

YOUR ONESURVEY  
**HOME REPORT**

---

ADDRESS

---

Heimdal  
3 Balfleurs Street  
Milngavie, Glasgow  
G62 8HW

PREPARED FOR

---

Susan P Knowler

INSPECTION CARRIED OUT BY:



**ALLIED**  
SURVEYORS  
SCOTLAND

SELLING AGENT:



**RETTIE**

HOME REPORT GENERATED BY:

**oneSURVEY** | HOME REPORT

# Document Index

Document	Status	Prepared By	Prepared On
Index of Documents			
<u>Single Survey</u>	Final	Bearsden - Allied Surveyors Scotland Plc	06/10/2020
<u>Mortgage Certificate</u>	Final	Bearsden - Allied Surveyors Scotland Plc	06/10/2020
<u>Property Questionnaire</u>	Final	Dr. Susan P Knowler	03/10/2020
<u>EPC</u>	Final	Bearsden - Allied Surveyors Scotland Plc	05/10/2020

## Important Notice:

This report has been prepared for the purposes and use of the person named on the report. In order to ensure that you have sight of a current and up to date copy of the Home Report it is **essential** that you log onto [www.onesurvey.org](http://www.onesurvey.org) (free of charge) to download a copy personalised in your own name. This enables both Onesurvey and the Surveyor to verify that you have indeed had sight of the appropriate copy of the Home Report prior to your purchasing decision. This personalised report can then be presented to your legal and financial advisers to aid in the completion of your transaction. **Failure to obtain a personalised copy may prevent the surveyor having any legal liability to you as they will be unable to determine that you have relied on this report prior to making an offer to purchase.**

Neither the whole, nor any part of this report may be included in any published document, circular or statement, nor published in any way without the consent of Onesurvey Ltd. Only the appointed Chartered Surveyor can utilise the information contained herein for the purposes of providing a transcription report for mortgage/loan purposes.

P A R T   1 .

# SINGLE SURVEY

---

A report on the condition of the property, with categories  
being rated from 1 to 3.



# Single Survey

Survey report on:

<b>Surveyor Reference</b>	ND/0156
<b>Customer</b>	Dr. Susan P Knowler
<b>Selling address</b>	Heimdal 3 Balfleurs Street Milngavie, Glasgow G62 8HW
<b>Date of Inspection</b>	05/10/2020
<b>Prepared by</b>	Paul Fraser, MRICS Bearsden - Allied Surveyors Scotland Plc

## SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

### PART 1 - GENERAL

#### 1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property.<sup>1</sup>

If the Surveyors have had a previous business relationship within the past two years with the Seller or 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.

---

<sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Codes of Conduct

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.

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

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

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

#### **1.4 GENERIC MORTGAGE VALUATION REPORT**

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

#### **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report will be prepared from information contained in the Report and the generic Mortgage Valuation Report.<sup>2</sup>

#### **1.6 INTELLECTUAL PROPERTY**

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

#### **1.7 PAYMENT**

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

#### **1.8 CANCELLATION**

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for

expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

#### **1.9 PRECEDENCE**

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

#### **1.10 DEFINITIONS**

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format.
- the "Market Value" is *The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion*
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property.
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and

---

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

- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

## PART 2 – DESCRIPTION OF THE REPORT

### 2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

### 2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, *visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.*

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

### 2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not

significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

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

- 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 Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

#### **2.4 SERVICES**

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

#### **2.5 ACCESSIBILITY**

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

#### **2.6 ENERGY REPORT**

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

#### **2.7 VALUATION AND CONVEYANCER ISSUES**

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

*"Market Value" The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an*

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

- \*There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- \*There are no particularly troublesome or unusual legal restrictions;
- \*There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

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

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property

## 1. INFORMATION AND SCOPE OF INSPECTION

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the Surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the Surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the Surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

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

<b>Description</b>	Altered/extended two storey semi-detached dwelling house retaining the benefit of surrounding garden grounds along with off-street/driveway car parking and single detached garage.
<b>Accommodation</b>	Ground floor : Entrance vestibule, hallway - with stairwell access off, living room, dining room, family room, kitchen, sun room - with shower room off, and rear vestibule.  First floor : Split level landing - with bathroom off, landing - with cupboard off and three bedrooms.
<b>Gross internal floor area (m<sup>2</sup>)</b>	Constructed circa 1905.
<b>Neighbourhood and location</b>	The property is situated towards the eastern outskirts of Milngavie, whereby surrounding properties are of a mixed age and character, with a range of local amenities/services all considered reasonably convenient.  Typical to dwellings within the locality, the property is situated within reasonably close proximity to the Glasgow Airport flight path.
<b>Age</b>	Approximately 120 years.
<b>Weather</b>	Dry and bright.
<b>Chimney stacks</b>	The property retains a private and mutual chimney stack, each of a traditional masonry construction, partially render finished supporting conventional period table stones and

