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





Modern country homes

A charming collection of 2, 3 and 4 bedroom homes.

Prices from £290,000

Please contact us on: 07483 349 425 longniddry@zeroc.co.uk www.zeroc.co.uk/longniddry





NOW ON





ZeroC, part of Places for People, has launched the first phase of modern country homes for sale at Longniddry Village. The first phase includes an elegant mix of 2, 3 and 4 bed country homes, including character bungalows, coach houses and uniquely styled 3 and 4 bedroom homes with period charm.

The range of house types has been designed by celebrated architect Ben Pentreath in traditional style to reflect the best of the nearby county towns and coastal villages and developed in partnership with landowners Wemyss and March Estates. The landowner's vision is for a mixed-use hub to include a café and retail along with studio and workshop space for local businesses, offering employment opportunities and useful services for the whole village.

The trademark architectural style includes period features such as sash and case windows, high ceilings and chimneys. The same attention to detail is reflected in beautiful interiors featuring high quality fixtures and fittings, including designer kitchens and bathrooms. Some of the larger homes have a log burning stove as standard, with a cosy garden room that creates the perfect space for working from home. Allison Sutherland, Places for People Regional Director of Sales and Marketing said: "Off-plan reservations have already been made following our recent virtual launch and we expect a high level of interest in our homes here to continue. Our customers are so excited about our refreshing approach to architecture; some have travelled as far as Aberdeen and Inverness to view the Modern Country show homes at our other developments.

"We look forward to welcoming customers to our new show home early 2021."







Torwood is an exciting new development from AMA taking shape in one of Edinburgh's most prestigious neighbourhoods. Set in extensive landscaped grounds, it consists of two contemporary pavilions, providing 23 luxury, two and three bedroom apartments; a magnificent Victorian villa, restored and remodelled to form 2 four and five bedroom homes; a two bedroom lodge; and a converted coach house, creating two further homes.

The villa conversion and 6 apartments have been released, with prices from £720,000. For more information call Behnam Afshar on 07967 322 025 or email behnama@amanewtown.co.uk



www.amahomes.co.uk/torwood-house

When Quality Matters

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WELCOME

We have entered the new year with new lockdown restrictions, but also the hope that things will soon be more normal with the rollout of the COVID-19 vaccine.

For those looking to buy or sell in early 2021, the Scottish Government has confirmed that house moves and associated activities can still go ahead under the new restrictions, if they can be done safely, but, taking into account the new strain of COVID-19, it may be advisable to postpone viewings or house moves if possible. We provide detailed information on the new restrictions and what they mean for property market activity in this issue.

The colour experts at Pantone have sussed that people are looking for 2021 to bring hope and stability and chosen two colours for the year - Ultimate Grey is a neutral tone to represent steadiness while Illuminating is a vibrant yellow shade to signal brighter times ahead.

You can find some of our favourite home furniture and accessories in both shades in this issue.

In this edition, there's plenty of expert advice about what the year ahead will bring. Derek Brien from VMH Solicitors looks back at the property market in 2020 and at what could happen in 2021.

COVER IMAGE: Astoria Armchair in Mustard Yellow Velvet, Atkin and Thyme ESPC (UK) Ltd: 107 George Street, Edinburgh, EH2 3ES TEL: 0131 624 8000

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

David Lauder from ESPC Mortgages offers his predictions for the UK mortgage market, while Nicky Lloyd from ESPC Lettings considers what will happen in the Edinburgh rental market.

If you're a first time buyer, you're in luck as we round up the top areas for first time buyers in Edinburgh, the Lothians, Fife and the Borders.

And, in case you didn't already know, ESPC turns 50 this year! To celebrate 50 years of helping people move home, we'll be publishing lots of great articles throughout the year - find out more in this issue.

Remember, you can find properties for sale in this magazine by looking for the dark blue ESPC Property sticker. Make sure to get in touch with the selling agent for more information. And there are lots more properties to browse at espc.com



Claire Flynn

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"CRAIGENDARROCH", 4/4A, CAMMO BRAE, **EDINBURGH, EH4 8ET**

FIXED PRICE £680.000

5 🖳 3 🦰 3 🔂 C 🛓





This well presented four bedroom, detached house with an adjoining annex, garden, garage and driveway is situated in a fantastic, well established residential area within the sought after Cammo district.

VIEWING INFORMATION

By appt tel Solicitors 0131 253 2885





Miko Single Shelf Unit Brass, My Furniture, £329.99, myfurniture.com



CAPITAL LIVING, FOR EVERY LIFESTYLE

1, 2 AND 3 BEDROOM HOMES PRICES FROM £519,000-£1,750,000



ESPC_18JAN21 Prices correct at time of going to print. Images shown are taken from various view apartments at The Crescent at Donaldson and feature, fittings, décor, flooring and soft furnishings which are not included as standard in a CALA home. Images are used to suggest possible finishes that can be achieved in your home at an additional cost. Please consult a CALA representative for further details 5 stars awarded for customers' willingness to 'Recommend to a Friend' in findings of the survey undertaken by the Home Builders Federation 2018/19.

11

STYLISH LIVING IN STOCKBRIDGE

This beautiful flat boasts an excellent location just a short walk from Edinburgh City Centre.

STYLISH LIVING IN STOCKBRIDGE





5 (3F3) ST STEPHEN STREET, STOCKBRIDGE, EDINBURGH, EH3 5AN OFFERS OVER £438,000 CONTACT: Call Urquharts Property on 0131 253 2328 Positioned in the highly desirable Stockbridge area of the city, this stunning two bedroom flat is bright and spacious, and features elegant décor throughout. Dating back to the 1820s, it also has an array of original features, including doors, cornicing and shutters.

The highlight of the property is the excellently proportioned living room, which is the perfect place to relax in the evenings. Blue and white tones contrast well with the wooden floor, while a handsome feature fireplace acts as the focal point.

Two large windows flood the space with natural light and offer panoramic views to the west of Edinburgh. The room also benefits from an Edinburgh press, convenient for storing books or other items.

While the flat has a traditional feel, the stylish kitchen is exceptionally modern. It benefits from fitted wall and base units, quartz worktops and integrated appliances.

The first of the two double bedrooms is exceptionally spacious, with ample room for furniture. Two windows mean it feels very light and airy. The second double room also

1=1

benefits from good proportions and a large window. This room could easily be turned into a large study or home office.

