HOME REPORT

12 KERR STREET NEWPORT ON TAY DD6 8BA



ENERGY PERFORMANCE CERTIFICATE





Energy Performance Certificate (EPC)

Scotland

Dwellings

12 KERR STREET, NEWPORT ON TAY, DD6 8BA

Dwelling type:	Detached bungalow
Date of assessment:	06 February 2024
Date of certificate:	09 February 2024
Total floor area:	82 m ²
Primary Energy Indicator:	321 kWh/m ² /year

Reference number: Type of assessment: Approved Organisation: Main heating and fuel:

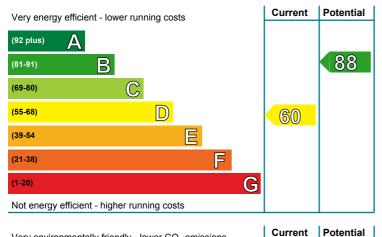
1514-6722-5200-0226-4202 RdSAP, existing dwelling Elmhurst Boiler and radiators, mains gas

You can use this document to:

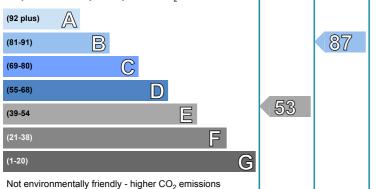
- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£5,541	See your recommendations
Over 3 years you could save*	£2,655	report for more information

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



Very environmentally friendly - lower CO₂ emissions



Energy Efficiency Rating

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

Your current rating is band D (60). 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 (CO₂) 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 (53)**. 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 Increase loft insulation to 270 mm	£100 - £350	£177.00
2 Floor insulation (suspended floor)	£800 - £1,200	£705.00
3 Increase hot water cylinder insulation	£15 - £30	£180.00

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	Timber frame, as built, insulated (assumed)	★★★☆	★★★★☆
Roof	Pitched, 150 mm loft insulation	★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, mains gas	★★★ ☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★ ☆	★★★★☆
Secondary heating	None	—	
Hot water	From main system, no cylinder thermostat	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in 11% 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, CO₂ 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 57 kg $CO_2/m^2/yr$.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.7 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 3.4 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

12 KERR STREET, NEWPORT ON TAY, DD6 8BA 09 February 2024 RRN: 1514-6722-5200-0226-4202

Estimated energy costs for this home

Louinated energy costs for this nome			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£3,486 over 3 years	£2,142 over 3 years	
Hot water	£1,428 over 3 years	£411 over 3 years	You could
Lighting	£627 over 3 years	£333 over 3 years	save £2,655
	Totals £5,541	£2,886	over 3 years

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

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures		Indicative cost	Typical saving	Rating after improvement	
Re	commended measures	indicative cost	per year	Energy	Environment
1	Increase loft insulation to 270 mm	£100 - £350	£59	D 61	D 55
2	Floor insulation (suspended floor)	£800 - £1,200	£235	D 66	D 62
3	Increase hot water cylinder insulation	£15 - £30	£60	D 67	D 63
4	Low energy lighting for all fixed outlets	£40	£83	C 69	D 65
5	Hot water cylinder thermostat	£200 - £400	£119	C 71	D 68
6	Replace boiler with new condensing boiler	£2,200 - £3,000	£186	C 75	C 74
7	Solar water heating	£4,000 - £6,000	£75	C 76	C 76
8	Replacement glazing units	£1,000 - £1,400	£67	C 78	C 78
9	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£531	B 88	B 87

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

Micro CHP

Choosing the right improvement package

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



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

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

1 Loft insulation

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

2 Floor insulation (suspended floor)

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

3 Hot water cylinder insulation

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

4 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting).

5 Cylinder thermostat

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

6 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

7 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.

8 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.

9 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)	9,241	(539)	N/A	N/A
Water heating (kWh per year)	4,006			

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: Assessor membership number: Company name/trading name:	Mr. Mark Smith EES/009457 D M Hall Chartered Surveyors LLP
Address:	Shed 26, Unit 34 City Quay Camperdown Street
	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.





SINGLE SURVEY





survey report on:

Property address 12 KERR STREET, NEWPORT ON TAY, DD6 8BA
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Customer	The Church of Scotland
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Customer address	

Prepared by	DM Hall LLP

Date of inspection	6th February 2024
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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 Property¹.

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.

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.

¹ 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.²

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless

² 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 <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.

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

Terms and Conditions

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 single storey detached bungalow.	
Accommodation	GROUND FLOOR: Vestibule, Hall, Lounge, Three Bedrooms, Kitchen and Shower Room with WC.	
Gross internal floor area (m²)	82 m2	
Neighbourhood and location	The subjects form part of a mixed private residential area of	

Neighbourhood and location	The subjects form part of a mixed private residential area of
	Newport on Tay. Adequate secondary shopping, educational, public transport and social facilities are available locally.

