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A bespoke development of 24, two and three-bedroom luxury apartments within the sought-after locale of Corstorphine in Edinburgh. The properties are presented in the four-storey building, grouped around two stairwells with lifts to the upper floors. Built in one of the most desirable places to live in Scotland, these stunning new homes are part of a peaceful yet vibrant community, full of individual character with easy access to the big city.

Situated just five miles west of Edinburgh city centre and ten minutes from the City's Airport, the location boasts exceptionally convenient access to both the capital and, via excellent motorway and public links, to the rest of the country and beyond.

Along with the independent shops, bars and restaurants of Corstorphine, the nearby Gyle Centre is packed with high-street names. Corstorphine has its own state primary school, and is served by Craigmount and St. Augustine's secondary schools. Campuses of Edinburgh College and Edinburgh Napier University are also located nearby.

It's without doubt that Westpoint Homes has brought to the market an exceptional development which has been meticulously designed to meet the aspirations of contemporary home buyers. Every individual home in Westpoint's The Point development offers generously proportioned rooms, an open plan design and built to an extremely high standard - all without the added stress of a closing date.

Westpoint
HOMES.

Contents



Hello!

Welcome to the July issue of ESPC magazine which is packed full of the latest property news and views.

Don't miss our feature on the best places to live on the Edinburgh commuter belt and find out how to add value to your home by revamping your kitchen. Plus, Leith resident Hannah Bishop shows us round her first home, found on ESPC.

We're also looking at fresh interior trends for summer, with interiors expert George Clarke giving his top tips for where to spend and where to save, and Dobbies discussing summer garden care.

Plus, there's expert advice from our member firms, and mortgages and lettings experts, and a spotlight on some of the best properties on the market.

Happy reading!

Emer

Editor's note

Emer O'Toole

24



30



- 16 ESPC EXPERT**
What can buyers do to gain an edge in a busy market?
- 24 AREA SPOTLIGHT**
Commuting to the capital
- 30 PROPERTY ADVICE**
What should be taken into account when moving house?
- 36 INTERIORS INSIDER**
George Clarke's Top 3 (genius) home decor tips
- 48 WORK/LIFE**
The owner of Edinburgh-based Coco Chocolatier, Calum Haggerty, shares his daily life and career path.

COVER IMAGE: Dobbies
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How ESPC's valuations service can help you

The first step to selling your house or flat in Scotland is to find out how much it's worth, and ESPC's free home valuation service can help you find out.

Getting a property valuation can inform your buying and selling journey so it is crucial that you find an agent who understands your local area and can guide you through the process, as well as letting you know the value of your home.

ESPC agents cover areas across Edinburgh, the Lothians, Fife, the Scottish Borders, central and west of Scotland, and Dumfries and Galloway. So, whether you live in areas around Edinburgh, Glasgow, Dumfries or Dunfermline, you can get a free property valuation with ESPC.

What happens at a home valuation? Most people will opt to invite a local expert solicitor estate agent to visit their property and provide them with a valuation or pre-sale appraisal. Larger firms will have a team of professional valuers or surveyors who will carry out the required research and visit your property to perform the valuation.

At the valuation appointment, a valuer will visit your home to assess the layout, condition and unique features of your property. They will then provide you with an estimation of how much your property is likely to sell for in the current market conditions.

Some estate agents will allow you to choose a 'desktop' valuation which means they will not visit your property but will email you an estimate of the property's value based on your description. However, this will not be as accurate as if a valuer has visited your property in person.



Prepare for your appointment

Preparation is key to make the most out of your property valuation appointment. A spring clean can make a world of difference and will allow the valuer to see the full extent of the property without any distractions.

This is a good time to ask your valuer any questions about the selling process and to let them know of any improvements you have made to the property since you bought it.

The valuation appointment will usually take just under an hour but it can be faster if required.

How does the Home Report fit in?

In Scotland, the Home Report will have a substantial impact on the selling price of the property. For most buyers, they will use the Home Report for the purpose of their mortgage valuation and their borrowing will be based on the Home Report valuation and not the asking price.

Since sellers pay for the Home Report, it is usually produced after the estate agent's valuation and after sellers have selected their estate agent.

After the valuation appointments, most sellers will then instruct one of the companies that provided a valuation to market their property for sale and to act as their solicitor estate agent throughout the sale.

Here's just a few reasons why you should sell your home with an ESPC agent:

Local expert knowledge

Our agents are all experts in the local property market, with access to a wealth of ESPC data, which means they are able to guide you through the entire process from start to finish.

A smoother process

Choosing an ESPC agent means you will need less points of contact with different companies throughout each step of your property buying or selling journey.

The home of getting more

Independent research showed ESPC agents sold homes for an average of 3% more above Home Report value than non-ESPC agents.

Great property marketing

You can access the comprehensive ESPC marketing package, which includes advertising on espc.com, which received hundreds of thousands of pageviews a week, and ensures you reach a wide pool of prospective buyers.

Now that you are clued up on the valuations process, you can go ahead and book one! Simply fill in ESPC's home valuation form at espc.com/valuations and we will arrange a free appointment for you.

The Playfair at Donaldson's wins again at The Scottish Home Awards

Last month The Playfair at Donaldson's was named Renovation of the Year at the Scottish Home Awards, the third time the development has won one of these prestigious accolades.



Built by heritage experts City & Country, this multi award-winning development is renowned as one of the most iconic buildings in Edinburgh and boasts panoramic views across the city skyline and the Pentland Hills.

Set amidst elegant grounds, the central Playfair building is a beautiful quadrangular building built in the 1840s and designed in the style of an Elizabethan palace. The striking design is the master work of world-famous architect William Henry Playfair, whose other famous work includes the National Monument and the National Gallery of Scotland.

City & Country has since sensitively restored this majestic building, including its chapel and offers homes ranging from beautiful mezzanine apartments with full-height

feature windows, to exquisite penthouses and three breathtaking chapel apartments.

Surrounded by 16 acres of magnificent landscaping, the development boasts a concierge, underground parking, boutique communal club room and private internal courtyard.

Now in its final phase, a new penthouse show apartment has just opened, featuring a triple tier terrace and turret room.

A range of one, two and three-bedroom apartments are currently available to purchase, priced from £415,000 to £1,150,000. For more information and to book a visit to the penthouse show apartment, visit cityandcountry.co.uk or call 01174 534 693.



THE
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AT DONALDSON'S

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Penthouse show home now launched

Following the launch of our penthouse show home, experience a luxury lifestyle at this iconic residence in the heart of Edinburgh city centre. Named Renovation of the Year at The Scottish Home Awards, beautifully designed, rich in history and effortlessly modern, The Playfair at Donaldson's offers the ultimate in city centre living. Discover luxury homes boasting double height ceilings and views across private grounds and the Edinburgh skyline.

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*Prices correct at time of printing and subject to availability. Photography is indicative only.





Embrace
rural living

A spacious family home in East Lothian
with stunning sea views.

With an increasing number of families moving to rural locations on the Edinburgh commuter belt, there is rising demand for properties in the sought-after East Lothian town of Dunbar.

This is a rare opportunity to purchase a stunning four-bedroom detached house which has been extended and upgraded by the current owners to create a wonderful family home with beautiful sea views and plenty of room for entertaining.

The house is entered via double wooden gates leading to the main house and comprises of a vestibule, hall, double aspect kitchen/dining room with vaulted ceiling, ample room for dining and relaxing and double doors leading out to a decked area and private gardens.

The living room has a feature fireplace with log burning stove and the family room has views across the fields to Thorntonloch Beach, and triple bi-fold doors leading to a further decked area. A double bedroom and family bathroom with freestanding bath complete the ground floor accommodation.

On the first floor there is a main bedroom with an ensuite shower room, as well as two further double bedrooms and a shower room.

The well-maintained gardens of the property have a lot to offer buyers, with a fully-insulated bespoke summer house containing a log burner. Another log burner can be found in the garden snug which would be ideal as a home office. A triple garage, with electric doors, has room for four cars and provides a high-level storage space. Above the garaging is a mews apartment, accessed

via an external spiral staircase, and consists of a large, open plan living room/dining room/kitchen with a double bedroom and shower room off. The garage and mews apartment has dual climate control installed.

