

ēspc



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



SPRINGWELL

No1 GORGIE ROAD APARTMENTS DUPLEXES TOWNHOUSES LODGE HOUSES



1, 2, 3 and 4 bedroom homes from £230,000

VISIT OUR NEW SHOWHOME

To arrange a private viewing contact Behnam Afshar
on **07967 322025** or **behnama@amanewtown.co.uk**



When Quality Matters

www.amahomes.co.uk/springwell-house

CONTENTS



- 6 **FEATURE PROPERTY**
Elegant living in a prestigious address
- 14 **PROPERTY MARKET UPDATE**
Our May House Price Report
- 16 **HOT DESK**
This slab of beached timber gorgeousness is an organiser's dream
- 17 **ESPC NEWS**
How much is your house worth?
- 21 **IN THE DOG HOUSE**
The perfect retreat for your furry friend
- 22 **AREA FOCUS**
The best areas for buy-to-let properties in Edinburgh
- 26 **PATIO STYLE**
Create a welcoming and inviting space with stunning furnishings, lights and decorations
- 28 **SUMMER COLOUR IN THE GARDEN**
Tips on bringing some quick fix colour to your garden this summer



- 34 **LOOK AT IT IN BLACK AND WHITE**
Kitchens International case study
- 36 **SHOPPING**
St James Quarter announces official opening date for phase one
- 38 **EXPERT ADVICE**
Have Home Reports improved quality of housing stock?
- 39 **FEATURE PROPERTY**
Converted church offers vibrant family home
- 42 **TOUCH OF BRASS**
Using 'warm' metals in the home
- 46 **MORTGAGE ADVICE**
Mortgages for home movers
- 50 **ESPC LETTINGS**
Average rent in Scotland remains steady during uncertain first quarter of 2021
- 51 **SEARCHING FOR HOMES WITH ESPC**
The number of properties on ESPC



WELCOME

We've got all the latest market knowledge and data in our House Price Report, giving you a fantastic overview of current selling prices, insight into how fast homes are selling and also where the current hot spots are.

If you are interested in the buy-to-let market we've got two great articles for you. Our first article offers some great insight into areas that are currently returning strong return rates making them good locations to consider a buy-to-let investment.

Our second article focuses on rental yields in more detail – it's a must read for any potential buy-to-let investors.

For those that are already on the property ladder, but thinking about upsizing, downsizing or simply finding a new area to live in, we also provide advice on mortgages for home movers in this issue. The experts from ESPC Mortgages explain how porting a mortgage works and various other things you should know if you are moving home and still have a mortgage to pay off.

Paul Clancy, from ESPC solicitor estate agent member firm Clancys talks us through the Home Report and asks some interesting

questions about whether they are currently meeting their original objective.

We've got some great insight into the trending colours this summer and we'll give you tips on how you can add them to your garden.

You'll also not want to miss our feature on the new St James Quarter which is set to open its doors this June. This exciting new development in the heart of Edinburgh will offer some great new destinations for shopping, dining, recreation and living. We can't wait to visit it.

And remember, there is a selection of fantastic homes advertised in this magazine – just keep an eye for the dark blue ESPC Property sticker at the top. There are also thousands more properties available to browse on espc.com



Happy reading.

Leanne Watson
Head of Marketing

COVER IMAGE: Rudyard Desk, Load, £695, loaf.com
ESPC (UK) Ltd: 107 George Street, Edinburgh, EH2 3ES
TEL: 0131 624 8000

EDITORIAL: Leanne Watson
ADVERTISING: Claire Boulton (07498 876315)
Moyra Vivian (07498 876330)
EMAIL: espcmagazine@espc.com
DESIGN: Melissa Shankland

All material published in ESPC magazine is copyright of the publisher and cannot be reproduced without permission. All advertisements and articles appearing in this publication are as far as possible checked for accuracy, but persons accepting or offering to accept goods or services contained in any advertisement or article do so at their own risk.

©ESPC 2021

HOLMBANK, MIDSHIELS, NEAR DENHOLM TD9 8RT

OFFERS OVER £550,000

5



5



3



C



ESPC PROPERTY



Holmbank enjoys an idyllic location within a private hamlet collection of six houses off a quiet back road, set just outwith the charming village of Denholm. The property boasts stunning countryside views and sits in a generous plot with double garage, garden room and wrap around gardens.

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01750 724160

HASTINGS^{LEGAL}
&S

ELEGANT LIVING IN A PRESTIGIOUS ADDRESS

An impressive private flat boasting many period features





ELEGANT LIVING IN A PRESTIGIOUS ADDRESS



10 HERMITAGE DRIVE, MORNINGSIDe, EDINBURGH, EH10 6DD
OFFERS OVER £1,160,000
CONTACT: Call Simpson & Marwick on 0131 253 2171



Imagine coming home to this impressive double upper flat in the highly sought after Braids area of Edinburgh. The elegant semi-detached villa boasts a welcoming arrival through well-maintained gardens.

Inside, this double upper conversion is spacious and well-presented, offering an ease of living with the flow of rooms and space available.

Arrive through the private main door entrance and you are greeted with a welcoming entrance hall and a family room to the front of the property. You'll instantly be met with the many period features that are well preserved in the property, including the stunning cupola above the original staircase.

The main living areas are primely positioned on the first floor. The spacious sitting room is well presented and proportioned, with beautiful cornicing. The impressive bay window looks out over the south facing rear garden and due to the positioning, this room is bathed in light.

The modern kitchen is sleek and elegant, boasting Miele and Siemens appliances. The dining area within the kitchen ensures that this room really can become the heart of the home offering a lovely space for the family or for entertaining.

There are two large double bedrooms on this level offering plenty of space for a family or for guests. These are complemented by a family bathroom.

On the second floor, the master suite offers spacious accommodations, including an en suite bathroom and plentiful storage. There are two further double bedrooms on this level offering bright, modern rooms.

From every window there are engaging views, offering a sense of tranquillity despite being in such a popular area.

