

A lush indoor garden scene featuring a variety of plants, including a large fiddle leaf fig, a monstera, and several smaller potted plants on a wicker coffee table. A green velvet armchair is visible on the right. The background shows a window with a wreath and a view of greenery outside.

# espc

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





## THE ART OF KITCHEN

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## WELCOME

In our December issue of the ESPC magazine, we provide inspiration for those looking to update their home in the new year. We round up our top interior trends for 2021 and the experts at Kitchens International reveal the must-have kitchen updates for next year.

Have you heard of tablescaping yet? It's the art of setting your table and one of the latest Instagram trends. Indulging in some luxurious fine dining at home is the ideal way to get through these dark and cold winter nights, so we highlight some of our top products to help you become a tablescaping expert.

Are you a fan of The Queen's Gambit on Netflix? In this issue we highlight a handy tray table, perfect for setting up a chess game anywhere in the house.

If you're a landlord or thinking of getting into the buy-to-let market in the new year, you're in luck. Nicky Lloyd, Head of ESPC Lettings, looks at what the latest Cylets report reveals about the Edinburgh rental market, including average rent and time to let.

Using rental data from Cylets and house price information from ESPC, we also highlight the best areas for buy-to-let properties in Edinburgh based on rental yield.

For those thinking of moving home in the new year, Katie Macdonald from Simpson & Marwick outlines why it's best to start preparing to sell now, while Dorothy Rankin from Lindsays explains why it's more important than ever to seek expert advice when you buy a home.

If you currently own a home but are struggling with mortgage repayments, either due to COVID-19 related financial issues or something else, Murray Souter from ESPC Mortgages looks at some of your options, including mortgage payment holidays.

Remember, there is a selection of properties for sale featured in each ESPC magazine – just look out for the dark blue ESPC Property sticker and make sure to contact the selling agent if you would like to find out more.

There are also lots more houses and flats available to browse at [espc.com](https://www.espc.com)



Happy reading.  
**Claire Flynn**  
Editor

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## LANGBANK STEADING AND GARDEN COTTAGE, SWINTON, TD11 3HY

OFFERS AROUND £895,000

6



5



4



N/A



ESPC PROPERTY



If ever there was a dream home, Langbank Steading and Garden Cottage is it; in a perfect picturesque setting with open south facing views and endless opportunity - grand design meets country living in this restoration of a 17th century dwelling and former mill. Langbank Steading and Garden Cottage have been restored as characterful, high-specification homes designed for 21st century lifestyles - a two-home opportunity not to be missed.

### VIEWING INFORMATION

To arrange a viewing or request a copy of the Home Report contact the selling agents, Hastings Property Selkirk (01750-724160) lines open until 10pm 7 days a week.

HASTINGS  
PROPERTY

COVER IMAGE: Enchanted Forest - Indoor Garden, Dobbies  
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## CHESS, ANYONE?

The popularity of Netflix show The Queen's Gambit has undoubtedly led to many people dusting off their old chess boards. If you are one of these people, this handy tray table will allow you to easily set up your chess game in any room of the house.

Hambledon Butlers Tray, Garden Trading, £150, gardentrading.co.uk



THIS IS HOW LIFE COULD BE  
THIS IS CALA



Computer Generated Image – Cammo Meadows, Edinburgh



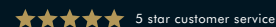
A typical CALA showhome



A typical CALA showhome

5 bedroom detached homes now available. Prices from £650,000

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ESPC14DEC Images shown are taken from previous CALA showhomes 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 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.



## PROPERTY MARKET WEBINARS

Find out useful information about the local property market at our regular free online events.

If you're planning to buy or sell a property in the near future, or just interested in the local property market, keep an eye out for our upcoming free webinars.

As well as doing regular market update webinars, we also host specialist first time buyer and buy-to-let events during the year.

While our events might vary slightly depending on the topic being discussed, we'll generally always have an independent mortgage adviser from ESPC Mortgages and a solicitor from an ESPC agent so they can provide expert advice on the mortgage and conveyancing processes.

And we give our attendees the chance to ask our expert panellists questions so you can find out the information that matters most to you.

All our online events are completely free to attend. You can keep an eye on upcoming events and sign up to them at [espc.com/events](https://www.espc.com/events)

When you sign up to an event, we'll send you an

email with the details and the link to join it. And even if you can't make the event, we will record it and share it via our Facebook page and email newsletter so you can watch it in your own time.

Our next event will be a property market update webinar in January where we'll review market activity throughout 2020, including the impact of COVID-19 and what happened when restrictions on house moves were eased.

Keep an eye on [espc.com/events](https://www.espc.com/events), follow us

on Facebook or sign up to our email newsletter at [espc.com](https://www.espc.com) to find out about our next events. You can also watch previous webinars on our ESPC YouTube channel.

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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## STYLE BY THE SEASIDE

Always wanted to live by the beach? Turn the page to find out about a lovely home in Musselburgh near the sea.





# STYLE BY THE SEASIDE



Located by the beach and close to Musselburgh Harbour, this charming three bedroom double upper flat has been upgraded to a very high standard. It features stylish and quirky décor throughout.

Perched on the banks of the Firth of Forth, there are lovely walking routes along the beach and promenade. There is also a range of other leisure facilities, such as golf courses and sport centres.

The lounge is the highlight of the property. The original feature brick wall has been restored by the current owners and is exceptionally attractive. The brick contrasts effectively with the dark blue and white colours of the other walls. This room is also well-proportioned, with ample space for living room furniture.

The town has a vast array of local shops, cafes and restaurants, along with a wide range of supermarkets. The popular areas of Portobello and Joppa are close by, which are also home to a number of independent stores and eateries. Fort Kinnaird, with its great range of retailers, is easily accessible by car.

Located at the back of the property, there is a modern and spacious dining kitchen which benefits from a large storage cupboard. There is also a double bedroom and a family bathroom on the ground floor.

There are also highly regarded nurseries, primary schools and secondary schools in the area.