Dunbar is a vibrant town that is surrounded by fantastic scenery and has a real sense of community. It has a great selection of outdoor activities for families or young professionals including two golf courses, beautiful sandy beaches, spectacular cliff top walks and the John Muir Country Park. There is also a bustling high street with an excellent selection of independent and artisan shops, restaurants and galleries.



“

Dunbar is a vibrant town that is surrounded by fantastic scenery and has a real sense of community.

”

14 Thorntonloch Holdings, Thorntonloch, Dunbar, East Lothian, EH42 1QT

Offers over £695,000

Selling solicitor: Simpson & Marwick, call 01620 532654

4 bed | 4 bath | 5 lounge

The House Price Report: June 2022

We take a closer look at how the housing market performed across Edinburgh, the Lothians, Fife and the Borders over the second quarter of 2022.

The average property selling price in Edinburgh, the Lothians, Fife and the Borders rose 3.9% year-on-year during April-June 2022, to £280,782.

Significant increases in average selling prices occurred in West Lothian and Midlothian. In West Lothian, the average selling price jumped 11.2%, taking the average to £256,458. Midlothian, which continues to be popular with families who want to live on the Edinburgh commuter belt, saw an average selling price increase of 6.6%, taking it up to £242,330 annually.

By contrast, Dunfermline, which was one of the top property hotspots for first time buyers in 2021, cooled off a little during April-June 2022 as the average selling price for its property reduced by 6.1% to £188,843.

Homes in the Capital were still in high demand: In Cramond, Barnton and Cammo, three-

bedroom houses sold for £410,830, a 26.9% annual rise. This was followed by Liberton and Gilmerton where three-bed houses sold for an average of £335,104 – an increase of 18%. In South Queensferry and Dalmeny, this type of property achieved £309,027 on average, 6% higher year-on-year.

During April-June 2022, buyers continued to pay significantly over Home Report value across the board, with properties attaining 108.3% of their valuations on average – 3.9 percentage points more than April-June 2021. This was perhaps compounded by the number of homes going to a closing date during this quarter, which rose 6.5% to 38.1%.

East Lothian attained the most over Home Report valuation, with properties achieving 109.9% of their valuations on average – 3.3 percentage points higher than April-June 2021. This was followed by West Fife and Kinross, which had the biggest jump in

percentage points since last year at 5%, taking its new total of average percentage of Home Report valuation attained to 109%.

Edinburgh continued to be a desirable place to live, with buyers paying 108% over Home Report value, a rise of 3.8% year-on-year.

The median time for properties to go under offer reduced by three days year-on-year to 13 days.

Homes sold the fastest in West Fife and Kinross, in a median time of 11 days, one day faster year-on-year. Meanwhile, properties in Midlothian and West Lothian also performed strongly, with a median selling time of just 12 days.

Looking at Edinburgh specifically, the fastest-selling homes could be found in Corstorphine and Trinity, both going under offer in a median time of 12 days. When analysing specific housing types, three-bedroom houses in Corstorphine and two-bed flats in Easter Road were snapped up the fastest, going under offer in 12 days – a reduction of two and five days respectively.

The biggest change for property selling times in Edinburgh was for three-bedroom houses in Liberton, which sold 21 days faster than they did in April-June 2021, in 11 days.

During this quarter, sales volumes across Edinburgh, the Lothians, Fife and the Borders reduced by 12.6%, while new property listings dipped by 6.7%.

Three-bedroom houses in Corstorphine sold in the highest volumes during this period, with levels up 33.3% annually and an average selling price of £428,697. One and two-bedroom flats in Leith, which have been popular with buyers for much of 2021 and the beginning of 2022, saw significant drops in sales volume of 24.4% and 17.2% respectively, suggesting that the market in this area is levelling after two intense years of activity.

150

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1300

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responses to My ESPC emails sent during June

Sellers in Dunfermline were the most active, with the highest volume of properties listed for sale in this area during this period, with insertion volumes rising 9.6% annually. Corstorphine also saw an increase here, with insertions 13.9% higher year-on-year. However, Leith saw a 9.4% decline in listings.

Paul Hilton, CEO of ESPC, said: "Following a strong start to the year in February-April, the period of April-June shows the market is returning to pre-pandemic activity levels.

Commuter-friendly areas, such as parts of West Lothian, Midlothian and West Fife, continue to be incredibly popular with buyers, as well as particular suburbs of Edinburgh such as Corstorphine.

There's continued demand for three-bedroom houses as families search for properties outwith Edinburgh that still have good access to the city centre.

"If you are thinking of buying or selling a home in Edinburgh, the Lothians, Fife or the Borders, get in touch with your local ESPC agent today.

Key points

£280,782

average selling price

The average property selling price rose 3.9% year-on-year to £280,782.

108.3%

average percentage of Home Report valuation achieved

On average, buyers paid 108.3% of home report valuation, up 3.9 percentage points.

13 days

median time to sell

The median selling time for properties was 13 days, three days quicker than 2021.

What can buyers do to gain an edge in a busy market?

Ron Hastings, director of Hastings Legal, gives his top tips on how to look for a home in the Borders.



With fierce competition for properties and buyers having to bid well over the asking price, it is no surprise that some buyers don't know where to begin when looking for a home.

The demand for rural and coastal properties in Scotland is at an all-time high making the Scottish Borders an increasingly popular place to live.

ESPC figures show prices rising and increased seller activity with valuation requests for the end of April up 23% week-on-week.

But how do buyers stand out in a competitive market?

Be aware of competitive viewings

Some agents are still following the house moving protocol which recommends buyers only view if they are serious about a property and in a position to offer. With many buyers relocating to the Scottish Borders, it makes sense to only travel to a viewing if you are keen on the property.

Make a clean offer

Know when sellers will entertain an offer. Buyers who can make a clean offer – which is not subject to a loan, a survey or a sale – have an advantage. You don't have to have the funds physically in the bank, they just need to be available for when the title is transferred, which is on the day you are handed the keys to your new home.

For first-time buyers many agents are asking that they first have a mortgage in principle before they can view and buyers who have done their research and spoken to a financial adviser will be preferred.

Be organised

It is the buyers that have to convince sellers and their agents that they are a sound bet. I recommend buyers get their ducks lined up with finances ready whether it be investments, a dependant sale or a mortgage. It is also important to be clear on what final price you can offer bearing in mind that in a hot market the property is likely to go to closing date.

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SPRINGWELL
www.amahomes.co.uk/springwell-house



When Quality Matters

The best property postcodes for Edinburgh investors

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

If you're considering investing in buy-to-let, the location of your property is probably the most important factor to think about. A great location can attract quality tenants and higher rental rates but is usually a more substantial initial outlay.

Understanding the kind of yield your property can expect is key to making a great investment – so, combining the latest rental data from Cylets with ESPC's house price information, we can reveal the three postcodes that provided the strongest rental yields during the first three months of 2022.

EH5: Granton, Pilton and Wardie

Properties in up-and-coming EH5 performed well, as increasing numbers of young professionals and students sought properties in this traditionally more affordable area. Boasting great access into the city centre as well as being close to Leith, Trinity and Newhaven, where the forthcoming tram extension is set to increase popularity even more, these locations have seen notable renter demand.

One-bedroom properties in EH5 achieved an average rental yield of 6.4% during January-March 2022, while two-bedroom properties offered a yield of 4.5%.

EH8: Holyrood, Abbeyhill and Willowbrae

EH8 offers an ideal investment opportunity, with this locale becoming popular with families and young professionals. EH8 offers great access to the city, the coast and green spaces, with plentiful amenities and excellent transport links, making it a very popular choice for a wide variety of tenants.

Three-bedroom properties offered an average gross rental yield of 6.4% during January-March 2022, while two-bedroom homes provided a yield of 5.2% and one-beds achieved 4.8%.

EH12: Corstorphine, Murrayfield and Hermiston

Homes in EH12 are proving popular with a range of renters. Located to the west of the city centre, this postcode offers a variety of homes suited to students, young professionals and families looking for a home close to good schools and green spaces, plus it offers excellent local amenities and first-rate transport links.