PROPERTY FEATURE

The property features a contemporary bathroom and separate WC, both of which feature quirky blue patterned tiles. The entrance hall in the property is also bright, welcoming and well-proportioned.

This flat is positioned on St Stephen Street in Stockbridge, which is known for its great range of independent shops and eateries. The street is also just across from the weekly Stockbridge Market, which is held on a Sunday and features a number of food stalls.

For those who enjoy walking, running or cycling, the leafy Water of Leith and vast green space of Inverleith Park are both just a short stroll away. The property is also within easy walking distance of Edinburgh City Centre and well-connected to other parts of the city via nearby bus routes.

Perfect for those who are looking for a charming flat with easy access to the centre of Edinburgh, this flat is not to be missed.

> EPC RATING

> > D

TIME TO GET MOVING

BUILDING A DIFFERENT KIND OF TOMORROW

With Living by Robertson



This is a great time to be planning for the excitement of a brand, new apartment in 2021.

Time spent at home should be in the best possible environment, with minimal clutter and contemporary design to support the lifestyle you want.

Open plan living where light and air are maximised by deep windows and Juliet balconies; with space to chill, work or play, depending on your mood and priorities.

Great food, leisure facilities and some of the most interesting retail opportunities in the capital are within walking distance. In fact, Leith offers pretty much everything you could want, with a hefty dose of individual style thrown in.

Work

Leith is rich with creative agencies and contemporary workspaces so, for the lucky ones, your "commute" could be an invigorating, short walk alongside Leith Water. Lunch might be hummus and salad from one of many individual delis or juicy steak frites at Malmaison.

The new tramline from Leith to the city centre will make commuting to Edinburgh city centre a breeze. Likewise, for getting home from the champagne bar at Harvey Nicks or from the Playhouse Theatre after hours.

Leisure

At Royal View, you have the Leith walk and cycle track just outside your door. The cinema and eateries at Ocean Terminal and across Leith mean that nipping out for a cappuccino or a blockbuster movie couldn't be easier. And there's a supermarket nearby, for those who love to cook at home.

Or if you fancy putting the top down and motoring slightly further afield to Portobello beach, or for a rugged walk in the Pentland Hills, you'll be there in no time.

The new St James Quarter opening in 2021, also promises some of the most exciting retail opportunities anywhere in the country.

Home

If this sounds like home to you, check out Royal View in Leith. 1, 2 and 3 bedroom contemporary apartments available in 2021, brought to you by Scotland's reigning Housebuilder of the Year, Living by Robertson.

If you would like further information about any of our properties across Central Scotland then let's start a conversation at livingbyrobertson.co.uk







READY TO MOVE IN 2021

1, 2 & 3 bedroom contemporary apartments. Open plan living spaces, lift access and gardens or Juliet balconies. Close to all Leith has to offer and a short bus ride to the City Centre.

ROYAL VIEW

Visit our sales & marketing suite at EH6 6NX. Call 0845 050 9114.

ALSO BUILDING AT

THE JEWEL, EDINBURGH

3 and 4 bedroom family homes close to Scotland's largest outdoor shopping centre.



COMING SOON TO LIVINGSTON

CHERRY TREE PARK

2 bedroom apartments and 2, 3 & 4 bedroom family homes in the heart of Livingston.



14 ESPC.COM

HOUSE PRICE REPORT DECEMBER 2020

The last quarter of 2020 saw a significant year-on-year increase in the number of homes coming to market.



From October to December 2020, the volume of property sales in these areas was up 39.7% compared to last year.

39.6% increase in homes coming to market

The number of homes coming to market increased by 39.6% year-on-year during this period. In the fourth quarter of 2020, the average property selling price in Edinburgh, the Lothians, Fife and the Borders was £269,542, up 8.1% compared to last year. In Edinburgh, it was £286,052, up 6.3% year-on-year.

Two bedroom flats in Portobello and Joppa saw a 15.5% increase in average selling price, rising to £273,591. However, two bedroom flats in the New Town and West End saw a 15.3% decrease, dropping to £397,183. This decrease is partially due to lower value properties in the New Town being listed on ESPC in recent months compared to last year.

Areas in Fife also saw some significant year-on-year increases in average selling prices, with properties in East Fife selling for an average of £277,619, up 18.6% compared to last year. Average prices in West Fife and Kinross were also up 15.9% year-on-year.

Over the past three months, the average property selling price for the Scottish Borders was £263,323, up 14.8% compared to last year.

In Midlothian, property prices were up 10.6% compared to last year while West Lothian properties saw an 11.5% increase in average selling price. In East Lothian, the average property selling price rose by 6.3%.

In the final quarter of 2020, the volume of property sales rose by 39.7% compared to last year. This is indicative of how busy the property market was in the summer and autumn.



39.6% more homes in Edinburgh, the Lothians, Fife and the Borders were listed on ESPC in the last quarter of 2020 compared to the previous year. In the capital, 54.8% more properties came to market over the past three months compared to last year.

Across Edinburgh, the Lothians, Fife and the Borders, the average percentage of Home Report valuation achieved between October and December 2020 was 103.8%.

Properties across all areas also sold faster compared to last year, with the median time for a property to be placed under offer at 18 days compared to 22 days last year. In the Borders, the median time for a property to be placed under offer was 26 days compared to 100 days last year, which is a significant drop.

Paul Hilton, CEO of ESPC, said: "The end of 2020 saw higher selling prices, faster selling

times and far more homes coming to market compared to the end of 2019. Homes are continuing to sell well but there's also a good choice of properties on the market.

"The Scottish Government has confirmed that house moves and associated activities, including property viewings, can go ahead under the new lockdown restrictions provided they can be carried out safely but, taking into account the new strain of COVID-19, it may be advisable to postpone viewings or house moves if possible.

"Public health and safety is of the utmost importance at this time. I would advise those interested in buying or selling a property in 2021 to seek expert advice from a solicitor to find out about market conditions and get upto-date information about the latest guidance on COVID-19 and house moves."

