

Orkney Surveying Services

Billy Groundwater AssocRICS Quantity Surveyor and Project Manager Castlehowe, Sower Rd, Orphir, Orkney, KW17 2RE Mob: 07585447329 Tel: 01856811765

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Home Report

37 Quoybanks Crescent Kirkwall Orkney KW15 1EW



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Home Report



Property address:

37 Quoybanks Crescent Kirkwall Orkney KW15 1EW

Customer:

Address:

37 Quoybanks Crescent Kirkwall Orkney KW15 1EW

Date of inspection:

5th June 2025



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	37 Quoybanks Crescent comprises a mid-terraced three	
	storey house, with garden ground.	
Accommodation	Ground Floor: Sitting Room, Kitchen, Hall, Rear Vestibule.	
	First Floor: Two (2nr) Bedrooms, Bathroom, Landing.	
	Second Floor: One (1nr) Bedroom.	
Gross internal floor area	The gross internal floor area of the property is	
(m²)	approximately 86m2.	
Neighbourhood and	The property is situated in a residential area of Kirkwall,	
location	amongst properties of a similar character.	
	All the usual amenities are available within easy reach of	
	the property.	
Age	The property is thought to date from the 1950's.	
	The attic conversion/extension was completed around	
	2010.	
Weather	The weather was dry and bright, following a period of	
	settled weather.	



Chimney stacks	There is one chimney stack, which is shared with the neighbouring property to the south-east. The chimney stack is block built and harled, with a concrete cope and clay chimney cans. Disused chimney cans appear to have been fitted with ventilated caps. Leadwork flashings to the base of the chimney.
	Visually inspected with the use of binoculars where appropriate.
Roofing including roof space	Pitched timber framed roof structure, with timber sarking boards and profiled concrete tiles. Concrete ridge tiles. Fibreglass insulation to the ceiling joists.
	A large timber-clad dormer has been added to part of the south-west facing pitched roof, to form an additional Bedroom.
	Sloping roofs were visually inspected with the aid of binoculars where appropriate. Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property. If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.
Rainwater fittings	Grey uPVC gutters; cast iron downpipes.
	Visually inspected with the aid of binoculars where appropriate.
Main walls	The main external walls are constructed of cavity blockwork and are rendered externally. Drill marks suggest that cavity wall insulation has been installed at some point. Concrete wallheads.
	Visually inspected with the aid of binoculars where appropriate. Foundations and concealed parts were not exposed or inspected.



Windows, external	Timber framed double glazed windows to the ground and	
doors and joinery	first floors; uPVC double glazed windows to the second-	
	floor room; timber front and back doors.	
	Timber weatherboarding to the dormer.	
	Internal and external doors were opened and closed where keys	
	were available. Bandom windows were enough and closed where possible	
	Random windows were opened and closed where possible. Doors and windows were not forced open.	
External decorations	The timber windows and doors, weatherboarding to the	
	dormer and the cast iron rainwater goods and external	
	SVP's, are all painted.	
	Visually inspected.	
Conservatories /	There are no conservatories or porches.	
porches	Minure the increase to a	
	Visually inspected.	
Communal areas	It is understood that the access steps from the public road	
Communal areas	down to the front of the property are owned by 35	
	Quoybanks Crescent, but 37 Quoybanks Crescent has access	
	rights to them.	
	Circulation areas visually inspected.	
Garages and permanent	There are no garages or permanent outbuildings.	
outbuildings	Timber garden sheds; 2 to the back garden and 1 to the	
	front garden.	
	Visually inspected.	
Outside areas and	Garden areas to the front and rear of the house.	
boundaries	Block-built retaining wall to the front garden.	
boundaries	Block walls and timber fencing to the boundaries.	
	Timber decking to the front garden; concrete paths to the	
	rear.	
	Part of the back garden is gravelled; part comprises	
	overgrown grass.	
	Visually inspected.	
Ceilings	Ceilings are lined with plasterboard.	
	Visually inspected from floor level.	