	<p>pots/flue terminals. Lead flashing surrounds the base of the respective chimney heads at the roof junction.</p> <p>Visually inspected with the aid of binoculars where required.</p>
<b>Roofing including roof space</b>	<p>The principal roof structure is of a conventional pitch design having been recently re-clad with slates over timber trusses and membrane sarking material. An aging skylight remains to the rear elevation.</p> <p>Internally, the attic space has been partially floored and accommodates insulation quilting laid between the ceiling joists.</p> <p>The front dormer window projection is contained beneath a sloping, suspected lead based covering recoated in 2001.</p> <p>The gable end/rear elevation sun room and shower room extension is contained beneath a pitched slate clad roof over timber trusses and a plyboard sarking material.</p> <p>Internally, insulation quilting has been laid between the ceiling joists.</p> <p>Only a limited appraisal of the principal attic spaces was possible due to the presence of stored items contained therein.</p> <p>Sloping roofs were visually inspected with the aid of binoculars where required.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p>
<b>Rainwater fittings</b>	<p>PVC and alloy manufacture.</p> <p>Visually inspected with the aid of binoculars where required.</p>
<b>Main walls</b>	<p>The main outer walls are of a traditional solid masonry construction.</p> <p>The rear/gable end sun room/shower room extension would appear to be of an timber frame/block cavity construction</p>

	<p>having been render finished externally.</p> <p>Visually inspected with the aid of binoculars where required. Foundations and concealed parts were not exposed or inspected.</p>
<b>Windows, external doors and joinery</b>	<p>Windows appear to be of mixed age/origin, but for the most part, comprise a replacement uPVC/aluminium framed design along with secondary timber glazing and single glazed stained glass window unit.</p> <p>External joinery components appear treated.</p> <p>The front entrance door along with the rear porch and sun room access points were similarly of a uPVC double glazed design.</p> <p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible. Doors and windows were not forced open.</p>
<b>External decorations</b>	<p>As above, external walls have predominantly been finished to a traditional masonry facade and render cladding.</p> <p>External joinery appears painted/treated, whilst fascia and soffit boards have been replaced in PVC.</p> <p>Visually inspected.</p>
<b>Conservatories / porches</b>	<p>The front entrance vestibule comprises a stone block sub-structure supporting a uPVC double glazed super-structure contained beneath a low pitch slate clad roof.</p> <p>The rear vestibule comprises a suspected block cavity sub-structure carrying a uPVC double glazed super-structure contained beneath a double glazed PVC roof lining.</p> <p>Visually inspected.</p>
<b>Communal areas</b>	Not applicable.
<b>Garages and permanent outbuildings</b>	<p>The property retains a single detached garage to the rear of the property, accessed off Barloch Road.</p> <p>The garage comprises a rendered brick wall construction contained beneath a pitched, asbestos clad roofing material. Internally, the structure benefits from a solid concrete floor base, up and over vehicular access door along with single glazed metal casement window units.</p>

	<p>Also within the grounds is a modern aluminium framed greenhouse and ageing timber and felt garden shed.</p> <p>Visually inspected.</p>
<b>Outside areas and boundaries</b>	<p>Garden grounds have predominantly been laid out to grass, shrubbery, paving, gravel, concrete screeding and tarmacadam.</p> <p>Visual boundaries include metal fencing, masonry walling, hedgerows, post and wire fencing and footpath kerbstones.</p> <p>Visually inspected.</p>
<b>Ceilings</b>	<p>Lath and plaster or plasterboard lined and decoratively clad.</p> <p>Visually inspected from floor level.</p>
<b>Internal walls</b>	<p>Lath and plaster, plaster on hard or plasterboard linings having been decoratively finished.</p> <p>Visually inspected from floor level. Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p>
<b>Floors including sub floors</b>	<p>Ground floor - conventional suspended timber joist design and poured solid concrete construction carrying a decorative overlay.</p> <p>The sub-floor area within the rear/gable end shower room extension was inspected via a 'head and shoulders' appraisal and, where visible, the solum is of a poured concrete construction carrying the brick dwarf walls, associated wall plates and timber joist structures. Insulation quilting appears to have been laid between the floor joists.</p> <p>We have not inspected sub-floor compartments throughout the remainder of the dwelling, given there was no apparent means of access.</p> <p>First floor - Suspended timber joist design carrying a decorative overlay.</p> <p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted. Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.</p>

