

Expert property advice

roperty and interiors

Interior styling tips



CELEBRATING THE FESTIVE SEASON IN A DREAM HOME



Christmas has come early at Longniddry Village

With a range of two, three and four-bedroom homes available, Longniddry Village located on the beautiful East Lothian coastline offers the best of country, coastal and city living.

ZeroC, part of Places for People, is making it easier than ever to get the home you've always wanted this Christmas.

With over 50 years' experience as a leading placemaker, we don't just build homes, we invest in places and create communities, like Longniddry Village, where everyone can thrive.





Welcoming our first homeowners to celebrate the festive season in their dream homes.

Opening the festive doors at Longniddry

The festive season is a joyous period when many people think about spending quality time with friends and family during the holidays, and what better way to celebrate than moving into a brand-new home in this exclusive location.

We've opened the doors for our first families, who have unpacked their boxes, including their Christmas decorations, to move into their new homes. The families have joined together in celebrating moving into Longniddry sharing some afternoon tea with their neighbours, whilst taking part in a wreath-making workshop with our resident flowersmith Ruth Alder.

Places for People's Regional Sales and Marketing Director, Allison Sutherland said: "We are delighted to welcome the very first families as they settle into their new homes here at Longniddry Village. It was wonderful to host an afternoon of festive activities as our new neighbours greeted each other and made their very own wreaths to hang on their front doors, giving the development a real Christmas feel.

"Each family who has moved in has also been given a Christmas tree to adorn their new home. We were delighted to work with Caring Christmas Trees who provide sustainably sourced trees from a local farm, with all proceeds going towards tackling the root causes of homelessness in the area."

You can indulge yourself for Christmas with a new home at Longniddry Village

With more than 60% of the first phase of the development sold out, a range of two, three and four-bedroom houses have been released for sale with prices from $\pounds 275,000$, offering modern country charm and period features.

The house types have been designed by celebrated architect Ben Pentreath in traditional style to reflect the best of the nearby country towns and coastal villages and developed in partnership with landowners Wemyss and March Estates.





The architectural period style is prevalent with a range of coach houses, apartments and family detached homes all designed to complement the local vernacular. Every home has the wow factor from the colourful front doors to period features such as sash and case windows and high ceilings. The same attention to detail is reflected throughout the interior with high-quality fixtures and fittings, stylish designer kitchens with integrated appliances, bathrooms with chrome showers and taps, and fibre broadband.

Located less than 20 minutes from Edinburgh by train, you can enjoy a lifestyle with everything you need close by. With a range of homes to suite everyone, they are the perfect place to indulge, relax or entertain with your loved ones this festive season.

The distinctive two, three and four-bedroom homes provide the perfect space for you and your family – whether it's indulging, relaxing or entertaining with your loved ones this festive season.

To find out more call Sheila on **07483 349425** or visit our website at **zeroc.co.uk/longniddry**

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Welcome to the December issue!

With Christmas and Hogmanay just days away, we're fully in the throes of the festivities for this edition of ESPC Magazine. We're sharing our picks of the best colourful Christmas decorations, if you're yet to dress your home, while Dobbies' style expert reveals top tips on using natural foliage for the finishing touches. Plus, John Lewis' interiors insiders have given us their expert advice on hosting the perfect party at home this festive season.

Editor's note

Elsewhere, we're looking back on ESPC's 50th year, and looking ahead to the future with CEO Paul Hilton, reviewing the areas of Edinburgh that have been in high demand with househunters over the past 12 months, and highlighting the Borders as one of 2021's most popular locations.

Of course, we've got our usual mix of expert advice, the latest house price data and an interview with a plucky pair of first-time buyers, plus you'll find dozens of dream homes for sale in our property section.

I hope you enjoy this extra-festive edition, and from everyone at ESPC, we wish you a very Merry Christmas and a very happy 2022 – see you next year!

Happy reading!

Laura





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Just like in the *movies*

You could live happily ever after in this magical Edinburgh home



AFFORDABLE HOMES AVAILABLE IN EDINBURGH

A number of properties at Cammo Meadows are 'Golden Share' homes meaning that the for sale price is capped at an affordable level – you will own 100% of the property but the price is capped at 80% of the market value on the first sale and all subsequent re-sales.

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DREAM HOMES

Finton, at 21 Cammo Crescent, is a property that looks as though it's been plucked straight from a film - truly, this stunning detached Edwardian villa is the stuff of fairy tales. Located to the northwest of Edinburgh, just six miles outside of the city centre, you could fool yourself into thinking this home is in the heart of the countryside, thanks to its tranquil setting in a lush, landscaped 0.7 acre plot.

After you've finished basking in the glorious architecture, the entrance to the property is met with a majestic reception hall, complete with fireplace, guest cloakroom and a grand staircase leading to the upper floor. To one side sits an elegant drawing room, with stunning bay windows overlooking the front garden and filling the room with natural light, while across the hall is a large bedroom, complete with en suite shower room.

Towards the rear of the home is an elegant sitting/dining room, once again with large bay windows, working fireplace and carefully-maintained original features, with views over the south-facing back garden. At the heart of the property is a contemporary open-plan kitchen/diner, with direct access to the garden, plus space for the family to relax and unwind. The sleek Leicht kitchen is completed with Silestone worktops and integrated appliances including a wine fridge and coffee machine – perfect for those who love to entertain at home. There's also an adjoining utility room and boiler room.

Upstairs, the airy landing enjoys a large skylight, and leads to five further double bedrooms, all of which boast generous proportions, garden views and plenty of natural light. The principal bedroom suite is especially substantial, offering the new owners the opportunity to enjoy hotel-style luxury in their own home. The fourth bedroom connects to a further double bedroom that can also be accessed directly from the kitchen below, making it an ideal choice of playroom, cinema room or home office.

This floor also hosts a modern family bathroom with separate bath and walk-in shower, plus a luxurious shower room that enjoys a spa-like feel.

Outside, the private drive offers parking for several cars, plus a detached garage. The substantial, secure back garden has been beautifully landscaped and enjoys mature plants, a patio area and a raised pond, creating the perfect backdrop for any number of alfresco soirees.



This property looks as though it's been plucked straight from a film – truly, this stunning detached Edwardian villa is the stuff of fairy tales.