Internal walls	Interior surfaces of the external walls to ground and first floors are mainly finished with plaster directly on block; strapped and lined walls to the front wall of the Sitting Room and the front and back walls of the Kitchen. Timber framed and plasterboard lined walls to the second floor. Internal partitions are timber framed and lined with plasterboard. <i>Visually inspected from floor level.</i> <i>Using a moisture meter, walls were randomly tested for</i> <i>dampness where considered appropriate.</i>
Floors including sub	Suspended timber ground floor to the main part of the
floors	house; concrete floor to the rear Vestibule. Suspended timber first and second floors.
	Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.
	No access to inspect the sub-floor areas.
Internal joinery and kitchen fittings	Modern fitted floor and wall units to the Kitchen; electric cooker and washing machine were installed on the day of
0	inspection.
	Timber window cills and plywood ingoes; softwood timber finishes.
	Plywood interior doors; pine half-glazed door at the bottom
	of the stairs between the first and second floors.
	Timber staircases with softwood balustrades and handrails. Built in wardrobe to the second floor Bedroom with flush
	doors; wardrobes to the first floor Bedrooms, with louvred
	doors.
	Built in unit to the Sitting Room.
	Built-in cupboards were looked into but no stored items were moved.
	Kitchen units were visually inspected excluding appliances.
Chimney breasts and	There is a chimpey breast in the Sitting Deem, the firstless
fireplaces	There is a chimney breast in the Sitting Room; the fireplace has been blocked up and boarded over.
	Electric focal point with a decorative fireplace in place at
	the time of inspection.
	Visually inspected. No testing of the flues or fittings was carried out.



Internal decorations	Internal walls are wallpapered or painted; ceilings are finished with textured plaster or wallpaper. (Note: the textured plaster may contain asbestos, depending on age). Wall tiles to the Kitchen and Bathroom. Woodwork is varnished or painted. Floor finishes consist of carpet and vinyl.
	Visually inspected.
Cellars	There are no cellars.
	Visually inspected where there was safe and purpose-built access.
Electricity	The property is served by a mains electricity supply to a distribution board and a smart meter (assumed to be dual tariff) in a cupboard in the ground floor Hall. White plastic switches and sockets to the ground and first floors; chrome to the second floor. 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.
Gas	There is no mains gas in Orkney. No Calor Gas supply to the property. 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.



Water, plumbing and bathroom fittings	There is a mains water supply to the property. The pipework, where visible, is of copper and uPVC construction. Sanitary ware includes: Kitchen: single bowl stainless steel sink and drainer.
	Bathroom: plastic bath with glass screen and electric shower above; wash hand basin; WC.
	Insulated cold water header tank in the roof space. 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.
	No tests whatsbever were curried out to the system of apphances.
Heating and hot water	The house is heated by an air source heat pump (air to air) to the rear elevation, with internal heating units to the Sitting Room, Kitchen and first floor Landing.
	Electric panel heater to the second floor Bedroom.
	Electric focal point heater to the Sitting Room.
	There is a hot water cylinder in a cupboard off one of the first floor Bedrooms; the cylinder is insulated with 25mm thick polyurethane, and has an electric immersion.
	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.
Drainage	The property is assumed to be connected to the mains drainage network.
	Cast iron external SVP to the rear elevation.
	Drainage covers etc were not lifted. Neither drains nor drainage systems were tested.
Fire, smoke and burglar	Smoke detectors fitted to the ceilings of the Sitting Room,
alarms	ground floor Hall, first and second floor Landings.
	High heat detector in the Kitchen/Dining Room.
	Visually inspected.
	No tests whatsoever were carried out to the system or appliances.



Any additional limits to inspection:

At the time of our inspection the property was occupied and fully furnished with floors fully covered throughout.

Pitched roof coverings were inspected from ground level; a detailed inspection of condition was not undertaken.

