

# YOUR ONESURVEY HOME REPORT

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## ADDRESS

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Castlerock  
Glenelg, Kyle  
IV40 8JZ

## PREPARED FOR

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Ruth Affleck

## INSPECTION CARRIED OUT BY:



## SELLING AGENT:



## HOME REPORT GENERATED BY:



# Document Index

Document	Status	Prepared By	Prepared On
Single Survey	Final	Inverness - Allied Surveyors Scotland Ltd	14/04/2025
Mortgage Certificate	Final	Inverness - Allied Surveyors Scotland Ltd	14/04/2025
Property Questionnaire	Final	Dr. Ruth Affleck	24/04/2025
EPC	Final	Inverness - Allied Surveyors Scotland Ltd	15/04/2025
Additional Documents	Final		

## Important Notice:

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

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

P A R T 1 .

# SINGLE SURVEY

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



# Single Survey

Survey report on:

<b>Surveyor Reference</b>	I/25/04/031
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<b>Executry Of</b>	Dr. Ruth Affleck
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<b>Selling address</b>	Castlerock Glenelg, Kyle IV40 8JZ
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<b>Date of Inspection</b>	11/04/2025
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<b>Prepared by</b>	Graham Laird, BSc (Hons) MRICS Inverness - Allied Surveyors Scotland Ltd
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# **SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)**

## **PART 1 - GENERAL**

### **1.1 THE SURVEYORS**

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

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

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

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

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

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



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

### **1.2 THE REPORT**

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

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

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

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

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

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

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

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

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

### **1.3 LIABILITY**

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

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

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

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

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

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

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

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

#### **1.6 INTELLECTUAL PROPERTY**

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

#### **1.7 PAYMENT**

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

#### **1.8 CANCELLATION**

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

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

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

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

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

## **1.9 PRECEDENCE**

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

## **1.10 DEFINITIONS**

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

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

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

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

### **2.1 THE SERVICE**

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

### **2.2 THE INSPECTION**

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

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

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

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

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

### **2.3 THE REPORT**

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

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

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

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

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

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

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

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

## 2.4 SERVICES

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

## 2.5 ACCESSIBILITY

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

## 2.6 ENERGY REPORT

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

## 2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

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

## 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

Description	The subjects comprise a traditional, semi detached Cottage dwelling which has been extended to the side.
Accommodation	The accommodation may be summarised as follows:- Entrance Hall, Two Bedrooms, Living Room, Shower Room and Kitchen.
Gross internal floor area (m2)	Approximately 52 square metres.
Neighbourhood and location	The property is situated close to the village of Glenelg on the West Coast. Village amenities include shop, Primary School, post office, medical practice, church, hall and hotel. Further facilities and amenities are available within Kyle of Lochalsh which lies approximately 25 miles distant.
Age	Built circa 1880.
Weather	Cloudy and dry, following a period of mixed weather.
Chimney stacks	There are two chimney stacks, one being mutual. The stacks appeared to be of a masonry construction with a render finish with lead and cement flashing detail. <b><i>Visually inspected with the aid of binoculars where required.</i></b>
Roofing including roof space	The roof structure is of a pitched design and is clad with corrugated metal sheeting over timber trusses. Roof spaces were accessed via ceiling hatches in the hallway and in the kitchen. There is glasswool insulation laid between the joists. <b><i>Sloping roofs were visually inspected with the aid of binoculars where required.</i></b>

Rainwater fittings	<p>Rainwater goods are a mixture of cast iron and uPVC manufacture, the guttering being of a half round design.</p> <p><b><i>Visually inspected with the aid of binoculars where required.</i></b></p>
Main walls	<p>The outer walls of the original dwelling are of solid masonry stone construction being rendered externally.</p> <p>The extension walls appear to be of solid brick construction, with a render finish.</p> <p><b><i>Visually inspected with the aid of binoculars where required.</i></b>  <b><i>Foundations and concealed parts were not exposed or inspected.</i></b></p>
Windows, external doors and joinery	<p>Windows throughout are of uPVC manufacture and are double glazed.</p> <p>Both front and rear doors are of a timber casement design.</p> <p><b><i>Internal and external doors were opened and closed where keys were available.</i></b></p> <p><b><i>Random windows were opened and closed where possible.</i></b></p> <p><b><i>Doors and windows were not forced open.</i></b></p>
External decorations	<p>External joinery is painted.</p> <p>There is a masonry paint finish over external render work.</p> <p><b><i>Visually inspected.</i></b></p>
Conservatories / porches	<p>There are no conservatories or porches.</p>
Communal areas	<p>There are no areas in common use.</p>
Garages and permanent outbuildings	<p>There is no garage but there is off street car parking adjacent to the subject property.</p> <p>There are two sheds to the rear of the house. These fall outwith the remit of a Home Report.</p> <p><b><i>Visually inspected.</i></b></p>
Outside areas and boundaries	<p>The property has the benefit of garden ground to the front, side and rear which is laid to grass, gravel and mature shrubbery. Garden grounds are defined by timber post and wire fencing.</p> <p><b><i>Visually inspected.</i></b></p>
Ceilings	<p>Ceilings appear to be lined with plasterboard or lath and plaster. The finishes in the living room may be of asbestos sheeting.</p> <p><b><i>Visually inspected from floor level.</i></b></p>

Internal walls	<p>Internal walls and partitions of the original dwelling are lined with timber tongued and grooved boarding, extension walls are plasterboard lined.</p> <p><b><i>Visually inspected from floor level.</i></b></p> <p><b><i>Visually inspected from floor level.</i></b></p> <p><b><i>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</i></b></p>
Floors including sub floors	<p>Flooring throughout is a mixture of solid concrete and suspended timber construction.</p> <p>We did not gain access to the sub floor area as there was no apparent means of access.</p> <p><b><i>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</i></b></p>
Internal joinery and kitchen fittings	<p>Internal facings and skirtings are of a softwood design.</p> <p>Internal doors are of a flush ply hollowcore type and a panelled timber type.</p> <p>Kitchen fittings provide fixed wall and base units.</p> <p><b><i>Built-in cupboards were looked into but no stored items were moved.</i></b></p> <p><b><i>Kitchen units were visually inspected excluding appliances.</i></b></p>
Chimney breasts and fireplaces	<p>There are open fires in both the living room and the end bedroom.</p> <p><b><i>Visually inspected. No testing of the flues or fittings was carried out.</i></b></p>
Internal decorations	<p>Walls and ceilings are painted.</p> <p><b><i>Visually inspected.</i></b></p>
Cellars	<p>There are no cellars.</p>
Electricity	<p>The property is connected to the mains electricity supply. The consumer unit is located in the Entrance Hall with the meter.</p> <p><b><i>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances.</i></b></p> <p><b><i>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.</i></b></p>
Gas	<p>There is no gas supply to the property.</p>

Water, plumbing and bathroom fittings	<p>We understand the property is connected to the mains water supply.</p> <p>Where visible, pipework was of a copper and uPVC manufacture.</p> <p>Shower Room facilities provide electric shower cubicle, toilet and wash hand basin.</p> <p><b><i>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</i></b></p> <p><b><i>No tests whatsoever were carried out to the system or appliances.</i></b></p>
Heating and hot water	<p>There are open fires in the Living Room and end Bedroom.</p> <p>There is an electric panel heater fitted in the Shower Room.</p> <p>There is a pre-lagged hot water tank fitted in the cupboard in the Shower Room.</p> <p><b><i>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</i></b></p> <p><b><i>No tests whatsoever were carried out to the system or appliances.</i></b></p>
Drainage	<p>Drainage is understood to be to a private system. the system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation all are assumed to be satisfactory.</p> <p><b><i>Drainage covers etc were not lifted.</i></b></p> <p><b><i>Neither drains nor drainage systems were tested.</i></b></p>
Fire, smoke and burglar alarms	<p>There are detectors fitted in the hall, living room and kitchen.</p> <p><b><i>Visually inspected.</i></b></p> <p><b><i>No test whatsoever were carried out to any systems or appliances.</i></b></p> <p><b><i>There is now a requirement in place for compliant interlinked fire, smoke and heat detectors in residential properties. The new fire smoke and alarm standard came into force in Scotland in February 2022, requiring 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 alarm also requires to be installed in each kitchen. The alarms need to be ceiling mounted and interlinked. Where there is a carbon fuelled appliance such as a boiler, open fire or wood burner etc. a carbon monoxide detector is also required.</i></b></p> <p><b><i>The surveyor will only comment on the presence of a smoke detector etc. but will not test them, ascertain if they are in working order, interlinked and / or fully compliant with the fire and smoke alarm standard that was introduced in 2022.</i></b></p>

