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advice

Interior styling
tips

FREE JANUARY 2023

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Hello!

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

Don't miss our feature on the best areas for downsizers in Edinburgh, the Lothians, Fife and the Borders, and read our top tips on how to live in a small space. Plus, find out how to refresh your bathroom for 2023.

Editor's note

Emer O'Toole

We're also looking at trends for the home and garden in 2023, with Dobbies discussing garden furniture and John Lewis focusing on the best products that combine style and quality.

There's also expert advice from our member firms, and our mortgages and lettings experts, as well as a spotlight on some of the best properties on the market.

Happy reading!

Emer



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ESPC launches first livestream event

Whether you're a first-time buyer, a homeowner wondering about the right time to sell, or a potential investor thinking about buy-to-let property, ESPC's first livestream event will help you on your property journey.

For the first time ever, ESPC will be hosting a livestream across YouTube, Facebook and LinkedIn to discuss what's happened in the property industry in Edinburgh, the Lothians, Fife and the Borders. Streamed from Edinburgh's Skybar, we'll be providing insight and top tips on buying and selling, becoming a landlord, buying for the first time, mortgage advice and much more.

There have been a lot of changes in the property market over the past year from hikes in interest rates to changes to property tax. If you have any questions about buying or selling a property in Scotland, we'll be joined by a host of experts who can give you their thoughts on the current market. Simply leave

a comment on whichever platform you watch the livestream and we'll do our best to answer it while we're live.

The event will be hosted by Ash Mcinulty, ESPC's Head of Member Services, and the panel includes: Paul Hilton, ESPC; Andrew Diamond, Lindsays; Amy Howard, Neilsons; Dave Marshall, Warners; Laura Walker, Deans; Nicky Lloyd, ESPC Lettings; Murray Souter, ESPC Mortgages.

Don't forget our drop-in sessions where you can chat to a property market expert for free. Pop into our Property Information Centre in George Street to ask your questions and get help with your buying and selling needs.

Livestream



Date: 25 January 2023 | Time: 6-7pm

Tune in live on Facebook, YouTube and LinkedIn

Ask the Experts sessions

Solicitor estate agent

Wednesdays - 12pm-2pm

Saturday - 11am-2pm

Mortgage specialist

Thursday - 12pm-2pm

Letting specialist

Friday - 12pm-2pm

Location:

ESPC Property Information Centre,
107 George Street, Edinburgh, EH2 3ES

Details:

Want to find out how to buy your first home? Need to know more about selling a home in Scotland? Our free 'Ask the Expert' drop-in sessions are for you.

What happened to the property market in 2022?

An overview of the changes to the property market in 2022 and a look ahead to 2023.



The past year has seen a lot of changes to the housing market with interest rates rising nine times since December 2021, and affordability being impacted by the increasing cost of living.

Last month, the Bank of England increased the base rate by half a percentage point to 3.5% and indicated further increases may be required to tackle what it fears may be persistent domestic inflationary pressures from prices and wages. No further announcements are expected before 2 February 2023.

Last month we also saw changes to the Additional Dwelling Supplement (ADS) charge in Land and Buildings Transaction Tax (LBTT), which has now risen from 4% to 6%.

LBTT is Scotland's version of stamp duty. This property tax is applied to residential and commercial property purchases in Scotland. The ADS is an additional surcharge that

applies to most second home purchases in addition to the LBTT payment.

The increased tax on buying a second home will have an impact on the private rental market and we could see some landlords selling up because of increased mortgage payments and other costs.

With all of these factors having an impact on home buyers' affordability, there has been much speculation about the overall impact on the property market. At ESPC, we are still seeing strong interest from local house hunters, with properties selling quickly and often still in excess of their Home Report valuation.

While we do anticipate that the market may cool a little over the coming months, home ownership is still highly desirable and a long-term goal for many. Viewed as a long-term investment, home ownership has many benefits, and buyers will benefit from a move closer to a buyers' market.



TORWOOD

AMA Homes look forward to welcoming you to their newest development, Torwood in Murrayfield. This magnificent mix of reimagined Victorian houses and contemporary luxury apartments is nearing completion and a new show home is open for viewing.

In addition to the two impressive homes in the original villa, there are 23 two and three bedroom apartments spread over two new pavilions. Whether you're looking to downsize from a large house, upscale from a city centre flat, or just find extra space to work from home, Torwood has an apartment to suit.

Prices start from £750,000

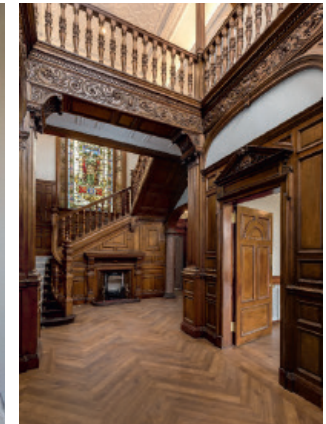
To arrange a virtual or in-person viewing, call Behnam Afshar on 07967 322025 or email behnama@amanewtown.co.uk



When Quality Matters

www.amahomes.co.uk/torwood-house

TORWOOD 28-30 CORSTORPHINE ROAD MURRAYFIELD EDINBURGH





Charming cottagecore

A beautiful detached stone-built cottage with stunning views of the East Lothian coastline.





Cockleshell Cottage, Aberlady, East Lothian, EH32 0SB

Offers over £540,000

Selling solicitor: Simpson & Marwick (an ESPC chartered firm), call 01620 532654

3 bed | 2 bath
1 reception room

If you're hoping to swap city living for a life on the coast, this cottage in Aberlady, a conservation village in East Lothian, could be your dream home. With three bedrooms and panoramic views of Aberlady Bay towards Gullane Hill, this home is ideal for downsizers or young families who want a slower pace of life beside the sea.

The cottage has a versatile layout for flexible family living with a cosy double height open-plan living room which has a wood-burning stove and ample room for seating. This flows into the open-plan kitchen/dining area which has sleek shaker-style cream cabinets, wood worktops, modern units and plenty of space for dining and entertaining. The kitchen also benefits from beautiful sea views – perfect for enjoying with a cup of coffee.