Externally, the large south facing back garden is well maintained with a mixture of lawn, patio areas and mature borders. Ensuring that the outside can always be enjoyed, the sophisticated summer house really helps to offer the full garden package.

In the surrounding area, there are ample locations to enjoy the outdoors with Braid Hills, Hermitage of the Braid and Blackford Hill both easily accessible. The prime location means that all the amenities and shopping are nearby in Morningside whilst four golf courses are just minutes from the property. For the family, there is an excellent choice of both state and private schools nearby.



1 BURNBRAE DRIVE, EAST CRAIGS, EDINBURGH EH12 8AS

OFFERS OVER £495,000

5  2  2  C 

ESPC PROPERTY



Forming part of a prestigious CALA development in desirable East Craigs, this five-bedroom, two-bathroom townhouse enjoys a favourable southerly aspect and far-reaching open views. The property is presented to an impeccable standard throughout, offering expansive, versatile interiors and premium fixtures and fittings, in addition to private gardens, an integral single garage and a driveway.

VIEWING INFORMATION

Call: 0131 516 5366 or email: propertysales@gilsongray.co.uk



FLAT 2, 3 KIMMERGHAME DRIVE, FETTES, EH4 2GJ

OFFERS OVER £350,000

2  2  2  B 



This bright, immaculately presented, 2 bed, ground floor flat with south-facing, private terrace forms part of a popular modern development in the highly-sought after area of Fettes in North Edinburgh, a short walk from Stockbridge and with excellent public transport links to the city centre & surrounding areas. Comprises generous living room lying open plan to stylish kitchen/dining room with access to private terrace, 2 spacious double bedrooms with built-in wardrobes, recently upgraded bathroom and en-suite shower room. There is an allocated parking space in a secure underground carpark and further free, on-street parking.

VIEWING INFORMATION

mail@deansproperties.co.uk or call 0131 667 1900

Deans Properties
Deans Solicitors and Estate Agents LLP



Earlsgate, Scone

Juniper Residential brings exciting new age-exclusive apartment development for over 55s to Perthshire

While Juniper Residential may be a new name in the retirement property sector, reassuringly, they are part of the Cruden Group, which has been one of Scotland's leading privately-owned construction companies for over 75 years.

The Juniper brand signifies high-quality and low-maintenance homes designed with your peace of mind in mind.

Earlsgate is a bespoke collection of 51 one and two-bedroom apartments, housed across two elegant low-rise buildings in the heart of the sought-after Perthshire village of Scone. Occupying an easily accessible location, residents of Earlsgate will be both within a two-minute walk of Scone's high street and a similar distance from the nearby recreation park with its tree-lined walks and picturesque pond.

Within this sophisticated development, communal areas include a reading room, multi-function space for wellness activities and clubs, and a hotel-style visitor guest suite. The design influence of boutique hotels can also be seen in the main residents' lounge, with a wall-mounted TV above the inset fire, comfortable furnishings, and an impressive kitchen area with bar style seating.

Within each property, kitchens enjoy the latest Bosch integrated appliances while bathrooms feature heated towel rails, chrome taps and beautiful ceramic tiling. From solid core pass doors to satin chrome ironmongery and a choice of high-quality kitchen cabinets and worktops, everything about Earlsgate is built with comfort and style in mind, the properties are expertly designed to include the practical, well thought-out features that guarantee you peace of mind and the perfect balance of style and function. Thoughtful and discreet touches include raised sockets, comfort-height WCs and LED lighting to wardrobes.

The first release of properties at Earlsgate is now available to reserve for completions in Autumn 2021. Prices start from £165,000 for a one bedroom apartment.

Get in touch with our friendly sales executive today to find out more and to discuss how we can remove the stress of selling your current home with our helpful Part Exchange, Guaranteed Buyer or Assisted Move schemes.

More information, including floorplans, current prices and an animated tour of the development can be found at Juniper's website: www.juniperresidential.co.uk





CGI – Exterior at Earlsgate



CGI – Residents' Lounge at Earlsgate



CGI – A typical interior at Earlsgate

Contact us

01738 808032

www.juniperresidential.co.uk

sales@juniperresidential.co.uk

ON SALE
NOW

HOUSE PRICE REPORT MAY 2021

Local property market continues to record high activity

KEY POINTS

£261,369
average
selling price

Between March and May 2021 the average selling price in Edinburgh, the Lothians, Fife and the Borders rose by 13.2% year-on-year to £261,369.

103.2%
average percentage
of Home Report
valuation
achieved

From March to May 2021, homes in Edinburgh, the Lothians, Fife and the Borders achieved an average of 103.2% of Home Report valuation, compared to 103.4% last year.

21 days
Median time
to sell

During this period in these areas, the median selling time was 21 days, one day faster than last year.

The volume of properties sold in Edinburgh, the Lothians, Fife and the Borders has continued to rise over the last three months. Given the lockdown restrictions of last year an inflated annual sales volume increase is to be expected and reached a high of 240% during this period. However, comparison with March to May 2019 shows a 17% increase which indicates that the local property market continues to be very busy as people move home.

In Edinburgh, sales volume was up 279% compared to March to May 2020 and up 17% compared to the same period in 2019.

In Midlothian, the sales volume was up 210% year-on-year and up by 27% compared to March to May 2019. East Lothian recorded an increase in sales volume of 148% annually and 22% on 2019, whilst in West Fife and Kinross, the number of properties selling increased by 162% annually, and was the same as March to May 2019.

However, in West Lothian we recorded a 138% annual increase compared to a 9% decrease on the same period in 2019. This trend was similar in East Fife where we recorded a 124% increase annually and a 2% decrease compared to 2019.

THE NUMBER OF NEW HOMES COMING TO MARKET IN EDINBURGH INCREASES

Between March and May 2021 we have recorded a higher volume of properties coming to market in Edinburgh, the Lothians, Fife and the Borders compared to the previous two years. Due to the COVID-19 restrictions during this period

in 2020 the volume of new listings was exceptionally low, however we have seen a 2% increase on the same period in 2019.

In Edinburgh, new property listings increased by 266% year-on-year and 5% on the same period in 2019.