<p>Any additional limits to inspection</p>	<p>The property was fully furnished and all floors were covered.</p> <p>Services, electrical circuits, plumbing installation, heating and drainage systems have not been specifically tested.</p> <p>Parts of the property which are covered, unexposed or inaccessible cannot be guaranteed to be free from defect.</p> <p>Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate.</p> <p>Inspection of the roof space was restricted to areas visible from the hatches. Inspection was restricted by the presence of insulation material. Insulation has not been disturbed in accordance with Health &amp; Safety guidelines and furniture, personal effects (particularly in cupboards) and floor coverings have not been moved.</p> <p>Sub-floor areas were not accessed.</p> <p>Areas below the shower tray were not visible.</p> <p>Inspection of the exterior of the building was restricted to areas visible from ground level within the grounds of the subjects and from the public road.</p> <p>No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns, then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</p>
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## Sectional Diagram showing elements of a typical house





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


## 2. CONDITION

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

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

Structural movement	
Repair category:	
Notes:	There was no evidence of any serious or ongoing movement noted within the limitations of inspection.

Dampness, rot and infestation	
Repair category:	
Notes:	<p>There are high levels of dampness to floors, lower walls and joinery in a number of areas throughout the property.</p> <p>There is evidence of woodworm infestation to roof timbers. Ideally woodworm infestation should be treated using guaranteed methods.</p> <p>We have had sight of a specialist report carried out after inspection on the 22nd October 2024. A copy of the report is appended to this document.</p> <p>There is evidence of rodent infestation in roof spaces.</p>

Chimney stacks	
Repair category:	
Notes:	There are areas of cracking and worn render.

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.

## Roofing including roof space

Repair category:	2
Notes:	<p>There is evidence of woodworm infestation to roof timbers. Ideally woodworm infestation should be treated using guaranteed methods.</p> <p>There is evidence of rodent infestation in the roof space.</p> <p>The moisture barrier is poorly fitted in some areas.</p> <p>Insulation is distributed unevenly. This can lead to cold spots and the occurrence of condensation.</p>

## Rainwater fittings

Repair category:	2
Notes:	There is corrosion to cast iron sections.

## Main walls

Repair category:	2
Notes:	<p>There is dampness to floors and lower walls in some areas. There are high ground levels externally with vegetation growth against walls. This can lead to dampness internally.</p> <p>Sub-floor vents are partially blocked.</p> <p>There are areas of worn, cracked and bossed render.</p>

## Windows, external doors and joinery

Repair category:	2
Notes:	<p>Seals have failed on double glazed units resulting in the build-up of condensation between the panes.</p> <p>There is dampness and rot to external joinery at external doors.</p>

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.

External decorations	
Repair category:	1
Notes:	No significant defects noted.

Conservatories / porches	
Repair category:	
Notes:	Not applicable.

Communal areas	
Repair category:	
Notes:	Not applicable.

Garages and permanent outbuildings	
Repair category:	
Notes:	There is a timber shed and a corrugated metal shed at the rear of the house. These fall outwith the remit of a home report.

Outside areas and boundaries	
Repair category:	2
Notes:	Fencing is weathered.

Ceilings	
Repair category:	1
Notes:	Some ceiling finishes may be of asbestos material. Asbestos based products may present a hazard to health if damaged or disturbed. If works affecting asbestos based products are to be undertaken it is advisable to seek specialist advice.

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

Internal walls	
Repair category:	3
Notes:	<p>There is dampness to lower walls in some areas.</p> <p>There are high levels of dampness to the wall between the lounge and kitchen.</p>

Floors including sub-floors	
Repair category:	3
Notes:	<p>There are areas of dampness to floors.</p> <p>Rot has been identified to sub-floor timbers following inspection by a timber/damp specialist (see appended report).</p>

Internal joinery and kitchen fittings	
Repair category:	2
Notes:	There are some areas of dampness to internal joinery.

Chimney breasts and fireplaces	
Repair category:	3
Notes:	<p>There are high levels of dampness to the wall between the lounge and kitchen. This may be due to water ingress from the chimney stack.</p> <p>Blocked fireplaces should be adequately vented to prevent condensation and/or dampness from occurring.</p> <p>ideally flues should be swept and tested on an annual basis.</p> <p>We would recommended flues be checked prior to use.</p>

Internal decorations	
Repair category:	1
Notes:	There is wear and tear to decoration.

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.

Cellars	
Repair category:	
Notes:	Not applicable.

Electricity	
Repair category:	2
Notes:	<p>No significant defects noted, however, we have not had sight of clean safety testing certificate.</p> <p>The electrical system within the property appeared of modern design, there being a circuit breaker type distribution board. It should be emphasised that the system was not tested at the time of our inspection. The Institution of Engineering and Technology recommends that inspections and testing are undertaken at least every ten years for owner-occupied properties and on a change of occupancy. It should be appreciated that only the most recently constructed or re-wired properties will have installations which fully comply with IET regulations. We would recommend an Electrical Installation Condition Report (EICR) be obtained prior to purchase.</p>

Gas	
Repair category:	
Notes:	Not applicable.

Water, plumbing and bathroom fittings	
Repair category:	3
Notes:	<p>There are high levels of dampness to the floor in the shower room which may be partly due to leakage from bathroom fittings. Further investigation should be carried out by a reputable plumber.</p> <p>There is cracking to bathroom fittings.</p> <p>Seals around baths and shower trays are frequently troublesome. Failure to maintain seals can lead to leaks and defects manifesting in unseen areas.</p>

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.

Heating and hot water	
Repair category:	3
Notes:	There is dampness and rot to timbers below the hot water tank. This may be due to leakage from the tank or associated pipework. Further investigation should be carried out by a reputable plumber or heating engineer.

Drainage	
Repair category:	3
Notes:	There are inadequate drainage arrangements externally which appear to be contributing to dampness internally.

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

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

## Remember

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

## Warning

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

### 3. ACCESSIBILITY INFORMATION

#### Guidance Notes on Accessibility Information

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

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

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

## 4. VALUATION AND CONVEYANCER ISSUES

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

### Matters for a solicitor or licensed conveyancer

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. Whilst not necessarily an exhaustive list, alterations noted at the time of our inspection include the extension of the property.

Drainage is to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation all are assumed to be satisfactory.

Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

### Estimated re-instatement cost (£) for insurance purposes

£335,000 (Three Hundred and Thirty-Five Thousand Pounds)

We are of the opinion that the subjects should be insured for buildings reinstatement purposes for a sum of not less than the above noted figure. Building costs are currently increasing significantly above inflation due to material and labour shortages. It is recommended that you update this figure regularly to ensure that you have adequate cover or alternatively seek specialist advice from your insurer.

### Valuation (£) and market comments

£135,000 (One Hundred and Thirty-Five Thousand Pounds)

The property is considered to be a reasonable purchase at or around the above noted valuation based on those matters covered within this report.

Our valuation reflects current market conditions relating to this area. We would assume that current trends will prevail at the ultimate date of disposal with no adverse or onerous matters being introduced into the market during the intervening period which would have a detrimental effect on price.

<b>Report author:</b>	Graham Laird, BSc (Hons) MRICS
<b>Company name:</b>	Inverness - Allied Surveyors Scotland Ltd
<b>Address:</b>	Pavilion1 Fairways Business Park Inverness IV2 6AA
<b>Signed:</b>	Electronically Signed: 283817-328c9da1-c3fb
<b>Date of report:</b>	14/04/2025

P A R T 2 .

# MORTGAGE VALUATION REPORT

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Includes a market valuation of the property.





### Mortgage Valuation Report

Property:	Castlerock Glenelg, Kyle IV40 8JZ	Executry of Dr. Ruth Affleck  Tenure: Absolute Ownership
Date of Inspection:	11/04/2025	Reference: i/25/04/031/GL/KMC

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

#### 1.0 LOCATION

The property is situated close to the village of Glenelg on the West Coast. Village amenities include shop, Primary School, post office, medical practice, church, hall and hotel. Further facilities and amenities are available within Kyle of Lochalsh which lies approximately 25 miles distant.

#### 2.0 DESCRIPTION

#### 2.1 Age:

Built circa 1880.