Just off the kitchen there is a useful boot room with patio doors to the southwest facing courtyard. The ground floor of the

property is completed by a double bedroom with an en suite.

Upstairs, the property has a bright landing with a study area, two double bedrooms (one of which has built-in wardrobes) and a contemporary family bathroom with a shower.

Aberlady is located just 30 minutes away from Edinburgh by car or train. The East Lothian coastline is one of natural beauty with Aberlady Bay itself being a famous Nature Reserve. The village has excellent local amenities, including shops and two hotels with restaurants.

Aberlady has a local primary school with a nursery and the cottage is also in the catchment area for the highly-regarded North Berwick High School. Private schooling is also available at Compass in Haddington, Belhaven Hill in Dunbar and Loretto in Musselburgh.



The House Price Report: December 2022

We take a closer look at how the property market performed in the last quarter of 2022 and consider the impact of recent changes to the financial landscape.

<p>140 solicitor estate agents ready to help you buy and sell homes</p>	<p>2,000 homes for sale</p>	<p>315,000 My ESPC emails sent during December</p>
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The period of October-December 2022 takes in all of the recent significant changes in the financial market – interest rates increasing to 3.5%, the rising cost-of-living and changes to energy bills – giving us some indication of the impact on the Scottish property market.

Between October and December 2022, new property listings in Edinburgh, the Lothians, Fife, and the Borders were down by 4.3% year-on-year. While this is recorded as a year-on-year decline, it does in fact take us to the same new property listing volumes recorded in the same period in 2019, indicating that this is more likely a return to the norms witnessed before the post-pandemic market increases.

There was a significant rise in new property listings in Bonnyrigg in Midlothian and South Queensferry (an increase of 59.3% and 81% year-on-year respectively).

In terms of property sales, volumes across Edinburgh, the Lothians, Fife and the Borders reduced by 13.7% annually, with localised rises and falls in sales volumes highlighting regionalised variations in the property market. Leith and Dunfermline recorded the highest volumes of property sales from ESPC data, closely followed by Corstorphine.

The average selling price of property across Edinburgh, the Lothians, Fife, and the Borders increased by 6.8% year-on-year to £291,023.

The City of Edinburgh saw average property selling prices rise 5.6% annually to £306,013. Two-bedroom flats were popular with Edinburgh buyers.

Many areas popular with families saw rises in average selling prices, with three-bed houses in Blackhall, Davidsons Mains and Silverknowes increasing by 12.0% to £492,781 and three-bedroom houses in South Queensferry and Dalmeny increasing by 21.4% to £324,128.

Areas in the Capital that are in demand with first-time buyers also saw rises in average selling prices. The average selling price of one-bedroom flats in Abbeyhill and Meadowbank increased by 10.7% to £185,763.

Properties attained 105.9% of their Home Report value on average – 0.6 percentage points lower than the same period last year.

East Lothian properties attained the most over Home Report valuation, with properties achieving 108.5% of their valuations on average – 2.6 percentage points lower year-on-year.

This was followed by East Fife where the percentage of Home Report valuation attained was 106.5% (a 2.1 percentage points decrease year-on-year).

The City of Edinburgh experienced no percentage change in Home Report valuation with the average remaining at 105.6%. This is positive news for buyers – in the past year

we've seen some properties sell upwards of 10% over Home Report value and this cooling of the market means those who have been waiting to see how the market pans out may be encouraged to come forward.

The median time for properties to go under offer was 18 days, two days slower than the previous year. Homes sold the fastest in East Lothian, West Fife and Kinross and West Lothian in a median time of 14 days.

Looking at Edinburgh specifically, homes sold the fastest in the west of the city with a median selling time of 16 days.

Paul Hilton, CEO of ESPC, explains: "The period of October-December 2022 has brought significant changes politically and in the financial markets.

"In 2023 we will see the full effects of these changes but the property market in Edinburgh, the Lothians, Fife and the Borders remains robust and competitive with buyers currently continuing to pay significantly over Home Report value to secure their dream home.

"Abbeyhill and Meadowbank have seen considerable demand from first-time buyers while South Queensferry and Dalmeny are popular with those looking for family homes.

"If you are thinking of buying or selling in 2023 it is never too early to talk to your solicitor estate agent."

Key points

<p>£291,023 average selling price</p> <p>The average property selling price rose 6.8% year-on-year to £291,023</p>	
<p>105.9% average percentage of Home Report valuation achieved</p> <p>On average, buyers paid 105.9% of Home Report valuation, down 0.6 percentage points annually</p>	<p>18 days median time to sell</p> <p>The median selling time for properties was 18 days, two days slower than the previous year</p>



Getting ready to buy a home in 2023

Peter Ryder, Managing Director of Thorntons Property Services, discusses the dos and don'ts of buying a home in the current climate.

Buying a home at any time can be daunting, however due to recent economic events it is more important than ever to make the right decisions.

Decide where you want to live and research the area to ensure you will be happy there. If you have children, what school catchment areas do they fall into and are you happy with the schools? Are there good bus and train links, is it a quiet or lively area, are there shops nearby? Write down a list of what is important to you and rate each house you view accordingly.

The next step is to decide what type of property you want to stay in: a flat, house, new build or period property. Then register with a local ESPC firm or sign up to My ESPC to ensure you are notified of all relevant newly listed properties. With My ESPC, you can save property searches, opt-in to get property

alerts straight to your inbox and shortlist your favourite properties.

Speak to an independent mortgage broker and find out how much you can borrow and what deposit you will need. In the current market it is vital that you know you have a mortgage in principle and the amount of mortgage you can get based on your income and outgoings. You will then need to decide whether you would like a tracker mortgage that is linked to the Bank of England base rate or a fixed mortgage which remains static for a specific number of years.

A solicitor will have an in-depth knowledge of the local property market and will be happy to give you advice on what to offer for the property. Once the offer is accepted and you have found your dream home your solicitor will then take care of all the necessary legal procedures ensuring your move goes through as smoothly as possible.