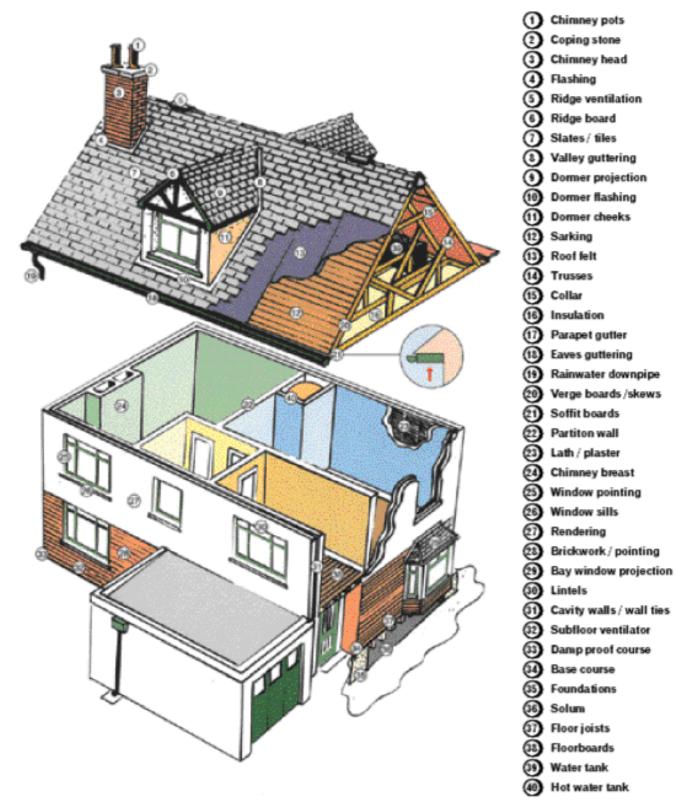
An inspection for Japanese Knotweed or other invasive plant species was not carried out. There was no access for inspection to the foundations or behind wall linings.

The drainage system was not open to inspection.

High levels of Radon gas have been recorded in areas of Orkney. No tests were carried out to detect the levels of gas in the property.



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 terms.



2. CONDITION

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

		r	
Category 3		Category 2	Category 1
Urgent repairs or replacement now. Failure to deal with there problems to other parts of the cause a safety hazard. Estimat or replacement are needed no	m may cause e property or tes for repairs	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.
Structu	ral moveme	nt	
Repair category	1		
Notes:	No significa	nt defects noted.	
Dampn	ess, rot and	infestation	
Repair category	2		
Notes:	Signs of dampness (possibly due to condensation) and woodworm activity noted in the roof space. Small area of dampness noted to the ceiling of the first floor Landing, with damage to the adjacent wall linings.		
Chimne	ey stacks		
Repair category:	1		
Notes:	No significa	nt defects noted.	
Roofing	including ro	oof space	
Repair category:	1		
Notes:	Roof tiles a	ppear weathered but serviceable.	
Rainwa	ter fittings		
Repair category:	2		
Notes:	Brackets fo	r the cast iron downpipes have corro	ded through in places.
Main w	alls		
Repair category:	2		
Notes:	Cracks note	d to walls in places.	



Window	s, external doors and joinery
Repair category:	2
Notes:	Windows and external doors generally appear weathered. Door handles loose to the front and back doors. Handle loose to the Bathroom window. Handle has been removed from one of the second-floor windows; it was lying on the window cill on the day of inspection.
External	decorations
Repair category:	2
Notes:	Decoration is weathered to the timber windows, doors and weatherboarding to the dormer.
Conserva	atories / porches
Repair category:	N/A
Notes:	There are no conservatories or porches.
Commur	nal areas
Repair category:	1
Notes:	No significant defects noted.
Garages	and permanent outbuildings
Repair category:	3
Notes:	One of the timber garden sheds to the back garden is in very poor condition; the other appears to be very weathered but basically serviceable. The shed to the front garden is weathered but serviceable.
Outside	areas and boundaries
Repair category:	2
Notes:	Timber fencing to the boundaries is weathered. The back garden is overgrown. There was a pile of builder's rubble in the back garden on the day of inspection. Cracks noted to the concrete paths to the rear of the house, and to the block retaining wall to the front boundary. Timber decking to the front garden is weathered.
Ceilings	
Repair category:	1
Notes:	No significant defects noted.



SINGLE SURVEY

Internal	walls
Repair category:	1
Notes:	No significant defects noted.
Floors in	ncluding sub-floors
Repair category:	1
Notes:	No significant defects noted.
Internal	joinery and kitchen fittings
Repair category:	1
Notes:	One spindle missing from the balustrade to the second-floor landing.
Chimney	y breasts and fireplaces
Repair category:	1
Notes:	No significant defects noted.
Internal	decorations
Repair category:	2
Notes:	Carpets are generally worn; carpet frayed and loose to one of the Bedrooms. Decoration worn in places.
Cellars	
Repair category:	N/A
Notes:	There are no cellars.
Electricit	ty
Repair category:	1
Notes:	The electrical installation was not tested. No evidence of recent testing.
	No extract vents to the Kitchen or Bathroom.
Gas	
Repair category:	N/A
Notes:	There is no gas installation.
Water, p	olumbing and bathroom fittings
Repair category:	1
Notes:	The plumbing installation was not tested. Silicone sealant along the back of the bath is untidy.



