

espac



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





Simply Stunning
whichever way you look at it



PAVILION

AMA HOMES ON KINNEAR ROAD

Whether you're enjoying the exquisite detailing of the apartment interiors, or admiring the uninterrupted views of the Edinburgh skyline from the private, south-facing terrace, Pavilion doesn't disappoint. Only 5 of the 16 two and three bedroom luxury apartments remain, so if you want to experience Pavilion for yourself, you need to be quick.

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

Prices from £1,180,000



When Quality Matters

amahomes.co.uk/pavilion

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WELCOME

In the latest issue of the ESPC magazine, we offer expert advice on a range of topics. Whether you are looking to upgrade from a flat to a house, wondering how COVID-19 has changed the priorities of home buyers or a landlord trying to find good tenants, we've got you covered. You can also find out the latest property market statistics in our October House Price Report.

Plus, first time buyers are in luck as we break down what it's like to buy your first property right now and look at the changes to the process caused by the pandemic. And ESPC Mortgages discuss guarantor mortgages, which might be an option for those looking to get on the property ladder.

As we move further and further into winter, it's very noticeable how dark the early evenings have become. To make your garden a more inviting space this season, we offer some outdoor lighting ideas.

And when it comes to interior trends, look no further. From velvet to bouclé, we identify some of our favourite textured furniture and home accessories to add interest to your living space.

If you haven't already, it's time to invest in some bar accessories and stools. Home bars are fast

growing in popularity – it's the perfect way to enjoy a winter cocktail in style in your house. We've rounded up some of our favourite home bar products in this issue.

Always wanted to live by the seaside? In this edition, we highlight some of our favourite coastal towns to live in, including St Andrews, North Berwick and South Queensferry. Read the full article to see which other towns made our list and why.

And as usual, we feature a fantastic range of properties for sale throughout the magazine. If any pique your interest, don't hesitate to contact the selling agent for more information.

Remember, there are lots more properties available to browse at espc.com



Happy reading.
Claire Flynn
Editor

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COVER IMAGE: Home bar by Swoon Editions
ESPC (UK) Ltd: 107 George Street, Edinburgh, EH2 3ES
TEL: 0131 624 8000

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

A HOME THAT WORKS FOR YOU? JUST ASK CALA



The Napier showhome at Ravelrig Heights

DISCOVER THE NAPIER

This home offers the perfect layout for family life and home working with 5 spacious bedrooms and a separate private downstairs office.

Available with the help of our Guaranteed Buyer* service or an LBTT† contribution. All you have to do, is just ask CALA.

FINAL HOMES IN PHASE 1 - VISIT TODAY

RAVELRIG HEIGHTS,
RAVELRIG ROAD, BALERNO,
EDINBURGH, EH14 7FE
01324 441 837 | CALA.CO.UK

★★★★★ 5 star customer service



ESPC_13NOV *CALA will obtain 2 independent valuations based on achieving a sale in a 4-6 week period, Guaranteed Buyer considered subject to CALA's purchasing criteria, terms and conditions. Guaranteed Buyer and other incentives available on selected plots, subject to terms and conditions and not in conjunction with each other or any other offer. Visit cala.co.uk/terms for full terms and conditions, and purchasing criteria. †Plot specific incentive, for occupation by December 2020. If the CALA home purchased is not your only home, you will have to cover any additional LBTT incurred for second homes. Visit cala.co.uk/terms for full terms and conditions. Images shown are taken from The Napier showhome at Ravelrig Heights and feature, fittings, décor, flooring and soft furnishings which are not included as standard in a CALA home. Images are used to suggest possible finishes that can be achieved in your home at an additional cost. Please consult a CALA representative for further details. Some images have been enhanced. Telephone calls within the British Isles will be charged at local rate. Telephone calls may divert to a mobile service in which case call charges may vary. Calls may be recorded for training purposes. 5 stars awarded for customers' willingness to 'Recommend to a Friend' in findings of the survey undertaken by the Home Builders Federation 2018/19

HOUSE PRICE REPORT OCTOBER 2020

Statistics from the past three months show the market remains busy.

KEY POINTS

£270,983
average
selling price

From August to October 2020, the average property selling price in Edinburgh, the Lothians, Fife and the Borders was £270,983, up 7.9% compared to last year.

44.4%
increase in
homes coming
to market

Over the past three months, the number of homes coming to market in these areas rose by 44.4% year-on-year.

18
days for property
to be placed
under offer

The median time for properties to be placed under offer in Edinburgh, the Lothians, Fife and the Borders over the past three months was 18 days, three days faster than last year.

From August to October 2020, the average property selling price in Edinburgh, the Lothians, Fife and the Borders was £270,983, a 7.9% increase compared to last year. Properties in the Scottish Borders experienced a notable increase in average selling price, rising by 20.6% year-on-year to £249,373.

Properties in West Fife & Kinross saw a 14.3% increase, while properties in Midlothian saw a 9.5% increase. Properties in East Lothian and West Lothian experienced a 7.5% and 7.8% increase in average selling price, respectively.