FAIRVIEW, NENTHORN, KELSO, TD5 7RY

OFFERS OVER £625,000

5 🖳 2 3 🔂 E 📥





A welcoming family home with charm, character and stunning features blending seamlessly with contemporary styled elements, Fairview caters ably for modern tastes and requirement. 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

To arrange a viewing contact the selling agents Hastings Legal on Tel 01573 225999 Email enq@hastingslegal.co.uk



15 FENTOUN GAIT EAST, GULLANE,

EAST LOTHIAN, EH31 2ES

OFFERS OVER £560,000

5 🖳 3 造 2 🔂 B 🛓



Spacious and well presented family home. Quality fixtures and fittings throughout. Flexible layout includes sitting room, family room and large kitchen/dining/living room plus 5 bedrooms, 2 with en-suites and a family bathroom. Enclosed rear garden, garage and driveway.

VIEWING INFORMATION

By appt tel Agent 01620 532654

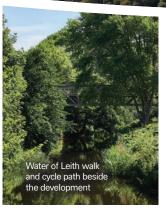
SIMPSON & MARWICK



Over 70% Sold

Show Home open 7 days

Appointments only Monday to Sunday 9.30am - 5.30pm



Nestled within Edinburgh's lively Canonmills area, and just a short distance from Stockbridge, Broughton and the Royal Botanic Gardens – Canonmills Garden is perfectly placed to cultivate your new way of living.



Our new Show Home is now open and we'd love you to come along and visit. We have created an online booking system to view one of our beautiful apartments and access the latest information, images and video. With a move in date confirmed for first quarter 2021, prices from £320,000 and with almost two-thirds of the apartments already sold, now is the perfect time to buy at Canonmills Garden.

Read our terms & conditions online: canonmillsgarden.com/terms-and-conditions

To book an exclusive VIP tour of our Show Home please contact our Sales Team: sales@canonmillsgarden.com

For more information please get in touch:

0131 247 3742

ENJOYING THE "BEST OF BOTH WORLDS" AT CANONMILLS GARDEN

For professional couple Richard and Sarah Kettley, buying a new home at Canonmills Garden, Edinburgh very much represented the "best of both worlds."

After living in Nottingham, the couple were returning to Edinburgh to work – Sarah as a Design Professor at the Edinburgh College of Art, and Richard as a psychotherapist.

"When we first started looking for a new home in the city, we were pretty certain we knew what we wanted," explains Richard. "Although there was now just the two of us, we still wanted a home large enough to welcome our children back from university – and being the owners of a boisterous Cocker Spaniel we needed easy access to plenty of outdoor space!"

"Growing up and studying in the city, we knew where we wanted to live. We loved the excitement and eclecticism of vibrant communities like Stockbridge and Leith Walk, but also appreciated the wide-open green spaces and pathways of the Botanic Gardens and Water of Leith. So the northern edge of the city centre was ideal for us."

They came across Artisan Real Estate's Canonmills Garden development in late 2019. They had been viewing the classic 'Colony' properties in Stockbridge and were inspired by Artisan's modern take on the classic colony-style home. "Straight away, we were impressed with the amount of space these new homes offered," adds Sarah. "Large windows provided lots of natural light – plus a 15 sq. ft balcony provided easy access to great outdoor space as well as stunning roof-top view overlooking the Water of Leith.

"Four generous bedrooms gave us the space we needed, and the quality of finishings such as hardwood floors and high-quality kitchen and bathrooms meant that we had found the best of both worlds. A home with the space and character of a period property – yet without the baggage and challenges that buying an older house often brings."

Sales at Canonmills Garden are continuing apace with two first-phase blocks now sold out, with all 70% of apartments sold off-plan.

A range of apartments is now available at Canonmills Garden with prices starting at £320,000. For more information, visit canonmillsgarden.com or call the team on 0131 247 3742. To book a VIP tour of the new show home, email sales@canonmillsgarden.com

Development by: $A R T I S A \cap$

PANTONE COLOURS OF THE YEAR

Coolicon[®] The Original Shade Lampshade In Deep Yellow, Loaf, £125, Ioaf.com



Square Geometric Print Cushion in Grey and Yellow, Cult Furniture, £33, cultfurniture.com



Rebel Two Seater Sofa in Turmeric, Snug Sofa, £769, snugsofa.com



Grey Velvet & Brass Table Lamp, Heavenly Homes and Gardens, £168, heavenlyhomesandgardens. co.uk



Copenhagen Rug, Homescapes, from £19.99, homescapesonline.com



Knightsbridge Grey Velvet Dining Chair (Pair), Modish Living, £295, modishliving.co.uk



Astoria Armchair in Mustard Yellow Velvet, Atkin and Thyme, £399, atkinandthyme.co.uk

9 (3F2) MERCHISTON CRESCENT, EDINBURGH EH10 5AL

FIXED PRICE £515,000

3 🖳 1 🦺 2 🔂 D 🛓





Situated in the exclusive Merchiston conservation area, this stylish third/top-floor Victorian flat boasts a generous floorplan with two spacious reception rooms, three bedrooms, a study, plus a box room, creating an ideal home for city professionals or a family.

41 SPOTTISWOODE ROAD, MARCHMONT, EH9 1DA

OFFERS OVER £495,000

2 🖳 1 🚰 2 🔂 C 🛓



Spacious main door flat which retains many original features, comprising entrance vestibule, sitting room, dining kitchen with Range cooker. Bi-folding doors leading to a well maintained communal garden, with two double bedrooms, box room / study and a bathroom with feature roll top bath. Private front garden.

VIEWING INFORMATION

Viewings Information Tel: 0131 516 5366 propertysales@gilsongray.co.uk



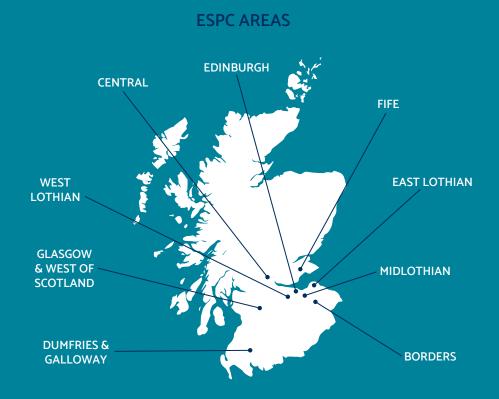
VIEWING INFORMATION

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



SEARCHING FOR A HOME WITH ESPC





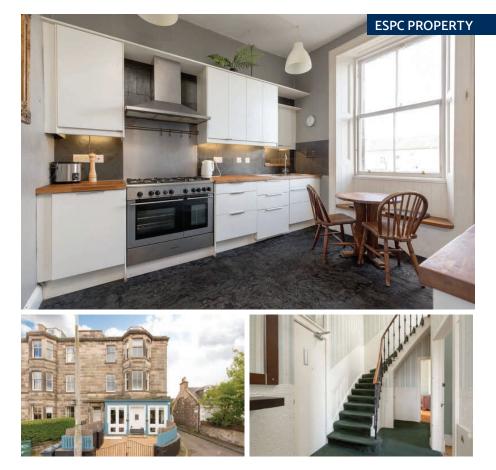
Local homes advertised for sale with ESPC first – look out for the Exclusive badge online.