Winton, 21 Cammo Crescent, Edinburgh, EH4 8DZ Offers over £1,250,000 Selling solicitor: Simpson & Marwick, call 0131 253 2171 5 bed | 3 bath | 4 lounge

The House Price Report: November 2021

Buyers are still in love with coastal homes, but demand is returning for city-centre properties

During September-November 2021, the average property selling price in Edinburgh, the Lothians, Fife and the Borders rose 1.6% year-on-year to £271,587.

Homes in East Lothian had the biggest annual increase, with a 9% growth taking the average selling price to £290,231, the highest average selling price across ESPC's market areas.

Flats in Edinburgh's City Centre had a positive quarter. One-bedroom flats in the Leith Walk area saw selling prices rise 6.6% on average, while two-bedroom flats in central Leith rose 8.5%. Two-beds in New Town and West End increased by 8%, and two-bed flats in Morningside and

Merchiston experienced an 11% increase in average selling price.

On average, buyers paid 106% of Home Report valuation during this quarter, up from 104% during the same period in 2020. Buyers paid the most over Home Report valuation for properties in East Lothian, paying 111% of the valuation.

The median selling time for properties in Edinburgh, the Lothians, Fife and the Borders fell to 15 days, three days quicker than in 2020. Properties sold the fastest in West Fife and Kinross, in just 11 days, four days faster than in 2020.

Traditionally, the housing market begins to cool towards the end of the year, and this



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appears to be the case during September-November, with sales volumes down 19% year-on-year. The highest volume of property sales was for two-bedroom flats in Leith, while the biggest leap was for two-bedroom flats in Trinity, rising 107%.

There was a 27% reduction in the number of properties being listed for sale during this time.

Properties saw strong levels of competition, with 36% going to a closing date.

Paul Hilton, CEO of ESPC, said: "As we edge towards the end of an unprecedented year for the Scottish housing market, we can see that this has been another buoyant three months across Edinburgh, the Lothians, Fife and the Borders. Selling prices have continued to rise and buyers continued to pay over Home Report valuations for their preferred properties, in particular, we continue to see increases in the regions of East Lothian and Fife. Interestingly, there's been a real rise in demand for city-centre properties in Edinburgh – surely a positive sign of the desire for central living resuming once again.

"We are seeing evidence of the traditional rush to move ahead of the festive season, when 160 solicitor estate agents ready to help you buy and sell homes Over

1,400 homes for sale

486,000 My ESPC emails sent during November

buyers and sellers alike are keen to complete on their new homes before the New Year – hence the increase in closing dates set, and the reduction in selling times. Competition remains high for properties, but we are beginning to see both sales and insertion volumes taper off as the year draws to a close, as we would expect at this time of year.

"If you are considering buying or selling in Edinburgh, the Lothians, Fife and the Borders, get in touch with your local ESPC solicitor estate agent today."

What are the new rules on fire alarms?

Scottish Government has announced a change to the law L concerning fire alarms, commencing in February 2022.

Every home in Scotland must have interlinked fire alarms installed by 1 February. Interlinked means that if one fire alarm goes off, they all go off, so that you'll always hear an alarm, wherever you are in your home.

What are the rules?

Every home in Scotland must have the following fire alarm system in place:

- One smoke alarm in the living room (or the room you use the most)
- One smoke alarm in every hallway or landing
- One heat alarm in the kitchen

All smoke and heat alarms must be mounted on the ceiling and be interlinked.

You can use either sealed battery alarms or mains-wired alarms, which interlink by radio frequency.

Battery alarms must be sealed, tamperproof units and have long-life lithium batteries, lasting up to 10 years. You should be able to fit this type of alarm yourself.

Mains-wired alarms are cheaper but must be fitted by a qualified electrician and replaced every 10 years. You may need to redecorate after installing this type.

Every home in Scotland must have interlinked fire



If you have a carbon-fuelled appliance, like a boiler, fire, heater or flue, a carbon monoxide detector must be in the same room (it doesn't need to be linked to the alarms).

Who's responsible?

Property owners are responsible for ensuring that interlinked fire alarms are in place, whether they are an owneroccupier or a landlord, and costs are their responsibility.

If you live in a tenement or block of flats, you don't need to link the alarms within your own property to other properties in the building, or place them in communal areas.

If you own under shared ownership, generally it will be your responsibility as the proportion owner.

Advice for landlords

The new standards for fire and smoke

alarms extend those which currently apply in the private rented sector. Landlords should already be complying and are obliged to install interlinked fire alarm systems in every property they own.

Advice for tenants

If you're privately renting, it's your landlord's responsibility to ensure fire safety practices are in place, and you can request confirmation from the landlord or letting agent. You have the right to apply to a tribunal if you believe your landlord is failing to comply.

How will the new law affect buying and selling properties?

The law applies whether you're planning to sell your property, or not. Compliance checks will form part of the Home Report when you sell.

Can I be forced to install fire alarms?

Local authorities could make you carry out installation, provided this is reasonable. Where homeowners are unable to meet the standard, it is not a criminal offence.

How much will it cost?

The Scottish Government estimates a cost of £220 to fit a three-bedroom house with three smoke alarms, one heat alarm and a carbon monoxide detector, based on using sealed battery alarms.

What support is available?

The Scottish Fire and Rescue Service receive funding to install interlinked alarms in homes assessed to be at high risk as part of a home fire safety visit. You can request a home fire safety visit and get advice by using the online Home Fire Safety Checker.

The difference with using a solicitor estate agent

Derek Brien, Head of Estate Agency at VMH Solicitors, explains why buying and selling is easier when your conveyancing services are combined

↑ o, you've seen a property you're keen on pursuing, or perhaps you've decided Uthat you want to sell first (and know to the penny what you have to spend on a new place). What to do next?

Let me explain why using a solicitor estate agent is the smart choice.

Your solicitor estate agent can provide expert advice on both sale and purchase. We're not just concerned with one aspect of what is essentially a threepart exercise - that's to say the estate agency element of the sale, the sale conveyancing and the purchase conveyancing.

If you have one firm looking after you for all three of those component parts, then it's generally a slicker process, and any bumps which might arise can be dealt with swiftly and efficiently.

If your solicitor is keeping an eye on both ends of the transaction, why choose to add an extra link in the chain to slow the process down, by using a third-party estate agent?

