HOME REPORT



33 THOM STREET
HOPEMAN
ELGIN
IV30 5SS

27TH OCTOBER 2026

McClelland-Jones
Surveyors

HOME REPORT CONTENTS

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SINGLE SURVEY

survey report on:

Property address	33 Thom Street Hopeman Elgin IV30 5SS
Customer	R McIntosh & M McIntosh
Customer address	33 Thom Street Hopeman Elgin IV30 5SS
Prepared by	Mark McClelland-Jones, AssocRICS
Date of inspection	27th October 2026

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.

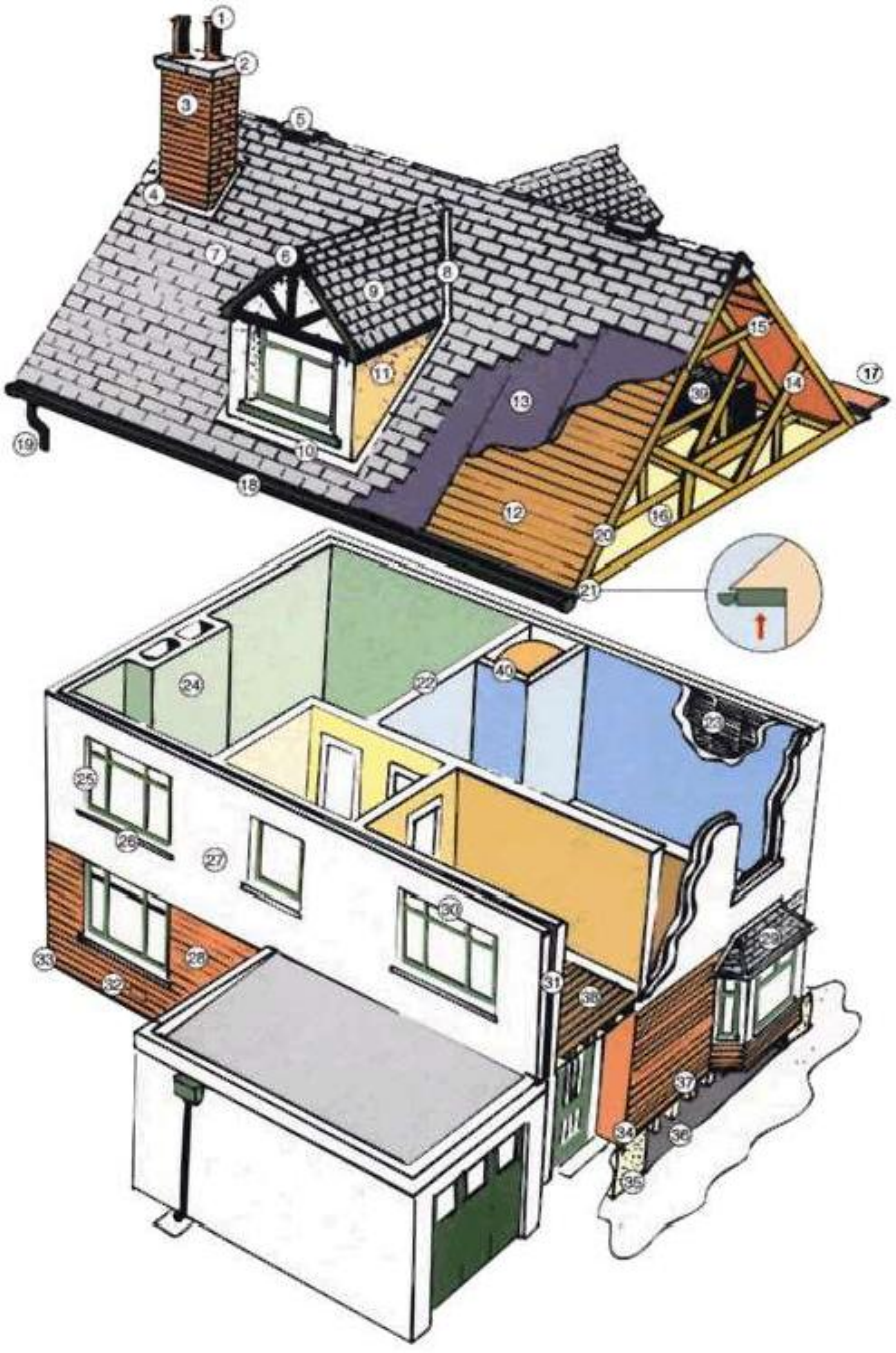
Description	The subjects comprise a traditional and extended two-storey end terraced house with off-street parking and garden.
Accommodation	The Accommodation comprises the following:- Ground Floor: Entrance Hallway, Living Room, Kitchen. First Floor: Landing, Two Bedrooms, Study/Box Room/Nursery, Bathroom.
Gross internal floor area (m²)	The gross internal floor area extends to 73m2 or thereby.
Neighbourhood and location	The property is located in an established Residential area within the historic coastal village of Hopeman. There are some amenities in the immediate vicinity, including a primary school; a full range of amenities are available in the nearby town of Elgin.
Age	Approximately 130 years with a more recent extension and internal alterations.
Weather	There were very strong winds at the time of inspection.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** There is a chimney stack to the gable of pointed stone construction with cement flashings and clay pots.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered wherethere was safe and reasonable access, normally defined as being from a 3m ladder within the property.