In this postcode, one-bedroom properties performed strongest, with an average gross rental yield of 6%, while two-bedroom homes had a yield of 5.1%, and three-beds offered 4.8% on average.

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.

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To arrange your private viewing call Behnam Afshar
on 07967 322 025 or email behnama@amanewtown.co.uk

www.amahomes.co.uk/torwood-house



When Quality Matters

Edinburgh

elegance

A beautiful four-bed flat in the Capital with period finishes.





Images by Squarefoot

38 Hollybank Terrace, Edinburgh, EH11 1SP
Offers over £475,000
Selling solicitor: Blair Cadell, call 0131 253 2338

4 bed | 1 bath | 1 lounge

With a wide range of historic and listed buildings, Edinburgh is the ideal location to buy for any house hunters who love period properties. From Georgian townhouses or Victorian tenements, buyers are spoiled for choice in the Capital and this property in Shandon fits the bill. Beautifully decorated throughout, the property has high ceilings, hardwood floors and wonderful original cornicing.

Bringing the best of old and new together under one roof, the flat blends original features with modern spaces like the bright kitchen that are all in keeping with the property's style. As you walk into the property, there is a large open hallway with a useful storage cupboard under the stairs. The south-facing kitchen has a range of floor and wall mounted units, an induction hob and electric oven and integrated appliances. The lounge has beautiful bay windows with ornate cornice and a log burning stove perfect for the winter nights. It also has a useful utility room with additional storage cupboards.

There are four spacious bedrooms spread over two floors, with two double bedrooms on the first floor, one with large fitted wardrobes, and the master bedroom and fourth double bedroom on the upper floor. The master bedroom features a stylish ensuite with a walk-in shower. A fully tiled family bathroom on the first floor with a three-piece suite and mains shower over the bath finishes the interior.

The property also boasts a charming south-facing back garden with a patio for easy maintenance, as well as some beautiful flowerbeds.

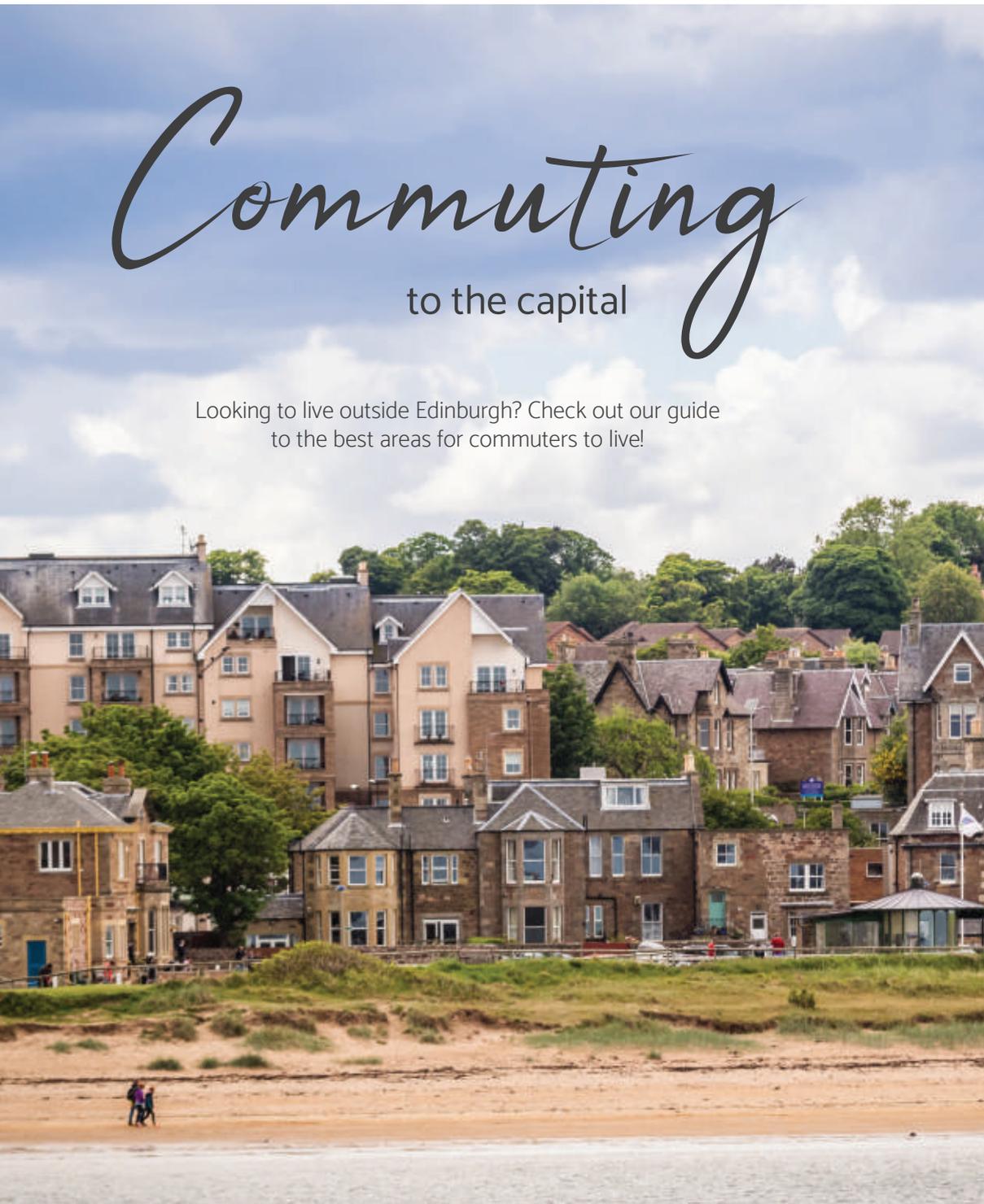
Shandon is a desirable area just 1.5 miles away from Edinburgh city centre which can be easily accessed by frequent bus services that run close by. It is also close to the bypass which leads to Edinburgh Airport. The area boasts a wide variety of recreational facilities that include Harrison Park, the Union Canal, Craiglockhart Sports and Tennis Centre and Fountain Park Leisure Complex.



Commuting

to the capital

Looking to live outside Edinburgh? Check out our guide to the best areas for commuters to live!



The increase in people working from home reducing the need for a daily commute, rising property prices in Edinburgh and a desire to escape busy city life are all reasons why you may be looking to buy a home on the commuter belt.

But what factors should you consider when looking for a property outside the Capital? Here are our favourite locations near Edinburgh where you might find your dream home.

Inveresk

Distance to Edinburgh: 12 minutes by train

Cost to commute: £3.60 return from Musselburgh Station

Average house price: £685,451

A conservation village in East Lothian, Inveresk is ideal for those who want a piece of history as it consists of a main street of 17th and 18th century houses. Notable Inveresk buildings include the A-listed St Michael's Church that stands at its west end on the summit of a hill overlooking Musselburgh. Visitors can also go to the 18th century Inveresk House which was used by Oliver Cromwell as his headquarters in 1650.

Also nearby is the Inveresk Lodge Garden which belongs to the National Trust for Scotland. Its gardens overlooking the River Esk are open to the public and it makes for a beautiful walk with ornamental topiary, woodland walks and ponds. The village is situated just six miles away from Edinburgh city centre and the nearest school is Musselburgh Grammar School.

North Berwick

Distance to Edinburgh: 30 minutes by public transport, 45 minutes by car

Cost to commute: Anytime day return on train for £7.70

Average house price: £493,298

If you are commuting to Edinburgh, North Berwick is one of the more expensive places to live but it is a popular choice for prospective house buyers. With a population of less than 7000, the town boasts a close community while being just a short commute to Edinburgh.

Recent developments include Miller Homes' Ferrygate Meadow, comprising three, four and five-bedroom houses, to the east of the town. Commuters have been attracted to the area due to its location just off the A198, which follows the coastline to Musselburgh and Edinburgh and is just a 20-minute walk from North Berwick train station.

Schools in the area are highly rated with North Berwick High School being particularly popular. Younger pupils are catered for by Law Primary School.