In Edinburgh, the average property selling price rose by 6.2% year-on-year to £289,510. Within the capital, three bedroom houses in Liberton and Gilmerton saw an 18.5% increase in average property selling price. However, two bedroom flats in New Town and West End saw a reasonable year-on-year decrease in average property selling price, dropping by 14.7%.

The number of homes coming to market is still significantly up compared to last year, which is good news for buyers. Over the past three months the number of new listings in these areas is up 44.4% year-on-year. The districts with the greatest volume of new listings are Dunfermline, Leith and Corstorphine.

The volume of property sales in Edinburgh, the Lothians, Fife and the Borders over the past three months is down 5.6%. However, this decrease is concentrated in August. September and October have seen significant year-on-year increases in sales. This is likely due to the time it takes for a



property to progress from under offer to sold, so there was a slight delay in sales volume catching up to last year after property market restrictions were relaxed.

The top selling properties by sales volume over the last three months were three bedroom houses in Dunfermline and one bedroom flats in Leith.

There has been a decrease in selling time for properties in Edinburgh, the Lothians, Fife and the Borders compared to last year. The median time for a property to be placed under offer over the last three months is 18 days compared to 21 days last year. Homes in East Fife have seen a significant decrease in selling time, with the median time for them to be placed under offer now at 33 days compared to 55 days the previous year.

From August to October 2020, the average percentage of Home Report valuation achieved in Edinburgh, the Lothians, Fife and the Borders was 104.1% compared to 103% last year. One bedroom flats in Leith Walk, Easter Road, Pilrig and Bonnington achieved

the highest percentage of Home Report valuation at 109.4%.

Paul Hilton, CEO of ESPC, said: "Over the past three months, the Scottish property market has remained exceptionally busy for this time of year. We are still seeing far more homes coming to market, along with high competition for many of those properties.

"Properties in the Borders have seen a significant jump in average selling price year-on-year, and this could be a result of lockdown restrictions and changes in daily routines encouraging people to consider a home in the country. However, we are still seeing strong competition for properties in Edinburgh, suggesting that many people continue to recognise the benefits of city life.

"While activity is generally much higher than usual for this time of year, we are seeing some month-on-month cooling in certain activities such as viewing requests and Home Report downloads. However, this is to be expected as we approach a typically quieter time of year for the property market."

HOW MUCH IS YOUR HOUSE WORTH?

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

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

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

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

While the lockdown restrictions were in place in spring, many ESPC agents offered virtual valuations. These restrictions were relaxed at the end of June and agents can now visit your home in person to value your property.

However, if you would prefer for your property to be valued over Facetime, Zoom or a similar platform, lots of ESPC agents can do this for you. You should speak to the individual agent to find out what they can offer.

If you're waiting until 2021 to sell your home, either early in the year to make the most of the current "LBTT holiday" or in the traditionally busy spring period, it's still wise to get your property valued as soon as possible so you can get organised for the sale.

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

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



STYLE AND SIMPLICITY

This beautiful New Town flat boasts elegant décor throughout.



STYLE AND SIMPLICITY



Forming part of a charming terrace in the heart of Edinburgh's New Town, this first floor flat is perfect for those who like a bit of Georgian flair. Positioned within easy walking distance of George Street and Princes Street, this B-listed property features three bedrooms and a fantastic reception space.

With its grand proportions, the highlight of the property is the living room. It boasts plenty of space so you can also accommodate a dining table and chairs, which is perfect if you're looking for a more formal setting for dinner.

It has a range of lovely features, including large dual-aspect windows which flood the room with natural light, a curved wall and a stunning fireplace which makes it perfect for cosy winter nights in. It's an ideal spot to relax during the day or in the evening.

The contemporary dining kitchen is also fantastically bright and spacious. Light wood units contrast with a dark floor, giving the room a thoroughly modern and stylish feel.

All three bedrooms benefit from tasteful décor, but the master bedroom is the most impressive. It features grand proportions, large windows and a curved wall. The room further benefits from a walk-in wardrobe and a chic en suite bathroom.

One or both other bedrooms could easily be used as a study to accommodate working from home. The property also features a shower room and benefits from good storage with two hall cupboards.

This flat is well-positioned on Hart Street in the New Town conservation area, just a stone's throw from the great cafés, bars and restaurants of Broughton Street. It is well-placed for accessing the popular areas of Leith and Canonmills, as well as the City Centre.

One of the particular benefits of living in the New Town is the plethora of public transport options on your doorstep, meaning all other areas of the city are easily accessible. Plenty of bus routes run through the area, while the tram stop and Waverley railway station are very close.

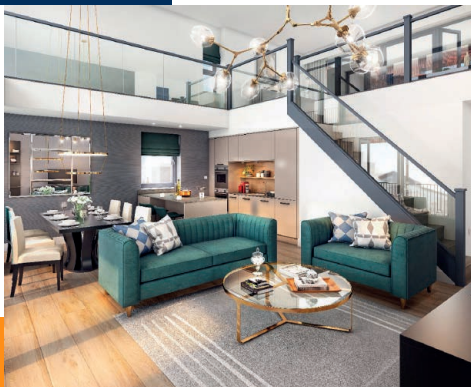
For those looking to live somewhere that they can make the most of city life, look no further.