In move-in condition, this property is perfect for those looking to move out of the city to the seaside but retain easy access to the amenities of the capital.

The two remaining bedrooms are on the upper floor – both are filled with natural light thanks to feature dormer windows. There is also a box room off one of the bedrooms, which would make an excellent study area or walk-in dressing room.

Musselburgh is a popular town located just to the east of the capital. A train station, lots of bus routes and proximity to the City Bypass means it benefits from easy access to Edinburgh City Centre and the other towns and villages of East Lothian.



18A LINKS STREET, MUSSELBURGH, EH21 6JL | OFFERS OVER £230,000

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

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

The landowner's vision is for a mixed-use hub to include a café and retail along with studio and workshop space for local businesses, offering employment opportunities and useful services for the whole village.

The trademark architectural style includes period features such as sash and case windows, high ceilings and chimneys. The same attention to detail is reflected in beautiful interiors featuring high quality fixtures and fittings, including designer kitchens and bathrooms. Some of the larger homes have a log burning stove as standard, with a cosy garden room that creates the perfect space for working from home.

Allison Sutherland, Places for People Regional Director of Sales and Marketing said: "Off-plan reservations have already been made following our recent virtual launch and we expect a high level of interest in our homes here to continue. Our customers are so excited about our refreshing approach to architecture; some have travelled as far as Aberdeen and Inverness to view the Modern Country show homes at our other developments.

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



# HOUSE PRICE REPORT NOVEMBER 2020

Find out the latest property market statistics for Edinburgh, the Lothians, Fife and the Borders.

## KEY POINTS

**£268,923**  
average  
selling price

From September to November 2020, the average property selling price in Edinburgh, the Lothians, Fife and the Borders rose by 9% year-on-year to £268,923.

**31.6%**  
rise in volume of  
property sales

Between September and November 2020, the volume of property sales in Edinburgh, the Lothians, Fife and the Borders increased by 31.6% compared to last year.

**42.1%**  
increase in  
homes coming  
to market

The number of homes coming to market during this period in these areas rose by 42.1% year-on-year.

Over the past three months, the average property selling price in Edinburgh, the Lothians, Fife and the Borders has risen 9% year-on-year to £268,923. Dunfermline properties experienced a significant increase in average selling price compared to last year, rising by 19.3% to £184,598. A 12.3% increase in the average Home Report valuation in the Fife town in recent months indicates that higher value properties on the market may have been part of the reason for this increase, but shorter selling times and an increase in the average Home Report valuation achieved suggest that increased demand was also a factor.

Properties in the wider West Fife & Kinross area saw a 19% increase in average property selling price compared to last year, while East Fife homes saw an 18.6% rise.

Other areas also saw reasonably strong increases, with Midlothian properties recording an average selling price of £234,778 from September to November 2020, up 14.2% compared to last year. In the Scottish Borders, while the price growth was less pronounced than in our October House Price Report, there was a 12.1% increase year-on-year.

During the past three months, properties in East Lothian and West Lothian saw a year-on-year average price increase of 4.1% and 6.9%, respectively.

From September to November 2020, the volume of property sales in Edinburgh, the



Pittencrieff Park, Dunfermline

Lothians, Fife and the Borders increased by 31.6% compared to the previous year. This steep increase reflects how busy the market has been in recent months.

There is still a significantly higher number of homes coming to market compared to last year. Over the past three months, ESPC noted a 42.1% year-on-year increase in properties listed in Edinburgh, the Lothians, Fife and the Borders. There was a 55.5% increase in Edinburgh homes coming to market.

In Edinburgh, the Lothians, Fife and the Borders, the median time for a property to be placed under offer over the last three months was 17 days, four days faster than last year. In the Borders, it was 30 days compared to 94 last year, while Edinburgh properties saw median selling times drop to 16 days, three days faster than last year.

The average percentage of Home Report valuation achieved during the last three months across all areas was 104.1% compared to 102.9%. In Edinburgh, it was 104.9% compared to 104.5% last year. Two

bedroom flats in Portobello and Joppa achieved 106.7% of Home Report valuation on average, up 0.5% compared to last year.

Paul Hilton, CEO of ESPC, said: "Over the past three months, there has been a significant uptick in property sales volume in Edinburgh, the Lothians, Fife and the Borders. This reflects how busy the market has been over the summer and autumn months.

"Activity is calming down a little in the run up to Christmas, which is to be expected, but our agents have reported remaining very busy for this time of year. This is indicated by the number of new property listings over the last three months, up by over 42% compared to 2019.

"From September to November, the average property selling price in Edinburgh, the Lothians, Fife and the Borders rose by 9% year-on-year, but price growth was particularly notable in Dunfermline. This looks to be caused by a combination of increased demand and higher value properties on the market."

## LAZYDAY HOUSE & COTTAGES, WEST FISHWICK, BERWICK-UPON-TWEED, TD15 1XQ

OFFERS OVER £795,000



ESPC PROPERTY



Lazy Day House and Cottages presents a truly unique lifestyle opportunity, perfect for those seeking a change of pace with the option to combine home/family life with a successful business which also provides plenty of scope for further growth and expansion.

### VIEWING INFORMATION

To arrange a viewing or request a copy of the Home Report contact the selling agents, Hastings Property Selkirk (01750-724160) lines open until 10pm 7 days a week.



## 41 SPOTTISWOODE ROAD, MARCHMONT, EH9 1DA

OFFERS OVER £495,000



ESPC PROPERTY



Spacious main door flat which retains many original feats comprising ent vest, sitting room, dining kit with Range cooker & bi-folding doors leading to well maintained communal garden, two dbl bedrms, box room/study & bathrm with feat roll top bath. Private front gdn. GCH.

