

# êspc

A vibrant indoor garden scene featuring a variety of potted plants. In the foreground, there's a pink pot with a purple-tinged plant, a red pot with a green plant, and a blue pot with a green plant. A yellow table holds an orange pot with a fern and a pink pot with a green plant. The background shows a brick wall and more greenery.

Find properties for sale,  
expert advice and the latest  
interior trends inside



## THE ART OF KITCHEN

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## WELCOME

The warmer, sunnier days recently have undoubtedly encouraged many of you to spend a bit more time outside in your garden. If you're hoping to spruce your outdoor space up a bit before summer, we select some of the top gardening products available right now in this issue.

The experts at Kitchens International provide their top tips on planning a new kitchen and why it's important to consult a designer at an early stage.

If you are a tenant and thinking about moving to a new rental property soon, Nicky Lloyd, Head of ESPC Lettings, explains why it's important to read your tenancy agreement carefully. For homeowners, David Lauder from ESPC Mortgages highlights why the overpayment facility available on most mortgages can be a useful tool.

Speaking of mortgages, first time buyers may have been pleased to hear about the launch of a 95% mortgage guarantee scheme in the UK Budget in March. We explain what you need to know about this scheme and how it could help you purchase a home with just a 5% deposit.

2021 marks 50 years since ESPC was formed and we're celebrating with a series of articles looking at how both ESPC and the property market has changed in that time. For our latest one, we spoke to Leslie Deans, who has been a practising solicitor for much of the time that ESPC has existed, to get his perspective on why ESPC has remained an important feature of the local property market for five decades.

For this edition, we turn the spotlight on central Edinburgh and look at why people love living in the Scottish capital, including the amazing history and fantastic choice of properties.

As always, there is a lovely selection of homes advertised in this magazine – just keep an eye out for the dark blue ESPC Property sticker at the top. There are also thousands more properties to browse at [espc.com](http://espc.com)



Happy reading.  
**Claire Flynn**  
Editor

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## COVID-19 AND HOUSE MOVES IN SCOTLAND

A reminder of the Scottish Government guidance on house moves and COVID-19

At the time of writing, the stay-at-home requirement has been lifted but mainland Scotland remains under level four restrictions.

The Scottish Government states: “People can move home in all protection levels, and to and from areas with different levels. Whilst you can carry out activities in connection with moving home (including viewing a property) or activities in connection with the essential maintenance, purchase, sale, letting, or rental of residential property that the person owns or is otherwise responsible for, at this time it is advisable to postpone, if possible.”

This means house moves and related activities, including property viewings, are permitted, but the Scottish Government has said it is advisable to postpone if possible.

If you need to move house, go to or host a property viewing or have businesses visit your home to value or photograph it, it’s important to follow the necessary Scottish Government guidance on staying safe while moving home, which includes social distancing from other

households, regular hand washing and cleaning of your property. The Scottish Government also advises wearing a face covering.

Your agent can provide more information on this and you can also find out more about the current guidance at [espc.com/covid19](http://espc.com/covid19)

The Scottish Government has also advised that you should do as much of the process online as possible. They have emphasised that viewings should be done virtually where possible, and you should only progress to a physical viewing if necessary and you have a serious interest in making an offer on the property.

Many agents are able to offer virtual valuations at present also – you should speak to the agent to find out what they can offer.

Please note that the above article refers to the guidance at the time of writing – the guidance on house moves may have changed by the time of publication. You should contact a solicitor estate agent or head to [espc.com/covid19](http://espc.com/covid19) to find out up to date information.

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Computer Generated Image - Raised communal garden at Waterfront Plaza, Leith



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## FAIRVIEW, NENTHORN, KELSO, TD5 7RY

OFFERS OVER £625,000

5  2  3  E 

ESPC PROPERTY



A welcoming family home with charm, character and stunning features blending seamlessly with contemporary styled elements, Fairview caters ably for modern tastes and requirements. With a peaceful location and glorious surrounding gardens, including a wishing well and water feature, complete with sauna and hot tub, this forever home is an enviable find for any country lifestyle seeker.

### VIEWING INFORMATION

Contact Hastings Legal & Property tel: 01573 226999



## 3 ANDERSON FAIRWAY, NORTH BERWICK, EAST LoTHIAN, EH39 5GX

OFFERS OVER £520,000

4  2  2  B 

ESPC PROPERTY



Extremely well presented 4 bedroom detached house with south facing rear garden. Living room, kitchen/dining room, family room, utility & cloakroom/WC. Master bedroom with walk in wardrobe & en suite, 3 further double bedrooms & bathroom. GCH, PV panels, alarm & CCTV.