If you have any questions about the process of buying a home in Scotland, get in touch with Thorntons on 03330 430090, thorntons-property.co.uk or pop into one of our local offices for help finding your next move.

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Build a buy-to-let portfolio in 2023

Nicky Lloyd, ESPC's Head of Lettings, shares advice on the process of buying rental properties.

Ready to purchase a buy-to-let home this year? Here's what you should consider when building your property portfolio.

Think about your mortgage

Lenders usually base how much you can borrow by how much rent you will charge, rather than your current salary. This requires planning and research to make sure your rental income will cover your mortgage repayments and any additional expenses, such as insurance and building management fees.

ESPC Lettings can help you build and develop your portfolio with continued buy-to-let advice and regularly review your portfolio's performance to ensure you are getting the best return.

Consider the area

If you're considering investing in a buy-to-let property, the location is one of the most important factors to consider. The location can often determine the type of tenant you will attract as well and can be an indication on how quickly the property may let.

We found one-bedroom properties in the EH12 postcode performed best during the third quarter of 2022, offering the highest yield and quickest time to let. EH12 is located to the west of the city centre, and covers neighbourhoods such as Corstorphine, Murrayfield, Hermiston and Saughtonhall and offers a variety of homes suited to students, young professionals working in the city and families looking for a home close to good schools.

Keep up with changes to legislation

There are many responsibilities that landlords need to be aware of, especially when it comes to laws and regulations. For instance, on 16 December 2022, the Additional Dwelling Supplement (ADS) charge increased from 4% to 6%. The ADS is an additional surcharge that applies to most second home purchases in addition to the Land and Buildings Transaction Tax (LBTT). This means if you are buying a residential property and you already own a home, you will need to pay the 6% ADS charge. If you are planning to sell your original property, you can claim the ADS amount back provided you sell within 18 months.



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.

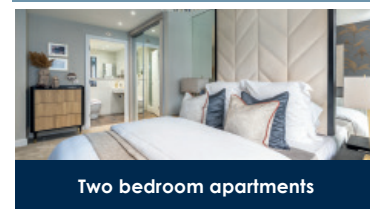


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DAVID WILSON HOMES

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What's going to happen in the mortgage market in 2023?

David Lauder, Independent Mortgage Adviser with ESPC Mortgages, makes some predictions for the 2023 mortgage and property market.



In the current market and financial climate, making predictions for the coming year is a difficult task. However, here is some of the activity I expect to see in the mortgage and property market in 2023.

Will 2023 be a sellers' or a buyers' market in Edinburgh and the surrounding areas?

For most clients, it has remained very much a sellers' market for much of 2022. This is due to a lack of stock being available and plenty of willing buyers after lockdown, meaning competition has been strong and property selling prices have regularly achieved well over the Home Report valuation over the course of the year.

However, due to the recent interest rate increases, we started to see signs of the market slowly cooling down with less activity

as 2022 drew to a close. Despite this, properties on average are still achieving 105.9% over Home Report valuation and remaining pretty consistent for the last quarter of 2022.

As 2023 progresses, the hope is that sellers' confidence will remain which will see more properties come to market for sale again.

Interest rate changes in 2023

We have seen several Bank of England rate rises during 2022 with the single biggest rate rise since 1989 happening in November from 2.25% to 3% and then in December a further 0.5% increase to 3.5% reaching its highest in 14 years.

It is difficult to predict what will happen in 2023 and much will depend on inflation. However, the Bank of England is expected to keep pulling

tight on the monetary policy rope to try and tug inflation down with forecasts that interest rates may reach anywhere between 3.5% and 4.75% - this is less than initial predictions after the mini-budget. The good news is we have seen some stability at the end of 2022 with mortgage interest rates and are now regularly receiving fixed rate reduction changes on new products rather than increases which is positive.

Increase in the number of 5-10% deposit mortgages available

Mortgage lenders were still showing a greater amount of confidence as we reached the end of 2022 with a wider range of lenders willing to consider a 5% deposit selection subject to eligibility which is very positive.

This can only be good for the client as more people could find a solution within an affordable budget. This should help first-time buyers in particular, who are perhaps renting at present and in essence paying someone else's mortgage.

The challenge for many clients with smaller deposits has been the common theme of properties going well over the valuation - sometimes more than 10%. Mortgage lending is based on the lower of purchase price or valuation. This means any price paid over the value cannot be used as part of the deposit for mortgage purposes. For this reason deposits often need to be higher than 5%. The hope for these clients is they will now have a better

chance in 2023 of getting properties closer to Home Report value and therefore finding it easier to fund the mortgage deposit with less money required for bidding over valuation.

What impact will recent events have on the Edinburgh property market?

The Edinburgh market is certainly better placed and more robust than almost all of the rest of the UK and should still remain strong during these times.

ESPC Mortgages

To summarise, we at ESPC Mortgages remain optimistic for 2023. The mortgage market is still competitive and there are good solutions to be found, tailored to the clients' needs. The team look forward to this continuing throughout 2023 and to another successful year of mortgage approvals.

We will work to help more and more people get their dream property and are available to help existing and new clients review their existing mortgage arrangements to ensure they have the most suitable solutions during their mortgage journey.

ESPC Mortgages offer expert independent mortgage advice in Edinburgh. Whether you are looking for first time buyer mortgage advice, are interested in finding out more about buy-to-let mortgages or would like to re-mortgage, get in touch with the team on 0131 253 2920 or fsenquiries@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.

A *period property* with character

This spacious two-bed flat in a desirable city location has a great range of period features.

Looking for spacious city living? This two-bed flat in sought-after Newington could be your next dream home.

The property forms part of a traditional terraced house which has been converted into two homes sharing an entrance vestibule with the ground floor flat. Enjoying a wealth of Victorian period features, the living room contains a large bay window, beautiful cornicing, a ceiling rose, an Edinburgh press and an original fireplace which now contains a wood-burning stove. The living room also has stunning bespoke bookshelves with a sliding ladder.



The bright and airy kitchen is a great space for cooking up a storm. The chic cream cabinets and open shelving provide plenty of storage space, further enhanced by floor to ceiling cupboards commanding a full wall within the kitchen space.