7/6 NORTH FORT STREET, EDINBURGH, EH6 4EY

FIXED PRICE £457,777

6 🖳 2 🦺 1 🔂 E 🛓



A rare opportunity to acquire a beautiful period home forming part of a handsome building on cobbles North Fort Street. The six bedroom, double upper villa has retained a wealth of period features and would make an ideal family home. Many extras. Viewing by appointment only.

VIEWING INFORMATION

Call Watermans Legal on O131 467 5566 or email info@watermanslegal.co.uk



31 BELMONT GARDENS, MURRAYFIELD, EDINBURGH, EH12 6JD

3 🖳 1 🚰 2 🔂 E 📥

OFFERS OVER £485,000



Enjoying some of the finest views in Edinburgh, this 1930s semi-detached house commands a unique elevated position in the exclusive area of Murrayfield. The property offers: an elegant blend of modern and traditional features; bay-windowed living room and master bedroom with breathtaking panoramic views; generous formal dining room; stylish kitchen; three double bedrooms; spacious family bathroom; peaceful and private front, side and rear gardens; and unrestricted on-street parking. Southerly views across the city's skyline to the Pentland Hills.

VIEWING INFORMATION

By appointment, contact 0131 668 0440 or email west@warnersllp.com



EXPERT ADVICE



2021 PROPERTY MARKET PREDICTIONS

Derek Brien, Head of Estate Agency at VMH Solicitors, looks back at 2020 and considers what will happen to the local property market in 2021.

After a fairly standard start to 2020. lockdown in late March turned all of our lives (and the property market) upside down and when restrictions were lifted on 29th lune. four months' worth of properties came to the market in one go!

I have never experienced a busier market and it was massively encouraging to see that there was still desire from buyers and sellers to move. Demand continued right through to November, when things started to cool off for the traditionally quieter run up to Christmas.

So, what will 2021 bring? It's difficult to predict, particularly in light of the latest lockdown restrictions, but here are some of my thoughts...

Lenders are starting to reintroduce their higher loan-to-value products once again and interest rates are still attractively low, which may encourage buyers.

The First Home Fund is starting up again in 2021 so that should stimulate the lower end of the market, which, in turn, will have a knock-on effect for second, third and fourth time buyers/sellers and beyond.

The current Land and Building Transaction Tax (LBTT) incentive ends on 31st March, so that may mean a surge in early year activity so buyers can be in their new homes by the end of the first guarter to take advantage of the saving.

Will this incentive be extended? I guess that depends on the Scottish Government and whether they feel it's important to continue it in order to encourage demand from buyers.

One big unknown is the Brexit effect and how this might impact on the market, if at all.

The Edinburgh property market has always proven to be fairly resilient and, whilst there may need to be an adjustment in sellers' expectations in the event of an economic downturn, good quality properties in good locations will always attract strong interest.

Find out more about VMH Solicitors at vmh.co.uk or contact the team on 0131 622 2626.





Fall in love with your new home



The conversion and development of Springwell House, a landmark building on the corner of Ardmillan Terrace and Gorgie Road, will see the creation of 48 one, two, three and four bedroom homes.

Due for completion early this year, Springwell features a range of apartments, duplexes, townhouses and two lodge houses, all set within landscaped grounds. With 17 apartments already sold, call Behnam Afshar for further information on 07967 322 025 or email behnama@amanewtown.co.uk.

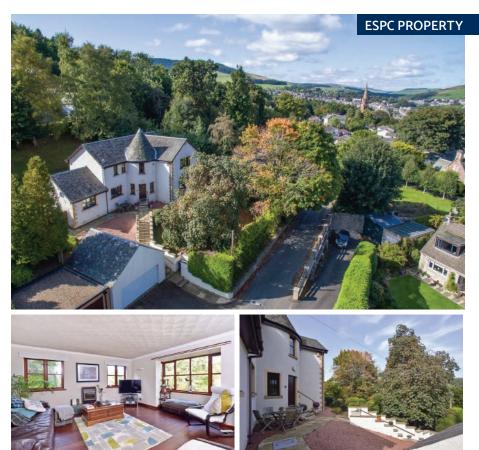
Prices start from £230.000

www.amahomes.co.uk/springwell-house

HAZELBANK, 16 BARR ROAD,

GALASHIELS, TD1 3HX

OFFERS OVER £425,000 4 🖳 4 📇 3 🔂 C 🛓



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

To arrange a viewing contact the selling agents, Hastings Legal on 01750 724 160 or email enq@hastingslegal.co.uk



1 THE OLD GYMNASIUM, CARBERRY, MUSSELBURGH EH21 8PY

3 🖳 3 🚰 2 🔂 C 🛓

OFFERS OVER £430,000



Located within the grand Carberry Tower Estate amongst 40 acres of private parkland, this exclusive three-bedroom end-terrace house occupies a sought-after corner plot, providing a rare opportunity for families and professionals.

VIEWING INFORMATION

Viewings Information call 01620 893 481 or email eastlothianproperty@gilsongray.co.uk



WHAT DOES THE NEW LOCKDOWN MEAN FOR THE SCOTTISH PROPERTY MARKET?

Find out what the new restrictions mean for activities such as house moves and viewings.

From 5th January, everyone in mainland Scotland is legally required to stay at home in order to curb rising cases of Coronavirus – this will be reviewed at the end of January. The Scottish Government has updated their stay-at-home guidance with a list of reasonable excuses which permit people to leave their home.

One of these excuses is "for activities in connection with moving home (including viewing a property), or for activities in connection with the maintenance, purchase, sale, letting, or rental of residential property that the person owns or is otherwise responsible for."

This means that house moves, property viewings and valuations are permitted at this time, provided they can be carried out safely. However, the Scottish Government has said that, taking into account the new strain of COVID-19, it may be advisable to postpone viewings or house moves if possible. The Scottish Government also recommends that you view properties virtually first and only view in person if necessary and you are seriously interested in making an offer.