### VIEWING INFORMATION

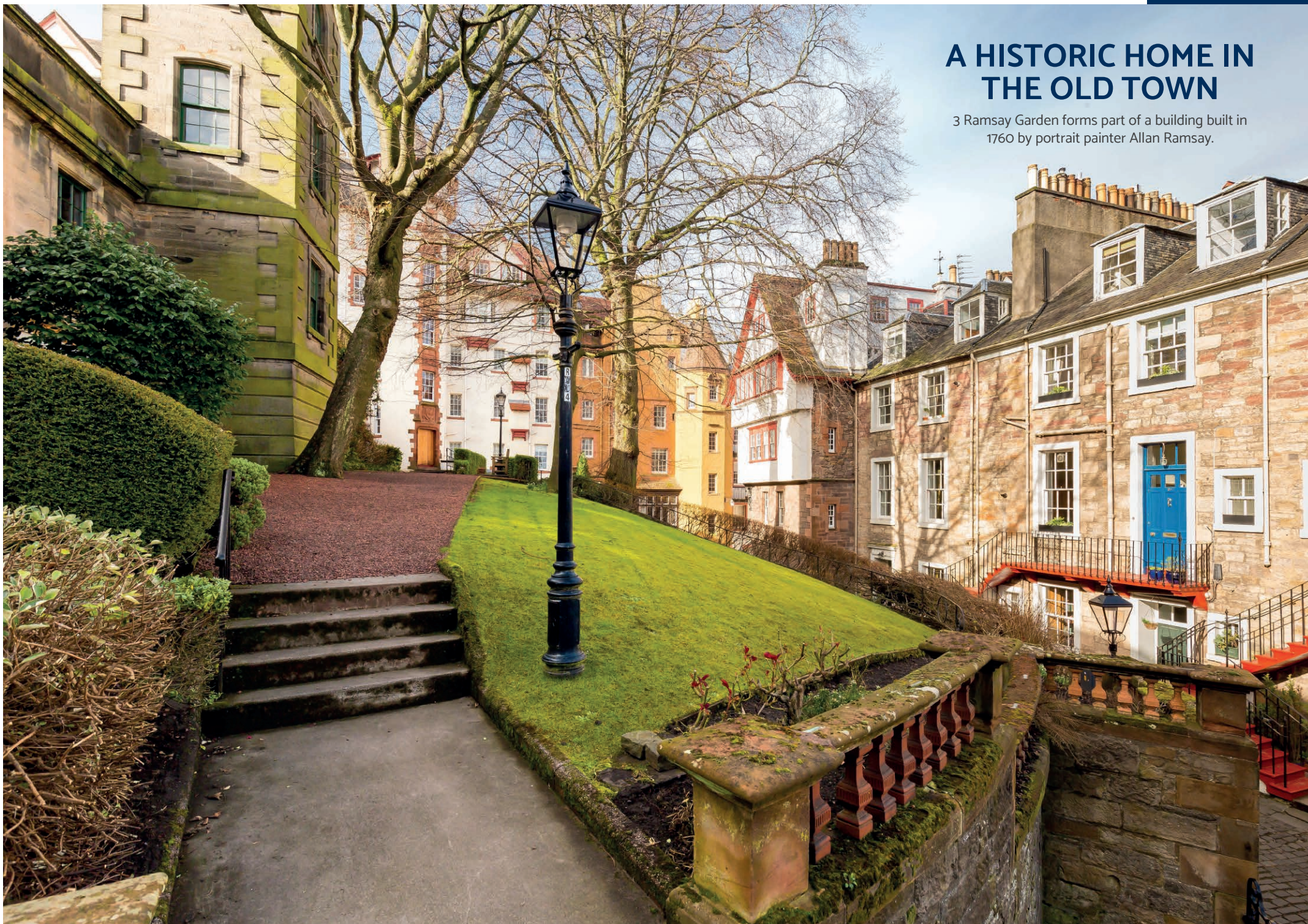
By appt tel Agent 01620 532654





## A HISTORIC HOME IN THE OLD TOWN

3 Ramsay Garden forms part of a building built in 1760 by portrait painter Allan Ramsay.





# A HISTORIC HOME IN THE OLD TOWN



This beautiful three bedroom duplex apartment forms part of a historic building in the heart of the Old Town of Edinburgh. The building was built by Allan Ramsay, the portrait painter, and developed between 1890 and 1893 into its current format by urban planner Patrick Geddes as part of the Old Town urban renewal project.

The property occupies an enviable position amidst stunning landscaped private gardens with a backdrop of the iconic Edinburgh Castle. The views over Princes Street Gardens and the New Town to Fife are particularly impressive.

It might form part of an 18th century building, but this duplex flat has been tastefully modernised and features bright and airy rooms. It is excellently presented to the market and in move-in condition.

On the ground floor of the property, there is a welcoming reception hall which provides access to all the main bedrooms. All of the bedrooms boast wonderful views. The ground floor level also has a bathroom with a white three-piece suite.

The upper level features the elegant drawing room with a beautiful bay window and uninterrupted views over Princes Street and beyond. A living flame gas fire is set in the traditional fireplace, acting as the focal point

of the room. Double doors lead to the spacious dining kitchen, with an array of appliances. There is also a shower room on this level, with a walk-in shower, WC and wash hand basin.

Ramsay Garden is set on Castle Hill in the heart of Edinburgh's Old Town, just off the Royal Mile. It is surrounded by a number of historic buildings, including Edinburgh Castle and St Giles' Cathedral, while Holyrood Palace is not too far away.

The Old Town is also home to a number of excellent shops, restaurants, cafes and bars, while the amenities of Princes Street and George Street are just a short walk away. Plus, the green spaces of Princes Street Gardens, Holyrood Park and The Meadows are easily accessible.



3 RAMSAY GARDEN, OLD TOWN, EH1 2NA

OFFERS Over £750,000

CONTACT: Call Sturrock Armstrong & Thomson on 0131 253 2726







## First show home opens at Cruden Homes' Longniddry Village

Traditional architecture blends with contemporary interiors in a new show home now open at Cruden's Longniddry Village in East Lothian.

The 4-bedroom, semi-detached Northfield is a spacious family home with thoughtfully designed living spaces and an exterior that owes much to the vernacular streetscapes on this sought-after stretch of coastline.

The development is part of an historic and picturesque community and the new showhome has been designed to fit harmoniously within its surroundings, while the interior has been created by designer Carol Yates to make the most of its clean lines, impressive ceiling heights and contemporary specification.

By mirroring the large skies and wide stretches of water that define this part of East Lothian, the design of the Northfield captures a real sense of space and tranquility.

On the ground floor there are two impressive reception rooms, one of which features a beautiful

German kitchen with Siemens integrated appliances as standard. An entrance vestibule, utility room, downstairs WC and generous storage space

add to the Northfield's uncluttered feel and make it practical for every-day living.

Upstairs the four bedrooms, one with en-suite, are calm havens of understated elegance where the occasional wall-to-wall mural adds a touch of indulgence amongst eclectic furniture pieces and marine and pebble-coloured accents.

Longniddry Village is a unique development of 71 traditionally-designed coach houses, terraces, semi-detached, detached homes and bungalows within an established community, just a short walk from Longniddry station with its speedy links to North Berwick and Edinburgh. In keeping with the 18th and 19th century heritage of the wider community, back lanes that give access to garages and parking spaces make pedestrians a priority.

Hazel Davies, Cruden Homes' Sales and Marketing Director added: "The rural setting and fast links to Edinburgh gives buyers at Longniddry the best of both worlds and the characterful design and considered interior of the Northfield show home provides an inspired insight into what life could be like in this truly innovative development."



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£359,000

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contact us on 01875 666 002  
[longniddryvillage@crudenhomes.co.uk](mailto:longniddryvillage@crudenhomes.co.uk)

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# HOUSE PRICE REPORT MARCH 2021

Over the past three months, the volume of property sales rose significantly compared to last year.

## KEY POINTS

**£259,013**  
average  
selling price

The first three months of 2021 saw the average property selling price in Edinburgh, the Lothians, Fife and the Borders rise by 7.5% year-on-year to £259,013.

**26 days**  
median selling  
time

During this period in these areas, the median selling time was 26 days, one day faster than last year.

**55.7%**  
increase in  
property sales

In Edinburgh, the Lothians, Fife and the Borders, the volume of property sales from January to March was up 55.7% compared to last year.

The first three months of 2021 saw the volume of property sales in Edinburgh, the Lothians, Fife and the Borders rise by 55.7% compared to the previous year. This reflects how busy the market was in the second half of 2020.

The LBTT holiday coming to an end on 31st March may also have had an impact, as buyers and solicitors looked to complete purchases before that date to take advantage of the saving.

Over the past three months, the number of new homes coming to market is very similar to last year, up by just 0.1%. In Edinburgh, there was a larger increase of 6.4%.