15/1 HART STREET, NEW TOWN, EH1 3RN | OFFERS OVER £575,000

CONTACT: Call Coulters on 0131 253 2215





QUEENSBERRY PROPERTIES UNVEILS EXCLUSIVE RESIDENCES IN THE HEART OF EDINBURGH'S HISTORIC OLD TOWN

Multi-award-winning developer, Queensberry Properties, has launched its landmark development, Waverley Square, in the heart of the Scottish capital.

Uniquely located between the iconic Royal Mile and Edinburgh Waverley train station, Waverley Square forms part of the vibrant 7.5-acre/£240m New Waverley initiative. Scheduled for completion from spring 2021, the development showcases a range of one, two and three bedroom apartments, penthouses and mews, with prices in the current release starting from £385,000. Residents will also benefit from private basement parking, floor-to-ceiling windows, vast living spaces and a landscaped communal courtyard.

These exclusive apartments are perfectly positioned with a wide range of amenities right on the doorstep and quick links straight to the iconic Edinburgh Castle, thriving city centre and Scottish Parliament. Waverley station is only a three minute walk away, while Edinburgh Airport can be reached in as little as 25 minutes by car.

Hazel Davies, Sales & Marketing Director at Queensberry Properties, said: "We are delighted to bring this highly-acclaimed new development to the market, set in arguably one of the world's most desirable and historic locations. Waverley Square offers a wealth of amenities and unsurpassed connectivity right on the doorstep and is surrounded by striking architecture and a breath-taking city skyline, making it the ideal place to live, work and study."

For more information about Waverley Square or to book a virtual appointment, please call 0131 600 0210 or email waverleysquare@queensberryproperties.co.uk. Alternatively, prospective buyers can access Queensberry Properties' virtual apartment selector system to explore the development and location from the comfort of their own home at waverley-square.com



WAVERLEY SQUARE EDINBURGH

Exclusive residences in the heart of Edinburgh's historic Old Town

PRICES FROM £385,000

- 66 stylish 1, 2 & 3 apartments, penthouses and mews
- Striking and contemporary architecture
- 59 secure basement parking spaces exclusively for residents
- Part of the 7.5 acre / £240m New Waverley regeneration initiative

ON SALE NOW

Call now to book your reservation appointment
0131 600 0210

waverleysquare@queensberryproperties.co.uk
www.waverley-square.com

SEARCHING FOR A HOME WITH ESPC

More than
1,600

new homes listed on
espc.com in October

Over
825,000

property alert emails
sent during October with
My ESPC

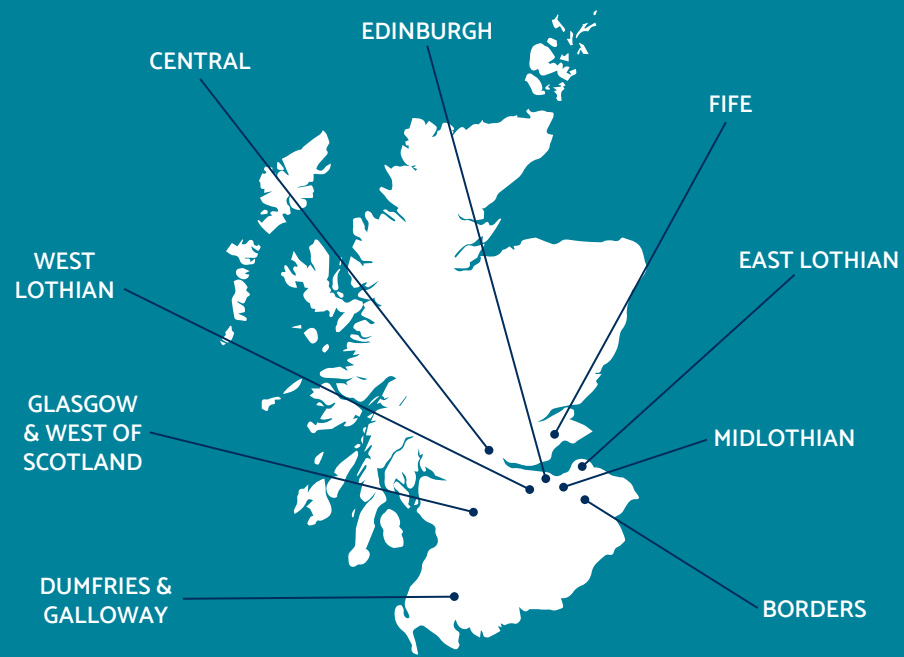
160
solicitor estate
agents

ready to help you buy
and sell a home

**Scottish
Borders**

saw the biggest percentage increase
year-on-year in new property listings
over the past three months.

ESPC AREAS



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



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

OFFERS OVER £445,000

6  2  1  E 

ESPC PROPERTY



Watermans Legal are delighted to bring to market this impressive six-bedroom double upper flat, representing a rare opportunity to acquire a beautiful period home. Lots of period features. Viewing is by apt only.

VIEWING INFORMATION

Viewing by appt. Call 0131 253 2959.



