

A photograph of a modern outdoor living space. In the foreground, a wooden coffee table holds a potted plant, a water carafe, and glasses. Behind it is a red sofa with a white fur throw and patterned pillows. To the left is a matching red armchair. The background features large glass windows and doors set in a white brick wall, reflecting the surrounding greenery.

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FREE MAY 2022



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Editor's note

Laura Mearns

Welcome to the May issue of ESPC Property and Interiors!

This month, we're looking at the great outdoors, and within these pages you'll find advice on biophilic design, the best garden furniture available now so you can soak up the summer in style, and top gardening tips if you have a small outdoor space, like a shared garden or balcony.

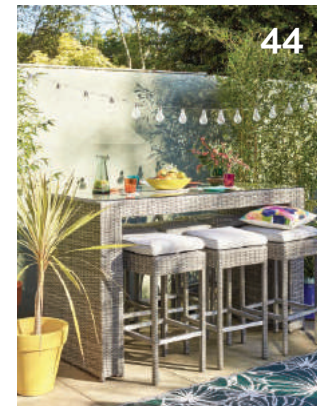
We're also discussing the big life changes that inform your property purchase decisions, including finding a home in the right school catchment, the best areas to retire to, and the differences you'll experience when buying a home in Scotland versus England.

Alongside all of that, you'll find the usual mix of expert advice, property news and the latest homes on the market (and remember, you can find hundreds more each week at espc.com).

Speaking of big life changes – this will be my last issue for a little while, as I'm about to embark on an adventure of my own: a new baby! I'll be handing over the reins of ESPC Property and Interiors to the safe hands of our new Acting Editor, who you'll meet in the June edition, but I'll be back from maternity leave in the summer of 2023.

Happy reading, and see you soon!

Laura



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COVER IMAGE: Habitat
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Prime riverside apartments with great connections

Dundas Estates reveals stylish new homes in seaside town of Musselburgh



Set on the banks of the scenic River Esk in Musselburgh, Dundas Estates' highly anticipated 140-home Wireworks development has been released to the public. Perfect for those looking to downsize, block two of the development comprising of one, two and three-bedroom apartments, offers convenience and relaxed living for buyers.

Homes at the development will benefit from luxury fitted kitchens with SMEG appliances, luxury Roca sanitaryware in all bathrooms and ensuites, Hive smart thermostats, high efficiency gas thermal heating and high spec-thermal insulation as well as generous in-built storage, on-site parking, bike storage and EV charging provision.

Forged from the regenerated Brunton Wireworks site, the beautiful, modern properties will also boast a large central landscaped area, reflective of the quaint tree-lined surroundings and provide stylish, open-plan living suitable for downsizers.

The up-and-coming, heritage-rich 'Honest Town' is quickly becoming a popular destination for those looking to relocate from Edinburgh, due to its value for money and proximity to the city centre.

The average capital house price in December 2022 was £312,000, up 9.7% on the previous year according to the Office of National Statistics, whilst in contrast, buyers in East Lothian are paying £285,000 for the average home.

The Wireworks properties reflect these statistics, with prices starting from an affordable £184,995 for a one-bed apartment situated in the desirable EH postcode.

Musselburgh benefits from a wide range of community amenities, high-street shops and cafes while also boasting excellent transport connections to the A1 and Edinburgh City Bypass, making it easy for those commuting and working in Edinburgh and East Lothian.

An abundance of independent retailers and leisure facilities are a short walk away. While excellent local schools, stunning beaches and one of the UK's best racecourses (and world's oldest golf course), makes a strong case for relocating to the East coast town.

For the latest information on The Wireworks, please contact 0345 853 5000 or visit [dundas.co.uk](https://www.dundas.co.uk)



Reserve your new home now

The Wireworks, Musselburgh
1, 2 & 3 bed apartments

Discover more at [dundas.co.uk](https://www.dundas.co.uk)

DUNDAS



A home with
style

A flawless family home on the outskirts of Dunfermline offers everything you could need.

Positioned on the outskirts of Dunfermline, one of 2021's property hotspots, 2 Pitdinnie Gardens is a family home that's presented in immaculate condition.

Its enviable setting as one of nine properties on an exclusive Cairneyhill development is all part of its charm, offering easy access to the coast, Dunfermline and over the water to Edinburgh, while the abundance of surrounding green spaces lends a tranquil feel.