There are two spacious double bedrooms, one of which is currently being used as a second living room with a wood-burning stove. Completing the flat is the beautiful bathroom with wall paneling, a freestanding bath with a shower and a skylight window.

Newington is an area in popular demand, just a short walk from Edinburgh City Centre. The Meadows and The Grange lie to the west and Holyrood Park and Prestonfield to the east. Newington is well served by quick and frequent bus services with the City Bypass, A1 and central Scotland motorway network within easy reach. The area benefits from excellent local shopping facilities on nearby South Clerk Street, with the neighbourhood home to an abundance of artisan restaurants, coffee shops and bars.



“

The property forms part of a traditional terraced house which has been converted into two homes

”

14/2 Granby Road, Edinburgh, EH16 5NL

2 bed | 1 bath | 1 reception room

Offers over £410,000

Selling solicitor: Aberdein Considine (an ESPC chartered firm), call 0131 253 2723

Best areas for *downsizers*

Looking to downsize this year? Here's our guide to the best locations.



South Queensferry

There are many reasons to downsize, from kids having flown the nest to that dream of retiring to a quaint cottage in the country. Downsizing may also allow for a more secure lifestyle, greater flexibility to take holidays and less stress about property maintenance and general running costs.

Here are the top areas across Edinburgh, the Lothians, Fife and the Borders to look at if you want to downsize.

Morningside

Not ready to give up on city living? The sought-after neighbourhood of Morningside

is a great option, offering a village feel with the buzz of Edinburgh's city centre just a 10-minute car ride or 30-minute walk away. With Morningside Road as the main thoroughfare through this district, you have a lot of great shops, cafes, restaurants and bars on your doorstep.

According to the latest ESPC data, the average house price in Morningside is £411,496.

Portobello and Joppa

Edinburgh's seaside suburb Portobello is a fantastic option for those who want to stay close to the Capital. Residents here

can enjoy the beautiful golden sands of Portobello beach and the elegant Victorian promenade, but also local bars, restaurants, cafes and shops, green spaces, excellent transport links and a friendly community spirit.

Portobello is a popular option for buyers of all ages and stages, but you could also try nearby Joppa or creep across the East Lothian border into Musselburgh for a similar vibe.

The average property price in Joppa is £454,778 and Portobello is £310,260, while properties in Musselburgh usually sell for an average of £240,165.

South Queensferry

Located on the north-western edge of Edinburgh, South Queensferry is well-known for its beautiful views across the Forth and the iconic three bridges. However, South Queensferry has more to offer with excellent access into Edinburgh city centre, offering the ideal balance of tranquil, waterside living with the city close at hand. The town has a great range of property to suit buyers at all stages of life, with the average selling price here at £294,616.

Roslin

Home to the world-famous Rosslyn

Chapel, Roslin is a tranquil Midlothian village with a semi-rural feel. It's just seven miles south of Edinburgh, with excellent transport links, but it feels worlds away, with its leafy, relaxed vibe and charming shops and restaurants. The Roslin Glen Country Park is great for enjoying a woodland walk, while Straiton Retail Park is just a short distance away. The average price of a property in Roslin is £323,267.

North Berwick

Coastal areas are particularly popular locations for downsizers and North Berwick in East Lothian has everything you could want, with beautiful beaches, golf courses and coastal walks, plus a flourishing high street packed with shops, cafes and restaurants. Transport is great too, with excellent road, rail and bus links into Edinburgh.

The town boasts a range of properties such as one to three-bedroom flats situated in traditional stone and white-wash buildings. More spacious properties can be found at Abbotsford Road, which overlooks the famous West Links Golf Course. Marine Parade has stunning views across Milsey Bay and the Bass Rock. The average selling price in North Berwick is £477,727.



North Berwick



Linlithgow



St Andrews



Anstruther

Dunbar

Another fantastic option for East Lothian dwellers, Dunbar is popular with those seeking a calm coastal lifestyle. The sandy beaches at Dunbar are dotted with surfers, swimmers and water sports enthusiasts, so there's plenty to do if you enjoy an active lifestyle. Plus, a regular train service runs into Edinburgh so commuting from Dunbar is a breeze. The average property price in the town is £309,841.

Linlithgow

Well-placed for those with family spread across the Central Belt, the West Lothian town of Linlithgow is a great choice for downsizers. Situated between Edinburgh and Falkirk, with easy access to Glasgow, Linlithgow is most famous for Linlithgow Palace, but there's also a picturesque loch and walking routes, plus a high street filled with great places to socialise, eat, drink and shop.

St Andrews

The beautiful St Andrews is one of Scotland's most famous seaside locations, perched on

the picturesque East Neuk of Fife. St Andrews is home to the iconic West Sands Beach, as well as a number of world-renowned golf courses, hotels and the University of St Andrews.

St Andrews offers a range of properties to suit all tastes, from Georgian flats to stunning country houses with the average selling price being £440,090. Properties for sale in St Andrews are typically in high demand as the town offers a rare blend of relaxed living, stunning scenery and excellent amenities. As a result, house prices in St Andrews are understandably above the Scottish average (the current average property price, according to ESPC data, is £291,023.).

Anstruther

Perfectly picturesque, Anstruther is a great choice for downsizers and family buyers looking for a more relaxed pace of life. The bustling town is situated between Crail and Pittenweem and is the largest of the coastal villages of the East Neuk. The ancient university town and golfing haven of St Andrews is around ten minutes

away, while the larger Fife towns of Kirkcaldy and Glenrothes can be reached in 20-30 minutes.

Eyemouth

A small town in the Scottish Borders, Eyemouth is popular with holidaymakers as its charming beach offers stunning scenery. More affordable than many of the options on this list, Eyemouth is a popular choice for those seeking a holiday home, as well as those planning to relocate permanently to the coast.

Just ten minutes north of the town, Coldingham Bay is another sheltered sandy beach that's popular with surfers and swimmers, and the lovely St Abb's Head nature reserve is also located nearby.