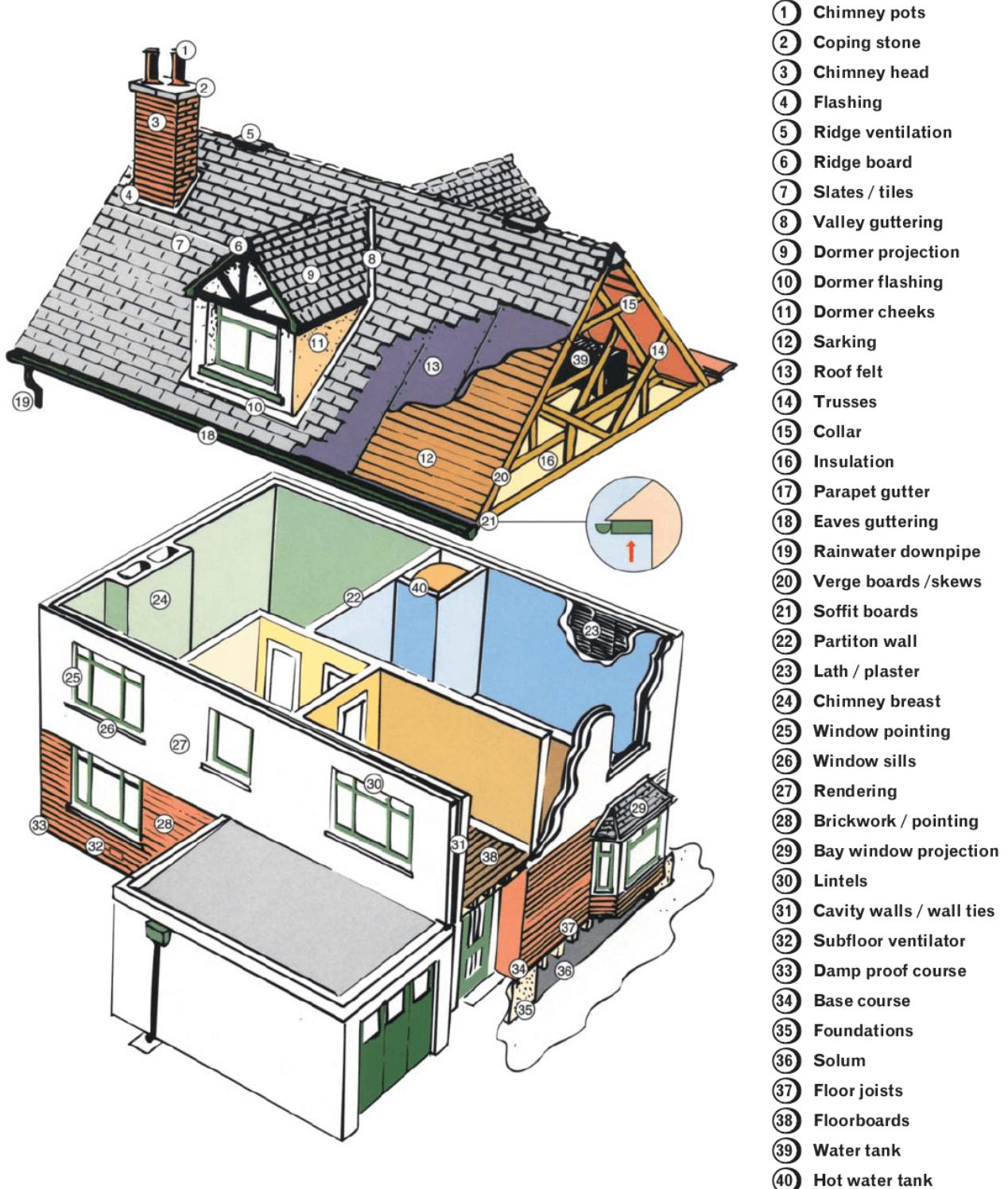
	<p>Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p>
<b>Internal joinery and kitchen fittings</b>	<p>Internal joinery varies between a painted/treated hard and soft wood.</p> <p>Internal doors are of a glazed timber or traditional timber panel design.</p> <p>We have assumed glazed components are of a Safety Glass manufacture.</p> <p>The kitchen units are of a traditional installation incorporating a standalone hob/oven - with extraction fan over, along with stainless steel sink and adequate cupboard/storage space.</p> <p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p>
<b>Chimney breasts and fireplaces</b>	<p>The property retains a flush fitting gas fired appliance within the front elevation living room accommodation. The fire appears to flue directly into the adjoining plastered chimney breast.</p> <p>Remaining fireplaces have since been removed, boarded over and are currently no longer operational.</p> <p>Visually inspected. No testing of the flues or fittings was carried out.</p>
<b>Internal decorations</b>	<p>Ceilings vary between paint, paper or coving.</p> <p>Walls comprise a combination of paint, paper, ceramic tiling, laminated splash back or treated timber panelling.</p> <p>Visually inspected.</p>
<b>Cellars</b>	Not applicable.
<b>Electricity</b>	<p>Mains supply. The meter and upgraded consumer board are wall mounted within the front elevation living room alcove cupboard.</p> <p>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</p>

	<p>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.</p>
<b>Gas</b>	<p>Mains supply. The meter is located within the kitchen/stairwell cupboard.</p> <p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the Surveyor will state that in the report and will not turn them on.</p>
<b>Water, plumbing and bathroom fittings</b>	<p>Mains water supply. Distribution pipework, where visible, is formed in either PVC or copper materials.</p> <p>The ground floor shower room comprises a traditional WC, wash hand basin and shower cubicle - with shower fitment over.</p> <p>The first floor family bathroom accommodates a fairly modern bath, shower cubicle - with electric shower fitment over, WC and wash hand basin.</p> <p>An external tap is positioned over the rear elevation wall lining.</p> <p>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.</p>
<b>Heating and hot water</b>	<p>Central heating is provided by the gas fired Viessmann boiler wall mounted within the kitchen/stairwell cupboard. The boiler supplies a series of radiators throughout the main living accommodation in conjunction with domestic hot water.</p> <p>The insulated hot water storage cylinder is located within the first floor cupboard.</p> <p>The cold water holding tank is situated within the attic space above.</p> <p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p>

# survey report

	No tests whatsoever were carried out to the system or appliances.
<b>Drainage</b>	Mains supply.  Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
<b>Fire, smoke and burglar alarms</b>	The property retains smoke alarms at both ground and first floor level along with burglar alarm system.  Visually inspected. No tests whatsoever were carried out to the system or appliances.
<b>Any additional limits to inspection</b>	The property was fully furnished throughout and only a limited appraisal was able to be undertaken into cupboards due to the presence of stored items contained therein.  An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.