Dunfermline

Distance to Edinburgh: 35 minutes by train and car

Cost to commute: £7.20 off-peak day return

Average house price: £184,727

The Fife town of Dunfermline has some of the cheapest property prices along the Edinburgh commuter belt. Average house prices are slightly higher than the Fife average but still a significant saving when compared to Edinburgh.

Dunfermline's centre is characterised by its grand ruins and large properties of grey stone-built villas. Statuesque public venues such as the Carnegie Hall also mark the town's history. The area is considered a good shopping destination with a large shopping centre, several retail parks and a busy high street packed with independent and chain stores.

The town is the perfect location for families due to two large public parks and respected schools. Highly ranked schools include the Queen Anne High School and St Columba's Roman Catholic High School. The most popular areas to live include the centre of town which contains beautiful Victorian and Edwardian homes, and north of the town centre there's stunning houses in Headwell and Bellyeoman. If you travel south you will find terraced stone-built properties in St Leonards. Duloch in the suburbs has more contemporary homes.

Bonnyrigg

Distance to Edinburgh: 50 minutes by bus, 25-40 minutes by car depending on traffic

Cost to commute: £4.50 day ticket for bus

Average house price: £240,162

Positioned eight miles southeast of Edinburgh, Bonnyrigg is one of the larger towns in Midlothian and is another great option for those hoping for an easy commute. It isn't on a train line, but there are regular and fast bus services to the Capital.

Bonnyrigg also offers a wide range of different property types and can be particularly good for first time buyers, with a good variety of smaller houses and flats for sale, alongside the larger family homes. Straiton Retail Park is also nearby, with a variety of large chain shops.

Broxburn

Distance to Edinburgh: 29 minutes from Uphall train station, 25 minutes by car

Daily cost to commute: £6.20 anytime day return on train

Average house price: £243,270

Located to the west of Edinburgh, Broxburn offers easy road and rail links back into the centre of Edinburgh. It is situated in close proximity to the M8 and is approximately five miles from Edinburgh Airport and to the north of Livingston. The town is popular with families as it has four state schools: Broxburn Primary, Kirkhill Primary, St Nicholas Roman Catholic Primary and Broxburn Academy. Broxburn is the ideal area to live if you want access to lots of outdoor space with the Union Canal, Admondell and Calderwood Country Park and Uphall golf course all nearby.

Dalkeith

Distance to Edinburgh: 20 minutes by train, 30 minutes by car

Daily cost to commute: £8.30 anytime day return on train

Average house price: £219,876

Lying on the River North Esk, Dalkeith is a picturesque town that is the perfect choice for those who want to live near open green spaces like Dalkeith Country Park. It is located just eight miles south-east of Edinburgh, making it handy for commuters. The town is popular with families due to its well-regarded schools and range of family-friendly activities including Ryze trampoline park and Gilmerton Cove, a mysterious network of passageways and chambers handcrafted from sandstone. Eskbank is the well-heeled district of Dalkeith with many large Victorian and newer houses. To the south of Eskbank is Newbattle with its abbey.



Linlithgow

Distance to Edinburgh: 19 minutes by train, around 40 minutes by car

Daily cost to commute: £9.20 return on train

Average house price: £299,549

Perhaps most famous for its iconic palace, this pretty town is a desirable place to live thanks to a good variety of local amenities, highly regarded schools and great transport links. While property in Linlithgow is more expensive than nearby Falkirk, it's considerably more affordable than living in the city. Linlithgow is conveniently located on the fast Edinburgh to Glasgow train route, meaning regular services are available to transport you to either city.

*Average house price figures are based on properties marketed and sold through ESPC. Home Report valuations relate to properties where the Home Report was available on espc.com. Figures relate to the 12 month period ending on 31/05/2022

Public transport commuter cost is according to data from ScotRail

What to expect from a lender's property valuation

Shirley Mushet, an ESPC Mortgages independent mortgage adviser, gives insight into what lenders consider in the valuation process.

We are currently experiencing a buoyant market, where properties are often selling in excess of their Home Report valuation.

The first thing to consider is the Home Report valuation. A lender will only lend up to the Home Report valuation, and not what you have paid for the property. If you offer more than this, you need to account for it within your own funds. Equally, if you manage to purchase for below the valuation, the lender will use the purchase price rather than the Home Report valuation for their mortgage offer.

But how does this work? For instance, if a property has a Home Report valuation of £200,000 and is purchased for £200,000. The buyer has a deposit of £20,000 (this excludes any fees). In this case they could be offered a 90% loan to value mortgage, with the 10% deposit.

If you pay £210,000 for the same property, you will need to supply the £10,000 over the Home Report valuation, which means you are then left with a £10,000 or 5% deposit and as such are looking for a 95% loan to value mortgage.

If you are lucky enough to pay under the Home Report value, the lender will use the purchase price as the value NOT the Home Report value. In our example above,



if an offer was accepted at £190,000 this becomes the value NOT the £200,000 Home Report valuation.

However, this isn't the only element considered by lenders when considering a mortgage application. Keep in mind that all lenders differ on the type of property they want to lend money on. They want to know that the property they are mortgaging is desirable (resaleability) and each lender differs in their view of this.

What do lenders look for in a property? First of all, it must be habitable which generally means wind and watertight with a working kitchen and bathroom. Lenders will also have individual views on the construction of a property and whether it is something for them such as flat roofs, multi-storey blocks, steel frames, concrete construction and other non-traditional construction types. In addition, lenders will also have differing views on properties above or adjacent to commercial premises.

The condition of a property can also cause concern for a lender. For example if a property is showing signs of structural movement, damp or infestation they may want a specialist report undertaken and could decide to retain money until work is carried out or may decide not to lend at all.

What's the next stage? At ESPC Mortgages we can help you check which lender would accept an application on a particular property. As such, if you are happy with the home valuation, and a mortgage lender has confirmed the potential to lend you can go ahead and make an offer.

Get mortgage advice today

ESPC Mortgages is a team of independent mortgage advisers based in Edinburgh. With many years of experience, they are well-placed to help you purchase your property. Get in touch with the team on 0131 253 2920 or fscenquiries@espc.com.

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

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

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

ESPC UK LTD is an appointed representative of Lyncombe consultants which is authorised and regulated by the Financial Conduct Authority.

What should be taken into account when moving house?

Buying or selling a home this year? Whether you're upsizing, porting your mortgage or re-mortgaging, we understand it can be tricky to figure out the best course of action when selling and buying at the same time.

What happens to your existing mortgage when you sell the property?

When your existing property is sold, typically any surplus funds are passed to the client. The solicitor will normally deal with this by reconciling the money and the existing mortgage will also be closed off. In essence, you are mortgage free at this point because you no longer own property.

However, things to consider include if you're on a fixed rate mortgage, which means you may be tied in, and you may incur early repayment charges because you're trying to break the fixed rate period. In this instance your mortgage advisor would need to factor this in to any costings to decide the next best mortgage. This terminology is called porting your mortgage.



When you buy your next property, typically what happens is the surplus funds from the sale of the existing house are then piggybacked on to your new mortgage and consolidated together to then let you buy the new house.

What typical costs need to be factored in for buying and selling?

On the purchasing side, the primary costs are the legal fees. These can vary from firm to firm so you should always shop around for an ESPC solicitor to find out who suits you best.

There are other outlays involved in a purchase, for example, the registration dues payable to the Registers of Scotland. Then there's property tax, which doesn't apply to all purchases because there are different bands and first time buyers get some relief at the moment on what's called Land and Buildings Transaction Tax, which is shortened to LBTT. It depends on what property you're buying and what your circumstances are. If you already own a property and you're buying another property, then there's an additional amount of LBTT called Additional Dwelling Supplement (shortened to ADS) which is 4% of the price.

There also may be search costs, even if you are buying a new build property. In that case, the purchaser has to pay them but at most, they should only amount to a few hundred pounds. On the selling side, estate agency fees would be payable for marketing the property.



How long can the buying and selling process take?

It depends. In the current market, the majority of properties in Edinburgh are selling quickly and that's maybe partly down to a lack of stock on the market. There are quite a lot of people chasing the same properties so there are a lot of closing dates with a lot of people offering for them.