The majority of solicitor estate agents have highly-experienced estate agency departments in-house, and this has been the case for many years. Having our finger on the pulse and being fully conversant with up to-the-minute market trends means that we are best placed to offer you invaluable advice when offering for a property, to ensure that you're getting what you want, without paying over the odds.

At the same time, we'll use our expertise to expose your property to the widest possible audience, both locally and nationally,



generate a high level of interest and then negotiate hard to ensure that you're able to maximise the best possible price for your current property. We'll also advise on the most favourable times of the year to buy or sell, although it's fair to say that a good buyers' market and a good sellers' market rarely co-exist!

For more information and advice from VMH, visit vmh.co.uk. or call 0131 622 2626.

Choose /ile

We take a closer look at the areas of Edinburgh that offer buyers the best balance of work, rest and play...

Over the past 18 months, much of the discussion when it comes to property has been about buyers selling up in the cities to settle down somewhere rural.

But for many, the Capital remains the place to be. Over the last year, Edinburgh's neighbourhoods have been in high demand with buyers with a range of new priorities - from additional living space or amenities on the doorstep, to that most coveted of prizes: a private garden.

The trends may have shifted slightly, but one thing remains: for many, Edinburgh offers balance at its best. We look at the neighbourhoods where buyers have been setting up home and settling down.



By the water

Post-pandemic, the capital's coastline has thrived in popularity. Portobello and Joppa have long held strong appeal, but during 2021, demand has soared with buyers who long to live by the sea. The trend for homes here has seen sales volumes increase 37% during 2021 to date, with the average selling price rising 8% to £327,969.

Another popular waterside location is picturesque South Queensferry, which boasts excellent commuter links balanced with a quaint village feel. Buyers keen to settle in this prestigious postcode are in no short supply – sales volumes have increased by 81% in 2021, while selling prices have risen 5%, to £236,863.

Amy Howard, Head of Estate Agency at Deans Properties, agrees: "We've seen the impact of the 'race for space' across the city, especially in suburban areas. Areas like South Queensferry, which buyers had perhaps previously perceived to be too far from city centre offices, are really desirable locations now that buyers can work from home, with lots of commuters only having to travel a couple of days a week. Proximity to work has become less of a priority with access to green space, good schools and local amenities now at the fore."

City living

It's not all about buyers swapping the city for suburban living. For many, the pandemic has enhanced the desire to have buzz, bright lights and bars, shops and restaurants within arm's reach. From January-November 2021, the level of properties sold in Edinburgh's central districts rose by 66%, as buyers sought to claim a piece of the Capital for themselves.

During September-November, two-bedroom flats in the New Town and West End neighbourhoods saw their prices rise 15% year-on-year, while two-beds in Morningside and Merchiston increased by 11%.

Throughout 2021, Leith has consistently seen the highest levels of property sales, up 74% on 2020. With its trendy vibe, Leith has stormed the market as a frontrunner for first-time buyers and those looking for a more affordable home close to the city centre.

Paul Clancy, Property Director at Clancys Solicitors, agrees: "Clancys has noticed a continued surge in demand for flats in the Leith area. Dubbed one of the coolest neighbourhoods to live in, this vibrant district has a diverse range of property styles and types appealing to a wide audience. With a plethora of independent eateries, green spaces and strong transport links, we have found Leith to be one of the most popular areas for first time buyers and working professionals securing their next home."

Remember, you can find hundreds of Edinburgh properties each week at espc.com.

In the suburbs

Pre-2020, Edinburgh's hottest properties were centrally located, with buyers hungry to be close to the heart of the action. However, this year there's been a rise in demand for larger homes in guieter locales.

The southwestern suburbs of Currie, Balerno and Juniper Green have been popular with those hunting for extra space. All under 35 minutes from the city centre, these neighbourhoods offer work/ life balance, along with green spaces and highly regarded schools. The appetite here has seen property prices rise 10% yearon-year, with the volume of property sales up 23% and homes selling 11 days quicker than in 2020.

Robert Carroll, Managing Director at mov8, comments, "Edinburgh has continued

to be popular and buoyant over the past months. With more people looking for larger homes, we've seen strong interest in homes for sale in Currie, with many properties selling quickly and for substantially over the Home Report valuation. Currie offers a great balance of access to green space and countryside, whilst also being within easy commuting distance to the city centre, something that our customers really like."

Also prevalent are north-western suburbs, such as Cramond, Barnton and Cammo. All around 25 minutes outside of the city centre and nestled among green spaces, local amenities and excellent transport links, it's little wonder buyers have been keen to set up home here. Sales volumes have increased 78%, and average property prices are now £403,927, up 5% on 2020.



Can you get a mortgage without permanent residency?

ESPC Mortgages' Paul Demarco, a mortgage and protection specialist, discusses how you can obtain a mortgage without settled status

When it comes to mortgages for those who are from outside of the UK, lenders have different criteria. This generally falls into three different categories: pre-settled status, settled

status, and temporary visa.

These statuses were introduced as Britain left the EU in January 2020.

Some lenders will lend up to 95% loan-to-value in each of the three categories, depending on the applicant's income, and if they have a permanent job. Others are less generous, and some require the applicant to have as much as a 25% deposit.

Generally, if the applicant has settled status, most

lenders tend not to have as many restrictions with income. With regards to pre-settled status, the level of deposit that would be required from an applicant will vary from lender to lender, ranging between 5 and 25%.

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

The initial consultation with an adviser is free and without obligation. Thereafter, ESPC Mortgages charges for mortgage advice are usually £350 (£295 for first-time buyers). YOUR



When it comes to applicants who have temporary visas, this is probably the strictest criteria that lenders impose. Some of their criteria requires applicants to have lived and worked in the

> UK for a minimum of two years, while others may require a minimum term of six months remaining on the applicants' visa. Some lenders will not offer a mortgage unless an applicant has indefinite leave to remain (ILR). Again, the amount of deposit required varies, but the majority of lenders will require a higher deposit for clients who are in the UK on a visa.

In summary, this can be a complex area and applicants in these categories should

seek independent mortgage advice. If you require advice in this area, or for all your mortgage and financial needs, please contact me on 07778 066595, as I would be more than happy to assist you.

HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED AGAINST IT.

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All things bright and beautiful This colourful Edinburgh home makes

the perfect backdrop to family life





39 Little Road, Edinburgh, EH16 6SH Offers over £460,000 Selling solicitor: Neilsons, call 0131 253 2858 4 bed | 3 bath | 2 lounge

Searching for a family home in soughtafter South Edinburgh? This lovely Liberton property ticks all the boxes, with plenty of space, stylish interiors and easy access to great schools, amenities and transport links.

Recently upgraded throughout, this charming and colourful extended property makes a fantastic family home, in turnkey condition, with beautiful views across the city.

A welcoming central hallway leads onto a cosy bay-windowed living room, complete with feature fireplace and integrated storage, with views over the south-facing front garden. Adjacent is the spacious third bedroom, again with garden views, built-in storage and a woodburning stove.

To the rear of the property is a stunning open-plan kitchen/dining room, offering plenty of space for cooking, dining and socialising, with triple skylights and bifold doors to the garden that fill the room with natural light. This spectacular room is complete with a contemporary Poggenpohl kitchen that includes a standout circular island with induction hob, integrated appliances and an abundance of storage. Drama comes courtesy of a striking woodburner and chic design details, such as the vibrant, patterned tiled floor and coloured cabinetry.

The kitchen is accessed via a useful utility room, cloakroom and modern shower room, adding further practicality to this picturesque hub of the home. Upstairs, the generous principal bedroom is glamorous, with art-deco inspired design choices, plentiful storage from dramatic fitted wardrobes and matching cabinetry, plus a hotel-style en suite shower room with a luxurious walk-in shower. The second bedroom is spacious and well-styled, with a large bay window flooding the room with natural south-facing light, while the fourth bedroom is ideal for children and older teenagers, or would make a fantastic home office or even a dressing room.

The family bathroom is finished in opulent style, with a rich blue colour scheme, statement tiling and a decadent standalone bathtub, the perfect place to unwind.

Outside, the property enjoys a generous garden that benefits from lush, mature planting, including flowerbeds, fruit trees and a lawn, plus patio, potting shed and playhouse. The kitchen/diner opens onto a fabulous decking area, the ideal spot to entertain and make fantastic memories in this gorgeous family home.



On the

Border fine



Post-pandemic, homes in the Scottish Borders have proven more popular than ever. Sales volumes have risen over 157% in 2021 so far, and many areas have seen rapidly increasing house prices, as buyers clamour to find a new home in one of the Borders' rural idylls.

But why has the Borders become so popular? We take a look at just a few reasons why this tranquil corner of the country could be the perfect place for you to find your new home.

It's officially one of the best

The Scottish Borders is regularly named among the best places to live in the UK, with Melrose being named one of the finest in Scotland for 2021, according to The Sunday Times. The UK-wide guide takes into account factors including job prospects, schools, broadband quality, culture, community spirit and local amenities, so you can be sure that a life in the Borders will tick all of your boxes.

Coastline or countryside – you choose

Whether you love being beside the sea or looking out onto open countryside, you don't have to choose when it comes to living in the Borders, with both options in great supply. Pretty seaside villages like St Abbs and Eyemouth are perfect for lovers of the coast, while the rolling hills of the likes of Lauder are ideal for those who dream of a lush view every day. There's also the charming towns of Galashiels, Peebles and Kelso, if you prefer a bit more of a buzz on your doorstep.

More for your money

One of the biggest incentives for Borders buyers is the strong affordability of homes in the area. With many people now seeking additional living space to accommodate home working, it's no surprise that the prospect of a bigger, more affordable home in the Borders is very appealing. From September-November 2021, the average property selling price in the Borders was £212,121, compared to £290,231 in East Lothian and £286,311 in Edinburgh.

Excellent school options

Already renowned as a family-friendly place

to settle down, the Borders is also home to a selection of superb schools.

School-age residents of Earlston not only benefit from the town's close-knit community feel, but they, along with those from areas including Lauder, Melrose and St Boswells, can all attend Earlston High School (24th place in The Sunday Times' top Scottish schools for 2022). Picturesque Peebles is another in-demand spot, where family buyers can enjoy Peebles High School (30th place) on their doorstep, with its state-of-the-art sports facility.





Convenient transport links

Whether you need to commute north or south, the Scottish Borders is brilliantly placed for getting you where you need to be. Excellent road links mean that residents are well-connected with Edinburgh and Newcastle, for whenever you need to be in the city, while the reopened Borders Railway means you can benefit from regular rail services to Midlothian and Edinburgh. You can even get to London easily, by picking up the train at nearby Berwickupon-Tweed. The Borders certainly offers the best of both worlds, meaning you can enjoy peace and tranquillity in a rural setting, while knowing the cities are close at hand, whenever you might need them.

You can find the latest Borders properties for sale at espc.com.



What's next for the property market?

ESPC's CEO, Paul Hilton, reflects on our 50th year and looks to the future.

2021 was always going to be a standout year for ESPC, as it marked our 50th anniversary, however, few could have foreseen the year we have all experienced. 2021, like 2020, was an unprecedented year for the property market – although in very different ways.

Post-lockdown, pent-up demand saw activity levels boom across Edinburgh, the Lothians, Fife and the Borders, as buyers sought new homes that accommodated a variety of changing requirements.

The housing market in 2021 experienced exceptional levels of demand unlike we have seen in recent times – but what is next after such a unique two years?

I don't have a crystal ball, but I can offer some predictions into what we might see in 2022, and in the years beyond.

The housing market in 2022

At ESPC, we're expecting demand to even out, to bring us a year that's similar to what we saw in 2019 – that is to say, a healthy market that appears less frenzied than recent times, as we return, we hope to relatively normal, post-pandemic living.

This is, of course, assuming that there are no new Scottish Government interventions, like Help to Buy or the LBTT suspension earlier in 2021, which meant that we saw a very high level of sale completions in the first quarter of the year, as buyers tried to beat the deadline and make a saving.

We also assume that we will only see 'modest' Bank of England interest rate rises in 2022, to dampen the effects of inflation, but the effects of this on the housing market remain to be seen.