## 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.

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

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

Structural movement	
Repair category:	1
Notes:	The property has, in the past, suffered from an element of previous movement resulting in a slight displacement to both the internal and external fabric. The movement evident appears historical and our valuation assumes as such.

Dampness, rot and infestation	
Repair category:	1
Notes:	<p>No significant or reportable defects noted.</p> <p>We understand that previous timber specialist works have been undertaken with regard to the eradication of dry rot within the rear kitchen projection, details of which should be established along with any associated guarantees transferred as a condition of sale.</p>

Chimney stacks	
Repair category:	1
Notes:	Save typical weathering no significant or reportable defects noted.

Roofing including roof space	
------------------------------	--

# survey report

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

Repair category:	
Notes:	<p>Both internally and externally the roof structures appear to be in a satisfactory order consistent with age and type.</p> <p>Regular ongoing maintenance should nonetheless be anticipated to the slate and lead based roofing materials, in line with age and character.</p>

Rainwater fittings	
Repair category:	
Notes:	No significant or reportable defects noted.

Main walls	
Repair category:	
Notes:	Generally satisfactory consistent with age and type. Typical weathering was evident in addition to that of localised open pointing.

Windows, external doors and joinery	
Repair category:	
Notes:	<p>Windows and doors appear to operate in a satisfactory order where tested.</p> <p>Double glazing, particularly double glazing, can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. It is therefore likely that</p>

# survey report

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

	<p>maintenance repairs will be required as part of an ongoing maintenance programme. Our valuation does assume that the installation of the windows does comply with the necessary regulations at the time of installation.</p> <p>Regular ongoing preservative treatments can be anticipated to external timber components.</p>
--	--

External decorations	
Repair category:	1
Notes:	Save typical weathering to the external fabric, no significant or reportable defects noted. Ongoing maintenance may be anticipated in line with age and character.

Conservatories / porches	
Repair category:	1
Notes:	<p>Generally satisfactory consistent with age and type.</p> <p>As above, localised open pointing was evident notably over the front entrance vestibule porch. Minor cosmetic repairs may be anticipated.</p>

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings
------------------------------------

# survey report

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

Repair category:	2
Notes:	<p>We note the asbestos garage roof lining which in part appears heavily laden with moss. If left unattended asbestos roof claddings pose no risk to health. However, if disturbed this should be done so in compliance with a registered specialist contractor.</p> <p>Localised boss render was evident over the garage accommodation in relation to that of softness/weathering to timber components.</p> <p>The timber garden shed was found to be in an ageing condition.</p>

Outside areas and boundaries	
Repair category:	1
Notes:	<p>Generally satisfactory consistent with age and type.</p> <p>Typical repointing can be anticipated to masonry walling along with general maintenance to that of metal and timber fencing components.</p>

Ceilings	
Repair category:	2
Notes:	Generally satisfactory consistent with age and type. Typical shrinkage cracking was evident which may require to be repaired and redecorated.

Internal walls	
Repair category:	

# survey report

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

	
Notes:	Generally satisfactory consistent with age and type. Typical shrinkage cracking was evident which may require to be repaired and redecorated.

Floors including sub-floors	
Repair category:	
Notes:	Save fair wear and tear no significant or reportable defects noted. Typical to properties of this age and construction type, some of the internal floors were slightly noisy when weight tested.

Internal joinery and kitchen fittings	
Repair category:	
Notes:	No significant or reportable defects noted. The kitchen units are of a traditional design and appear serviceable.

Chimney breasts and fireplaces	
Repair category:	
Notes:	We have assumed the living room fire appliance to operate in a satisfactory order.  We have further assumed redundant flues have been adequately capped and vented in accordance with good building practice.

# survey report

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

Internal decorations	
Repair category:	2
Notes:	<p>Generally satisfactory albeit would benefit from redecoration throughout.</p> <p>It should be appreciated that some lath and plaster finishes can be prone to drying out and replastering may be anticipated during the course of ongoing maintenance.</p>

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	2
Notes:	<p>The installation has in part been recently upgraded, albeit retains some elements from along older lines.</p> <p>It is recommended that electrical systems are tested every ten years or upon change of ownership. It would be appropriate to confirm when the system was last tested, and, where required, testing should be carried out by a suitably qualified electrician.</p>

Gas
-----

# survey report

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

Repair category:	1
Notes:	<p>It is assumed that all gas appliances have been installed with current Gas Safe standards and meet with current Regulations.</p> <p>It is recommended that gas based services are tested on a yearly basis to ensure that they are functioning safely and adequately. It would be appropriate to confirm when the services were last tested and where required testing should be undertaken by a suitably qualified gas safe engineer.</p>

Water, plumbing and bathroom fittings	
Repair category:	1
Notes:	<p>No reportable defects noted.</p> <p>We understand that the lead plumbing was removed from the property utilising a Local Authority Grant during 1990. Details/certificates should be transferred as a condition of any sale.</p>

Heating and hot water	
Repair category:	1
Notes:	We have assumed that all heating and hot water appliances operate in a safe and satisfactory order. It is good practice to ensure the installation remains annually serviced in line with manufacturer's specifications with any repair/remedial work undertaken as and when appropriate.