This increase in homes coming to market is concentrated in March – there was a year-on-year decline in January and February. This may be due to increased confidence from sellers as lockdown restrictions are eased in Scotland, encouraging them to put their home on the market.

There were also fewer homes than usual put on the market towards the end of last March due to lockdown restrictions, which will be a factor in the increase. However, the total volume of new listings in March 2021 is slightly up compared to March 2019.

From January to March 2021, the average property selling price in Edinburgh, the Lothians, Fife and the Borders was £259,013, up 7.5% compared to the previous year.



Linlithgow Loch

Homes in East Fife saw prices rise by 14.8% compared to the previous year, while properties in the Borders experienced a 13.9% increase in average selling price. Houses and flats in West Fife and Kinross saw prices rise by 7.2% compared to the previous year, and the average selling price in Dunfermline was up 12%.

In East Lothian and Midlothian, the average property selling price was up 6.3% and 11% respectively. However, homes in West Lothian experienced an 8.6% decrease in price year-on-year. This is due to a greater proportion of lower value homes coming to market this year.

In Edinburgh, the average property selling price over the past three months was £274,972, up 5.5% compared to the previous year. Edinburgh South experienced the greatest growth in selling price in the city, rising by 11.7% year-on-year.

Across Edinburgh, the Lothians, Fife and the Borders during the first quarter of 2021, the median time for a property to be placed under offer was 26 days, one day faster than last year. In Edinburgh, the median

selling time was 28 days, five days slower than last year.

Properties in West Lothian saw the median selling time drop by 17 days year-on-year, while homes in West Fife and Kinross and the Borders experienced a two week decrease in median selling time compared to last year.

Paul Hilton, CEO of ESPC, said: “There has been a real spike in property sales over the past three months compared to last year. This is to be expected given how busy the market was at the end of 2020, but the LBTT holiday coming to an end in March may also have contributed to increased sales.

“We are starting to see evidence of more homes coming to market, after declines in January and February. This could be due to increasing confidence from sellers as lockdown restrictions ease and pupils return to school.

“With the reopening of the First Home Fund and launch of the 95% mortgage guarantee scheme, it is likely buyer demand will remain strong in the upcoming months.”

## 2 NORTH COTTAGE, SOUTHFIELD, LONGNIDDRY, EAST LoTHIAN, EH32 0PL

OFFERS OVER £515,000

4  2  2  E 

ESPC PROPERTY



Charming 4 bedroom semi detached cottage with stunning sea views & cottage style gardens. Living/dining/kitchen, kitchen, conservatory, master bedroom with en suite shower room, 3 further double bedrooms, landing with study area & family bathroom. Garage & driveway. OCH.

### VIEWING INFORMATION

By appt tel Agent 01620 532654

SIMPSON  
& MARWICK

## 7/2 SOUTH CHARLOTTE STREET, NEW TOWN, EH2 4AN

OFFERS OVER £475,000

2  1  2  C 

ESPC PROPERTY



Boasting fine period features, this generously proportioned second floor flat forms part of a listed building in Edinburgh's prestigious New Town. The spacious and flexible accommodation is accessed via a well-maintained communal stair with secure entry phone system. The front door opens to a welcoming central hallway with useful storage cupboards, the delightful twin windowed sitting room offers an ideal space for relaxing and entertaining, there is a generous dining kitchen, two large double bedrooms and a luxurious 4 piece bathroom with separate walk-in shower. Permit parking available.

### VIEWING INFORMATION

01316671900 mail@deansproperties.co.uk

Deans Properties   
Deans Solicitors and Estate Agents LLP



## HOW TO MAKE THE MOST OF HOUSE VIEWINGS

Michael Maloco, Senior Partner at Maloco + Associates, offers advice on how to make the most from viewings when you are selling your home.

You've got this! You've hoovered and dusted, cleaned, decluttered and accessorised. Your viewers are booked. You've rehearsed what to say and what not to say, what to "big-up" and what to play down. This is no time to fluff your lines. But just how do you get the best results from your viewings?

The answer is to plan the viewing in advance. First things first, you should read up on the Scottish Government guidance on house viewings during COVID-19 – your selling agent can advise you on this as well. If you are conducting the viewing rather than your agent, you will need to ensure you and the viewers adhere to the relevant social distancing and hygiene guidance to keep everyone safe.

The Scottish Government is also advising people to view properties virtually in the first instance, so you should speak to your agent about providing virtual viewings.

Next, decide where in your house you want to start the viewing. I'd always advise the best downstairs room to create the best first impression.

Upstairs, it's sometimes a good idea to show the bedrooms in reverse order, so not only does the master bedroom feel bigger by comparison, but you also end the guided house tour on a high note.

Then take them out into the garden but come back in the same door you went out of. Don't end the appointment outside in the garden as many do. What you really want

your viewers to do is to have another look around the house alone. This will give them the chance to talk to one another in private, and ask their partner... "What do you think?"

Instead, go back into the best room downstairs, and ask: "Would you like to look around again by yourselves?" Very few people will refuse this offer, and you could add "I'll be waiting in the kitchen when you're done but don't hurry" so they know they can take their time.

Remember, give your viewers time and space to fall in love with your home, just as you once did, and it could be job done.

Find out more about Maloco + Associates at [maloco.co.uk](http://maloco.co.uk) or call the team on 01383 629720.



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## “A MUCH-LOVED INSTITUTION” – 50 YEARS OF ESPC THROUGH THE EYES OF A SOLICITOR

Leslie Deans, founder of Deans Properties, has been a practising solicitor for much of the time that ESPC has existed. He offers his thoughts on why ESPC has remained so popular through the years, and discusses some of the major changes at the property marketing company over the past half-century.

“I graduated in 1972, a year after ESPC was formed, and joined a firm where one of the partners was the Chairman of ESPC. I have therefore been involved in ESPC all of my professional life,” Leslie said.

He is positive about the impact of ESPC on the local property market, saying: “ESPC is a tremendous tool for all concerned. I pay tribute to those who founded ESPC all those years ago when it moved forward under the very able chairmanship of Tom Drysdale.

“ESPC is a much-loved institution on the local property scene – the public think that, solicitors think that, and other professionals think that.”

Looking back to the early seventies, the property and law sectors were very different to how they are now. Leslie commented that when he first became a solicitor, it was “a different era”.

When ESPC formed back in 1971, Leslie says the organisation became popular from the outset. But what made it so popular?

Leslie said: “It was a lot of things, but one that stood out was that someone could go into the ESPC Information Centre and not be immediately subject to the hard sell or people pushing them to look at properties. They wanted information and could get advice on their terms at ESPC.