** The main roof is pitched, timber supported and covered with traditional slates. Ridging is formed with clay ridge tiles and these are fixed in place with cement. The front dormer roof is pitched, covered in slates and ridges are topped with zinc/lead/similar. The rear extension roof is flat and covered with a waterproof composite membrane.
Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** Rainwater fittings are uPVC types.
Main walls	**Foundations and concealed parts were not exposed or inspected.** Main walls are a traditional pointed solid stone construction. The rear extension walls are likely cavity brick/block, having a rendered outer leaf.
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.** Windows are double glazed uPVC framed units. There are timber Velux type windows to roof slopes. The two external doors are uPVC units.
External decorations	None.
Conservatories / porches	None.
Communal areas	None.
Garages and permanent outbuildings	None. For Home Report purposes, please note that timber garden sheds, stores/similar and greenhouses are not classed as permanent outbuildings.
Outside areas and boundaries	**Visually inspected.** The property is accessed from a public road via timber gates to a private parking area at the gable. The parking area is formed in compacted gravel. The dwelling has a private garden to the rear, all bounded by walls and timber fencing. The garden comprises a lawn, slabbed walkways, a timber garden shed, a hen coop, a timber firewood store, an area of composite decking and a children's timber swing/play set. There is an electric vehicle charging point to the extension gable wall.
Ceilings	**Visually inspected from floor level.** Ceilings are plasterboard lined.