AKORA HOUSE, HUMBIE, EAST LoTHIAN, EH36 5PJ

OFFERS OVER £395,000

3  3  2  C 

ESPC PROPERTY



Akora House is a unique contemporary 3 bedroom family home with a flexible layout and quality fixtures and fittings throughout. Living room, family room/dining room, kitchen, utility, shower room, 3 double bedrooms, ensuite shower room and bathroom. Gardens and carport.

VIEWING INFORMATION

by appt tel Agent 01620 532654

SIMPSON
& MARWICK

CURATED COLOUR

Create a vibrant and energetic feel in your home with pops of bright and contrasting colours. We love this beautiful bathtub in an unexpected shade, which would definitely add interest to any bathroom.



Haze Freestanding Bath In Orient Red, Waterbaths of Ashbourne, £2,395, waterbaths.co.uk



When Quality Matters

www.amahomes.co.uk



Getting the balance right.

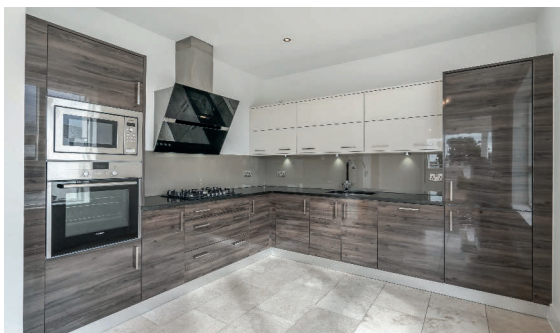
CAER AMON APARTMENTS CRAMOND

Achieving a good work-life balance has long been recognised as important to our mental and physical wellbeing. That can be difficult when much of what we do is currently centred in our homes, but Caer Amon Apartments in Cramond give you the ideal opportunity to get things right.

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

There are only four homes available - two 2-bedroom apartments, one 3-bedroom apartment and a magnificent 4-bedroom duplex - with prices from £500,000.

With great LBTT incentives now available, arrange a viewing today by calling Behnam Afshar on 07967 322 025 or email behnama@amanewtown.co.uk





Nexa Bar Stool, Argos, £40, argos.co.uk

HOME BARS

Set up a stylish bar in your home so you can enjoy a drink in a lovely setting.



Bloomingville Glass Cocktail Shaker, Cuckooland, £22, cuckooland.com



Hauteville Bar Chair, Ionian Interiors, £499, ionianinteriors.com



Laskas Cannes Bar Cabinet, Sweetpea & Willow, £2,416, sweetpeaandwillow.com



All GINS Bright And Beautiful Print, Of Life & Lemons, £15, oflifeandlemons.co.uk



Vizzini 2 Tier Bar Trolley, Homebody Décor, £350, homebodydecor.co.uk



Swoon Editions Home Bar, swooneditions.com

BRIARBANK, LADYLANDS, SELKIRK, TD7 4PX

OFFERS OVER £365,000

4  2  3  E 

ESPC PROPERTY



With open countryside views, landscaped gardens and thoughtfully extended accommodation, this welcoming family home is set quietly to the edge of Selkirk - allowing it the best of both a stunning rural landscape and town amenities.

VIEWING INFORMATION

Tel: 01573 922603

HASTIN & SONS

5 QUALITY STREET, NORTH BERWICK, EAST LoTHIAN, EH39 4HJ

FIXED PRICE £340,000

4  1  1  D 

ESPC PROPERTY



Well presented 4 bedroom first floor flat. Ideal permanent home or investment opportunity. Located within walking distance of all local amenities. Vestibule, entrance hall, sitting room, dining kitchen, 4 bedrooms, bathroom with shower over bath and separate WC. GCH..

VIEWING INFORMATION

By appt tel Agent 01620 532654

SIMPSON
& MARWICK



Buckingham Velvet Pouffe With Fringes, Homescapes, £53.99, homescapesonline.com

TEXTURED

From velvet to bouclé to glass, add depth to your living space with different textures.



Calvin Armchair In Moroccan Printed Cotton, Atkin and Thyme, £449, atkinandthyme.co.uk



Jonathan Adler Beaumont Settee, Sweetpea & Willow, £2,950, sweetpeaandwillow.com



Mikara Pendant, dar lighting, £420, darlighting.co.uk



Flamenco Bouclé Embroidered Cushion, Bombay Duck, £35, bombayduck.com



Knitted Blanket, The French Bedroom Company, £75, frenchbedroomcompany.co.uk



Ero Velvet Lampshade Collection, £45-£59.50, Cushion Collection, £29.50-£34, Luna Azure Blue Velvet Sofa, £895, Oliver Bonas, oliverbonas.com



MOVING FROM A FLAT TO A HOUSE

If you're planning to move from a flat to a house, Jordan Mackay, Branch Manager at Aberdeen Considine, highlights the different factors to consider.

For those considering that next step on the property ladder, there is a lot to contemplate. One of the main stimulants for moving over the last few months, has been upsizing from a flat to a house.

Taking that next step is very exciting but it is important to consider a series of factors before taking the plunge.

The main reason for most for moving to a house is to gain that all important garden. Whilst having your own outside space to enjoy al fresco dining, let your children play or even grow your own vegetables is a huge bonus, don't forget that creating and maintaining your outside haven takes time and money.

