# 15 Caledonian Road Corpach Fort William PH33 7LF



Inspected on: 1st August 2024

#### Prepared by:

Samuel & Partners
First Surveyors Scotland
First Floor
20 High Street
FORT WILLIAM
PH33 6AT

- 1. Property Questionnaire
- 2. Single Survey
- 3. Mortgage Valuation
- 4. Energy Report

# Property Questionnaire

PROPERTY ADDRESS:	To Caledonian Road Corpach Fort William PH33 7LF
SELLER(S):	Alison McInnes
COMPLETION DATE OF	13.08.24
PROPERTY QUESTIONNAIRE:	

#### PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

1.	Length of ownership						
	How long have you owned the property?						
2.	Council Tax						
	Which Council Tax band is your property in?  A✓ B C D E F G H						
3.	Parking						
	What are the arrangements for parking at your property?						
	(Please indicate all that apply)						
	Garage						
	Allocated parking space						
	• Driveway						
	Shared parking						
	On street ✓						
	Resident permit						
	Metered parking						
	Other (please specify):						
4.	Conservation Area						
4.	Is your property in a designated Conservation Area (i.e. an area of	No					
	special architectural or historic interest, the character or appearance of which it is desirable to preserve or enhance)?						
5.	Listed Buildings						
	Is your property a Listed Building, or contained within one (i.e. a building recognised and approved as being of special architectural or historical interest)?						
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 the changes which you have made:						
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?						

	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	No
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	
	(ii) Did this work involve any changes to the window or door openings?	
	(iii) Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed):	
	Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	Central heating	
a.	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).	Yes
	If you have answered yes/partial – what kind of central heating is there? Air source	
	(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)	
	If you have answered yes, please answer the 3 questions below:	
b.	When was your central heating system or partial central heating system installed?	
C.	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 agreement:	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	No
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?  If you have answered yes, is the damage the subject of any outstanding insurance claim?	No

b.	Are you aware of the existence of asbestos in your property?			No	
	If you have answered yes, please give details:				
10.	Services				
a. _	Please tick which services are connected to your property and give details of the supplier:				
	Services Connected Supplier				
	Gas / liquid petroleum gas				
	Water mains / private water supply	<b>✓</b>		1	
	Electricity	✓			
	Mains drainage	✓			
	Telephone	<b>✓</b>			
	Cable TV / satellite				
	Broadband			l	
b.	Is there a septic tank sys		-	No	
	If you have answered yes				
C.	septic tank?	e consents for t	the discharge from your		
d.	Do you have a maintenar	nce contract for yo	our septic tank?		
	If you have answered yes, please give details of the company with which you have a maintenance contract:				
11.	Responsibilities for Shared or Common Areas				
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?  If you have answered yes, please give details:				
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?			No	
	If you have answered yes, please give details:				
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?				

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?	No
	If you have answered yes, please give details:	
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?	No
	If you have answered yes, please give details:	
f.	As far as you are aware, is there a Public Right of Way across any part of your property? (A Public Right of Way is a way over which the public has a right to pass, whether or not the land is privately-owned.)	No
	If you have answered yes, please give details:	
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property?	No
	If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:	
b.	Is there a common buildings insurance policy?	No
	If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	
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, e.g. 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?	No
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property	
b.	As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?	No
	If you have answered yes, please give details	

c.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?  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:						
	Guarantees  Are there any guarantees or y	VOREO D	tion for	ony of the	followings		
(i)	Are there any guarantees or well- Electrical work	No No	Yes	Don't Know	With title de	eeds	Lost
(ii)	Roofing	No	Yes	Don't Know	With title de	eeds	Lost
(iii)	Central heating	No	Yes	Don't know	With title de	eeds	Lost
(iv)	) NHBC No Yes Don't With title deeds Los					Lost	
(v)	Damp course	No	Yes	Don't know	With title de	eeds	Lost
(vi)	Any other work or installations? (e.g: cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title de	eeds	Lost
b.	If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):						
C.	Are there any outstanding claims under any of the guarantees listed above?						
	If you have answered yes, please give details:						
15.	Boundaries						
	So far as you are aware, has any boundary of your property been moved in the last 10 years?					No	
	If you have answered yes, please give details:						
16.	Notices that affect your property						
	In the past 3 years have you ever received a notice:						
a.	advising that the owner of a neighbouring property has made a planning application?						No
b.	that affects your property in s						No
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 purchase 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.