This stylish five-bedroom family home has been finished to an exacting standard, with a glossy, glamorous finish and high-quality fixtures and fittings, allowing the new owners to instantly enjoy the Instagrammable backdrop without having to even glance at a paintbrush – what more could you want?



Entering the property, buyers are greeted with a bright and spacious central hallway, filled with natural light. With an elegant, panelled staircase, the hallway offers just a taste of the design details to come. From the hallway, there is direct access to a handy WC and a generous home office overlooking the driveway, which could also be used as a family room, playroom or even a guest bedroom as needed.

The family sitting room is airy and ample, with triple windows and neutral décor, yet it retains a cosy feel thanks to the addition of a wood-burning stove – the perfect place to snuggle up and relax as a family. Through chic glass doors that allow the light to continue flooding throughout the property, the sitting room leads onto a generous open-plan kitchen/diner/lounge.

This fabulous space has been designed with entertaining in mind – the sleek kitchen boasts an abundance of storage behind glossy white units, while a large island provides space for breakfasting or hosting, with statement lighting above. The appliances are tucked away for a streamlined finish, while the addition of a separate utility room offers a practical element for organising laundry, hiding clutter and housing any other appliances. There's plenty of space for a family dining table, plus room for a sofa to relax on in front of a second wood-burning stove. This showstopping space opens out onto the landscaped garden via full-length doors, where a patio and

seating areas offer further options for entertaining alfresco.

Ascending to the upper level, the feature staircase and gallery landing leads to the five double bedrooms. The principal bedroom is suitably indulgent, with dual-aspect windows for a light and bright feel, fantastically generous proportions and access to both a private dressing room and elegant en suite, offering a luxurious hotel suite feel at home.

The second bedroom also enjoys built-in storage and an en suite, and the three further bedrooms are all ample in size, allowing plenty of flexibility to suit the demands of family life, as the rooms could all be used for a variety of different purposes. A bright four-piece family bathroom concludes the upper level, with its white and wooden finishings conjuring up images of sumptuous spa days.

Outside, the property boasts a multi-car driveway and a double garage, which can also be accessed internally, plus a large, landscaped rear garden with mature shrubbery and a variety of configuration options, allowing the new owners to create the outdoor space of their daydreams.

Beautifully finished and presented in true turnkey condition, this fabulous family home would be an idyllic place to call your own, and is sure to be popular with Dunfermline's savvy homebuyers that have their eye on a home with real style.

2 Pitdinnie Gardens, Cairneyhill, Dunfermline KY12 8DD
Offers Over £525,000
Selling solicitor: Morgans Property – call 01383 280427

5 bed | 3 bath | 3 lounge

Edinburgh buyer chooses prestige at The Playfair

Buyer Gordon Ross shares his experience of purchasing a property at one of Edinburgh's most distinguished addresses.



Having always been familiar with the impressive historic building, Edinburgh local Gordon Ross decided that the iconic The Playfair at Donaldson's was the ideal place to invest in an apartment.

Extensively restored and carefully converted into award-winning new homes by leading heritage developer, City & Country, the Category A listed former school is now firmly established as one of Edinburgh's most prestigious addresses.

Gordon says: "My wife and I plan to move into The Playfair ourselves, the apartment is a perfect size for when it'll just be the two of us, something easier to maintain in our later years."

In the meantime, the couple is letting the one-bedroom property. With a booming rental market in the city, they had very little trouble finding a tenant, saying: "[the apartment] received a lot of interest as soon as we listed it, and was let within just three days. City & Country had done an exceptional job decorating the apartment to

a very high quality and contemporary standard, meaning we needed to do very little ourselves."

Apartments at The Playfair marry the best of the old and the new, creating an impressively striking contrast to the building's majestic exterior, alongside a contemporary specification. Residents benefit from underground parking, use of the maintained grounds and internal courtyard, and concierge.

The Playfair is perfectly placed for residents to access the city centre, which appealed to Gordon: "The Playfair's location is easy to get into Edinburgh city centre, with access to a bus, tram and train, it seemed like a great option for later in life."

A range of apartments and penthouses are currently available at The Playfair at Donaldson's, priced from £415,000. For more information visit cityandcountry.co.uk/donaldsons or call 0131 341 5102.



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



SCAN TO FIND OUT MORE



The House Price Report: April 2022

We examine the housing market across Edinburgh, the Lothians, Fife and the Borders over the past three months.