When viewing a house, and the sun is hiding behind the clouds, consider where it should be at certain times of the day and if you would like to enjoy a glass of your favourite tippie in the evening sun or whether a morning sunrise is more important. If privacy is important to you, also check the location of neighbouring

properties and whether there are windows looking into your garden.

You will generally gain more space when moving from a flat to a house so remember to budget for the furniture you will need to fill those extra rooms. Online bargain sites or second hand/vintage furniture are always a great way to create that special space you so desire.

Look out for storage space which can sometimes lack within a newer home compared to a tenement flat, which often have large box rooms.

Location is vital for most when buying any property and even if children are not on the agenda, consider that one day they may be. So, it is always best to consider school catchments – you can make use of the search by school catchment tool on espc.com to find homes in the right area.

Find out more about Aberdeen Considine at acandco.com, or contact the team on 0333 0164 291.



Image includes optional upgrades at additional cost



A RANGE OF
3 BEDROOM
HOMES
AVAILABLE TO
RESERVE NOW

AFFORDABLE HOUSING AVAILABLE IN EDINBURGH

AS PART OF THE CITY OF EDINBURGH COUNCIL'S GOLDEN SHARE SCHEME

A number of properties at Gilmerton Heights and Barratt @ Heritage Grange 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 market value on first sale and all subsequent re-sales.

For more information, visit www.edinburgh.gov.uk/firsttimebuyers

Gilmerton Heights, Gilmerton Station Road, Edinburgh EH17 8RZ

Barratt @ Heritage Grange, Frogston Road East, Edinburgh EH17 8AB

Sales Centres are open: Monday 12.30pm to 5.30pm and Tuesday to Sunday 10am to 5.30pm

Prices from £179,996

barratthomes.co.uk

0333 355 8460



Offer available on selected plots only. Terms and conditions apply. See website for details, subject to contract and status. Prices correct at time of publishing if mentioned. Images include optional upgrades at additional cost. Following withdrawal or termination of any offer, we reserve the right to extend, reintroduce or amend any such offer as we see fit at any time. Barratt Homes is a brand of BDW TRADING LIMITED (Company Number 03018173), a company registered in England whose registered office is at Barratt House, Cartwright Way, Forest Business Park, Bardon Hill, Coalville, Leicestershire LE67 1UF, VAT number GB633481836. Calls to 03 numbers are charged at the same rate as dialling an 01 or 02 number. If your fixed line or mobile service has inclusive minutes to 01/02 numbers, then calls to 03 are counted as part of this inclusive call volume. Non-BT customers and mobile phone users should contact their service providers for information about the cost of calls. These properties are available to those who meet the affordability criteria for the City of Edinburgh Council's Golden Share scheme. Ask our Sales Adviser for full Ts&Cs.

BUYING YOUR FIRST HOME AND COVID-19

In this article, we break down the key changes to the process of buying your first home due to COVID-19.



IS IT A GOOD TIME TO BUY MY FIRST HOUSE OR FLAT?

This is likely a question you will be asking yourself and, unfortunately, there is no straightforward answer. Owning a home comes with lots of benefits but it is also a big financial commitment, particularly with higher mortgage deposits required at present and a competitive market meaning homes are selling well. You should do your research and make sure you are in the right position to take this on.

One thing to note is that there has been a surge in properties coming to market, with homes listed on ESPC in Edinburgh, the Lothians, Fife and the Borders from August to October up 44% year-on-year. This is good news for first time buyers as it means a greater choice of properties.

HOW HAS CORONAVIRUS AFFECTED HOUSE PRICES?

As a first time buyer, you are likely wondering how the pandemic has affected house prices. Our October House Price Report showed that the average selling price in Edinburgh, the Lothians, Fife and the Borders is up 7.9% year-on-year. Prices are also up compared to the first quarter of 2020.

Your ESPC solicitor estate agent can advise you on average selling prices for the areas you're interested in.



HOW HAS THE CORONAVIRUS PANDEMIC AFFECTED MORTGAGE DEPOSITS?

A key thing to be aware of if you're buying your first house or flat right now is that the pandemic has changed the policies of many UK lenders, particularly when it comes to mortgage deposits. Before the pandemic 5% deposit mortgages were commonplace, but now most lenders require at least a 15% deposit.

You should seek independent mortgage advice to find out what mortgage options are available to you and about ways to boost your deposit. Contact ESPC Mortgages on 0131 253 2920 or fsenquiries@espc.com

HOW HAS COVID-19 CHANGED LAND AND BUILDINGS TRANSACTION TAX?

In order to encourage property market activity following the lockdown restrictions, in July the Scottish Government temporarily raised the zero-tax threshold for Land and Buildings Transaction Tax (LBTT) to £250,000.

First time buyers already benefited from tax relief up to £175,000 but this change means you could save an additional £1,500 if you purchase by 31st March 2021.

HAS CORONAVIRUS AFFECTED HOUSE VIEWINGS?

You might be wondering how house or flat

viewings work in the current situation. Viewing a property now is different to before COVID-19.

The Scottish Government has advised that buyers should view properties virtually initially and only progress to a physical viewing if they have a keen interest in buying.

If there are no virtual viewings available for the property you're interested in, you should make use of the description, photographs and Home Report to decide if you would like to view it in person.