Post-COP26, a push for greener homes is also anticipated, with the UK Government already announcing a legal requirement for new-build properties in England to install electric car charging points in 2022. We wait to see if the Scottish Government will announce a similar scheme for homes in Scotland. I believe that we will see some office spaces in and around Edinburgh's city centre converted back to residential property, as demand for central workspaces declines. With so many beautiful buildings currently used as offices, this presents an exciting opportunity for more residential homes to come onto the market. Some empty retail spaces too, could also be repurposed to create new and innovative residential living.

On the theme of eco-living, I believe we'll see a rise in popularity for 'green' mortgages. Put simply, green mortgages offer more favourable terms for homes that are more energy-efficient – surely a good incentive for many to make changes where they can.

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Beyond 2022: What happens next?

It's hard to predict with any certainty what we may see in the next few years – after all, who could have foreseen 2020's occurrences? However, there are some emerging trends that give us some clues as to what we might expect to happen in the medium to long-term for the Scottish housing market. There will also be more of a focus on how existing homes can be made more energy-efficient. This is a real challenge in a city like Edinburgh, where many properties are Georgian or Victorian, or have listed status, so it will be interesting to see how viable changes can be made or encouraged for homeowners.

To keep up with what's happening at ESPC, remember to visit espc.com, and you can also follow us on social media.

Get the party started

The interiors experts at John Lewis & Partners share top tips on planning and hosting the perfect festive soiree this party season



The party season is back for 2021 – and with that, comes the opportunity to host your very own festive celebration. Not sure where to start? No fear: with the expert advice from John Lewis & Partners, you can whip up a stylish celebration for your guests to remember this December.

From styling advice to planning tips and even a cocktail recipe, allow us to guide you on creating an elegant party this festive season.

Invite your guests

The festive season is already underway, but even at short notice, you can still create a chic feel from the beginning. If it's too late to post physical invitations, you can easily produce sophisticated digital invitations to send to your guests.





Try to invite different groups of people, who might not have met before, but be prepared to make those initial introductions.

Choose a theme

Basing your decorations, canapés, cocktails, party games and invitations around a theme will not only make it easier to organise, but also help elevate your party.

For Christmas get-togethers, amp up the festive cheer and serve miniature versions of Christmas favourites as canapes, along with classic Christmas music, and a batch of spiced mulled wine for a cosy feel.

After something with a bit more glitz? "For Hogmanay, look out for our themed napkins, glamorous accessories like stirrers to create some excitement in your drinks and of course, some fun games like Prosecco Pong, which has become a firm favourite to break the ice and get the party started," says Sarah Moughtin, Partner & Assistant Buyer, Stationery.

Decorate and design

Set the scene for your party by dressing your home for the occasion. If it's a Christmas get-together, an all-important wreath on your front door strikes a festive tone, while for Hogmanay, a fabulous balloon garland lets guests know it's going to be a fun evening. Fairy lights always help to create an atmosphere, whatever the event.

Your Christmas tree is the star of the show, but it's good to create interest away from the tree too. Try arranging glittering baubles in a bowl or vase, and illuminate with naked-wire battery lights, to create long-lasting centrepieces. Tying a few decorations together with ribbon, and hanging around the home is another quick way to add some sparkle to your interiors.



"If you live in a compact space, a festive arrangement is a great way of creating a mini tree," says Partner and Home Design Stylist Bethan Harwood. "All you need is a vase, some faux foliage of varying heights and a few baubles. Start with the biggest foliage, then balance your colour and objects through it. You could even wrap pretend presents in a similar coloured wrap to the baubles and arrange them at the base."

Our stylists advise creating 'festive moments' in each room of the house – a group of seasonal-scented candles together on a gold tray makes a wonderful welcome in the hallway, especially when finished with a few sprigs of spruce or ivy. And dressing your drinks trolley with beautiful glassware, lights and accessories will create another tableau for your guests to admire, while being party-practical too.

The finishing touches

Create a playlist to suit your theme, and remember to start it with warm-up tracks for when people are arriving, before moving on to livelier tunes later on. You could even ask guests to send their requests with their RSVP, to make sure there's something for everyone.

A successful party involves delegation, whether you pay the teenagers to take coats upstairs and serve drinks, ask friends to bring plates of canapés or get someone to top up the nibbles trays and collect empties. Don't be afraid to ask for help – people are happy to chip in and it means you'll enjoy your party as much as your guests.

Find everything you need for an unforgettable season at John Lewis & Partners. Shop in store or online at johnlewis.com.

Seasonal sip: Winter Aviation

If you're bored of making the same old cocktails, mix things up – literally – and try some new recipes this year. The only rule should be to stick to drinks you've never tried before. If you want to whip up something special, why not kick things off with the Winter Aviation recipe below?

Ingredients 40ml Bombay Sapphire Gin Juice of 1 clementine 10ml British Cassis 5ml Campari Cherry to garnish

Method Shake the ingredients well over ice. Double strain into a chilled cocktail glass and garnish with a cherry.





Dobbies Garden Centres shares top tips on using natural materials to decorate your home for the festive season

Atural decorations and accessories are proving to be a huge trend this Christmas, with more and more people opting to inject life into their festive décor with houseplants, real wreaths, and foraged foliage this year.

We caught up with Dobbies' Style Expert, Rebecca Stanton, to find out her favourite ways to incorporate natural greenery into Christmas décor to breathe life into your interiors. Whether you're styling a mantlepiece, dining table or a variety of spaces throughout the home, check out these tips and find out how to add a touch of natural festive flair to your home.

Style a gorgeous eco-wreath

Wreaths are one of the most popular home accessories at Christmas, and Dobbies has a wide range of gorgeous styles guaranteed to impress. If you're feeling creative, why not try making your own eco-wreath, using foraged materials? No metal or plastic is required to make your own - all you need is twine, scissors, twigs and foraged greenery, which you can find in your garden and nearby woodland. To get started, simply gather twigs together in a rough hoop shape and secure using twine, then make individual posies using your foraged greenery and foliage. This is where you can get creative and add pops of colour. Simply secure your posies to the twig hoop using twine, and there you have it: your very own eco-wreath!

Rebecca's top tip: Leave some of the twig hoop exposed for a rustic feel.