Signatur	re(s):			
	A McInne	S	 	
Date:	13 08 24			

### survey report on:

Property address	15 Caledonian Road Corpach Fort William PH33 7LF
Customer	Allison McInnes
Customer address	13 Woodstock Close Dudley West Midlands DY1 2DS
Prepared by	John Strachan MRICS Samuel & Partners - FS Scotland
	Table 1 and
Date of Inspection	1 <sup>st</sup> August 2024

#### 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.

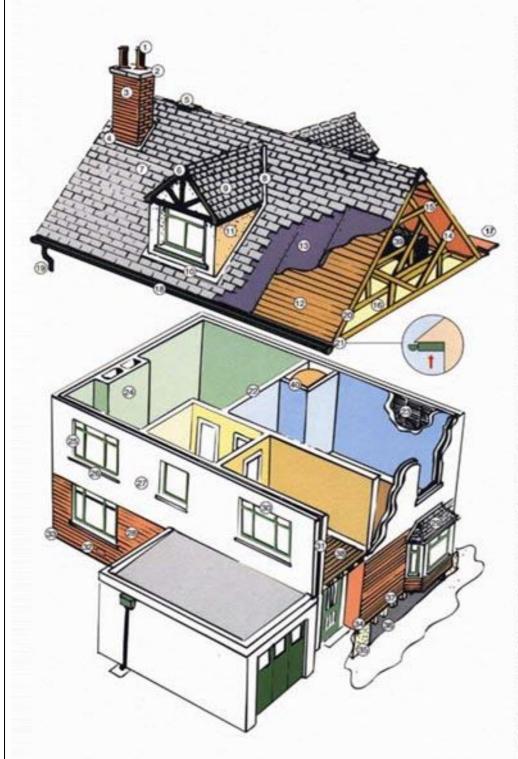
Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc were not inspected or reported on.

Description	A mid terraced ex local authority built dwelling house.
Accommodation	Ground floor: porch, inner lobby, living room and kitchen. First floor: landing, 2 bedrooms and a bathroom.
Gross internal floor area (m²)	75 sq m
Neighbourhood and location	The property is set on the outskirts of the town of Fort William in the residential area of Corpach. Adjoining houses are predominantly ex local authority. All essential services, amenities and transport links are nearby.
Age	Built around 1965.
Weather	Overcast with outbreaks of rain. The preceding weather was similar.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate  There is a masonry constructed chimney stack with rendered surfaces, concrete cope and a clay pot. The junction with the roof is weathered in lead.
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3 m ladder externally
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3 m 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 pitched and clad in a natural slate. The ridge is in a clay or concrete tile.
	The roof space is accessed via a ceiling hatch to the landing. The roof is of joiner made construction with a softwood sarking board. There is glass wool insulation between and over the ceiling joists. The roof space houses a cold water storage tank. The party wall is in brickwork construction.
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate Upvc gutters and downpipes.
Main walls	Visually inspected with the aid of binoculars where appropriate
	Foundations and concealed parts were not exposed or inspected  External walls are in cavity brickwork construction (2 walls with a narrow gap between). The outer wall is finished in a traditional wet dash render. The brickwork is exposed at base level. Cavity wall insulation has been inserted.
	The inner surfaces of the external walls are finished in a plaster on the hard. There is later plasterboard linings in places.