### VIEWING INFORMATION

01316671900.  
mail@deansproperties.co.uk





# SEARCHING FOR A HOME WITH ESPC

More than  
**1,100**

new homes listed on  
espc.com in November

Over  
**665,000**

property alert emails  
sent during November  
with My ESPC

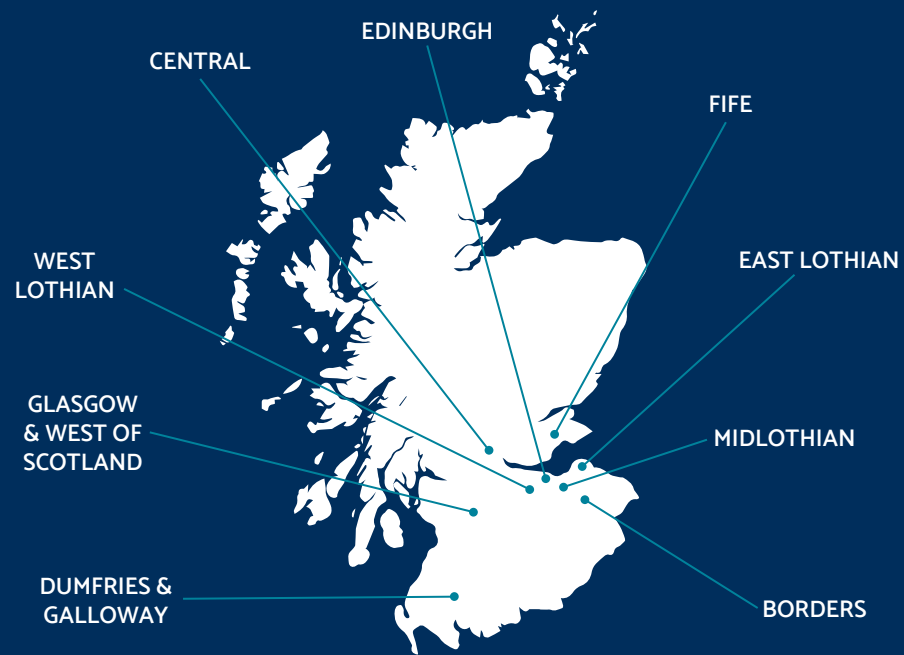
**160**  
solicitor estate  
agents

ready to help you buy  
and sell a home

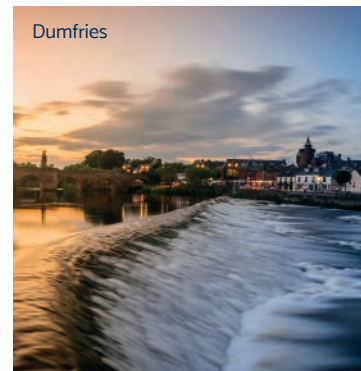
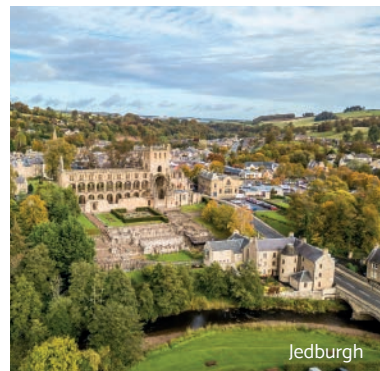
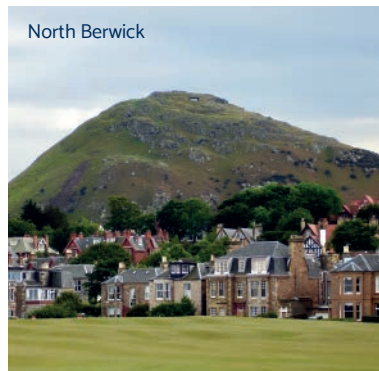
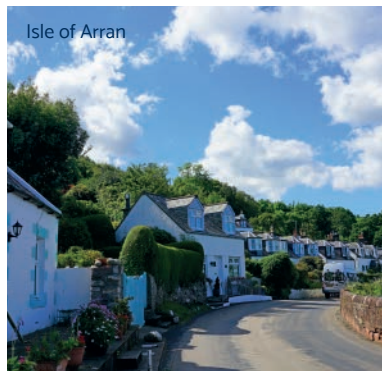
**Edinburgh**

saw a 52% increase  
in new listings in November  
compared to last year.

## ESPC AREAS



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





Seagrass Placemat (set of 2),  
Abode Living, £8.50,  
abodeliving.co.uk

## TABLESCAPE

The art of setting your table is becoming an insta-worthy pursuit – compete with the best with our selection of products.



Streamline Original  
Bud Vase, Weamo, £18.95,  
weamofurniture.co.uk



PomPom Napkin, Initially London Ltd, £20, initiallylondon.com



Large Lotus Candle Holder,  
OKA UK, oka.com



Organic Cotton Napkin,  
Heavenly Homes  
and Gardens, £7.50,  
heavenlyhomesandgardens.  
co.uk



Curved Brown Glass Vase,  
Spicer and Wood, £28,  
spicerandwood.co.uk



French Fountain Table Runner and Napkins (Eau de Nil and Cherry), Florence Broadhurst,  
£135, florencebroadhurst.co.uk



## BRAIDWOOD, BUCCLEUCH STREET, MELROSE, TD6 9LD

OFFERS OVER £495,000



ESPC PROPERTY



Location, location, location.....with Melrose being arguably the most desirable and sought after spot in the Borders, Braidwood offers exceptional potential for both a family home and income potential within this must-have catchment. Braidwood sits on a traditional street lined with character properties, the bustling town is renowned for retaining its history and the beauty of the surrounding countryside.

### VIEWING INFORMATION

To arrange a viewing or request a copy of the Home Report contact the selling agents, Hastings Property on 01750 724 160 lines open until 10pm 7 days a week.



## 2E EAST ROAD, NORTH BERWICK, EAST LOTHIAN, EH39 4HN

OFFERS OVER £470,000



ESPC PROPERTY



Impressive 3 bedroom B Listed drawing room apartment set within The Walltower at the entrance to the Lodge Grounds. Presented in excellent condition throughout. Situated within walking distance of all the local amenities including the beach and shops. Garage and stores.