If you put a property up for sale today, unless there were unusual circumstances, you might be typically receiving offers with dates of entry (that's completion) of six to 12 weeks away. You would definitely need a minimum period of six weeks to organise a mortgage but that might depend on your circumstances or the lender you were thinking of using.

How can we best prepare for buying and selling?

Engaging a mortgage adviser to give them all your personal and financial circumstances to

allow them to analyse and look at a potential buying budget. Once they've analysed that it's about getting an agreement in principle in place so that you know your eligibility.

You would then put a solicitor in place so that when you see the right property you are ready to strike and make an offer. By getting all your finances together, it lets you have a good understanding of what your onward purchase budget will look like and it also allows the solicitor and the mortgage adviser to outline the timeline of events and the timescales. It also allows the mortgage adviser to educate the client in terms of the offers over the valuation, the loan to value, how it affects interest rates and types of mortgages.

Find out more about buying and selling by watching the video of our recent event with David from ESPC Mortgages and Gavin from mov8 at [espc.com/events](https://www.espc.com/events)

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Adding value in the kitchen

Certain renovations in the kitchen can really boost your property's value. Here's our guide to wowing prospective buyers!



Above image: Suzanne Black photography

The kitchen is one of the first rooms in the home buyers see and can be a versatile space, used for preparing food as well as socialising and working from home.

"A good kitchen design will always add value to a home," says Sally. "Good quality stone or quartz work tops are a key selling feature as are matt doors rather than gloss.

But what are the top kitchen features that add the most value to your property when selling? Check out our guide to timeless trends you can add to this focal room.

Stick to neutral colours

Bright colours don't appeal to everyone so it's best to opt for neutral colours that have broad appeal like grey, cream or white. Neutral shades also help to create a blank canvas that allows potential buyers to imagine how they might put their own stamp on the place.

Spacious and modern storage units

Homeowners are looking for a kitchen that is stylish, modern and functional. Lavish and over-the-top additions are not needed to enhance the condition and aesthetics of a kitchen. If a remodel is not an option financially, you'd be surprised at how much you can achieve just by repainting the cabinets.

Sturdy fixtures

Switching an old, limescale-caked tap for a new design could make all the difference. Swapping your cabinet handles is another quick win. Installing a new sink will require a bit more effort, but could be worth it in the long run.

If worktops are damaged then go for a worksurface which is made from a durable material such as quartz, granite or Corian.

“ A shaker kitchen is a timeless look and works with lots of different interior styles. You can paint them different colours whilst still appealing to many purchasers. ”

Sally Homan, Robertson Lindsay Interiors

Upgrade appliances

Old, outdated, and poorly functioning appliances are one of the top reasons homeowners renovate a kitchen or move to a new home entirely. Switching freestanding appliances for built in won't always make financial sense. However, swapping an old solid-plate electric hob for a new induction one might, and won't cause much upheaval, provided you choose one the same size.

Add an island

If you have money to spend and want your kitchen to appear as a multi-functional space then adding an island in your cooking area can be a great way to achieve this, as it offers a dedicated zone for food prep that can double



Above image: Suzanne Black photography

up as a place to work. It's a less expensive and quicker alternative to an extension.

“If you have space for an island then think about painting the wall units neutral and the island in a different colour,” says Sally Homan, design director at Robertson Lindsay Interiors. “This creates interest and contrast whilst being largely neutral and appealing to many buyers.”

Adequate lighting

Even if your kitchen needs renovating, turning it into a bright open space with good lighting can make all the difference to buyers. Aim for a combination of spotlights and hanging lights for ambience and added style. Use bright white illumination underneath wall units to make it easy to carry out tasks such as meal prep. This hue also recreates the appearance of daylight, which is ideal if your kitchen lacks natural light. Use warm-toned lights throughout the space to create a welcoming feel for buyers.

To really enhance the worth of your home, interior design experts recommend you should aim for a combination of these kitchen features.

“If you are looking to sell in the future I would avoid the trend for very quirky tiles such as the mixed Moroccan tiles as they will date. Of course if you are looking to stay in your home for longer then go for it.”

EXPERT TIPS

- Choose matt doors instead of gloss
- Good quality stone or quartz worktops
- Avoid quirky tiles
- Add an island



George Clarke's Top 3 (genius)

home decor tips

Where to save, when to spend – plus the ONE design trend that everyone should ditch. Gilly Ferguson reveals all...

The interior design industry is booming, with Instagram and TikTok providing endless sources of inspiration – Coastal Grandma, Cottagecore and Whimsigothic are just some of the latest trending buzzwords.

But how do we navigate what's hot now, versus those stylish (and sustainable) forever buys that ideally every home should own? We ask Britain's favourite architect and home interiors expert, George Clarke, of course. Want to know how to get the most from your home? He has the answers...

What advice do you have for anyone worried about falling into the 'trend trap'?

Following trends can be problematic – if you go too far, it can look very dated very quickly, but good quality, classic design is timeless. A well-designed piece of furniture or a beautiful piece of fabric, like a William Morris-inspired wallpaper, will always look good. If your style is more modern, try an Eames-inspired piece. You can mix up trends with classical design, of course you can, but that takes a bit of skill.



What are your tips for making a house a home? And where do you start?

You've just got to make it personal. Do something that's completely unique to you and your family and get them involved in design ideas. A lot of people will let kids design their bedrooms, but that's not really enough. If it's going to be your home for the next 15/20 years, you've got to make it personal. Have strength in your conviction and ideas, don't be swayed by opinions. If you really like a colour or fabric, go for it!

Are there any trends you'd like to see the back of for good?

Shower curtains should be banned – replace them with proper shower screens. And carpets in bathrooms? Bad! I've seen carpets up the side of bathtubs!

And, I don't even know what they call it anymore, but that rug that goes around the base of toilets to keep your feet warm? That just becomes a wee sponge!

WHICH 3 ITEMS NEVER GO OUT OF STYLE?

1.

The Anglepoise Lamp. You could put it in a traditional house or a super modern house and it'll still look amazing.

2.

I love a good coffee table! It's the perfect place to just put stuff...a glass of wine, good magazines, beautiful books. Again, you've got flexibility of design – I've put contemporary designs in traditional houses and they still look beautiful.

3.

Parquet flooring is amazing. Any shape or pattern, herringbone or staggered – they're all beautiful. I've just re-used some from an old school gymnasium in my house.

What's your top tip for people wanting to do their home on a budget?

Update it with soft furnishings. Add a rug, cushions or pictures on the wall to make it feel more personal for less.

If you invest in your home, what would you spend money on?

In any house, I'd spend the most on the kitchen and bathrooms because they take the most wear and tear. You can always give other spaces a lick of paint or change the accessories and soft furnishings, but if you spend money on doing a really nice kitchen (and lighting it beautifully) you won't want to rip it out in ten years time. The same goes for bathrooms. They are the two most intensive spaces in the house – you want them to last for 25 years – with decent taps, fittings, tiles, electrics... decent everything. It's worth spending money on them.

How can you improve a rental home without losing your deposit?

Soft furnishings, indoor plants and light fittings – find those things that are genuinely affordable, and that look good. That's the best way to finish your house on a budget. If your landlord will

let you paint walls, then decorate. They might make you paint it back to the original colour when you move out, but if you're renting it for two or three years you may decide, you know what, it's worth it.

Where do you find your inspiration?

A lot of my designs are inspired by nature, in architecture and interiors – not just in an eco way but in terms of colours, fabrics, tones and landscapes.

I love Japanese design too. Think about somewhere like Tokyo, if you're going to design a beautiful house in the middle of Tokyo you've got to balance design with nature and urbanism – Japanese architects do it better than anyone. Kengo Kuma is probably my favourite living architect, he's brilliant.

What's your favourite space to escape to and why?

I built a garden studio at the end of the garden. Super simple, very Japanese-inspired, with lovely glazing. It makes my garden feel like a courtyard because we've got the house, then the garden, and then the studio. All my drawings and books are in there, it's where I can hide from the world.

WHAT ARE YOUR TOP 3 DESIGN RULES?