Drainage
----------

# survey report

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

Repair category:	
Notes:	No reportable defects noted.

# survey report

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

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

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

## 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 coinoperated machines.

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

## 4. VALUATION AND CONVEYANCER ISSUES

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

<b>Matters for a solicitor or licensed conveyancer</b>	
Confirmation the property is held on standard or absolute ownership.  The property has been most recently modified/extended circa 1979 with the creation of the rear entrance vestibule/kitchen area and sun room/shower room facilities circa 1993. We have assumed compliance as and where appropriate in line with all necessary Local Authority consents.  We would also note that the roof has been re-clad externally circa 2004 to which any associated guarantees, along with the scope of works, should be transferred as a condition of sale.  We also are aware of timber specialist works having been undertaken to the property circa 2012 in relation to the eradication of rot, details of which along with associated guarantees should be transferred as a condition of sale.  Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.	
<b>Estimated re-instatement cost (£) for insurance purposes</b>	
680,000 This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a reinstatement basis assuming reconstruction of the property in its existing design and material.	
<b>Valuation (£) and market comments</b>	
The market value of the property in its present condition, and with vacant possession is £500,000.	
<b>Report author:</b>	Paul Fraser, MRICS
<b>Company name:</b>	Bearsden - Allied Surveyors Scotland Plc

# survey report

<b>Address:</b>	132 Drymen Road Bearsden Glasgow G61 3RB
<b>Signed:</b>	Electronically Signed: 168508-15F51377-3BE1
<b>Date of report:</b>	06/10/2020

P A R T   2 .

# MORTGAGE VALUATION REPORT

---

Includes a market valuation of the property.



## Mortgage Valuation Report

Property:	Heimdal 3 Balfleurs Street Milngavie, Glasgow G62 8HW	Client: Dr. Susan P Knowler  Tenure: Absolute Ownership
Date of Inspection:	05/10/2020	Reference: ND/0156/PF/ammcn

*This report has been prepared as part of your instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising your lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2017 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.*

1.0	LOCATION					
The property is situated towards the eastern outskirts of Milngavie, whereby surrounding properties are of a mixed age and character, with a range of local amenities/services all considered reasonably convenient.						
Typical to dwellings within the locality, the property is situated within reasonably close proximity to the Glasgow Airport flight path.						
2.0	DESCRIPTION	2.1 Age:	Approximately 120 years.			
Altered/extended two storey semi-detached dwelling house retaining the benefit of surrounding garden grounds along with off-street/driveway car parking and single detached garage.						
3.0	CONSTRUCTION					
Walls : Traditional solid masonry construction.  Roof : Pitched, slate clad.						
4.0	ACCOMMODATION					
Ground floor : Entrance vestibule, hallway - with stairwell access off, living room, dining room, family room, kitchen, sun room - with shower room off, and rear vestibule.  First floor : Split level landing - with bathroom off, landing - with cupboard off and three bedrooms.						
5.0	SERVICES (No tests have been applied to any of the services)					
Water:	Mains	Electricity:	Mains			
Gas:		Mains	Drainage:			
			Mains			

<b>Central Heating:</b>		Gas fired wet system			
6.0	<b>OUTBUILDINGS</b>				
<b>Garage:</b>		Single detached garage along with off-street/driveway car parking.			
<b>Others:</b>		Ageing timber garden shed and aluminium framed greenhouse.			
7.0	<p><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.</p>				
<p>The property was found to be in a satisfactory order, both internally and externally albeit it would benefit from an element of upgrading/modernisation throughout.</p> <p>The property has, in the past, suffered from an element of previous movement resulting in a slight displacement to both the internal and external fabric. The movement evident however appears historical and our valuation assumes as such.</p>					
8.0	<p><b>ESSENTIAL REPAIR WORK</b> (as a condition of any mortgage or, to preserve the condition of the property)</p>				
None specific to mortgage lending.					
8.1 Retention recommended:	-				
9.0	<b>ROADS &amp;FOOTPATHS</b>				
Made up and adopted.					
10.0	<b>BUILDINGS INSURANCE (£):</b>	680,000	<b>GROSS EXTERNAL FLOOR AREA</b>	212	<b>Square metres</b>
	<p><i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i></p>				
11.0	<b>GENERAL REMARKS</b>				
Confirmation the property is held on standard or absolute ownership.					
The property has been most recently modified/extended circa 1979 with the creation of the rear entrance vestibule/kitchen area and sun room/shower room facilities circa 1993. We have assumed compliance as and where appropriate in line with all necessary Local Authority consents.					
We would also note that the roof has been re-clad externally circa 2004 to which any associated guarantees, along with the scope of works, should be transferred as a condition of sale.					
We also are aware of timber specialist works having been undertaken to the property circa 2012 in relation to the eradication of rot, details of which along with associated guarantees should be transferred as a condition of sale.					
Property market activity has been impacted due to the current response to Covid-19. This has resulted in an unprecedented set of circumstances on which to make a valuation judgement. The advice is therefore reported on the basis of "material valuation uncertainty" as per the RICS Red Book Global definition. Consequently, less certainty can be attached to the valuation than would otherwise be the case. It is recommended that the valuation of this property is kept under frequent review as more market evidence becomes available.					
12.0	<p><b>VALUATION</b> On the assumption of vacant possession and that the property 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</p>				