### VIEWING INFORMATION

By appt tel Agent 01620 532654







Granton Harbour

## THE BEST AREAS IN EDINBURGH FOR BUY-TO-LET PROPERTIES

Using the latest rental data from Citylets and house price information from ESPC, we've identified the best areas for buy-to-let properties in Edinburgh based on rental yields.

### EH5 - GRANTON

Granton has grown in popularity with students and young professionals in recent years, thanks to the presence of Edinburgh College and proximity to the trendy areas of Leith and Newhaven. Plus, excellent bus and cycle routes make accessing other parts of the city a breeze.

From July to September 2020, the average rental yield of a one bedroom property in EH5 was 6.1% while two bedroom properties in this area had a yield of 4.7%.

### EH14 - SLATEFORD TO JUNIPER GREEN, CURRIE AND BALERNO

Juniper Green, Currie and Balerno are nestled under the Pentland Hills, making the EH14 district a popular base for those who enjoy spending time outdoors. There are also excellent schools in the area making it attractive for families.

During the third quarter of 2020, the average rental yields for one and two bedroom properties in EH14 were 5.9% and 5.1%

respectively. Three bedroom properties in this area had an average yield of 4.3%.

### EH11 - DALRY AND GORGIE TO SIGHTHILL

Running through Dalry, Gorgie, Stenhouse and Sighthill, the EH11 area is popular for both young professionals and students. There are excellent bus services available to transport residents to all areas of the city, including Heriot Watt University.

In EH11, from July to September 2020, one bedroom properties achieved a 5.0% yield, two bedroom properties achieved a 5.3% yield and three bedroom properties achieved a 5.6% yield.



Sighthill Park



Balerno

### EH16 - LIBERTON AND THE SURROUNDING AREAS

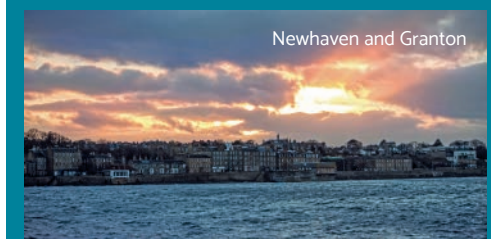
Covering the village of Liberton, and the nearby areas of Craigmillar, Peffermill and Niddrie, EH16 is a good place to purchase a buy-to-let in Edinburgh. There have been many new build developments in this district which have proved popular with tenants, but house prices remain competitive.

Between July and September 2020, the average rental yield for one bedroom properties in EH16 was 7.4% while it was 5.7% for two bedroom properties and 5.4% for three bedroom properties.

### EH17 - GILMERTON AND MOREDUN TO MORTONHALL

Easy access to the City Bypass makes living in the EH17 area of the city an attractive prospect for those who need to commute to other parts of the city or further afield on a regular basis.

Two bedroom properties in EH17 achieved an average gross rental yield of 6.3% in the third quarter of 2020.



Newhaven and Granton



Slateford

If you're thinking of entering the buy-to-let market, contact ESPC Lettings on [landlord@espc.com](mailto:landlord@espc.com) or 0131 253 2847 for advice on the Edinburgh rental market.

*The average gross rental yields in this article are based on rental data from Citylets and house price information from ESPC from July to September 2020.*



# IT'S ALL ABOUT RATTAN

A greater focus on using natural materials in home interiors means rattan is back in a big way. This quirky rattan headboard will add interest to any bedroom.



Rattan Headboard, John Lewis & Partners, from £399, johnlewis.com



Image includes optional upgrades at additional cost



A RANGE OF  
3 BEDROOM  
HOMES  
AVAILABLE TO  
RESERVE NOW

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For more information, visit [www.edinburgh.gov.uk/firsttimebuyers](http://www.edinburgh.gov.uk/firsttimebuyers)

Gilmerton Heights, Gilmerton Station Road, Edinburgh EH17 8RZ

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

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## A NEW YEAR, A NEW HOME?

Katie Macdonald, Director of Property Sales at Simpson & Marwick, offers advice on how to prepare if you are hoping to sell your home in 2021.

2020 has been a challenging year in many different ways but one thing that has come out of having to spend far more time at home is realising what we like (and dislike!) about our current surroundings.

After four months of lockdown we all watched with trepidation as the property market re-opened on the 29th June. None of us could have predicted what the market had in store for us – the busiest four month period that we’ve seen since pre-recession. At the moment, this momentum seems to be continuing.

We would, of course, require a crystal ball to know what next year holds but Edinburgh has always remained relatively robust through political and financial challenges in the past so we are hopeful that there will be a positive start to the market in January.

Our advice to those hoping to sell in early 2021 is get your DIY jobs done now and arrange tradespeople to sort anything that needs to be addressed. If not, they will be commented on in your Home Report so try to give surveyors fewer negative points to highlight!

We can get your photos and floorplan carried out in advance so that it is one less thing to do when you are ready to proceed to market. Government guidelines stipulate that the first viewing should be a virtual viewing so a professional video can also be arranged. This allows us, the estate agent, to get all the marketing in place so we are ready to fire ahead as soon as the market picks up in 2021.



Most importantly, why not get in touch and start the process of a free valuation on your property now? We operate with all the necessary PPE. If you are not yet comfortable having people into your home then we can discuss things over the phone or arrange a virtual valuation.

Now is the time to plan ahead and get yourself and your property ready for the market early in the new year. The early bird catches the worm!

We are here to help you every step of the way so please don't hesitate to contact me on [katie.macdonald@simpsonmarwick.com](mailto:katie.macdonald@simpsonmarwick.com) or 0131 581 5705.