Orkney Surveying Services

SINGLE SURVEY

Heating and hot water	
Repair category:	2
Notes:	The heating systems were not tested.
	Corrosion noted to the external heat pump unit.
Drainage	2
Repair category:	1
Notes:	No access to inspect the underground drainage network.



SINGLE SURVEY

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.

	· · · · · · · · · · · · · · · · · · ·
Structural movement	1
Dampness, rot and infestation	2
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	2
Main walls	2
Windows, external doors and joinery	2
External decorations	2
Conservatories / porches	N/A
Communal areas	1
Garages and permanent outbuildings	3
Outside areas and boundaries	2
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	1
Internal decorations	2
Cellars	N/A
Electricity	1
Gas	N/A
Water, plumbing and bathroom fittings	1
Heating and hot water	2
Drainage	1

Repair Categories

Category 3:

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

Category 2:

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

Category 1:

No immediate action or repair is needed.

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

<u>Three steps or fewer to a main entrance door of the property:</u> 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.

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

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



4. VALUATION AND CONVEYANCER ISSUES

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

Matters for a solicitor or licensed conveyancer

Check

- Rights and responsibilities for mutual parts, boundaries etc, including the access steps down from the public road to the front of the property.
- That the Title is clean and Heritable with no onerous burdens or conditions.
- That all necessary permissions were obtained for the second-floor conversion works.

Estimated re-instatement cost for insurance purposes

£250,000 (Two Hundred and Fifty Thousand Pounds).

Valuation and market comments

The market value of the property as described in this report is £160,000 (One Hundred and Sixty Thousand Pounds).

This figure assumes vacant possession and that the property is unaffected by adverse planning proposals, onerous burdens, title restrictions and servitude rights.



Surveyors Name	Billy Groundwater, AssocRICS
Company Name	Orkney Surveying Services
Address:	Castlehowe, Sower Road, Orphir, Orkney, KW17 2RE
Date of report:	15 th June 2025



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 CO₂ emissions

D

F

G

37 QUOYBANKS CRESCENT, KIRKWALL, KW15 1EW

Dwelling type:	Mid-terrace house
Date of assessment:	05 June 2025
Date of certificate:	14 June 2025
Total floor area:	86 m ²
Primary Energy Indicator:	327 kWh/m ² /year

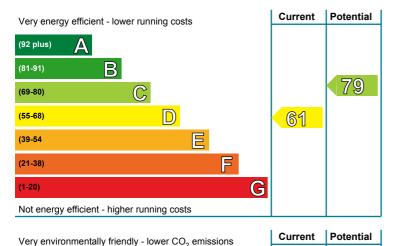
Reference number: Type of assessment: Approved Organisation: Main heating and fuel: 2215-4826-5000-0075-2202 RdSAP, existing dwelling Elmhurst Air source heat pump, warm air, electric

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 CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£6,564	See your recommendations
Over 3 years you could save*	£1,113	report for more information

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



Energy Efficiency Rating

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

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

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

Environmental Impact (CO₂) Rating

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

Your current rating is **band D (59)**. 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

77

59

Recommended measures	Indicative cost	Typical savings over 3 years
1 Floor insulation (suspended floor)	£800 - £1,200	£567.00
2 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£90.00
3 Solar water heating	£4,000 - £6,000	£456.00

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

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282. THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

37 QUOYBANKS CRESCENT, KIRKWALL, KW15 1EW 14 June 2025 RRN: 2215-4826-5000-0075-2202

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, filled cavity	★★★☆☆	★★★☆☆
Roof	Pitched, 150 mm loft insulation Roof room(s), insulated (assumed)	***☆ ***☆	★★★★☆ ★★★★☆
Floor	Suspended, no insulation (assumed)	—	_
Windows	Fully double glazed	★★★ ☆☆	★★★☆☆
Main heating	Air source heat pump, warm air, electric	★★★ ☆☆	★★★★☆
Main heating controls	Time and temperature zone control	****	****
Secondary heating	Room heaters, electric	—	_
Hot water	Electric immersion, off-peak	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in 75% of fixed outlets	****	****

The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.