“ ESPC is a much-loved institution on the local property scene – the public think that, solicitors think that, and other professionals think that.  
Leslie Deans, Founder, Deans Properties ”



“You could also get so much information under one roof – there was no other building in Edinburgh where you could see so many properties. And as the years went by, more services were developed for the public including ‘Ask the Experts’ where people could sit down with a solicitor in a relaxed environment, and it wouldn’t cost them any money.”

Leslie also believes that the fact ESPC is made up of mainly small, local solicitor estate agents is an appealing factor to the general public.

Of course, there have been many changes at ESPC over the past 50 years – but which of those stands out the most to Leslie?

“I remember the paper starting. It was important to have a publication that came out on a regular basis that gave you information and listed properties. ESPC managed to supply that for the public and within a short time, the demand from clients to have their properties listed in it was huge. It was a fantastic success and remained that way until the advent of the computer age. What’s more, the paper was completely free-of-charge to the public.

“As more people got things online, the demand for a printed property paper subsided. However, again, ESPC was able to adapt and move forward with the introduction and development of [espc.com](http://espc.com)”

Fast forward to the present day and the property sector has experienced significant change and upheaval due to the Coronavirus COVID-19 pandemic. However, Leslie believes the value of ESPC agents continues to remain strong.

“The last year has been a learning process for all of us. However, the professionalism of all organisations involved in the safe reopening of the property market last June, such as ESPC and property solicitors, has helped ensure that the property market has been able to continue functioning. The important thing is we’ve managed to keep going.”

ESPC has changed much over the past 50 years, but in the eyes of Leslie it remains a much-loved institution by solicitors and the public. “Here’s to the next 50 years!” he exclaimed.





## WHY PEOPLE LOVE LIVING IN CENTRAL EDINBURGH

The centre of Scotland's capital is a hugely popular place to live for a number of reasons...







Circus Lane

## WHY PEOPLE LOVE LIVING IN CENTRAL EDINBURGH

### 1. THE AMAZING HISTORY AND ARCHITECTURE

Walking round the Old Town and New Town, you can't help but feel every street has an interesting story to tell. The centre of Edinburgh is a UNESCO World Heritage site, and it's easy to see why. There is a plethora of historic buildings, with a range of amazing architectural styles on display.

Even venturing further out of the Old and New Town, the nearby areas of Morningside, Stockbridge and Leith all boast fascinating histories and buildings.

### 2. FANTASTIC CHOICE OF PROPERTY

The centre of Edinburgh has an excellent choice of property – due to the historic nature of the city, there are plenty of traditional tenement flats and Victorian and Georgian townhouses or apartments. However, there

are also many more modern developments for those who prefer a contemporary home.

If the outdoor space of a home is important to you, many of the areas in the centre feature houses and flats with lovely gardens, either private or shared.

Due to the historic nature of the city, there are plenty of traditional tenement flats and Victorian and Georgian townhouses or apartments. However, there are also many more modern developments for those who prefer a contemporary home.

### 3. EXCELLENT TRANSPORT LINKS

Edinburgh City Centre offers plenty of bus links to transport you to other areas of the city or further afield. Plus, there's the tram which can take you from the airport to the top of Leith Walk, and is currently being extended down to Newhaven.

The centre of the capital is also home to two train stations – Waverley and Haymarket. This makes travel to other parts of Scotland and the UK a breeze.

### 4. LOTS OF OUTDOOR SPACE

For those worried that living in the centre of the city may not be ideal for access to the outdoors, Edinburgh offers the best of both worlds. Princes Street Gardens, the Meadows and Inverleith Park provide vast green spaces to relax on sunny days.

Keen hillwalkers also don't need to travel too far with Arthur's Seat and Calton Hill right in the centre of town, while Corstorphine Hill and Blackford Hill are both just a couple of miles away. If you prefer more of a challenge, the Pentlands can also be easily accessed by car or bus.

And lastly, Edinburgh's position on the banks of the Firth of Forth means those who love the seaside are catered for. Portobello Beach and Wardie Bay in Granton provide the closest beaches to the centre, but there's also Cramond, South Queensferry and the picturesque beaches of East Lothian and Fife for those looking to travel a bit further.

### 5. AN ARRAY OF ACTIVITIES

Unfortunately, many activities that we normally enjoy are not currently permitted due to COVID-19 restrictions. However, with lockdown restrictions set to ease over the next few months, it goes without saying that living in the centre of Edinburgh means there are plenty of things to do.

Central Edinburgh boasts a superb number of bars and restaurants, whether you are in George Street or further out in the likes of Leith or Newington.

There are also theatres, cinemas, comedy clubs and gig venues galore, along with a selection of excellent museums and galleries.

Find your dream home in Edinburgh at [esp.com](http://esp.com)



Clockwise from left: Royal Mile, Inverleith Park, Edinburgh Castle

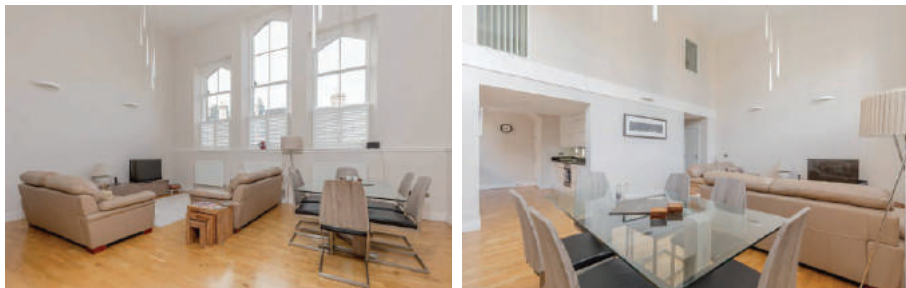


## FLAT 7, 63 MARCHMONT ROAD, MARCHMONT, EDINBURGH, EH9 1HT

OFFERS OVER £470,000



ESPC PROPERTY



An impressive, contemporary, duplex apartment forming part of a stone built converted school. Accessed via a secure and well-maintained communal stair and offering light and airy accommodation over the first and second floors comprising: hall, stunning dual aspect open plan living/dining kitchen with vast ceiling height and cathedral style windows, master bedroom with built-in wardrobe & en-suite shower room, generous second dbl bedroom with built in wardrobe & bathroom with white suite. Allocated Parking Space. DG & GCH.

### VIEWING INFORMATION

By apt tel Selling Sols on 0131 667 1900 or email  
mail@deansproperties.co.uk



## HAZELBANK, 16 BARR ROAD, GALASHIELS, TD1 3HX

OFFERS OVER £425,000



ESPC PROPERTY



Nestled among mature sheltering greenery, Hazelbank sits proudly on Barr road - a quiet and leafy suburb off the main thoroughfare of the town. This striking property boasts welcoming family friendly accommodation, a well established and generous garden with excellent privacy and attractive frontage complete with turret!