The subjects comprise a traditional, semi detached Cottage dwelling which has been extended to the side.

#### 3.0 CONSTRUCTION

Walls are of solid stone construction.

The roof is pitched and clad with corrugated metal sheeting.

Floors are of suspended timber and solid concrete construction.

#### 4.0 ACCOMMODATION

The accommodation may be summarised as follows:-

Entrance Hall, Two Bedrooms, Living Room, Shower Room and Kitchen.

#### 5.0 SERVICES (No tests have been applied to any of the services)

<b>Water:</b>	Mains	<b>Electricity:</b>	Mains	<b>Gas:</b>	None	<b>Drainage:</b>	Private
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<b>Central Heating:</b>	None.
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#### 6.0 OUTBUILDINGS

<b>Garage:</b>	None.
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<b>Others:</b>	No significant outbuildings.
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7.0	<b>GENERAL CONDITION</b> - <i>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.</i>				
The property would benefit from a programme of repair and upgrading works.					
8.0	<b>ESSENTIAL REPAIR WORK</b> (as a condition of any mortgage or, to preserve the condition of the property)				
There are high levels of dampness to floors, lower walls and joinery in a number of areas throughout the property.					
There is evidence of woodworm infestation to roof timbers. Ideally woodworm infestation should be treated using guaranteed methods.					
<b>8.1 Retention recommended:</b>		£25,000 (Twenty-Five Thousand Pounds)			
9.0	<b>ROADS &amp; FOOTPATHS</b>				
Made up and adopted.					
10.0	<b>BUILDINGS INSURANCE (£):</b>	335,000	<b>GROSS EXTERNAL FLOOR AREA</b>	72	<b>Square metres</b>
	<i>This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.</i>				
11.0	<b>GENERAL REMARKS</b>				
Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.					
We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.					
We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.					
The valuation is made on the assumption that any alterations that may have been carried out to the property satisfy all relevant legislation and have full certification where appropriate. Whilst not necessarily an exhaustive list, alterations noted at the time of our inspection include the extension of the property.					
Drainage is to a septic tank. The system has not been inspected and condition, legal and environmental issues have not been investigated. For the purposes of the valuation all are assumed to be satisfactory.					
Normal maintenance is not treated as a repair for the purposes of the Single Survey. When a category 1 rating is provided this means the property must continue to be maintained in the normal way.					
Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.					
12.0	<b>VALUATION</b> <i>On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.</i>				

12.1	Market Value in present condition (£):	135,000	One Hundred and Thirty-Five Thousand Pounds.	
12.2	Market Value on completion of essential works (£):	160,000	One Hundred and Sixty Thousand Pounds.	
12.3	Suitable security for normal mortgage purposes?	Yes		
12.4	Date of Valuation:	11/04/2025		
Signature:		Electronically Signed: 283817-328c9da1-c3fb		
Surveyor:	Graham Laird	BSc (Hons) MRICS	Date:	14/04/2025
Inverness - Allied Surveyors Scotland Ltd				
Office:	Pavilion1 Fairways Business Park Inverness IV2 6AA		Tel: 01463 239 494 Fax: email: <a href="mailto:inverness@alliedsurveyorsscotland.com">inverness@alliedsurveyorsscotland.com</a>	

P A R T 3 .

# ENERGY REPORT

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A report on the energy efficiency of the property.



# energy report

energy report on:

<b>Property address</b>	Castlerock Glenelg, Kyle IV40 8JZ
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<b>Customer</b>	Dr. Ruth Affleck
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<b>Customer address</b>	Castlerock Glenelg, Kyle IV40 8JZ
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<b>Prepared by</b>	Graham Laird, BSc (Hons) MRICS Inverness - Allied Surveyors Scotland Ltd
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# Energy Performance Certificate (EPC)

# Scotland

Dwellings

CASTLE ROCK, GLENELG, KYLE, IV40 8JZ

**Dwelling type:** Semi-detached bungalow  
**Date of assessment:** 11 April 2025  
**Date of certificate:** 15 April 2025  
**Total floor area:** 52 m<sup>2</sup>  
**Primary Energy Indicator:** 1100 kWh/m<sup>2</sup>/year

**Reference number:** 9297-1023-5204-0365-3200  
**Type of assessment:** RdSAP, existing dwelling  
**Approved Organisation:** Elmhurst  
**Main heating and fuel:** Room heaters, dual fuel (mineral and wood)

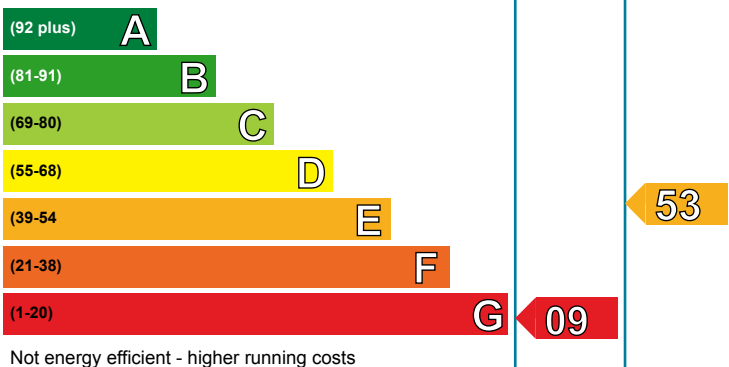
## You can use this document to:

- 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*	£14,100	See your recommendations report for more information
Over 3 years you could save*	£5,754	

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

Very energy efficient - lower running costs



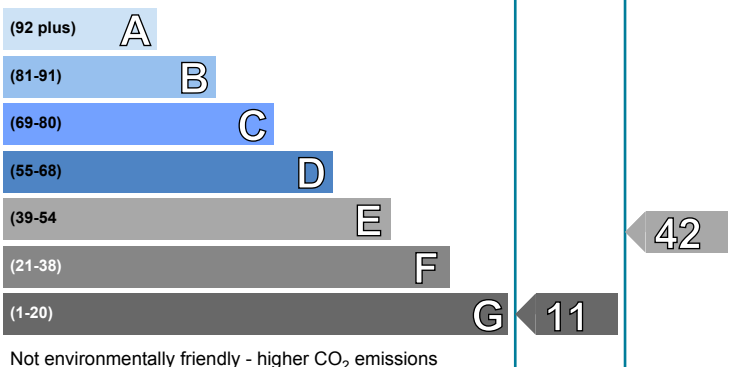
## Energy Efficiency Rating

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 G (9)**. 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.

Very environmentally friendly - lower CO<sub>2</sub> emissions



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

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band G (11)**. The average rating for EPCs in Scotland is **band D (59)**.

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

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

Recommended measures	Indicative cost	Typical savings over 3 years
1 Internal or external wall insulation	£4,000 - £14,000	£3615.00
2 Floor insulation (solid floor)	£4,000 - £6,000	£1266.00
3 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£87.00

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

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

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

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

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

Element	Description	Energy Efficiency	Environmental
Walls	Sandstone or limestone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Pitched, 150 mm loft insulation	★★★★☆	★★★★☆
Floor	Solid, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Room heaters, dual fuel (mineral and wood)	★★☆☆☆	★★☆☆☆
Main heating controls	No thermostatic control of room temperature	★★☆☆☆	★★☆☆☆
Secondary heating	Portable electric heaters (assumed)	—	—
Hot water	Electric immersion, standard tariff	★★☆☆☆	★★☆☆☆
Lighting	Low energy lighting in 89% of fixed outlets	★★★★★	★★★★★

## The energy efficiency rating of your home

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

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


## The impact of your home on the environment

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

The calculated emissions for your home are 232 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 12 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 5.6 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.












