



Home Report



Glasgow: 0141-632-6589 - Edinburgh: 0131-341-1733





Single Survey



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Single Survey

Property address	22 Florence Street Greenock PA16 7JY
Customer	Client of Invest in Scottish Properties
Customer address	22 Florence Street Greenock PA16 7JY
Prepared by	Select Surveyors Ltd
Date of Inspection	2 nd March 2022

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1. Information and scope of inspection

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

All references to visual inspection refer to an inspection from within the property without 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.

Description	The property is a purpose built main door ground floor flat in a two storey block of flats.
Accommodation	The accommodation comprises of: Entrance hall, living room, kitchen, two bedrooms and shower room.
Gross internal floor area (m²)	Approximately 61 M ²
Neighbourhood and location	The property is situated in an established local authority residential area of Greenock. Surrounding residential properties are of a similar age and type. Properties are a mixture of private and local authority housing. Local amenities, schooling and transport links are available.
Age	Built circa 1935
Weather	Weather was dry/overcast at the time of inspection. During dry weather we cannot confirm that the rainwater goods are totally serviceable or that flashings etc are water tight.
Chimney Stacks	Visually inspected with the aid of binoculars where appropriate. Chimney stacks are of brick built construction finished with render.

Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The main roof is timber framed, pitched and clad in slate roof coverings.</p> <p>Flashings to roof are lead.</p> <p>As per our inspection, we assume that the roof and subsequent roof void areas are maintained by the building factors. It would be prudent to have your legal advisor determine this prior to legal commitment to purchase.</p> <p>No roof void inspection undertaken due to access hatch being external of the subject flat and (over 3m/padlocked etc) As such no comment can be passed on the condition of the roof structure, timbers or insulation materials etc.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are formed in UPVC and cast iron construction of half round design leading to downpipes.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are approximately 310mm cavity construction.</p> <p>Cavity walls are formed by two skins of brick/block or masonry with a gap between. The two skins are held together by wall ties.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p>

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	<p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The windows are UPVC, double glazed in tilt and turn type.</p> <p>External doors are UPVC with glazed panels.</p> <p>External joinery is formed in timber and PVC materials.</p>
External decorations	<p>Visually inspected.</p> <p>External decorations comprise of render finish to external walls and paint to external timber elements.</p>
Conservatories / porches	<p>Visually inspected.</p> <p>Not applicable.</p>
Communal areas	<p>Circulation areas visually inspected.</p> <p>Communal areas include drying areas, bin areas and shared access to other flats via front steps.</p>
Garages and permanent outbuildings	<p>Visually inspected.</p> <p>Not applicable.</p>
Outside areas and boundaries	<p>Visually inspected.</p> <p>Property stands on an adequate residential site with outside areas and boundaries comprising of:</p> <p>Garden grounds and access to the property at the front.</p> <p>Grounds with drying area and bin areas at the rear.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>Ceilings are plastered.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls are solid masonry finished with plaster on hard.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted,</p> <p>Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders"</p>

	<p>inspection at the access point.</p> <p>Physical access to the sub floor area may be taken if the Surveyor deems it safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.</p> <p>The floors are of suspended timber on the ground floor with solid concrete at the kitchen.</p> <p>Original floorboards were also noted.</p> <p>Floors that were covered with carpets or fixed floor coverings which were not lifted. Consequently floor surfaces and sub floor areas could not be inspected.</p>
Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery is of conventional type and design.</p> <p>Kitchen units comprise wall and base units with integrated oven and hob. Built in appliances have not been inspected or tested.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Chimney breasts and fireplaces were blocked off at the time of survey; therefore no inspection could be carried out.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decorations comprise of paint on the woodwork.</p> <p>Paint and wallpaper on the walls.</p> <p>Paint, timber panelling and polystyrene tiles on the ceilings.</p> <p>Some ceilings are finished with timber panel construction and may constitute a fire hazard. Removal of these panels can often lead to plaster damage and repairs may be necessary.</p> <p>Polystyrene tiles are fixed to areas of the ceilings throughout the property. This may constitute a fire hazard and could also conceal defective plasterwork. These tiles should be removed and all ceilings rectified.</p> <p>Tiled finishes have been applied to splash areas in the kitchen and shower room.</p>

