# N J Coward



# surveying options

# **Single Survey Report**

on



Harbour House Whitehall Stronsay

Customer: Kathleen Kelly

Customer address: Harbour House

Whitehall Stronsay

Date of inspection: 29/05/2024

Prepared by: N J Coward, MRICS

The Office Burgar House

Evie

KW17 2NJ



Web site: www.njcoward.co.uk – email: nick@njcoward.co.uk

# N J Coward



# surveying options

#### 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 the need to move any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right are taken facing the front of the property.

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.

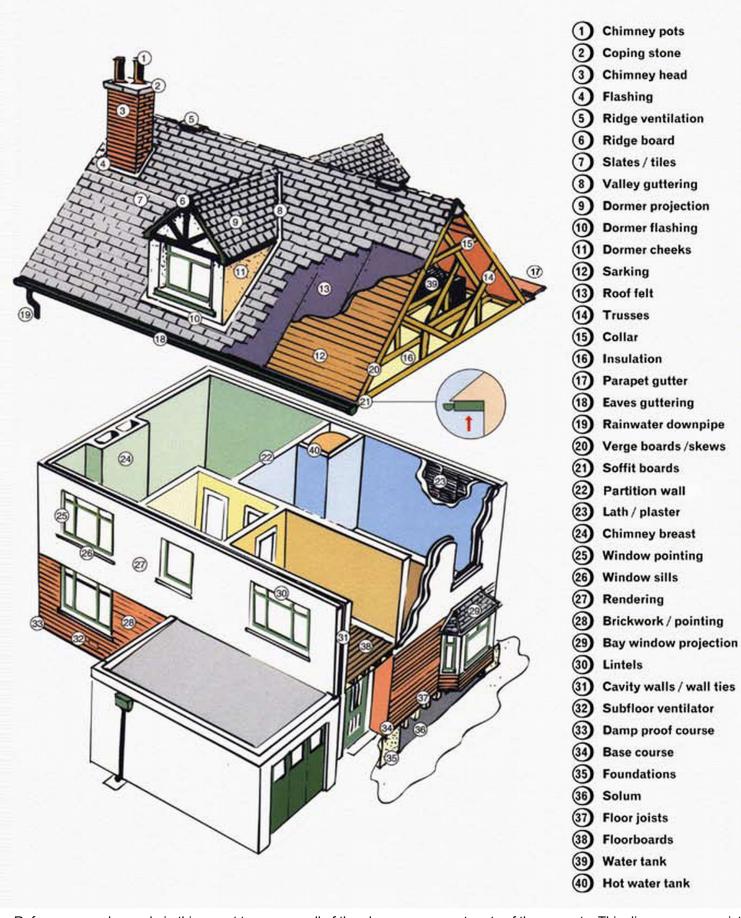
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. were not inspected or reported on.

Description	Detached House with a single storey extension attached to the rear elevation.
Accommodation	Entrance Porch, Hall, Dining Room/Kitchen, Sitting-room, Bedroom, Bathroom, Rear Lobby and Conservatory on the Ground Floor; Landing and 2 Bedrooms on the First Floor. Both Bedrooms have en-suite shower-rooms.
Gross internal floor area (M2)	132
Neighbourhood	Rural island location. Forms part of a small island village of Whitehall.
Age	180
Weather	Calm and Sunny.

Chimney stacks	Chimney stacks are constructed of dressed stone with dressed stone soakers and heads.	
Roofing including roof space	Pitched roof clad in Welsh Slate. Clay ridge tiles are fitted to the peak and cast concrete skews run down the gable wallheads.  Large dormer windows break the front aspect of the roof.	
	Glass wool insulation has been laid between the roof timbers.	
Rainwater fittings	Grey plastic gutters and downpipes fitted.	
Main walls	Random masonry, externally harled. Masonry paint has been applied to the outer surface.	
Windows, external doors and joinery	All double glazed windows in PVC frames.  Entrance doors are timber.  A temporary timber framed, timber clad, porch has been built against the rear entrance door.  Decorative timber verge boards have been fitted to the dormers and the Entrance Porch.	
External decorations	The timber verges have been painted.  The external surface of the dwelling has been painted with masonry paint.	
Conservatories / porches	A single storey porch is attached to the front elevation. It is of similar construction to the dwelling.  A timber framed, timber clad, lean-to porch stands against the rear extension. It has a mono-pitched roof of box section steel sheeting.	
Communal areas	None present	
Garages and permanent outbuildings	A detached garage stands to the rear of the dwelling. It is of timber frame construction which is externally clad in timber with a mono-pitched roof of box section steel sheeting. It has a concrete floor. A stone built storage shed stands in. the south eastern corner of the garden. It also has a mono-pitched roof clad with mineralised felt.	
Outside areas and boundaries	The property occupies a rectangular site with the dwelling situated immediately of the street. A large garden, laid to lawn extends to the rear. The garden is defined by stone walls.	
Ceilings	Generally plasterboard sheeting, taped and filled. Pine planking lines the ceiling of the Ground Floor bathroom.	