	Visually inspected from floor level. **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** Internal walls are plasterboard & timber-framed partitions. The party wall is plaster on masonry.
Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** Flooring is suspended timber throughout.
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 doors, door surrounds, skirting boards and stairs are timber. Kitchen fittings consist of floor and wall-mounted units with worktops. There are various timber built-in cupboards and wardrobes.
Chimney breasts and fireplaces	**Visually inspected.** There is a fireplace in the Living Room containing a solid fuel stove.
Internal decorations	**Visually inspected.** Walls, ceilings and joinery are painted/treated.
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.** A mains supply of electricity is connected to the property. The electrical supply meter is located in a protective casing adjacent to the rear door. The switch sockets are plastic & metal and socket outlets are plastic & metal 13 Amp square pin sockets. Visible wiring is sheathed with PVC.
Gas	None.
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.** The property is connected to a public water supply. The Bathroom has a bath tub with shower over, a basin and w.c.

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 orappliances.** The property is centrally heated, and hot water provided, via an oil-fired boiler located externally to the rear of the extension. Hot water is stored in an insulated hot water cylinder located in a front Bedroom cupboard. Local heating is via the solid fuel stove in the Living Room. A bunded heating oil tank is located in the rear garden.
Drainage	**Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.** The property is connected to mains drainage.
Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Scottish Government regulations introduced in February 2022 stipulate that every home must have: one smoke alarm in the living room or the room used most, one smoke alarm in every hallway or landing and one heat alarm in the kitchen. All smoke and heat alarms should be mounted on the ceiling and be interlinked. If carbon-fuelled appliances are fitted – like a boiler, fire, heater or flue – in any room, a carbon monoxide detector must be fitted in that room, but this does not need to be linked to the fire alarms. Buyers should satisfy themselves that the property meets these regulations upon taking ownership. We are informed by the owners that smoke/heat/carbon monoxide alarms to an interlinked 'Fireangel' system were recently fitted.
Any additional limits to inspection	This report does not constitute a full and detailed description of the property and a structural investigation was not carried out. No removal of internal linings has been carried out in order to ascertain the condition of hidden parts and no warranty can be given regarding the areas not specifically referred to in this report. 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. The property was occupied and furnished at the time of inspection. Minor defects have not been reported unless these have a considerable impact on the property's integrity.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. 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

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

2. Condition

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

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.

Structural movement	
Repair category	1
Notes	There is no evidence of structural movement.

Dampness, rot and infestation	
Repair category	1
Notes	No dampness, rot or infestation noted.

Chimney stacks	
Repair category	1
Notes	Chimneys appear sound allowing for normal weathering, as determined from a ground floor inspection only.

Roofing including roof space	
Repair category	1
Notes	Roofs such as that to the main roof will require constant maintenance. Slates have a tendency to crack and water ingress - even via a hairline crack - may damage internal roof timbers. From a visual ground-level inspection, no significant defects were noted. There is no roof space access within the subject property; therefore, comment cannot be made as to the internal condition of the main roof. It should be fully appreciated that a flat roof, even when new, does have a limited life and always requires regular and careful ongoing maintenance to ensure it remains in a wind and watertight condition.

Rainwater fittings	
Repair category	1
Notes	No significant disrepair was noted to rainwater goods. It will however be appreciated that the inspection was carried out during dry weather conditions. Sometimes defects in rainwater goods are only apparent during, or after heavy rainfall. Localised patch repairs noted.

Main walls	
Repair category	1
Notes	Main walls are commensurate with the age and type of property in this location. More recent re-pointing work is in evidence. Minor staining noted to the main gable wall.

Windows, external doors and joinery	
Repair category	1
Notes	No significant defects identified to external windows, external doors and joinery. Minor fading to front door decorative finish noted.

External decorations	
Repair category	-
Notes	Not applicable.

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	1
Notes	Outside areas and boundaries are satisfactory.

Ceilings	
Repair category	1
Notes	No obvious significant defects noted to ceilings.

Internal Walls	
Repair category	1
Notes	No obvious significant defects noted to internal walls.

Floors including sub-floors	
Repair category	1
Notes	No obvious significant defects noted to flooring.

Internal joinery and kitchen fittings	
Repair category	1
Notes	No obvious significant defects noted to internal joinery and kitchen fittings.

Chimney breasts and fireplaces	
Repair category	1
Notes	The chimney breast and fireplace appear satisfactory. The solid fuel stove was not tested and flue inspection was not possible. Additional fireplaces were likely an original feature of the building and some fireplaces may have been boarded/bricked up, the surrounds removed and no longer operational. It is assumed that any unused flues are suitably vented.

Internal decorations	
Repair category	1
Notes	No obvious significant defects were noted to internal decorations and these are fresh throughout.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	It is likely that only properties recently constructed or rewired will have electrical installations that fully comply with current regulations. It is recommended good practice that all electrical installations should be checked periodically, approximately every ten years or when a property changes hands.

Gas	
Repair category	-
Notes	Not applicable.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	No obvious significant defects noted to accessible plumbing or sanitary fittings. In a property of this age it is possible for lead pipework to be present in concealed areas; however, none was noted within the limitations of the inspection.