East Lothian however saw 15% less listings than the same period in 2019 (222% up on the same period in 2020). A similar trend is seen in Midlothian with a decrease of 12% in new listings compared to 2019, as well as West Fife and Kinross where there was a decrease in new listings of 19% compared to the same period in 2019. With strong sales volumes, these areas appear to be proving particularly attractive to buyers.

CONFIDENCE FROM BUYERS AND SELLERS REMAINS STRONG

Over the last three months, the average selling price has continued to rise in Edinburgh, the Lothians, Fife and the Borders, and was up 13% year-on-year and up 6% on the same period in 2019. The average property selling price in these areas was £261,369.

Selling prices rose across many areas. The average selling price in Edinburgh was £277,496, up 10% on the same period last year and up 6% on the same period 2019.

In Midlothian, properties sold for an average of £221,657 between March to May 2021, up 18% annually and up 6% during the same period in 2019. In East Lothian, the average selling price during these months was £267,803 up 20% annually and up 6% on 2019.

In West Fife and Kinross, there was a 4% annual increase in the average selling price,

currently sitting at £191,316. This was up 16% on the same period in 2019.

The average selling price in the Borders was £212,105, which was up 4% annually but down by 3% on the same period in 2019. This was due to a higher proportion of lower value homes selling, as opposed to an actual drop in house value.

Between March and May 2021, the average percentage of Home Report valuation achieved in Edinburgh, the Lothians, Fife and the Borders was 103%. This was similar to March to May 2020 and 2019 which was 103% and 103% respectively.

The biggest changes in the average amount of Home Report valuation achieved were noted in Edinburgh and the Borders. Whilst Edinburgh saw a 2% decrease in the average percentage achieved (reducing to 103%), the Borders saw a 3% annual increase to 101%.

MEDIAN TIME TO SELL CONTINUES TO DECREASE ACROSS THE AREA

Across Edinburgh, the Lothians, Fife and the Borders the median time to sell was 21 days between March and May 2021. This was one day faster than last year and the same as the same period in 2019.

Despite the sales volume increasing along with the average selling price, in Edinburgh the median time to sell saw an increase from both 2020 and 2019. Between March and May 2021, the median time to sell in Edinburgh was 25 days. This was down from 28 days in the preceding three months, however it was eight days slower than the same period last year and five days slower than the same period in 2019.



HOT DESK

This slab of beached timber gorgeousness is an organiser's dream. Its four cubby holes are waiting to be filled with pencils, rulers and the inevitable rubber band ball.

Rudyard Desk, Loaf, £695, loaf.com



HOW MUCH IS YOUR HOUSE WORTH?

With ESPC's free property valuation service, you can find out how much your home is worth.

If you're thinking of selling your home, one of the first things you'll need to do is get your property valued by an agent. This is important as it provides you an estimate of what it's likely to sell for, so you can work out your budget for selling and moving.

ESPC offers a free property valuations service to make things easier for you. Simply fill out the quick form at [espc.com/valuations](https://www.espc.com/valuations) and we'll put you in touch with up to 10 ESPC agents who can provide a property valuation.

One of the main advantages of using the ESPC service is that you can choose which agents value your property based on what matters most to you, whether that's selling your home at the highest price above Home Report valuation, selling your property quickly or working with an agent who has sold houses in your local area before.

After a property valuation, your selected ESPC agent can give you tips on how to improve your home before bringing it to market so getting a valuation now will give you plenty of time to prepare your property for sale.

Head to [espc.com/valuations](https://www.espc.com/valuations) to find out how much your home is worth.



35/17 MILLAR CRESCENT, MORNINGSIDE, EDINBURGH, EH10 5HQ

OFFERS OVER £280,000

2  2  1  B 

ESPC PROPERTY



This spacious second floor flat with allocated parking space forms part of a modern development in the prestigious area of Morningside in south Edinburgh. The property is located within easy walking distance of highly regarded independent shops, cafes, restaurants, recreational facilities and transport links. South-facing bay windowed living/dining room, separate modern kitchen, two generous double bedrooms with built-in wardrobes, principal bedroom with en-suite shower room and main bathroom with shower over bath.

VIEWING INFORMATION

mail@deansproperties.co.uk or 0131 667 1900

Deans Properties 
Deans Solicitors and Estate Agents LLP

26/1 ORCHARD BRAE GARDENS WEST, ORCHARD BRAE, EH4 2HL

OFFERS OVER £270,000

2



1



1



C



ESPC PROPERTY



This comprehensively upgraded ground floor flat offers bright & well-proportioned accommodation in an established modern development within easy walking distance of the city centre. The property offers easy living in a convenient location having been recently modernised, including new double glazing, combi gas central heating and a modern kitchen and bathroom. Reception hallway with built-in storage, bay windowed sitting/dining room, modern fitted kitchen with integrated appliances, two double bedrooms (both with built-in wardrobes) and bathroom with white suite and over-bath shower. GCH. Residents parking.

VIEWING INFORMATION

mail@deansproperties.co.uk or 0131 667 1900

Deans Properties
Deans Solicitors and Estate Agents LLP





INVESTORS CHOOSE PRESTIGE AND HERITAGE AT THE PLAYFAIR AT DONALDSON'S

Buying apartments to let is a family business, according to Leila Yan. The 32-year-old and her family own several properties across the UK, including in London and Manchester. Last year Leila, who is originally from China, was looking to invest further and purchased a one-bedroom apartment at The Playfair at Donaldson's, City & Country's prestigious development in Edinburgh.

Explaining the decision to buy her new property, Leila says: "I am based in Manchester and my family often come to the UK from China to visit me. We own several properties here in the UK and have a good knowledge of what rents well, so we were keen to ensure our new investment was in a good location and ticked a lot of boxes for tenants – as well as for us if we decided to stay or live there in the future.