IF YOU DO NEED TO VIEW A PROPERTY IN PERSON, YOU SHOULD:

- Book an appointment by contacting the selling agent – open viewings are not permitted.
- Restrict the number of people who attend the viewing and ensure you are all from the same household.
- Try to travel to the viewing on foot, by bike or by car – if you must use public transport, try to arrange the viewing at a time when public transport will not be busy and follow the necessary guidance on travelling by public transport.



- Wash your hands with soap and water or use hand sanitiser – the agent or seller will likely be able to provide you with access to hand washing facilities.
- Maintain social distancing at all times from whoever is conducting the viewing. The Scottish Government also advises that you wear a face covering.
- · Avoid touching surfaces.
- Cancel the viewing if you or anyone in your household tests positive for COVID-19, is a contact of someone who has tested positive or displays symptoms of the virus.

IF YOU ARE SELLING YOUR HOUSE AND CONDUCTING A VIEWING, YOU SHOULD:

- Clean all surfaces in the property, such as door handles, with standard household cleaner before and after each viewing.
- Open all the doors in the property to prevent viewers from touching the handles. You may also wish to open the windows to ensure the property is well-ventilated.
- Ask the rest of your household to wait outside during the viewing to limit contact with another household.
- When the viewers arrive, provide them with access to handwashing facilities, with separate or paper towels, which should be washed or disposed of safely.
- Maintain social distancing between you and the viewer at all times. The Scottish Government also advises that you wear a face covering.
- Cancel the viewing if you or anyone in your household tests positive for COVID-19, is a contact of someone who has tested positive or displays symptoms of the virus.

If an agent or surveyor is coming to your property in order to value it or produce property marketing materials such as a Home



Report and photographs, you must also follow the health and safety guidelines as above for viewings. Your agent and surveyor can advise you more on this before their visit.

If you are moving house, the Scottish Government advises that you try to do as much of the packing yourself. However, if you require the assistance of a removals firm, you should follow the same health and safety guidelines as for viewings and valuations. You should also make sure to clean any belongings with domestic cleaning products before they are handled by others, including removal firms. The removals company can advise you more on this before they visit.

The Scottish Government has advised that you avoid asking friends or relatives from a different household to help you move if possible.

Find out more advice for Scottish property buyers and sellers during the Coronavirus pandemic at espc.com/covid19

CELEBRATING 50 YEARS OF HELPING PEOPLE MOVE HOME

In this article we look back at 50 years of ESPC and outline how we plan to celebrate our birthday.

ESPC has been helping people in Scotland buy and sell homes for almost 50 years. We plan to celebrate our birthday this year with regular articles and interviews looking at how both ESPC and the property market have changed over the last 50 years.

To start off, we thought we would provide a brief history of ESPC...

ESPC was launched on 24th March 1971. Our first George Street Showroom opened on 3rd May 1971. In 1982, we launched our weekly list (the original ESPC paper).

During the 80s and 90s our Edinburgh showroom moved location a couple of times, although always remained on George Street. Our Dunfermline Showroom then opened in 1990.

Jumping forward to 1997, the World Wide Web had grown in popularity after being made public at the start of the decade and so espc.com was born!

Since our website was launched, there have been many updates and changes to it, including making it mobile friendly and the addition of useful tools such as search by school catchment. In 2011, we also launched our first app.

ESPC has continued to expand the number of areas we cover, with us now listing properties in Edinburgh, the Lothians, Fife, the Borders, central and west of Scotland, and Dumfries and Galloway on our website. We are also working harder than ever to provide free advice on the property market to those that need it with a wealth of information on our website and in this magazine, along with our property advice phone service and regular webinars.

Keep an eye on espc.com or follow us on Facebook to see new articles celebrating 50 years of ESPC.









Achieving a healthy work-life balance can be difficult when so much of what we do is now centred in our homes. Caer Amon Apartments in Cramond give you the ideal opportunity to get that right.

Bordering farmland and with woodland walks down to the Forth, the calming influence of the natural world is on your doorstep. In addition, these spacious apartments each feature a study to provide much needed separation between your work and home life.

With only 4 homes remaining, starting at £500,000, and great LBTT incentives on offer, contact Behnam Afshar on 07967 322 025 or email behnama@amanewtown.co.uk to arrange a private viewing.

www.amahomes.co.uk

34 CATELBOCK CLOSE, KIRKLISTON, EH29 9FF

OFFERS OVER £420,000

4 🖳 2 造 2 🔂 C 🛓





This outstanding detached villa in Kirkliston forms part of an exclusive development by Cala Homes, boasting four double bedrooms, a high-spec dining kitchen, and a south-facing living room, in addition to a large rear garden and extensive parking options.

THE COACH HOUSE, 50 CAMPBELL AVENUE, EDINBURGH EH12 6DN

OFFERS OVER £420,000 2 🖳 1 📇 1 🔂 D 🛓



This unique semi-detached property enjoys an exclusive setting within a walled shared garden in a leafy residential area of desirable Murrayfield. The two-bedroom property, which comes with secure private parking, boasts a high-spec finish and inspiring, light-filled interiors including exceptional open plan living space.

VIEWING INFORMATION

Viewings Information Tel: 0131 516 5366 propertysales@gilsongray.co.uk



VIEWING INFORMATION

Viewings Information Tel: 0131 516 5366 propertysales@gilsongray.co.uk



THE BEST AREAS FOR FIRST TIME BUYERS

Musselburgh

5555**--**5

Planning to buy your first house or flat but not sure where yet? You're in luck as we've highlighted some of our favourite areas for first time buyers.

AREA FOCUS



LEITH

With an array of independent eateries, bars and shops, weekly markets and great public transport links, Leith has long been a very popular place to live. There's also a great choice of property, with a particularly high volume of one and two bedroom flats which makes it ideal for first time buyers.

MUSSELBURGH

Always wanted to live by the seaside? East Lothian boasts plenty of lovely coastal villages and towns, but we think Musselburgh is an especially great place to buy your first property. Along with having lots of smaller starter homes available, it also benefits from easy access to Edinburgh City Centre if you do need to commute to the capital for any reason.

DUNFERMLINE

The historic town of Dunfermline is a great option for first time buyers for a number of reasons. Lower property prices mean you can generally get a bit more for your money and you're in a great position for travelling to other parts of Fife or further north.