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Cellars	<p>Visually inspected where there was a safe and purpose-built access.</p> <p>Not applicable.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is served by a mains electricity supply. The meter and consumer unit is in the hallway.</p> <p>Wiring where seen is sheathed in PVC.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>The property is served by a mains gas supply with the meter located externally at the rear of the property.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipe work, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains water supply.</p> <p>Sanitary fittings have chrome fittings and include WC, wash hand basin and shower cubicle fitted with a mains shower.</p> <p>Plumbing where seen is run using modern polythene and copper pipe work using push and fit connectors.</p>
Heating and hot water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Central heating and hot water is provided by way of gas fired central heating system located within the kitchen (Vokera Linea 24).</p>

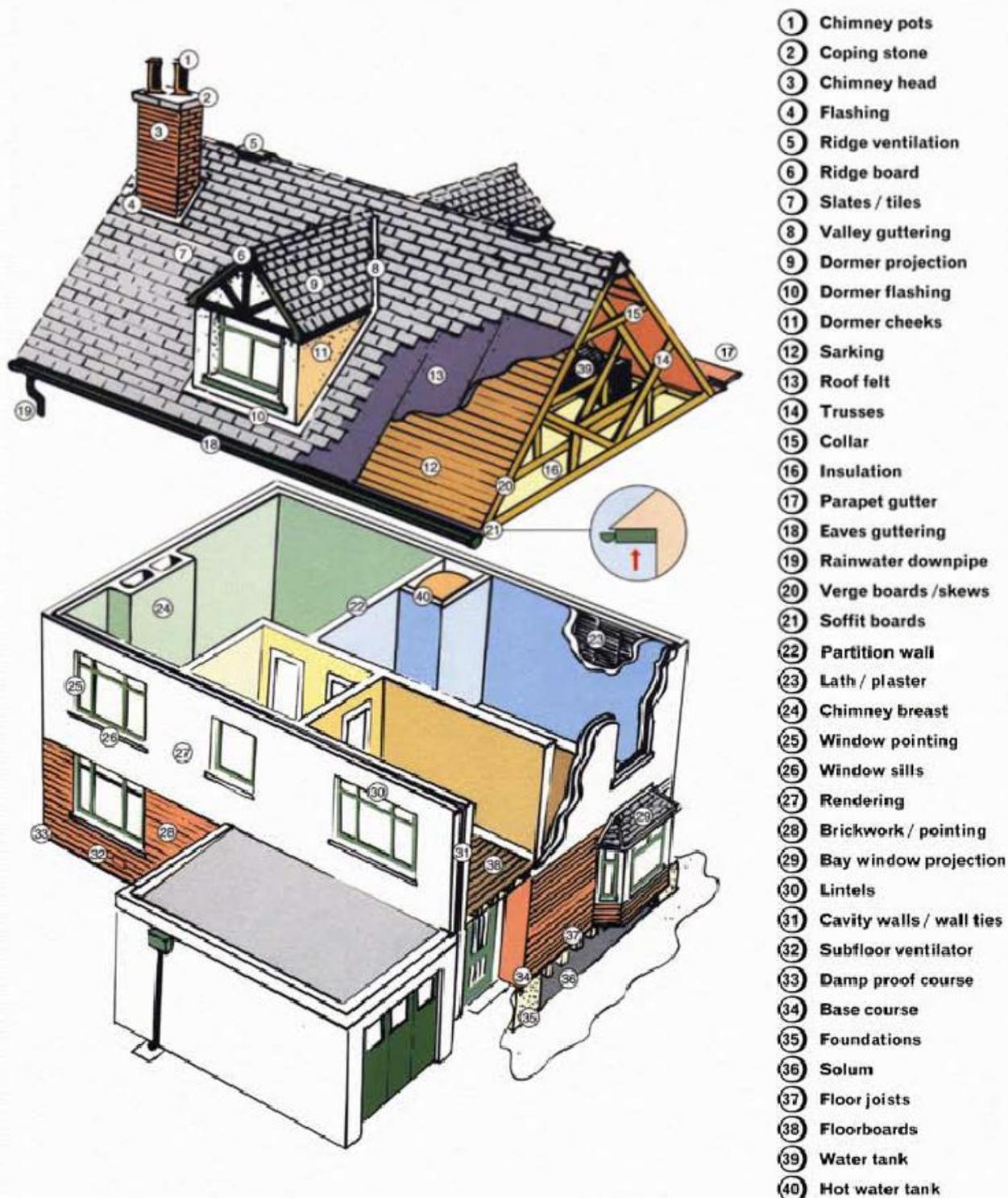
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Drainage	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is assumed to connect to the main public sewers.</p> <p>No evidence of leakage or blockage at the time of inspection.</p>
Fire, smoke and burglar alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Smoke alarm noted.</p> <p>Carbon Monoxide detector fitted.</p>
Any additional limits to inspection	<p>For flats / maisonettes. Only the subject flat and internal communal areas giving access to the flat were inspected. If the roof space or under-building / basement is communal, reasonable and safe access is not always possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation. The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>The presence of floor coverings throughout prevented a full inspection. Floor coverings were not lifted.</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.</p> <p>Where walls are lined internally with tiling, plasterboard or timber the structure behind cannot be seen or tested. Consequently the condition of such hidden areas cannot be confirmed an inspection is recommended to be made before your Legal commitment to purchase.</p> <p>No access to roof space.</p> <p>No roof void inspection undertaken due to access hatch being external of the subject flat and (over 3m/padlocked etc) As such no comment can be passed on the condition of the roof structure, timbers or insulation materials etc.</p> <p>As per our inspection, we assume that the roof and subsequent roof void areas are maintained by the building factors. It would be prudent to have your legal</p>