Internal walls	Internal surfaces external walls are strapped and lined with either plasterboard or lathe and plaster. The Ground Floor bathroom is lined with pine planking.		
	Internal walls are stud partitions clad with plasterboard.		
Floors including sub-floors	Suspended timber floors present in. the majority of the Ground Floor. The floor of the rear extension is solid concrete clad with tiles.		
Internal joinery and kitchen fittings	Original panelled pine doors, skirtings and facings are present throughout.  Ageing "cottage" style units are present in the Kitchen.		
Chimney breasts and fireplaces	A fireplace is present in the Sitting-room. It is a traditional small tiled hearth. It is disused and hidden behind an electric fire.  An oil-fired "Rayburn" cooker is present in the kitchen.		
Internal decoration	All walls and ceilings have been emulsioned and/or papered. Skirtings and facings have been stained and varnished.		
Cellars	None present.		
Electricity	Mains electricity wired in double insulated cable.  Meter in a cupboard in Kitchen		
Gas	None present.		
Water, plumbing and bathroom fittings	Mains supply to lagged and lidded pvc storage tank situated in the roof void.		
	Recent sanitaryware installed.		
Heating and hot water	Heating is supplied by a water filled central heating system fired by an oil boiler situated in the Kitchen.  This also heats the domestic hot water.		
Drainage	Drainage is directly into the sea.		
	It is assumed that the property has a consent to discharge from SEPA.		
Fire smoke and burglar alarms	Smoke detectors are present throughout.		
Any additional limits to inspection			

### 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 terms.

# **2 CONDITION**

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

	Structural movement
Repair Category	1
Notes	A minor crack was noted in the sill of the Ground Floor bedroom window sill.
	Dampness, rot and infestation
Repair Category	
Notes	Higher than normal damp meter readings were noted immediately above the skirtings of the Sitting-room and Ground Floor Bedroom. They were also noted within the Ground Floor Bedroom. No deterioration to the woodwork or decoration was noted. No rot or active infestation was noted. Historic woodworm scars were noted in the roof void.
	Chimney stacks
Repair Category	1
Notes	Stacks are plumb and true and pointing appears sound.
	Roofing including roof space
Repair Category	2
Notes	A slipped slate was noted on the front aspect of the roof. The cement mortar of the ridge tiles is loose and some has fallen away. Defective mortar should be raked out and reapplied.  Restricted access was possible to the void and inspections were "head and shoulders"
***	Rainwater fittings
Repair Category	2
Notes	The guttering and downpipes appear to be operating correctly.  Grass growth was noted in the rear gutter.

	Main walls
Repair Category	1
Notes	The walls are generally plumb and true. Harling appears well bound. Hairline cracks were noted in the western gable wall. These will be sealed at the next decoration.
	Windows, external doors and joinery
Repair Category	2
Notes	The timber threshhold plate of the Front Entrance is damaged and should be replaced. Minor age related damage was noted to the dormer and porch verges. The seal of the double glazed units in the dormer windows has given way and condensation has formed between the glass panes. This will greatly affect the efficacy of the units. The external access door to the conservatory was broken at its base and requires repair to prevent further deterioration.
	External Decorations
Repair Category	3
Notes	The external joinery paintwork is faded and blistering. It requires redecoration. Masonry decoration is adequate.
	Conservatories / porches
Repair Category	2
Notes	The front porch stands in. sound condition.  The rear porch is functional but amateur in construction. It requires minor repair.
	Communal areas
Repair Category	n/a
Notes	None present.
	Garages and permanent outbuildings
Repair Category	2
Notes	The stone shed stands in sound condition.  The garage has a wet floor suggesting that there is water penetration. No obvious entry route was noted. This should be further investigated.