Kelso

Fancy a more rural way of life? Kelso, a quaint market town in the heart of the Scottish

Borders, is a popular choice – and with good reason. This charming town has a real community feel and would make an excellent place to relocate to if you're looking for a quieter lifestyle, but still with plenty to see and do. There's an array of outdoor pursuit options available, plus there are local shops, inns and restaurants to enjoy. Kelso is located within easy distance of Edinburgh, Newcastle and Carlisle, so there's always plenty to do with your downtime. Homes in this area sell for an average of £241,419.

Seek expert advice

When you decide to downsize it's worth taking the time to go over your options. If you haven't sold for a while, it is worth speaking to an ESPC member firm who can guide you through the process.

Figures are based on properties marketed and sold through ESPC. Figures relate to the three-month period ending on 31/12/2022.

Style and quality

for modern living

Quality you'd expect at prices you wouldn't.

John Lewis & Partners' ANYDAY range launched with homeware and has continued to grow, embracing new looks for the new season, but also answering more of the demands we make on our homes these days. With such a wide choice, you'll see it divided into familiar categories to help you find just what you need.

ANYDAY Work, ANYDAY Cook, ANYDAY Laundry & Cleaning and ANYDAY Organise show just how varied and demanding activities at home can be. Need to work at home but tight on space? ANYDAY Work includes a great range of compact desk areas that pack away to help you reclaim your home space at the end of each day. ANYDAY Organise tackles storage issues big and small for all your rooms, while ANYDAY Cook can restock the kitchen and make cooking (and entertaining) a joy again.

ANYDAY
JOHN LEWIS
& PARTNERS





Water hyacinth nesting trunks, set of 3, £60

Copper wire clip top glass storage jar, 2L, £7



Spindle desk, £199



Motion corduroy upholstered office chair, mustard, £119



Tony desk lamp, £20

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



Mighty lavender handmade soap and hand balm gift set, £8, folksy.com

Calming rituals

Here's a selection of calming treats to help you unwind after a busy day.



Himalayan rock salt candle holder, £7, lisaangel.co.uk



Clarity blend aromatherapy flower power body and bath oil, £16, www.oceanandbee.co.uk



Clarity blend aromatherapy lavender relaxation eye pillow (summer meadow pattern), £14, oceanandbee.co.uk



Face mask set, £46, seilich.co.uk



Aromatherapy wellbeing oils gift set (5 x 10ml), £37.50 (sale price), chilliwinter.co.uk



Matcha green tea reed diffuser, £36, aeryliving.com

Outdoor living trends

The UK's leading garden centre, Dobbies, is looking ahead to Spring and unveiled a first look at its stylish new SS23 outdoor living collections.



With great value products firmly at the core of the range, Dobbies has something to suit every budget, home, and style, with five new collections that celebrate the flexibility and diversity of our outdoor living spaces.

Lynsey Abbott, Senior Buyer at Dobbies commented: "We're really excited to unveil an exclusive preview of our Spring Summer 2023 collections, with five stylish new themes that celebrate the beauty and flexibility of our outdoor spaces.

"We understand that good value is of the utmost importance, so this year, we have focused on incorporating affordable products and elements to get your garden looking its best for less.

"From comfortable sofa sets to on-trend egg chairs and great value bistro options, the Spring Summer 2023 collection has something for everyone and every home. The all new 2023 outdoor living themes are:

Coastal Calm

Inspired by the calming tones and textures found by the coast, this nostalgic theme blends mid-century design with Scandi minimalism for an effortlessly timeless design.

Returning for 2023 are the versatile Turin and Lucas ranges that both offer dining and relaxed sofa set options. The elegant Chester Royal set features a classic resin design while the new Mazie two-seat set boasts a contemporary metal finish, suitable for most outdoor spaces.

Tranquil Nature

An overall Scandi design with Japanese influences and touches of French weave, Tranquil Nature is both beautifully balanced and effortlessly chic.

Tranquil Nature features a wide range of Dobbies' new outdoor furniture, with something to suit a variety of homes and budgets. The Ashton line features a six-seat dining seat and mini modular sofa set in a light neutral tone. New for SS23, Eve includes a stylish folding egg chair, suitable for balconies and small spaces.

Earth and Soul

An organic blend of calming nature and maximalist style, this Mediterranean sunset-inspired theme brings together natural tones of brown and taupe and lifts them with vibrant pops of citrus and claret red for a contemporary feel.

Alps remains one of Dobbies' top selling ranges, with the popular tan colourway returning for 2023 in modular sofa sets, bistro sets and on-trend hanging egg chairs options.

Wild Heritage

A theme that embraces nature and all it has to offer, from the established allotment to the windowsill herb garden, Wild Heritage has gardening at the heart of its design. This all-inclusive theme honours ageing materials and weathered beauty, drawing inspiration from the nature that surrounds us.

Dobbies has built on the popularity of the Florence firepit set with a new six-seat option for 2023 and has brought back the much-loved Copenhagen and Rio wooden sets that offer fantastic quality for less. The good value Oliver Bistro is new for SS23 and has a modern, relaxed shape that encapsulates the essence of Wild Heritage.



Summer Colour

Summer Colour celebrates the beauty and fun of bold colour and blends rich reds, pinks, Verdigris and digital lavender tones together to create a joyful collection that brings outdoor living to life. Bright ombres and vibrant graphical prints make this youthful collection pop, while chunky, playful shapes give it a cool edge.

The Juno bistro set was a hit in 2022 and returns for this year with a new four-seat version, while the new colourway in the Nectar collection demonstrates a unique way to make a statement with bold colours in your garden. The new Bologna egg chair is also predicted to be a hit.

The collections launch in Dobbies stores across the UK and online from Spring 2023: [dobbies.com](https://www.dobbies.com).

Setting up home in *The Wisp*

Paula Rychter provides a glimpse into the process of buying a two-bedroom house in The Wisp, and how she used ESPC throughout her property journey.

First-time buyer Paula Rychter and her partner were nervous when they started their property journey last summer. Paula had watched her friends buy properties for the first time and the process looked complicated and stressful.

Paula was looking for a two-bedroom house in Edinburgh after relocating from Hounslow in West London and knew the market was competitive. Since they were new to the city, they also wanted advice on how to buy in Scotland and general advice on how best to secure a mortgage.