It was an interesting quarter for the property market across Edinburgh, the Lothians, Fife and the Borders, with the average selling price rising 6.5% to £273,437 year-on-year, as demand continued to thrive.

The highest price increases were seen in West Lothian, where market activity has ramped up in recent months thanks to buyers seeking larger, more affordable homes within easy reach of the Capital. In this area, property selling prices rose 38% to £276,596.

Overall, Edinburgh saw average property selling prices rise 6.5%, taking the average to £290,456. In the city centre, prices rose 9% annually, to £353,189.

Three-bedroom houses continued to be incredibly popular with Edinburgh buyers - in Cramond, Barnton and Cammo, three-bedroom houses sold for £481,927, a 36% annual rise.

One of 2021's property hotspots, Dunfermline, showed some signs of cooling during February-April 2022, as the average selling price for its property reduced by 10%, to £175,776. The town remains a strong option for both first-time buyers and property investors. Dunfermline's two-bedroom flats were the most affordable property type, with an average selling price of £96,395.

February-April 2022 presented a picture of the market calming down, with the volume

140
solicitor estate agents
ready to help you buy
and sell homes

Over
1200
homes for sale

610,000
My ESPC emails
sent during April

of both sales and new properties coming to the market reaching more 'normal' levels. During this quarter, sales volumes across Edinburgh, the Lothians, Fife and the Borders reduced by 21%, while new property listings dipped 6.5%.

Two-bedroom flats in Newington sold in the highest volumes, with levels up 15% annually and an average selling price of £276,212.

Dunfermline had the highest volume of properties listed for sale - however, insertion volumes were down 12% on last year.

Buyers also continued to pay significantly over Home Report value, with properties attaining 106% of their valuations on average - 4 percentage points more than February-April 2021. This was perhaps compounded by the number of homes going to a closing date, which jumped 9% to 36%.

Homes in East Lothian attained the most over Home Report valuation, as buyers here paid on average 108%, a rise of 4.5 percentage points.

Despite fewer sales and a reduction in the properties coming to market, buyers and sellers were still very active during February-April 2022. The median time for properties to go under offer reduced by 10 days year-on-year, to just 16 days.

Properties in West Lothian sold the fastest overall, in a median time of 12 days, nine days faster

year-on-year. Meanwhile, properties in West Fife and Midlothian also performed strongly, with a median selling time of only 13 days.

Paul Hilton, CEO of ESPC, said: "Following on from a strong start to 2022, the three months of February-April present a similar picture in terms of activity levels, the speed with which the market is moving and the areas attracting the highest demand from property buyers. We are continuing to see signs of the housing market in Edinburgh, the Lothians, Fife and the Borders balancing out after a frenetic two years, which is no bad thing - the housing market has been under extraordinary pressure since Summer 2020 and this adjustment to more 'normal' activity levels is something we have been expecting to see for some time.

"Commuter-friendly areas, such as parts of West Lothian, Midlothian and West Fife, continue to be incredibly popular with buyers, as well as particular suburbs of Edinburgh - we're certainly seeing what looks to be demand from buyers who want their properties to accommodate hybrid working, with extra space in the home plus easy access back into the city. The significant demand for three-bedroom houses in certain areas of Edinburgh is also indicative of this, and it will be interesting to see how this develops in the months to come.

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

Key points

£273,437

average selling price

The average property selling price rose 6.5% year-on-year to £273,437.

106%

average percentage of Home Report valuation achieved

On average, buyers paid 106% of Home Report valuation, up 4 percentage points.

16 days

median time to sell

The median selling time for properties was 16 days, 10 days faster than last year.

The best areas *to retire to*

Retiring, or looking to downsize? We take a look at the best areas to enjoy a quieter pace of life.

Post-pandemic, many homeowners are reconsidering their requirements when it comes to where they call home – and for those on the cusp of retirement, or thinking about downsizing, it can become a minefield. Many dream of a retirement by the sea or in the countryside, but what if that takes you far from your family, or makes transport tricky?

Properties in later life should offer the perfect blend of practicality, convenience and comfort, as well as being somewhere that you feel happy and relaxed.

With that in mind, we've highlighted some of the top areas across Edinburgh, the Lothians, Fife and the Borders that could be the ideal location for your new home.