### VIEWING INFORMATION

Contact Hastings Legal & Property tel: 01750 724160







## 95% MORTGAGE GUARANTEE SCHEME

How this new initiative could help you buy a house with a 5% deposit.

On Wednesday 3rd March 2021, the UK Chancellor of the Exchequer announced a new UK-wide mortgage guarantee scheme, designed to help buyers get on the property ladder with just a 5% deposit.

Before the Coronavirus pandemic, 95% mortgages were relatively commonplace, but due to the impact of COVID-19, mortgage lenders raised the minimum level of deposit and stopped offering these. Some more lenders are starting to offer 90% mortgages, however.

The UK Government's mortgage guarantee scheme aims to bring 5% deposit mortgages back to the marketplace. Here's everything we know about the scheme.

### HOW DOES THE MORTGAGE GUARANTEE SCHEME WORK?

The scheme is based on an initiative launched back in 2013 and aims to quickly enable lenders to start offering 91 – 95% mortgages.

The government will provide mortgage lenders with the option to purchase a guarantee on the top-slice of the mortgage.

This means the government will compensate the lender for a portion of the net losses suffered if the property is repossessed due to the owner no longer being able to pay off their mortgage. The guarantee will apply down to 80% of the purchase value of the guaranteed property.

However, lenders will also take a five per cent share of net losses above this 80% threshold. This is to help make sure that lenders don't offer poor quality loans.

### HOW LONG WILL THE MORTGAGE GUARANTEE LAST FOR?

The guarantee will be valid for up to seven years after the mortgage starts. According to the UK Government, evidence shows that loans are unlikely to default after this time.

The borrower would normally have also paid enough of the mortgage off by this stage so their equity stake would be closer to 20%.

### CAN I GET A 95% MORTGAGE USING THE GUARANTEE SCHEME?

According to the government, the scheme is "designed to help creditworthy households struggling to save for the higher mortgage deposits" currently required by many lenders. If that describes your situation, then the scheme may work for you.

However, there are certain criteria that must be met. In order to be eligible for this scheme, a mortgage will need to:

- Be a residential mortgage (not available for second-homes or buy-to-lets)

- Be taken out by individuals rather than a company
- Be on a property in the UK with a purchase value of £600,000 or less
- Have a loan-to-value of between 91% and 95%
- Start between the dates specified by the scheme
- Be a repayment mortgage and not interest-only
- Meet the standard requirements in terms of the assessment of the borrower's ability to repay the mortgage (for example, credit score and loan-to-income).

### HOW MANY LENDERS ARE TAKING PART IN THE SCHEME?

When the scheme was officially announced, it was said that several of the main high street lenders plan to take part.

There will likely be more lenders joining the scheme as time goes on, so it's best to speak to an independent mortgage adviser who can look at lots of different options from a wide range of lenders to find the most suitable mortgage deal for you.

(continued on p32)





**IS THERE A LIMIT ON PROPERTY PRICE?**

Yes, the scheme can only be used on UK properties with a purchase price of £600,000 or less.

It's important to remember that in Scotland, lenders only lend up to the purchase price or Home Report valuation, whichever is lower.

If you therefore choose to bid over the valuation, then you will need to budget for this in addition to your 5% deposit.

**I'M NOT A FIRST TIME BUYER, CAN I USE THE MORTGAGE GUARANTEE SCHEME TO GET A 95% MORTGAGE?**

The eligibility set out by the government does not specify that you must be a first time buyer, so this scheme may be available to home movers also.

However, you should consult with an independent mortgage adviser to discuss the options available to you from lenders.

**CAN THE MORTGAGE GUARANTEE SCHEME BE USED FOR BUY-TO-LETS OR SECOND HOMES?**

No, the UK Government has said the scheme will only be available on residential mortgages and can't be used on buy-to-lets or second homes.

**WILL THE MORTGAGE GUARANTEE SCHEME BE AVAILABLE IN SCOTLAND?**

Yes, the scheme is UK-wide so will be available for properties in Scotland.

**HOW DO I APPLY FOR THE MORTGAGE GUARANTEE SCHEME?**

If you are thinking of applying for one of these 95% mortgages with the guarantee scheme, you should consider speaking to an independent mortgage adviser. They can look at a variety of products from different lenders to help you find the most suitable mortgage deal.

ESPC Mortgages is a team of Edinburgh-based independent mortgage advisers with a wealth of experience. Get in touch on [fsenquiries@escp.com](mailto:fsenquiries@escp.com) or 0131 253 2920. You can also visit [escp.com/mortgages](http://escp.com/mortgages)

The information contained in this article is provided in good faith. Whilst every care has been taken in the preparation of the information, no responsibility is accepted for any errors which, despite our precautions, it may contain.

The initial consultation with an adviser is free and without obligation. Thereafter, ESPC Mortgages charges for mortgage advice are usually £350 (£295 for first-time buyers). **YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED AGAINST IT.**

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1.5L Watering Can in Carbon, Garden Trading, £22, [gardentrading.co.uk](http://gardentrading.co.uk)

## GLORIOUS GARDENING

Get stuck into gardening this spring and summer with these great products.



British Meadow Gardening Gloves, Annabel James, £14.95, [annabeljames.co.uk](http://annabeljames.co.uk)



Various gardening products, Poundland, prices start from £1, [poundland.co.uk](http://poundland.co.uk)



Gardening tools, Annabel James, prices vary, [annabeljames.co.uk](http://annabeljames.co.uk)



Bohemia Half Moon Forage Basket, Bohemia Design Ltd, £34, [bohemiadesign.co.uk](http://bohemiadesign.co.uk)



Personalised Luxe Copper Trowel And Fork Set, Treat Republic, £45.99, [treatrepublic.com](http://treatrepublic.com)



Garden pots, Dobbies, prices vary, [dobbies.com](http://dobbies.com)



113/4 BRUNTSFIELD PLACE,  
EDINBURGH, EH10 4EQ

FIXED PRICE £330,000

2  1  1  C 

ESPC PROPERTY



Enjoying understated, minimalist décor, lovely period features and modern touches, this two-bed, second floor forms part of a Victorian tenement in sought-after Bruntsfield. The flat enjoys a shared garden and zoned parking permit parking is available.

VIEWING INFORMATION

Tel VMH 0131 253 2964



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# HOW TO PLAN THE PERFECT KITCHEN

The experts at Kitchens International provide a list of handy tips and advice on how to ensure your kitchen is perfect for you.



When planning your new kitchen, it's very important to not rush the planning and design phase. Every extra hour spent getting all the details right will ensure a smooth and successful refurbishment. Here are some useful tips on kitchen design and planning.

## 1. DESIGN BRIEF

Although it's easy to rush into choosing cabinetry and appliances, the most important part of the process is the design brief. The kitchen designer will get to know all your wishes and how you, and your family, plan to use the space. Research websites, social media and magazines, and come armed with what style you like.

Although ideally this is done in the home, it can now also be done just as effectively online. This is not about the detail but about the bigger picture, because without the canvas onto which the design can be placed, the kitchen won't work as a room.

## 2. STORAGE IS KING

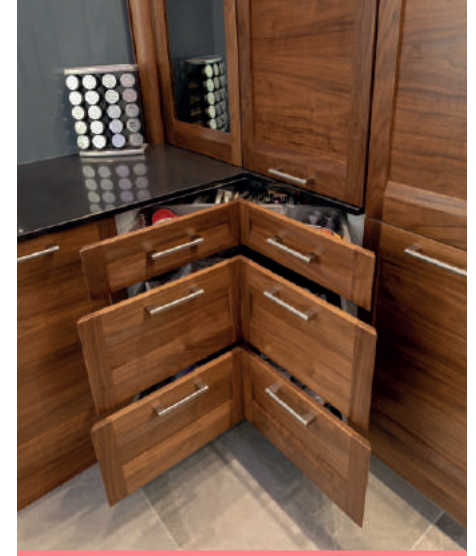
Kitchen storage is one of the hottest topics in kitchen design with a plethora of great options to ensure everything has its place.

Opt for long drawers rather than cupboards as they can house more and offer access more efficiently. If you have space, choose a large larder with drawers, wire baskets and in-built power and light for easier use.

For those awkward corners, look at Le Mans or corner drawers. Never underestimate the benefits of special storage solutions in drawers for spice racks, knives, plates and every item of kitchen paraphernalia.

## 3. ISLANDS TO THE FORE

The island is the connection between the cooking areas and the rest of the room or home so the design must be sympathetic with the whole room design. Curved or



organic shaped islands work well where you want to soften curves and make it more pleasing to the eye.

If possible, incorporate a dining space, such as a breakfast bar, as the island will become the focus of the room. Housing the hob and/or a sink on the island will also make it a more sociable space.

## 4. WORKING OUT THE WORKTOP

Before choosing a worktop, decide what it will be used for and whether it is food preparation, dining, plating up or a combination. From ultra slim 10mm tops to chunkier 200mm thick tops, there is a huge variety on offer but be mindful of the finished height of the kitchen worktop and how it ergonomically suits your requirements.

Consider if the top will adopt a discerning role in the design, complementing the furniture, or whether the worktop will be a statement within the kitchen design. Engineered stone offers durability and a huge choice in colours and finishes while natural materials such as granite, marble or wood offer a more traditional look.

(continued on p40)





**5. CHOOSING THE CABINETS**

Consider the texture and colour as well as the detail or simplicity of cabinet fronts. As a rule of thumb, framed doors generally look better in a wider and taller format. If the door is too small, by the time you add the framed detail there is very little space left in the centre panel, and in such cases a flat panelled cabinet door would look better.

Use bold colours as an accent rather than for the whole kitchen, as it is easy for colour to go out of fashion. Greys, beiges and warm tones are very “in” and will ensure longevity of the design. Try including some display units – either glass fronted or open shelves – as these provide excellent displays for stylish crockery or ornaments.

**6. KITCHEN APPLIANCES**

The choice and range of appliances is huge but consider carefully how and when they will be used. For flexibility, opt for an induction

hob with a flexible zone allowing you to cook with larger accessories such as a griddle or Teppan Yaki. Induction hobs provide better flexibility and ease of use than any other type, as well as being the most energy efficient.

With fridges providing a multitude of functions, including zoned sections, as well as water and ice dispensing, make sure the fridge is located conveniently to accommodate all these requirements. If space (and budget) allows, then consider having a second smaller fridge located close to the cooking area. And in your drinks area, a dedicated fridge is a much desired addition.

A boiling water tap remains the most desired kitchen item and has the added bonus of being energy and space efficient. Consider hiding many functional appliances, such as laundry machines, behind pocket doors as this will give a tidier and sleeker style.

**7. LIGHTING UP THE ROOM**

Lighting will almost always be zoned or layered as cooking and preparation areas should be well illuminated whereas dining and living areas may contain more mood lighting. Consider mood lighting around the base of units to provide a softer glow. Use natural light wherever possible as it cannot be compensated for by artificial light.



**8. BINNING IT**

Carefully consider the ergonomics of the bin/waste/sink and dishwasher systems. The location, layout and type of refuse bins, including all recycling receptacles, sinks and dishwasher, is one of the key elements in a kitchen in terms of how they are used and who uses them. Getting this right at the design stage to suit your family will reap dividends and make everyday life much easier in the long term.

And finally, the kitchen designer should be involved from a very early stage, whether this is a new build or refurbishment, to get the best possible kitchen design. For a more aesthetically-pleasing and functional kitchen, choose your kitchen designer at the same time as your architect.

Considering every aspect and functionality of your new kitchen will ensure that it is a delight to work in, be in and socialise in every day of the year.

Find out more about Kitchens International at [kitchensinternational.co.uk](http://kitchensinternational.co.uk)



## 202/5 MORNINGSIDE ROAD, EDINBURGH, EH10 4QQ

OFFERS OVER £285,000



ESPC PROPERTY



Situated in the heart of desirable Morningside, this second floor flat enjoys two bedrooms, a generous reception room, two bathrooms, and stylish, sympathetically-modern interiors, along with a shared garden and zoned parking.

### VIEWING INFORMATION

Tel Seller 07463788379/VMH 0131 253 2964



## 65 HIGH STREET, COLDSTREAM, TD12 4DL

OFFERS OVER £210,000



ESPC PROPERTY



Built for the Earl Of Haddington back in the early 1800's, this unique B listed townhouse boasts an interesting history with plenty of charm and character throughout. An extremely versatile internal layout and peaceful Walled Courtyard and Roof Top views of the River Tweed. With accommodation extending over four floors including a converted basement and conservatory extension to the rear - utilised by the current vendor as a two bedroom property, the accommodation could be used to provide up to four bedrooms if required.

### VIEWING INFORMATION

Contact Hastings Legal & Property tel: 01573 226999





## A MODERN HOME IN MUSSELBURGH

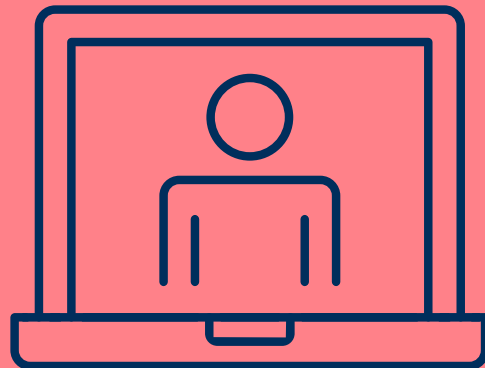
This bright and spacious home would be perfect for a family.

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# A MODERN HOME IN MUSSELBURGH



Set at the end of a peaceful cul-de-sac on the outskirts of Musselburgh, this lovely house boasts three bedrooms, two bathrooms and two reception rooms, making it ideal for a family. It also features a study, perfect for home working, and a delightful garden.

The lovely sitting room sits to the left of the hallway, and it is flooded with natural light thanks to south-east facing windows. However, it is at the rear of the property that you will find the heart of the home – the fantastic open-plan kitchen and dining room.

It features dedicated zones for cooking and dining, and the vast space provides the perfect setting for everyday family life. It is also well-suited to entertaining guests when permitted again. The stylish white kitchen is enclosed by a breakfast peninsula and offers a wealth of storage and preparation space, along with a range of integrated appliances.

The dining area offers plenty of space for a large dining table and chairs, and also features patio doors which lead to the back garden. The kitchen is supplemented by a utility room, ideal for storing extra items away.

Adjacent to the utility room is a “Jack & Jill” WC, which also connects to the study, which can



be used as a home office or could be turned into a playroom.

Upstairs, there is a large airy landing with a useful storage cupboard. All three double bedrooms are located on the upper level. The main bedroom boasts a wall of mirrored wardrobes and an en suite shower room.

A four-piece family bathroom with a separate walk-in shower completes the accommodation. The property also benefits from gas central heating and double glazing throughout.

This lovely property is located near Newhailes House at the edge of the popular town of Musselburgh in East Lothian. Musselburgh sits on the banks of the Firth of Forth, with lovely beaches and a harbour area. There is also a great selection of eateries and shops in the town.

The home is handily positioned near the A1, making for easy access to the amenities of Edinburgh and the other towns and villages of East Lothian.

62 DENHOLM ROAD, MUSSELBURGH, EH21 6TU | OFFERS OVER £ 305,000

CONTACT: Call Ralph Hendrie Legal on 0131 253 2249





## 14 MERSE VIEW, PAXTON, BERWICK-UPON-TWEED TD15 1TF

OFFERS OVER £185,000



ESPC PROPERTY



With an elevated position offering glorious panoramic views over the Berwickshire countryside, 14 Merse View is a spacious and affordable four-bedroom family home, set in the heart of Paxton Village. The property features a generous, South facing conservatory to the front and a two-storey extension to the side, which includes a flexible space on the ground floor that can be utilised as separate annex accommodation, perfect for multi-generational families, whether for grandparent(s) or older children, still living at home.

### VIEWING INFORMATION

Contact Hastings Legal & Property tel: 01573 226999

HASTINGS

## BREAKERS VIEW, FORT ROAD, EYEMOUTH TD14 5AY

OFFERS OVER £180,000



ESPC PROPERTY



Breakers View is a rare opportunity in the heart of Eyemouth, with one of the best views in town, overlooking the beach and the harbour beyond. Built in 1948, the semi-detached bungalow has a generous layout, with ample garden ground together with off-road parking for several cars. With scope to modernise and potential to extend both 'up and out', this is an ideal opportunity for buyers wanting to add their own taste and specification to house in a premier coastal location.

### VIEWING INFORMATION

Contact Hastings Property & Legal tel: 01573 225999

HASTINGS



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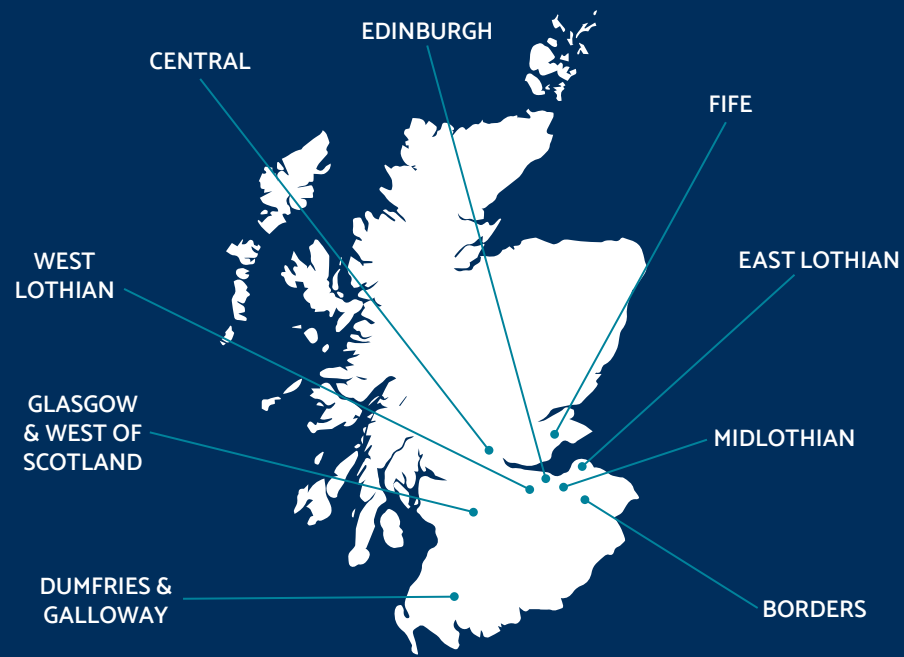
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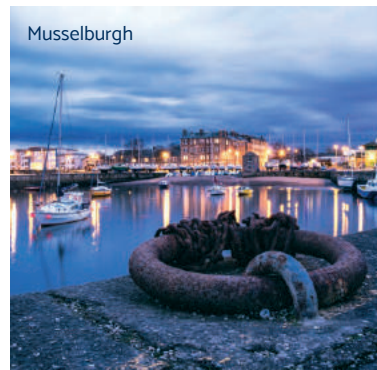
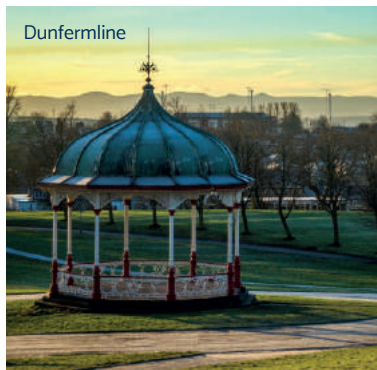
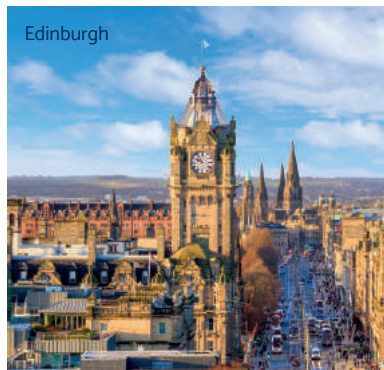
**Corstorphine**

was the area with the most new listings over the last three months

## ESPC AREAS



Local homes advertised for sale with ESPC first - look out for the Exclusive badge online.