Find out more about Simpson & Marwick at [simpsonmarwick.com](http://simpsonmarwick.com)



# HAPPY *new* HOME

Find your *perfect* home today

### BAXTERFIELD, HILL OF BEATH, FIFE, KY4 8DX

A range of 3 & 4 bedroom homes starting from £187,500

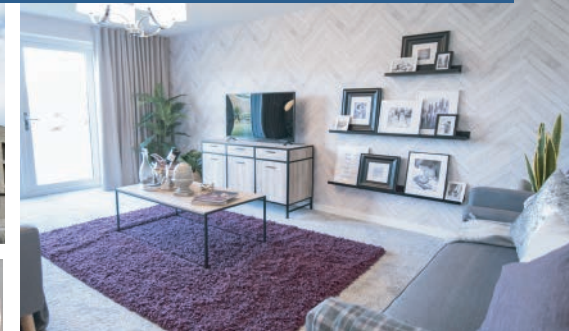
Help to Buy (Scotland) and the First Home Fund are available meaning buying your new home could be easier than you think, with mortgage repayments as low as £516 per month.

### BROOMVIEW, EDINBURGH, EH11 3TP

Final 1 & 2 bedroom apartments available

Scottish Home Awards Winner 2020 – Large housing development of the year.

Book your appointment today [keepmoat.com](http://keepmoat.com)



Prices correct at time of print. Offer is available on selected plots when buying through the Help to Buy scheme through Keepmoat Homes. Subject to status. Terms & Conditions Apply. Monthly costs based on a repayment mortgage of £150,000 over a 35 year term, with an initial rate fixed at 2.24% for the first 2 years. Loans are subject to availability and subject to status. Other fees may apply. Ask for a personalised illustration. The Government will retain a 15% share of the property value. As a mortgage is secured against your home, it could be repossessed if you do not keep up the mortgage repayments. Approved by NHM Scotland. FCA Registration 159296





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

FIXED PRICE £457,777

6  2  1  E 

ESPC PROPERTY



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

### VIEWING INFORMATION

Viewing by appointment only.  
Call Watermans Legal on 0131 467 5566 or  
info@watermanslegal.co.uk



## HAZELBANK, BARR ROAD, GALASHIELS, TD1 3HX

OFFERS OVER £425,000

4  4  3  C 

ESPC PROPERTY



Nestled among mature sheltering greenery, Hazelbank sits proudly on Barr Road - a quiet and leafy suburb off the main thoroughfare of the town. This striking property boasts welcoming family friendly accommodation, a well established and generous garden with excellent privacy and attractive frontage complete with turret!

### VIEWING INFORMATION

To arrange a viewing contact the selling agents, Hastings Legal  
on 01750 724 160 - lines open until 10pm 7 days a week.





## STRUGGLING WITH MORTGAGE REPAYMENTS?

Murray Souter, Independent Mortgage Adviser at ESPC Mortgages, explains what you can do if you're struggling with mortgage repayments.

If you are finding it difficult to make your mortgage repayments, here are some of your options.

Many lenders are currently offering mortgage payment holidays to assist homeowners who are struggling financially as a result of COVID-19. This "holiday" is actually a pause on repayments until you are able to start paying them again.

The application deadline for a mortgage payment holiday was recently extended to the end of April 2021. You should speak to your lender if you are interested in a mortgage payment holiday.

There are also other things you can do if you are struggling with mortgage repayments. Using savings or obtaining financial help from a family member may be one option which would allow you to reduce monthly outgoings.

Buildings insurance is a condition of all mortgage products and must remain in place, but you may be able to shop around and obtain a lower cost product. Mortgage and income protection cover may also be in place and you should discuss with your lender how this can be maintained.



A mortgage is basically a loan secured on a property and if mortgage repayments fail to be met, the property may be at risk of being repossessed to clear arrears. However, this would be a very last resort and all parties, including the lender, would be keen to avoid this.

The most important thing to remember is to advise your mortgage lender immediately if your circumstances change so that you can review your options. Missing mortgage payments will have an impact on your credit history and make it very difficult to obtain credit elsewhere.

Lenders will want to work together to try and resolve the problem. In addition to payment holidays, other solutions may include extending the term of the mortgage to reduce the monthly payment or switching to a lower rate product.

ESPC Mortgages is a team of independent mortgage advisers with a wealth of expertise. Contact the team on [fsenquiries@espc.com](mailto:fsenquiries@espc.com) or 0131 253 2920. Find out more at [espc.com/mortgages](http://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 IMPORTANCE OF EXPERT ADVICE

Dorothy Rankin, Partner at Lindsays, explains why buyers cannot afford to underestimate the value of expert advice to get the best deals.

Buying a home without proper advice has always been beset with potential pitfalls. In the competitive market in which we find ourselves, the value of expert support cannot be underestimated.

The simple fact is that if you get things wrong, you will pay the price financially. So it's important to have someone in your corner who can see the bigger picture.

Changes to property purchasing brought about by COVID-19 are not just those in terms of virtual viewings and safety measures. The post-lockdown market is intense

- and it can become all too easy for buyers to get carried away.

One of the key pieces of advice that I am giving to clients currently is to rein themselves in when it comes to competitive closing dates. It can be easy to get swept along with the excitement of a purchase and fail to recognise that prices cannot continue to rise in the way in which we have seen since the summer - properties are often selling for significant premiums at closing dates.

There are delicate balances to be struck, which is where an experienced lawyer -

providing a personal service - really comes into their own.

A good property lawyer will earn their corn by tilting the odds of success in favour of their client - or, indeed, in realising where to draw the line. That comes from analysing and understanding the complexities of the market.

Sometimes that insight is around prices, but often it's about trends, including how buyers are using "subject to sale" clauses on their own homes in deals. Most purchasers are buying first - subject to sale - rather than selling before buying, meaning they, in turn, need efficient, effective marketing of their current property.

In such a strong and competitive market, the objectivity and knowledge of an experienced adviser can be invaluable.

Dorothy Rankin is a Partner in the Residential Property team at Lindsays. Get in touch on [dorothyrankin@lindsays.co.uk](mailto:dorothyrankin@lindsays.co.uk) or 0131 656 5556. Find out more about Lindsays at property.[lindsays.co.uk](http://lindsays.co.uk)





## THE BEAUTIFUL BORDERS

We look at why the Scottish Borders is appealing to more and more home buyers.