Curate a wild dining tablescape

This Christmas, create a stunning tablescape to bring a natural feel to festive dining. The beauty of a tablescape is that you can really add your own creative flair and adjust it to suit your decor. If you're opting for a traditional Christmas style, add some natural touches to your table with holly and foliage in warm tones to continue the theme. If your style is more glamorous, on-trend pampas grass will add a beautiful natural texture to your tablescape, and if you have chosen a Scandi-style theme for your Christmas décor, you can incorporate this with touches of eucalyptus and pine.

Rebecca's top tip:

Scroll through your favourite interiors accounts on Instagram to get some inspiration for your wild tablescape!

Incorporate houseplants into your décor

A great way to inject some life into your Christmas décor is by adding festive houseplants to your home. Dobbies has a wide range of houseplants specifically curated for the festive season, and it's easy to give your existing plants the yuletide treatment too, by dressing them in lights and placing them in a festive plant pot. Group houseplants together on a shelf and dress them with twinkling lights for the ultimate Christmas #shelfie that will last way past Christmas. Larger houseplants can act as a replacement Christmas tree if you're working with limited space. Simply dress them with some battery-operated lights and style with small baubles for a cosy feel.

Find out more at www.dobbies.com





Classic half wreath, £20, habitat.co.uk



Get your home ready for the festive season with plush textures and a rich colour palette.



Large bow tree topper, £9.50, marksandspencer.com



Harlequin velvet stocking, £39, Kip & Co at antipodream.co.uk



Various items, from £5, bmstores.co.uk



Tinsel garland, £15, habitat.co.uk



Blush frosted ribbed baubles, £45 for 12, coxandcox.co.uk



Various decorations, £6.50-£39.50, oliverbonas.com



The open-plan kitchen is our favourite space, as it blends the modern feel of our home with the traditional features, like the original staircase.

Fortune **AUOUNS** the brave

A pair of intrepid first-time buyers took on a major renovation project, without viewing it first. 18 months on, they show us around their stunning new home.

Rand hairdresser Katie Duffy, both 24, were planning to wait until the Covid-19 pandemic passed before buying their first home together. But when Ryan's mother spotted an Edwardian property with potential aplenty on the ESPC website, this fearless duo decided to take the leap and take on a renovation project unlike anything they'd expected.

Eighteen months after picking up the keys and some extensive refurbishment later, the plucky pair show us the progress they've made on their dream Dunfermline home.

Congratulations on your first home! Can you tell us more about your property journey?

This was our first property purchase, as we were both living with our parents beforehand. We'd been thinking about buying, but we weren't actively looking at the time – although we were occasionally checking the ESPC website to see what new properties were on the market, as we didn't want to miss out if the right one came up!

How did ESPC help you in your search?

We liked that the website allowed us to narrow down both our search area and our budget, to find the properties that suited our needs. There's also lots of information and guidance on the ESPC website that we really liked – we found the First Time Buyer's Guide especially useful.

That's great to hear! What kind of property were you looking for, and how did you find this one?

We knew that we wanted to buy a home in Dunfermline, as we both work in the area and our families and friends are all local too. We always loved the look of period properties, with their large proportions and character details, and one of our specific requirements was that any house we bought had to have a garage or a space to build one.

It was actually Ryan's mum who came across the house by chance, when she was searching on ESPC. When we saw it online, we knew we couldn't let the opportunity pass us by. The house had so much potential, and with it being so close to the centre of town, we couldn't resist arranging a viewing.





How did the viewing go – did you immediately know this property was the one for you?

We'd love to say that when we viewed the house, we fell in love with it straightaway. However, this didn't happen – the first Covid-19 lockdown was announced the day before we were due to view the property! So we had to resort to looking at the pictures online, reading the Home Report and trusting our gut instinct, and after many long nights discussing what we should do, we decided to go for it and bought the house blind.

Wow, that's a brave move! What was it like to buy such a big renovation project, especially without seeing it first?

We had agreed that our first house was always going to need some TLC, but we weren't expecting it to require quite as much work as this one! The house hadn't been touched for decades, with every room in need of complete modernisation. We are very fortunate that both of our families are in the building trade, so it made the process much easier having access to their help and wealth of knowledge. We eventually moved in the week before Christmas 2020, and we couldn't have done it without them.

How have the renovations been going, what's been done to the property since you purchased? We went right back to the original internal brickwork and the house has since been re-wired, re-plumbed, insulated and fitted with an eco-friendly Air Heat Source heating system. We've also fitted a new kitchen and new bathroom, knocking down walls in the process. Renovating gave us the perfect opportunity to start with a blank canvas and put our own personal mark on it. Phase two of our renovations are currently underway, which involves a garage extension, basement conversion and landscaping both the front and back gardens.

What's your favourite thing about your new home?

The open-plan kitchen is our favourite space, as it blends the modern feel of our home with the traditional features, like the original staircase. We both love spending time in here, especially when the sun's shining through the stainedglass windows.

What are the biggest lessons you've learned, both from buying your first property and from doing renovations? Seek professional advice from a mortgage adviser, so that they can guide you through the buying process and help you define your budget, so you don't waste time looking at homes outside of what you can afford.

In terms of renovating, we've learned to expect the unexpected. There's always the chance of uncovering some unknown issues, especially with an older property! We also learned that it's best to just go for it and not be afraid of committing to big decisions, as you might regret not doing it later on – looking back, we're so glad now that we decided to knock down two internal walls to create our open-plan kitchen/ dining room, as we love it so much.

And finally, what advice would you both give to fellow first-time buyers? Don't be put off by the daunting prospect of a renovation – the long days and nights when the house is in total turmoil are draining, but it's all worth it when everything comes together at the end. The sense of achievement is something that can't be matched, when you look back on all your hard work and see what you've accomplished.

You can follow Ryan and Katie's renovation journey on Instagram at @ edwardian_renovation_.



My 9-to-5

Chris Niven, Executive Chef of The Lawn at North Berwick's Marine Hotel, talks us through a day in his life.

Where do you call home?

I'm currently based in Livingston, having relocated from Fife. We're waiting until the market settles, and plan to buy in East Lothian. Livingston is closer to The Lawn, so the commute is much easier. My partner is also from here and it's where my daughter was born, so it's special for us.

My day starts with...

My alarm at 7:30am. My partner and I get our daughter ready for school before heading to work – it's always manic to be out by 8:40am! I don't tend to have breakfast, but if I do, it's something quick that I can eat on the go, like toast.