## OVERPAYING A MORTGAGE: WHAT YOU NEED TO KNOW

David Lauder, an independent mortgage adviser with ESPC Mortgages explains how overpaying a mortgage works and what the benefits are.

Many people are unaware that almost all mortgages have an overpayment facility available. This includes the most popular types of mortgages which offer fixed/tracker rates during the chosen preferential period.

Most of these will offer an overpayment facility which means that you can pay a lump sum or regular overpayments of typically up to 10% of the capital balance per annum during the chosen preferential rate period without any penalty.

The benefit of this is that the balance will reduce and so will the term if the repayments are maintained. This could potentially save thousands of pounds in interest over the whole mortgage term as it is a pure capital payment with no interest accrued to it.



Some providers also offer the choice to reduce the payments in line with the revised balance, helpful for maternity leave or sabbatical breaks in employment.

If a 10% overpayment is not enough then there are other options available. Offset mortgages are popular – you can offset existing savings against the mortgage balance, and you will only pay interest on the difference between the two.

Another option is no tie-in products, which allow you to make unlimited overpayments at any given time without any penalty. However, you should be aware that the rates are likely to be higher for the additional flexibility on the offset and no tie-in options, so the benefits from using these products depends how well you intend to use them.

If circumstances allow, the overpayment facility can be a useful tool as the total interest payable could end up being considerably less during the mortgage term, which in turn will

mean more money in your pocket – even an increase of £50 per month will provide significant savings over the total term.

As independent mortgage advisers, ESPC Mortgages can help with all aspects of understanding your budget, applying for a mortgage and dealing with the relevant insurance requirements. Give us a call on 0131 253 2920, email the team at [fsenquiries@espc.com](mailto:fsenquiries@espc.com) or visit [espc.com/mortgages](http://espc.com/mortgages)

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## 3 BROOMLANDS HOUSE, EDNAM ROAD, KELSO, TD5 7SW

OFFERS OVER £170,000

3  1  1  G 

ESPC PROPERTY



One of six apartments that now form part of this imposing mansion house which sits within its own private grounds towards the edge of Town. The apartment has a real sense of grandeur with lots of lovely original features and now offers scope for modernisation and upgrading.

### VIEWING INFORMATION

Contact Hastings Legal & Property tel: 01573 226999





## 19 HOWDEN PARK, JEDBURGH, TD8 6PZ

OFFERS OVER £85,000



ESPC PROPERTY



Well presented two bedroom end terraced property with private enclosed rear garden. Gas Central Heating and Double Glazing. Sought after cul-de-sac location.

Ideal first time buyer property or for investors.

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Contact Hastings Legal & Property tel: 01573 724160



## 49B HIGH STREET, JEDBURGH, TD8 6DQ

OFFERS OVER £85,000



ESPC PROPERTY



With generous room proportions, bright dual aspects, considerable upgrades throughout and a charming period feel, this centrally positioned property sits within the traditional market town of Jedburgh; with an excellent range of amenities & transport links all close to hand. Hosting large lounge, newly fitted kitchen, two double bedrooms, bathroom, cloak cupboard & off-street parking.

### VIEWING INFORMATION

Contact Hastings Legal & Property tel: 01573 922603





## 46 BOUNTREES, JEDBURGH, TD8 6EY

OFFERS AROUND £75,000



ESPC PROPERTY



This is a bright and spacious ground-floor garden apartment; offering excellent investment opportunity to upgrade and the scope to personalise. Comprising Entrance Hallway, Kitchen, Dining Lounge, Three Bedrooms & Bathroom. Gardens to Front & Rear. The gently elevated position provides lovely outlooks across the historic town below.

### VIEWING INFORMATION

Call Hastings Legal & Property tel: 01750 724160



## FLAT B, 25 HORSEMARKET, KELSO, TD5 7HE

OFFERS AROUND £70,000



ESPC PROPERTY



An ideal first time buy, rental investment, or holiday home being set within the ever popular town of Kelso; with an excellent variety of shops, amenities and leisure facilities all within a short walk, this easily maintained one bedroom apartment is in excellent condition and presentation, with recently upgraded décor and a bright and spacious feel.

### VIEWING INFORMATION

Contact Hastings Legal & Property tel: 01573 225999





# WHY TENANCY AGREEMENTS ARE IMPORTANT

Nicky Lloyd, Head of ESPC Lettings, discusses tenancy agreements and why it's important to read them carefully.

When renting a home, your tenancy agreement is a crucial part of the process, laying down the law on what you can and can't do, what is expected from you as a tenant and what the terms of your lease are.

In order to minimise potential problems in the future or disputes, you should pay very close attention to your tenancy agreement before you sign it. You should know exactly what your obligations are and be fully aware of the rules and conditions of the home you're living in.

The tenancy agreement will confirm the deposit amount you owe and how it will be protected. It's compulsory for landlords to place a tenant's deposit into a Tenancy Deposit Scheme, and this should be outlined in your lease.

It will also be clear in your tenancy agreement whether you're allowed to sublet the rental property or not. If you sublet without permission from your landlord, the consequences can be severe, with sizeable fines and potentially legal action brought against you.

The tenancy agreement will outline whether you are able to redecorate or not, and whether you require permission from your landlord for any works you undertake. It will also provide guidance on things such as sticking posters up, adding your own furniture and maintaining garden space.

Importantly, the cost of your rent and how it'll need to be paid will be outlined in the

tenancy agreement, while information on how and when the rent will be received will also be included.

In your tenancy agreement, it should also be made clear how much notice you need to give if you want to bring your tenancy to a close.

Whilst moving home is often an exciting experience, people can, in their eagerness to secure a rental property, sign a tenancy agreement without giving it the necessary levels of scrutiny.

The tenancy agreement includes so much important information. It's absolutely in your best interest to make sure you review it and understand what's expected from you before signing.

If you're interested in renting a property in Edinburgh, take a look at [espc.com](http://espc.com) for available properties and get in touch with ESPC Lettings on 0131 253 2847 or [landlord@espc.com](mailto:landlord@espc.com)



## BUILDING PLOT SOUTH OF 8 PRESTON COTTAGES, PRESTON, DUNS, TD11 3TQ

OFFERS OVER £65,000



ESPC PROPERTY



For those seeking a self-build opportunity in a peaceful village setting, this building plot offers just that, with full planning permission in place for the erection of a detached three bedroom property. Extending to around 0.15 acre, for an individual builder this is an ideal plot to create a family home in a popular village community which is within easy reach of schools and amenities in Duns but also within commuting distance of Edinburgh

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