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# Flat 2R, 2<sup>nd</sup> Floor 125 High Street Fort William PH33 6DG



Inspected on: 10th July 2023

Prepared by: Samuel & Partners First Surveyors Scotland First Floor, 20 High Street FORT WILLIAM PH33 6AT

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

# Property Questionnaire

PROPERTY ADDRESS: Flat 2 Second Floor 125 High Street Fort William PH33 6DG
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SELLER(S):	Mr S Kirk

COMPLETION DATE OF PROPERTY	16.06.23
QUESTIONNAIRE:	

### PROPERTY QUESTIONNAIRE

Information to be given to prospective buyer(s)

1.	Length of ownership				
	How long have you owned the property? 16 years				
2.	Council Tax				
	Which Council Tax band is your property in?				
	A B <u>C</u> ✓ D E F G H				
3.	Parking				
	What are the arrangements for parking at your property?				
	(Please indicate all that apply)				
	Garage				
	Allocated parking space				
	• Driveway				
	Shared parking				
	On street				
	Resident permit				
	Metered parking				
	<ul> <li>Other (please specify): No immediate parking due to</li> </ul>				
	pedestrianised street				
4.	Conservation Area				
	Is your property in a designated Conservation Area (i.e. an area of special architectural or historic 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 (i.e. a No building recognised and approved as being of special architectural or historical interest)?				
6.	Alterations / additions / extensions				
a.	<ul> <li>During your time in the property, have you carried out any structural alterations, additions or extensions</li> </ul>	Νο			
	(for example, provision of an extra bath/shower room, toilet, or bedroom)?				
	If you have answered yes, please describe the changes which you have made:				
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?				

	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double glazing installed in your property?	No
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	
	(ii) Did this work involve any changes to the window or door openings?	
	<ul> <li>(iii) Please describe the changes made to the windows, doors, or patio doors (with approximate dates when the work was completed):</li> </ul>	
	Please give any guarantees which you received for this work to your solicitor or estate agent.	
7.	Central heating	
а.	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).	Νο
	If you have answered yes/partial – what kind of central heating is there?	
	(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)	
	If you have answered yes, please answer the 3 questions below:	
b.	When was your central heating system or partial central heating system installed?	
C.	Do you have a maintenance contract for the central heating system?	
	If you have answered yes, please give details of the company with which you have a maintenance agreement:	
d.	When was your maintenance agreement last renewed? (Please provide the month and year).	
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate which is less than 10 years old?	Yes
9.	Issues that may have affected your property	
а.	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? No			
	<u>If you have answered yes</u> , please give details:			
10.				
a.	Please tick which services are connected to your property and give details of the supplier:			
	Services Gas / liquid petroleum	Connected	Supplier	
	gas			
	Water mains / private water supply	✓	Scottish Water	
	Electricity	✓	SSE	
	Mains drainage	✓	Scottish Water	
	Telephone	✓		
	Cable TV / satellite			
	Broadband			
b.	Is there a septic tank sys		-	No
C.			the two questions below: the discharge from your	
d.	Do you have a maintenar	nce contract for y	our septic tank?	
	If you have answered ye which you have a mainte		etails of the company with	
11.	Responsibilities for Shar	<mark>ed or Common A</mark>	reas	
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 the roof, common stairw		repair and maintenance of mon areas?	Yes
	<u>If you have answered ye</u> stairwell	<u>s,</u> please give de	etails: Roof and common	
C.	Has there been any maj roof during the time you		acement of any part of the property?	Yes