My main responsibilities are...

As Executive Chef, I look after all aspects of The Lawn and Bass Rock bar. I oversee the kitchen and make sure it runs smoothly and to a high standard in terms of food quality and hygiene.

I work daily with local producers for our menu and manage stock, ensuring everything we receive is of excellent quality. Team development is important to me too – making sure junior members are getting full training and can progress.

A typical working day usually involves...

The day starts with a meeting with the hotel's Heads of Department to chat about what's happening, how many guests we have, any events happening, then meeting my senior



Chris Niven Executive Chef of The Lawn at Marine North Berwick

chefs to discuss the day ahead and start prepping for service.

I look after orders coming in and have a pre-service briefing with the team. If there's something new on the menu, we do a tasting with the front of house staff. During service, I work on the pass, to ensure every dish going out is of high quality. After service, the cleanup commences while I work on orders for the next day.

I got my job...

After honing my craft in Scottish hotels, from The Old Course Hotel Golf Resort & Spa to The Scotsman in Edinburgh. Before Marine North Berwick, I was at The Adamson in St Andrews. I was contacted by Chris Miller, the CEO of White Rabbit Projects, about their openings in Scotland and I jumped at the opportunity. I really enjoy working for White Rabbit, The Lawn gives me an excellent platform to showcase my food. Unlike a lot of companies, I have creative control of the menus.

The best part of my job is...

Menu development and team development, without a doubt. I love creating new, interesting dishes - one of my favourites is the marmalade sandwich on the dessert menu.

Developing the team gives me a sense of pride - watching junior chefs rise through the ranks and develop their own style is amazing.

My most memorable career moment is... Making it to the finals of The National Chef of the Year competition this year. It's one of the UK's most prestigious contests and I was up against top chefs from across the nations. Receiving positive feedback on my food from Paul Ainsworth was amazing.

After work I...

Spend time with my family, which is the most important thing outside of work. We often go on woodland walks or to the park or soft play, my daughter loves it. If I were cooking a nice meal at home, I'd pick up some 28-day dryaged beef from Butchery at Bowhouse and serve with homemade chips and a mushroom sauce - their beef is incredible.

If I wasn't Executive Chef, I'd have been... A pilot. I loved planes growing up.

What's the best piece of career advice you've been given?

Learn as much as you can from others around you, but do your own research - one chef can't teach you everything you need to know. This was from the former executive chef at The Old Course Hotel Golf Resort & Spa, Simon Whitley, during my time there.





Your search starts here

Our property section highlights just some of the stunning homes now available with ESPC solicitor estate agents. Which one of them could be yours?

The best property postcodes for Edinburgh investors

Using the latest rental data from Citylets and house price information from ESPC, Head of Lettings Nicky Lloyd shares the best areas for buy-to-let property in Edinburgh.

I f you're interested in investing in property, but aren't sure which area to buy in, we've identified the best areas for buy-to-lets in Edinburgh based on average rental yields during Q3 of 2021, to help you maximise your income on a buy-to-let investment.

EH8: Abbeyhill, Meadowbank and Willowbrae

Properties in popular EH8 are currently generating a strong rental yield. Homes here are traditionally more affordable than those in the city centre, presenting a good option for buy-to-let property.

Between July and September 2021, the average rental yield for one-bedroom properties in EH8 was 5.1%, while it was 5% for two-beds and 5.6% for three-bedroom properties.

EH9: Newington, Marchmont and The Meadows

EH9 offers residents the opportunity to be in the thick of things, with green spaces and plenty of bars, shops and restaurants. Close to university campuses, properties here are especially popular with students. One-bedroom properties in EH9 attained an average rental yield of 5.4%, while twobeds produced 3.7%. Properties with three bedrooms achieved 4.6%.

EH11: Dalry, Gorgie, Shandon and Stenhouse

EH11 offers tenants a wide variety of amenities and great transport links. Property prices here can be more competitive, making it ideal for investment.

Three-bedroom properties in EH11 achieved a gross rental yield of 5.6%. Properties with two bedrooms attained 5.1% on average, while one-bedroom homes achieved 4.8%.

EH3: New Town, Inverleith and Warriston Beautiful Georgian architecture and close proximity to the city centre means homes here are an attractive prospect. Homes in this prestigious postcode present a good longterm investment option.

One-bedroom properties in EH3 achieved an average gross rental yield of 5.4%, with twobeds achieving 4.6% and three-beds 5.2%.

ESPC Lettings is an Edinburgh letting agent. We can help with marketing your rental property and finding the right tenants. Contact the team on 0131 253 2847 or landlord@espc.com.





FIXED PRICE £850,000

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SIMPSON

& MARWICK



One of Edinburgh's finest addresses | Stunning duplex apartment | Set in 16 acres of communal grounds | Concierge | 2 parking spaces |Double height sitting/dining room | Kitchen | Utility | Principal bed with dressing & ensuite | Double bed 2 with ensuite | Bathroom | EPC C

VIEWING INFORMATION

By appt telephone Agent 0131 581 5711

OFFERS OVER £550,000 3 🖳 3 📇





SALENSIDE TOWER, ASHKIRK, SELKIRK, TD7 4PF

Romantically set against a rolling backdrop of stunning Border countryside, this remarkable home stands proudly in 2.5 acres of expertly cultivated mature grounds. From the ruins, Salenside Tower is now a tranquil haven which pays a respectful homage to the original 15th century Pele tower and cottages which once stood. It is a home that works for modern life; with space for family, study, work and hosting friends and guests. The tower transcends time as it graces the history and beauty of the area surrounding it.

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01573 225999



TRINITY PADDOCK, STATION ROAD, DUNS,

TD11 3EJ

OFFERS OVER £495,000

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Trinity Paddock is a remarkable one off detached bungalow; set close to Duns town centre and positioned within a large, private plot. The interior is impeccably presented and offers a master class in interior design with an extremely stylish & contemporary well planned design. Perfect for families with multiple vehicles or the motoring enthusiast with the bonus of a double drive not to mention the large integral double garage and workshop.