Age	Built around 1975.
Weather	Dry and bright. The report should be read in this context.

Chimney stacks	None.
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Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate.
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
	The roof is constructed of timber, pitched and laid in tiles, incorporating tiled ridging.
	A hatch to the hall ceiling allows access to the roof space. This area is insulated at joist level and part floored.

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 timber frame with a concrete block/brick outer leaf, rendered externally, incorporating a facing brick base

course and partial Fyfestone feature finishes. There is also some

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 uPVC framed double glazed styles.
	The external doors are of uPVC/glazed styles.

timber cladding to both side elevations.

External decorations	Visually inspected.
	The external decorations are of paint.

Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	Visually inspected.
	There is no garage. Off-street parking is, however, available in the form of a driveway.
	There are no permanent outbuildings.

Outside areas and boundaries	Visually inspected.
	The front garden is slightly sloping in nature and is laid in stone chips, incorporating well stocked rockeries and a paving slab footpath. A paving slab and stone chip driveway to the right hand side of the dwelling allows for the provision of off-street parking, and also allows pedestrian access to the rear garden. The rear garden is split level in nature and is laid in stone chips, incorporating well stocked rockeries, as well as paving slab and block paving patio areas. The site boundaries are defined by brick walls, concrete block walls and timber fences. Parts of the brick boundary walls are also retaining in nature.

Ceilings	Visually inspected from floor level.
	The ceilings are of 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 timber stud/plasterboard.

Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.
	Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.
	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 a mixture of timber/glazed and plain timber styles. The door facings and the 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.
	At the time of inspection, there was an electric fire to the lounge.

Internal decorations	Visually inspected.
	The ceilings are finished with stippled paint or paper and paint. The walls are mainly finished with paper and/or paint, although the kitchen is part tiled. The shower room is part tiled and part clad with wet wall panels. The internal joinery is finished with paint or preservative.

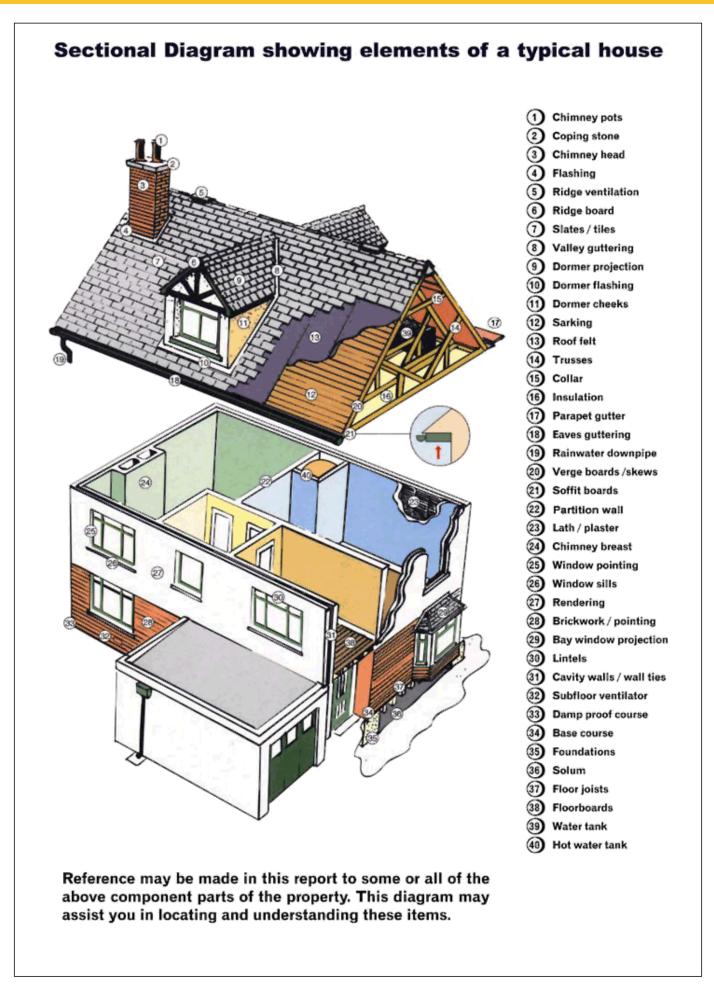
Cellars	None.
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on. Mains supply. The meter is boxed within the vestibule.
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 an external box to the right side elevation.

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 an acrylic bowl and sink unit to the kitchen fittings.
	There is an insulated fibreglass cold water storage tank within the roof space.
	There are white fittings to the shower room, comprising enclosure with electric shower unit, wash hand basin and WC.
Heating and hot water	Accessible parts of the system were visually inspected apart

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. The boiler is wall mounted within a storage cupboard to the hall. The boiler serves wall mounted radiators. The programmer for the system is located adjacent to the boiler and there is also a room thermostat to the hall.
	A hot water storage tank, incorporating jacket insulation, is located within the storage cupboard to the bathroom.

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.
	Our inspection of the roof space was restricted by the presence of insulation materials.
	The windows were tested at random.
	Floor coverings restricted our inspection of flooring. No readily accessible hatches or loose floorboards were available to allow access to any sub floor areas.
	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

Any additional limits to inspection	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.
	I have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring properties.



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	There was no evidence of significant structural movement having affected the accessible areas of the building fabric.

Dampness, rot and infestation	
Repair category	1
Notes	There was no evidence found of significant dampness, rot or infestation within those areas of the property available for inspection.

Chimney stacks	
Repair category	-
Notes	Not applicable.

Roofing including roof space	
Repair category	2
Notes	 Typical weathering is evident to tilework, which appears original and there is also an accumulation of moss growth in places. Ongoing maintenance and repairs should be anticipated. Boarding to the verges may contain asbestos material. Specialist advice should be obtained prior to working on these areas, or in the event of handling/removal, to minimise the risk of releasing hazardous fibres. There was no evidence of staining within the roof space to suggest water penetration, although a number of lining boards are loose/sagging, requiring attention. 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 damp staining/water staining on wall surfaces which would indicate leakage. It should be noted that it was not raining at the time of our inspection.

Main walls	
Repair category	2
Notes	Sections of render to the main walls are weathered and cracked. There is also a missing area of render at base level to the left side elevation. Some patching/repair works should be anticipated as part of an ongoing maintenance programme. Timber cladding is weathered in places and some decay is evident to sills below. Overhaul/replacement of affected areas will likely be required.

Windows, external doors and joinery	
Repair category	2
Notes	The windows appear to be from 1999. Typical weathering/wear is evident to some areas and glazing to the left rear bedroom window appears defective, having failed and allowed condensation to form between panes. Replacement of affected area will be required.
	The external doors appear to date from the same time as the windows. Again, typical weathering/wear is evident.
	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, until they are replaced.

External decorations	
Repair category	2
Notes	The external decorations are weathered/flaking in places, requiring renewal. Regular renewal will be required if these areas are to be maintained in satisfactory condition.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	2
Notes	There is evidence of some movement having affected boundary/retaining walls, reflected by cracking. On the basis of a single inspection, this appears to be longstanding, although the affected areas should be monitored and some repair works anticipated. Typical weathering is also evident to brickwork and there are some open mortar joints. Some patching/repair works should be anticipated to these areas as part of an ongoing maintenance programme. Sections of timber fences to the rear are leaning and damaged, requiring attention.
	You should verify with your conveyancer the extent of the boundaries attaching to the property.

Ceilings	
Repair category	1
Notes	Some cracking is evident. Plasterboard ceilings occasionally develop cracks along the line of the plasterboard joints. Cracking of this type is cosmetic in nature and should be capable of remedy during the course of routine decoration.

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

Floors including sub-floors		
Repair category	1	
Notes	The flooring was found to be generally level and firm to the tread.	
12 KERR STREET, NEWPORT ON TAY, DD6 8BA 6th February 2024 DD240128		Page 10 of 17

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.
	No access to the sub-floor chamber was possible. Within the limitations of our inspection, there was no indication to suggest significant defects in this area. It will, however, be appreciated that as the area was not inspected, no guarantees can be provided in this regard.

Internal joinery and kitchen fittings	
Repair category	2
Notes	While the internal joinery is in keeping with age and character of the subjects, some wear and tear is evident. Glazing to internal doors should be of a safety type.
	The kitchen fittings are dated, but still generally appear in a serviceable condition. Typical wear is evident to some areas.

Chimney breasts and fireplaces	
Repair category	1
Notes	The electric appliance was not tested.

Internal decorations	
Repair category	1
Notes	The subjects were found to be in fair decorative condition.

Cellars	
Repair category	-
Notes	Not applicable.

Repair category	2
Notes	The electrical system appears mixed. While cabling (where seen) was noted to be
12 KERR STREET,	

Electricity	
Repair category	2
Notes	of PVC and the consumer unit is of a semi modern circuit breaker, there are some older fittings and there are limited/single sockets to some areas. It will be necessary to have the system checked and upgraded by a qualified electrician. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

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.

T- Water, plumbing and bathroom fittings	
Repair category	2
Notes	Pipework (where seen), was noted to be of copper and PVC, and appeared in serviceable condition but was not tested.
	Some wear is evident to the kitchen sink unit.
	The sanitary fittings are of mixed age and generally appeared in adequate condition, consistent with usage. Sections of sealant around the shower tray are, however, worn/stained, requiring renewal.

Heating and hot water	
Repair category	2
Notes	The boiler is dated and therefore upgrading/replacement should be anticipated. The radiators are also generally dated, although replacement thermostatic valves have been installed. The hot water storage tank is of a dated style with limited/inefficient jacket insulation present. Further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system.

Drainage	
Repair category	1
Notes	There is 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	-
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	2
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	2
Heating and hot water	2
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?	Ground
2. Are there three steps or fewer to a main entrance door of the property?	Yes X No
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.

We noted no evidence of significant structural alterations, recent or otherwise having been carried out to the subjects.

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 £260,000 (Two Hundred and Sixty Thousand Pounds).

It should be noted that 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 £210,000 (Two Hundred and Ten 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 [439794 = 8663] Electronically signed

Report author	Mark Smith

Company name	DM Hall LLP
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Address	Shed 26, Unit 34 City Quary, Camperdown Street, Dundee, DD1
	3JA

Single Survey

 Date of report
 12th March 2024

Mortgage Valuation Report



Property Address	
Address Seller's Name Date of Inspection	12 KERR STREET, NEWPORT ON TAY, DD6 8BA The Church of Scotland 6th February 2024
Property Details	
Property Type	House X Bungalow Chalet Purpose built maisonette Coach Studio Converted maisonette Purpose built flat Converted flat Tenement flat Flat over non-residential use Other (specify in General Remarks)
Property Style	X 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	lieve that the property was built for the public sector, Yes X No ilitary, police?
Flats/Maisonettes onl	y Floor(s) on which located No. of floors in block Lift provided? Yes No
Approximate Year of	No. of units in block Construction
Tenure	
X Absolute Ownership	Leasehold Ground rent £ Unexpired years
Accommodation	
Number of Rooms	1 Living room(s) 3 Bedroom(s) 1 Kitchen(s) 1 Bathroom(s) 1 WC(s) 0 Other (Specify in General remarks)
	cluding garages and outbuildings) 82 m ² (Internal) m ² (External)
	greater than 40%) X Yes No
Garage / Parking /	Outbuildings
Single garage Available on site?	Double garage X Parking space No garage / garage space / parking space X Yes No
Permanent outbuildin	gs:
None.	

Mortgage Valuation Report

Construction							
Walls	Brick	Stone	Concrete	X Timber frame	Other	· (specify in Ger	eral Remarks)
Roof	X Tile	Slate	Asphalt Artificial sla	Felt te Flat glass fibre	Other	· (specify in Ger	eral Remarks)
Special Risks							
Has the property	suffered struct	tural moveme	ent?			Yes	X No
If Yes, is this rece	nt or progress	sive?				Yes	No
Is there evidence, immediate vicinity		ason to antici	pate subsidence,	heave, landslip c	or flood in the	e Yes	X No
If Yes to any of th	e above, prov	ide details in	General Remark	S.			
Service Connec	tion						
Based on visual ir of the supply in G			ces appear to be	non-mains, pleas	e comment o	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 c	of Central Hea	ting:					
Gas fired boiler	to radiators.						
Site							
Apparent legal iss	ues to be veri	fied by the co	onvevancer Plea	se provide a brief	description i	n General R	emarks
Rights of way	Shared driv	-		amenities on separate		red service conr	
Agricultural land in			III-defined bound				neral Remarks)
Location							
Residential suburb	X Res	idential within to	own / city 📃 Mixe	d residential / comme	rcial 🗌 Main	ly commercial	
Commuter village	Rer	note village	Sola	ted rural property	Othe	er (specify in Ge	neral Remarks)
Planning Issues	5						
Has the property I	been extended	d / converted	/ altered?	res X No			
If Yes provide det	ails in Genera	l Remarks.					
Roads							
X Made up road	Unmade road	d Partly	completed new road	Pedestrian a	ccess only	Adopted	Unadopted

General Remarks

The subjects form part of a mixed private residential area of Newport on Tay. Adequate secondary shopping, educational, public transport and social facilities are available locally.

At the time of inspection, the subjects were generally found to be in a fair condition, although some works of repair and maintenance are required. Elements are also aging and are likely to require attention and/or upgrading/replacement in due course.

We have reflected condition of the subjects in the valuation.