Situated just moments from Haymarket station, The Playfair is set amidst 16 acres of elegant, private grounds. Having been extensively restored, the former school is now firmly established as one of Edinburgh's most prestigious addresses, recently winning Apartment Development of the Year for the second time at the 2020 Scottish Home Awards. Alongside the converted apartments, The Playfair offers residents access to beautifully restored communal spaces. All

have been finished with brass light fittings, luxurious bespoke carpets and painted in stylish hues of dark grey, creating an elegant and homely sense of place emulating the feel of a boutique hotel.

Talking about what drew her to The Playfair, Leila says: "We love historic, converted properties, so coming across City & Country in Edinburgh felt like a perfect fit. I was lucky enough to visit the development last autumn when the Covid restrictions were lessened and as soon as I saw the properties, I fell in love with it: it's such a unique offering."

She continues: "The apartments are exclusive and very luxurious, they are unlike any other properties in Edinburgh's city centre. Our potential tenants often have their own homes in the countryside and come to the city for work during the week, and The Playfair offers a great mix of the two, with its acres of parkland in a prime, central location.

A range of one, two- and three-bedroom apartments and penthouses are currently available to purchase at The Playfair at Donaldson's, priced from £275,000 to £1,550,000. For more information visit cityandcountry.co.uk/donaldsons or call 0131 341 5102.

IN THE DOG HOUSE

Crafted from on-trend rustic rattan, this pet bed will make the perfect retreat for your furry friend.



Rattan Pet House – Large, Cox & Cox, £225, coxandcox.co.uk



THE BEST AREAS FOR BUY TO LET PROPERTIES IN EDINBURGH

Interested in purchasing a buy-to-let property in Edinburgh
but unsure which area would be best to buy in?

Using the latest rental data from Citylets and house price
information from ESPC, we've identified the best areas for buy-to-let
properties in Edinburgh based on rental yields





EH16 – LIBERTON AND THE SURROUNDING AREAS

Covering Liberton, and the nearby areas of Craigmillar, Peffermill and Niddrie, EH16 is a good place to purchase a buy-to-let in Edinburgh. There have also been many new build developments in this area which have proved popular with tenants, but house prices remain competitive.

Between January to March 2021, the average rental yield for one bedroom properties in EH16 was 7.1%, whilst it was 4.3% for two bedroom properties and 4.5% for three bedroom properties.



EH11 – DALRY, GORGIE, SHANDON AND STENHOUSE

To the south west of the city centre EH11 offers potential tenants a wide variety of amenities whilst also being close to the city centre. Property prices in EH11 can also be more competitive making for a good area to explore for investment.

Three bedroom properties in EH11 achieved an average gross rental yield of 5.7% in the first quarter of 2021.

EH17 – GILMERTON, MOREDUN AND MORTONHALL

Easy access to the City Bypass makes living in the EH17 area of the city an attractive prospect for those who need to commute to other parts of the city or further afield on a regular basis.

Two bedroom properties in EH17 achieved an average gross rental yield of 5.5% in the first quarter of 2021.



EH7 - BROUGHTON, HILLSIDE AND LOCHEND

EH7 offers a wide variety of properties for potential buy-to-let investors and tenants alike. Broughton and Hillside properties are likely to attract higher selling prices, however Lochend can be a more competitively priced market.

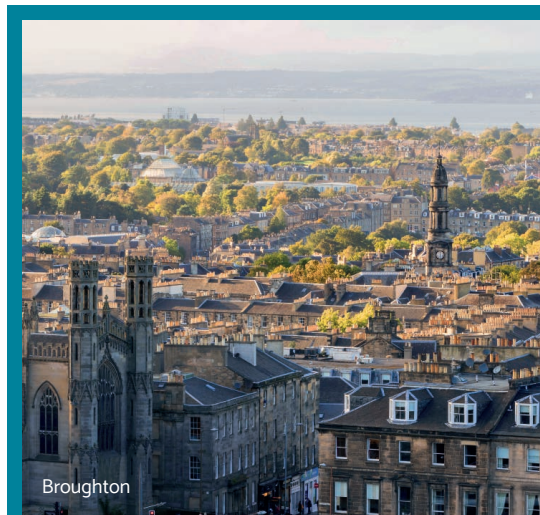
Two bedroom properties in EH7 achieved an average gross rental yield of 5.2%, with one bedroom and three bedroom properties not far behind both at 5%.

EH8 - NEWINGTON AND CANONGATE

An ideal location for University of Edinburgh students, Newington and the nearby areas also boasts an array of independent shops and eateries making the EH8 district perfect for all types of tenants. It's also close to the green spaces of Holyrood Park and the Meadows, perfect for weekend walks.

In the first three months of 2021, one bedroom properties in this area achieved an average gross rental yield of 5.2% . Three bedroom properties achieved 5.1% while two bedroom homes achieved 4.6%.

The average gross rental yields in this article are based on rental data from Citylets and house price information from ESPC from January to March 2021.





Manutti Tsuki Outdoor Side Table in teak, Go Modern Furniture, £860, gomodern.co.uk

PATIO STYLE

Now's the perfect time to update your garden patio with some stylish new accessories. Create a welcoming and inviting space with stunning furnishings, lights and decorations.



Eva Solo FireGlobe Outdoor Fireplace, Beaumonde, £299, beaumonde.co.uk



Bridgman Garden 6 Piece Kensington Modular Sofa Set H, BRIDGMAN, £6699, bridgman.co.uk



Pete's Oven - Fire Pit and Pizza Oven, FirepitsUK, £545, firepitsuk.co.uk



Solar Bronze Moroccan Ball Lights, Lights4fun, £19.99, lights4fun.co.uk



Ada Botanical White & Green Outdoor Rug 120 x 180cm, Homescapes Online, £17.99, homescapesonline.com



Indoor Outdoor Hanging Bell Tent – Kids, Cox & Cox, £595, coxandcox.co.uk



SUMMER COLOUR IN THE GARDEN

Marcus Eyles, Dobbies Horticultural Director, provides some tips on bringing some quick fix colour to your garden this summer

You can't beat summer bedding plants for a colour burst and fast results. There are so many varieties to choose from, you can have beautiful flowers from late spring through till autumn. Whether you've got a large garden to co-ordinate, or just need a few pots to add colour to your balcony or windowsill, there are endless ways to use bedding plants, making them one of the most popular additions to any summer garden.