North Berwick

One of the most popular places in East Lothian, and often called the best place to live in Scotland, North Berwick is a wonderful choice. There's everything you could want, with beautiful beaches, golf courses and coastal walks, plus a flourishing high street packed with shops, cafes and restaurants. Transport is great too, with excellent road, rail and bus links into Edinburgh.





Anstruther

Located in the idyllic East Neuk of Fife, Anstruther is a gorgeous place to retire to. This scenic spot is the largest in a string of captivating fishing villages in the area, and is popular with holidaymakers as well as house-hunters. Anstruther is a great choice for those looking for a more relaxed pace of life, with local amenities on your doorstep (including the famous fish and chips!) and St Andrews just a bus ride away.

Kelso

Fancy a more rural way of life? Kelso, a quaint market town in the heart of the Scottish Borders, is a popular choice – and with good reason. This charming town has a real community feel and would make an excellent place to relocate to if you're looking for a quieter lifestyle, but still with plenty to see and do. There's an array of outdoor pursuit options available, plus there are local shops, inns and restaurants to enjoy. Kelso is located within easy distance of Edinburgh, Newcastle and Carlisle, so there's always plenty to do with your downtime.

Properties in later life should offer the perfect blend of practicality, convenience and comfort, as well as being somewhere that you feel happy and relaxed.

Roslin

Home to the world-famous Rosslyn Chapel, Roslin is a tranquil Midlothian village with a semi-rural feel. It's just seven miles south of Edinburgh, with excellent transport links, but it feels worlds away, with its leafy, relaxed vibe and charming shops and restaurants. The Roslin Glen country park is great for enjoying a woodland walk, while Straiton Retail Park is just a short distance away.

Portobello and Joppa

If your downsizing dreams revolve around being by the sea, Portobello and Joppa are an ideal choice. These delightful seaside towns enjoy fast, regular bus links to Edinburgh, plus trains from nearby Brunstane. Residents here can

enjoy the beautiful golden sands of Portobello beach and the elegant Victorian promenade, but also a wealth of local shops, bars, cafes and restaurants and a buzzing local community.

Morningside

Not ready to give up on city living? The sought-after neighbourhood of Morningside is a great option, offering a village feel with the buzz of Edinburgh's city centre just moments away. Morningside's appeal lies in its plentiful independent bars, cafes, shops and restaurants, as well as its proximity to green spaces, including several golf courses. For film buffs, the independent Dominion cinema is also located here – the perfect place to spend an afternoon!

Linlithgow

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



You can find hundreds of properties each week at [espc.com](https://www.espc.com).



WATER OF LEITH
APARTMENTS

FIXED PRICES FROM £285,000

Offering luxury waterside living with an impressive list of eco-friendly features, Water of Leith Apartments present a prime opportunity to move into a thoughtfully designed flat with high energy ratings and a reduced carbon footprint working together to offer an enticingly high standard of living.



Please note: Images are computer generated for illustrative purposes only.

WHERE URBAN MEETS SUBURBAN

Nestled along the Water of Leith bordered by lush established trees, there's a selection of local shops, cafes and green spaces in the neighbourhood, plus easy access onto the Water of Leith walkway and cycle route, offering a direct route into the buzz of Edinburgh's historic city centre.

GREEN CREDENTIALS

The developer, Carmichael Homes, has led with a sustainable ethos at this development and is a proud recipient of a funding package via the Bank of Scotland's Clean Growth Finance Initiative which helps firms invest in sustainable projects.

"As property developers, we believe it's not enough to simply meet the required standards for energy efficiency; we go above and beyond what is expected to create high-quality and sustainably built properties to help Scotland on its way to net zero. We understand buyers are looking for a home that offers all the modern

conveniences without having to compromise environmentally."

From green sedum roofs with solar panels and walls prepared with timber from fully sustainable sources to energy-efficient boilers with heat recovery units and enhanced glazing as standard, the apartments are designed to a maximum Energy Efficiency Rating of A+ and an Environmental Impact Rating of A+.

MAKE YOUR MOVE

Finished to a very high standard with estimated completions at the start of 2023, a selection of one, two and three-bedroom apartments are still available for reservation at Water of Leith Apartments. Whether downsizing, retiring or simply searching for a way to reduce your carbon footprint in a new home that's filled with eco-friendly features, contact our friendly team to find out more.

To find out more please call 0131 243 3858 or visit waterofleithapartments.com

lindsays

Prenups – *not just* for the rich and famous

With the most popular season for weddings and civil partnerships nearly upon us, now is a great time to find out how a prenup (or postnup) could protect your assets.