Open viewings are not currently permitted, so you must book an appointment with the selling agent.

The agent can advise you on the process of viewing a property in the current circumstances.

To get free advice from property experts on buying your first home, head to espc.com/freadvice

The initial consultation with an ESPC Mortgages 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 Ltd which is authorised and regulated by the Financial Conduct Authority.

1/5 CRAUFURDLAND, CRAMOND, EDINBURGH, EH4 6DL

OFFERS OVER £320,000



ESPC PROPERTY



1/5 Craufurdland is an impressive, immaculately presented 1st floor flat which forms part of an established, exclusive development in the sought-after area of Barnton to the northwest of Edinburgh city centre. Set in delightful landscaped grounds.

VIEWING INFORMATION

By appointment on 0131 253 2276



4/1 GRANDVILLE, EDINBURGH, EH6 4TH

FIXED PRICE £250,000



ESPC PROPERTY



Situated in one of Edinburgh's most desirable postcodes, this two-bedroom, two-bathroom first-floor flat in highly sought-after Trinity forms part of a popular modern development, boasting a spacious floorplan with pristine interiors and private residents' parking.

VIEWING INFORMATION

Tel Seller 07434636468/VMH 0131 253 2964





Fitzpatrick Floor Lamp with Green Floral Spot Shade, Florence Broadhurst, £395, florencebroadhurst.co.uk

BACK TO THE 70S

Take a trip back to the decade of disco with these retro inspired products.



Retro Floral Coral Cushion, Annabel James, £17.95, annabeljames.com



Cricket Three Seater Sofa, Sofology, £949, sofology.co.uk



Magnolia Swivel Armchair, Cult Furniture, £359, cultfurniture.com



Avalon Chevron Weave Rug, Housecosy, £129, housecosy.com



Karlsson Mini Flip Wall Clock, Red Candy, £118, redcandy.co.uk



THE PLAYFAIR AT DONALDSON'S CROWNED APARTMENT DEVELOPMENT OF THE YEAR AT SCOTTISH HOME AWARDS 2020

Against fierce competition, with 12 finalists in contention, The Playfair was best in class, securing this prestigious award, which celebrates innovation and excellence.

Judged by a panel of industry experts, the awards look for developments that display excellence in overall design, including aesthetics, suitability for purpose and sustainability.

The Playfair was recognised for providing both excellent homes and a meticulous restoration of one of Edinburgh's most iconic buildings. The judges noted that they "were impressed by the landmark development, which throughout judging this year was hard to ignore. Its innovative design has been done at a high level, considering the constraints of the building and a variety of spatial design challenges."

Situated just moments from Haymarket station, the former college is set amidst 16 acres of elegant grounds and is dominated by the central Playfair building, a magnificent quadrangular building built in the 1840s and designed in the style of an Elizabethan palace.

City & Country, the UK's market leading developer of heritage buildings, has

transformed the historic building into beautiful period homes in a wide variety of sizes, from studio apartments to three-bedroom penthouses.

Residents benefit from access to The Playfair's communal areas, which have already been restored. These include the grand entrance hall and impressive original staircase, creating an elegant and homely sense of place emulating the feel of a boutique hotel.

Additionally, residents can access The Club Room and The Chapel Room. The Club Room, a south facing boutique communal room where refreshments are available, overlooks The Playfair's discreet internal courtyard, whilst The Chapel Room is an impressive shared living space situated in the original Donaldson's chapel.

Prices for apartments at The Playfair currently range from £350,000 - £1,600,000. To register interest and for more information, including virtual tours, visit cityandcountry.co.uk or call 0131 341 5679.

WHAT IS A GUARANTOR MORTGAGE?

Paul Demarco, Independent Mortgage Adviser with ESPC Mortgages, looks at how guarantor mortgages work.

The purpose of a guarantor mortgage is mainly to help first time buyers get on the property ladder by enhancing the borrowing power of the applicant.

With a guarantor mortgage, the guarantor signs up to be liable if the applicant stops paying back what was owed to the lender. Therefore, the lender has the right to pursue the guarantor for any missed payments. A guarantor mortgage basically means that you are less of a risk, because the lender has a way of getting their money back if you default on your repayments or don't stick to your agreement with them.

Not all lenders offer guarantor mortgages and those that do tend to enforce a more restrictive lending policy than would normally apply to non-guarantor loans. Students are a common type of applicant along with first time buyers and young professionals that are currently on a low income.

The lenders that do market this type of product will adopt the following criteria:

- The guarantor must be a blood relation (for example, your parents, brother or sister)
- The affordability is predominantly assessed on the guarantor's income
- Any other mortgages or loans that the guarantor has will be taken into account under the affordability assessment.

In addition to guarantor mortgages some lenders offer multiple borrower mortgages – this is very similar to the guarantor arrangement and most lenders allow four applicants on the mortgage application, and some allow students to be the main applicant.

With this arrangement, the following criteria normally applies:

- All borrowers must sign the Mortgage Deed
- It is mandatory that any borrower/s not named on the Title to the property obtain independent legal advice.

In summary, this can be a complex area and it is worth seeking independent mortgage advice before deciding if either of these arrangements is right for you.