Windows, external doors and	Internal and external doors were opened and closed where keys were available
joinery	Random windows were opened and closed where possible
	Doors and windows were not forced open Windows are in timber frame and casement with sealed double glazed panels. The external doors are in timber or replacement upvc. The fascia board is in timber. The soffit board is likely to be in a fibre cement.
External decorations	Visually inspected The rendered walls have a masonry paint finish. Fascias, soffits, doors and windows are painted or stained.
Conservatories/porches	Visually inspected There is a porch to the front with a lean-to roof covered in a fibre cement slate. The walls are in single skin brickwork construction externally rendered and internally finished in a plaster on the hard. The floor is in concrete. There is a double glazed screen to the side. The soffit at the entrance is in a fibre board cement sheet.
Communal areas	Circulation areas visually inspected None
Garages and permanent outbuildings	Visually inspected None
Outside areas and boundaries	Visually inspected There are gardens to the front and rear. These are mainly sloping and covered in a mix of grass and stone chip. There are various shrubs and plants in places. Footpaths and steps are in concrete. There is a garden shed to the rear.
	Boundaries are in hedgerow and timber.
Ceilings	Visually inspected from floor level Mainly plasterboard.
Internal walls	Visually inspected from floor level
internal walls	Using a moisture meter, walls were randomly tested for dampness where considered appropriate Plastered masonry or timber frame with plasterboard linings.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted
T looks moldaling out hooks	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 1 m between the underside of floor joists and the solum as determined from the access hatch  Floors are in suspended timber (boarded joists). These were fully covered and carpeted at the time of inspection. We were unable to view the sub floor space due
	to the lack of an accessible floor hatch.
Internal joinery and kitchen fittings	Built in cupboards were looked into but no stored items were moved  Kitchen units were visually inspected excluding appliances Internal joinery comprises of timber facings and skirtings and flush panel doors.  The stair is original in timber construction in one flight with winders.
	Kitchen fittings comprise of a melamine/plastic faced range of proprietary base and wall units with a proprietary worktop, inset stainless steel sink and integral hob and oven housing.
Chimney breasts and	Visually inspected
fireplaces	No testing of the flues or fittings were carried out  The chimney breast to the living room is in a plaster on the hard. There is a fireplace opening with a reconstituted stone face, timber mantle and tiled hearth.  The opening currently houses an electric flame effect fire.
Internal decorations	Visually inspected Ceilings and walls are in emulsion paint finish generally on a plain or embossed paper backing. There is wallpaper in places. Internal joinery is painted.
Cellars	Visually inspected where there was a safe and purpose built access  None

Electricity  Accessible parts of the wiring were visually inspected without removing fittings. No test wheteoever were arrained to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and most motions standards. If any services are turned off, the Mains electricity supply. The meter and luse board are located within a cupboard to the hall. Electrical fittings are a mix of age.  Gas  Accessible parts of the system were visually inspected without removing fittings. No tests whateoever were carried to the system or popliances. 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 than on None was also assessed to the system of appliances. Wasta inspection does not assess any services to make surveyor will state that in the report and will not turn than on None was a surveyor will state that in the report and will not turn than on None was a surveyor will state that in the report and will not turn than on None was a surveyor will state that in the report and will not turn than on None was a surveyor will state that in the report and will not turn than on None Plumbing, supplies where viewed are in copper, wastes are in plastic or cast iron. Bathroom fittings comprise of a ceramic wc, ceramic wash hand basin and an acrylic bath. There is an electric instantaneous shower over the bath.  Heating and hot water  Accessible parts of the system were visually inspected apart from communal systems, which were not inspected with the state of the system very visually supposed apart from communal asystems, which were not inspected with the state of the system or appliances.  Central heating is provided by the hot water cylinider.  Drainage  Fire, smoke and burgler  All the colors are a supplication effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for		
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installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detection alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon fuelled appliance e.g. central heating boiler, open fire, wood burning stove, etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriate accredited contractors to ensure compliance.  Any additional limits to inspection and engage with appropriate accredited contractors to ensure compliance.  For flats/maisonettes Only the subject flat and internal communal areas giving access to the flat were inspected If the roof space or underbuilding/basement is communal, reasonable and safe access is not always possible. 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  We have not carried out an inspection for Japanese Knotweed or other invasive plant species and unless otherwise stated for the purpose of this report we have assumes that there is no Japanese Knotweed or other invasive plant species within the boundaries of the proepty or in neighbouring properties, the identification of Japanese Knotweed or other invasive plant species should be made by a Specialst Contractor.  We were unable to view the subfloor space. As advised above floors were fully covered and carpeted at the time of inspection.	_	
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Our inspection of the roof space was limited to the hatch only.		unless otherwise stated for the purpose of this report we have assumes that there is no Japenese Knotweed or other invasive plant species within the boundaries of the proeprty or in neighbouring properties, the identification of Japenese Knotweed or other invasive plant species should be made by a Specialst Contractor.  We were unable to view the subfloor space. As advised above floors were fully
		Our inspection of the roof space was limited to the hatch only.