PENICUIK

A great base for those who love hillwalking, Penicuik is nestled under the Pentland Hills Regional Park in Midlothian. Quick access to the City Bypass makes commuting to Edinburgh and other parts of Scotland relatively easy.

KELSO

Ideal for those who also want to have easy access to Newcastle and the northeast of England, Kelso in the Scottish Borders is a picturesque town with a great sense of community. It's the perfect place to live if you're hoping to explore the beautiful Borders countryside more.

GORGIE

Dotted with quirky shops and cafes, Gorgie is a popular haunt for young professionals and students in the capital. There's a high concentration of one and two bedroom flats in the area, along with good bus services to other parts of the city.



LIVINGSTON

Another ideal place if you are hoping to commute to Edinburgh regularly, Livingston has two train stations with regular services to the capital, as well as to Glasgow. However, with a great selection of shops and other amenities, you might not need to venture to either city too often.

Find your first home at espc.com



BUYING YOUR FIRST HOME DURING THE CORONAVIRUS PANDEMIC

Find out about the experiences of three first time buyers who recently bought a home in Edinburgh.

We spoke to three first time buyers who successfully purchased a property in Edinburgh after the property market restrictions were eased in June 2020 to find out about their experience.

All three of the first time buyers we spoke to were intending to buy a property before COVID-19 but Michael and his partner didn't think that 2020 was going to be their year. He said: "We liked to look at houses on the ESPC website to get an idea of the market, but we didn't feel like we had saved enough to buy in 2020."

However, as they were living in a first floor flat during lockdown, they realised how much they wanted a garden space. He said: "We found a house in Currie with a lovely garden for sale at a fixed price and we started dreaming of being able to sit outside during lockdown.

"I still didn't think it would be possible to buy a property, especially as I was a contractor which I thought might make the mortgage



process more complicated. But I spoke to Murray Souter at ESPC Mortgages, and he helped me realise that it was definitely possible to get a mortgage and buy the property we had seen."

Graeme's move from Cambridge to Edinburgh had been in the works for three years. He said: "Since 2019 I have been actively viewing and bidding on properties. I was actually viewing properties in Edinburgh right up until the full lockdown began. However, when the property market started to pick up again, I just watched the market to see what was happening. I didn't think I would get a home so soon because property was selling so fast."

However, Graeme doesn't feel the pandemic particularly encouraged or discouraged his buying plans. He just managed to find a property he liked in Canonmills.

Claire and her partner were set on buying a home in 2020. Claire said: "We were already planning to buy our first property in 2020 before lockdown and had begun looking at properties online. COVID-19 meant we had to put our plans on hold for a while, but this allowed us to get our finances organised and we were raring to go once the property market started to open up again.

"Lockdown restrictions actually encouraged us to buy a property more, as myself and my fiancé both began working from home, and we needed more space to accommodate this. Also, as we were now going to be spending an increased amount of time in our flat, we wanted to be able to make our home our own." They acted quickly once restrictions were eased, securing viewings for a couple of properties in their preferred area of Leith, and made an offer on one which was accepted.

While 5% mortgage deposits were commonplace before the pandemic, most UK lenders now have a minimum deposit of around 15%. This can make it more challenging for a first time buyer to make it onto the ladder.

All the first time buyers we spoke to were able to pull together at least a 15% deposit from savings or family support, without relying on schemes such as the First Home Fund which have helped many first time buyers boost their deposit in recent months.

Michael, who received independent mortgage advice from Murray Souter at ESPC Mortgages, said: "We had enough for a 10% deposit, but we managed to scrape 15% together which allowed us to access much better mortgage rates. This was definitely a challenge to get the extra money together, but it allowed us to get a great mortgage deal, all facilitated by Murray."

Graeme, who received independent mortgage advice from David Lauder at ESPC Mortgages, said: "I talked with David Lauder before I started bidding again after the restrictions were eased to get an idea of what properties I could go for and how much I could bid over the Home Report value based on my savings, to ensure I could still put down a 15% deposit. Once I had those figures in front of me, I knew what I could afford and based my searches on those figures."

Claire said: "The changed mortgage process did not deter us as we were lucky to be able to draw on personal savings and have help from our families. We were able to take advantage of the LBTT reduction which also helped."



All of the buyers we spoke to made use of virtual viewings initially to get a feel for the property. Once they were sure they were seriously interested in the property, they progressed to a physical viewing before purchasing the property and they all felt comfortable with the new viewing process.

Graeme said: "The sellers/agents were very informative about the viewing process and ensured it was done safely."

Along with the services of ESPC Mortgages, Graeme said he made use of the articles on ESPC and our regular property market webinars, which he found useful.

Claire and Johnny made use of the free property advice phone service from ESPC – this put them in touch with a solicitor at Balfour + Manson who they then used to do their conveyancing. Claire said: "We were happy with our choice of solicitor and leaned heavily on her for advice, which proved invaluable."

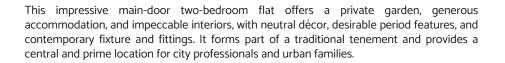
Head to espc.com to search for your first home, find out about our free advice service and webinars, and read some of our useful first time buyer articles.

90 WARRENDER PARK ROAD, MARCHMONT, EDINBURGH EH9 1ET

OFFERS OVER £380,000

2 🖳 2 造 1 🔂 C 🛓





HEARTSEASE, 2 UPPER MANORHILL HOUSE,

SELKIRK, TD7 5LS

OFFERS OVER £315,000 2 🖳 2 📇 2 🔂 D 🛓



With open countryside views and a secluded location to the edge of town, this beautifully finished traditional property makes for an enviable home; with exceptionally spacious living accommodation and entertaining space, two king bedrooms and immaculately landscaped gardens.

VIEWING INFORMATION

Viewings Information Tel: 0131 516 5366 propertysales@gilsongray.co.uk



VIEWING INFORMATION

To arrange a viewing, contact the selling agents Hastings Legal on Tel 01750 724160 Email; enq@hastingslega;.co.uk



6 GLENDEVON PARK, EDINBURGH, EH12 5XB

FIXED PRICE £300,000

2 🖳 1 🚰 2 🔂 C 🛓



Beautifully presented, two bedroom, extended 1930's lower villa with front and rear gardens and unrestricted parking set in a lovely quiet cul de sac with excellent transport links and beautiful walks.