If you look up celebrity prenups on the internet, you'll find some jaw-dropping insights into just how rich some people are (and also how demanding they can be). These stories are fun, but they also obscure the fact that, in Scotland, prenups are increasingly used by non-celebrities as well.

What is a prenup?

Prenuptial Agreements set out how couples' assets such as property would be treated if they split up. They're increasingly popular in Scotland where people have built up assets before marriage or where they want to protect assets for children from a previous relationship.

Are they binding?

Unlike in England and Wales, prenups are generally treated as legally binding in Scottish law if both parties understood the terms of the agreement and it was fair and reasonable.

Are they a good idea?

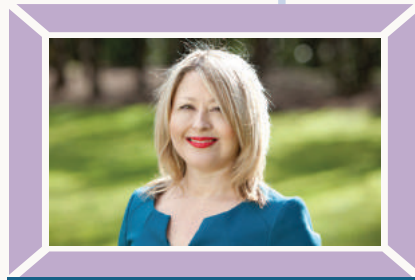
They bring clarity about what will happen to some assets if the relationship doesn't last. They also bring peace of mind to other family members if they're concerned that family assets may be lost in a future divorce.

Who are they good for?

Anyone who wants to ringfence any assets they bring to the marriage or protect them for other family members.

What if you don't have one?

It's also possible to make a postnuptial agreement. It's similar to a prenup but made after a wedding or civil partnership. Reasons for making one could include receiving a windfall, restructuring your business, or not having a prenup in place.



Nina Taylor
Partner, Family Law

ninataylor@lindsays.co.uk
0131 656 5788

Cottagecore

charm

This cosy two-bed in Morningside conjures up comforting countryside vibes in the heart of the city.



Don't you just love when a property can really surprise you? Located in Morningside, one of Edinburgh's most desirable neighbourhoods, you'd expect a two-bed tenement flat to look a certain way - sleek, modern, minimalist perhaps. But the property at 83 Comiston Road offers something a little unexpected, giving a slice of countryside charm in the heart of the Capital.

One of the biggest interior trends of the last few years, 'cottagecore' style blends a look typically associated with bucolic farmhouses and chocolate-box cottages to create a cosy aesthetic, and this city flat borrows the look perfectly. With a stripped-back colour palette, rustic wooden floors and a carefully-considered blend of original features and thoughtful contemporary additions, this two-bedroom flat is quaint and trendy at the same time.

Located on the first floor of a handsome sandstone tenement close to the centre of Morningside, the property is ideal for young professionals, a young family or downsizers. At the front of the property, the largest room has been turned into a kitchen/diner/family room, complete with stylish Shaker-style kitchen units and chunky wooden worktops. There's plenty of space for additional storage units to complement the country-cottage feel, as the current owner has done with a charming open dresser, plus space for a family dining table and a sofa for relaxing. This bright and airy space is filled with natural

light thanks to the large triple bay window, framed by timeless panelling, and the elegant colour palette used across the walls and floors only adds to the prettiness.

Also to the front of the property, a spacious lounge boasts gorgeous period features including cornicing, high ceilings, window shutters, an Edinburgh press and a stunning fireplace as the focal point, beautifully complemented by more chic, neutral décor that allows the features to sing.

The two bedrooms are located to the rear of the property with views over the shared garden, and are similar in size - although the larger of the two enjoys the added benefits of built-in storage and a walk-in dressing room for an opulent feel. Meanwhile, the second bedroom has been cleverly adjusted to create a mezzanine level with generous storage underneath, making it an ideal room for children.

A box room has been adapted to create a pretty yet practical home office, while the three-piece family bathroom has been finished in style, with sleek tiling, a monsoon shower over the bath, underfloor heating and Shaker-style units and panelling to bring the rustic-luxe feel into all corners of this happy home.

Cosy yet achingly cool, this tranquil two-bed is a rare gem in one of the city's most coveted postcodes, and would make a fabulous home.



One of the biggest interior trends of the last few years, 'cottagecore' style blends a look typically associated with bucolic farmhouses and chocolate-box cottages to create a cosy aesthetic, and this city flat borrows the look perfectly.



Comiston Road, Edinburgh EH10 6AG
Offers over £325,000
Selling solicitor: Boyd Property - call 0131 253 2123

2 bed | 1 bath | 1 lounge

Use ESPC to search by school catchment

Looking for your dream family home? ESPC makes it easy to find the ideal home close to your preferred school, with our unique 'search by catchment' tool.