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

C.	If you have answered yesto 13(a) or (b), do you have anyguarantees relating to this work?If you have answered yes, these guarantees will be needed by the						
	purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please</u>						
	write below who has these do					•	
	agent will arrange for them to	be ob	tained	. You will a	also need to		
	provide a description of the w	ork ca	arried c	out. This m	ay be shown	1	
	in the original estimate.						
	Guarantees are held by:						
14.	Guarantees		tion for		fellowing		
a. (i)	Are there any guarantees or v Electrical work	varran No	Yes	Don't	With title de	ode	Lost
(1)			162	Know		,cu3	LUSI
(ii)	Roofing	No	Yes	Don't	With title de	eds	Lost
. ,				Know			
(iii)	Central heating	No	Yes	Don't	With title de	eds	Lost
			X	know			
(iv)	NHBC	No	Yes	Don't know	With title de	eds	Lost
(v)	Damp course	No	Yes	Don't	With title de	eds	Lost
( 1)			X	know			
(vi)	Any other work or installations? (e.g: cavity	No	Yes	Don't know	With title de	eas	Lost
	wall insulation, under-			KIIOW			
	pinning, indemnity policy)						
b.	If you have answered 'yes' or	' 'with	title de	eds', pleas	e give detail	s of t	he work
	or installations to which the g				-		
с.	Are there any outstanding cla listed above?	ims u	nder ar	ny of the gu	arantees		No
	If you have answered yes, ple	ase di	ve deta	ails:			
	<u>, su nate anonorou yeo</u> , pre	gi					
15.	Boundaries						
	So far as you are aware, has a	ny bo	undary	of your pro	operty been		No
	moved in the last 10 years?						
	<u>If you have answered yes,</u> ple	ease gi	ve deta	ails:			
16.	Notices that affect your prope						
	In the past 3 years have you e						
а.	advising that the owner of a r planning application?	neighb	ouring	property h	as made a		Νο
b.	that affects your property in s	some d	other w	av?			No
C.	that requires you to do any m improvements to your proper		ance, i	repairs or			Νο
1							

<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 purchase of your property.

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

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

Signature(s) :

.....Stuart Kirk.....

.....

Date: ......14.06.23.....

## survey report on:

Property address	Flat 2R 125 High Street Fort William PH33 6DG

Customer	Stuart Kirk

Customer address	c/o Flat 2R 125 High Street Fort William PH33 6DG

Prepared by	John Strachan MRICS Samuel & Partners - FS Scotland

Date of Inspection	10 <sup>th</sup> July 2023
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### 1. Information and scope of inspection

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

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

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

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

Description	A second floor mid terrace flat.							
Accommodation	Entrance hall, open plan living, kitchen and dining, 3 bedrooms and a bathroom							
Gross internal floor area (m <sup>2</sup> )	72 sq m							
Neighbourhood and location	The property is set within the town of Fort William on the main High Street. Adjoining properties are a mix of residential and commercial. There are commercial properties on the ground floor.							
	All essential services, amenities and transport links are nearby							
Age	Built around 1900. Extensively refurbished around 30 years ago.							
Weather	Overcast with outbreaks of rain. The preceding weather was similar.							
Chimney stacks	Visually inspected with the aid of binoculars where appropriate There is a communal masonry constructed chimney stack with rendered surfaces, concrete cope and clay pots. The junction with the roof is weathered in lead.							
Roofing including roof space	Sloping roofs were visually inspected with the aid of binoculars where appropriate							
	Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3 m ladder externally							
	Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3 m ladder within the property							
	If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so The roof over the common block is of a mansard style construction covered in a natural slate. There are dormer windows to the front and rear. Flashings are in lead.							
	There is no access to the roof space. The ceiling hatch to the top landing was padlocked at the time of inspection.							
Rainwater fittings	Visually inspected with the aid of binoculars where appropriate Metal/Aluminium gutters and downpipes.							
Main walls	Visually inspected with the aid of binoculars where appropriate							
	Foundations and concealed parts were not exposed or inspected External walls are in solid brickwork construction with a stone ashlar façade on the front (High Street) elevation. The remaining walls have a later render finish applied on a carrier fixed to the brickwork walls.							
	Internal surfaces are lined in plasterboard.							
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 in upvc with sealed double glazed panels. The entrance door to the							
	flat is in timber.							