1. Alignment

When deciding on furniture make sure it's aligned to something else, to help create balance (my dining table is aligned to the edge of the kitchen). Think of it like hanging pictures, you can hang them in a random pattern but you always need a bit of consistency and alignment within that.

2. Proportion

In architecture we talk about modular design, which is based on the proportions of the human body. For example, if you're building a table, you'd base the height of it on the proportions of the human body. It can prove a useful guide when you're working out what size furniture to buy (there are some super simple diagrams on the internet!).

3. Lighting

I've seen the most amazing spaces get ruined by bad lighting. Put power points in the wrong place and you end up with cables everywhere, especially in open plan spaces. If I'm sitting at a dining table with a downlight overhead – so your body casts a shadow over your plate – that drives me mad! And don't put downlights over a bath – you lie back, and you're looking at a glaring light above your head, it's awful!

I was in a kitchen the other day, and there were 20 downlights in there, and you could just tell that they didn't want to make a decision about where the lights should be – it wrecked that space. You think about all the hard work that's gone into it – flooring, fabrics, colours, everything, and it looked rubbish because all the lighting was wrong.



What are some of the common things people forget when they're thinking about planning a new renovation project?

Plan the project properly – it's unbelievable how many people don't. What are the timings? What will you do yourself? Can you handle the scale of the project or do you need help?

Plus, plan your spaces properly. Especially when you're dealing with an existing house and you want to change the layout. You've got to think about furniture well in advance. You don't need to think of finishes, but definitely where your furniture sits. Decide what size sofa you want. Too big? You may not be able to fit lamps either side and it'll throw your lighting off.

Don't compromise on furniture because you haven't got the space right. It affects everything. You can do it all yourself, just plan it all to scale. Mark it out on the floor with masking tape.

I see it happen a lot with radiators – people say: "Uh, let's put the radiator there." The plumber puts it in, then they realise it's the only place the sofa fits – and you just end up heating the back of your sofa!

How is sustainability/the cost of living crisis changing home design?

That's a tricky one because being sustainable isn't cheap. Trying to balance being ecological and doing it during the cost of living crisis is really hard. I think that's probably the biggest challenge we face – we've set all these targets to be net zero carbon by 2050, but how are we

going to do that when there's an affordability crisis going on?

Really we've got to use less, and anything we buy has got to last longer. Don't consume things just for the sake of it. Buying quality items that last is one of the most sustainable things we can do. There's no point in buying something cheap and rubbish which breaks in three or four years.

We're always going to be juggling the cost of living with buying more sustainable, quality products that last.

Find your interiors inspiration at John Lewis & Partners or at johnlewis.com



Emma Bridgewater peaches mug, £22, daisypark.co.uk

Fruit Salad

Add some vibrancy to your home this summer with our fruity favourites



Ferm Living pear braided storage basket, £85, nest.co.uk



William Morris fruit ebony Roman blind, from £42.75, blinds-2go.co.uk



Anna Mörner Orange Print, £85, roseandgrey.co.uk



Rendezvous deck chair, £175, oliverbonas.com



Mind The Gap pineapple wallpaper, £195 for 3 rolls, limelace.co.uk

Pastel paradise

Looking for a way to add instant joy to your home on a budget? Hannah Bishop tells us how she did just that when she moved to Edinburgh from London.



When museum worker Hannah Bishop was renting a one-bedroom flat in London she felt restricted in what she could do with the space because the home had to have value when selling. Think white walls and minimal décor.

Last year, Hannah and her husband Alex Dennis saw potential in a three-bedroom flat in Leith, a former family home which was dark and slightly drab with deep red walls and neutral furniture. They got the keys in March that year and their flat is now a complete pastel paradise, with a pastel blue and pink staircase and peach window shutters.

“I’ve been here a year and I’ve been trying to have as much fun as possible,” the 33-year-old says. “We’ve got an upper colony and attic. It still needs redone but we wanted to make it our own in the meantime.

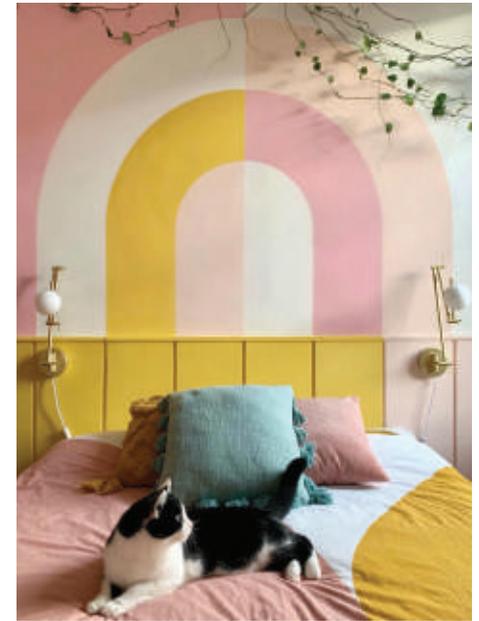
“I’ve learned to just have a go with paint and we have gone with budget paint brands and colours we can use in more than one place around the house. If something goes wrong that’s part of the experience – you have to allow time to get things wrong. More people should just give it a go.”

Embrace your mistakes

Hannah and Alex rented in Edinburgh on Nicolson Street and Meadowbank before buying. She didn’t have a particular area in mind when deciding where to buy in the Capital but was searching from Leith outwards.

“I was feeling discouraged at how over offer places were going,” Hannah explains. “I couldn’t believe how straightforward it is here. It took nearly a year to sell our property in England. The buying process in Scotland is different. We went to see lots of different places.”

Hannah and Alex were looking for a flat with high ceilings, a bath and several bedrooms



to work from home in. She says: “We wanted somewhere with high ceilings – it gives you much more space. I also really wanted a bath – we are going to get the attic redone to fit one in. There’s a big enough bedroom and space to eat in the kitchen. In lockdown we made a real effort to eat together at the table rather than in front of the TV.

“We also wanted outside space and to be close to green space, restaurants and shops. We were looking at Leith and beyond. We didn’t think we could afford somewhere like this but it needed work done so was cheaper than other colonies. We tried not to be too emotionally attached but no one else put in an offer.”

Hannah has felt the benefits of uprooting her life to Scotland, saying: “The mortgage here was cheaper than the rent we paid in London. Since Edinburgh is a smaller city we have people round more. In London it could take 1.5 hours for people to get to our house.”

The power of nostalgia

Hannah knew the flat at Leith colonies was the one because she immediately felt at home there and the woman showing them round the flat talked about what it was like growing up in a flat her family had owned for 60 years. Hannah says: “The woman who showed us round was the daughter of the owners and told us a few stories of how it was growing up in the flat. She told us her dad worked on the home himself and projects would take some time around his paid job which reminded me of the way my dad did work in my childhood home. There was always something half-finished somewhere! Her dad made his own cabinets which made us feel very creative.

“The area is so welcoming and it felt immediately like this is our home. People in the area really made a difference. Alex loves cats and there are so many here on the street.”

After moving in, Hannah started putting her own stamp on the place and one of her first projects was her transformation of the staircase which went viral and was picked up by news outlets. Using some bright and unique colour combinations, the pair lit up the stairs, which went from a dark wood panelled brown to an eye-popping mint and lilac. The project cost just £87.

“Most of it is just paint so if you don’t like it you can just paint over it,” Hannah says. “I haven’t been surprised at the reaction. I’m creative. People who come round find it joyful and are always asking what we’re doing next. It allows people to enjoy something totally different.”

You can follow Hannah’s interiors journey over on Instagram @weeleithcolony

A splash of paint makes all the difference

How can buyers be more creative with their décor? Hannah says to “try one project at a time so it doesn’t feel like living on a building site”.

“We’re not perfectionists - we’re doing it ourselves and we’re not professionals,” she adds. “My favourite place in the flat is the shutters on the windows. We have got a lovely bay window. The wallpaper was peeling so we pulled it back and uncovered the original shutters under it. The light comes through in the morning and looks lovely.”

On whether her husband supports the bright décor choices, Hannah says: “Alex is really creative. He’s not afraid of trying anything new and he likes unusual ideas so he’s very on board. He’s been so pleased with the response we’ve got on social media.”