If you're hunting for a new family home, then finding a property in the right school catchment might be at the top of your priority list.

Many of you will want to be long settled in your new home ahead of the school applications deadline later this year, and so that means looking for your ideal property now, to give you plenty of time to find the perfect place and better your chances of a spot at your preferred school.

At ESPC, we know that finding a home close to a great school is hugely important for our family buyers, and so we've made the process easier than ever. Our handy 'search by school catchment' tool means you can find the ideal place to settle down with your family - whether you've got a little one starting at primary school, or not-so-little ones about to start at secondary.

Simply go to espc.com and click the 'schools' tab in the search bar, then type the name of

your desired school and select from the drop-down list.

You'll then be shown a school catchment area map, showing all the properties currently for sale in that catchment. You can still filter your search - simply refine to include the right property size and price, to ensure you'll only be shown the homes that meet your requirements.

Plus, every property listed on espc.com has the details of the school catchment as part of its description, so however you search, you'll be able to instantly find out which schools are available in the local area.

The 'search by school catchment' feature is unique to ESPC. Unlike many other property websites, we don't just show the nearest school, or the one you're most likely to be in the catchment for - we provide the actual details, so that you can be confident in your search for the ideal home for the whole family.



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Making sure your home stands out to potential buyers

Mary McQueen, Partner at McDougall McQueen, shares her top tips on staging your home to ensure it stands out in the market.



There is a big trend today for 'home staging' – meaning the preparation of a private residence for sale in the property market. The goal of staging is to make a home appealing to the highest number of potential buyers, thereby selling a property quicker and for more money. It involves redecorating, rearranging furniture, cleaning and other aesthetic strategies to present the home in the best possible light.

If your house is already on the market and it isn't selling, or you're not receiving the right offers, then take a look at our staging tips:

- Repaint the walls a pale, neutral tone.
- Rearrange your furniture, adding new cushions and soft furnishings to make the room warm and welcoming.
- Declutter! Get rid of items that you no longer use or love. Put any extra items that are just lying around in the garage, or even in your car temporarily(!) for viewings. Keep the kitchen surfaces clear and remove things like fridge magnets and other personal photos or effects.
- Give every room a purpose – whether it is a home office, a bedroom or a boot room.
- Add storage and show off the space you have.
- Try and get that feeling you have when you walk into a hotel. Make all beds with freshly

washed, neutral matching linen, plump up cushions and display matching towels and accessories in the bathroom.

- Set the dining table with matching mats and crockery, to make it look inviting.
- Add finishing touches like fresh flowers and scented candles.
- Tidy the front garden and put the bins out of sight.

If you are stuck for time or budget, it can be an idea to focus your staging efforts on only a few rooms – show off the higher-impact areas like the living area, the kitchen and the principal bedroom. A recent report revealed staging can increase the value of your property by up to 10% so the cost and effort of staging is worth it.

For more from McDougall McQueen, visit mcdougallmcqueen.co.uk or call 0131 228 1926.



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Why you need the right insurance

Paul Demarco, one of ESPC Mortgages' independent mortgage advisers, shares his insights on why you need insurance when considering a mortgage.

When considering a mortgage, your independent mortgage broker will talk to you about insurance policies, but what are they, and why do you need them? We've covered some of the most common options below.

Life assurance cover

Probably the most common insurance type is a decreasing mortgage life assurance term cover, with optional critical illness cover. This type of insurance usually mirrors the mortgage debt and term, and would be payable in the form of a lump sum, made in the event of death or diagnosis of critical illness.

Income protection plan

The aim of an income protection plan is to pay a monthly income in the event of injury or illness. Under this plan, payments would be made to you if you were unable to work due to sickness or accident. The benefit is paid as compensation for loss of earnings, and will normally start at the end of an initial waiting period, which you can stipulate (normally 4, 13, 26 or 52 weeks). The payments will be made until you either return to work, die or the policy term expires. The policy term is normally linked to your expected retirement age.

All income protection policies stipulate a maximum income benefit limit, typically in the region of 50-60% of your average monthly earnings in the year prior to disablement.

LIFE ASSURANCE/INCOME PLANS TYPICALLY HAVE NO CASH IN VALUE AT ANY TIME AND COVER WILL CEASE AT THE END OF THE TERM. IF PREMIUMS STOP, THEN COVER WILL LAPSE.