PLANT UP SOME POTS

Spruce up your patio or balcony with a few planted containers. Choose your plants and pots at the same time for a coordinated feel. Create a statement with several identical pots. Or go for an eclectic mix showcasing different varieties and colours. Terracotta pots or wooden containers will give you a traditional look, while eco-friendly plastics and bright colours will bring a contemporary feel.

BRIGHTEN A WINDOWSILL

No garden? No problem. Bedding plants can help you make the most of whatever outdoor space you have. Choose a size and shape of container to suit and you can transform your windowsill or doorstep with beautiful blooms. Geraniums are always a good choice if your windowsills are exposed.

TRY A HANGING BASKET

Mix and match bedding plants in a hanging basket to create a high impact feature to liven up a doorway, wall or fence. For best results, pack in as many bedding plants as you can. Position upright varieties like petunias or begonias in the centre, with trailing plants like lobelia or bacopa around the edges to create fullness and a waterfall effect. Remember to water the basket every day and you'll get months of lovely flowers.





KNOW YOUR BEDDING PLANTS

IMPATIENS

Busy Lizzies thrive in shade, so they're a top choice if you want to brighten a shady spot. In pretty shades of pinks, reds, oranges, purples and white, this variety is ideal for bringing together lots of different colour schemes.

BEGONIAS

Begonias are happy to grow in most conditions, making them perfect for all kinds of spaces. This pretty variety has small red, pink, and white flowers, contrasting with shiny, rounded, succulent leaves in bronze or green.



TRAILING PETUNIA

You can't beat Trailing Petunias for a spectacular hanging basket. Just a few plants create an enormous display, making them real value for money. This striking variety has blooms in vivid shades of pink, purple, blue, white and red.



Choose a size and shape of container to suit and you can transform your windowsill or doorstep with beautiful blooms. Geraniums are always a good choice if your windowsills are exposed.



FOR FURTHER INFORMATION

To find out more about seasonal jobs and gardening advice, visit dobbies.com/ideas-advice

Listen to the Dobbies gardening podcast for more expert advice and trend insights visit dobbies.com/content/podcast

For information on virtual events hosted by Marcus Eyles, Dobbies Horticultural Director, with his gardening tips and advice, visit dobbies.com/content/events

GATESIDE COTTAGE, CASTLE MAINS, DUNS, TD11 3TP

OFFERS OVER £240,000

1 

1 

2 

D 

ESPC PROPERTY



A real hidden gem - occupying its own private grounds of approximately 1/3 acre this detached cottage has no immediate neighbours and offers a great opportunity for 'the good life'. The garden incorporates woodland, a running burn as well as vegetable plots - and all located on the edge of Duns Castle Estate. The timber cabin in the gardens provides great opportunities for home working or as self contained accommodation.

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01361 883222



BRIARBANK, 3 MINTO ROAD, DENHOLM, TD9 8ND

OFFERS OVER £190,000

2



1



1



E



ESPC PROPERTY



For those in search of a property providing both a countryside aspect and the ease of nearby amenities, Briarbank is an excellent find. Positioned to the edge of the charming village of Denholm, which is well catered for with a host of independent shops, cafes and facilities, the property has benefited from expert renovation throughout to offer a contemporary stylish two double bedroom home with floored attic, private gardens and parking. Wonderful appeal as an enviable Scottish Borders holiday home.

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01750 724160

HASTINGS
LEGAL
& PROPERTY

LOOK AT IT IN BLACK AND WHITE

By choosing a monochromatic look with maximum storage this kitchen provides a sociable living space with plenty cooking facilities.





How many of us look at our kitchens and realise they are tired, a bit shabby and in definite need of a makeover but fail to actually put our dreams into reality? One Edinburgh couple decided enough was enough and approached Angus Mackintosh at Kitchens International and asked for a complete modernisation of their kitchen. The brief was for a monochromatic scheme, with maximum storage and work surface areas but also incorporating an area to socialise in.

Angus said: “The request for something contemporary led me to opting for a black and white kitchen, which is striking and works well in the space available. Soft touch matt black doors with contrasting matt Dekton Aura worktops gave it a very sleek look.”

Lighting was crucial in this kitchen and Angus cleverly layered the lighting to zone the areas. Over the peninsula pendant lighting is perfect for the breakfast bar, while recessed ceiling lights illuminate the cooking and food prep areas. The in-built banqueting seating has a softer central light, and the TV is subtly disguised in front of a dark grey mirror. Natural light floods through the big window and glazed door allowing it to be bright even on a dull winter’s day.

Given there is not plentiful space, Angus designed a bench seating around the table,



which allows the clients to fit all their family and grandchildren comfortably into the area. This has given them the option for socialising in the kitchen, while still including those who are cooking. Ample storage was achieved through the long run of wall units.

The overall impression? Angus adds: “This is a simple but highly effective striking design. The linear, monochromatic look, with the odd splash of colour, gives a very clean, minimalistic style that works for cooking, eating and socialising.”





ST JAMES QUARTER ANNOUNCES OFFICIAL OPENING DATE FOR PHASE ONE

Following five years of construction, St James Quarter will officially open its first phase on Thursday 24th June 2021 – bringing a new lifestyle district to the Scottish capital.

The long-anticipated opening has been carefully planned to fit in with the wider plans for a safe reopening of the city, with St James Quarter designed to provide a safe, convenient, and fun environment for shoppers to enjoy as the city begins to ease out of lockdown. It includes natural ventilation throughout, easily accessible public routes and connectivity from key surrounding streets, covered car parking on site and an integrated plan with the city's events programme for upcoming celebrations.

The phase one opening line-up of one of the most significant UK city centre transformations undertaken in the last few years will bring together brands from global to local, with an offering that includes Zara, Mango, Pull & Bear, Rituals, H&M, Kurt Geiger,

Tommy Hilfiger, Calvin Klein, as well as Dune, Bross Bagels and Salerno Pizza, ensuring there is something for everyone to enjoy. The centre will also see many prestigious brands making their Scotland debuts with Peloton, Bonnie & Wild, & Other Stories, Bershka and Stradivarius opening in Edinburgh for the first time.

Still to come in the latter phases of the development over the next eighteen months will be an enticing mix of more shops, restaurants and bars, a W Edinburgh, a boutique Everyman Cinema, a Roomzzz Aparthotel, 152 New Eidyn residential apartments, and an unrivalled guest experience providing customers with an enviable events programme in a range of new and attractive public spaces.

Martin Perry, Director of Development at Edinburgh St James, said: "We are extremely excited to be opening the first phase of the Quarter to the public. After a very long and challenging year, it's a moment many of us have been waiting for.

"This is a significant moment in Edinburgh's history, and we can't wait to share what lies behind the quarter with the people of Edinburgh and beyond. A new normal demands a new kind of destination - a development that can respond to an ever-changing situation we are living with, one that serves the needs of its community as well as visitors to the city. We are working closely with the Scottish Government to ensure we create



a safe space for shoppers to escape and enjoy. Our team is working tirelessly to ensure the appropriate safety measures will be in place and ensure we create a destination that can be truly enjoyed for generations to come."



HAVE HOME REPORTS IMPROVED QUALITY OF HOUSING STOCK?

Paul Clancy, Property Director at Clancys Solicitors and Estate Agents, discusses if Home Reports have helped improve the quality of housing stock.

Since December 2008 it has been mandatory for a seller to provide a Home Report for a residential property being sold on the open market. Prior to 2008 it was the responsibility of the purchaser to obtain their own survey report. This would typically happen following an offer being accepted or agreed in principle. The Home Report was introduced in order to provide purchasers a more informed decision at the stage of making an offer and gaining more knowledge on the condition of the property.

The taskforce in charge of the Home Report's introduction also had the objective of improving the quality of our housing stock and preserving our heritage. Whilst few can argue the Home Report has achieved the objective of raising conditional awareness,

now we are over 12 years in, can we say we have seen an improvement in the quality of our housing stock?

In traditional tenements and shared buildings, it can be argued housing condition has worsened. Particularly within Edinburgh tenements despite the Introduction of Tenement Management Schemes to regulate repairs by the Tenement (Scotland) Act 2004, the majority of traditional tenements within Edinburgh do not have an appointed Property Factor or Residents Association.

Common repairs especially those of a significant nature such as roof renewal or upgrading will typically take years to agree and complete the works, resulting in further deterioration, necessitating additional repairs and cost.

Whilst the title deeds will typically be clear on responsibility and common repair obligation they often provide little or no support in respect of coordinating the repair with pre-agreed standards.

Are traditional tenement title conditions (burdens) fit for modern day purpose? Do you live in a stair where you have problems with coordinating repairs? Or do you live in a tenement where there is a resident's system in place, and it works well?

Find out more about Clancys at clancys-solicitors.co.uk or call the team on 0131 253 2998.



CONVERTED CHURCH OFFERS VIBRANT FAMILY HOME

Five bed conversion in scenic Borders location



CONVERTED CHURCH OFFERS VIBRANT FAMILY HOME



THE OLD FREE CHURCH, EDEN ROAD, GORDON, TD3 6JT
OFFERS OVER £390,000
CONTACT: Call Hastings Legal on 01573 922603



This striking property offers flexible living in a very unusual building. The converted B listed church boasts large airy spaces internally with the striking exterior, having been sympathetically converted to a lovely home ensuring that a number of original features that have been maintained throughout the property.

The open space on the first floor is welcoming and spacious, flooded with natural light from the original arched church windows to the front. It is an enjoyable space for family living but equally well suited to entertaining.

The family dining kitchen overlooks the spacious garden, and is well equipped with a range of modern units and equipment complemented by an oil fired range. The kitchen space is further enhanced by the adjoining utility room which also offers access to the garden.

The first floor benefits from an impressive galleried mezzanine which overlooks the lounge area below and ensures that the whole property benefits from the light brought in from the original church windows in addition to well placed velux windows. This clever use of space offers a very connected feel to the property.

The master bedroom has extensive storage and an en suite



shower room, with light entering through the rear velux windows. There are a further three well proportioned double bedrooms on this level, in addition to a luxurious family bathroom.

A prime feature of the first floor must be the original stained glass window in the study space, which offers access to the striking clock tower.

In addition to these spacious rooms, there is an annex on the ground floor with a lounge, double bedroom, kitchen and shower room. This adjoining space is connected internally to the main house whilst also having access via the private gardens. The current owners use this a dedicated home working environment.

The home boasts a private rear garden, featuring a central lawn area, gravelled seating and paved patio.





Hare Door Knocker – Solid Brass, Cox & Cox, £90, coxandcox.co.uk

TOUCH OF BRASS

There has been a revival of ‘warm’ metals being used in the home.

Lacquered brass can give a high-shine, glamorous look or leave it unfinished and aged to give a burnished glow to your home.



Aza Metallic Cuckoo Clock, Brass, MADE.COM, £79, made.com



QETTLE Signature Modern Boiling & Filtered Water Tap, QETTLE, £985, qettle.com



Sylvia Dining Chair With Armrest, Velvet Upholstered, Moss Green With Brass Frame, Cult Furniture, £119, cultfurniture.com



Rio Pendant Lamp - Antique Brass, Nicholas Engert Interiors, £203, nicholasengert.co.uk



Hammered Brass Flower Pot, Heavenly Homes and Gardens, £39, heavenlyhomesandgardens.co.uk



Brushed Brass Wall Light, arcform, £165, studioarcform.com

51B HIGH STREET, JEDBURGH, TD8 6DQ

OFFERS OVER £125,000

3  1  1  D 

ESPC PROPERTY



Opening from Smiths Wynd adjacent to Queen Mary's gardens, this charming main door period apartment is conveniently positioned in the historic town of Jedburgh for a range of amenities and facilities, offering excellent scope as a holiday home being set within view shot of local landmarks including the Augustin Abbey and Mary Queen of Scots House.

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01750 724160



16 LARCHFIELD NEUK, BALERNO, EH14 7NL

OFFERS OVER £125,000

1  1  1  D 

ESPC PROPERTY



This is a delightful and well-presented one bedroom upper flat in a popular retirement development in the heart of Balerno village. Well-presented and tastefully modernised with entrance hall with stairs & stair lift to the first floor, spacious lounge, modern kitchen, double bedroom and shower room. Attractive landscaped garden grounds and communal drying green to the rear of the property. Individuals must be over 60 years of age and if the property is purchased by a couple then one must be over 60 years of age and the other must be at least 55 years of age. Purchasers must be capable of living independently.

VIEWING INFORMATION

mail@deansproperties.co.uk or 0131 667 1900

Deans Properties 
Deans Solicitors and Estate Agents LLP

MORTGAGES FOR HOME MOVERS

Whether you are upsizing or downsizing, when you move house one of the main aspects to consider is your mortgage. This will help you determine your budget for your new home.

In order to find the right mortgage solution for you when you sell, it's best to seek independent mortgage advice. ESPC Mortgages is a team of independent mortgage advisers based in Edinburgh with a wealth of expertise in the mortgage market and we're well-placed to help you navigate the buying and selling process.

We can help you work out whether you can port your mortgage, what your early repayment charges will be and which mortgage lender is most suitable for your new property. You can contact us on fenquiries@espc.com or 0131 253 2920.

We answer commonly asked questions on mortgage for home movers and property sellers, including how porting works and the costs of selling a house.

CAN I SELL MY HOUSE BEFORE THE END OF MY FIXED RATE MORTGAGE TERM?

Many people wonder what happens to their mortgage when they sell and whether they can sell before the end of their fixed rate mortgage period.

When your home is sold, the sale proceeds will be used to pay off your mortgage including any early repayment charges and account closing fees. Any funds left over, usually referred to as the equity, are yours to keep or use toward the deposit for your onward purchase.

However, some people also choose to take their mortgage to their new property.





CAN I TRANSFER MY MORTGAGE TO ANOTHER PROPERTY?

Yes, if you have a mortgage product with early repayment charges, it is usually possible to transfer the mortgage on to a new property. This is called porting and would be subject to your existing lender's criteria, terms and conditions.

HOW DOES PORTING A MORTGAGE WORK?

Porting a mortgage essentially means that you are transferring your mortgage to your new property, which can help you avoid any early repayment charges. Porting is only typically used when you are tied into a preferential rate mortgage, usually a fixed rate product but some tracker mortgages have lock-in periods also.

If you require additional funds for your new property, you will need to negotiate with your current lender on the terms of this borrowing. This will generally involve taking on a top-up product for the balance required to run alongside your existing loan amount.

This is normally done under a separate account but sometimes your lender will

allow you to align the term of your existing mortgage with your new one to keep things consistent.

IS PORTING YOUR MORTGAGE A GOOD IDEA?

Porting a mortgage may allow you to keep your existing mortgage terms, avoid early repayment penalties and sometimes there can be a quicker assessment due to your existing relationship with your mortgage lender.

However, porting a mortgage does limit you to using products from your existing lender. You may also not be able to consolidate all your borrowing under one mortgage for a period of time – this might mean more arrangement fees in the future to get preferential rates for both accounts until they are aligned.

Essentially, while porting your mortgage may be an option, it can sometimes be a difficult process and may not always make financial sense. As each lender has different policies with regards to porting, it is best to get advice from an independent mortgage adviser to work out if it is the right option for you. (continued on page 48)

DO I NEED ANOTHER DEPOSIT TO MOVE HOUSE?

If you are taking on a new mortgage or porting your existing mortgage when purchasing a new home, you will still require an element of deposit or equity as required by your mortgage lender. This sum can come from the sale of your existing property, savings or a combination of both.

Your mortgage adviser and solicitor can help advise you on deposit payments and when these are required.

WHAT ARE THE COSTS OF SELLING AND MOVING HOUSE?

There are lots of different costs associated with selling and moving home, including, but not limited to, property marketing costs, solicitor fees and removals. You may also need to pay Land and Building Transaction Tax (LBTT) on your next property, depending on the purchase price.

In terms of mortgages, you should ensure to factor in any early repayment charges and any arrangement fees for a new lower preferential rate if applicable when you are budgeting for your house move. The independent mortgage advisers at ESPC mortgages can help you work out how much these will be if you do need to pay any.

WHAT DOES A MORTGAGE ADVISER AND SOLICITOR DO IN THIS PROCESS AND WHEN SHOULD I APPOINT THEM?

Your independent mortgage adviser and solicitor are crucial in the process of selling and moving home. Once you have decided to move, you should reach out to both as early as possible.

Your independent mortgage adviser can help you work out the most suitable mortgage options for you, which will help determine your budget for moving. At ESPC Mortgages, we have helped many clients navigate the moving process from start to finish and are happy to help with any questions.

You also need a solicitor to sell and buy a home in Scotland and they can offer expert advice on the local market and the legal process of buying and selling a house. All ESPC agents are solicitor estate agents, so they can help with marketing a property as well as advising you on the legal process.

CAN I BUY A NEW HOUSE BEFORE I SELL MINE?

Choosing whether to buy before selling a house or selling before buying will depend on your personal circumstances and the current market conditions as there are advantages and disadvantages to both.

If you buy subject to sale, you can be confident you have found the right home for you. However, some homeowners may prefer to sell to someone who isn't relying on selling their house, which could make your property search more difficult.

If you sell before you buy, you may find it easier to get your offer on another property accepted but might also struggle to find the right new property for you once you have sold.



It's also worth noting that if you sell before you buy and choose to rent for a period of time most lenders will have a grace period of at least three months. So, if you go back to the same lender within this timeframe then they will refund the early repayment charge you incurred when you sold.

It's advisable to seek advice from your solicitor and mortgage adviser on whether buying before selling or selling before buying is the right option for you.

HOW LONG DOES SELLING A HOME AND THE MORTGAGE PROCESS NORMALLY TAKE?

How long it takes to sell a home will depend on many factors, including your property type and local market conditions. Your solicitor will also need to co-ordinate dates of entry that work for the different parties involved.

In terms of the mortgage process, ESPC Mortgages work hard to get the fastest turnaround times for our clients as possible, to ensure this part of the process goes as smoothly as possible.

HOW CAN I WORK OUT THE MOST SUITABLE MORTGAGE OPTIONS WHEN MOVING HOUSE?

Seeking independent mortgage advice will help you work out the right mortgage option when you are moving home. An independent mortgage adviser can look at the whole-of-the-market to provide you with unbiased advice as to which lender and deal will work best for you.

ESPC Mortgages is a team of independent mortgage advisers based in Edinburgh, with a wealth of experience. Get in touch today on fsenquiries@espc.com or 0131 253 2920.



AVERAGE RENT IN SCOTLAND REMAINS STEADY DURING UNCERTAIN FIRST QUARTER OF 2021

Nicky Lloyd from ESPC Lettings explains the latest rental market report.

In the latest Citylets report, which covers the first quarter of 2021, the average rent in Scotland remained steady at £826 per month, up slightly compared to £811 in the same period in 2020. The average time to let across the country stood at 38 days, one day faster than the same period last year. Here is an overview of what has been happening in the Edinburgh rental market.

AVERAGE RENT IN EDINBURGH

According to Citylets, due to the increase in stock from holiday lets the average rent in Edinburgh fell 6.9% year-on-year to £1063. One bedroom properties were least affected with an average decrease in rent of 4.4%.

TIME TO LET IN EDINBURGH

The average time to let in the first quarter of 2021 was 46 days, slightly above the national average of 38 days. 3 bedroom properties were let the fastest, at an average of 41 days.

BEST RENTAL YIELDS IN EDINBURGH

Combining CityLets and ESPC data, we can reveal that 3 bedroom homes in EH11 produced the best rental yield at 5.7%, closely followed by two bedroom homes in EH17 at 5.5% and two bedroom homes in EH7 at 5.2%.

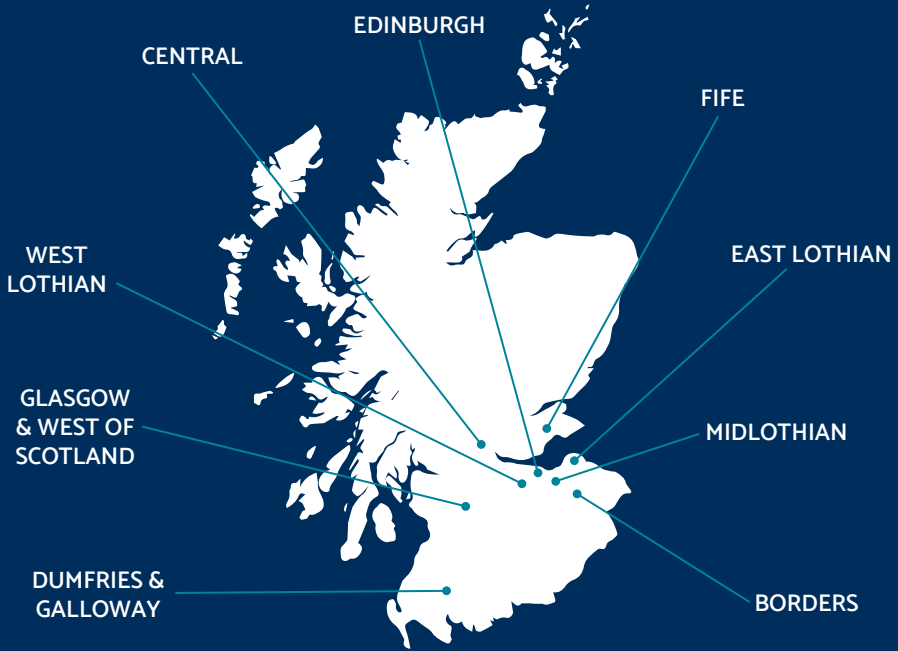
The top postcodes for average rental yields clearly demonstrates a pattern that we are experiencing when talking to tenants. Properties outwith central Edinburgh are proving popular due to their competitive rents and more space, however there is still

a strong demand for properties within the city centre, in areas such as EH7.

Whilst average rents have decreased this quarter, they are still up 39% in the past ten years, showing the long-term investment potential the buy-to-let market can still provide. Looking forward to the next quarter as more restrictions ease, we expect more student renters to return to the city, which will hopefully bring positive demand to the Edinburgh rental market.



SEARCHING FOR A HOME WITH ESPC



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



ready to help you buy and sell homes



properties for sale



sent during May with My ESPC

THE
PLAYFAIR

AT DONALDSON'S



OUTSTANDING HOMES IN HISTORIC GRANDEUR

Discover The Playfair at Donaldson's, one of the most important buildings in the city of Edinburgh and a feast of architectural heritage and palatial elegance. It is a superb opportunity to live somewhere truly exceptional, with grandly proportioned apartments, magnificent communal spaces and 16 acres of sweeping parkland.



PANORAMIC VIEWS
ACROSS THE
EDINBURGH SKYLINE



CITY CENTRE
LOCATION



BEAUTIFUL LANDSCAPED
GARDENS AND PEACEFUL
INTERNAL COURTYARD



BOUTIQUE
COMMUNAL
ROOMS



SECURE UNDERGROUND
PARKING AND
CONCIERGE SERVICE

1, 2 & 3 BEDROOM APARTMENTS PRICED FROM £275,000 TO £1,550,000

Sales Suite & Show Homes open Thursday to Monday, 10am to 5pm West Coates, Edinburgh EH12 5FA

CONTACT US TO ARRANGE YOUR PRIVATE VIEWING

donaldsons@cityandcountry.co.uk

0131 341 5088

cityandcountry.co.uk/donaldsons

Prices correct at time of going to press.

CITY & COUNTRY