKIRK**

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#### **GALASHIELS**

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#### **GLASGOW** (Residential)

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#### **HAMILTON**

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#### **INVERNESS**

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#### **INVERURIE**

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#### **IRVINE**

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#### **KIRKCALDY**

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#### LIVINGSTON

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#### **OBAN**

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#### **PAISLEY**

Enquiries are now dealt with at our Glasgow Hub.

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