#### Sectional Diagram showing elements of a typical house



Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.

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

#### 2. Condition

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

typically around window openings. We recorded a small area of boss (debonded) render on the rear elevation. In time this may require repairing.  Windows, external doors and joinery  Repair category 2	Category 3		Category 2	Category 1		
are needed now.  Structural movement Repair category 1  Notes No evidence of any significant cracking, current settlement and no conditions present to suggest the foundations are defective or inadequate.  Dampness, rot and infestation Repair category 1  Notes No evidence of any significant damp, rot or infestation in any areas inspected. Any damp stains were dry at the time of inspection. There is damp to the base of the ware in the porch. See below.  Chimney stacks Repair category 2  Notes The surfaces of the chimney stack are beginning to wear. Chimney stacks require regular maintenance.  Roofing including roof space Repair category 1  Notes There are minor matters of ongoing maintenance required to the roof slating. The pointing to the ridge tiles is missing in places.  There is a slight lack of natural ventilation to the roof space. This should be checked during periods of prolonged cold weather. The party wall should be sealed to the underside of the sarking board to ensure a proper fire break with the adjoining properties.  Rainwater fittings Repair category 2  Notes Some matters of ongoing maintenance and repair are required in places.  Main walls Repair category 1  Notes No evidence of any significant disrepair. There is minor hairline cracking to the rend typically around window openings. We recorded a small area of boss (debonded) render on the rear elevation. In time this may require repairing.  Windows, external doors and joinery Repair category 2  Notes The windows appear to be in excess of 25 years of age. Some window ironmongery stiff to use.  The soffit board is likely to be of a material that contains asbestos.	Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of		Repairs or replacement requiring future attention, but estimates are	•		
Repair category 1 Notes No evidence of any significant cracking, current settlement and no conditions present to suggest the foundations are defective or inadequate.  Dampness, rot and infestation Repair category 1 Notes No evidence of any significant damp, rot or infestation in any areas inspected. Any damp stains were dry at the time of inspection. There is damp to the base of the wa in the porch. See below.  Chimney stacks Repair category 2 Notes The surfaces of the chimney stack are beginning to wear. Chimney stacks require regular maintenance.  Roofing including roof space Repair category 1 Notes There are minor matters of ongoing maintenance required to the roof slating. The pointing to the ridge tiles is missing in places.  There is a slight lack of natural ventilation to the roof space. This should be checked during periods of prolonged cold weather. The party wall should be sealed to the underside of the sarking board to ensure a proper fire break with the adjoining properties.  Rainwater fittings Repair category 2 Notes Some matters of ongoing maintenance and repair are required in places.  Main walls Repair category 1 Notes Some matters of ongoing maintenance and repair are required in places.  Main walls Repair category 1 Notes No evidence of any significant disrepair. There is minor hairline cracking to the rend typically around window openings. We recorded a small area of boss (debonded) render on the rear elevation. In time this may require repairing.  Windows, external doors and joinery Repair category 2 Notes The windows appear to be in excess of 25 years of age. Some window ironmongery stiff to use.  The soffit board is likely to be of a material that contains asbestos.	·	· ·				
Notes						
Dampness, rot and infestation	Repair category	1				
Repair category	Notes					