Other types

Other insurance policies to consider include unemployment cover or accident, sickness and unemployment cover. The objective is to provide cover for your mortgage repayments and associated costs in the event of being unable to work through unemployment, accident or sickness. These plans usually have a waiting period of 30 days and limit the amount of cover to the mortgage payments and some associated costs.

Buildings insurance

Buildings insurance is compulsory with the majority of lenders when you take out a mortgage. Contents insurance is not a requirement, but we would highly recommend it, to insure yourself for lots of eventualities including fire, smoke or explosion damage, malicious damage, theft or vandalism. It can include new for old replacement, accidental damage, personal possession cover, subsidence – the list goes on!

In summary, when considering any insurance policies, it is very important to discuss with an adviser who would advise you on what would be suitable for your individual needs.

Get mortgage advice today

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

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

The initial consultation with an adviser is free and without obligation. Thereafter, ESPC Mortgages charges for mortgage advice are usually £350

(£295 for first time buyers). YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED AGAINST IT.

ESPC (UK) Ltd is an Appointed Representative of Lyncombe Consultants Ltd which is authorised and regulated by the Financial Conduct Authority.

Landlords' FAQs answered

Nicky Lloyd, Head of ESPC Lettings, answers the most common questions from landlords.

Do I need to tell my mortgage lender?

Yes. If you're buying a new property, you'll need a specific buy-to-let mortgage, and if you already have a residential mortgage on the property, you may need to convert it to a buy-to-let.

How much rent should I charge?

Rental rates depend on the market, as well as the location, size and condition of your property. ESPC Lettings can offer a valuation to help you decide.

Who pays council tax?

When the property is occupied, the council tax is the tenant's responsibility. When vacant, it is the landlord's.

Should I use a letting agent?

It depends how involved you want to be. ESPC Lettings manage everything from marketing your property, to sourcing tenants, handling inventories and inspections, and collecting rent, so you can relax.

Should I have an inventory?

Yes. A professional inventory will detail the condition of the property prior to a tenant moving in. If there's any damage, this proves whose responsibility it is to fix and makes any disputes easier to resolve.

What if the property is damaged?

This can be checked against the inventory to ascertain the extent. Fair wear and tear should be accounted for, but for severe damage, the tenant will either pay for repairs, or the repair cost is taken from their security deposit. Tenants shouldn't pay for routine breakdowns or maintenance - this is the landlord's responsibility.

Can I enter my property during the tenancy?

Yes, but you must give appropriate notice.

What are my obligations as a landlord?

You must ensure that the property is safe, warm, weatherproof and watertight, and that all regulations are followed. Properties must have an Energy Performance Certificate (EPC), a valid Landlord's Gas Safety Certificate and an Electrical Installation Condition Report. It's recommended that electrical appliances are PAT-tested. All furnishings

must comply with fire regulations, and linked fire alarms and heat monitors must be fitted. You're also legally required to register your tenant's deposit with an approved tenancy deposit scheme within 30 days of the tenancy beginning, and then write to your tenant to confirm this.



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.

Buying and selling in

Scotland versus England

Did you know that the way homes are bought and sold can vary massively between the two countries?



Scotland has a separate legal system from England, and while many things are similar, there are differences between the ways that the two systems work, especially when it comes to buying or selling property. We examine the processes for each, in case you're considering a relocation across the border.

Preparing to sell

Selling a property in Scotland requires more prep than in England. In Scotland, many sellers use a solicitor estate agent to sell their home – this means that the marketing and conveyancing is handled under one roof, which is generally quicker and more effective than in England, where sellers appoint separate estate agents and solicitors to handle different parts of the process.

Scottish sellers first engage their solicitor estate agent, who commences the property marketing, arranging the photography, video tour, online listing and schedule.

They also commission a Home Report, a legal requirement in Scotland. The seller pays for the Home Report, which is made available to all interested buyers. It includes a property survey, an energy efficiency certificate and a detailed homeowner's questionnaire, plus an estimated property valuation, so that buyers can find out information about the property in advance.

This is different to England, where sellers engage an estate agent who markets the property, and will appoint a separate solicitor once they have accepted an offer. The only legal

requirement of a seller in England is to order an EPC certificate, which confirms their property's energy efficiency.