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	<p>advisor determine this prior to legal commitment to purchase.</p> <p>Limited view of elements at roof level.</p> <p>Internal walls are dry lined preventing a detailed inspection.</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.

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2. Condition

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

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

Structural Movement	
Repair Category	Category 1
Notes	No evidence of significant structural movement was noted to the main building. There are signs that the property has been affected by past structural movement. So far as can be seen from a single inspection the movement appears to be longstanding. We would not expect it to be progressive beyond acceptable tolerances.
Dampness, rot and infestation	
Repair Category	Category 2
Notes	Random checks for damp were made wherever possible using an electronic damp meter. Evidence of condensation and mould growth was noted. Further investigation is required prior to purchase by relevant timber/damp preservation company.
Chimney Stacks	
Repair Category	Category 2
Notes	Chimney stacks are showing signs of damage to the render. Repairs are required and at the same time it would be wise to check the condition of masonry beneath, as well as chimney pots, flaunchings and flashings. Chimney stacks are particularly exposed to the weather and so regular maintenance must be carried out to ensure the stability and weather tightness.
Roofing including roof space	
Repair Category	Category 2
Notes	The slate roof coverings are showing signs of deterioration consistent with age. Proper maintenance may be required including replacing slipped or damaged slates. No roof void inspection undertaken due to access hatch being external of the subject flat and (over 3m/padlocked etc) As such no comment can be passed on the condition of the roof structure, timbers or insulation materials etc.

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	As per our inspection, we assume that the roof and subsequent roof void areas are maintained by the building factors. It would be prudent to have your legal advisor determine this prior to legal commitment to purchase.
Rainwater Fittings	
Repair Category	Category 2
Notes	Rain water fittings are showing signs of aged deterioration including corrosion to cast iron and leakage. General overhaul is now required to prevent further deterioration.
Main Walls	
Repair Category	Category 2
Notes	Exposed masonry was noted at the external walls. Repairs are required to alleviate the effects of water penetration and frost damage, and provide adequate protection to the underlying brickwork. Further enquiries with the Management Company are recommended. Exterior walls must be well maintained to prevent water penetration and condensation that can encourage deterioration to unseen components.
Windows, external doors and joinery	
Repair Category	Category 2
Notes	Windows, external joinery and doors appear to be in serviceable condition with no visual sign of major defects, however mould growth was noted at the sills and maintenance is required. UPVC windows and doors should be cleaned periodically to enhance the appearance of the property and prevent discolouration of the material.
External decorations	
Repair Category	Category 2
Notes	Roughcast repairs are required to alleviate the effects of water penetration and frost damage, and provide adequate protection to the underlying brickwork. Further enquiries with the Management Company are recommended.
Conservatories/porches	
Repair Category	--
Notes	Not applicable.
Communal areas	
Repair Category	--
Notes	Not applicable.
Garages and permanent outbuildings	