The impact of your home on the environment

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

The calculated emissions for your home are 55 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.7 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 1.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.

Estimated energy	costs for this home

Louinaleu energy coolo for uno nome			
	Current energy costs	Potential energy costs	Potential future savings
Heating	£4,899 over 3 years	£4,377 over 3 years	
Hot water	£1,260 over 3 years	£669 over 3 years	You could
Lighting	£405 over 3 years	£405 over 3 years	save £1,113
Tota	s £6,564	£5,451	over 3 years

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

Recommendations for improvement

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

Recommended measures		Indiactive cost	Typical saving	Rating after improvement	
		Indicative cost	per year	Energy	Environment
1	Floor insulation (suspended floor)	£800 - £1,200	£189	D 64	D 63
2	Add additional 80 mm jacket to hot water cylinder	£15 - £30	£30	D 65	D 64
3	Solar water heating	£4,000 - £6,000	£152	D 68	D 68
4	Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£427	C 79	C 77

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.

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

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

1 Floor insulation (suspended floor)

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

2 Hot water cylinder insulation

Increasing the thickness of existing insulation by adding an 80 mm cylinder jacket around the hot water cylinder will help maintain the water at the required temperature; this will reduce the amount of energy used and lower fuel bills. The jacket should be fitted over the top of the existing foam insulation and over any thermostat clamped to the cylinder. Hot water pipes from the hot water cylinder should also be insulated, using pre-formed pipe insulation of up to 50 mm thickness, or to suit the space available, for as far as they can be accessed to reduce losses in summer. All these materials can be purchased from DIY stores and installed by a competent DIY enthusiast.

3 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

4 Solar photovoltaic (PV) panels

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

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present:

• Air source heat pump

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	10,082	(123)	N/A	N/A
Water heating (kWh per year)	2,168			

37 QUOYBANKS CRESCENT, KIRKWALL, KW15 1EW 14 June 2025 RRN: 2215-4826-5000-0075-2202

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. William Groundwater EES/019552
Company name/trading name:	Orkney Surveying Services Castlehowe Sower Road
Address:	Orphir
	Orkney Islands
	Orkney
	KW17 ² RE
Phone number:	01856 811765
Email address:	billy@orkneysurveying.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.





Property Address	37 Quoybanks Crescent Kirkwall Orkney KW15 1EW
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Seller(s)

Completion date of Property Questionnaire	13 June 2025

Note for sellers

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

Information to be given to prospective buyer(s)

1.	Length of Ownership			
	How long have you owned t	he property? 5 years 8 months		
2.	Council Tax			
	Which Council Tax band is y	/our property in?		
	□A □B ⊠C			
3.	Parking			
	What are the arrangements	for parking at your property?		
	(Please tick all that apply)			
	Garage			
	Allocated parking space			
	Driveway			
	On street	\boxtimes		
	Resident Permit			
	Metered parking			
	Shared parking			
	Other (please specify)			

4.	Conservation area	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	No
5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	Νο
6.	Alterations/Additions/Extensions	
a.	 (i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example provision of an extra bath/shower room, toilet or bedroom)? <u>If you have answered yes</u>, please describe below the changes which you have made: (ii) Did you obtain planning permission, building warrant, completion certificate and other some anter for this work? 	No N/A
	and other consents for this work? <u>If you have answered yes</u> , the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them.	
b.	Have you had replacement windows, doors, patio doors or double-glazing installed in your property? If you have answered yes, please answer the three questions below:	No
	(i) Were the replacements the same shape and type as the ones you replaced?	N/A
	(ii) Did this work involve any changes to the window or door openings?	N/A
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):	