Heating and hot water	
Repair category	1
Notes	No obvious significant defects noted to the heating system or hot water system, although these have not been tested.

Drainage	
Repair category	1
Notes	No obvious significant defects noted to the drainage system, within the limitations of the inspection.

Single Survey

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

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.

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	1
Cellars	-
Electricity	1
Gas	-
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 arestill advised.
Category 1
No immediate action or repair isneeded.

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 linesat the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

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

This is a Replacement Single Survey. The original inspection was carried out on 25th March 2025.

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Reference to the Titles will confirm the exact ownership, maintenance and liability of boundaries.

Access to the rear and side of the property is shared; reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

Estimated reinstatement cost for insurance purposes

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than:

£330,000 (Three hundred and thirty thousand pounds).

The sum provided is an opinion of an appropriate figure, at the date of inspection, for which the property and, if relevant, substantial outbuildings should be insured against total destruction. The sum reflects a reinstatement amount, assuming reconstruction of the property in its existing design and using the same/similar materials. No allowance has been made for VAT, less professional fees. No allowance has been provided for inflation during the insurance period or during reconstruction works. Further discussions with insurers is advised.

Single Survey

Valuation and market comments
In its present condition the opinion of valuation for the Outright Ownership interest with vacant possession on 27th October 2026 is: £185,000 (One hundred and eighty five thousand pounds sterling). There is a strong demand for this property type and character in the local area. Valuations are provided in accordance with the current Royal Institution of Chartered Surveyors (RICS) Valuation Standards (commonly known as 'the Red Book') and RICS Codes of Conduct. The Red Book valuation is a professional valuation of property or land carried out by an RICS registered surveyor. It provides a trusted and unbiased valuation, adhering to the stringent professional standards outlined in the Red Book itself. The Comparable Valuation method has been used. Properties of a similar size, age, type and character sold, or for sale under offer, within the local area during the period two years prior to 27th October 2026, have been adjusted and used as evidence to arrive at a value. The valuation provided here is strictly on the basis of values as at October 2026.

Report author	Mark McClelland-Jones, AssocRICS AssocRICS Registered Valuer
Signed	
Address	Balgownie, Main Street, Urquhart, Elgin, IV30 8LG
Date of report	25th March 2025

Mortgage Valuation Report

33 Thom Street, Hopeman, Elgin, IV30 5SS

Property Details

Property Type: House
Property Style: End terraced.
Constructed for the Public Sector, e.g. local authority, police, military? No
Approximate year of construction: 1890
Gross Internal Area: 73m2

Tenure

Tenure: Outright Ownership (Scotland)

Accommodation

Living Rooms = 1
Bedrooms = 2
Kitchen = 1
Bathrooms = 1
Separate WCs = 0
Other = Study

Garages, Parking & Permanent Outbuildings

Off-street parking.

Property Construction

Walls: Solid stone.
Roof: Pitched and slated.
Non-traditional Construction? No

Risks

Has the property suffered structural movement? No
If Yes, is this recent and progressive? N/A
In the immediate vicinity, is there any evidence, history of or reason to anticipate subsidence, heave, landslip or flooding: No

Service Connections

Drainage: Mains
Electricity: Mains
Central Heating: Oil-fired
Water: Mains
Gas: None

Legal & Planning Issues

Apparent legal issues to be verified by the conveyancer:

The tenure is understood to be Outright Ownership.

In line with our normal practice, it is specifically assumed that the property and its value are unaffected by any matters which would or should be revealed to a competent Completing Solicitor by a local search and replies to the usual enquiries, or by any statutory notice and planning proposal.

Reference to the Titles will confirm the exact ownership, maintenance and liability of boundaries.

Access to the rear and side of the property is shared; reference to the Titles will ascertain the exact ownership, maintenance and liability of same.

Has the property been extended, converted or altered?

Yes: Two-storey rear extension.

Roads

Roads to the property or adjacent: Adopted

General Remarks

When inspected within limits imposed by occupation, the general condition of the property appears consistent with its age and type of construction, and no obvious significant defects were noted which would adversely affect the subjects as a mortgage security.