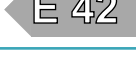
## Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£12,561 over 3 years	£7,494 over 3 years	
Hot water	£1,344 over 3 years	£657 over 3 years	
Lighting	£195 over 3 years	£195 over 3 years	
<b>Totals</b>	<b>£14,100</b>	<b>£8,346</b>	

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

## Recommendations for improvement

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

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Internal or external wall insulation	£4,000 - £14,000	£1205		
2 Floor insulation (solid floor)	£4,000 - £6,000	£422		
3 Add additional 80 mm jacket to hot water cylinder	£15 - £30	£29		
4 Solar water heating	£4,000 - £6,000	£171		
5 High performance external doors	£1,000	£92		
6 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£364		

## Choosing the right improvement package

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

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

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

### 1 Internal or external wall insulation

Internal or external wall insulation involves adding a layer of insulation to either the inside or the outside surface of the external walls, which reduces heat loss and lowers fuel bills. As it is more expensive than cavity wall insulation it is only recommended for walls without a cavity, or where for technical reasons a cavity cannot be filled. Internal insulation, known as dry-lining, is where a layer of insulation is fixed to the inside surface of external walls; this type of insulation is best applied when rooms require redecorating. External solid wall insulation is the application of an insulant and a weather-protective finish to the outside of the wall. This may improve the look of the home, particularly where existing brickwork or rendering is poor, and will provide long-lasting weather protection. Further information can be obtained from the National Insulation Association ([www.nationalinsulationassociation.org.uk](http://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 Floor insulation (solid floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Insulating solid floors can present challenges; insulation laid on top of existing solid floors may impact on existing doors and finishes whilst lifting of a solid floor to insert insulation below will require consideration of the potential effect on both structural stability and damp proofing. It is advised to seek advice from a Chartered Structural Engineer or a registered Architect about this if unsure. Further information about floor insulation is available from many sources including [www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation](http://www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation). Building regulations generally apply to this work and may also require a building warrant so it is best to check with your local authority building standards department.

### 3 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.

### 4 Solar water heating

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

### 5 High performance external doors

High performance external doors contain insulation and lose heat at about half the rate of conventional external doors. Building regulations generally apply to this work, so it is best to check this your local authority building standards department.

### 6 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](http://www.microgenerationcertification.org).

## Low and zero carbon energy sources

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

**LZC energy sources present:** There are none provided for this home

## Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	16,078	(108)	N/A	(4,625)
Water heating (kWh per year)	1,853			

## Addendum

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

## About this document

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

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

Assessor's name:	Mr. Graham Laird
Assessor membership number:	EES/015039
Company name/trading name:	Allied Surveyors Scotland Ltd
Address:	Lyle House, Pavilion 1 Fairways Business Park Invernesshire Inverness IV2 6AA
Phone number:	01463 239 494
Email address:	<a href="mailto:inverness@alliedsurveyorsscotland.com">inverness@alliedsurveyorsscotland.com</a>
Related party disclosure:	No related party

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

## Use of this energy performance information

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

### **Advice and support to improve this property**

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

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

**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT



P A R T 4 .

# PROPERTY QUESTIONNAIRE

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



# Property Questionnaire

Property Address	Castlerock Glenelg, Kyle IV40 8JZ
Seller(s)	Ruth Affleck
Completion date of property questionnaire	24/04/2025

Note for sellers

1.	<b>Length of ownership</b>
	<b>How long have you owned the property?</b> 13 years
2.	<b>Council tax</b>
	<b>Which Council Tax band is your property in? (Please circle)</b> [ ]A [ ]B [ ]C [ ]D [ ]E [ ]F [ ]G [ ]H
3.	<b>Parking</b>
	<b>What are the arrangements for parking at your property?</b> <b>(Please tick all that apply)</b>  Garage [ ] Allocated parking space [ ] Driveway [ ] Shared parking [ ] On street [ ] Resident permit [ ] Metered parking [ ] Other (please specify): off street parking

<b>4.</b>	<b>Conservation area</b>	
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)?	[ ] YES [ ] NO [x] Don't know
<b>5.</b>	<b>Listed buildings</b>	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	[ ] YES [x] NO
<b>6.</b>	<b>Alterations/additions/extensions</b>	
a	(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?	[ ] YES [x] NO
	If you have answered yes, please describe below the changes which you have made:	
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	[ ] YES [ ] NO
	If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.	
	If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:	
b	Have you had replacement windows, doors, patio doors or double glazing installed in your property	[x] YES [ ] NO
	If you have answered yes, please answer the three questions below:	
	(i) Were the replacements the same shape and type as the ones you replaced?	[x] YES [ ] NO
	(ii) Did this work involve any changes to the window or door openings?	[ ] YES [x] NO
	(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):  <i>double glazing windows fitting throughout in the past 10 years - unsure when</i>  Please give any guarantees which you received for this work to your solicitor or estate agent.	
<b>7.</b>	<b>Central heating</b>	
a	Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property - the main living room, the bedroom(s), the hall and the bathroom).	[ ] YES [x] NO [ ] Partial

# property questionnaire

	If you have answered yes or partial - what kind of central heating is there? (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).																									
	If you have answered yes, please answer the three questions below:																									
	(i) When was your central heating system or partial central heating system installed?																									
	(ii) Do you have a maintenance contract for the central heating system?	<input type="checkbox"/> YES <input type="checkbox"/> NO																								
	If you have answered yes, please give details of the company with which you have a maintenance contract																									
	(iii) When was your maintenance agreement last renewed? (Please provide the month and year).																									
<b>8.</b>	<b>Energy Performance Certificate</b>																									
	Does your property have an Energy Performance Certificate which is less than 10 years old?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO																								
<b>9.</b>	<b>Issues that may have affected your property</b>																									
a	Has there been any storm, flood, fire or other structural damage to your property while you have owned it?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																								
	If you have answered yes, is the damage the subject of any outstanding insurance claim?	<input type="checkbox"/> YES <input type="checkbox"/> NO																								
b	Are you aware of the existence of asbestos in your property?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> Don't know																								
	If you have answered yes, please give details:																									
<b>10.</b>	<b>Services</b>																									
a	Please tick which services are connected to your property and give details of the supplier:																									
	<table border="1"> <thead> <tr> <th>Services</th><th>Connected</th><th>Supplier</th></tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td><td>N</td><td></td></tr> <tr> <td>Water mains or private water supply</td><td>Y</td><td>water mains</td></tr> <tr> <td>Electricity</td><td>Y</td><td>ovo</td></tr> <tr> <td>Mains drainage</td><td>Y</td><td>septic tank</td></tr> <tr> <td>Telephone</td><td>Y</td><td>previously with BT - disconnected</td></tr> <tr> <td>Cable TV or satellite</td><td>Y</td><td>Sky TV - disconnected</td></tr> <tr> <td>Broadband</td><td>Y</td><td>BT broadband - disconnected</td></tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas	N		Water mains or private water supply	Y	water mains	Electricity	Y	ovo	Mains drainage	Y	septic tank	Telephone	Y	previously with BT - disconnected	Cable TV or satellite	Y	Sky TV - disconnected	Broadband	Y	BT broadband - disconnected	
Services	Connected	Supplier																								
Gas or liquid petroleum gas	N																									
Water mains or private water supply	Y	water mains																								
Electricity	Y	ovo																								
Mains drainage	Y	septic tank																								
Telephone	Y	previously with BT - disconnected																								
Cable TV or satellite	Y	Sky TV - disconnected																								
Broadband	Y	BT broadband - disconnected																								
b	Is there a septic tank system at your property?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO																								

# property questionnaire

	If you have answered yes, please answer the two questions below:	
	(i) Do you have appropriate consents for the discharge from your septic tank?	[ ] YES [ ] NO [x] Don't know
	(ii) Do you have a maintenance contract for your septic tank?	[ ] YES [ ] NO
	If you have answered yes, please give details of the company with which you have a maintenance contract:	
<b>11. Responsibilities for shared or common areas</b>		
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:	[ ] YES [x] NO [ ] Don't know
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:	[ ] YES [x] NO [ ] N/A
c	Has there been any major repair or replacement of any part of the roof during the time you have owned the property?	[x] YES [ ] NO
d	Do you have the right to walk over any of your neighbours' property- for example to put out your rubbish bin or to maintain your boundaries?  If you have answered yes, please give details:	[ ] YES [x] NO
e	As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?  If you have answered yes, please give details:	[ ] YES [x] 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 which the public has a right to pass, whether or not the land is privately owned.)  If you have answered yes, please give details:	[ ] YES [x] NO
<b>12. Charges associated with your property</b>		
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:	[ ] YES [x] NO
b	Is there a common buildings insurance policy?	[ ] YES [ ] NO [x] Don't know
	If you have answered yes, is the cost of the insurance included in your monthly/annual factors charges?	[ ] YES [ ] NO [ ] Don't know

# property questionnaire

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.  <i>none known</i>	
<b>13.</b>	<b>Specialist works</b>	
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?	[ ] YES [x] 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?	[ ] YES [x] NO
	If you have answered yes, please give details:	
c	If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work?	[ ] YES [ ] NO
	If you have answered yes, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself please write below who has these documents and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate. Guarantees are held by:	