	Outside areas and boundaries
	Outside areas and boundaries
Repair Category	1
Notes	The garden is functional and tidy.  Garden walls are adequate.
	Ceilings
Repair Category	1
Notes	No defects noted.
	Internal walls
Repair Category	1
Notes	No significant defects were noted.
	Floors including sub-floors
Repair Category	1
Notes	Floors are firm and level and without significant defect.  Most of the floors were covered with fitter coverings.  No access to floor void.
	Internal joinery and kitchen fittings
Repair Category	2
Notes	All joinery is in functional condition.  The catch of the door between the Front Porch and the Hall is poor and the door will not close correctly.
	Chimney breasts and fireplaces
Repair Category	2
Notes	The fire was not operating during inspection. In satisfactory condition. The "Rayburn" was reported by the owner as "broken"
	Internal decoration
Repair Category	1
Notes	Decoration is clean and tidy.

	Cellars
Repair Category	n/a
Notes	None present.
<b>a</b>	Electricity
Repair Category	1
Notes	No defects noted.  It is recommended that the installation be checked by an electrical engineer and his recommendations be implemented.
1	Gas
Repair Category	n/a
Notes	None present.
<b>F</b>	Water, plumbing and bathroom fittings
Repair Category	1
Notes	All sanitaryware is adequate.  Generally no defects were noted and the system was functional.
	Heating and hot water
Repair Category	1
Notes	It is understood that the system is operating correctly.  It is recommended that the heating be checked by a heating engineer and his recommendations be implemented.
F	Drainage
Repair Category	1
Notes	No defects were noted.  The system appears to be operating correctly.

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

Structural movement	1
Dampness, rot and infestation	
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	3
Conservatories / porches	2
Communal areas	n/a
Garages and permanent outbuildings	2
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	n/a
Electricity	1
Gas	n/a
Water, plumbing and bathroom fitting	1
Heating and hot water	1
Drainage	1

### **Repair Categories** Category 3: Urgent Repairs or replacement 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: immediate No 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.

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

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

#### 4. VALUATION AND CONVEYANCER ISSUES

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

## Matters for a solicitor or licensed conveyancer

Access to the roof void was limited to "head and shoulders"

Estimated re-instatement cost for insurance purposes

£620,000.00

#### Valuation and market comments

I am of the opinion that the open market value of Harbour House Whitehall Stronsay, as inspected, is fairly stated at £160000

Report author: N J Coward

Address: The Office

**Burgar House** 

Evie

**KW17 2NJ** 

Signed:

Date of report: Tuesday, 11, June, 2024

The outbreak of the Novel Coronavirus (COVID-19), declared by the World Health Organisation as a "Global Pandemic" on 11 March 2020, has impacted global financial markets. Travel restrictions have been implemented by many countries. Market activity is being impacted in many sectors. As at the valuation date, I consider that I can attach less weight to previous market evidence for comparison purposes, to inform opinions of value. Indeed, the current response to COVID-19 means that we are faced with an unprecedented set of circumstances on which to base a judgement.

My valuation(s) is / are therefore reported on the basis of 'material valuation uncertainty' as per VPS 3 and VPGA 10 of the RICS Red Book Global. Consequently, less certainty – and a higher degree of caution – should be attached to our valuation than would normally be the case. Given the unknown future impact that COVID-19 might have on the real estate market, we recommend that you keep the valuation of Harbour House under frequent review.

# N J Coward



# surveying options

# **Terms and Conditions**

#### PART 1 - GENERAL

#### 1.1 The Surveyor

The Seller has engaged the Surveyor to provide the Single Survey Report. The Seller has also engaged the Surveyor to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyor is 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 Surveyor, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyor during the conveyancing process which materially affects the valuation stated in the Report, the Surveyor reserves the right to reconsider the valuation. Where the Surveyor requires to amend the valuation in consequence of such information, they will issue an amended Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report is 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 Surveyor has had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.  $\lceil \checkmark \rceil$ 

The Surveyor has a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct



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#### 1.2 The Report

The Surveyor 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.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice. The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

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

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

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

#### 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 Surveyor acknowledges that his duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyor accepts 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 Surveyor accepts 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 Surveyor undertakes 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 Surveyor undertakes 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 Surveyor and shall remain his exclusive property unless they assign the same to any other party in writing.