Notes   No evidence of any significant damp, rot or infestation in any areas inspected. Any damp stains were dry at the time of inspection. There is damp to the base of the wal in the porch. See below.  Chimney stacks  Repair category   2  Notes   The surfaces of the chimney stack are beginning to wear. Chimney stacks require regular maintenance.  Roofing including roof space  Repair category   1  Notes   There are minor matters of ongoing maintenance required to the roof slating. The pointing to the ridge tiles is missing in places.  There is a slight lack of natural ventilation to the roof space. This should be checked during periods of prolonged cold weather. The party wall should be sealed to the underside of the sarking board to ensure a proper fire break with the adjoining properties.  Rainwater fittings  Repair category   2  Notes   Some matters of ongoing maintenance and repair are required in places.  Main walls  Repair category   1  Notes   No evidence of any significant disrepair. There is minor hairline cracking to the rend typically around window openings. We recorded a small area of boss (debonded) render on the rear elevation. In time this may require repairing.  Windows, external doors and joinery  Repair category   2  Notes   The windows appear to be in excess of 25 years of age. Some window ironmongery stiff to use.  The soffit board is likely to be of a material that contains asbestos.	Dampness, rot and infe	station				
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Repair category   2	Notes	damp stair	s were dry at the time of inspection. Th			
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Repair category  Inhere are minor matters of ongoing maintenance required to the roof slating. The pointing to the ridge tiles is missing in places.  There is a slight lack of natural ventilation to the roof space. This should be checked during periods of prolonged cold weather. The party wall should be sealed to the underside of the sarking board to ensure a proper fire break with the adjoining properties.  Rainwater fittings  Repair category  2  Notes  Some matters of ongoing maintenance and repair are required in places.  Main walls  Repair category  1  Notes  No evidence of any significant disrepair. There is minor hairline cracking to the rend typically around window openings. We recorded a small area of boss (debonded) render on the rear elevation. In time this may require repairing.  Windows, external doors and joinery  Repair category  2  Notes  The windows appear to be in excess of 25 years of age. Some window ironmongery stiff to use.  The soffit board is likely to be of a material that contains asbestos.  External decorations	Notes		, , ,	o wear. Chimney stacks require		
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Main walls         Repair category       1         Notes       No evidence of any significant disrepair. There is minor hairline cracking to the rend typically around window openings. We recorded a small area of boss (debonded) render on the rear elevation. In time this may require repairing.         Windows, external doors and joinery         Repair category       2         Notes       The windows appear to be in excess of 25 years of age. Some window ironmongery stiff to use.         The soffit board is likely to be of a material that contains asbestos.    External decorations	Repair category	2				
Repair category  Notes  No evidence of any significant disrepair. There is minor hairline cracking to the rend typically around window openings. We recorded a small area of boss (debonded) render on the rear elevation. In time this may require repairing.  Windows, external doors and joinery  Repair category  2  Notes  The windows appear to be in excess of 25 years of age. Some window ironmongery stiff to use.  The soffit board is likely to be of a material that contains asbestos.  External decorations	Notes	Some matt	ers of ongoing maintenance and repair	are required in places.		
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Notes  The windows appear to be in excess of 25 years of age. Some window ironmongery stiff to use.  The soffit board is likely to be of a material that contains asbestos.  External decorations	Windows, external door	Windows, external doors and joinery				
stiff to use.  The soffit board is likely to be of a material that contains asbestos.  External decorations	Repair category	2				
External decorations	Notes	The windows appear to be in excess of 25 years of age. Some window ironmongery is stiff to use.				
		The soffit board is likely to be of a material that contains asbestos.				
Repair category 2	External decorations					
	Repair category	2				
Notes The stain finish to the window and external joinery is beginning to weather in places	Notes	The stain finish to the window and external joinery is beginning to weather in places.				