Essential Repairs

Are essential repairs required? No
If Yes, state the estimated of essential repairs: £

Retention

Is a retention recommended? No
If Yes, state the amount: £

Comment on Mortgageability

The property affords adequate security for loan purposes based on the valuation figure, subject to individual lender criteria.

Valuation

Market value in present condition at the time of inspection:

£185,000 (One hundred and eighty five thousand pounds sterling).

If relevant, market value on completion of essential repairs: £N/A

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? **£750 pcm**

Is the property in an area where there is a steady demand for rented accommodation of this type? **Yes**

Insurance Reinstatement Value

The insurance reinstatement value includes the cost of total rebuilding, site clearance, professional fees and ancillary charges plus VAT. The re-building cost for insurance purposes is for the subject property only and is given solely as a guide. Further discussions with insurers is advised. Insurance reinstatement Value per BCIS:

£330,000 (Three hundred and thirty thousand pounds).

Declaration

Signed: 

Surveyor's Name: Mark McClelland-Jones
Surveyor's Professional Qualifications: AssocRICS Registered Valuer
Address: Balgownie, Main Street, Urquhart, Elgin, Moray, IV30 8LG
Telephone: 07788 276861
Date of Inspection: 27th October 2026
Date of Generic Mortgage Valuation Report: 27th October 2026

Energy Performance Certificate (EPC)

Dwellings

Scotland

33 THOM STREET, HOPEMAN, ELGIN, IV30 5SS

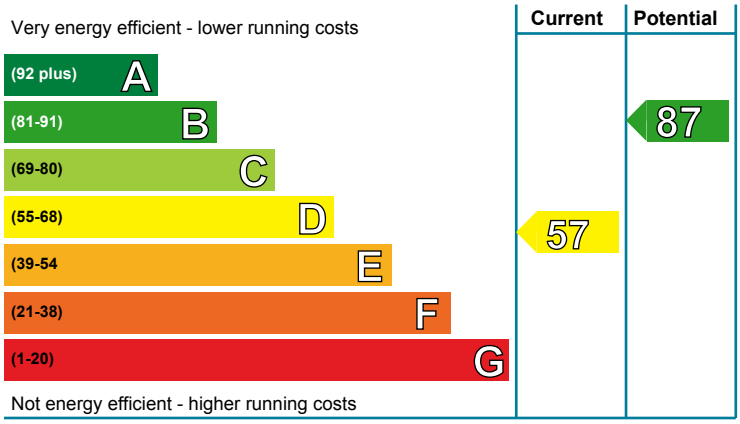
Dwelling type:	End-terrace house	**Reference number:**	0130-2095-7170-2625-1125
Date of assessment:	25 March 2025	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	27 March 2025	**Approved Organisation:**	Elmhurst
Total floor area:	73 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	258 kWh/m²/year		

You can use this document to:

- **Compare current ratings of properties to see which are more energy efficient and environmentally friendly**
- **Find out how to save energy and money and also reduce CO_2 emissions by improving your home**

Estimated energy costs for your home for 3 years*	**£3,342**	See your recommendations report for more information
Over 3 years you could save*	**£1,413**	

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

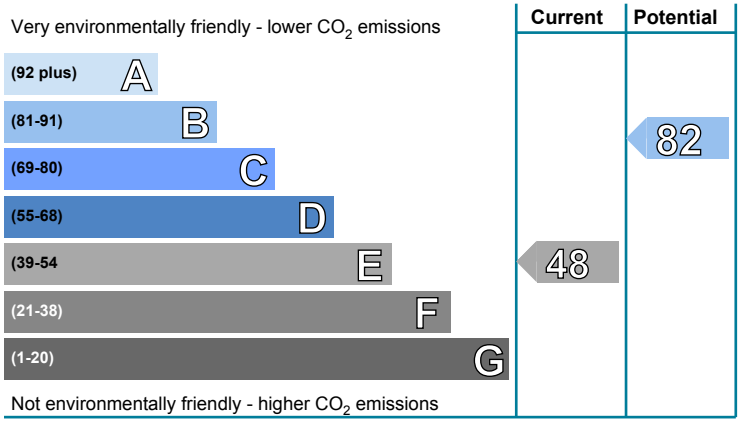


Energy Efficiency Rating

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 (57)**. The average rating for EPCs in Scotland is **band D (61).**