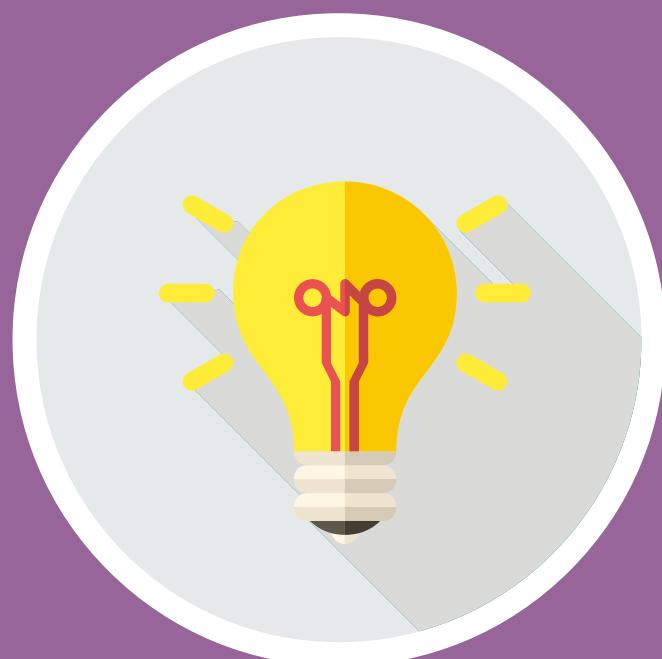
	<p><i>investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without 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.</i></p>		
12.1	Market Value in present condition (£):	500,000	(Five Hundred Thousand Pounds)
12.2	Market Value on completion of essential works (£):	-	-
12.3	Suitable security for normal mortgage purposes?	Yes	
12.4	Date of Valuation:	05/10/2020	
Signature:		Electronically Signed: 168508-15F51377-3BE1	
Surveyor:	Paul Fraser	MRICS	Date: 06/10/2020
<b>Bearsden - Allied Surveyors Scotland Plc</b>			
Office:	132 Drymen Road Bearsden Glasgow G61 3RB	Tel: 0141 942 9666 Fax: email: <a href="mailto:bearsden@alliedsurveyorsscotland.com">bearsden@alliedsurveyorsscotland.com</a>	

P A R T   3 .

# ENERGY REPORT

---

A report on the energy efficiency of the property.



# energy report

energy report on:

<b>Property address</b>	Heimdal 3 Balfleurs Street Milngavie, Glasgow G62 8HW
-------------------------	--

<b>Customer</b>	Dr. Susan P Knowler
-----------------	---------------------

<b>Customer address</b>	Heimdal 3 Balfleurs Street Milngavie, Glasgow G62 8HW
-------------------------	--

<b>Prepared by</b>	Paul Fraser, MRICS Bearsden - Allied Surveyors Scotland Plc
--------------------	--

# Energy Performance Certificate (EPC)

Scotland

Dwellings

3 BALFLEURS STREET, MILNGAVIE, GLASGOW, G62 8HW

**Dwelling type:** Semi-detached house  
**Date of assessment:** 05 October 2020  
**Date of certificate:** 05 October 2020  
**Total floor area:** 1560 m<sup>2</sup>  
**Primary Energy Indicator:** 161 kWh/m<sup>2</sup>/year

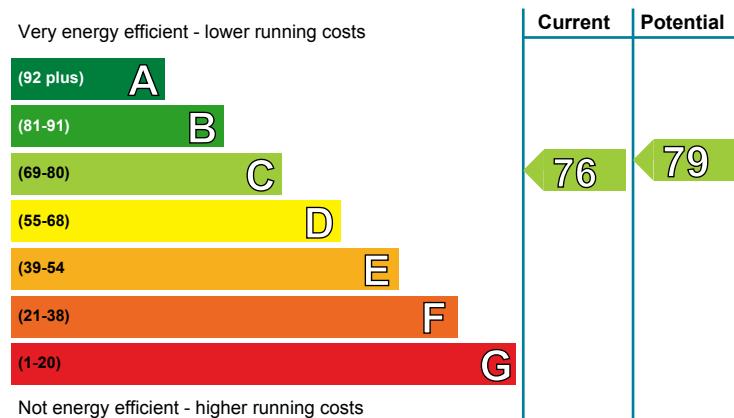
**Reference number:** 0051-1916-4200-0860-4200  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Boiler and radiators, mains gas

## You can use this document to:

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

Estimated energy costs for your home for 3 years*	£25,509	See your recommendations report for more information
Over 3 years you could save*	£3,123	