<b>14.</b>	<b>Guarantees</b>	
a	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	[ ] NO [ ] YES [x] Don't know [ ] With title deeds [ ] Lost
(ii)	Roofing	[ ] NO [x] YES [ ] Don't know [ ] With title deeds [ ] Lost
(iii)	Central heating	[x] NO [ ] YES [ ] Don't know [ ] With title deeds [ ] Lost
(iv)	National House Building Council(NHBC)	[ ] NO [ ] YES [x] Don't know [ ] With title deeds [ ] Lost
(v)	Damp course	[ ] NO [ ] YES [x] Don't know [ ] With title deeds [ ] Lost
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	[ ] NO [ ] YES [x] Don't know [ ] With title deeds [ ] Lost
b	<p>If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):</p> <p><i>Macleod Roofing Ltd Inverness - new roof - I have contacted them for more details. I will send a follow up email with the details.</i></p>	
c	Are there any outstanding claims under any of the guarantees listed above?	[ ] YES [x] NO
	If you have answered yes, please give details:	

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

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

Signature(s):	Jennifer Kanagala (executor of estate)
---------------	--

Capacity:	[ ] Owner
-----------	-----------

	[x] Legally Appointed Agent for Owner
--	---------------------------------------

Date:	24/04/2025
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***Alder Specialist Building Surveyors Ltd***

***40 Ross Avenue***

***Inverness IV3 5QJ***

***Tel: 01463 741128***

***Email: [pat@aldersurvey.com](mailto:pat@aldersurvey.com)***

***Web: [www.aldersurvey.com](http://www.aldersurvey.com)***

October 29<sup>th</sup> 2024

Our Ref: 6445/c

**Neil Speight**

Munro & Noble Solicitors

26 Church Street

Inverness

IV1 1HX

Dear Mr Speight

**Re: Castle Rock Cottage, Glenelg, Kyle**

Thank you for inviting me to report on this property. My investigations and recommendations are totally independent of any Timber Preservation Companies and/or Chartered Surveyors and provide an honest statement/assessment of the condition of the property based on access allowed at the time. To aid my investigations, I use high tech., equipment such as Fibre-Optic Cameras, Ultrasonic Moisture Meters, Hygrometers, Thermal Imaging Cameras, Drone Photography (where applicable), combined with 38 years of practical experience and numerous qualifications.

I visited the property on October 22<sup>nd</sup> 2024. I have confined my inspection to the under mentioned accessible areas in accordance with your instructions. The purpose of my inspection was to determine the cause and resulting effects of woodworm infestations, timber decay and/or dampness, which may be affecting this property. If there are any omissions, or if you believe I have misinterpreted your survey instructions, please let me know at once.

The inspection was generally restricted due to, insulation materials, an abundance of stored items, furniture and fitted floor coverings, therefore, my findings are limited and subject to further qualification.

With your permission and where access allowed, furniture and stored items were moved and carpets slightly pulled back to all fibre-optic inspections to the lower walls and sub-floor in areas of concern as per the sketch below. A copy of the sketch will be attached separately in the email that contains this report.

The following format mainly consists of annotated photos, sketches, along with general comments. This is not an exhaustive list of photos.

***External Observations***

Where seen from the ground level, the property seems to be in a poorly maintained condition. There are various defects or matters which should be attended to in the near future, such as:

- Defective down-pipes/gutters.
- Softening external joinery timbers such as fascia timbers behind gutters.
- Areas of defective rendering.
- High ground levels

*P C McLellan CRDS CSRT A. Inst.R.T.S (Managing Director)*

***Registration No: 396920***

- Poor land drainage
- Poor sub-floor ventilation
- Excessive vegetation growth against the lower walls.

I must stress the importance of carrying out remedial works to the external defects noted, as it is the probable, or potential cause of ingress to the internal fabric, resulting in further damp/decay problems. I must also stress the importance of a regular external maintenance programme as “prevention is better than cure”.



*The cottage sits at the bottom of a rock face. The water that comes off the rock face creates extremely high ground moisture levels next to the lower rear and right-hand gable walls. This moisture has found its way into the lower external walls and solum as demonstrated later in this report.*

*My understanding is that the profile roof clad has been renewed in the recent past.*



*Limited sub-floor ventilation on the left-hand side of the front wall (Bedroom No.1 area).*

*Vegetation growth right next to the outer walls.*



*Limited sub-floor ventilation on the right-hand side (Lounge area), where the only vent in place have been painted over. Vegetation is in direct contact with the lower wall.*



*This is the front wall/gable where the extension is attached.*

*There is defective rendering at this corner and a poor gutter detail, both of will allow potential water ingress.*

**Note:** *there is an area of high damp readings in the kitchen wall that partitions the kitchen from the lounge and in front of the fridge which will be highlighted later in this report. This photo may possibly be a contributing factor for this damp.*



*This photo is directly below the above photo. The ground levels are slightly high, and you will note the dampness in the lower render.*

*The rain water downpipe has been extended across the pavement and discharges on the ground as apposed to into under ground drainage.*

*I am confident in my assumption that based on the above, that land a proper rain water disposal drainage are not up to regulation standards.*

*This may also be a contributing factor to the damp in the kitchen mentioned later in this report.*



*High ground levels against the extension gable that increase in height the further back towards the rear wall.*



*This is the rear wall of the extension outside of the shower room. There is a retaining wall approximately 750mm back from the cottage wall. Between the walls, the ground is overlaid with slabs that are hard up to the cottage.*

*There is no form of drainage, and you will note the damp and vegetation growth on the lower cottage wall. The ground level here is equal to the internal solid floor level, where the external ground level should be at least 150mm below the internal floor levels.*



*Further along the rear wall behind the original cottage, the ground levels are high in between the cottage wall and the earth retaining wall. There is a single down pipe, and I do not anticipate there to be appropriate land or rain water drainage based on what I have seen.*

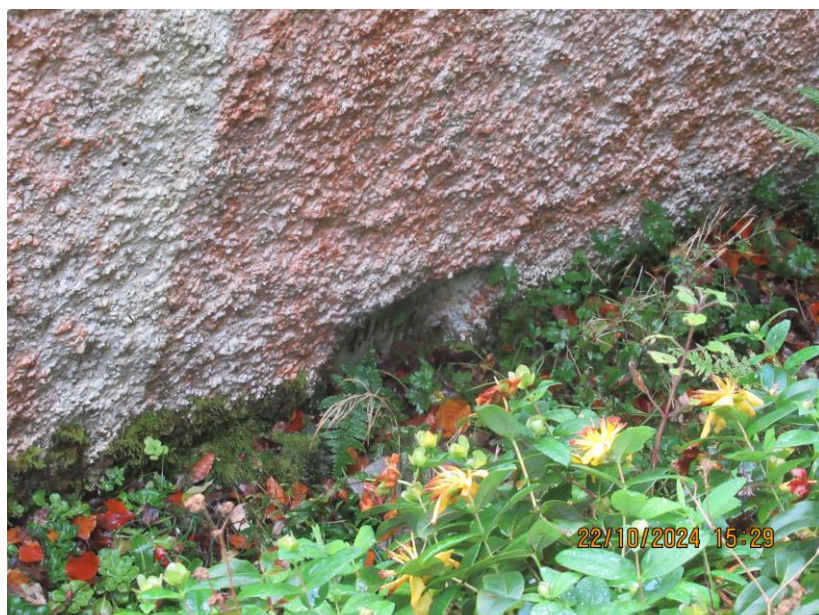
*Note the algae trail on the wall starting at the top of the down pipe.*



*A closer look at the bottom of the down pipes confirms the above points made and assumed. The render is also defective on this lower section of the wall.*



*Further along the rear wall, ground levels continue to be high and the lower render wet. The sub-floor vent of the lounge is partially blocked and painted over.*



*Further along the rear wall to the point of just outside of Bedroom No 1, shows the ground levels continue to rise and sub-floor vent blocked.*



*This photo show the close proximity of the rock face behind the cottage. As stated, the water coming off the face will create extreme hydrostatic pressure in the ground and forcing the ground water towards the cottage and whilst there is a small earth retaining wall approximately 750mm back from the cottage walls, I am of the opinion that appropriate and additional land drainage will be required. This can be verified by an engineer.*

### ***Main Roof Void Observations***

Full inspections were restricted for reasons stated.

Due to the construction if the ceiling timbers, it was not safe to crawl across the ceiling joists, therefore my visual inspections were carried out from the ceiling hatch.



*The roof timbers have been patched and repaired in the recent past.*

*There is glasswool within the loft, however, it is scattered are requires re-setting.*

*Slight woodworm infestations were also noted.*

### ***Extension Roof Void Observations***

Full inspections were restricted for reasons stated.

Due to the construction if the ceiling timbers, it was not safe to crawl across the ceiling joists, therefore my visual inspections were carried out form the ceiling hatch.



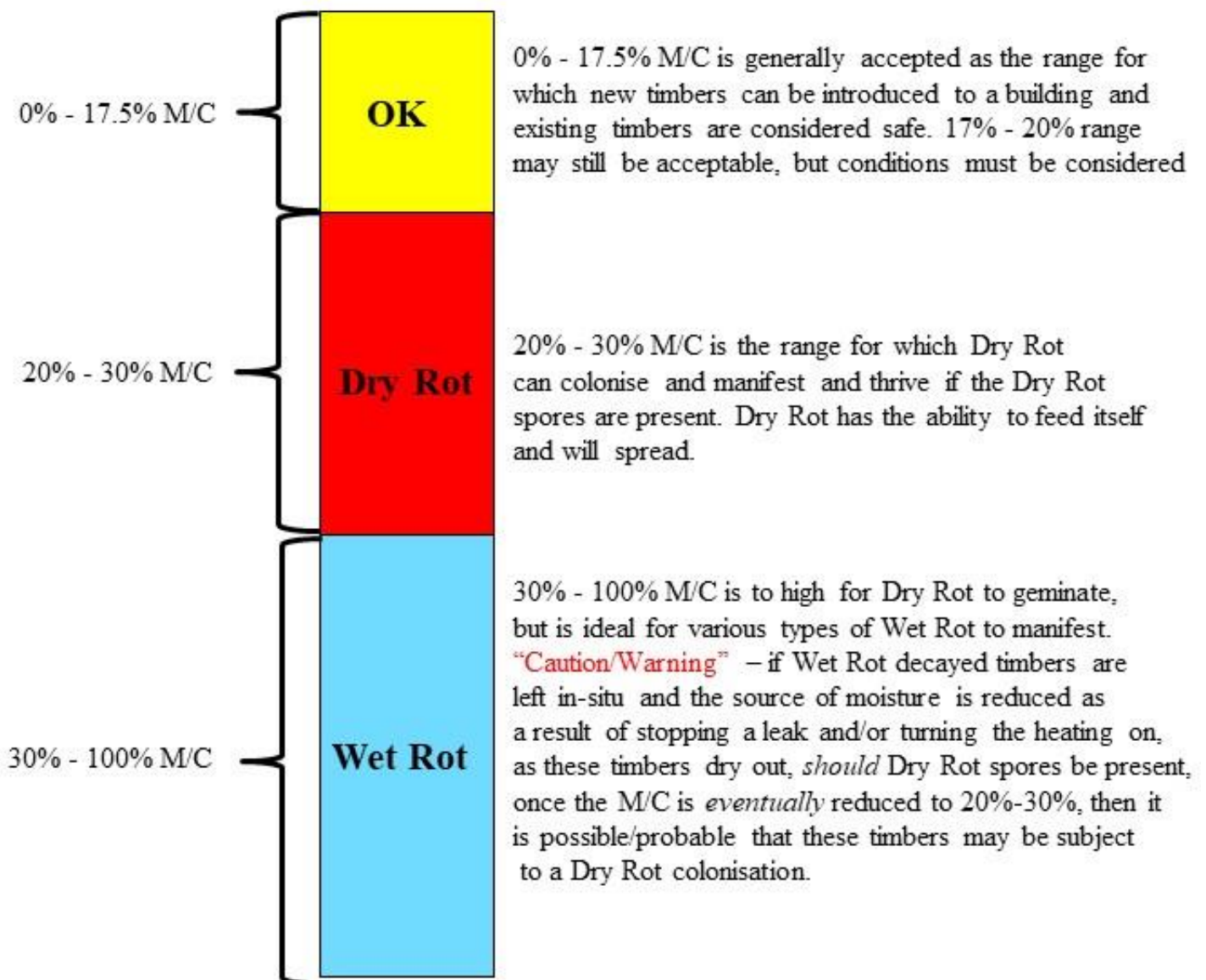
*The roof timbers are of a newer construction.*

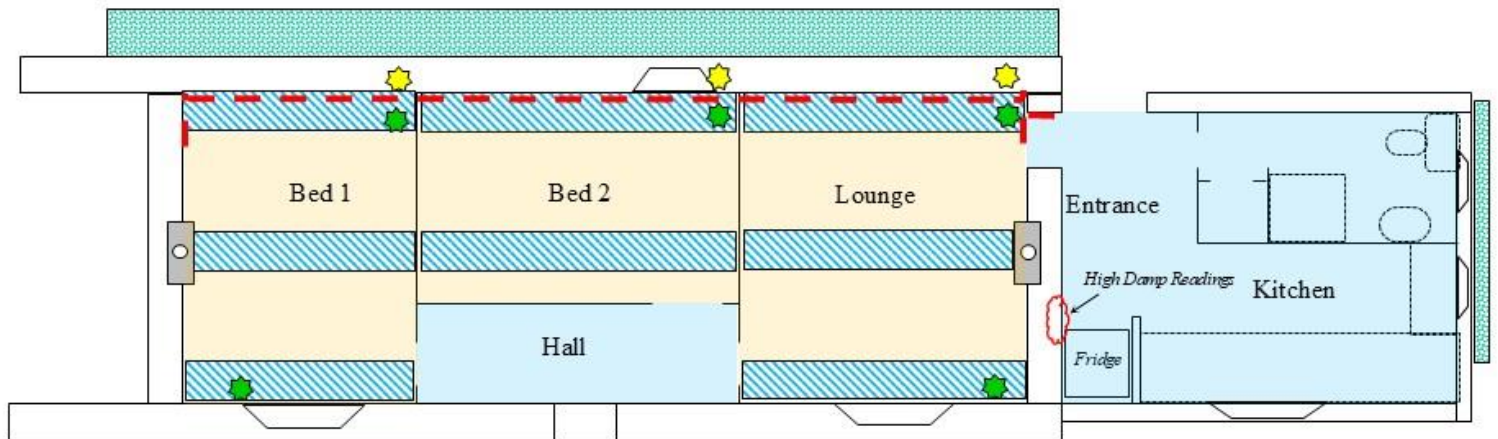
*Insulation materials are properly placed in this void.*

*There were no signs of active woodworm infestations seen.*







## Moisture Content (M/C) explained and the relevance to a property's well-being.

Within this report we will refer to Moisture Content (M/C). Below is a chart that indicates the relevance M/C has with regards to timber and the decay potential.





**Ground Floor Front**

-  Areas of higher external ground levels & poor drainage
-  Areas of timber suspended floors and what appears to be unsealed solums. Solums required to be cleaned out and sealed with a DPM and concrete
-  Areas of solid concrete floors
-  Areas of Fibre Optic inspection of the lower walls
-  Areas of Fibre Optic inspection beneath the floors
-  Minimum areas of flooring to be lifted to allow access for solum treatments
- Walls to be stripped full height to allow access for tanking system and later reinstated.
- Walls to be waterproofed with a tanking membrane system (approximately 1.5m high), and the tanking system connect to the new DPM of the solum
- Anticipated joist end and wall plate replacements required.

**Note:** Option to be considered is to have the timber floors removed and the floors reinstated in concrete inclusive of a DPM (damp proof membrane)

### ***Ground Floor Observations***

Full inspections were restricted for reasons stated.

The floors are a combination of solid floors and timber suspended. Past repairs have been carried out on the timber suspended floors.

The extension is of a more modern block construction.

The inside of the outer stone walls of the original cottage were rendered with cement and painted. They were later framed and clad with lining boards. Were seen, there were no signs of insulation in the frame. The fireplace in the lounge is still in use and the fireplace in the gable bedroom is disused.



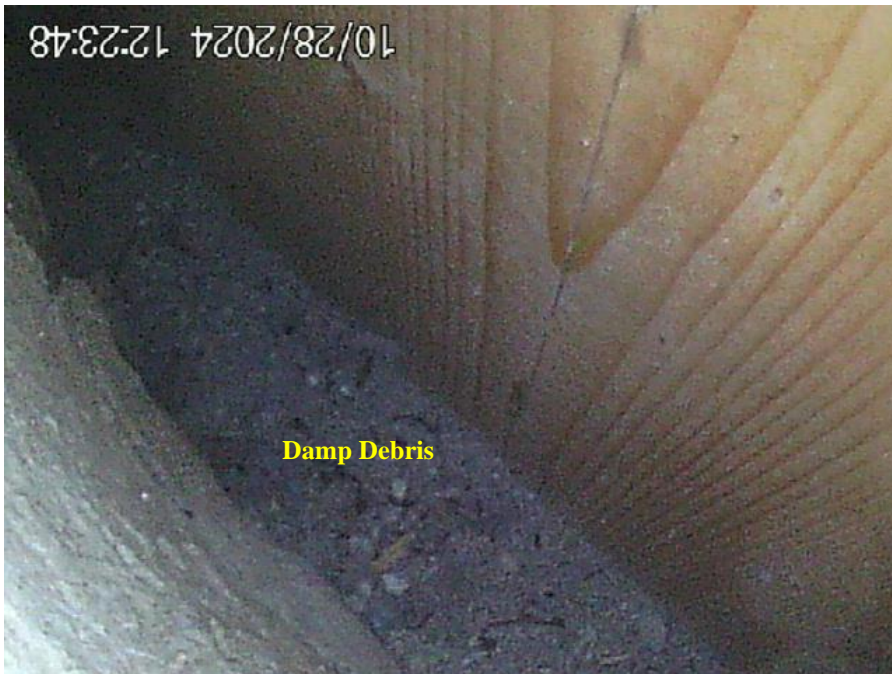
### ***Bedroom No 1 Observations***

*This photo demonstrates the amount of furniture and stored items in this room, and I can confirm that all the rooms at this level have the same about of stored items and furniture and fitted floor coverings that severely restricted my inspections.*



*Please refer to the above sketch for approximate areas where investigations were executed.*

*M/C (Surface Moisture Content, as per the above chart), at 40.5% recorded from the rear right-hand lower wall corner of this room has registered as high.*



*This Fibre-Optic photo taken in behind the area of the above photo, shows (also indicated on the sketch above), the painted masonry wall on the left and the bottom of the lining timbers on the right. There is a slight damp “tide line mark” at the bottom of the timber linings. This is a result of the debris (between the damp external wall and the linings seen in the middle of the photo), bridging the damp from the masonry to the lining boards.*

*This is consistent in all areas where the lower walls were inspected with Fibre-Optics*

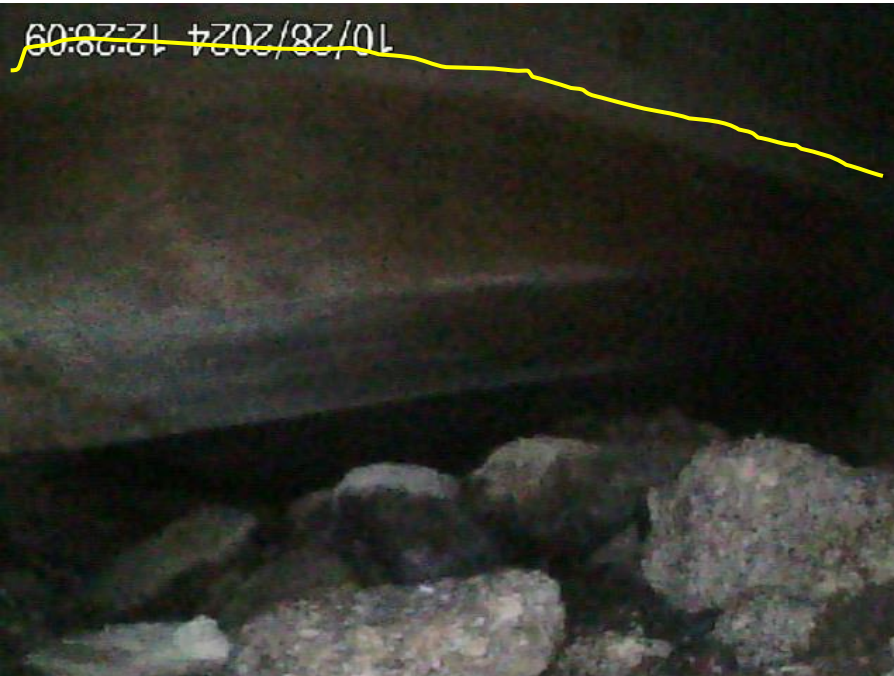


*This photo is the surface of the floorboards and was taken just below the location of the above photos.*

*M/C (Surface Moisture Content, as per the above chart), at 28.7% is slightly high.*



*This Fibre Optic photo is the sub-floor area just below the above photo. It shows the joist end where touching the outer wall to be decayed by Wet Rot.*



*This Fibre Optic photo shows a damp "crown" (as highlighted), on the bottom of the joist a bit further back from the outer wall, which is a result of the joist being in close proximity to a damp solum. This joist section is beginning to decay.*



*This Fibre Optic photo is the solum in the immediate area and the solum was found to be wet.*

### *Front Wall*



*M/C (Surface Moisture Content, as per the above chart), at 20.8% is just outside of the tolerable levels. .*

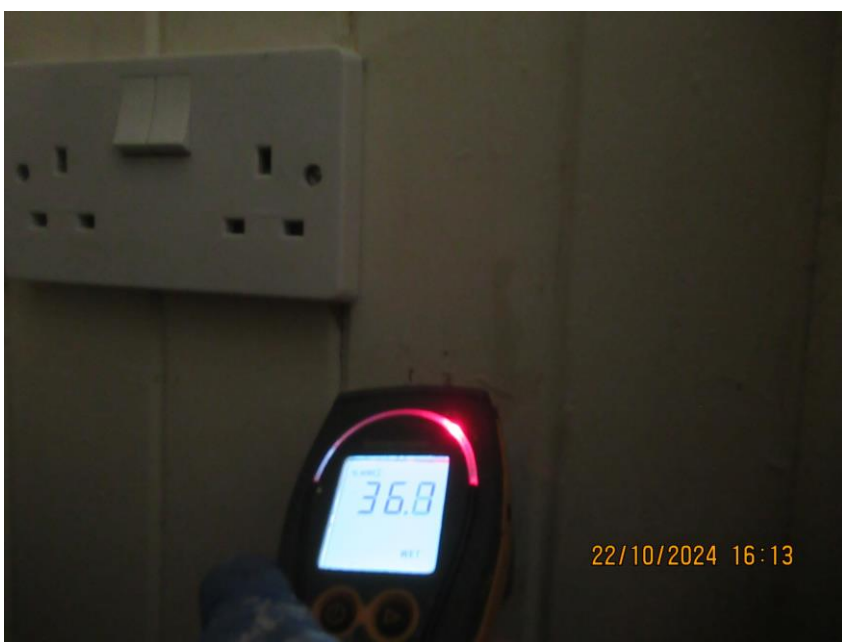


*Sub-floor joist end seen appears to be sound.*



*Damp staining was noted in the linings of the gable wall of this room to the left of the fire opening.*

*M/C (Surface Moisture Content, as per the above chart), at 36.8% is slightly high.*



### ***Front Hallway Observations***

The floor of this area is of a solid construction.



*M/C (Surface Moisture Content, as per the above chart), at 24.1% recorded at the lower front door ingo and just above tolerable levels. .*

### ***Bedroom No 2 Observations***

Full inspections were restricted for reasons stated.



*There was an abundance of furniture and stored items in the bedroom.*



*M/C (Surface Moisture Content, as per the above chart), at 38.6% recorded in the rear right-hand lower wall is slightly high.*

*You will note the slight damp staining in the lower wall linings.*



**Decayed bottom wall frame rail**

*This Fibre Optic photo shows the cavity between the lower linings and the external wall. There is a debris build up at the bottom of this void and you will note that the bottom rail of the timber frame is decayed, and the timber has broken down.*



*M/C (Surface Moisture Content, as per the above chart), at 40.7% recorded from the surface of the floor in the same corner as the above photos is high.*



*This Fibre Optic photo is the sub-floor joist end taken just below the above photo.*

*It shows the joist ends near the outer wall to be decayed.*

**Decayed joist end**

10/28/2024 12:53:17



*This Fibre Optic photo is the solum where the drill bit actually entered the solum near the rear wall. The solum in this area is actually "mud".*

10/28/2024 12:55:41

### ***Lounge Observations***



*This timber suspended floor is raised higher than the rest of the floors within the original cottage by approximately 100mm.*

22/10/2024 16:58



*This photo shows the carcass of an adult furniture beetle (woodworm adult), that was found on the window sill. This demonstrates that there is an active woodworm infestation at ground level.*

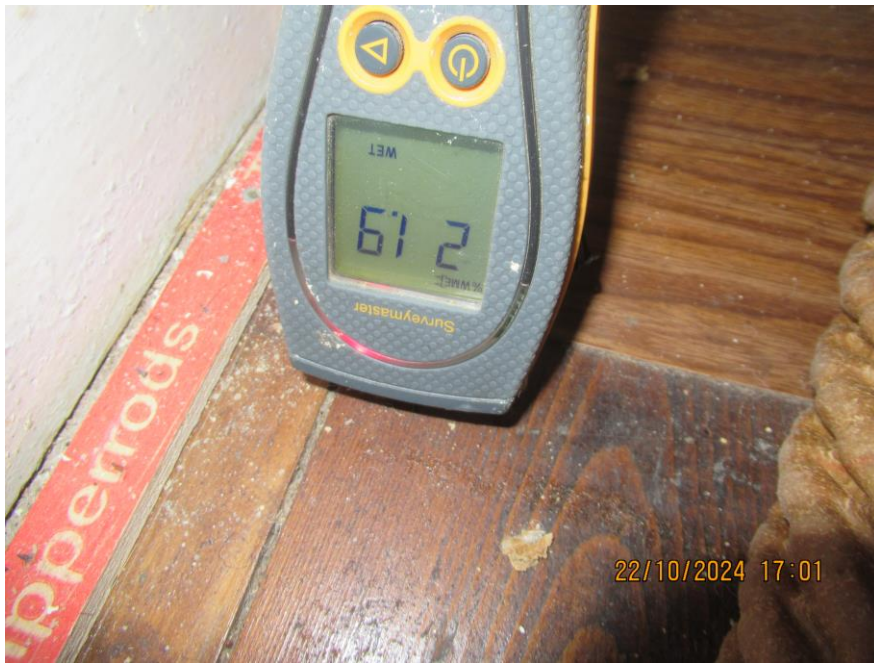


*M/C (Surface Moisture Content, as per the above chart), at 17.3% recorded at the lower, rear right-hand wall next to the entrance into the room from the rear entrance is within tolerable levels.*



*This Fibre-Optic photo taken in behind the area of the above photo, shows (also indicated on the sketch above), the painted masonry wall on the left and the bottom of the lining timbers on the right. There is a slight damp "tide line" at the bottom of the timber linings.*

*This is a result of the debris (between the damp external wall and the linings seen in the middle of the photo), bridging the damp from the masonry to the lining boards.*



*M/C (Surface Moisture Content, as per the above chart), at 21.9% taken off the surface of the floor in the rear right-hand corner, (just below the Fibre-Optic wall inspection hole), to be just above the tolerable levels.*



*This Fibre Optic photo is the sub-floor joist end taken just below the above photo.*

*It shows the joist ends near the outer wall to be decayed.*

### ***Front Wall***

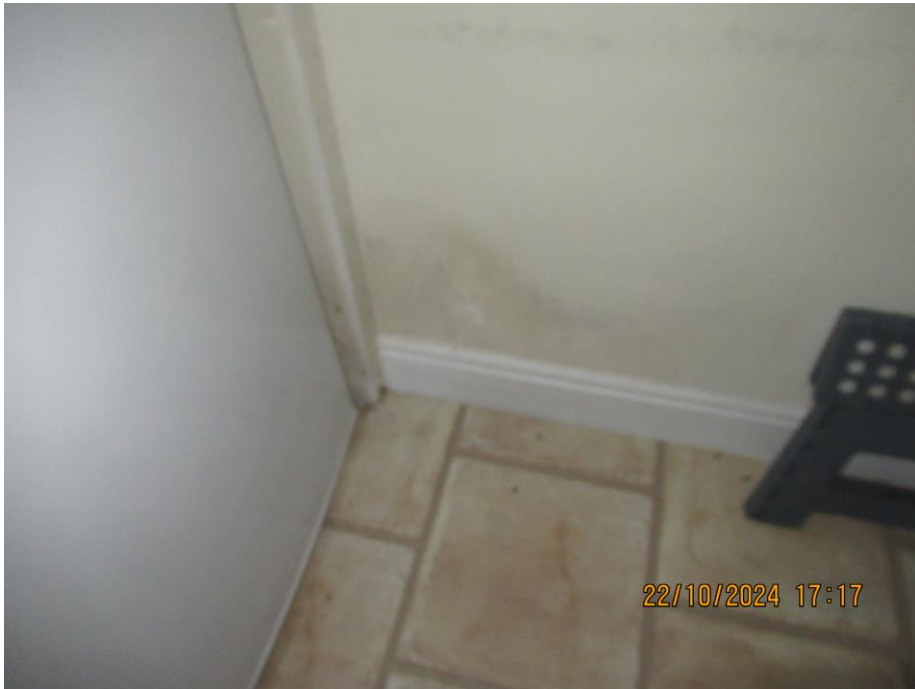


*This Fibre Optic photo shows the joist end on the front wall that is embedded in debris. I was unable to determine if the end was decayed due to the presences of the debris. However, you will note the damp staining at the end of the timber which is an indicator that the end may be affected by decay.*

### ***Kitchen Observations***

Full inspections were restricted for reasons stated.

The floors of this extension are all of a solid construction.



*Obvious dampness was noted in the lower wall that divides the kitchen from the lounge. This area is just in front the fridge.*



*M/C (Surface Moisture Content, as per the above chart), at 98.8% is excessive.*

*I was unable to determine the cause of this damp for reasons stated. However, I refer to my external observations (Page 3), as a possible source of the damp. This will require further investigations.*

## *Shower Room Observations*

Investigations were limited in this room due to the shower room fitments, as well as the walls being clad with lining timbers and with larger skirting boards.



*Where moisture profiling was executed, the readings recorded off the surfaces of the lining timber were found to be within tolerable levels.*

## **Summary:**

The external defects, combined with high ground levels and lack of appropriate land drainage and rain water disposal systems have allowed moisture to affect the lower walls (mainly along the rear), externally and internally, as well as structural floor timbers and the immediate solum areas that are now damp. Lack of through wall subfloor ventilation has also exasperated the defects within the sub-floor timbers. As a result, the various timbers reported on in this report are decayed, and/or decaying. Therefore, considerable external works will be required to divert ground water from the building. I am not in a position to offer an budget cost for the essential external repairs/upgrading, though I would anticipate it to be quite considerable.

*Internally* – The above sketch shows what I would consider to be the *minimum* of required remedial works. These works consist of stripping the rear walls and returns, installing ridged water-proofing membrane system which is to be connected to the proposed damp proof membrane to be installed during solum treatments, a considerable amount of flooring to be lifted to allow access for joist end replacement and access for solum treatments that will consist of clearing the solum of organic debris and installing damp proof membranes, then capped with concrete. The wall framing and cladding would then require renewal, as well as the renewal of joisting timbers and a percentage of the flooring.

Woodworm treatments will also be required to the roof timbers of the original cottage and ground floor timbers.

There is a high possibility that the proposed scope of works will increase due to the unknown condition the flooring timbers as the inspections were very limited for reasons stated and to the areas indicated on the above sketch. At this stage and based on the location of the property, I would anticipate the cost to be in the region of **£25,000.00+**.

**Important note:** due to the shallow depths of the damp solum and the fact that a considerable amount of the flooring will need to be lifted to allow solum treatments (capped with concrete), and joist replacement, it is worth considering replacing all the timbers suspended floor with concrete. It is possible that this course of action may prove to be a more economic option.

I trust you find the contents of this report, and annotated photos to be a true reflection of my visit to this property and to your satisfaction. However, should you feel I have made any omissions or have misinterpreted your instructions, please do not hesitate in contacting me.

Should you wish to discuss this report or indeed any aspects of this industry, please feel free to contact the undersigned.

Yours faithfully

*Alder Specialist Building Surveyors Ltd.*

*Pat McLellan*



Institute of Wood Science No 234  
C.S.R.T. (Certificated Surveyor in Remedial Treatments)  
C.R.D.S. (Certificated Remedial Damp Surveyor)



Institute of Specialist Surveyors & Engineers



Association of Project Management

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