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



Environmental Impact (CO_2) Rating

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

Your current rating is **band E (48)**. The average rating for EPCs in Scotland is **band D (59).**

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Room-in-roof insulation	£1,500 - £2,700	£879.00
2 Internal or external wall insulation	£4,000 - £14,000	£162.00
3 Floor insulation (suspended floor)	£800 - £1,200	£195.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Cavity wall, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Flat, insulated	★★★★☆	★★★★☆
	Roof room(s), ceiling insulated	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
	Suspended, insulated (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO_2 emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 67 kg CO_2/m²/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 4.9 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 3.1 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	£2,577 over 3 years	£1,344 over 3 years	You could save £1,413 over 3 years
Hot water	£531 over 3 years	£351 over 3 years	
Lighting	£234 over 3 years	£234 over 3 years	
Totals	**£3,342**	**£1,929**	

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

Recommendations for improvement

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

	Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
				Energy	Environment
1	Room-in-roof insulation	£1,500 - £2,700	£293	D 68	D 62
2	Internal or external wall insulation	£4,000 - £14,000	£54	C 71	D 64
3	Floor insulation (suspended floor)	£800 - £1,200	£65	C 73	D 68
4	Solar water heating	£4,000 - £6,000	£59	C 76	C 72
5	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£402	B 87	B 82

Choosing the right improvement package

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

energy saving trust

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

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

1 Room-in-roof insulation
Insulating roof rooms will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. If it has a flat ceiling insulation can usually be added above the ceiling, and sloping ceilings and walls of roof rooms can be insulated using an internal lining board. Roof voids must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about roof room insulation and details of local contractors can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). Building regulations generally apply to this work so it is best to check this with your local authority building standards department.

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

3 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.

4 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.

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

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.
LZC energy sources present: There are none provided for this home

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	11,435	N/A	N/A	(684)
Water heating (kWh per year)	2,535			

Addendum

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

About this document

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

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

Assessor's name: Mr. Mark McClelland-Jones
Assessor membership number: EES/020000
Company name/trading name: EPC Moray
Address: Balgownie, Main Street
Urquhart
Moray
Elgin
IV30 8LG
Phone number: 07788 276861
Email address: mcclellandjones@icloud.com
Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT

Greener Scotland
Scottish Government

property questionnaire

Property address	33 Thom Street Hopeman Elgin IV30 5SS

Seller(s)	R McIntosh & M McIntosh

Completion date of property questionnaire	25/03/2025

Note for sellers

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

Information to be given to prospective buyer(s)

1.	**Length of ownership**	
	How long have you owned the property? 12 years and 10 months	
2.	**Council tax**	
	Which Council Tax band is your property in? (Please circle) **A** **(B)** **C** **D** **E** **F** **G** **H**	
3.	**Parking**	
	What are the arrangements for parking at your property? **(Please tick all that apply)** • **Garage** ☐ • **Allocated parking space** ☐ • **Driveway** ☑ • **Shared parking** ☐ • **On street** ☑ • **Resident permit** ☐ • **Metered parking** ☐ • **Other (please specify):**	
4.	**Conservation area**	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	**No**