ESPC Mortgages is a team of independent mortgage advisers who are specialists in helping first time buyers. Find out more by contacting the team on fsequiries@espc.com or 0131 253 2920, or visiting espc.com/mortgages



The information contained in this article is provided in good faith. Whilst every care has been taken in the preparation of the information, no responsibility is accepted for any errors which, despite our precautions, it may contain. No individual mortgage advice is given, nor intended to be given in this article.

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

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THE CHANGING PROPERTY MARKET

Peter Ryder, Managing Director at Thorntons Property, looks at how home buying priorities have changed due to COVID-19.

Since the market reopened on the 29th June, all agents have reported record levels of activity. A lot of this was attributed to pent up demand, however the pandemic has also caused a lot of people to re-evaluate their lifestyles and priorities moving forward. Due to this, we have seen clients wanting to move for many different reasons.

WORKING FROM HOME

Many employers and employees realise that working from home is now a real option even after the pandemic is over. It is likely that many people in Scotland would like to continue to work from home in the future if they have the option. On the back of this, many clients who are actively looking to move would like extra space to accommodate a working environment within their property.

THE COMMUTE

People are appreciating that they do not need to commute to their office every day. They are now considering their options and looking at more rural properties, which, in many cases, offer better value for money and larger living space than city living. These properties can include an annexe or a garage which can be converted into suitable office space.

GARDEN SPACE

During lockdown people became aware of the importance of having their own outdoor space. This has led to a marked increase in the number of clients looking for properties with garden space, especially clients with young families.

BEING CLOSER TO FAMILY

Many of us have realised the importance of being near to family. During the lockdown

period we were not allowed to see parents, grandparents and other family members. Many people have therefore realised that they would like to stay closer to family and friends and are looking for properties nearby.

Find out more about Thorntons Property at thorntons-property.co.uk, or contact the team on 03330 430090.



LIFE'S A BEACH

Always wanted to live by the seaside? These are some of our favourite coastal towns...





St Andrews

ST ANDREWS

St Andrews sits on the East Neuk of Fife and is home to the iconic West Sands Beach, famously featured in the film Chariots of Fire, and world-renowned golf courses. St Andrews boasts a great selection of houses and flats, along with good schooling, making it a popular option for families.



Forth Rail Bridge

EYEMOUTH

Eyemouth is a small town in the Scottish Borders named for its location at the mouth of the Eye Water. The beautiful Eyemouth beach is perfect for enjoying the picturesque scenery of the area.



Eyemouth

NORTH BERWICK

Often regarded as one of the most desirable places to live in Scotland, North Berwick is positioned on the shores of the Firth of Forth in East Lothian. Beautiful beaches, a bustling High Street, great schools and an easy commute to Edinburgh make it an ideal place to live.



North Berwick

SOUTH QUEENSFERRY

A town on the north-western edge of the capital, South Queensferry is known for its beautiful views across the Forth and its iconic bridges. With a great range of property from smaller flats to larger family homes, the town also benefits from easy access to Edinburgh City Centre and the airport.

DALGETY BAY

With a great location south of Dunfermline, Dalgety Bay is a popular town for those looking to live near the seaside. The Fife Coastal Path runs through the town, perfect for those who enjoy going on long walks on the beach.



Dalgety Bay

KIRKCALDY

Kirkcaldy is Fife's second-largest settlement next to Dunfermline. The town's esplanade offers a lovely spot for a walk to enjoy the sea views. Conveniently part of the Fife Circle Line, the town benefits from train services to Edinburgh and other parts of Fife.

DUNBAR

Located on the North Sea coast in East Lothian, Dunbar is a popular town for those after a coastal lifestyle. There is a regular train service from Dunbar to Edinburgh, and you can also get trains down the east coast to England.



Dunbar

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VIEWING INFORMATION

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VIEWING INFORMATION

Call VMH 0131 622 2626



CONTEMPORARY LIVING IN LINLITHGOW

With idyllic gardens, this magnificent home is perfect for a family.



CONTEMPORARY LIVING IN LINLITHGOW



Ideal for those looking for a luxurious semi-rural escape, this property is set within a peaceful location on the edge of Linlithgow in West Lothian. This beautiful four bedroom detached home features stunning gardens, a garage with a gym and games room, a unique all-glass conservatory and a separate cottage with great views.

On the ground floor, there is an elegant, dual-aspect living room which features an eye-catching fireplace and boasts direct access to the all-glass conservatory. This fantastic conservatory is the perfect place to fully appreciate the lovely garden while being protected from the Scottish weather.

The rest of the ground floor accommodation comprises a dining room, family room and kitchen, which features a seated dining area, casual breakfasting bar and a walk-in larder.

On the first floor, there is an airy galleried landing which has built-in storage and a well-lit study area. The landing also provides access to the four double bedrooms. The two largest bedrooms have dressing rooms and lovely en suite bathrooms. The other two bedrooms have fitted wardrobes,

and the property also has a deluxe family shower room with a sauna.

This beautiful home boasts well-maintained gardens, which are south-facing to the front. The outdoor area includes secluded lawns and a Japanese garden with a hot tub. There is plenty of space for cars to park in the driveway and garage, which also hosts a gym and games room.