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Repair Category	--
Notes	Not applicable.
Outside areas and boundaries	
Repair Category	Category 2
Notes	Outside areas are unkempt and general clearance/maintenance is required. Routine expenditure should be anticipated to boundaries to maintain them in serviceable condition.
Ceilings	
Repair Category	Category 3
Notes	Cracking was noted to the plaster and repairs are required. Some ceilings are finished with timber panel construction and may constitute a fire hazard. Removal of these panels can often lead to plaster damage and repairs may be necessary. Polystyrene tiles are fixed to areas of the ceilings throughout the property. This may constitute a fire hazard and could also conceal defective plasterwork. These tiles should be removed and all ceilings rectified.
Internal Walls	
Repair Category	Category 2
Notes	Plaster damage was noted to areas of the internal walls. This is not considered unusual for properties of this age, however repairs are necessary upon next redecoration. There is a risk of dry linings may conceal dampness or defects which would otherwise be identified.
Floors including sub-floors	
Repair Category	Category 2
Notes	Suspended floor surfaces, where walked on, revealed minor spring and unevenness but this is within acceptable limits for domestic construction and is not significant. Improved support would be beneficial.
Internal joinery and kitchen fittings	
Repair Category	Category 2
Notes	Kitchen fittings are dated and as part of the general upgrading of the premises you may wish to consider replacement. Some internal doors and panels are glazed and it is not possible to confirm whether safety glass has been fitted, specialist advice from a suitably qualified person is advised.

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Chimney breasts and fireplaces	
Repair Category	--
Notes	Chimney breasts and fireplaces were blocked off at the time of survey; therefore no inspection could be carried out.
Internal decorations	
Repair Category	Category 2
Notes	Full modernisation of the internal decorations is required.
Cellars	
Repair Category	--
Notes	Not applicable.
Electricity	
Repair Category	Category 2
Notes	Mains electricity. <i>(Not tested)</i> <i>Tests should be carried out prior to purchase.</i> <i>It is recommended that all electrical installations should be checked at least once every 5 years in order to keep up to date with frequent changes in safety regulations. If no recent test certificate is available you are advised to arrange for a test and report to be carried out by a qualified NICEIC registered electrician.</i>
Gas	
Repair Category	Category 1
Notes	Mains gas. <i>(Not tested)</i> <i>In view of the complexity of regulation and safety implications, it is recommended that an inspection of the insulation and appliances etc. By a gas safe registered engineer prior to future use or on a periodical basis.</i> The gas installation appears to be generally commensurate with the age of the property.
Water, plumbing and bathroom fittings	
Repair Category	Category 2
Notes	Mains water. <i>(Not tested)</i> Sanitary installations are dated and as part of a general upgrading of the premises you may wish to consider replacing them. No inspection possible underneath bath or shower appliances and it is common for leaks to go undetected due to condensation build up or damage to

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	<p>mastic/tiling. Normal repairs are to be expected in this regard.</p> <p>The plumbing installation appeared generally satisfactory and commensurate with its age and type.</p>
Heating and hot water	
Repair Category	Category 1
Notes	Heating system not tested but appears of a modern style. No obvious defects or failings were noted from a visual inspection.
Drainage	
Repair Category	Category 1
Notes	<p>Mains drainage. <i>(Not tested.)</i></p> <p>No visual evidence of leakage or blockage at the time of inspection.</p> <p>The above ground drainage pipes appear satisfactory.</p>

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

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

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. Accessibility information

Guidance notes for accessibility information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift. *Unrestricted parking within 25 metres:* For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

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

4. Valuation and conveyance issues

This section highlights information that should be checked with a solicitor or licensed conveyance.

It also gives an option of market value and estimated reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

The tenure is understood to be in outright ownership. The management and service charge details have not been inspected and it is assumed it does not contain onerous provisions which would adversely affect the valuation.

The legal adviser should check existence and details of acceptable management arrangements service charges and block insurance.

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

The Legal Advisors should check whether there are any proposed works that will incur significant charges. It would be advisable to contact the common factors to verify if there are any outstanding repairs or statutory notices affecting the property at this time.

Any adverse easements, servitudes or way leaves affecting the Property. There are no obvious indications but this needs to be clarified.