External decorations	Visually inspected The flat entrance door is stained.
Conservatories/porches	Visually inspected None
Communal areas	<i>Circulation areas visually inspected</i> The close and stairwell are communal. Walls are in a mix of plasterboard, plaster and timber. The stair is in steel with a resin finish.
Garages and permanent outbuildings	Visually inspected None
Outside areas and boundaries	Visually inspected None
Ceilings	Visually inspected from floor level Plasterboard lined throughout.
Internal walls	Visually inspected from floor level Using a moisture meter, walls were randomly tested for dampness where considered appropriate Timber frame with plasterboard linings or plastered masonry.
Floors including sub floors	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to de are and while the aminimum electrones of 1 m between the underside of floor isists and the aclum
	do so, and subject to a minimum clearance of 1 m between the underside of floor joists and the solum as determined from the access hatch Floors appear to be in boarded joists. These were fully covered and carpeted at the time of inspection.
	There is no sub floor space as there is a flat below the subject property.
Internal joinery and kitchen fittings	Built in cupboards were looked into but no stored items were movedKitchen units were visually inspected excluding appliancesFacings and skirtings are in timber. Internal doors are in original four panel pine.There are flush panel doors to the cupboards/wardrobes.
	Kitchen fittings comprise of a melamine/plastic faced range of proprietary base and wall units with proprietary worktop and inset sink.
Chimney breasts and	Visually inspected
fireplaces	No testing of the flues or fittings were carried out None
Internal decorations	Visually inspected Ceilings and walls are in an emulsion paint finish on a plain plasterboard backing. Internal joinery is painted or varnished.
Cellars	Visually inspected where there was a safe and purpose built access None
Electricity	Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on Mains electricity supply. The meter and fuse board are located above the entrance door to the flat. Electrical fittings are of a modern type.
Gas	Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on 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 Mains water supply. Plumbing supplies where viewed are in copper, wastes are in plastic.						
	Bathroom fittings comprise of a ceramic wc, ceramic wash hand basin and an acrylic bath. There is an electric instantaneous shower over the bath. Surfaces around the bath are tiled.						
Heating and hot water	Accessible parts of the system were visually inspected apart from communal systems, which were not inspected						
	No tests whatsoever were carried out to the system or appliances There is partial electric heating via panel heaters.						
	Cold and hot water are stored in a combination copper tank located within a cupboard to the hall. Hot water is heated by twin electric immersers.						
Drainage	Drainage covers etc were not lifted Neither drains nor drainage systems were tested Drainage connects to the mains system.						
Fire, smoke and burglar	Visually inspected						
alarms	<i>No tests whatsoever were carried out to the system or appliances</i> There are no fire or burglar alarms. There are smoke detectors in places.						
	Fire Safety Legislation effective from February 2022 requires a smoke alarm to be installed in the room most frequently used for living purposes and in every circulation space on each floor. A heat detection alarm must be installed in every kitchen area and all smoke and heat alarms must be ceiling mounted and interlinked. Where there is a carbon fuelled appliance e.g. central heating boiler, open fire, wood burning stove, etc, a carbon monoxide detector is also required. The purchaser(s) should appraise themselves of the requirements of this legislation and engage with appropriate accredited contractors to ensure compliance.						
Any additional limits to	For flats/maisonettes						
inspection	Only the subject flat and internal communal areas giving access to the flat were inspected						
	If the roof space or underbuilding/basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation						
	The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance						
	We have not carried out an inspection for Japanese Knotweed or other invasive plant species and unless otherwise stated for the purpose of this report we have assumes that there is no Japenese Knotweed or other invasive plant species within the boundaries of the proeprty or in neighbouring properties. the identification of Japenese Knotweed or other invasive plant species should be made by a Specialst Contractor. Floors were fully covered and carpeted at the time of inspection.						
	An inspection of the roof was limited due to site conditions. We did not view the roof space.						

### Sectional Diagram showing elements of a typical house 1) Chimney pots 2 Coping stone 3 Chimney head (1) Flashing **Ridge ventilation** (5) **Ridge board** (6) 7) Slates / tiles Valley guttering (8) ൭ **Dormer projection** (10) **Dormer flashing** (1) 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 Water tank (39 Hot water tank (40) 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		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 movemen									
Repair category	-	1							
Notes		No evidence of any significant cracking, current settlement and no conditions present to suggest the foundations are defective or inadequate.							
Dampness, rot and i	nfestation								
Repair category	1								
Notes	No evidend	ce of any significant damp, rot or infest	tation in any areas inspected.						
Chimney stacks									
Repair category	1								
Notes	There is w	ear to the render surfaces but no imme	ediate action is required.						
Roofing including ro	oof space								
Repair category	1	1							
Notes		No evidence of any significant disrepair. Our view of the upper mansard slopes was very limited due to site conditions.							
Rainwater fittings									
Repair category	2	2							
Notes		Rainwater goods to the rear are choked. The paint finish to the front is worn in places. We assume the cost of any repair would be shared between the various co-owners.							
Main walls									
Repair category	2								
Notes	Surfaces to the front are in a condition consistent with age. There is slight spalling/ delaminating of the sandstone on the front elevation. There is minor hairline crackin in places. The rendered walls to the rear are displaying signs of wear. There is staining in								
	various pla areas to th	ices. There has been a previous proble e rear. See legal matters.							
Windows, external d	1	ry							
Repair category	2								
Notes	The windo overhaul.	ws are beginning to age. Window hand	dles, ironmongery, etc, requires an						
External decorations	\$								
Repair category	1								
Notes	No ovidora	No evidence of any significant weathering.							