The property has a separate period cottage, perfect for guests or live-in relatives. Its accommodation consists of an open-plan living and dining room, kitchenette, shower room and double bedroom. It also benefits from a decked terrace with an open outlook.

5 Preston House Gardens is positioned on the edge of the historic West Lothian town of Linlithgow. The town's high street boasts a range of excellent independent retailers, and there is also a good choice of supermarkets.

Linlithgow is home to well-regarded schools and leisure facilities, making it perfect for families. And for commuters, it's conveniently located just off the M9 and on the fast rail route between Edinburgh and Glasgow.



5 PRESTON HOUSE GARDENS, LINLITHGOW, WEST LOTHIAN EH49 6PZ

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CONTACT: Call Gilson Gray on 0131 253 2993

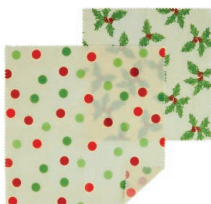




Sweet Mandarin And Grapefruit Festive Bauble Bath Bubbles Gift, Baylis & Harding, £5.99, baylisandharding.com

FEELING FESTIVE

It's that time of year so we've highlighted some products to give your home a festive feel.



Festive Beeswax Wraps, Annabel James, £14.95, annabeljames.co.uk



Festive Seasonal Candles, large jars, £18, medium jars, £14, boxed jars, £8, reed diffusers, £13.50, candle tins, £3.50, all Price's Candles, prices-candles.co.uk



Bertha Red Christmas Oven Gloves, Ragged Rose, £15, raggedrose.com



Festive Pink Frosted Christmas Garland, Dibor, £16, dibor.co.uk



Red Velvet Stocking With Faux Fur Trim, John Lewis & partners, £18, johnlewis.com



All decorations from £2, Lights, £8, Sainsbury's Home, sainsburys.co.uk
Tree Skirt, £22, Tree, £60, Dining Chairs, £120, Dining Table, £200, Argos Home, argos.co.uk



ILLUMINATED GARDENS

Add some stylish lighting to your garden so you can still make the most of it during the winter evenings.



It's come to that time of year when it gets dark before most of us have even finished work. But don't despair too much. We've listed some fantastic lighting ideas for your garden below so you can keep spending your evenings outdoors.

LIGHT UP YOUR AL FRESCO DINING AREA

Pendant lights aren't just on-trend for home interiors, they can also add interest to an outdoor dining area. Festoon lights are another good option.

GO BOHO

You don't need to spend a fortune on new lighting if you don't want to. Dig out some old candles and glass jars from the house and dot them around your garden for a charming, rustic look.



FAIRY LIGHTS

Fairy lights are an easy way to add a bit of light and quirky charm to your garden. Unravel the Christmas tree lights early and wrap them around trees or over furniture. Or you can put the lights in a glass vase or jar and place them around the garden or on your outdoor dinner table.

LANTERNS

Lanterns are versatile and a great way to add a lighting scheme to your garden. Paper lanterns are budget-friendly but very impressive, while Moroccan lanterns will add an exotic feel.

EXPERIMENT WITH PATH LIGHTING

Functional and stylish, path lighting is another way to ensure your garden is inviting in the dark evenings. Path lights can come in many different shapes and sizes so you can experiment to see what suits your outdoor space best.



ECO-FRIENDLY LIGHTS

Solar-powered lights are better for the environment and don't require any electrical skills to be installed – it's a win-win situation.

HIGHLIGHT TREES

If you have some impressive trees that you want to emphasise, installing lights at their bases can help draw attention to them and add a dramatic edge to your outdoor space.



HOW TO FIND GOOD TENANTS

Nicky Lloyd, Head of ESPC Lettings, provides her top tips on how to find the right tenant for your rental property.

Tenants are now tending to rent for longer in Edinburgh than they ever have previously and are being more selective when choosing a rental property.

Well-maintained properties that have recently been refurbished, redecorated or have upgraded bathrooms or kitchens will attract more interest from prospective tenants, giving you a larger pool of applicants to choose from. Providing good quality, matching furniture in furnished properties also helps.

In addition to providing a quality property, it's important to set your rent at a fair market

price in order to maximise the interest and number of applications you receive. It's worthwhile remembering that the best tenants, who are going to look after your property, are not necessarily the ones who are willing to pay the highest rent.

To find the best tenant, it's beneficial to have as many applicants as possible to choose from. Most tenants will start by searching for rental properties online, on websites such as ESPC or Citylets. Therefore, it's essential you advertise your property on these websites, to ensure it is seen by as many potential tenants as possible.

Current guidance from the Scottish Government advises that tenants should view a property virtually initially and only progress to a physical viewing if they have a keen interest in renting it. You should therefore try to offer virtual viewings for your rental property if possible.

Checking any prospective tenants' references provides invaluable information when selecting a tenant. You should ensure the following checks are carried out:

- Credit rating
- Adverse credit check
- Affordability check
- Current landlord reference
- Employment reference

ESPC Lettings can help with marketing your rental property and finding the right tenants. Contact the team on 0131 253 2847 or landlord@espc.com, or visit espc.com/lettings



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