Concornatorical	
Conservatories/porch	
Repair category	2
Notes	The roof slates are old and probably nearing the end of their anticipated life cycle.  There is rot to the glazed screen to the side. As advised previously there is damp to
	the base of the wall internally. The soffit board at the entrance is likely to contain
Communal areas	asbestos.
Repair category	Not applicable
Notes	140t applicable
Notes	
Garages and permane	ent outbuildings
Repair category	Not applicable
Notes	
Outside areas and bo	undaries
Repair category	2
Notes	There are some matters of ongoing maintenance and repair required to the outside areas. The garden shed is fairly worn and may be beyond economical repair.
Ceilings	
Repair category	1
Notes	No evidence of any significant disrepair. There is some showing of the joints to the plasterboard sheeting in places.
Internal walls	
Repair category	1
Notes	No evidence of any significant disrepair.
Floors including sub-	floors
Repair category	1
Notes	No evidence of any significant disrepair having regard to the limits of our inspection.
	, , , , , , , , , , , , , , , , , , , ,
Internal joinery and ki	tchen fittings
Repair category	2
Notes	The kitchen fittings are dated. There is some wear to the cabinet below the sink.
	The hall door to the porch is glazed. We suspect the glass is not toughened. This can
	be considered a safety hazard.
Chimney breasts and	fireplaces
Repair category	1
Notes	No evidence of any significant disrepair. Please appreciate we did not inspect the chamber to the fireplace.
Internal decorations	
Repair category	2
Notes	Some of the internal decorations is worn and dated. There are old damp stains in places.
Cellars	
Repair category	Not applicable
Notes	

Electricity					
Repair category	2				
Notes	Although probably in an acceptable condition there is no record of when an electrical test was last carried out. It is good practice to test electrical installations to domestic properties on a 5 year cycle or upon an exchange of ownership.				
Gas					
Repair category	Not applicable				
Notes					
Water, plumbing and ba	throom fittings				
Repair category	1				
Notes	No evidence of any significant disrepair.				
	The bathroom fittings may be considered dated.				
Heating and hot water					
Repair category	1				
Notes	No evidence of any significant disrepair. The upper immerser to the hot water cylinder is not wired in.				
Drainage					
Repair category	1				
Notes	No evidence of any significant disrepair having regard to the limits of our inspection.				

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.

	1
Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	2
Roofing including roof space	1
Rainwater fittings	2
Main walls	1
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	2
Communal areas	N/a
Garages and permanent outbuildings	N/a
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	2
Cellars	N/a
Electricity	2
Gas	N/a
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

#### **Category 3**

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

#### Category 2

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

#### Category 1

No immediate action or repair is needed.

#### Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

#### Warning

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

#### 3. Accessibility information

#### Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

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

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 No X
3. Is there a lift to the main entrance door of the property?	Yes No X
4. Are all door openings greater than 750mm?	Yes No X
5. Is there a toilet on the same level as the living room and kitchen?	Yes No X
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 No X
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes No X

#### 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

It is assumed that the subjects are held on an absolute ownership basis [formerly feudal]. This should be confirmed by your solicitor.

In addition to the standard searches and enquiries to be carried out by your solicitor we would recommend that the following matters are confirmed:

- 1. Details concerning the air source heat pump should be provided. Statutory consent may have been required for the installation of the air source heat pump.
- 2. Is there a guarantee for the cavity wall, insulation?

#### Estimated reinstatement cost for insurance purposes

It is recommended that the subjects be insured for a sum of not less than £270,000 [two hundred & seventy thousand pounds]

This figure is the estimate of the cost of rebuilding the property and bears no direct relationship to the current market value.

#### Valuation and market comments

£170,000 [one hundred & seventy thousand pounds].

There is a steady demand for properties of this size and type within the Corpach area.