The couple got in touch with ESPC Mortgages after reading the positive Google reviews. By employing the services of David Lauder, an ESPC Mortgages adviser, the couple learned about their affordability and how to use their savings effectively when putting in offers.

Paula says: "David was brilliant - from the first meeting he was very clear with us and didn't use any difficult language, which made the process very easy for us. David's communication was great. He was responding to our emails within minutes - I didn't expect a service like that."



When Paula was looking at properties the market was very competitive. According to the latest ESPC data, the average house price for the City of Edinburgh is currently £306,013. David suggested preparing for the worst-case scenario and getting ready to pay over the Home Report value.

David explains: "What I typically do is try to be realistic. I tell clients we need ammunition and the ammunition that we use is basically money to be paid over the valuation because in a

competitive market, if there's more than one person interested you need that money to try and compete against them.

"While Paula had closer to a 10% deposit, I was also realistic to know that we needed some of that money to be paid over the valuation. We also got an agreement in principle based on a 5% deposit so that she knew she had that peace of mind and confidence that she could bid over.



“At the end of the day, Paula is paying the mortgage so it’s important for her to know how that monthly payment fitted into her current lifestyle.”

Paula used the ESPC website to browse properties and soon found her dream home – a stylish two-bedroom villa with a sunny west-facing garden in a new development on The Wisp. Lying just south of Craigmillar Castle and around 4.5 miles south-east of the city centre, the Wisp is a popular area to live due to its easy access into the city and proximity to the city bypass.

The house consists of a spacious living room which flows into a modern kitchen with good storage, two double bedrooms and a contemporary bathroom. The property had been extensively renovated and upgraded by the previous owners.

However, the week Paula and her partner were meant to move they got a call from their solicitor at an ESPC member firm saying the previous owners didn’t get all the permissions needed for the renovations and the house would have to be re-evaluated.

Paula explains: “There were challenges, especially towards the end. Our solicitors were working with us on all the legal aspects of getting the property. A week before the sale they contacted us and they said there were challenges with some renovations that the previous owners didn’t get permission for.

“The house had to be re-evaluated which reduced it in value and we had to negotiate a new deal with the sellers, but our ESPC solicitor estate agent member firm were brilliant. They were constantly on top of it, updating us every day, sometimes multiple times a day.”



David added: “The first thing to say is this is very rare but there was a stressful moment where the numbers had to be adjusted. However, the beauty of dealing with somebody like myself is I was able to speak to my contact with the mortgage lender we were using to get this issue resolved as quickly as possible.

“Given it happened the week Paula was moving and given she was still able to move on the day that she was meant to, it was a

great outcome. It shows the importance of using an independent mortgage broker who has internal contacts who can have a little bit of influence.”

Paula found working with ESPC Mortgages and her ESPC solicitor estate agent really stress-free: “It was really enjoyable and the process wasn’t as scary as some of my friends said when they were buying their properties.”



*Figures are based on properties marketed and sold through ESPC. Figures relate to the three-month period ending on 31/12/2022.

ESPC Mortgages can help with all aspects of understanding your budget and applying for a mortgage. Give us a call on 0131 253 2920 or email fsequiries@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.

Bathroom *design trends*

As we're spending more time indoors during winter perhaps you've been thinking about how to revive your bathroom. Here are some design ideas to get you started.



Waters Baths of Ashbourne



Flooring Superstore's Patterned Tiles in Spanish Stone

Light tones

The colour palette of a room can change the whole mood. As an antidote to maximalist style, more designers are moving towards softer lighter schemes, but the secret to this trend is to use ivories and very pale peachy tones – stay away from bright white! Think soft warm matt whites, bleached pale terracotta tones, or pale ivories.

Online tiles specialist Hyperion Tiles predicts beige tiles will lead bathroom trends in 2023. Layer texture, and contrast gloss and matt finishes to create interesting bathroom or cloakroom schemes. The demand of home-renovators seeking a minimalistic aesthetic has rocketed in recent times, with Pinterest highlighting a 180% rise in searches for 'minimal living room' and 'minimalist home'.

When creating paler colour schemes, ensure you have layers of light colour and texture. If you match everything in the room perfectly, the results will be a flat uninteresting scheme. If you want to contrast light walls and tiles with colour, look no further than this magenta bath and sink set from Waters Baths of Ashbourne, inspired by Pantone's Colour of the Year 2023.

Think about tiles

Craig Smith, Flooring Superstore's Merchandising Manager, says: "No matter how much time and money you spend on new homeware accessories, redecorating your walls, or hand-picking lust-worthy furniture pieces, your living space won't ever look 'complete' if your flooring is also in need of a refresh."

Tiles in 2023 are all about making a statement. Whether it's a dramatic geometric pattern or bright and bold pops of colour, 2023 is the year to push boundaries with your tiled flooring. Team with neutral shades and low-key accessories to make your flooring pop.

Flooring Superstore's Patterned Tiles in Spanish Stone are designed to be a focal point. This budget-friendly tile is actually a vinyl floor covering, making it even easier to achieve the sought-after tile effect. It also offers great durability for busy traffic areas and is easy to keep clean. For a more traditional take on the trendy tile, Flooring Superstore's Patterned Tiles in Terracotta Mosaic, a variation of the vinyl tile with baby blue, cotton white, onyx black and terracotta tones is sure to add personality and colour to any interior.



Fluted interiors

Fluted interiors could be the next big trend with Google Trends data showing searches for the term 'fluted' recently peaked at its highest-ever position. The fluted trend is inspired by the Art Deco era and will add depth and texture to any wall space.

Abbas Youssefi, Director of Porcelain Superstore, says: "If any collection epitomises modern glamour, it is this one. The striking fluted finish plays with the light to create a statement finish.

"The pandemic has fuelled an appetite for interiors that wow not only in real life but on social media too and these gorgeous tiles with their subtle matt glaze are scene stealers.

"And while these might be our newest addition, we are already seeing demand for them soar."



To panel or not to panel?