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

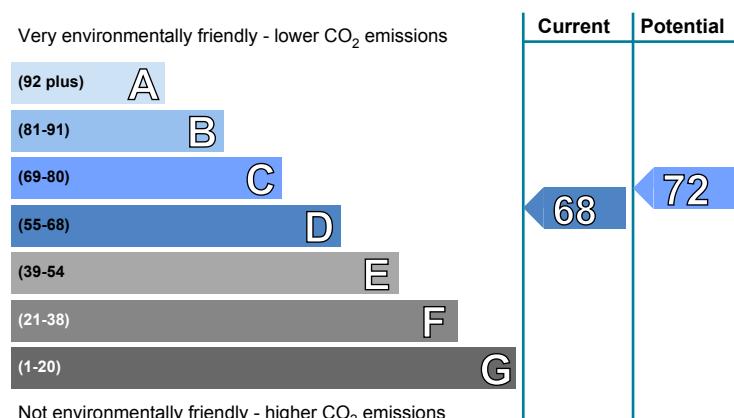


## Energy Efficiency Rating

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

Your current rating is **band C (76)**. 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<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (68)**. 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	£1809.00
2 Heating controls (room thermostat)	£350 - £450	£1314.00

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](http://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)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★★	★★★★★
Floor	Suspended, no insulation (assumed)	—	—
Windows	Mostly double glazing	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★★	★★★★★
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	None	—	—
Hot water	From main system	★★★★★	★★★★★
Lighting	Low energy lighting in 91% of fixed outlets	★★★★★	★★★★★

## The energy efficiency rating of your home

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

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

## The impact of your home on the environment

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

The calculated emissions for your home are 28 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 44 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 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	£23,310 over 3 years	£20,223 over 3 years	
Hot water	£582 over 3 years	£546 over 3 years	
Lighting	£1,617 over 3 years	£1,617 over 3 years	
<b>Totals</b>	<b>£25,509</b>	<b>£22,386</b>	 <b>You could save £3,123 over 3 years</b>

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	£603	C 78	C 70
2 Upgrade heating controls	£350 - £450	£438	C 79	C 72

## 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](http://www.greenerscotland.org).



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

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

### 1 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](http://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 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

## 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

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to [www.energysavingtrust.org.uk/scotland/rhi](http://www.energysavingtrust.org.uk/scotland/rhi).

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	152,824	(962)	N/A	(3,195)
Water heating (kWh per year)	3,714			

## 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](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Paul Fraser
Assessor membership number:	EES/008263
Company name/trading name:	Allied Surveyors Scotland Plc
Address:	24 Herbert Street Glasgow G20 6NB
Phone number:	01413309950
Email address:	<a href="mailto:glasgow.north@alliedsurveyorsscotland.com">glasgow.north@alliedsurveyorsscotland.com</a>
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](http://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](http://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](http://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**  
FUNDDED BY THE SCOTTISH GOVERNMENT



P A R T   4 .

# PROPERTY QUESTIONNAIRE

---

The owner of the property is required to complete this document which asks for information on the property such as 'Which council tax band?' etc.



# Property Questionnaire

Property Address

Heimdal  
3 Balfleurs Street  
Milngavie, Glasgow  
G62 8HW

Seller(s)

Susan Penelope Knowler

Completion date of property questionnaire

03/10/2020

Note for sellers

<b>1.</b>	<b>Length of ownership</b>
	<b>How long have you owned the property?</b> 47 years (since 1973)
<b>2.</b>	<b>Council tax</b>
	<b>Which Council Tax band is your property in? (Please circle)</b> [ ]A [ ]B [ ]C [ ]D [ ]E [ ]F [x]G [ ]H
<b>3.</b>	<b>Parking</b>
	<b>What are the arrangements for parking at your property? (Please tick all that apply)</b> <p>Garage [x]</p> <p>Allocated parking space [ ]</p> <p>Driveway [x]</p> <p>Shared parking [ ]</p> <p>On street [x]</p> <p>Resident permit [ ]</p> <p>Metered parking [ ]</p> <p>Other (please specify):</p>

# property questionnaire

<b>4.</b>	<b>Conservation area</b>	
	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)?	[ ]YES [x]NO [ ]Don't know
<b>5.</b>	<b>Listed buildings</b>	
	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)?	[ ]YES [x]NO
<b>6.</b>	<b>Alterations/additions/extensions</b>	
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)?	[x]YES [ ]NO
	If you have answered yes, please describe below the changes which you have made:  <i>1993. The existing pitched roof was extended over the kitchen flat roof with a Velux roof window in the Bathroom and extension to the side of the house . The extension consisted of an adjacent room to the kitchen and a shower room with WC and hand basin.</i>	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[x]YES [ ]NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:  <i>Jacqueline Meikle Harper Macleod LLP The Ca'd'oro 45 Gordon Street Glasgow G1 3PE</i>	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x]YES [ ]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?	[x]YES [ ]NO
	(ii) Did this work involve any changes to the window or door openings?	[ ]YES [x]NO

# property questionnaire

	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p><i>The existing windows in the lounge, dining room, landing and master bedroom were replaced with Everest double glazed windows in 1985. In 1988 the front Porch windows and door were replaced with Everest double glazed units. In 1993 the windows and door of the back porch were replaced with Everest double glazed units and a ventilated glass roof was fitted. The back bedroom window was replaced by a double glazed window by CR Smith in 2013, with a 10 year guarantee.</i></p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	
<b>7.</b>	<b>Central heating</b>	
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).	[x]YES [ ]NO [ ]Partial
	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air). <i>gas fired</i>	
	If you have answered yes, please answer the three questions below:	
	(i) When was your central heating system or partial central heating system installed? <i>Central heating was initially installed in 1975. Current boiler was installed in 2014 and radiators flushed. Central heating is serviced annually.</i>	
	(ii) Do you have a maintenance contract for the central heating system?	[ ]YES [x]NO
	If you have answered yes, please give details of the company with which you have a maintenance contract	
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).	
<b>8.</b>	<b>Energy Performance Certificate</b>	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	[x]YES [ ]NO