VIEWING INFORMATION

Contact Hastings Legal & Property 01573 225999



22A CLARENCE STREET,

EDINBURGH EH3 5AF

OFFERS OVER £495,000 3

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Part of a C-listed, Georgian tenement building in the highly sought-after New Town conservation area, this impressive, three-bedroom, lower ground floor flat enjoys bright and spacious accommodation, with attractive interiors and modern fixtures and fittings.

VIEWING INFORMATION Call VMH 0131 253 2964



41 (4F2), SCOTLAND STREET, NEW TOWN, EDINBURGH, EH3 6PY

FIXED PRICE £490,000

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Impressive Georgian top floor flat | Enviable corner position | Superb open outlook | Prestigious residential area | Charming period features | Sitting room | Kitchen dining room | 3 spacious double bedrooms | Boxroom | Bathroom | Shower room | Shared rear garden | GCH

74 GLASGOW ROAD, EDINBURGH, EH12 8LW

OFFERS OVER £465,000 3 🖳 1 📇 2 🔂 D 🛓





Delightful detached house | Superb private garden | Large driveway & garage | Popular & convenient location | Bright & well proportioned | Great potential | Sitting room | Kitchen/ dining room | 2 double bedrooms | Bedroom 3/study | Shower room | Large attic room | GCH & DG

VIEWING INFORMATION

By appt tel Agent O131 581 5711



VIEWING INFORMATION

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48 espc.com

57A RAVENSHEUGH ROAD, MUSSELBURGH, EAST LOTHIAN, EH21 7SZ

OFFERS OVER £400,000 4

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Situated in convenient location | Vestibule | Hall | WC | Impressive sitting room with bay window & fireplace | Kitchen with island unit and hatch to dining room | Bathroom | 4 double bedrooms | Secluded gardens | Open outlook | Garden store | GCH | DG

MINT COTTAGE, LONGNEWTON, BY GIFFORD, EAST LOTHIAN, EH41 4JW

OFFERS OVER £395,000

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Superb end terraced house I Garden I Stunning open views I Hall I Sitting room with open fire & French doors to garden I Dining room/family room I Kitchen/dining room I WC I 3 double bedrooms 1 with en suite shower room I Bedroom 4/study I Bathroom I Ample parking I ECH I DG

VIEWING INFORMATION

By appt tel Agent 01620 532654



VIEWING INFORMATION

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SIMPSON & MARWICK

50 | espc.com

2 ABDEN AVENUE, ROSEWELL, EH24 9EL

FIXED PRICE £340,000

4 🖳 2 🧁 2 🔂 C 🛓





Part of an exclusive contemporary development in the picturesque village of Rosewell, this exceptional, four-bedroom, detached villa promises an idyllic setting and versatile accommodation. It further boasts a south-facing aspect, attractive interior design, a beautiful landscaped garden, and a private driveway and integral garage.

VIEWING INFORMATION

Register To View: 07707170206



108 1F3 MCDONALD ROAD,

EDINBURGH, EH7 4NQ

OFFERS OVER £280,000

1 🖳 1 📇 1 🔂 C 🛓





FEATURES: Fully equipped kitchen which has been upgraded to a modern kitchen with hob, fan oven and integrated and freestanding appliances. Spacious living room which is very well proportioned with beautiful cornicing and bay window. Large box room which could be a multitude of things from home office, dressing room, storage room or even a home gym. Access to permit parking and gas central heating making for a warm home year-round.

LOCATION: Bellevue is an exclusively residential district on the fringe of the New Town, on its northeast flank. For those who enjoy open-air recreational facilities, The Royal Botanic Gardens are only a short walk away. VIEWING INFORMATION

By appointment, call McEwan Fraser Legal on 01312532263





FIXED PRICE £280,000

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Lovely 3rd floor flat | Impressive modern development | Shared gardens | Desirable residential area | Allocated parking space | Lift access | Sitting room | Kitchen/breakfast room | Principal bedroom | En-suite shower room | Double bedroom 2 | Bathroom | GCH/DG | EPC C

132 (3F1), COMISTON ROAD, EDINBURGH, EH10 5QN

OFFERS OVER £215,000

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Attractive, traditional top floor flat I Desirable residential area I Close to a variety of amenities I Bright & well presented I Sitting room with lovely outlook I Kitchen I Double bedroom I Box bedroom/study I Bathroom I West-facing shared garden I GCH & DG

VIEWING INFORMATION

By appt tel Agent 0131 581 5711



VIEWING INFORMATION

By appt tel Agent 0131 581 5711

SIMPSON & MARWICK

54 espc.com

7 MUIRFIELD HOUSE, GULLANE, EAST LOTHIAN, EH31 2EL

FIXED PRICE £180,000

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Charming 1 bed retirement bungalow with open outlook in sought after development I Welcoming hallway I Living room with walk in cupboard/study area I Kitchen with fitted units & space for table I Double bedroom with fitted wardrobe I Wet room I Warden I Factor I ECH I DG

30A/2, GAYFIELD SQUARE, EDINBURGH, EH1 3PA

OFFERS OVER £175,000

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Charming lower ground floor flat I Highly sought after area I Handsome Georgian square I Close to city centre I Beautifully presented I Shared patio & lovely public gardens I Spacious sitting/dining room I Kitchen I Mezzanine bed & dressing area I Shower room I Elec heating

VIEWING INFORMATION

By appt tel Agent 01620 532654

SIMPSON & MARWICK

VIEWING INFORMATION

By appt tel Agent 0131 581 5711







This beautifully presented semi-detached property set within a popular and well-kept residential area, is ideal for families and retirees alike. 19 Hendersyde Park sits to the far end of this quiet cul de sac, boasting a modern fresh interior and beautifully kept wrap around garden with off street parking and planning in place for a ground floor extension.

VIEWING INFORMATION

Contact Hastings Legal & Property 01573 225999



2A DUKE STREET, COLDSTREAM, TD12 4BW

OFFERS OVER £112,500

2 🖳 1 造 1 🔂 D 🛓



Located just a short walk from the town centre, this deceptive mews cottage is one of a handful of properties arranged around a quaint cobbled courtyard. The accommodation extends over two floors and offers pleasant proportions creating a great opportunity for those in search of an easy to maintain property in a convenient central location. Alternatively the property is perfectly suited as a weekend/holiday home as well as being a great rental investment with a successful track record.

VIEWING INFORMATION

Contact Hastings Legal & Property 01361 883222





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