Report author	John Strachan MRICS
Address	Samuel & Partners FS Scotland, First Floor, 20 High Street, Fort William, Scotland, PH33 6AT
Signed	Electronically prepared by Samuel & Partners
Date of report	27 August 2024

#### **Terms and Conditions**

#### **PART 1 - GENERAL**

#### 1.1 THE SURVEYORS

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

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, 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 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 Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

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.

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 the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions.

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

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

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

#### 1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:

- the Seller:
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

#### 1.4 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

#### 1.5 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.

#### 1.6 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.

#### 1.7 PRECEDENCE

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

#### 1.8 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 "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;

15 Caledonian Road, Corpach, Fort William, PH33 7LF

Ref: 462/24/79

- 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.

#### 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.

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- <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" 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. 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

# Samuel & Partners Generic Valuation

Mortgage Valuation Report								
Property:	15 Caledonia	n Road	С	ustomer:				
	Corpach			wner:				
	Fort William		In	troducer:				
	PH33 7LF		Te	enure:	Standard O	wnership (a	ssumed)	
Date of Inspection:	01.08.24		R	eference:				
associated Home (The Red Book) a additional comme been prepared so that neither the wi	This Mortgage Valuation Report has been issued as part of The Home Report prepared on the property referred to above. This report and associated Home Report together with the inspection has been carried out in accordance with the RICS Appraisal and Valuation Standards (The Red Book) and the RICS Rules of Conduct. Potential purchasers must not read this report in isolation and your attention is drawn to the additional comments contained in The Single Survey and also the Terms and Conditions of the associated Home Report. This report has been prepared solely for mortgage lenders to consider the property's suitability for mortgage finance. Your attention is also drawn to the fact that neither the whole nor any part of the report or any reference thereto may be included in any document, circular or statement without prior approval in writing as to the form in which it will appear.							
1.0	LOCATION							
The property is amenities and t			of Fort William i	n the resider	ntial area of C	orpach. All	essential services,	
2.0	DESCRIPTION	N		2.1 Age:	1965			
A mid terraced	ex local authori	ty built dwelling h	nouse.		,			
3.0	CONSTRUCT	ION						
Cavity brickwor	k walls; pitched	and slated roof;	timber floors					
4.0	ACCOMMODA	ATION						
		, living room and land a bathroom.	kitchen.					
5.0	SERVICES (N	o tests have bee	n applied to any	of the servi	ces)			
Water:	Mains	Electricity:	Mains	Gas:	None	Drains:	Mains	
Central Heatin	g:	Full - air source	heat pump to rac	liators				
6.0	OUTBUILDINGS							
Garage:	None							
Others:	None							
7.0	<b>GENERAL CONDITION</b> - A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.							
The property is	he property is in a satisfactory condition for lending purposes.							

[Page 1 of 2]

8.0	ESSENTIAL REPAIR WORK (as a condition of any mortgage or, to preserve the condition of the property)								
None required a	s a conditi	on of the mortgage							
8.1 Retention r	ecommen	ded:	Reflected in	the va	luation.				
9.0	ROADS	& FOOTPATHS							
Have the roads		ths adjacent to the property the Local Authority?		[ X ]	/ES[]NO		If No, comment to be made in Section 11		to be made in
10.0	BUILDIN	IGS INSURANCE	£270,000		GROSS EX FLOOR AR	TERNA		84	Sq m
	destruction fittings have	is an opinion of an appropria on a re-instatement basis a e not been included. No allo be has been made for VAT,	ssuming reconstri wance has been i	uction o	f the property in i I for inflation durir	ts existing ng the insu	design <i>rance p</i> e	and material eriod or durin	ls. Furnishings and ng re-construction and
11.0		L REMARKS					, <u>y .</u>		
None									
12.0	VALUATION On the assumption of vacant possession and that the properly is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.						ts, which may have e property has been 2000 may contain ne scope of this		
12.1		/alue in present	£170,000		One h	undred	& seve	enty thous	and pounds
	conditio		ŕ					,	·
			_						
12.2	Market \ complet	/alue on ion of essential	£ See re		remarks in Section 11 of this report.				
	works:								
12.3		security for [X]YES[]NO mortgage s?							
Signature		Electronically signed =	= John Stracha	n					
Surveyor: John Strachan, MRIC			Date: 27 August 2024			2024			
Surveyor Company: Samuel & Partners,			First Surveyor	s Sco	tland				
Address:		First Floor, 20 High	Street Fort Wi	lliam,	——— PH33 6AT				
Telephone:		01397 702686							
E-mail info@samuelandpartners.co.uk									