13/10 SCIENNES ROAD, MARCHMONT, EDINBURGH, EH9 1LG

OFFERS OVER £299,950

2 🖳 1 造 1 🔂 D 🛓



Situated in Marchmont, this traditional third/top-floor flat enjoys two double bedrooms, an open-plan living area, a versatile box room, and attractive, modern décor, plus access to a shared garden.

VIEWING INFORMATION

By appt call 0131 253 2885



VIEWING INFORMATION

Tel seller 07743263736 or VMH on 0131 253 2964





Sophie Allport Bees Sleep Mask, Sophie Allport, £19, sophieallport.com

HOME SPAS

Indulge in a little pampering and luxury in your own home.



Fair Squared Hand Cream, Amnesty International, £7.45, amnestyshop.org.uk



TruGlow LED Pillar Candles, Lights4fun, £26.99 for a trio, lights4fun.co.uk



Southbourne Bath Bridge, Garden Trading, £35, gardentrading.co.uk



Organic Cotton Towels, Soak&Sleep, £6.50-£76, soakandsleep.com



CASA Aroma Diffuser, Lime Lace, £109, limelace.co.uk



Lime, Basil & Mandarin Collection, Jo Malone, prices vary, jomalone.co.uk

WHAT'S GOING TO HAPPEN IN THE MORTGAGE MARKET IN 2021?

David Lauder, Independent Mortgage Adviser with ESPC Mortgages, makes some predictions for the 2021 mortgage and property market.

In the current pandemic and financial climate, making predictions for the coming year is a difficult task, particularly in light of recent lockdown restrictions. However, this is some of the activity I expect in the mortgage and property market in 2021.

For most clients, it has remained very much a seller's market for much of 2020. This is due to a lack of stock being available and plenty of buyer demand after lockdown.

However, we are only very recently starting to see signs of the market levelling off, with properties selling at or around the Home Report valuation and indications currently point to that continuing into early 2021.

As 2021 progresses, it is likely people will see properties begin to move quickly again, which will increase seller confidence, helping to bring more properties to the market.

Another helpful market condition is that interest rates are still very low.

We saw interest rates fall to 0.1% in 2020, and some forecast rates may fall again below zero in 2021 to allow the central bank to support the economy but much will depend on how quickly and safely we can return to relative normality.

Any interest rate increases are not likely to be imminent, but I expect any future rises to be gradual and incremental which should give prospective buyers peace of mind for the next two to three years.

For much of 2020 the minimum level of deposit generally required by lenders was 15%. However, mortgage lenders are slowly showing a bit of increased confidence. At the end of 2020 there were at least four lenders willing to consider a 10% deposit subject to eligibility and buying status.

Hopefully, this trend will continue, and more lenders will start to offer 10% deposit mortgages.

For those struggling to save a deposit, the First Home Fund scheme, which was popular

in 2020 as it helped boost the deposits of first time buyers, will reopen in 2021. This will likely encourage more first time buyers to the market.

Contact ESPC Mortgages on fsenquiries@espc.com or 0131 253 2920.



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. No individual mortgage advice is given, nor intended to be given in this article.

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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Annie Sloan Chalk Paint, from £5.95, anniesloan.com

2 THE GLEBE, CHIRNSIDE, DUNS, TD11 3XE

OFFERS OVER £285,000

4 🖳 3 造 2 🔂 E 🛓





As part of the desirable Glebe Development, close to local amenities and the primary school, Number Two is a beautifully presented four-bedroom property with bright and spacious rooms, together with a recently landscaped terraced back garden. With a recently fitted, contemporary styled kitchen, together with an efficient bio-mass central heating and double glazing, the property offers a modern opportunity for purchasers, while the spacious attic room adjoining the first-floor bedroom provides a great solution for families that could benefit from additional living space for older children.

VIEWING INFORMATION

Please contact the selling agents, Hastings Property on 01573-225999Tel: 01573 922603



1 BROOMLANDS HOUSE, EDNAM ROAD,

KELSO, TD5 7SW

OFFERS OVER £275,000

3 🖳 2 🚰 1 🔂 D 🛓





Stunning Main Door Duplex Apartment on ground and basement floors of historic B Listed Broomlands House in a sought after residential area in the heart of Kelso. The property has benefitted from extensive renovation throughout and includes adaptable 3rd Bedroom/ Sitting Room, Large Bay Windowed Lounge, Kitchen, Master Bedroom with En-suite Shower room and walk in Dressing room, 2nd double bedroom, box/bedroom, Bathroom, Ample additional storage, Garage, parking and maintained gardens.

VIEWING INFORMATION

To arrange a viewing contact the selling agents, Hastings Property on 01573-225999 enq@hastingslegal.co.uk





The Arthur Designer Pet Bed, Cuckooland, from £329, cuckooland.com

TREAT YOUR PETS

Reward your canine chum or feline friend with one of these fantastic products.



Beco Pets Natural Rubber Treat Ball, Charley Chau, £5, charleychau.com



Classic Collection Dog Drying Coat, Ruff and Tumble, from £28.95, ruffandtumbledogcoats.com



Cat Scratching DJ Deck, Red Candy, £19, redcandy.co.uk



Bamboo Pet Bowl, Rex London, £7.95, rexlondon.com



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



Dachshund Bed, Sophie Allport, from £42, sophieallport.com

20 RYEHILL AVENUE, LEITH LINKS, EDINBURGH, EH6 8EU

OFFERS OVER £259,000

2 🖳 1 🚰 1 🔂 D 🛓



Enjoying a prime residential setting on Ryehill Avenue, this traditional, main-door lower villa offers spacious and versatile accommodation, with charming period features, in addition to private gardens and unrestricted parking.

1/2 MARISCHAL PLACE, CRAIGLEITH, EDINBURGH, EH4 3NE

FIXED PRICE £255,000 2 🖳 1 📇 1 🔂 C 🛓



A beautifully presented ground floor flat in highly regarded Blackhall, providing stylish and well proportioned accommodation in a nicely maintained traditional tenement with convenient access to Craigleith retail park and city centre. French doors lead from the lounge to the private garden with a peaceful southerly outlook and Ravelston Woods beyond. The accommodation further includes a modern kitchen & bathroom, two double bedrooms, hall & utility. There is also a spacious shared garden, plus nearby unrestricted parking.