7.	Central heating	
	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom). If you have answered yes or partial – what kind of central heating is there? Air-to-air heat pump unit supplying three wall mounted outlets in the living room, kitchen and upstairs landing. (examples: gas-fired, solid fuel, electric storage heating, gas-warm air). If you have answered yes, please answer the three questions below: (i) When was your central heating system or partial central heating system	Partial
	 (i) When was your central heating system or partial central heating system installed? The external heat pump and two of the indoor units were already in the property when purchased in 2019, and the kitchen wall unit was added to the system in 2021. (ii) 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 contract: (iii) When was your maintenance agreement last renewed? (Please provide the month and year). 	No
8.	Energy Performance Certificate	
	Does your property have an Energy Performance Certificate, which is less than 10 years old?	Yes
9.	Issues that may have affected your property	
a.	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	No
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	Please select

b.	Are you aware of the existence of asbestos in your property?			No
	If you have answered yes, please give details:			
10.	Services			
a.	Please tick which services are connected to your property and give details of the supplier:			
	Services	Connected	Supplier	
	Gas or liquid petroleum gas			
	Water mains or private water supply	\boxtimes	Scottish Water	
	Electricity	\boxtimes	OVO Energy	
	Mains drainage		Scottish Water	
	Telephone			
	Cable TV or satellite			
	Broadband	\boxtimes	EE	
b.	Is there a septic tank system at your property?			No
	If you have answered yes, please answe	r the two ques	tions below:	
	(i) Do you have appropriate consents for	N/A		
	(ii) Do you have a maintenance contract for your septic tank?			N/A
	If you have answered yes, please give de have a maintenance contract:			

11.	Responsibilities for shared or common areas	
a.	Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area? If you have answered yes, please give details:	Νο
b.	Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas? If you have answered yes, please give details:	No
C.	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	Νο
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? <u>If you have answered yes</u> , please give details: No. 37 QBC has access rights with regard to the shared steps up to the road which are owned by No. 35 QBC.	Yes
e.	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries? If you have answered yes, please give details:	No

f.	As far as you are aware, is there a public right of way across any part of your property (public right of way is a way over privately-owned)? If you have answered yes, please give details:	Νο
12.	Charges associated with your property	
a.	Is there a factor or property manager for your property? If you have answered yes, please provide the name and address, and give details of any deposit held and approximate charges:	No
b.	Is there a common buildings insurance policy? If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?	No N/A
C.	Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.	

13.	Specialist works	
a.	As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property? 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:	No
b.	As far as you were aware, has any preventative work for dry rot, wet rot, or damp, ever been carried out to your property? <u>If you have answered yes</u> , please give details:	Νο
C.	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? If you have answered yes these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	N/A

	Cuerent		
14. a.	Guarante	any guarantees or warranties for any of the following:	
a.		Electrical work	Νο
	(i) (ii)		No
	(ii) (iii)	Roofing	
	(iii)	Central heating	No
	(iv)	National House Building Council (NHBC)	No
	(v)	Damp course	No
	(vi)	Any other work or installations (for example, cavity wall insulation, underpinning, indemnity policy)	Νο
b.		ve answered yes or 'with title deeds', please give details of the work or ns to which the guarantee(s) relate(s):	
C.	Are there	any outstanding claims under any of the guarantees listed above?	Νο
	If you have answered yes, please give details:		
15.	Boundar	ies	
	So far as last 10 ye	you are aware, has any boundary of your property been moved in the ears?	Νο
	<u>If you hav</u>	<u>ve answered yes</u> , please give details:	

16.	Notices that affect your property	
	In the past three years have you ever received a notice:	
a.	advising that the owner of a neighbouring property has made a planning application?	Νο
b.	that affects your property in some other way?	No
C.	that requires you to do any maintenance, repairs or improvements to your property?	Νο
	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):

13 June 2025

Date:

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 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.¹

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.

Prior to 1 December 2008, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

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¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

TERMS AND CONDITIONS

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 INTELLECTUAL PROPERTY

Any 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. /-

TERMS AND CONDITIONS

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 of 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.

 $^{^{\}rm 2}$ Which shall be in accordance with the current RICS Valuation Standards (the Red Book) and RICS Rules of Conduct

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 Surveyors 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 <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.
- 2.3.2 <u>Category 2:</u> Repairs or replacement requiring future attention, but estimates are still advised.
- 2.3.3 <u>Category 1:</u> No immediate action or repair is needed.

WARNING: /-

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 within a willing buyer and a willing seller in an arms-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" /-

"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 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.