Internal upgrading and external reports are required prior to purchase. Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

Estimated reinstatement cost for insurance purposes

The estimated rebuilding cost of the Property for insurance purposes is £122,000 (One Hundred and Twenty Two Thousand Pounds Sterling).

This figure is calculated on the basis of equivalent modern reinstatement using the BCIS House Rebuilding Cost Index.

This figure is for guidance only as it is assumed the building is insured under a single policy.

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

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Valuations and market comments

We have endeavoured to reflect the general condition of the property, location and current market conditions when arriving at our opinion of valuation. We assume 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.

Internal upgrading and external reports are required prior to purchase. Valuation below assumes no significant expense due to specialist reports. Where defects or repairs have been identified within this report it is recommended that, prior to entering into any legally binding sale or purchase contract, further specialists or contractors advice and estimates should be obtained, to establish the implications, if any, on a potential offer to purchase or the sale price likely to be achieved for the property.

In accordance with prevailing market conditions, taking account of our general observations on site, we are of the opinion that the current market value of the subject property in their present condition is approximately: **£50,000 (Fifty Thousand Pounds Sterling)**.

Signed	
Report author	Thomas Baird - Chartered Surveyor, Director BSc (Hons), MRICS & RICS Registered Valuer
Address	Select Surveyors Ltd. Building One, Burnfield Avenue, Giffnock, Glasgow, G46 7TL
Date of report	2 nd March 2022



Terms and Conditions

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.¹

If the Surveyors have had a previous business relationship within the past two years with the Seller or Seller's Agent or relative to the property, they will be obliged to indicate this by 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) Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

1.2 THE REPORT

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

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

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

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

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 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 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.

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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

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

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.

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

PART 2 – DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved. Unless identified in the Report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey or 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 minor defects.

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

1. 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. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
3. Category 1: No immediate action or repair is needed.

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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 exposed 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 a cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arms-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion.

In arriving at the opinion of 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.

Terms and Conditions

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 amongst 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.

Select Surveyors Limited

Chartered Surveyors

Building One

Burnfield Avenue

Giffnock

Glasgow

G46 7TL



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Energy Performance Certificate



Glasgow: 0141-632-6589 - Edinburgh: 0131-341-1733



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ecmk

ACCREDITED MEMBER

Energy Performance Certificate (EPC)

Scotland

Dwellings

22 FLORENCE STREET, GREENOCK, PA16 7JY

Dwelling type: Ground-floor flat
Date of assessment: 02 March 2022
Date of certificate: 02 March 2022
Total floor area: 61 m²
Primary Energy Indicator: 364 kWh/m²/year

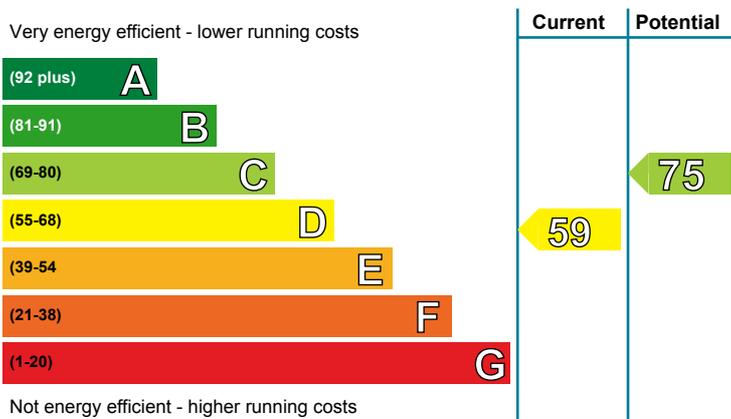
Reference number: 0190-2552-8170-2402-4275
Type of assessment: RdSAP, existing dwelling
Approved Organisation: ECMK
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£2,469	See your recommendations report for more information
Over 3 years you could save*	£993	