With some people looking to escape city life for the country, the Scottish Borders is a popular option for those from Edinburgh and down south. Here's why it's such a great place to live..

If lockdown restrictions made you crave open space, then the Scottish Borders could offer the perfect answer. Many of the towns and villages are surrounded by vast fields and woodland or nestled under hills. You only have to take in the outlook over the Eildon Hills from Scott's View to see just how stunning the area is.

But for those who prefer to be near the beach, the Borders also features a breathtaking coastline. St Abbs, with its rugged cliffs and nature reserve, is a particularly popular spot for day trips. Even Hollywood recognised the beauty of the Borders coast by featuring St Abbs in the last Avengers movie.

Plus, there is a fantastic range of houses and flats across the different towns and villages of the Borders. Whether you're after a rural property for sale, a stylish conversion which

blends old and new features or even a home with equestrian facilities, there is likely to be something that will work for you.

If you've always wanted to live by the seaside, try the pretty town of Eyemouth. While, while those looking for a semi-rural lifestyle close to the Scottish capital may wish to consider West Linton. And if you love hill-walking, Lauder is positioned on the western edge of the Lammermuir Hills.

“ The Scottish Borders offers a uniquely different lifestyle and an outstanding quality of life. We are seeing more people looking to move to the Borders from down south and overseas as people recognise what an absolutely fantastic and still relatively undiscovered part of the UK this is. ”

Cathy Copson, Relocation Advisor at Hastings Legal

“ There are so many reasons the Borders is a great place to live - the outstanding scenery, the great sense of community that is true of all Border towns and that is seen to best effect during the summer festivals, the quality of education on offer and the wide range of leisure pursuits, all within an hour's drive or train ride of our capital city. ”

David Kilshaw, Partner at Cullen Kilshaw



For others looking for something closer to the city life they are leaving behind, Galashiels is the biggest town in the Borders followed by Hawick, while Kelso and Peebles blend the benefits of town life with the charm of the countryside.

For families, choosing a home near a good school is very important. And that's another reason the Borders is a great place to live - the area is renowned for its selection of well-regarded schools.

And, while many more people are working from home, for those who do need to commute into the city for any reason, the Scottish Borders is well-connected with Edinburgh and Newcastle via excellent road and rail links.

Find your dream home in the Borders at [espc.com](http://espc.com)





## DRAMATIC DINING

This sculptural and stylish modern dining table features prism-shaped legs and Indian Rosewood with aluminium details. The one-of-a-kind design promises to become a luxury focal point in any dining room.

Prism Dining Table, Chaplins, from £10,944, chaplins.co.uk

## Gala Water Apartments



ONLY  
**five**  
REMAINING

A Development of Luxury Two Bedroom Apartments in the heart of Galashiels in the Scottish Borders



## Gala Water Apartments

Gala Lane, Galashiels, TD1 3AW

PRICES FROM £150,000

- Eight luxury two bedroom apartments
- Lift served apartment block
- Open plan living/dining/kitchen layout
- Contemporary fitted kitchen
- Integrated appliances
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- Pretty waterside location in the town centre
- Very short walk to the train station
- Rail commute to Edinburgh 50 minutes

Call Cullen Kilshaw  
01896 758 311

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SOLICITORS & ESTATE AGENTS

www.cullenkilshaw.com



## 11/5 ETON TERRACE, EDINBURGH, EH4 1QD

OFFERS OVER £425,000



ESPC PROPERTY



Stylish 2 bedroom top floor flat forming part of an 'A' listed Georgian building. Located in Edinburgh's prestigious West End. Walking distance of excellent amenities in the City Centre and Stockbridge. Bright, beautifully presented contemporary accommodation. Stunning views over the Dean Gardens to Edinburgh Castle and the Firth of Forth to Fife. Access to Dean Gardens for an annual fee.

### VIEWING INFORMATION

By appointment  
Telephone Agent 0131 581 5711

SIMPSON  
& MARWICK

## 6 GLENDEVON PARK, EDINBURGH, EH12 5XB

FIXED PRICE £300,000



ESPC PROPERTY



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

### VIEWING INFORMATION

0131 253 2885 or client on 07870281975

ELP  
Arbutnott  
McClanachan  
SOLICITORS & ESTATE AGENTS



## LEAFY LIVING IN CRAIGLEITH

Located in a popular suburb of Edinburgh, this house features spacious rooms and a lovely garden.





# LEAFY LIVING IN CRAIGLEITH



Well-positioned in a cul-de-sac in the desirable Craigleith area of Edinburgh, this bright and stylish two bedroom house would be perfect for a couple or young family. Beautifully presented to the market with attractive décor throughout, this is certainly not one to miss.

The lounge is excellently proportioned and filled with natural light thanks to large windows and glass doors which lead out to the garden. A feature fireplace in the corner acts as a focal point and makes it the ideal spot to curl up on winter evenings.

One of the highlights of the property, the rear garden has been landscaped to create several patio areas around a lawn. There are also luscious borders and raised bedding areas, while an ivy-covered loggia allows you to sit, dine or entertain outside without worrying about the rain. There is also a cottage-style front garden, with a winding path leading to the entrance door.

The property features a very attractive open plan dining room, which leads to the contemporary kitchen. This space is also flooded with natural light and the kitchen benefits from direct access to the garden.

There are two sizeable bedrooms in the house, one with fitted wardrobes. However, there is also an exceptionally bright attic space, which is currently being used as a home office but has the potential to be converted into another bedroom, subject to the necessary planning permissions. The house also benefits from a chic and luxurious shower room.

A monobloc driveway provides parking space for two cars, while there is also a single garage with power and lighting.

Craigleith is located to the north-west of Edinburgh City Centre and is well-connected via several bus routes. There are lots of local amenities including a Sainsbury's superstore and several other shops at Craigleith Retail Park. The shops, restaurants and cafés of Stockbridge and Comely Bank are easily accessible.