#### 1.7 Payment

The Surveyor is 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

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

#### 1.8 Cancellation

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion. In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

#### 1.9 Precedence

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

#### 1.10 Definitions

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length

transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion

- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and the firm 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.

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

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.

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# **Energy Performance Certificate (EPC)**

**Dwellings** 

# **Scotland**

#### HARBOUR HOUSE, WHITEHALL, ORKNEY, KW17 2AR

Dwelling type:Detached houseDate of assessment:18 April 2016Date of certificate:25 April 2016

Total floor area: 134 m<sup>2</sup>

Primary Energy Indicator: 313 kWh/m²/year

**Reference number:** 9485-1020-1204-3216-6900 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Stroma

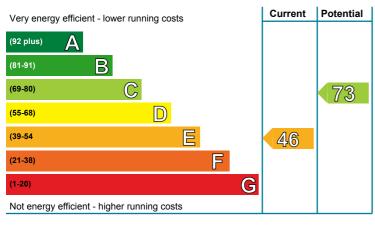
Main heating and fuel: Boiler and radiators, oil

#### 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*	£5,895	See your recommendations
Over 3 years you could save*	£1,821	report for more information

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

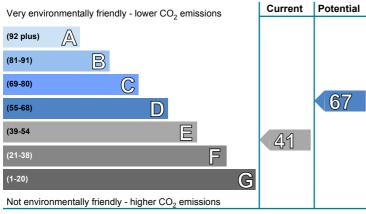


### **Energy Efficiency Rating**

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

Your current rating is **band E (46)**. The average rating for EPCs in Scotland is **band D (61)**.

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



### **Environmental Impact (CO<sub>2</sub>) Rating**

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

Your current rating is **band E (41)**. 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	£1059.00
2 Floor insulation (suspended floor)	£800 - £1,200	£327.00
3 Solar water heating	£4,000 - £6,000	£201.00

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	Sandstone or limestone, as built, no insulation (assumed)	****	****
Roof	Pitched, 250 mm loft insulation Roof room(s), insulated	**** ****	★★★★☆ ★★★★☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	_ _	_ _
Windows	Fully double glazed	★★★☆☆	<b>★★★☆☆</b>
Main heating	Boiler and radiators, oil	***	<b>★★★☆☆</b>
Main heating controls	Programmer, room thermostat and TRVs	<b>★★★★</b> ☆	<b>★★★★</b> ☆
Secondary heating	Room heaters, electric	_	_
Hot water	From main system	***	***
Lighting	Low energy lighting in 75% of fixed outlets	****	****

### The energy efficiency rating of your home

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

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

### The impact of your home on the environment

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

The calculated emissions for your home are 77 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 10 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 3.8 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£5,046 over 3 years	£3,450 over 3 years	
Hot water	£567 over 3 years	£342 over 3 years	You could
Lighting	£282 over 3 years	£282 over 3 years	save £1,821
Totals	£5,895	£4,074	over 3 years

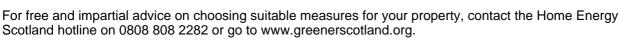
These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The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

December ded massives	Indicative cost	dicative cost Typical saving		improvement
Recommended measures	indicative cost	per year	Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£353	D 57	E 51
2 Floor insulation (suspended floor)	£800 - £1,200	£109	D 61	E 54
3 Solar water heating	£4,000 - £6,000	£67	D 63	D 57
4 Replacement glazing units	£1,000 - £1,400	£77	D 66	D 60
5 Solar photovoltaic panels, 2.5 kWp	£5,000 - £8,000	£250	C 73	D 67

## Choosing the right improvement package





### 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 Floor insulation (suspended floor)

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

#### 3 Solar water heating

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

#### 4 Replacement glazing units

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

#### 5 Solar photovoltaic (PV) panels

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

### Low and zero carbon energy sources

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

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

### Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	23,707	(149)	N/A	(5,097)
Water heating (kWh per year)	2,962			

#### **Addendum**

This dwelling has stone walls and may be exposed to wind driven rain and so requires further investigation to establish whether these walls are of cavity construction and to determine which type of wall insulation is best suited.