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

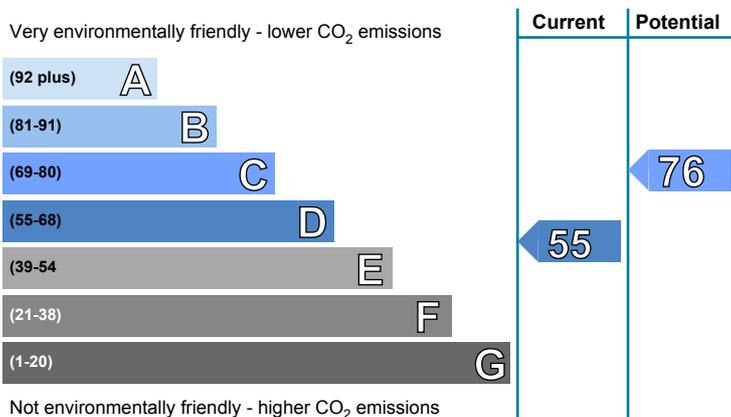


Energy Efficiency Rating

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

Your current rating is **band D (59)**. The average rating for EPCs in Scotland is **band D (61)**.

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



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (55)**. 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 Cavity wall insulation	£500 - £1,500	£297.00
2 Floor insulation (suspended floor)	£800 - £1,200	£276.00
3 Low energy lighting	£20	£96.00

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

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

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

Summary of the energy performance related features of this home

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

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	(another dwelling above)	—	—
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, no room thermostat	★☆☆☆☆	★☆☆☆☆
Secondary heating	None	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in 33% of fixed outlets	★★★★☆	★★★★☆

The energy efficiency rating of your home

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

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

The impact of your home on the environment

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

The calculated emissions for your home are 64 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 3.9 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.8 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	£1,920 over 3 years	£1,071 over 3 years	
Hot water	£273 over 3 years	£240 over 3 years	
Lighting	£276 over 3 years	£165 over 3 years	
Totals	£2,469	£1,476	

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 Cavity wall insulation	£500 - £1,500	£99		
2 Floor insulation (suspended floor)	£800 - £1,200	£92		
3 Low energy lighting for all fixed outlets	£20	£32		
4 Upgrade heating controls	£350 - £450	£62		
5 Replace boiler with new condensing boiler	£2,200 - £3,000	£46		

Alternative measures

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

- External insulation with cavity wall insulation
- Micro CHP

Choosing the right improvement package

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

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

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

1 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

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

3 Low energy lighting

Replacement of traditional light bulbs with energy saving bulbs will reduce lighting costs over the lifetime of the bulb, and they last many times longer than ordinary light bulbs. Low energy lamps and fittings are now commonplace and readily available. Information on energy efficiency lighting can be found from a wide range of organisations, including the Energy Saving Trust (<http://www.energysavingtrust.org.uk/home-energy-efficiency/lighting>).

4 Heating controls (room thermostat and thermostatic radiator valves)

A room thermostat will increase the efficiency of the heating system by enabling the boiler to switch off when no heat is required; this will reduce the amount of energy used and lower fuel bills. Thermostatic radiator valves should also be installed, to allow the temperature of each room to be controlled to suit individual needs, adding to comfort and reducing heating bills provided internal doors are kept closed. For example, they can be set to be warmer in the living room and bathroom than in the bedrooms. Ask a competent heating engineer to install thermostatic radiator valves and a fully pumped system with the pump and the boiler turned off by the room thermostat. Thermostatic radiator valves should be fitted to every radiator except for the radiator in the same room as the room thermostat. Remember the room thermostat is needed to enable the boiler to switch off when no heat is required, thermostatic radiator valves on their own do not turn the boiler off. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

5 Condensing boiler

A condensing boiler is capable of much higher efficiencies than other types of boiler, meaning it will burn less fuel to heat this property. This improvement is most appropriate when the existing central heating boiler needs repair or replacement, however there may be exceptional circumstances making this impractical. Condensing boilers need a drain for the condensate which limits their location; remember this when considering remodelling the room containing the existing boiler even if the latter is to be retained for the time being (for example a kitchen makeover). Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

Low and zero carbon energy sources

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

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

Your home's heat demand

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

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	10,227	N/A	(2,015)	N/A
Water heating (kWh per year)	1,872			

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 ECMK (www.ecmk.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name: Thomas Baird
Assessor membership number: ECMK300714
Company name/trading name: Select Surveyors Ltd
Address: KILMARNOCK ROAD
GLASGOW
G41 3JA
Phone number: 01416326589
Email address: info@selectsurveyors.co.uk
Related party disclosure: No related party

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

Use of this energy performance information

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

Advice and support to improve this property

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

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