Conservatories/porc	ches
Repair category	Not applicable
Notes	
Notes	
Communal areas	
Repair category	2
Notes	Decorations within the common stairwell are worn and scuffed in places. There is evidence of lateral damp to the external wall of the stairwell. Reveals to the windows on the exposed west facing elevation have been replaced but not yet decorated. The door entry intercom system does not work.
Garages and permai	nent outbuildings
Repair category	Not applicable
Notes	
Outside areas and b	oundaries
Repair category	Not applicable
Notes	
Ceilings	
Repair category	1
Notes	No evidence of any significant disrepair.
Internal walls	
Repair category	1
Notes	No evidence of any significant disrepair.
Floors including sub	p-floors
Repair category	1
Notes	No evidence of any significant disrepair having regard to the limits of our inspection.
Internal joinery and	kitchen fittings
Repair category	2
Notes	The kitchen fittings are in excess of 20 years of age and generally require to be upgraded/replaced.
Chimney breasts an	d fireplaces
Repair category	Not applicable
Notes	
Internal decorations	
Repair category	1
Notes	No evidence of any significant wear.
Cellars	
Repair category	Not applicable
Notes	
	I

Electricity	
Repair category	1
Notes	An electrical test is due in February 2026.
	The smoke detector to the ceiling within the hall requires to be reinstated. A fully integrated smoke, heat and carbon monoxide detector system should be provided to comply with new legislation.
Gas	
Repair category	Not applicable
Notes	
Water, plumbing and	bathroom fittings
Repair category	1
Notes	The bathroom would benefit from being upgraded. We suspect the seals around the bath require renewing.
Heating and hot wate	r
Repair category	2
Notes	The property would benefit from the installation of a more comprehensive form of central heating.
Drainage	
Repair category	1
Notes	No evidence of any significant disrepair having regard to the limits of our inspection.

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

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

### Category 3

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

### Category 2

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

### Category 1

No immediate action or repair is needed.

### Remember

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

### Warning

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

### 3. Accessibility information

### Guidance notes on accessibility information

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

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

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

### 4. Valuation and conveyancer issues

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

### Matters for a solicitor or licensed conveyancer

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

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

- 1. The common elements of the property should be confirmed together with the liabilities for the maintenance and upkeep of the same.
- 2. Is there a factor appointed to administer repairs to the common elements of the property and if so are there any planned maintenance in the near future?

### Estimated reinstatement cost for insurance purposes

It is recommended that the subjects be insured for a sum of not less than £180,000 [one hundred & eighty thousand pounds]

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

### Valuation and market comments

£120,000 [one hundred & twenty thousand pounds]

There is a steady demand for properties of this type in the town of Fort William.

Report author	John Strachan MRICS
Address	Samuel & Partners FS Scotland, First Floor, 20 High Street, Fort William, Scotland, PH33 6AT
Signed	Electronically prepared by Samuel & Partners
Date of report	12 July 2023

### Terms and Conditions

### PART 1 - GENERAL

### 1.1 THE SURVEYORS

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

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

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

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

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

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

### 1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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

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

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

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

### 1.3 LIABILITY

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

<sup>1</sup> Which shall be in accordance with the current RIGS Valuation Standards (The Red Book) and RIGS Rules 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; and
- the professional advisers of any of these.

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

### 1.4 INTELLECTUAL PROPERTY

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

### 1.5 PAYMENT

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

### 1.6 CANCELLATION

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

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

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

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

### **1.7 PRECEDENCE**

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

### **1.8 DEFINITIONS**

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;

- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- + the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

### **PART 2 - DESCRIPTION OF THE REPORT**

### 2.1 THE SERVICE

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

### 2.2 THE INSPECTION

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

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

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

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

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

### 2.3 THE REPORT

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

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

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

### WARNING:

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

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

### 2.4 SERVICES

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

### 2.5 ACCESSIBILITY

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

### 2.6 ENERGY REPORT

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

### 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

Samuel & Partners								
Generic Valuation								
Mortgage Valuation Report								
Property:	Flat 2R Customer:							
	Fort William	eı		wner: troducer:				
	PH33 6DG Tenure: Standard Ownership (assumed)							
Date of Inspection:	10.07.23 Reference:							
associated Home (The Red Book) a additional comme been prepared so that neither the wi	Report together with and the RICS Rules ents contained in 1 olely for mortgage hole nor any part of	with the inspection h s of Conduct. Potent The Single Survey a lenders to consider	has been carried ou tial purchasers mus and also the Terms the property's suit eference thereto m	ut in accordar st not read thi and Condition tability for mo	nce with the RICS is report in isolat ns of the associa rtgage finance. Y	S Appraisal ai ion and your ted Home Re ′our attention	bove. This report and nd Valuation Standards attention is drawn to the port. This report has is also drawn to the fact r statement without prior	
1.0	LOCATION							
The property is links are nearby		own of Fort Willia	im on the main H	ligh Street.	All essential s	ervices, am	enities and transport	
2.0	DESCRIPTION	N		2.1 Age:	1900			
A second floor	A second floor mid terrace flat. Extensively refurbished around 30 years ago.							
3.0	CONSTRUCT	ION						
Solid brickwork	with stone faça	de and rendered	walls; pitched a	nd slated ro	of; timber floo	rs		
4.0	ACCOMMODA	ATION						
Entrance hall, c	open plan living,	kitchen and dini	ng, 3 bedrooms	and a bathr	oom			
5.0	SERVICES (N	o tests have bee	n applied to any	of the servi	ces)	1		
Water:	Mains	Electricity:	Mains	Gas:	None	Drains:	Mains	
Central Heatin	g:	Part – electric h	eaters					
6.0	OUTBUILDIN	GS						
Garage:	ge: None							
Others:	None							
<b>7.0 GENERAL CONDITION -</b> A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.								
The property is in a satisfactory condition for lending purposes.								

	ESSENT	IAL REPAIR WORK (	an a condition of	0000000	rtaoao	or to propo	n in the equ	ndition	oftha prope	244
8.0				any mo	ngaye (	<i>i, io piese</i>			for the prope	<i>sity)</i>
None required a	s a conditi	on of the mortgage								
			1							
8.1 Retention r	ecommen	ded:	Reflected in	the va	aluatio	n.				
9.0	ROADS	& FOOTPATHS								
Have the roads and footpaths adjacent to the property been adopted and maintained by the Local Authority?							to be made in			
10.0	BUILDIN	IGS INSURANCE	£180,000			OSS EXT OR ARE			85	Sq m
	destruction fittings have	is an opinion of an appropria on a re-instatement basis a e not been included. No allo ce has been made for VAT,	ssuming reconstru wance has been ii	uction of ncludeo	f the pro	pperty in its ation during	existing de the insura	esign ance p	and material eriod or durin	ls. Furnishings and ng re-construction and
11.0		LREMARKS								
	ements of t	he property should be	e confirmed tog	gethe	r with t	he liabili	ties for t	the m	naintenanc	e and upkeep of
the same. There is non res	idential us	e to the ground floor.								
		J. J								
12.0	onerous bu been requi made as w asbestos ii inspection	<b>ION</b> On the assumption of urdens, title restrictions or s irred, have been sought and ve consider such matters to n one or more of its compo- to test for asbestos and fut o undertake appropriate te	servitude rights. It I obtained. No inv o be outwith the so ments or fittings. I ture occupants sh	is assu estigat cope of It is imp	imed tha ion of ar this rep oossible	at all neces ny contami ort. All pro to identify	ssary Loca ination on, perty built without a	al Auth under prior t test. It	ority consent r or within the to the year 20 t is beyond th	ts, which may have e property has been 000 may contain ne scope of this
12.1	Market \ conditio	/alue in present n	£120,000			One hu	indred &	twer	nty thousai	nd pounds
12.2	Market \ complet works:	/alue on ion of essential	£			See rei	marks in	Sec	tion 11 of a	this report.
12.3		security for nortgage s?	[ X ]YES [ ]	]NO						
Signature		Electronically signed -	= John Stracha	n						
Surveyor:		John Strachan, MRICS D				Date:		12 July 20	23	
Surveyor Com	Surveyor Company: Samuel & Partners, First Surveyors Scotland									
Address:	ess: First Floor, 20 High Street Fort William, PH33 6AT									
Telephone:		01397 702686								
E-mail		info@samuelandpart	tners.co.uk							

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

# Scotland

### Dwellings

(92 plus)

(81-91)

(69-80)

(55-68)

(39-54

(21-38)

(1-20)

B

Not environmentally friendly - higher CO<sub>2</sub> emissions

### Flat 2nd Floor Right Glengarry Buildings, 125 High Street, Fort William, PH33 6DG

Dwelling type:	Mid-floor flat
Date of assessment:	10 July 2023
Date of certificate:	12 July 2023
Total floor area:	72 m <sup>2</sup>
Primary Energy Indicator:	220 kWh/m <sup>2</sup> /year

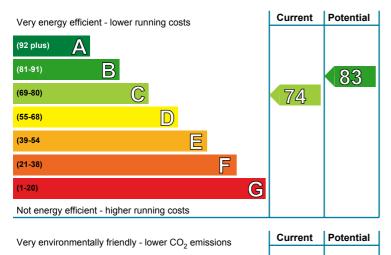
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 0102-2080-3533-2897-1685 RdSAP, existing dwelling Elmhurst Room heaters, electric

### You can use this document to:

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

Estimated energy costs for your home for 3 years*	£4,545	See your recommendations
Over 3 years you could save*	£1,947	report for more information

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



### **Energy Efficiency Rating**

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

Your current rating is **band C (74)**. The average rating for EPCs in Scotland is **band D (61)**.

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

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

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

Your current rating is **band C (71)**. 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

74

71

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£579.00
2 High heat retention storage heaters	£1,600 - £2,400	£1365.00

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.

D

F

G

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

# Flat 2nd Floor Right Glengarry Buildings, 125 High Street, Fort William, PH33 6DG12 July 2023 RRN: 0102-2080-3533-2897-1685Recommendations Report

### 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	Solid brick, with internal insulation Solid brick, as built, no insulation (assumed)	★★★★☆ ★★☆☆☆	★★★★☆ ★★☆☆☆
Roof	(another dwelling above)	—	
Floor	(another dwelling below)	—	
Windows	Fully double glazed	<b>★★★</b> ☆☆	★★★☆☆
Main heating	Room heaters, electric	****	★★☆☆☆
Main heating controls	Appliance thermostats	★★★★☆	★★★★☆
Secondary heating	None	—	_
Hot water	Electric immersion, off-peak	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in all fixed outlets	****	****

### The energy efficiency rating of your home

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

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

### The impact of your home on the environment

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

### The calculated emissions for your home are 37 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 2.7 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 0.3 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	£2,841 over 3 years	£1,113 over 3 years	
Hot water	£1,305 over 3 years	£1,029 over 3 years	You could
Lighting	£399 over 3 years	£456 over 3 years	save £1,947
Total	£4,545	£2,598	over 3 years

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

### **Recommendations for improvement**

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

	Indicative cost	Typical saving	Rating after improvement		
Recommended measures	indicative cost	per year	Energy	Environment	
1 Internal or external wall insulation	£4,000 - £14,000	£193	C 77	C 74	
2 High heat retention storage heaters	£1,600 - £2,400	£455	B 83	C 74	

### Alternative measures

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

- Biomass boiler (Exempted Appliance if in Smoke Control Area)
- Air or ground source heat pump

### Choosing the right improvement package

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



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

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

### 1 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 longlasting weather protection. Further information can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk). It should be noted that a building warrant is required for the installation of external wall insulation. Planning permission may also be required and that building regulations apply to external insulation so it is best to check with your local authority on both issues.

### 2 High heat retention storage heaters

Modern storage heaters are less expensive to run than the direct acting, on-peak heating system in the property. A dual-rate electricity supply is required to provide the off-peak electricity that these heaters use; this is easily obtained by contacting the energy supplier. Ask for a quotation for high heat retention with automatic charge and output controls. Installations should be in accordance with the national wiring standards. Building regulations generally apply to this work and a building warrant may be required, so it is best to obtain advice from your local authority building standards department and from a qualified electrical heating engineer. Ask the heating engineer to explain the options, which might also include switching to other forms of electric heating.

### 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)	2,905	N/A	N/A	(591)
Water heating (kWh per year)	1,917			

### About this document

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

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

Assessor's name: Assessor membership number:	Mr. John Strachan EES/009418
Company name/trading name:	Samuel and Partners
Address:	20 High Street
	Fort William
	PH33 6AT
Phone number:	01397 702686
Email address:	john@samuelandpartners.co.uk
Related party disclosure:	No related party

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

### Use of this energy performance information

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

### Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit 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.