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.

We noted no evidence of significant structural alterations, recent or otherwise having been carried out to the subjects.

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 No	Amount £

Mortgage Valuation Report

Comment on Mortgageability

The subjects provide suitable security for normal mortgage purpose.

Valuations	
Market value in present condition	£ 210,000
Market value on completion of essential repairs	£ -
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£ 260,000
Is a reinspection necessary?	Yes X No
Buy To Let Cases	
What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£
Is the property in an area where there is a steady demand for rented accommodation of this type?	Yes No
Declaration	

Signed	Security Print Code [439794 = 8663]
	Electronically signed by:-
Surveyor's name	Mark Smith
Professional qualifications	BSc MRICS
Company name	DM Hall LLP
Address	Shed 26, Unit 34 City Quary, Camperdown Street, Dundee, DD1 3JA
Telephone	01382 873100
Fax	
Report date	12th March 2024

PROPERTY QUESTIONNAIRE





DD6 8BA

Seller(s)

Completion date of Property Questionnaire

17 Jan 2024

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 th	ne property? 15 years			
2.	Council Tax				
	Which Council Tax band is y	our property in?			
	ПА ПВ ПС	⊠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	\boxtimes			
	On street				
	Resident Permit				
	Metered parking				
	Shared parking				
	Other (please specify)				

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	Νο
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Νο
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:	Νο
	 (ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work? <u>If you have answered yes</u>, 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. 	N/A
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:	No
	(i) Were the replacements the same shape and type as the ones you replaced?	N/A
	(ii) Did this work involve any changes to the window or door openings?	N/A
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	

7.	Central heating	
	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom).	Yes
	If you have answered yes or partial – what kind of central heating is there?	
	Gas-fired	
	(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?	
	At construction (c 1970)	
	(ii) Do you have a maintenance contract for the central heating system?	No
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
	N/A	
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?	No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	N/A

b.	Are you aware of the existence of asbest	os in your prop	perty?	No
	If you have answered yes, please give details:			
10.	Services			
a.	Please tick which services are connected supplier:	l to your prope	rty and give details of the	
	Services	Connected	Supplier	
	Gas or liquid petroleum gas	\boxtimes	OVO Energy Ltd	
	Water mains or private water supply		Fife Council	
	Electricity	\bowtie	OVO Energy Ltd	
	Mains drainage	\boxtimes	Fife Council	
	Telephone			
	Cable TV or satellite			
	Broadband			
b.	Is there a septic tank system at your p	property?		No
	If you have answered yes, please answe	er the two ques	stions below:	
	(i) Do you have appropriate consents for	r the discharge	from your septic tank?	Please select
	(ii) Do you have a maintenance contract	for your seption	c tank?	Please select
	If you have answered yes, please give d have a maintenance contract:	letails of the co	ompany 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:	Νο
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:	N/A
c.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	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?	Νο
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:	Νο

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:	No
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	Νο
b.	Is there a common buildings insurance policy?	Νο
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	Please select
с.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	

13.	Specialist works	
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:	Νο
b.	As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property? If you have answered yes, please give details:	Νο
С.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? 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:	N/A

14.	Guarante	ees	
a.	Are there	any guarantees or warranties for any of the following:	
	(i)	Electrical work	Νο
	(ii)	Roofing	Νο
	(iii)	Central heating	Νο
	(iv)	National House Building Council (NHBC)	Νο
	(v)	Damp course	Νο
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	Νο
b.	If you ha installatio	ve answered yes or 'with title deeds', please give details of the work or ons to which the guarantee(s) relate(s):	
с.		e any outstanding claims under any of the guarantees listed above?	Νο
15.	Bounda	ries	
	last 10 y	s you are aware, has any boundary of your property been moved in the rears? ave answered yes, please give details:	No

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?	No
b.	that affects your property in some other way?	Νο
C.	that requires you to do any maintenance, repairs or improvements to your property?	No
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

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

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

Signature(s):

Date:



ABERDEEN aberdeen_residential@ dmhall.co.uk 01224 594172

AYR ayr@dmhall.co.uk 01292 286974

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DUNDEE dundee@dmhall.co.uk 01382 873100

DUNFERMLINE dunfermline@dmhall.co.uk 01383 621262

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INVERURIE inverurie@dmhall.co.uk 01467 624393

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LIVINGSTON livingston@dmhall.co.uk 01506 490404 OBAN oban-admin@dmhall. co.uk 01631 564225

PAISLEY Enquiries are now dealt with at our Glasgow Hub.

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ST ANDREWS standrews@dmhall.co.uk 01334 844826

STIRLING stirling@dmhall.co.uk 01786 475785