# property questionnaire

<b>9.</b>	<b>Issues that may have affected your property</b>																									
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	[x]YES [ ]NO																								
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	[ ]YES [x]NO																								
b	Are you aware of the existence of asbestos in your property?	[x]YES [ ]NO [ ]Don't know																								
	If you have answered yes, please give details:  <i>Original corrugated asbestos sheeted garage roof which understand can be safely removed by non-specialists. <a href="https://www.armco.org.uk/asbestos-survey-news/asbestos-garage-shed-removal/">https://www.armco.org.uk/asbestos-survey-news/asbestos-garage-shed-removal/</a></i>																									
<b>10.</b>	<b>Services</b>																									
a	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td>Y</td> <td>EDF Energy</td> </tr> <tr> <td>Water mains or private water supply</td> <td>Y</td> <td>Dumbarton CC</td> </tr> <tr> <td>Electricity</td> <td>Y</td> <td>EDF Energy</td> </tr> <tr> <td>Mains drainage</td> <td>Y</td> <td>Dumbarton CC</td> </tr> <tr> <td>Telephone</td> <td>Y</td> <td>Virginmedia.com</td> </tr> <tr> <td>Cable TV or satellite</td> <td>Y</td> <td>Virginmedia.com</td> </tr> <tr> <td>Broadband</td> <td>Y</td> <td>Virginmedia.com</td> </tr> </tbody> </table>		Services	Connected	Supplier	Gas or liquid petroleum gas	Y	EDF Energy	Water mains or private water supply	Y	Dumbarton CC	Electricity	Y	EDF Energy	Mains drainage	Y	Dumbarton CC	Telephone	Y	Virginmedia.com	Cable TV or satellite	Y	Virginmedia.com	Broadband	Y	Virginmedia.com
Services	Connected	Supplier																								
Gas or liquid petroleum gas	Y	EDF Energy																								
Water mains or private water supply	Y	Dumbarton CC																								
Electricity	Y	EDF Energy																								
Mains drainage	Y	Dumbarton CC																								
Telephone	Y	Virginmedia.com																								
Cable TV or satellite	Y	Virginmedia.com																								
Broadband	Y	Virginmedia.com																								
b	Is there a septic tank system at your property?	[ ]YES [x]NO																								
	If you have answered yes, please answer the two questions below:																									
	(i) Do you have appropriate consents for the discharge from your septic tank?	[ ]YES [ ]NO [ ]Don't know																								
	(ii) Do you have a maintenance contract for your septic tank?	[ ]YES [ ]NO																								
	If you have answered yes, please give details of the company with which you have a maintenance contract:																									

# property questionnaire

<b>11.</b>	<b>Responsibilities for shared or common areas</b>	
a	<p>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:</p>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
b	<p>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:</p>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> N/A
c	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
d	<p>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:</p>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
e	<p>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:</p>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
f	<p>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:</p>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
<b>12.</b>	<b>Charges associated with your property</b>	
a	<p>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:</p>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
b	<p>Is there a common buildings insurance policy?</p>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> Don't know
	<p>If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?</p>	
c	<p>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.</p>	
<b>13.</b>	<b>Specialist works</b>	
a	<p>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</p>	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

# property questionnaire

	property?	
	If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.  <i>2012 : Dry Rot in kitchen area was fully treated with 20 year guarantee.</i>	
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?	[x]YES [ ]NO
	If you have answered yes, please give details:  <i>Roof leadwork replaced in 2001. Damp proof course in back wall of kitchen installed as part of treatment for dry rot (see above) .</i>	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[x]YES [ ]NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:  <i>Solicitor - as above section 6a ii</i>	

14.	Guarantees	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(ii)	Roofing	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iii)	Central heating	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(iv)	National House Building Council(NHBC)	[x]NO [ ]YES [ ]Don't know [ ]With title deeds [ ]Lost
(v)	Damp course	[ ]NO [x]YES [ ]Don't know [ ]With title deeds [ ]Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[ ]NO [x]YES [ ]Don't know [ ]With title deeds [ ]Lost

# property questionnaire

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):  <i>2013: ProRend acrylic render on outside walls that are not red sandstone with 10 year guarantee</i>	
c	Are there any outstanding claims under any of the guarantees listed above?	[ ]YES [x]NO
	If you have answered yes, please give details:	

<b>15.</b>	<b>Boundaries</b>	
	So far as you are aware, has any boundary of your property been moved in the last 10 years?	[ ]YES [x]NO [ ]Don't know
	If you have answered yes, please give details:	
<b>16.</b>	<b>Notices that affect your property</b>	
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?	[ ]YES [x]NO
b	that affects your property in some other way?	[ ]YES [x]NO
c	that requires you to do any maintenance, repairs or improvements to your property?	[ ]YES [x]NO
	If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.	

**Declaration by the seller(s)/or other authorised body or person(s) I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.**

Signature(s):	Susan Penelope Knowler
Capacity:	[x]Owner [ ]Legally Appointed Agent for Owner
Date:	07/10/2020