### **Energy Performance Certificate (EPC)**

Dwellings

### **Scotland**

#### 15 CALEDONIAN ROAD, CORPACH, FORT WILLIAM, PH33 7LF

Dwelling type:Mid-terrace houseDate of assessment:01 August 2024Date of certificate:09 August 2024

Total floor area: 74 m<sup>2</sup>

Primary Energy Indicator: 227 kWh/m²/year

**Reference number:** 0692-1013-8208-6354-7204 **Type of assessment:** RdSAP, existing dwelling

Approved Organisation: Elmhurst

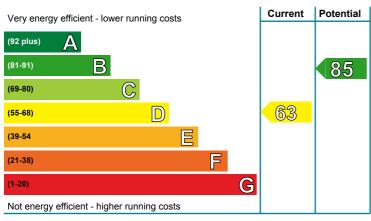
**Main heating and fuel:** Air source heat pump, radiators, electric

#### 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*	£4,548	See your recommendations
Over 3 years you could save*	£1,146	report for more information

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

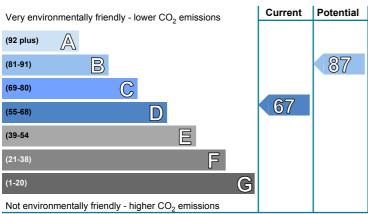


#### **Energy Efficiency Rating**

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

Your current rating is **band D (63)**. 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 D (67)**. The average rating for EPCs in Scotland is **band D (59)**.

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

#### Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£129.00
2 Hot water cylinder thermostat	£200 - £400	£378.00
3 Solar water heating	£4,000 - £6,000	£639.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

#### Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	★★★☆☆	***
Roof	Pitched, 270 mm loft insulation	****	<b>★★★★</b> ☆
Floor	Suspended, no insulation (assumed)	_	_
Windows	Fully double glazed	***	<b>★★★☆☆</b>
Main heating	Air source heat pump, radiators, electric	****	****
Main heating controls	Programmer and room thermostat	***	<b>★★★☆☆</b>
Secondary heating	Room heaters, dual fuel (mineral and wood)	_	_
Hot water	From main system, no cylinder thermostat	****	***
Lighting	Low energy lighting in all fixed outlets	****	****

#### The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<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 38 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 2.8 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

#### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£1,848 over 3 years	£1,842 over 3 years	
Hot water	£2,421 over 3 years	£1,281 over 3 years	You could
Lighting	£279 over 3 years	£279 over 3 years	save £1,146
Totals	£4,548	£3,402	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		
		Indicative cost	per year	Energy	Environment	
1	Floor insulation (suspended floor)	£800 - £1,200	£43	D 65	C 69	
2	Hot water cylinder thermostat	£200 - £400	£126	D 68	C 72	
3	Solar water heating	£4,000 - £6,000	£213	C 73	C 77	
4	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£435	B 85	B 87	

#### 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 Floor insulation (suspended floor)

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

#### 2 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.

#### 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 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:

Air source heat pump

#### 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)	8,172	N/A	N/A	N/A
Water heating (kWh per year)	3,558			_

#### **About this document**

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

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

Assessor's name: Mr. John Strachan

Assessor membership number: EES/009418

Company name/trading name: Samuel and Partners

Address: 20 High Street Fort William

Phone number: PH33 6AT 01397 702686

Email address: john@samuelandpartners.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