If you're looking for an easy, quick update for your bathroom with a premium yet Scandi feel, consider wood effect panelling which offers surprising benefits as an alternative to tiles in the home and is perfect for bathrooms.

Naturewall's Waterproof SlatWall is easy to install with grab adhesive or screws and adds that feeling of luxury to a bathroom. To keep it clean, simply wipe down the wall with soap and water.

Inject some luxury

It might be one of the most utilitarian rooms in the home, but that doesn't mean the bathroom should be cold and clinical. Bring some luxury into the space with accessories such as soap dishes made of marble, gold towel holders and a statement mirror.

This freestanding, individually hand-beaten copper bath from Renaissance at Home will command attention and create an indulgent bathroom experience.

Barry Whitehead, Marketing Director from Renaissance at Home, said: "Copper baths are a sumptuous addition to any bathroom. They epitomise luxury and are a timeless



Clockwise from top right: Caden Semi Flush Antique Brass Opal Glass; Alik Bathroom Wall Light Matt Black Opal Glass; Blomus Pesa Beauty Box; Copper Bateau With Nickel Interior, Hurlingham Bath; Aquanova Ugo Soap Dispenser

piece, meaning they are a truly worthwhile investment."

Great looks aside, copper baths are perfect for those who love a piping hot bath. The copper will ensure the water stays hot for longer, while copper's hygienic surface will help keep bacteria at bay.

Bathroom designs that combine black and metal can turn a simple bathroom design into a luxurious and elegant space. The combination of Maison Valentina's leather Darian Bathtub and the Shinto Vanity Cabinet provides a soothing ambiance combining black with golden touches.



Don't forget about lighting

Spa style bathrooms often stick to a neutral scheme, using capsule colours and indulgent materials such as marble or stone. Brass and golds will add a luxurious gleam while matt blacks exude drama and ground a scheme. Minimalist designs with a hint of texture are best for achieving a calm, considered aesthetic, but if you want to conjure a sense of boutique residence, try using a tiered flush.

Peter Legg, lead designer at dar lighting, says: "Layering your lighting to provide task, ambient, and accent points is crucial to ensuring [the bathroom] space can be used for everyday as well as relaxation. Dimmable spotlights and warm white LED wall lights will create a more focused stream while being versatile enough to support a gentler impression."



My 9-to-5

The founder of Edinburgh-based Rutland Gin, Nishant Sharma, shares his daily life and career path.



Where do you call home?

Loanhead in Midlothian. I love it, it's a great place to live because it has a fantastic community of people who are supportive and kind.

My day starts with...

My alarm goes off at 5am. There are days when I snooze it but we only launched the business in November last year so it's very busy. We work in a very competitive space since the gin boom. I receive lots of emails every day and the first thing I do in the morning is clear my inbox. At 8am my five-year-old wakes up and I drop him at nursery. I get back around 9.45am and take the dog for a walk. I come back at 10.30am and do more work.

My main responsibilities are...

I split my day into two parts - in the first part I do calls up until 12.30pm. I then head out for other meetings which are in person. I spend a lot of time talking to people about my business and doing gin tastings with them. I get back around 5pm and I reply to emails until 7pm.

I got my job...

I worked in banking for over eight years and was a project manager for places like Lloyds and HSBC. The reason I gave that job up to start a business was the legacy my great grandfather, Tej Ram Bawa, left behind. He lived in Assam in India and set up his own business blending and creating spirits. He would buy single malt whisky from the British officers stationed in Assam and blend it with his local whisky.

When I was at my grandfather's funeral six years ago, I was reflecting and thought the whole purpose of life is to leave a fragment of yourself behind. We can take people down memory lane with this product - everyone says they love our origin story.

If I wasn't the founder of Rutland Gin I'd have been...

I would have continued in banking. It's not a fulfilling job but it gave me the lifestyle I have. My business serves a purpose and I love being able to tell the story of my great grandfather and create something people might like.

I think creativity is something that's in my blood. My uncle is an actor in India. As a family we always talk about drama, film and theatre. The gin bottle is an amalgamation of an Indian

and British passport. The lion on the bottle is the Lion Rampant of Scotland. Rutland Square is famous in Edinburgh as the Consulate of India sits there.

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

To keep being consistent in what you're doing. We focused on one gin instead of several different ones and we took four years to create the product. It's the only gin led by a white tea. We're a small business led by a team of three. I believe we have a very strong product and would love for people to try it.



About Loanhead

Loanhead is a town in Midlothian to the south of Edinburgh. It is close to Roslin, Bonnyrigg and Dalkeith. The town has good transport links: it is under a mile from the A720 city by-pass and a park and ride facility provides buses into Edinburgh city centre. Shopping facilities are available at Straiton Retail Park and the town also has a leisure centre and Loanhead Memorial Park.

£221,078 average selling price

106.4% of Home Report valuation attained

The median days to under offer is just **14 days**

(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 three-month period ending on 31/12/2022).

Chinese New Year:

Year of The Rabbit

Chinese New Year falls on 22nd January this year, marking not only the beginning of the Chinese lunar calendar but also the coming of spring. Millions across the globe will be coming together to welcome the year of the rabbit – one of 12 animals in the Chinese zodiac which represents purity, hope and vitality – and offer gifts to secure luck and good fortune for their loved ones in the year ahead. If you intend on celebrating, we've rounded up some of our favourite products to help you embrace the festivities and start the lunar year on a positive note for you and your loved ones.



Chinese Garden 'The Garden of Immortality' mustard yellow wallpaper, £195, Mindthegap, mindthegap.com



Small porcelain rabbit cup, £56.94, nishuraeast.com



Willow Landscape Fine China Mug, £10, johnlewis.com



Chinese Dragon table lamp with Carnaby Spice shade, £390, Cotterell & Co, cotterellandco.com



Editor's pick

Rabbit Bookends, £39, Marquis & Dawe, marquisanddawe.co.uk



Dragon ceramic stool, £245, Shimu, shimu.co.uk



Hare Door Knocker, £149-£159, adamsandmack.com



Bronze Georgian style lamp, £614, Besselink & Jones, besselink.com

Top tips for *living in a small space*

Space is a constant battle for most homes, especially for flats – but this does not have to mean a lack of interior style. Check out our top tips on how to make the most of living in a small space.