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)?	**No**
6.	**Alterations/additions/extensions**	
a.	**(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?** **<u>If you have answered yes</u>, please describe below the changes which you have made:**	**No**
	(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?** **<u>If you have answered yes</u>, please answer the three questions below:**	**Yes**
	(i) Were the replacements the same shape and type as the ones you replaced?	**Yes**
	(ii) Did this work involve any changes to the window or door openings?	**No**
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): **New composite front door fitted 2014** **New double glazed windows fitted 2016 - 10 year guarantee** **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).** **<u>If you have answered yes or partial</u> – what kind of central heating is there?** **(Examples: gas-fired, solid fuel, electric storage heating, gas warm air).** **<u>If you have answered yes</u>, please answer the three questions below:**	**Yes** Oil boiler. Plus multifuel stove with back boiler. Underfloor heating (kitchen & bathroom)
	i) When was your central heating system or partial central heating system installed?	New Worcester external oil boiler fitted 2019
	(ii) Do you have a maintenance contract for the central heating system? **<u>If you have answered yes,</u> please give details of the company with which you have a maintenance contract:**	**No**
	(iii) When was your maintenance agreement last renewed? **(Please provide the month and year).**	
8.	**Energy Performance Certificate**	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	**Yes**
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?** **<u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?**	**No**
b.	**Are you aware of the existence of asbestos in your property?** **<u>If you have answered yes</u>, please give details:**	**No**

10.	Services

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

Services	Connected	Supplier
Gas or liquid petroleum gas		
Water mains or private water supply	✓	Scottish Water
Electricity	✓	Octopus Energy
Mains drainage	✓	Scottish Water
Telephone	✓	BT
Cable TV or satellite		Dish fitted but not currently used
Broadband	✓	BT

b.	**Is there a septic tank system at your property?** **<u>If you have answered yes</u>, please answer the two questions below:**	**No**
	(i) Do you have appropriate consents for the discharge from your septic tank?	
	(ii) Do you have a maintenance contract for your septic tank? **<u>If you have answered yes,</u> 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:**	**No**
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:**	**No**
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?** **If you have answered yes, please give details:**	**No**
e.	**As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?** **If you have answered yes, please give details:** **31 and 35 have access down the driveway to put their bins out**	**Yes**
f.	**As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)** **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:**	**No**

b.	**Is there a common buildings insurance policy?** **<u>If you have answered yes</u>, is the cost of the insurance included in your monthly/annual factor's charges?**	**No**
c.	**Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.**	
13.	**Specialist works**	
a.	**As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?** **<u>If you have answered yes</u>, 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.**	**No**
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?** **<u>If you have answered yes</u>, please give details:**	**No**
c.	**<u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?** **<u>If you have answered yes</u>, 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 <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.** **Guarantees are held by:**	

14.	**Guarantees**					
a.	**Are there any guarantees or warranties for any of the following:**					
(i)	**Electrical work**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
(ii)	**Roofing**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
(iii)	**Central heating**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
(iv)	**National House Building Council (NHBC)**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
(v)	**Damp course**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
(vi)	**Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
b.	**If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):** Flat roof - installed May 2011, 20 year material guarantee until May 2031.					
c.	**Are there any outstanding claims under any of the guarantees listed above?** **If you have answered yes, please give details:**					**No**
15.	**Boundaries**					
	So far as you are aware, has any boundary of your property been moved in the last 10 years? **If you have answered yes, please give details:**					**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?**	**No**
c.	**that requires you to do any maintenance, repairs or improvements to your property?**	**No**
	<u>If you have answered yes to any of a–c above</u>, 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(R McIntosh M McIntosh

Date: 25/03/2025

SINGLE SURVEY TERMS AND CONDITIONS

PART 1 - GENERAL

1.1 THE SURVEYOR

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[1]

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 stating yes or no here: **Yes**

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 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.

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

The Report 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;

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 chartered 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*[2]

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.

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.

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

2.3 THE REPORT
The Report will be prepared by the surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased.

The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

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

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

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

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

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

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY
A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT
A section is included that makes provision for an Energy Report, relative to the property. The surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value*" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.* In arriving at the opinion of the Market Value the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;

There are no particularly troublesome or unusual legal restrictions;

There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to
the building are shared among the co-proprietors on an equitable basis.
Any additional assumption, or any found not to apply, is reported.

“Re-instatement cost” *is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form* unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a re-inspection 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.


McClelland-Jones
Surveyors