For families, there are a number of good schools in the area, including Flora Stevenson Primary School and Broughton High School.

With a lovely garden and beautiful living spaces, this property would be ideal for anyone looking to live within easy reach of Edinburgh City Centre.



2 GROATHILL GARDENS WEST, EDINBURGH, EH4 2LU  
 OFFERS OVER £420,000  
 CONTACT: Call ELP Arbuthnott McClanachan on 0131 253 2885





## 120 BABERTON MAINS DRIVE, EDINBURGH, EH14 3BU

FIXED PRICE £295,000

3  1  2  C 

ESPC PROPERTY



Boasting 95 square metres of accommodation, attractive, modern interiors, private gardens, a single garage and a four car driveway, as well as enjoying a convenient location close to amenities, schools and transport links, 120 Baberton Mains Drive is the perfect family home in one of Edinburgh's most desirable locations.

### VIEWING INFORMATION

Contact to view  
Seller 07740374352 or VMH 0131 622 2626



## 128/7 MCDONALD ROAD, BELLEVUE, EDINBURGH, EH7 4QU

OFFERS OVER £285,000

2  2  1  B 

ESPC PROPERTY



Boasting desirable open-plan living, an impeccable standard of presentation and a high-quality finish throughout, and a private parking space, 128/7 McDonald Road represents a chic city residence for professionals, young families and downsizers, or a wonderful buy-to-let investment.

### VIEWING INFORMATION

Contact for viewing  
Seller 07450213357 or VMH 0131 253 2964







## 2021 KITCHEN WISHLIST

We asked the experts at Kitchens International for the top five must-have kitchen items for 2021.

Where do you start with planning a new kitchen when there can be so many ideas floating around your head? At Kitchens International, we've made a list of the top kitchen items for 2021 to get you started.



**1** At the top of the list is a boiling water tap. This has become one of the most sophisticated gadgets in the modern kitchen, dispensing not just boiling, hot and cold water, but also chilled, filtered drinking water, meaning that large bulky American style fridge freezers are less popular. The boiling water tap (Kitchen International's favoured one is the Quooker Cube) is not just extremely convenient but also more energy efficient and sustainable – there's no need to buy any more bottled drinking water.

**2** With the continued love of cooking programmes on TV, such as MasterChef, the steam oven is also high on wishlists. Providing quick cooking with added moisture, a steam oven ensures baking and other oven dishes are transformed.

**3** The kitchen is so much more than just the place to prepare food. As the centre of family life and entertaining, installing a drinks fridge in the kitchen ensures drinks are readily available at exactly the right temperature.



**4** One of the first things many people ask the Kitchens International designers for is good storage and our answer is larder storage. This doesn't need to be a huge walk-in area – in-built larder storage can come in many different guises, with drawers, in-built lighting, places to store food mixers and kitchen gadgets, door storage and numerous pull out options. And these can even be hidden behind pocket doors which slide into the wall so are accessible when needed.

**5** Get rid of kitchen odours and steam with a modern extractor. Gone are the days of bulky overhead extraction with options such as downdraft extraction, in-built light extraction, pop up extractors and much more, allowing the open plan kitchen to really be a complete living area.



So, as you think of your new kitchen, bear in mind these top five wishes. Experience has shown the Kitchens International experts that all these improve the look and functionality of a kitchen and help to ensure it's the best room of the house, today and in the future.

Find out more about Kitchens International at [kitchensinternational.co.uk](http://kitchensinternational.co.uk)



## 22/8 AVON COURT, AVON ROAD, CRAMOND, EDINBURGH, EH4 6RD

FIXED PRICE £270,000

3  2  1  E 

ESPC PROPERTY



This bright and spacious, three bedroom flat, with balcony and parking, has a fantastic location in a quiet cul de sac in the sought after Cramond district of Edinburgh, close to transport links, open countryside and the sea front.

### VIEWING INFORMATION

By apt 07510 344399 or 0131 253 2885

**ELP**   
Arbuthnott  
McClanachan  
solicitors & estate agents

## BRAESIDE COTTAGE, ANCRUM, JEDBURGH, TD8 6XA

OFFERS OVER £260,000

2  2  1  D 

ESPC PROPERTY



Picture perfect with an idyllic village location to match, Braeside is a masterclass in home and garden styling - the epitome of country living in a well-connected area for amenities and leisure, this beautiful two bedroom cottage is the ideal choice for those in search of a retreat offering an enviable lifestyle choice.

### VIEWING INFORMATION

To arrange a viewing or request a copy of the Home Report contact the selling agents, Hastings Property Selkirk (01750-724160) lines open until 10pm 7 days a week.

**HASTINGS**  
PROPERTY



# 1/2 MARISCHAL PLACE, BLACKHALL, EDINBURGH, EH4 3NE

FIXED PRICE £255,000



ESPC PROPERTY



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

## VIEWING INFORMATION

Tel: 07990 039 543



# LYME COTTAGE, SHEDDEN PARK ROAD, KELSO, TD5 7AW

OFFERS OVER £250,000



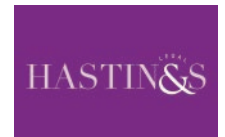
ESPC PROPERTY



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

## VIEWING INFORMATION

To arrange a viewing or request a copy of the Home Report contact the selling agents, Hastings Property Selkirk (01750-724160) lines open until 10pm 7 days a week.





# TOP INTERIOR TRENDS FOR 2021

Looking to update your home in the new year? Here's our pick of the top trends of 2021.



Enchanted Forest - Indoor Garden, Dobbies

## HOUSEPLANTS

Houseplants will remain a popular trend in 2021. Said to help relieve stress, which is perfect for a home office, they also add colour and vibrancy to a room. The surge in interest in growing your own food will likely lead to more people growing herbs indoors as well.



Coir houseplant range, Dobbies



Vintage Cupboard, Scaramanga

## VINTAGE

Vintage furniture and accessories have been growing in popularity for a while now and this is set to remain the case as we enter the new year. Blending second-hand finds or retro-inspired pieces with a contemporary home is an excellent way to add a quirky feel to living spaces.

## SUSTAINABILITY

Tying in with the vintage trend, there is a rightly ever-increasing focus on sustainability in home interiors. Purchasing second-hand items is a popular way to limit environmental impact, but for those seeking to purchase new furniture and accessories, there is going to be more and more of a focus on the materials used and environmental impact of their production.



Sustainable 'Smartie' Love Seat, Upcycled Upholstery





Exotic Fruits from the Shala Collection, The Design Archives

'Exotic Birds Journey' Wallpaper Mural by Andrea Haase, Wallsauce.com

**AROUND THE WORLD**

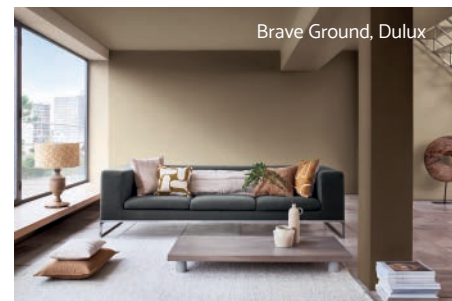
2020 has put travel plans on hold for many people and, unsurprisingly, many are craving the influence of other countries and cultures. It is likely this will therefore be reflected in homes, with exotic prints, furniture and accessories being more heavily featured.



Kruger Bed Linen by Emma J Shipley, The French Bedroom Company



Brave Ground, Dulux



Brave Ground, Dulux

**WARM NEUTRALS**

We're set to see a lot more neutral tones in homes as people look for ways to connect back to nature. Brave Ground, the Dulux colour of the year for 2021, is a warm, earthy tone which complements many other shades to bring a balanced feel to any room.

**MULTI-FUNCTIONAL**

With us spending lots of time at home, multi-functional space has never been more important. After all, a room may need to be a home office, exercise space and dining area all in one day. Clever and attractive storage items, like ottomans, cupboards and sideboards, are a good way to keep a room clutter-free, ensuring it can meet its many different purposes.



Pimlico Velvet Ottoman in Prussian Blue, The French Bedroom Company



## BENGERBURN OLD FARMHOUSE, SELKIRK, TD7 5LD

OFFERS OVER £235,000



ESPC PROPERTY



Immersed in the beauty of the Valleys, this charming semi-detached property is presented in excellent condition - with uninterrupted outlooks over rolling countryside. The accommodation hosts a comfortable living space with lounge, dining room/living room, kitchen, two double bedrooms and a bathroom. Externally, beautifully cultivated gardens enjoy an open panorama of valley views.

### VIEWING INFORMATION

To arrange a viewing or request a copy of the Home Report contact the selling agents, Hastings Property on 01573-225999-lines open until 10pm 7 days a week.



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

OFFERS OVER £225,000



ESPC PROPERTY



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

### VIEWING INFORMATION

Viewing by appointment only.  
Call Watermans Legal on 0131 467 5566 or  
info@watermanslegal.co.uk





## 216/2 NEWHAVEN ROAD, EDINBURGH, EH6 4QE

OFFERS OVER £225,000



ESPC PROPERTY



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

### VIEWING INFORMATION

By apt 0131 253 2885



## HILLSIDE, MAIN STREET, MOREBATTLE, TD5 8QG

OFFERS OVER £195,000



ESPC PROPERTY



A fully renovated and stylishly presented country cottage in a charming village location - Hillside is a super investment or starter home, with high end finishes and quality fittings in an excellent position for amenities and transport links.

### VIEWING INFORMATION

To arrange a viewing or request a copy of the Home Report contact the selling agents, Hastings Property Selkirk (01750-724160) lines open until 10pm 7 days a week.







## AN UPDATE ON THE RENTAL MARKET

Nicky Lloyd, Head of ESPC Lettings, looks at the latest Citylets report to reveal what's happening in the Scottish and Edinburgh rental markets.

The latest Citylets Report reveals that the Scottish private rented sector was exceptionally busy over the third quarter of 2020, with pent up demand from tenants released into the market following the easing of lockdown restrictions.

Across Scotland, rents were driven higher during the third quarter, rising by 5.4% year-on-year to £865 on average. This growth was particularly concentrated in three and four bedroom properties, which saw a 10.4% and 13.6% year-on-year increase in average rent, respectively.

This increased demand for larger rental properties seems to have been enhanced by tenants looking for more space for homeworking and gardens in the event of further lockdown restrictions.

In Edinburgh, the average rent recorded by Citylets from July to September 2020 was £1,139, down 0.8% compared to last year. All property types recorded a slight decrease in average rent, except for four bedroom properties, for which the average rent rose by 1.3%.

As with many other regions, time to let

increased in Edinburgh, rising to 46 days, 19 days slower than last year. In the capital, there was generally a greater excess of rental homes on the market during the spring lockdown. The large choice of property in some parts of the capital therefore contributed to a greater increase in time to let than in other regions.

At ESPC Lettings, we noted strong demand from tenants looking to find a new rental home in Edinburgh when lockdown restrictions were relaxed at the end of June. This demand has cooled slightly as we approach the Christmas period, but we're finding that rents are staying steady in the capital generally.

Anyone looking to invest in a buy-to-let property in Edinburgh in the present circumstances should consider seeking expert advice on the best areas and properties, as priorities for some tenants have changed in the last year.

ESPC Lettings offers expert advice on the Edinburgh rental market. Contact the team on [landlord@espc.com](mailto:landlord@espc.com) or 0131 253 2847, or head to [espc.com/lettings](http://espc.com/lettings) to find out more.

## 31 BELMONT GARDENS, MURRAYFIELD, EDINBURGH, EH12 6JD

OFFERS OVER £485,000

3 1 2 E

ESPC PROPERTY



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

### VIEWING INFORMATION

By appt tel 0131 668 0440 or email [west@warnersllp.com](mailto:west@warnersllp.com)







# 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](https://amahomes.co.uk/pavilion)