Hannah has some astute advice to share with anyone looking to buy in the current market: “Just try to see as many places as possible to see their potential. You have to have additional money so look under your budget. We set the search on ESPC to the maximum we could afford and then realised it could go over the home valuation price.

“There’s lots of competition in the market at the moment. Put in offers and sense check things. On two occasions we were agonising over an offer but you can’t commit to a place until an offer is accepted. You should try to see as many places as you can to see the potential of these places under your budget.”



Hannah’s top tips for first time buyers

- If you don’t like it, you can just paint over it
- Do one project at a time so it doesn’t feel like living on a building site
- Allow time to get things wrong – mistakes are all part of the experience
- Try to see as many properties as possible
- Look under your budget as you need additional money
- Don’t commit to somewhere until an offer is accepted

The ultimate *summer gardening* checklist

Summer is finally here, and what better way to celebrate the new season in all its glory than by spending time outdoors. Take advantage of the good weather by relaxing in your garden and enjoying the colour summer brings.

Dobbies' Horticultural Director, Marcus Eyles, has some tips on how you can get even more out of your garden this summer and add instant colour to spaces of all sizes. So, whether you're looking to make the most of your apartment balcony, compact courtyard or sprawling lawn, here's the ultimate summer gardening checklist to get your garden looking its best for the warmer months.

Summer maintenance

Whilst summer is a fantastic time to enjoy the fruits of your labour in the garden, there are still jobs that can be done to ensure your outdoor space thrives. Marcus advises you should make sure you keep weeds in check by hoeing them before they get the chance to establish. Applying a thick layer of mulch to your beds and borders will help keep weeds at bay and prevent the need for any harsh weed killers that could be harmful to wildlife. Mulching will also help soil retain moisture, which is particularly important as the weather heats up.

Summer flowering shrubs such as deutzia and weigela should be pruned as soon as the

flowers have faded, and you should remove spent branches with a good pair of secateurs to allow new growth to develop next spring. You should also dead-head roses as soon as possible to make sure they continue flowering and feed them with rose fertiliser to encourage strong growth and beautiful blooms. Spring flowering annuals can also be lifted away to make room for high summer bedding plants such as dahlia, cosmos and nicotiana.

Grow your own

Marcus says that summer is a fantastic time to reap the rewards of earlier planting and harvest your delicious produce. Early potatoes can be harvested 10 weeks after planting, and asparagus spears can also be harvested in summer. For a constant supply of fresh leaves for seasonal salads and side dishes, re-sow salads every 10-14 days.

You can continue growing tomatoes in summer as these plants thrive in direct sunlight, so, if possible, make sure you position your tomato plant in a sunny spot. Marcus advises that taller tomato plants will benefit from being



Add instant colour

If you're looking to refresh your garden with a burst of colour this summer, there are plenty of plants that will put on an instant display. Summer bedding plants are perfect for bringing containers, hanging baskets and window boxes to life, and will fill your garden with colour, fragrance and foliage all season long.

For planting that will last long after summer, Marcus suggests Japanese Acers, which feature foliage in striking colours for a dramatic effect. Hydrangeas are also great for creating an eye-catching display and their full flower heads will hold their own well into autumn.

When caring for plants in summer, Marcus stresses the importance of regular waterings, and recommends adding liquid fertiliser every two weeks for healthy growth.

supported by a bamboo cane, and you should pinch out the side shoots of these varieties to concentrate the energy into creating fruit. Smaller bush and trailing varieties are fine left to grow without pruning, but once the first trusses start to set fruit, Marcus says you should begin feeding your tomato plant weekly with tomato fertiliser, and ensure you water frequently, especially during high summer when the weather warms up.

Lawncare

If you like an ornamental lawn, Marcus says that summer is the best time for weekly mowing,

as grass typically grows strongly during the warmer months. This means you can achieve a manicured style by reducing cutting height without damaging any of the grass, and to ensure lawn health, apply a summer lawn feed to increase vigour and help prevent weeds. For a more wildlife friendly lawn, Marcus recommends allowing your grass to grow, which will encourage wildflowers to bloom and support pollinating insects.

For more gardening tips and inspiration, and to browse Dobbies' collections for SS22, visit dobbies.com.

My 9-to-5

The owner of Edinburgh-based Coco Chocolatier, Calum Haggerty, shares his daily life and career path.

Where do you call home?

Leith Links. I'm originally from Inverness but I've lived in Leith for about 15 years now and I love it.

My day starts with...

My alarm goes off at 6.30am. I try to go to yoga on Leith Walk before work. We used to be based at Portobello but we have now moved to South Queensferry and I now have a 40 minute drive to work but I like the quiet time before the day begins. On the drive I always listen to an audiobook and I spend 15 minutes meditating before going into the office.

My main responsibilities are...

It varies a lot but I spend the most time on product development, sales and marketing. I don't spend a lot of time on the operational side of the business. I have to keep the team motivated but I mainly focus on thinking about where we are going as a business.



Calum Haggerty
Owner of Edinburgh-based
Coco Chocolatier

A typical working day usually involves...

It depends on the day - recently I have had brand meetings in Glasgow with our sister brands but a normal day usually involves speaking to customers and a lot of planning marketing campaigns.

I got my job...

I fell into it. Coco was a business I bought in 2015. Before that I was in the fire service for eight years. I did a business and finance degree at university but I decided I didn't want to work in an office. I always wanted to work for myself. I love food and drink and art and design so Coco was an opportunity to combine those. I love chocolate like anyone else but I didn't know a great deal about the industry

The best part of my job is...

The creative element and working with designers on new brands and new recipes. As a business we try to do the right thing and that's something the bigger companies don't do. I enjoy trying to make a difference in the industry.

My most memorable career moment is...

Probably some of the work we do with our Colombian partner. We do something called impact trade which means we have more products finished in the country of origin, in our case Colombia, and it keeps wealth in the country.

I'm also proud of the work we've done with big brands like Innis & Gunn and Talisker.

After work I...

My (almost) five-year-old son and newly born daughter keep me busy, but outside of that I love going out for dinner and drinks with family and friends. Some of my favourite places are Toast, Oregano Pizzeria, Lioness of Leith and Nobles. I also love playing the guitar and going to Brazilian Jiu Jitsu at Canonmills and Tribe Yoga at Leith Walk.

If I wasn't the owner of Coco Chocolatier, I'd have been...

I would still be working for myself. I'd be in the creative industries creating new things.



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

My best piece of advice is something I have always told myself. When you first set up a business everyone has an opinion and you can be convinced that someone knows something you don't know but you have to stick to your own vision, not someone else's.

You can find out more about Coco Chocolatier by visiting coco-chocolatier.com



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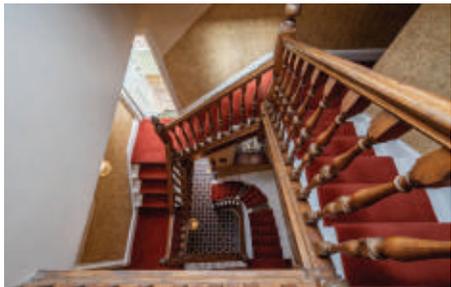
Our property section highlights just some of the stunning homes now available with ESPC solicitor estate agents. Which one of them could be yours?



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88/1 MYRESIDE ROAD, EDINBURGH, EH10 5BZ

OFFERS OVER £660,000



Offering the perfect blend of period charm and sleek contemporary style is this exceptional double upper flat, forming part of an elegant Victorian terrace, enjoying a superb location in the capital's desirable Merchiston area. A spacious family home with garage included.