With a new year upon us, many are taking the opportunity to redecorate or reorganise our home but if there's limited space in your house, it can be even harder to store your new possessions and clutter is more likely to multiply over the upcoming months. Read on to find out how to maximise a small space.

Mirrors

The space-boosting powers of mirrors is well-known and the first rule is the bigger the mirror, the more space it will appear to create. Tall mirrors can enhance the proportions of a room, making the ceiling seem higher. In a narrow space, mirrors can be used to make the room seem wider.

Rearrange furniture to create flow

A quick rearrangement of your furniture can make a room feel a lot bigger than it actually is. It's important you ensure that there is no furniture obstructing hallways or entrances to the room as this will make the space feel more cramped. Push your sofa against a wall (where possible) and position it towards the window, so your outside view can be enjoyed from the comfort of your seat.



For homes without a dedicated dining area, working around a tight space for daily meals and entertaining can be a challenge. Small dining spaces will benefit from an extending table – the winning formula is its ability to lengthen and transform a space for parties and gatherings. There's a variety of extending styles to choose from, but it's important to invest in one that works best in tight spaces. Butterfly leaf tables extend quickly and efficiently, and fold neatly when not in use.

Keep curtains open

Any room will appear larger if it's well-lit! There are two options you have when it comes to lighting a room, artificial or natural. Open your window dressings to let the sunshine flood into the room throughout the day.

Declutter

Too many unnecessary things can make a room feel small. If you want to squeeze more people into your lounge it might be worth removing any furniture and accessories that are taking up more space than needed, like your pouffe or rug. If you can see the floor the room will look and feel larger!

Functional furniture

VonHaus has an elegant toy box that could be turned into a bench with cushions on top to make it look like a piece of furniture. If you want something more functional, opt for the sleek Hall Valet. It's perfect for smaller entrances and will become a life saver when it comes to storing away coats and shoes – especially before and after school runs (the seat will come in handy for children when getting ready to go out.)



Colonial White Storage Box

In the bedroom, choose an ottoman bed or one with drawers for extra storage space. For guests, the Loaf daybed is a couch by day and a double bed by night.

The Lasana foldable chair is ideal for a home office, the kitchen, garden or can be taken when travelling.

Don't be afraid of patterns

Forget the age-old myth that small rooms need plain walls to give them a sense of space. Wallpaper with a medium or large repeat pattern adds a sense of depth that wasn't there before, making walls appear more expansive and rooms feel more spacious.

Artist and wallpaper designer Elizabeth Ockford says: "Just because a room is small, does not mean it doesn't deserve bold character."

"In fact, a small room can become a favourite place quite by surprise as you decorate it with something bold you really love but wouldn't dare to put into a bigger space such as your living room."

"Small rooms give us the opportunity to have a bit of fun with our decorating - and the rewards come back to you in spades."

When you've chosen your wallpaper, it's best to avoid breaking up the space by painting some walls or using other patterns, as this can emphasise tight quarters and make the space feel even smaller.

If you're decorating a hallway, staircase or landing then lean into your limited space with a decisively bold print. Wallpaper with a meandering pattern will lead the eye and create a feeling of movement in a connecting space.



Lasana foldable chair



Your search starts here

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



PLOT AT NORTH OF WINCHESTER , MAIN STREET, KELTYBRIDGE, KY4 0JH

OFFERS OVER £700,000

5  4  3  N/A 



A stunning, one-off, executive home occupying a generous plot and offering any discernible buyer space and quality in abundance. Situated on the outskirts of Keltybridge with stunning views of Benarty Hill and local countryside. Schooling available in nearby Cleish, Kinross, Dollar Academy and Edinburgh. School bus service pick up and drop off within 200 metres of property. Excellent access on to the M90 for travel both north and south. Railway station at Queen Margaret Halt, Dunfermline. All major supermarkets are within a five mile radius.

VIEWING INFORMATION

Tel: 01383 285835



UPPER BROOMLANDS, STIRCHES ROAD, HAWICK, TD9 7HF

OFFERS OVER £360,000

5  2  4  D 



Forming the upper half of this stunning Victorian home, Upper Broomlands is a spacious villa, brimming with retained period elements with wonderful proportions offering a flexible layout, fine outlooks over the popular Stirches and town beyond, and a fantastic private landscaped garden to both the front and rear.

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01573 922603



3 CHERRYBANK, SPRINGWOOD VILLAGE KELSO TD5 8LP

OFFERS OVER £155,000

3  2  2  N/A 



Enjoying a lovely location within this popular and highly regarded retirement village, 3 Cherrybank is a desirable and well-appointed detached park home. Internally the accommodation is bright, airy and of good proportions throughout and makes a perfect home for those downsizing and still in need of space to host family and friends. The garden has been well-designed and low maintenance with the benefit of a lengthy driveway and detached garage to ensure ample private parking.

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01573 922603



APARTMENT 6, TWEED HOUSE, ROXBURGH STREET, KELSO, TD5 7FB

OFFERS OVER £117,000

2  2  1  B 



A fantastic purchase for those buyers in search of an excellent location, just a short walk to riverside walks and open countryside and set on the charming cobbles of Roxburgh Street, leading into the heart of the town where a range of amenities are available. This fantastic two-bed apartment is easily kept, efficient to run and in excellent condition. Perfect downsize, investment, first-time buy or Border bolthole

VIEWING INFORMATION

Contact Hastings Legal & Property Tel: 01573 922603



5/11 OSWALD ROAD, EDINBURGH, EH9 2HE

FIXED PRICE £75,000

1  1  1  C 



Located in the prestigious The Grange area of the City, an opportunity to purchase a 50% share in this beautiful first floor retirement flat (with minimum age of 60) has arisen. Well-designed, spacious, and in move in condition, this is a must see property. Being close to array of shops and amenities with public transport operating nearby makes every day living easy and the City very accessible.

VIEWING INFORMATION

By appt, please tel agents 0131 253 2767

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