#### **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 Stroma (www.stroma.com), 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: William Groundwater

Assessor membership number: STRO010668

Company name/trading name: Orkney Surveying Services Address: Castlehowe Sower Road

Orphir

KW17 2RE Phone number: 07585 447329

Email address: billy@orkneysurveying.co.uk

Related party disclosure: No related party

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

#### Use of this energy performance information

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

### Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit greeners cotland.org or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



Property Address	Horbour House Whitehold Schronson
	KWITZAR
Seller(s)	mrs k kells

Co	ompletion date of Property Questionnaire	21-5-24

## Note for sellers

- Please complete this form carefully. It is important 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 you solicitor or estate agent immediately.

# Information to be given to prospective buyer(s)

1.	Length of Ownership					
	How long have you owned t	he property?	119	R	years	
2.	Council Tax					
	Which Council Tax band is y	our property in?				
	□A □B ▷C	D 🗆 D	E	F	□G	
3.	Parking				<u>.</u>	
	What are the arrangements	for parking at you	ır property?			
	(Please tick all that apply)					
	Garage					
	Allocated parking space					
	Driveway	日				
	On street					
	Resident Permit					
	Metered parking					
	Shared parking					
	Other (please specify)	(A 4.2%)				

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Please select
5.	Listed buildings	
		Discount
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Please select
5.	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:	Please select
	Conservatory added 18 months ago	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	Please select
	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.	
э.	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:	Please select
	(i) Were the replacements the same shape and type as the ones you replaced?	Please select
	(ii) Did this work involve any changes to the window or door openings?	Please select
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	

7.	Central heating	2000
	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).	Please select
	If you have answered γes or partial – what kind of central heating is there?	
	oil control Lechis	
	(examples: gas-fired, solid fuel, electric storage heating, gas-warm air).  If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed?	
	don't know	
	(ii) 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:	
	No, but recently serviced	
	(iii) 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?	Please select
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?	Please select
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Please select

b.	Are you aware of the existence of asbes	stos in your prop	perty?	Please select
	If you have answered yes, please give of	details:		NA
400000000000000000000000000000000000000				
10.	Services			
a.	Please tick which services are connecte supplier:	ed to your prope	erty and give details of the	
	Services	Connected	Supplier	
	Gas or liquid petroleum gas			
	Water mains or private water supply	점	mains whe	
	Electricity	N	Ovo	
	Mains drainage			
	Telephone	X	BT	
	Cable TV or satellite			
	Broadband			
b.	Is there a septic tank system at your	property?		Please select
	If you have answered yes, please answ	er the two ques	stions below:	MA
	(i) Do you have appropriate consents for	or the discharge	from your septic tank?	Please select
	(ii) Do you have a maintenance contract			Please select
	If you have answered yes, please give have a maintenance contract:	details of the co	empany with which you	

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?  If you have answered yes, please give details:	Please select
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?  If you have answered yes, please give details:	Please select
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Please select
d.	Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?  If you have answered yes, please give details:	Please select
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?  If you have answered yes, please give details:	Please select

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 privately-owned)?  If you have answered yes, please give details:	Please select
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?  If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Please select
b.	Is there a common buildings insurance policy?  If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Please select Please select
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?  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:	Please select
	Bestrew 2 gable and intend with replaced, ensuite added the previous year	
).	As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property?	Please select
	If you have answered yes, please give details:	N
_	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	Please select
	If you have answered yes these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	

14.	Guarante	es		
a.	Are there	No		
	(i)	Electrical work	Please select	
	(ii)	Roofing	Please select	
	(iii)	Central heating	Please select	
	(iv)	National House Building Council (NHBC)	Please select	
	(v)	Damp course	Please select	
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	Please select	
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):			
			9	
c.	Are there	Please select		
	If you have			
	Links		1	
15.	Boundaries			
	So far as you are aware, has any boundary of your property been moved in the last 10 years?		Please select	
		No		
	If you have answered yes, please give details:			

16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Please select
b.	that affects your property in some other way?	Please select
c.	that requires you to do any maintenance, repairs or improvements to your property?	Please select
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

## Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s):

Date: