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property and interiors

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Expert property
advice

Interior styling
tips

FREE MARCH 2022



TORWOOD

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32 CORSTORPHINE ROAD MURRAYFIELD EDINBURGH

At the heart of this new development from AMA Homes lies a grand Victorian villa, which has been sympathetically restored and converted into 2 magnificent homes.

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For full details call Behnam Afshar on 07967 322 025
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Prices on application

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When Quality Matters

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Editor

Laura Mearns

Hello, and welcome to the March issue of ESPC Property and Interiors.

With the cost of living having recently dominated the headlines, many are wondering how this might affect the property market. We're examining the issues with some help from property experts, while Murray Souter of ESPC Mortgages also offers advice on the options available in the current climate.

We've got expert advice on why you should sell your home before buying, an update on the best-performing postcodes for buy-to-lets, and our most recent House Price Report, while John Lewis looks at the Japandi interiors trend, and Dobbies shares how to prepare your garden when selling your home.

As always, you'll find a selection of dream homes within these pages, which are all available with ESPC. From a luxurious five-bed house in East Lothian, to a stylish flat in Edinburgh's West End, we've highlighted some of the most beautiful properties currently on the market, to help you on your way to finding your future home.

Remember, you can find hundreds more new properties each week at espc.com, where you'll also find the latest property news, events and ways to get started on your own property journey.

Enjoy!

Laura

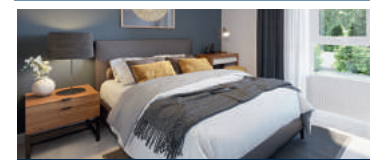


CAMMO MEADOWS
DAVID WILSON HOMES

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

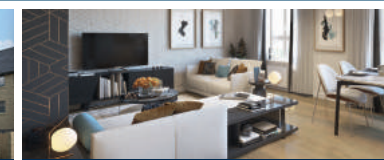
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Dates for your diary: ESPC Events

Looking for some expert advice on a property predicament, or want to find out more about buying or selling in your area? Sign up to one of our free virtual events this Spring.

At ESPC, we want everyone to feel at home, and we are here to help you on your property journey. 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, our network of property experts can guide you.

This Spring, we're hosting a series of webinars dedicated to specific property queries and quandaries, so that whatever your property goals are, we can help you

achieve them. Free to everyone and accessible online, either live or on catch-up, our virtual events have proven incredibly popular with ESPC customers.

Our events are hosted by a mix of property specialists, including solicitor estate agents, mortgage advisors and lettings experts, so that you can be sure you're getting tailor-made, up-to-date advice from the Scottish property market.

Simply sign up at espc.com, and you'll be sent

a link to join and ways to catch up if your schedule changes. You can even send in your questions in advance for our property experts to answer live!

Our upcoming events calendar is below.

More events will be announced over the coming months, so if you don't see one specific to your property needs, remember to check the ESPC website regularly for news and updates. Sign up to our free virtual events at espc.com/events.



Borders Property Market Update

Date: 24 March 2022 Time: 12-12.45pm

Looking to buy or sell in the Scottish Borders? Sign up to our Property Market Update first! ESPC's Head of Member Services, Ash McNulty, will host this event alongside Borders-based property specialist, Ron Hastings of Hastings Legal, to give you an up-to-the-minute insight into the local property market, how Borders homes are performing and what it's like for buyers and sellers in the local area just now.



ESPC Property Market Update

Date: 5 April 2022 Time: 12-12.45pm

If you're hoping to buy or sell a home in Edinburgh, the Lothians, Fife or the Borders, or if you just want to know more about how the property market is performing in these areas, this is the webinar for you. ESPC's Ash McNulty will host this event alongside a solicitor estate agent, and an independent mortgage advisor from ESPC Mortgages, to cover all bases and offer you a wealth of up-to-date advice and information on the Scottish property scene.



Buy-to-Let webinar

Date: 21 April 2022 Time: 12-12.45pm

Planning to dip your toe into the world of property investment, and looking for advice on the Edinburgh buy-to-let market? Our popular buy-to-let webinar will offer you insider information on this specific corner of the property market. The panel of experts for this event includes ESPC's Head of Lettings, Nicky Lloyd, alongside an independent mortgage advisor from ESPC Mortgages and a solicitor, to ensure that whatever your buy-to-let question, they can offer you the answers you're looking for.



First-Time Buyer webinar

Date: 10 May 2022 Time: 12-12.45pm

If you're looking to buy your first property, don't miss this event. Our panel of property experts for this webinar includes ESPC's Ash McNulty, an independent mortgage advisor from ESPC Mortgages and a specialist solicitor estate agent, who will provide an update on the current market to help you make the best decisions on your first buying journey, as well as being on hand to answer any questions you might have about this exciting step.



A peaceful haven with great connections

Westpoint Homes reveals a stylish new development on the edge of Kirkliston.

Situated within a beautiful woodland setting just nine miles from the centre of Edinburgh, Westpoint Homes' latest development of eleven beautifully designed, five-bedroom detached family homes offers a luxuriously tranquil countryside idyll.

Meadow View Grange is situated on the rural green edge of Kirkliston, a peaceful and prosperous community close to the Capital, where you will find an abundance of shops, bars and restaurants, as well as many historical landmarks, an international airport and tram network.

All of these stunning homes at Meadow View Grange boast beautiful country stone features to the front elevations, garages, stylish bi-fold doors and generous gardens, all set within a beautiful secluded, landscaped environment.

One of the styles available, The Cornflower, is an impressive five-bedroom detached home with integral double garage. The welcoming hallway leads to the stunning open-plan kitchen,

dining and family room and features stylish bi-fold doors leading to the garden. The separate lounge offers a more formal setting to host family and friends. For home-working, the study offers the perfect spot to escape to the office or revise for exams. The convenient WC is located within the hall and the utility is just off the kitchen, giving access to the garage.

Featuring a stunning Juliet balcony, the principal bedroom also benefits from fitted wardrobes, dressing space and a luxurious four-piece en suite. Bedroom two boasts an en suite shower room and fitted wardrobes. A large four-piece family bathroom is suitably located adjacent to the remaining three bedrooms and completes this impressive home.

Part exchange is available on selected properties.

For the latest information on Meadow View Grange, please contact 0800 587 0333 Monday to Friday from 9am to 5pm or visit westpointhomes.net



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*Please contact sales consultant for further information.

  
westpointhomes.net

Westpoint
HOMES. 

Opulence in abundance

This bespoke property in East Lothian makes a truly stunning countryside home.

Occasionally, a property comes onto the market that can stop you in your tracks – and 1 Rose Bank, in sought-after Seton Mains, does just that.

This one-of-a-kind, individually commissioned property is a superior family home, offering space and opulence in abundance. With over 6,700 square feet of living space, set on an acre of private land, this stunning home is sure to impress.

The property is set within a secluded garden, with a double gated entrance and private driveway for added security. The courtyard entrance is complete with ornate fountain and finished in grand style – truly, what property dreams are made of.

Entering the property, you are greeted by a jaw-dropping entrance hallway, finished with Italian marble flooring and a magnificent sweeping double staircase to the upper floors. This leads directly through to an impressive dining room, with French doors to the garden.



To the left of the hallway, you'll find an expansive open-plan kitchen/dining/family room, fitted with bespoke units, a marble-topped island and a full range of high-quality appliances, including wine cooler, steam oven and coffee machine. With glorious garden views and plenty of space for a dining table, the kitchen also stretches into a light and airy family space, the ideal spot to make magical memories together or entertain even the largest party of guests. There's also a separate laundry and utility room for practicality, plus easy access to the capacious double garage.

The ground floor also includes a cosy drawing room, finished in rich walnut panelling and complete with a majestic fireplace. This welcoming space offers the ideal spot to curl up at the end of the day, and has been designed with comfort in mind. It also leads onto a bespoke garden room, ideal for use as a home office, which enjoys copious natural light thanks to the wraparound windows and doors onto the garden.

Following the majestic marble staircase to the upper floor, you'll find five lavish bedrooms which offer an ideal blend of practicality and luxury, plus an impressive terrace where you can enjoy the open outlook over manicured grounds, and unwind in complete tranquillity. The hallway is also home to a sleek family bathroom, clad in soft grey marble and comprising a walk-in rainfall shower and separate bathtub, plus a handy storage cupboard.

The principal bedroom is a masterclass in luxury, with generous proportions and a

charming garden view, as well as built-in storage to maintain a sleek finish. Not only this, but the main bedroom suite also enjoys access to a private dressing room and ample en suite bathroom, with standalone tub and walk-in shower.

Down the hallway, bedrooms five and two also both benefit from built-in storage, plus shared access to a fabulous en suite bathroom, thanks to clever jack-and-jill doors. This hotel-style bathroom suite comprises separate sink units and a bath tub, with the shower and toilet cleverly hidden from view. To finish the accommodation, there are also bedrooms three and four on the other side of the main hallway, which are both plentiful in size and completed with fitted wardrobes.

This majestic property is finished with high-quality fixtures and fittings throughout, including security systems, efficient heating systems and double-glazed sash and case windows, to ensure that living in this home is as superb an experience as it looks.

Set in the quiet hamlet of Seton Mains, on the edge of popular Longniddry, the new owners of 1 Rose Bank can enjoy the best of both worlds, with a private, tranquil feel, easy access to the coveted coastlines of East Lothian, and excellent links by road and rail back into Edinburgh, which is just eight miles away.

Truly stunning inside and out, this is the property that may just make your dreams come true.



“ This is the property that may just make your dreams come true... ”

1 Rose Bank, Seton Mains, Longniddry EH32 0PG
Offers over £1,650,000
Selling solicitor: Sturrock, Armstrong and Thomson, call 0131 253 2726

5 bed | 3 bath | 4 lounge

The House Price Report: February 2022

We take a closer look at how the housing market performed across Edinburgh, the Lothians, Fife and the Borders over the past three months.

The average property selling price in Edinburgh, the Lothians, Fife and the Borders rose 2.6% to £271,493 during December-February, a typically quieter quarter for the housing market.

In West Lothian, property prices saw a significant increase of 38%, taking the average from £215,964 to £298,965. West Lothian appears to be rising in popularity with buyers seeking family homes or additional living space to accommodate a changing work-life balance, within easy reach of the Capital.

Property selling prices declined in two of 2021's property hotspots: the Scottish Borders and West Fife and Kinross - a sign that the trend for properties located further afield may be slowing. In the Borders, the average selling price dropped 2% to £223,360, while in

West Fife and Kinross, prices decreased 2% to £190,006.

Edinburgh properties experienced a 2% price rise, to £286,617 on average.

The most affordable property was one-bedroom flats in Dunfermline, selling for an average of £85,983. In Edinburgh, two-bedroom flats in Sighthill had an average selling price of £129,952, offering a strong option for first-time buyers.

Buyers paid 105% of Home Report valuation on average, a rise of 2.8 percentage points year-on-year. East Lothian achieved both the highest level paid over Home Report valuation (110%) and the biggest year-on-year increase in the levels paid (6 percentage points).

Key points

£271,493
average selling price

The average property selling price rose 2.6% to £271,493 across Edinburgh, the Lothians, Fife and the Borders during December-February.

105%
average percentage of Home Report valuation achieved

On average, buyers paid 105% of Home Report valuation, up 2.8 percentage points.

18 days
median time to sell

The median selling time for properties in Edinburgh, the Lothians, Fife and the Borders was 18 days, two days quicker year-on-year.

Sales volumes declined 20% year-on-year, hinting that the property market is returning to pre-pandemic levels of activity. Indeed, sales volumes for December 2021-February 2022 are only slightly above those in December 2019-February 2020.

It was also a quieter time for sellers, with new property insertions down 4%. Dunfermline continued to be a seller hotspot, with the highest volumes of property listed.

During this quarter, the median selling time fell to 18 days, two days faster than the same time last year. Buyers were particularly competitive in Midlothian, West Fife and Kinross, and West Lothian. Homes in these locations sold in a median time of just 13 days, which is six, two and 12 days faster respectively.

Edinburgh flats also sold quickly - one-bedroom flats in Polwarth, Shandon and Tollcross went under offer in 21 days, 23 days quicker than last year. Meanwhile, two-bedroom flats in Trinity and Newhaven saw their selling time halved, going under offer in a median time of 20 days.

34% of homes went to a closing date during December-February across the regions.

Paul Hilton, CEO of ESPC, said: "We're seeing clear evidence that the market is returning to pre-pandemic levels of activity, but in the meantime, property prices continue to rise, selling times are decreasing and buyers are consistently paying over the Home Report valuations.

"Lower numbers of properties coming onto the market will be impacting buyer behaviour. With many sellers choosing to find a new home before listing their property, there are fewer homes coming onto the market, heightening competition. We would encourage those thinking about selling to list their property prior to beginning their search, lessening the cycle and presenting more options for buyers, as well as putting themselves

150

solicitor estate agents

ready to help you buy and sell homes

Over

1,100

homes for sale

540,000

My ESPC emails sent during February

in the strongest position to proceed immediately with the conveyancing process.

"We're seeing promising signs of activity in first-time buyers. High sales volumes and faster selling times for flats in some areas of Edinburgh are signs that younger buyers are stepping into the market. For those looking to purchase their first home in the Capital, areas like Abbeyhill, Meadowbank, Polwarth, Tollcross and Sighthill are great options, while Dunfermline remains one of the most affordable places to buy.

"If you are considering buying or selling a property in Edinburgh, the Lothians, Fife or the Borders, contact your local ESPC agent today."



How will the cost of living crisis affect the property market?

Worried about rising costs? You're not alone. We speak to a panel of experts to find out how the current financial climate might affect the housing market in 2022.



It's been well documented that we'll see living costs spiral this year. Rising interest rates, the increasing costs of food and fuel, plus the impending surge in council tax bills and National Insurance contributions, all mean that many of us will be feeling the pinch in the coming months.

If you're hoping to buy, sell, rent or let a property, you may be thinking about how a tighter budget could impact your

property prospects. Is now a good time to buy, or indeed a good time to sell? How will rising interest rates affect your mortgage, and how could increasing costs impact your affordability?

We've spoken to a panel of experts, from ESPC Mortgages, ESPC Lettings and our member firms, to help you combat these concerns and succeed in the current climate.

First-time buyers

Those hoping to purchase their first property may be disheartened by the headlines, and unsure how this will affect affordability. However, don't be put off if homeownership is something you are dreaming of – there are ways and means to make sure you can still make it happen.

Jordan MacKay, Branch Manager at Aberdeen Considine, explains: "Consider your affordability, and look at what you can get for your budget in different areas that you might not have considered before. Mortgage payments, council tax and utility bills can be less outside of the city centre, and you may be surprised at how much more you can get for your money with an added commute. An independent mortgage advisor will be invaluable in helping you to find the

best deal and rates to suit your financial situation, so be sure to speak to one about your concerns."

Paul Demarco, of ESPC Mortgages, advises considering a variety of homes to help with affordability: "The issue for many first-time buyers is a lack of housing stock driving up competition. Buyers are having to pay well over the property value, which means that in many cases, they don't have enough of a deposit. First-time buyers can try searching for properties listed at a fixed price, and careful consideration of location, budgets and property types, such as new builds, are all important. If you're seeking financial support, currently the only scheme available in Scotland is LIFT, which is worth looking into if you think you may meet the criteria."



Homeowners

If you are thinking of selling your home this year, you might be wondering how the timings could affect the prospects of your potential buyers. However, experts believe that now is a good time to sell your property, enabling you to make the most of the competitive market.

Jordan MacKay explains, “The market has been very strong so far in 2022, and we have seen some excellent prices being agreed. With that in mind, now may be the time to take advantage of such a buoyant market, as you could make much more than what you think your home is worth, making that next step easier.”

If you’re a homeowner planning to stay in your current property, you may benefit from the current low interest rates. Paul Demarco explains: “Mortgage fixed rates

are already being repriced, and the rates are higher as lenders increase both the standard variable rate and their fixed rates. The Bank of England predicts that interest rates will rise again, with a base rate possibly as high as 0.75% by the summer. Anyone within three months of the end of their fixed rate mortgage should contact a mortgage advisor as soon as possible – we can help to secure a new rate that will be lower than say, three-six months from now, and can ideally fix it to mitigate against any future rises.”

Jordan concurs: “Whether you’re selling or not, speak to a financial advisor about your concerns. They’ll be able to look at your current mortgage and pension payments and protection policies, to ensure these work for you but also to see if cheaper alternatives are available.”

Landlords

Nicky Lloyd, Head of ESPC Lettings, says that now presents an ideal time for landlords to expand their portfolio, or for those considering the world of property investment to take the leap. Tenant demand is continuing to rise and stock levels remain low, so the time is ripe for purchasing and developing a high-standard rental property.

“Tenants are renting for longer periods than we’ve ever seen before, so adding to your portfolio now could present a good long-term investment,” explains Nicky. “Be mindful of your budget when purchasing, and stick to it. The highest demand is for properties in good locations with a high standard of finish, so factor that into your costs.”

Tenants

Over recent months, rental prices have continued to rise, with Edinburgh’s one-bedroom properties renting for £813pcm on average, an all-time high. Combined with low stock levels, tenants are finding it harder than ever to secure a rental property, and may be worried about how to find a home in this frenetic market.

“My recommendation is to be keen and organised,” advises Nicky. “Register to receive alerts for properties that meet your criteria, and call agencies and landlords, as it will make you stand out in a sea of email enquiries. Be upfront and honest, and provide as much information as you can – landlords are looking for great tenants, so let them know just how great you are!”

The final word

“It’s understandable that buyers, homeowners, landlords and tenants will all feel concern when looking at the headlines and trying to do the calculations,” says Paul Hilton, CEO of ESPC. “But at ESPC, we’re here to offer advice and reassurance, whatever your property predicament. If you have questions about buying, selling, renting or letting a property, our property experts and independent mortgage advisors are on hand to help you, and we have lots of ways for you to get in touch for free advice – simply head to [espc.com](https://www.espc.com) to find out more about the services we can offer to help you succeed on your property journey.”



lindsays

Safe as houses - *a Will can help*

Making a Will can safeguard your home to your loved ones. Otherwise, the law will take over.

No one wants to think about death or disaster when they're celebrating a house purchase. But since it's probably the biggest financial commitment you've ever made, you need to consider what would happen if you died.

Scotland has rigid laws about who inherits your property if you die without a Will and they can have unforeseen consequences.

The risks you run

If you own a property and die without a Will:

- Cohabitees don't have an automatic right to inherit, unlike spouses and civil partners.
- Depending on your title deeds, they may not be entitled to any part of the property at all.
- Alternatively, a cohabitee you never wanted to inherit the property could go to court to claim a share of it.
- Your children or any other chosen beneficiaries could miss out on an inheritance you wanted them to have.
- Your estate could face legal disputes and additional fees.

Rather than adding to the distress of loved ones, a Will can provide protection and certainty.

Updating an existing Will

If you already have a Will, congratulations. But you should certainly review it, and perhaps update it, when you buy a property – to make sure it suits your situation.

So, rather than crossing your fingers it's so much safer to make a Will.



Clare McCarroll
Partner, Private client services

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0131 656 5609

West End *wonder*

This stylish three-bed is a stunning home in one of the city's most sought-after postcodes.





When you think of your dream Edinburgh property, what do you see? Perhaps quaint stone cottages, quirky colony houses, or traditional tenement flats? If the image that pops into your mind is sleek golden sandstone and grand Georgian architecture, 15/3 Palmerston Place may be the ideal home for you.

Set in the heart of the elegant West End, a stone's throw from Haymarket and moments away from Princes Street, this exceptional property promises a glamorous lifestyle for its new owner. It's just a few doors down from the iconic St Mary's Cathedral, on the peaceful but prestigious Palmerston Place, but luckily, the location isn't the only desirable factor – this flat is truly something special.

Accessed through a grand entranceway, the property is a double upper located on the second and third floors of a handsome Georgian building, with large windows and a sunny outlook over the city.

A central hallway with split levels, a winding staircase and an ornate cupola leads to the breathtaking sitting room. This charming space enjoys dual-aspect windows and a light, airy feel, with tasteful décor that beautifully blends period charm with a contemporary finish. Also to the front of the property is the bright and

spacious third bedroom, which could also be used as a home office.

To the rear of the lower floor, you'll find the expansive breakfasting kitchen. Completed with a fresh white Shaker-style kitchen, wooden worktops, sleek appliances and tiled flooring, this stylish space enjoys an abundance of natural light and provides a cheerful, elegant space for the family to gather. There's also a separate formal dining room next door, which offers plenty of versatility to suit the new owner's requirements, plus a modern shower room.

The ornamental staircase leads up to the two larger bedrooms, the biggest of which also has access to an en suite bathroom and extensive built-in storage. Filled with natural light and offering a fresh, bright feel, the upper level is a calm, tranquil space to wind down, and has the added benefit of stunning views across the city skyline.

This picturesque property is practical too – included in the sale are a cellar at basement level, a shared storage cupboard on the ground floor, plus an allocated parking space in a private residents' car park at the rear of the building. Offering everything you could want from city living, this idyllic property is sure to be popular with buyers looking to 'go West' for their new home.

15/3 Palmerston Place, Edinburgh, EH12 5AF

Offers over £665,000

Selling solicitor: Simpson & Marwick, call 0131 253 2171

3 bed | 2 bath | 2 lounge

Fixed rate or variable: which mortgage is best?

Independent mortgage specialist Murray Souter, from ESPC Mortgages, breaks down the different mortgage types available.

When it comes to mortgages, there are so many options. Despite a recent rise in the Bank of England base rate, with the extremely low interest rates we continue to experience, now could be a good time to fix your mortgage rate for a period of time – perhaps two, three, five or even 10 years.

Fixed rate mortgages

For those who want to know exactly how much they will pay each month, a fixed rate product provides that security, remaining unchanged for the duration of the deal.

During the fixed period, you'll be protected against any rate increases, but at the end of the fixed period, you automatically move onto the lender's variable rate, which will likely be a lot higher.

The only real downside to a fixed rate mortgage is that you won't benefit from any reducing interest rates, as your payments will remain set for the selected period of time.

Variable rate mortgages

There are several types of mortgage product that fall under the 'variable rate' banner, with trackers, standard variable rates and discount rates to name a few.

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).

Unlike fixed rate mortgages, with a variable rate mortgage your payments can move up and down. This type of mortgage is more unpredictable – if rates rise in general, you will likely see an increase in your mortgage rate and subsequent monthly payments.

The benefit in a falling interest climate is that if rates reduce, then your rate and payments are likely to drop also.

Selecting a variable mortgage type is a lot about your individual attitude to risk, and whether you feel that interest rates are likely to rise or fall.

Conclusion

The question 'which is best?' is a difficult one to answer, as no two sets of circumstances are the same. However, with rates so low at present, there is an opportunity to lock into a fixed rate and benefit from the security that this brings.

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

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

ESPC (UK) Ltd is an Appointed Representative of Lyncombe Consultants Ltd which is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority does not regulate Buy to Let mortgages.

Catch 2022

Thinking of selling this year? Paul Clancy, Property Director at Clancys Solicitors, has some sage advice before you get started.



Despite the uncertainty of the last two years, the housing market continues to boom with demand outstripping supply, creating something of a catch-22, with homeowners reluctant to come to market until they have found their next home.

With properties selling so quickly, there's a great disadvantage for bidders who are yet to sell their own property.

It's an all-too-familiar story - clients who are considering selling are proactively searching, but are reluctant to start selling until they have secured their next home. The reality is, trying to secure your next home when you're still to sell, makes it more difficult (near-impossible in the most popular areas).

ESPC reports 34% of homes going to closing dates during December-February. At closing dates, you're likely to be competing with other bidders who've already sold, or didn't need to sell a property in the first place. This makes a 'subject to sale' offer far less attractive, unless your offer is significantly higher than the others. It's not uncommon for second- or third-highest bids to be accepted if they were chain-free or from a cash buyer, over a 'subject to sale' bid.

New-build houses are increasingly popular for those looking to buy without a bidding war, but the market here has experienced a similar supply-and-demand imbalance, with homes selling out within days. As a result, many new-build developments won't allow you to reserve unless you've already sold or accepted an offer on your property.

In order to try and beat this catch-22, you need to market your property first. In this sellers' market, you can dictate the timescales, within reason. Transparency is best – let interested buyers know that completion dates will depend on when you secure your next home. You'll find that most buyers will be willing to accommodate this.

Starting the sales process before you purchase also gives you the advantage of knowing your buying budget. Some areas have experienced double-digit annual growth, with properties achieving significantly above the Home Report value, and we've seen clients achieve far more than our expectations, increasing their budgets for their next home – so it makes sense to sell first.

For more information or to get started with a free home valuation from Clancys, visit clancys-solicitors.co.uk or call 0131 337 7771.

Go West

We take a closer look at why West Lothian is somewhere you should consider for your next home.

Nestled between Edinburgh and Glasgow, the historic county of West Lothian may have been unfairly overlooked in the past, as buyers opted to purchase property in one of the glitzier surrounding cities.

But no more - over the past year, sales volumes have increased, and property prices have grown, as house hunters have discovered the wonders of West Lothian for themselves. In fact, West Lothian now has Scotland's youngest and fastest-growing population, as first-time buyers and young families have flocked to the area to enjoy larger homes, more affordable property prices and access to excellent local amenities.

Here's just a few of the reasons why this region has boomed in popularity, and why it's worth exploring when searching for your next property.





Historic towns with a vibrant feel

West Lothian is home to a number of captivating towns and villages, which make it a popular option for buyers at all stages of life – whether you're a first-time buyer, a young family or looking to downsize. However, for those buyers considering an alternative to city living, it can be especially appealing, with a plethora of popular places to choose from.

Livingston is the county's largest settlement, and offers a bustling feel with plenty of shops, bars and restaurants to keep you busy – plus it's home to the Designer Outlet, a haven for shoppers, making it a great alternative to living in the city.

Linlithgow is another popular option, with its stunning historic architecture (including the Palace) and market-town atmosphere lending a tranquil feel, but it's located just 20 minutes from Edinburgh, so the bright lights are never far away.

Commuters particularly enjoy the ease of access Bathgate offers. This former mining town is a hub of activity and not only offers easy links across the Central Belt, but boasts its own excellent local high street and amenities too.

Easy transport options

West Lothian is the epitome of convenience when it comes to travel and transport. Did you know that 60% of Scotland's population are located within a 60-minute radius of the region? Not only that, but West Lothian offers fantastic ease of access for commuters, with fast, frequent rail links to Edinburgh and Glasgow, and excellent options for those travelling by road, stretching across the Central Belt. Plus, West Lothian is just 15 minutes' drive to Edinburgh Airport, so technically you're even closer to that sun-soaked beach you've been daydreaming of...

Ideal for families

For families looking for the ideal place to settle down, West Lothian has plenty to keep little ones entertained. There's lots of family-friendly activities to enjoy, including Five Sisters Zoo and the Scottish Owl Centre for animal lovers, and Almond Valley and Almondell and Calderwood Country Park to let off some steam. Plus, for educational day trips, you can soak up the region's history at the likes of Linlithgow Palace, Blackness Castle and Cairnpapple Hill.

Top-rated schools

Adding to the family-friendly feel, West Lothian is home to a fantastic selection of top-rated state secondary schools, with six of them in the most recent Sunday Times top 100. These include Linlithgow Academy (23rd place), The James Young High School in Livingston (40th place), West Calder High School (48th), St Margaret's Academy in Livingston (54th), St Kentigern's Academy in Blackburn (74th) and Broxburn Academy at 77th place. There's also nine universities within easy reach of West Lothian, and two further education colleges in the county, so it's ideal for families with older children too.

Value for money

Even though West Lothian's property prices saw a 38.4% rise during the last three months, the average property price in the region still offers great value for money. The average property selling price is £298,965, but for first-time buyers, West Lothian flats sell for an average of £104,917, while families can find a three-bedroom house for an average price of £202,300.

Want to find your dream home in West Lothian? Head to escpc.com today.



The best property postcodes for Edinburgh investors

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

If you're interested in investing in property, but aren't sure which area to buy in, we've identified the best areas for buy-to-lets in Edinburgh based on average rental yields during Q4 of 2021, to help you maximise your income on a buy-to-let investment.

EH4: Comely Bank, Craigeleith and Cramond

Properties in EH4 generated strong rental yields, with two-bed properties here performing best in the city overall. Close to the city centre, but offering easy access to plenty of green space and coastal areas, properties in this area are popular with young professionals and families.

Between October-December 2021, the average rental yield for one-bedroom properties was 4.7%, while it was 7.1% for two-bedroom properties and 4.6% for three-bedroom homes.

EH11: Dalry, Gorgie, Shandon and Stenhouse

EH11 also performed strongly, with an average yield of 6.7% for

three-bedroom properties, and 5.5% for both two-bed and one-bed properties.

This popular postcode offers residents a wide variety of amenities, is close to the city centre and university campuses, and enjoys great transport links, with Haymarket station, bus links and the tram close by.

EH5: Granton, Pilton and Wardie

The district of EH5 grew in popularity during 2021, with increasing numbers of students and young professionals choosing homes in this traditionally more affordable area, which offers easy access to the city centre, as well as being close to the trendy neighbourhoods of Leith and Stockbridge.

One-bedroom properties in this area saw an average rental yield of 5.4% in October-December 2021, with two-bedroom properties achieving 5.6%.



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www.amahomes.co.uk/springwell-house



When Quality Matters

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.

Why we love *Japandi design*

The experts at John Lewis and Partners share with us why this elegant style is big news for interiors.

As we crave a functional yet restful home, Japandi is the perfect look for now – a considered, calming fusion of Japanese and Scandi design styles that brings out the best elements of each. While the Japanese emphasis on minimalism makes it too sleek for some, Scandi's penchant for layers and cosiness (or creating hygge) brings the balance.

“Japanese and Scandi styles have so much in common,” explains Fionnuala Johnston, Partner & Senior Designer, Home Design Studio. “Both are big on simplicity and an appreciation of function and use a natural palette and texture to create a calming environment, which means they blend together so well.”

In Scandinavian countries, people are very in touch with nature. “As a result, their design is very natural and beautiful while remaining functional,” says Fionnuala. “In Japanese style, there are similarities, but they are used differently – think of smaller spaces with simple, clean lines that are uncluttered. There's a need for homes to function really well with a sense of fluidity.”

“As a style, Japandi is all about creating a clutter-free and calm space to relax in, with minimal styling essential,” agrees Bethan Harwood, Partner & Home Design Stylist (@JL_bethan on Instagram).





Choose statement pieces

“Japandi is about how you combine the functional with the beautiful,” says Fionnuala. Mix the comfort of Scandinavian accessories – the tactile textures of fabrics, the cosiness and the warmth of throws – with more utilitarian Japanese elements, like striking vases and artwork. Both Japanese and Scandi styles rely on natural elements, so make sure your Japandi scheme also includes a few plants.



“If you’re looking for a good place to start, try working backwards and placing all of your objects onto a surface, then taking away elements one by one – this will leave you with considered choices and just the accessories that you really love on show,” says Bethan.

Find everything you need to create a stylish Japandi interiors scheme in John Lewis & Partners stores, or online at johnlewis.com.

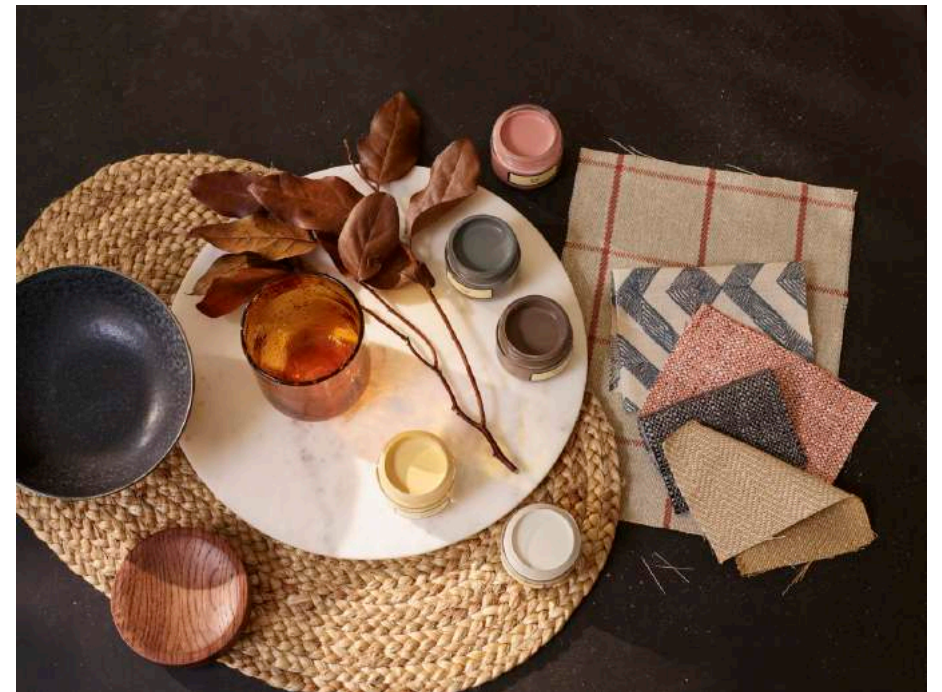
Create a Japandi colour palette

The Japandi palette is soft and muted – think stone, beige and taupe – but that doesn’t mean it lacks interest. “Scandi-soft shades, such as dove grey, blush pink or inky blue, are a great way to add depth to a minimalist Japanese look,” says Bethan. “They can be used as neutral tones and add vibrancy to natural textures to create a warm feel in your space.”

Choose contrasts for furniture

“Japandi focuses on natural textures and a sense of craftsmanship,” says Bethan. “I would always opt for lighter woods to give an airy feel to your space, but there’s no need to worry about mixing different finishes – just make sure they are within the same tonal range. This way the woods will always complement each other.”

As with creating any style, balance is key. When looking at the room as a whole, make sure you have highlights, mid tones and darker finishes. “This will ensure the room is welcoming and somewhere you want to spend time,” adds Bethan. It could be as simple as choosing a grey seat pad on a pale wood dining chair, or mixing black metal legs with a wooden table top for Japandi-style dining.





Large vintage landscape mirror, £79.95, roseandgrey.co.uk

Hotel bathroom suite

We all love the feeling of a luxe stay in a swish hotel suite – here's how you can achieve hotel-style glamour in your own bathroom.



Amelia scallop towels in white/asparagus, from £12, rebeccaudall.com



Skandinavisk Rosenhave scent diffuser, £45, nest.co.uk



London round double-ended bath, £1819, burlingtonbathrooms.com



Brass bathroom sign, £12.50, oliverbonas.com



Cowshed Signature hand care duo, £35, sohohome.com



Davey Lighting original BTC cabin wall light, from £365, amoslighting.co.uk



Beside the *seaside*

After the first Covid lockdown, content manager Lauren MacRae and her husband Sean decided to swap city living for a life by the coast, and found their dream East Lothian home on ESPC.



In early 2020, Lauren and Sean MacRae were settled in their home in Edinburgh's Bellevue, which they shared with their rescue dog, Kimi. With the city centre on their doorstep, the property ticked all their boxes and facilitated a cosmopolitan lifestyle - and although they thought perhaps one day, they'd move somewhere a bit quieter, the couple didn't imagine it would be later that same year.

Like many, Lauren and Sean found their priorities changed following the first Covid-19 lockdown, and their daydreams of a future life by the coast suddenly became a plan of action once the initial restrictions lifted in the summertime. This led them to North Berwick, where they relocated to in December 2020 and are now happily settled, along with a new addition in the form of their five-month-old son, Caelan.

"We knew for a while that we eventually wanted to move out of the city centre for a slightly slower pace of life and more space, and North Berwick was always top of our list," explains Lauren. "We used to come here for dog walks and coffee at the weekends and loved everything about it. When the first lockdown

hit and we were stuck at home all day every day, we started noticing more and more things that weren't quite working for us in our house, and our plans began to change. One minute, we were hypothetically discussing moving, and then before we could second-guess ourselves, we'd put the house on the market!"

Although they were quick to act, the property market in Summer 2020 wasn't the same as it had been pre-Covid, and the couple found themselves buying and selling in one of the busiest periods of market activity in recent memory.



“We were looking for around three months in total, and viewed about 15 properties,” Lauren recalls. “We were absolutely glued to ESPC during our search – it was a really competitive market, with new houses appearing daily and going to closing dates almost immediately, so we had to make sure we were on the ball. We narrowed and expanded our search filters depending on how optimistic we were feeling – if there was a bit of a dry spell, we’d suddenly find ourselves considering a barn conversion 40 minutes from the nearest shop!”

In such a frenzied market, the couple sold their home quickly, heightening the urgency for their next property – and there really was only one location in mind, although as Lauren explains, their search wasn’t as straightforward as they’d hoped.

“North Berwick was always our number-one location, but we were happy to consider elsewhere in East Lothian, as long as it would work well for commuting back into Edinburgh and wasn’t too far from at least one shop or café. We did view a couple of properties further inland, but the coast was our preference. We had an offer accepted on a property in East Linton earlier on in the process, but it ended up falling through – at the time it was so stressful, but now we’re so glad it happened, as the house we ended up with was a much better fit for our needs.”

Speaking of which, the couple did find their dream home, although it was different from the style they’d initially envisioned. A new-build house that was just over a year old, the property wasn’t the period home they’d hoped to find, but the couple fell in love with it as soon as they arrived at the viewing.

“We’d never considered buying such a new house before, but the period properties in

the area just weren’t in our price range – unless we were willing to undergo a big renovation project, which we weren’t!”, laughs Lauren. “I actually distinctly remember turning to Sean and saying ‘I want this one’ during the viewing. It just felt right for us – it didn’t feel like we’d need to compromise on anything as the house was gorgeous and in our ideal location, with one previous owner who’d only lived there for a year. We made an offer immediately – we were so sure it was ‘the one.’”

The offer was accepted and the MacRaes collected the keys just before Christmas 2020. They set about personalising the property, turning it into a cosy family home.



“It was so important to me that we made the house feel like ‘us’, so we got the paintbrushes out straightaway. I love our snug, which is the first room we decorated – the dark green walls make it feel so cosy, and we’ve spent a lot of time in there since our baby arrived. We found out I was pregnant just a few months after we moved in, so we also set about creating a lovely nursery, which I’m so thrilled with – I hope he loves it as much as we do as he gets older. Our spare room and study are both next on my to-do list as maternity leave projects, and in the longer term, I’d like to convert our garage into a garden room, which we could use as a den or a home office. Our main bathroom is huge, but the space is poorly utilised, so I’d

eventually like to rip that out completely and do something amazing – perhaps a wet room shower and a statement clawfoot bath in the middle of the room!”

After just over a year in their new home, the couple have had opportunity to reflect on their journey and the unusual experience of buying and selling in the height of the Coronavirus pandemic.

“The biggest lesson I learned is to have a bit more patience,” admits Lauren. “I kept trying to talk myself into liking properties that weren’t what we wanted at all, just because I



was so worried that nothing else would come up. Lesson learned – something else always comes up eventually! If I could offer advice to other homeowners selling and buying at the same time, I’d say not to get too attached to a property until you’ve signed on the dotted line, as things can go wrong. In a competitive market, those without a chain will be much more attractive prospects, so try and sell first if you can. And of course, check ESPC daily – you never know what will come up!”

You can see more of Lauren’s home and keep up to date with her renovations progress on Instagram @laurenellamacrae.

Preparing your *garden* for sale

Selling your home this spring? Let the garden experts at Dobbies advise you on making the most of your precious outdoor space to appeal to buyers viewing your home.

When it comes to selling your home, a beautiful garden can help create a welcoming atmosphere, and can even seal the deal. If you want to get your garden looking its best ready for selling, there are plenty of things you can do, without a complete overhaul.

We caught up with Dobbies' Horticultural Director, Marcus Eyles, to get his top tips on how to tidy up your garden for selling your home.

Neaten Up

One of the easiest ways to spruce up your garden is tidying beds and borders, to ensure the garden looks neat in your property photos.

Marcus recommends you hoe borders to remove weeds and apply a good layer of mulch over the surface to lock in moisture and keep further weeds at bay. Mulching with organic matter, like peat-free compost or well-rotted manure, will also improve the soil and give your plants a well-needed boost.

Once you've removed weeds, Marcus suggests lightly trimming back winter flowering plants that have started to fade, and pruning summer flowering shrubs like buddleia and hardy fuchsias, to allow new growth that will produce more

flowers. He also recommends pruning early spring flowering shrubs once flowering has finished, to give your beds and borders a tidier look.

Refresh your pots

To inject some instant colour, Marcus suggests refreshing your pots and hanging baskets with new plants.

Remove any tired winter bedding plants and replace them with early spring bedding plants to give your displays a new lease of life. Marcus's favourite spring bedding plants include pansies, violas, bellis and primroses, as they'll bring a burst of colour to your garden.

Add structure

Giving your garden structure with new shrubs, trees and hedges is a great way to show off the space's potential and make an instant impact for viewers.

Spring is a fantastic time to plant new container grown hedges, trees, and shrubs if you don't have any in your garden, and if you do, early March is a great time to relocate your evergreen trees and shrubs to give your space a new look. To feed them, lightly fork a slow-release general purpose fertiliser into your borders.



Give your lawn a makeover

A full, lush lawn is one of the best ways to ensure your garden appeals to potential buyers. Spring is the ideal time to prepare your lawn for sowing, however if you're planning a swift move, laying new turf is an excellent way to get a fuller lawn fast.

For best results, Marcus recommends to not walk on new turf for a few weeks to allow the new roots to establish, and apply a lawn feed high in nitrogen to existing lawns to encourage

fresh growth. Marcus says that only once your lawn is showing signs of growth should you give it a light cut, making sure to keep the blades on their highest setting for the first few cuts of the season.

Not your average garden centre, Dobbies is the ultimate destination for tips on gardening and has a wide range of new outdoor living products for Spring/Summer 2022. For more inspiration and to browse Dobbies' new season collections, visit www.dobbies.com.



Kate Fairlie
 Founder of Truffle Tablescapes

My 9-to-5

The founder of Truffle Tablescapes talks us through her career journey and how she came to run Scotland's most luxurious table styling company.

Where do you call home?

A Victorian property in Carnoustie. Pre-pandemic, we were based between London and Scotland, but we're now settled here full-time. Carnoustie is right on the beach and the countryside is on our doorstep, which is perfect for our two-year-old son!

My day starts with...

My 6.30am alarm - I like to get up before the boys. After my husband leaves for work, I get my son ready before our nanny arrives, or do the nursery run. I have a cup of tea and take a walk before breakfast (can't work without breakfast!), and start work at 9am.

My main responsibilities are...

I run all aspects of Truffle - overseeing the day-to-day running of the business, including product sourcing, orders, website management, marketing, social media, finances and admin. One of my favourite tasks is choosing and styling our new collections - it's great fun to select products and bring new looks together.

A typical working day usually involves...

Checking my emails, reviewing orders, packing them (everything is packaged beautifully and comes with a handwritten note, which takes some time!) and booking couriers. I post on social media at times when our followers are most engaged, then spend time reviewing stock, placing orders and researching new products - we constantly have to be ahead of the game, so forward thinking and organisation are crucial.

The story of how I got my job...

After four wonderful years studying at the University of St Andrews, I started out in marketing, including events. I quickly realised that events management was my passion, and developed a career which saw me decorating awards ceremonies, suppers and corporate dinners. As well as planning professional events, I've always loved hosting family and friends, and my weakness is interiors. Truffle Tablescapes is an extension of my career and my love for all things interior design - the perfect combination!

The best part of my job is...

Happy customers and positive reviews are incredibly rewarding. People work very hard for their money, so it's a privilege when they choose to spend it with Truffle. I also love seeing a collection come to fruition - it's wonderful to receive the images of the perfectly-styled products, which can then be showcased to the world.

My most memorable career moment is...

Launching my own business, it's been the most challenging and rewarding experience of my career. I've run events all over the world and worked with some of the biggest global companies, but nothing beats having your own venture to nurture, develop and grow - you know that any success is due to your hard work.

After work I...

Enjoy time with my family at home. We love day trips to St Andrews, Broughty Ferry and Newport - The Newport Restaurant is great for special occasions, and Newport Bakery does wonderful bread, pastries and cakes. I also enjoy reading, and recently started a local book club.

If I wasn't running Truffle Tablescapes, I'd have been...

Continuing my career as an event manager, which I really enjoyed. When I was younger, I nearly applied for a fashion course at art school, instead of International Relations and History at St Andrews (quite different, I know!). I still love fashion and styling, which works well with Truffle.

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

I read that when people start their own business, it will either be the best thing they ever did or the most interesting thing on their CV. It stuck with me, and helped give me the confidence to launch Truffle. My advice would be if you're considering starting your own venture, go for it!

Visit truffletablesapes.co.uk.





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

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6  3  3  D 



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VIEWING INFORMATION

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2  3  1  C 



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16B FETTES ROW, NEW TOWN, EDINBURGH, EH3 6RH

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2  2  2  C 



Recently refurbished, two bedroom duplex set over the ground and garden level of a stunning B-Listed Georgian property, situated in the Heart of the New Town and benefiting from a private, south facing walled garden

VIEWING INFORMATION

Viewings by appointment with Coulters

COULTERS ©

WOODSIDE HOUSE, BALONE, ST. ANDREWS, KY16 8NS

OFFERS OVER £610,000

4  4  1  N/A 



A spacious semi-detached property, downstairs comprising of; wide entrance hall, shower room, living room, dining kitchen, utility room, fourth bedroom/ study. Upstairs are 3 further bedrooms all with en-suites. GCH & DG. Secluded garden space & private parking. EPC-Band B

VIEWING INFORMATION

Tel: 01334 862336 By Appointment

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1 CONNELLY COURT, CAMPS, KIRKNEWTON, EH27 8DN

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5  4  3  C 



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VIEWING INFORMATION

01316671900. mail@deansproperties.co.uk



26 ALNWICKHILL DRIVE, EDINBURGH, EH16 6XX

OFFERS OVER £530,000

5  3  2  C 



Simply stunning! Neilsons are delighted to offer to the market this truly one-of a kind family home, stretching to approx. 2000sq ft. Having been significantly renovated, extended and remodeled, this magnificent 5-bedroom semi-detached villa provides luxury living throughout.

VIEWING INFORMATION

By appt through Neilsons 0131 253 2858



25/1 BLACKFORD ROAD, EDINBURGH, EH9 2DT

OFFERS OVER £395,000

2  1  1  E 



Forming part of a traditional stone-built villa, this rarely available, two-bedroom, main-door, apartment enjoys modern accommodation, far-reaching views to Blackford Hill, and a highly desirable position in The Grange, one of Edinburgh's most prestigious postcodes.

VIEWING INFORMATION

Tel VMH 0131 253 2964



APARTMENT 2/1 ARCHER HOUSE, MAIN STREET, GULLANE, EAST LoTHIAN, EH31 2AA

OFFERS OVER £375,000

2  1  1  C 



Stylish 2 bed ground floor apartment | Convenient location | Sought after development with private parking | Sitting/dining/kitchen with Juliet balcony | Modern kitchen | Double bedrooms 1 & 2 with fitted wardrobes | Contemporary shower room | GCH | DG

VIEWING INFORMATION

By appt tel Agent 01620 532654

SIMPSON
& MARWICK

76 BLACKFORD AVENUE, EDINBURGH, EH9 3ER

OFFERS OVER £375,000

2  1  1  D 



Well-presented 2 bedroom main door flat approx 1145 sqft | Hall | Elegant sitting room | Kitchen/dining room | Separate utility room | 2 double bedrooms | Box room | Modern bathroom | Period features | Direct access to shared south facing garden | GCH

VIEWING INFORMATION

Viewing by appointment tel 0131 581 5711

SIMPSON
& MARWICK

36/7 BARNTON GROVE, EDINBURGH, EH4 6EJ

OFFERS OVER £295,000

2  2  1  B 



Bright and spacious two-bedroom flat forming part of a much sought after modern development in Edinburgh's Barnton Area and is also within easy reach of the renowned Royal Burgess Golf Club.

Property comprises, lounge with attractive outlook, generously proportioned kitchen which has a modern feel and has ample wall and base mounted units with fully integrated appliances. Two spacious double bedrooms each with built-in wardrobes, the master bedroom has an en-suite shower room and family bathroom.

VIEWING INFORMATION

By Appt Only tel 0131 253 2732

AS Anderson
Strathern

**49 (2F1) THISTLE STREET, NEW TOWN,
EDINBURGH, EH2 1DY**

OFFERS OVER £225,000

1 1 1 C



Delightful 2nd floor studio flat | Located in Edinburgh's historic & much sought New Town | Close to city centre amenities & attractions | Turn-key condition | Ideal investment | Sitting room/dining room/bedroom | Separate kitchen | Shower room | Permit parking | GCH

VIEWING INFORMATION

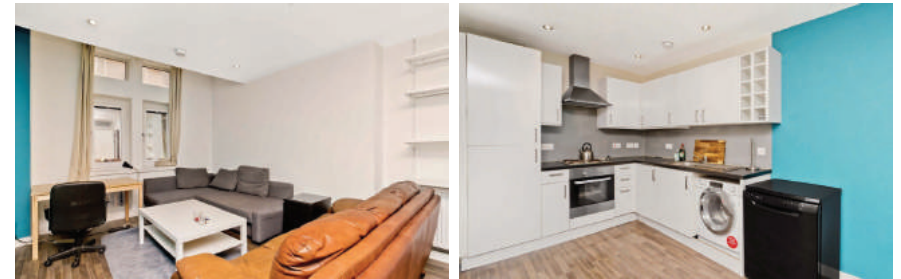
by appt tel Agent 0131 581 5711



**181 (GF2) EASTER ROAD,
EDINBURGH, EH6 8LF**

OFFERS OVER £199,950

2 2 1 D



Appealing to a wide demographic, this traditional, two-bedroom (plus box room), ground-floor flat has a prime location on Easter Road, just a stone's throw from outstanding amenities and public transport links.

VIEWING INFORMATION

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