VIEWING INFORMATION

Tel: 07990 039 543



VIEWING INFORMATION

Tel Seller 07742097665 or VMH on 0131 622 2626





Oxide Easy Fit Navy Blue Shade with Gold Speckle, Dar Lighting, £24, darlighting.co.uk

CELESTIAL

Embrace the night sky with stars, moons, dark blue shades and plenty of gold accents.



Blue Marble Cushion, Mint & May, £29.95, mintandmay.co.uk



Plushious Velvet Navy Blue Bedspread, The French Bedroom Company, £398, frenchbedroomcompany.co.uk



Ebro Tall Chest of Drawers in Blue, MADE.COM, £449, made.com



Celestial Moon Hanging Planter, Red Candy, £12, redcandy.co.uk



Laco Bar Stool, My Furniture, £219, my-furniture.com



Starburst LED Hanging Light, Annabel James, £23.95, annabeljames.co.uk

FLAT 12, 10 WESTERN HARBOUR BREAKWATER, EDINBURGH, EH6 6PZ

OFFERS OVER £225,000

2 🖳 2 造 1 🔂 B 🛓





Stylish and well-presented, two bedroom, third floor flat. Sea views out towards the Forth. The property comprises entrance hallway, spacious and bright open plan living/dining/ kitchen, two double bedrooms (one with en-suite) and family bathroom. Underground parking. Viewing by appointment only.

VIEWING INFORMATION

Call Watermans Legal on O131 467 5566 or info@watermanslegal.co.uk



LYME COTTAGE, SHEDDEN PARK ROAD,

KELSO, TD5 7AW

OFFERS OVER £250,000

2 🖳 1 1 🔂 E 🛓



Set within the bustling and vibrant market town of Kelso, Lyme Cottage is an excellent find for those looking for the rare opportunity to upgrade a stunning traditional home. Ideal for those perhaps downsizing or as an enviable holiday home, Lyme Cottage is centrally positioned with views across Shedden Park - the Georgian stone built property is set well back from the main thoroughfare of the town, sheltered by a charming courtyard garden providing colour and a striking frontage to the cottage, with the useful addition of private parking and a garage.

VIEWING INFORMATION

To arrange a viewing contact the selling agents, Hastings Property on 01573-225999 enq@hastingslegal.co.uk



BENGERBURN OLD FARMHOUSE, SELKIRK, TD7 5LD

OFFERS OVER £235,000

2 🖳 1 🧁 2 🔂 F 📥





Immersed in the beauty of the Valleys, this charming semi-detached property is presented in excellent condition - with uninterrupted outlooks over rolling countryside.

The accommodation hosts a comfortable living space with lounge, dining room/living room, kitchen, two double bedrooms and a bathroom. Externally, beautifully cultivated gardens enjoy an open panorama of valley views.

VIEWING INFORMATION

To arrange an appointment to view, contact Hastings Property on 01750 724160 or enq@hastingslegal.co.uk



216/2 NEWHAVEN ROAD,

EDINBURGH, EH6 4QE

OFFERS OVER £225,000

1 🖳 1 📇 1 🔂 D 📥





A highly desirable, One bedroom with box room Victorian upper villa with large elegant rooms and original features. It is filled with light and has a pleasing open outlook to the front, close to lovely walks, cycle path, Trinity and the Shore.

VIEWING INFORMATION By apt 0131 253 2885

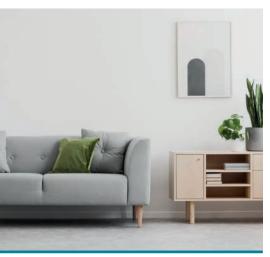


WHAT DOES 2021 HAVE IN STORE FOR THE EDINBURGH RENTAL MARKET?

Nicky Lloyd, Head of ESPC Lettings, offers her thoughts on what's going to happen in the Edinburgh rental market in 2021.

When Scottish property market restrictions were eased at the end of June, we saw pent-up demand following lockdown kick start the rental market, and have seen this continue through the remaining year, even during the traditionally quieter periods of time. While it's difficult to predict what will happen this year, particularly in light of recent lockdown restrictions, we anticipate that the market will continue into 2021 on this optimistic track.

Edinburgh has long been a popular choice when choosing to purchase an investment property, largely due to its huge popularity as a place to live and work. It is unlikely that this will change any time soon, and over recent months we've seen an influx in overseas investors into the Edinburgh market, along with more and more people relocating to the Scottish capital.



One and two bedrooms continue to be popular, but we are also seeing an increase in demand for family homes to rent. This could be due to tenants looking for more space for homeworking and gardens due to priorities changing as a result of the initial lockdown period.

In terms of legislation affecting the Edinburgh rental market, the Scottish Government has confirmed that the temporary changes made under the Coronavirus (Scotland) Act 2020 will be extended until at least March 2021.

This means the extended eviction notice period of six months will continue to apply for notices served after 6th April 2020 in most cases, as will the requirement to satisfy the Tribunal that eviction is reasonable.

During 2020, the changing rules and restrictions regarding the Scottish private rented sector have illustrated how important it is to keep up to date with current legislation, and the benefits of using a trusted agent who can provide comprehensive advice.

ESPC Lettings have worked hard throughout the year to stay up-to-date with the latest guidance and legislation so we can keep our landlord informed.

If you'd like to have a free, no-obligation chat about how we can help you manage your rental properties, get in touch on landlord@espc.com or O131 253 2847. You can also visit espc.com/lettings

11 STUART WYND, CORSTORPHINE,

EDINBURGH EH12 8XU

FIXED PRICE £215,000

2 🖳 1 📇 1 🔂 D 🛓



Presented in a true move-in condition, with immaculate, contemporary interiors, two bedrooms, and desirable open-plan living, plus a lovely front and back gardens with access to unrestricted on-street parking, this end-terrace house is situated in a quiet cul-de-sac within an established residential area of Corstorphine.

VIEWING INFORMATION

Viewings Information Tel: 0131 516 5366 propertysales@gilsongray.co.uk



Award-winning Luxury





When you've been in the property business as long as we have, you would think we would become blasé about winning awards. But when you put your heart and soul into a development like Pavilion, you can't help but feel proud when it's recognised with a What House? Silver Award for the Best Luxury Development in the UK.

To arrange a private viewing of the remaining 4 two and three bedroom apartments, contact Behnam Afshar on **07967 322 025** or email **behnama@amanewtown.co.uk**



Prices from £1,180,000 amahomes.co.uk/pavilion