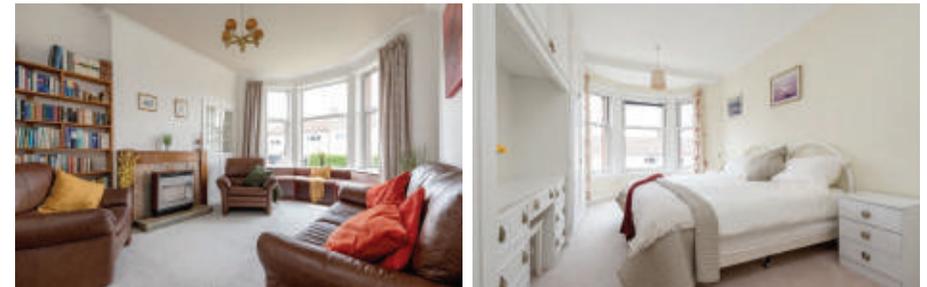
VIEWING INFORMATION

By appt through Neilsons 0131 253 2858



27 LUSSIELAW ROAD, BLACKFORD, EDINBURGH, EH9 3BU

OFFERS OVER £625,000



Well maintained semi detached period home on generous corner plot | South & west facing gardens | Detached garage | Vestibule | Sitting room with bay window | Dining room | Kitchen | 3 double bedrooms | Bathroom | Potential to extend subject to consents | GCH | DG

VIEWING INFORMATION

Viewing by appointment telephone Agent 0131 581 571

SIMPSON
& MARWICK

FLAT B, THE OLD MANSION HOUSE, NEWBYTH, EAST LoTHIAN, EH40 3DU

OFFERS OVER £560,000

3  3  2  F 



Unique period apartment in historic Mansion House | Shared grounds & 2 garages | Ground floor - Large sitting/dining/kitchen with wood burner | Principal en suite bedroom | Bed 2 | Utility/boot room | Bathroom | Basement level - Bed 3/living room with en suite & study | Large storage room | Night storage

VIEWING INFORMATION

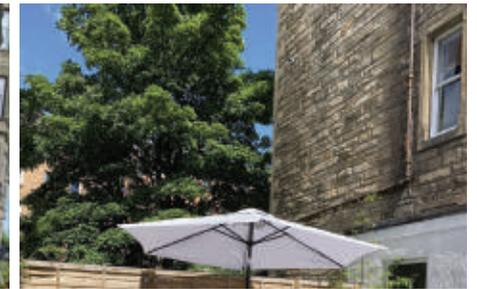
By appointment telephone Agent 01620 532654

SIMPSON
& MARWICK

6 BANGHOLM TERRACE, INVERLEITH, EDINBURGH, EH3 5QN

FIXED PRICE £525,000

3  1  2  D 



Truly impressive main door flat | Sought after location close to excellent amenities | Sunny private garden | Vestibule | Hall | Sitting room | Kitchen/dining room | 2 double bedrooms | Bedroom 3/Study | Bathroom | Large basement storage area | Permit parking | GCH

VIEWING INFORMATION

By appointment telephone Agent 0131 581 5711

SIMPSON
& MARWICK

32 DUDLEY GROVE, EDINBURGH EH6 4QW

OFFERS OVER £435,000



Beautifully-presented traditional, main-door upper villa in sought after Trinity district. Lounge, three bedrooms, a spacious living room, dining kitchen, whilst externally, is accompanied by a low-maintenance private walled garden and on-street parking. GCH.

VIEWING INFORMATION

Tel VMH 0131 622 2626 for an appointment



9A MELBOURNE ROAD, NORTH BERWICK, EAST LoTHIAN, EH39 4JT

OFFERS OVER £430,000



Spacious & unique beachfront terraced house | Stunning panoramic sea views | Small patio | Entrance hall | WC | Generous sitting room with fireplace | Well planned kitchen | 2 double bedrooms | Contemporary shower room | Parking space available separately | GCH | DG

VIEWING INFORMATION

By appointment telephone Agent 01620 532654



15/4 ROTHESAY PLACE, WEST END, EDINBURGH, EH3 7SQ

OFFERS OVER £425,000



Extremely stylish 3rd floor flat | Prestigious West End location | Upgraded, renovated & tastefully decorated throughout | Stylish sitting room | Spacious kitchen/dining room | 2 double bedrooms | Contemporary shower room | Access to residents' gardens | Permit parking | GCH

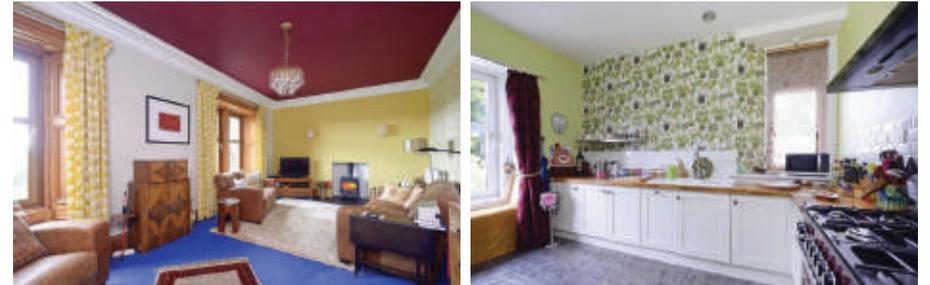
VIEWING INFORMATION

By appointment telephone Agent 0131 581 5711

SIMPSON
& MARWICK

UPPER BROOMLANDS, STIRCHES ROAD, HAWICK, TD9 7HF

OFFERS OVER £385,000



Forming the upper half of this stunning Victorian home, this spacious villa enjoys wonderful proportions offering a flexible layout, fine outlooks over the popular Stitches and town beyond, and a fantastic private landscaped garden to both the front and rear.

VIEWING INFORMATION

Tel: 01573 922603

HASTIN&S

14/3 LEARMONTH GARDENS, WEST END, EDINBURGH, EH4 1HB

OFFERS OVER £380,000



Delightful 2nd floor flat in prestigious & sought after West End location | Bright & well proportioned accommodation | Sitting room overlooking residents' gardens | Fitted kitchen | Double bedroom 1 with walk-in wardrobe | Double bedroom 2 | Shower room | Permit parking | GCH

VIEWING INFORMATION

Sun 2-4 or by appointment telephone Agent 0131 581 5711

SIMPSON
& MARWICK

12/4 WHITE HORSE CLOSE, CANONGATE, EDINBURGH, EH8 8BU

OFFERS OVER £380,000



Stylish & generously proportioned light filled top floor flat | Historical location | Close to Holyrood Palace & Park | Welcoming hall | Sitting room/dining room | Kitchen | 3 double bedrooms | Bathroom | Shared courtyard | Residents' permit parking | GCH | Part DG

VIEWING INFORMATION

By appointment telephone Agent 0131 581 5711

SIMPSON
& MARWICK

6/1A CARLYLE HOUSE, EAST SUFFOLK PARK, EDINBURGH, EH16 5PL

OFFERS OVER £360,000



Beautifully presented throughout, this stunning, two bedroom, first-floor flat is set within a converted B-Listed building, with high ceilings, original features and flooded with natural light. The property is neutrally decorated combining modern style with period detailing and is surrounded by beautifully maintained communal gardens. There is also the advantage of access to private tennis courts, bicycle storage and plentiful parking in the residents' car park.

VIEWING INFORMATION

By appointment please call 0739 8577 228



131/7 ST JOHNS ROAD, CORSTORPHINE, EH12 7SB

OFFERS OVER £280,000



This third/top-floor tenement flat offers a sophisticated city home in the heart of desirable Corstorphine. The stylish two bedroom abode enjoys a traditional bay windowed living room, a modern dining kitchen, showerroom and is accompanied by a leafy shared rear garden.

VIEWING INFORMATION

Tel VMH 622 2626



LADYRIG LODGE, LADYRIG, KELSO, TD5 8JP

IRO £225,000



Incredibly well connected to amenities while retaining a coveted countryside lifestyle, Ladyrig Lodge is a fantastic find for those in search of a semi-rural position offering a peaceful setting. The property offers well proportioned accommodation complete with a barn and further outbuildings, opening up exciting possibilities for those with a project in mind.

VIEWING INFORMATION

Contact Hastings Legal & Property
Tel: 01573 225999



36 HOWDEN DRIVE, JEDBURGH

OFFERS OVER £135,000



Sitting within a popular residential area of Jedburgh, this modern and stylishly presented mid-terraced starter home enjoys bright & spacious accommodation which is ready to move into and complete with easy kept gardens to the front and rear.

VIEWING INFORMATION

Contact Hastings Legal & Property
01573 225999



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