In England, a buyer pays for a survey after their offer has been accepted. This means that a buyer may find out concerning information about a property's condition only after having committed to the property, and they will need to decide whether to proceed with the purchase.

Marketing a property

In England, properties are placed on the market with a negotiable asking price. Sometimes this is listed as an acceptable price bracket or a specific price, but it's very common for negotiations to occur, and buyers may frequently pay less than the listed price.

In Scotland, homes are generally placed on the market with either a fixed price or an 'offers over' price, where it's expected that the home will sell for anything up to 20% (and sometimes more) above this, depending on the market.

Making an offer

The way that buyers make offers is very different in Scotland and England.

In England, buyers can make their offer directly to the estate agent or the owner, and agree the price and any terms of the sale upfront.

In Scotland, buyers must first appoint a solicitor in order to make an offer. After this, the buyer can note their interest in the property, which means that they will be notified about other offers, or if a

closing date is set. Alternatively, they can make an offer straightaway. The solicitor will handle all of this, submitting formal notes or offers to the selling agent.

Closing dates are more common in Scotland (36% of homes listed with ESPC between February-April 2022 set a closing date), although sealed bids are becoming more frequently used in England.

A closing date is when all interested parties submit a formal offer, along with proposed timescales and other information, such as buying position. The seller will then choose their preferred buyer – this may not always be the person who bid the most money. Following this, the seller’s solicitor issues a qualified acceptance letter, making the sale more secure.

‘Gazumping’, a familiar threat to those buying a home in England (when a person offers more money than the accepted bid, sometimes throwing the agreed sale into jeopardy) is less common in Scotland, as when an offer is formally accepted on a property, it’s taken off the market.

Stamp duty differences

Property tax applies in both Scotland and England - however, they are calculated differently.

In England, stamp duty (Stamp Duty Land Tax, or SDLT) applies to properties priced at £125,000 and above, and increases proportionately to the value, with different price bands.

In Scotland, SDLT was replaced in April 2015 with LBTT (Land and Buildings Transaction

Tax), which is proportionate to the price of the property, with different rates for each price band. Properties priced at £145,000 and under are exempt from LBTT, but for first-time buyers, this threshold is £175,000.

If you are buying a second home in Scotland, an Additional Dwelling Supplement may apply on top of LBTT.

The conveyancing process

The English conveyancing process is generally seen to be more stressful than its Scottish counterpart, mostly because it takes much longer for the sale to be legally binding. In England, the exchange of contracts that makes a sale legally binding happens much closer to the sale’s completion, in most cases a week or two before the moving date.

Until contracts are exchanged, either party can withdraw from the sale without penalty – it’s not unheard of for whole chains to fall through close to completion.

In Scotland, instead of exchanging a single contract, solicitors exchange a series of formal letters, known as ‘missives’. When the missives are concluded, the sale becomes legally binding. Generally this happens much sooner in the process, after which time the solicitor finalises the legal work of transferring the deeds to the new owner.

After missives have concluded, the seller is legally bound to transfer ownership to the buyer – if they pull out, the buyer can claim damages.



What happens if you’re selling in England and buying in Scotland, or vice-versa?

If you’re selling in Scotland and buying in England, you will probably find the move to be less challenging than for someone making the reverse journey. Once missives have been concluded on the sale in Scotland, the binding contract allows you to complete the purchase in England.

However, it isn’t possible to sell in England and buy in Scotland in one process. This is because the exchange of contracts doesn’t happen until close to completion, meaning that buyers won’t be able to move on with the Scottish purchase

until very late in the process. If anyone in the chain is unable to complete, this would affect the process and require a short-notice change of plans.

It is also worth noting that you would need to engage the services of two solicitors to complete these purchases: one familiar with English property law, and one with Scottish property law.

If you’re interested in finding out more about buying or selling a property in Scotland, visit espc.com, where you can also find a solicitor estate agent.

A hygge haven



Rosie Steer found her perfect first property by happy accident. Three years later, she's moving to pastures new, and tells us all about buying and selling for the first time.

When English teacher and author Rosie Steer decided the time was right to buy her first property back in 2017, she hadn't yet heard of ESPC, making her nine-month search for her perfect first flat a little bit trickier.

"I'd been saving for my deposit for a number of years and was keen to make somewhere my own," says Rosie. "I was young, naive and new to it all - I don't think I even knew about ESPC! I just knew that I really wanted an old property with plenty of character I could revive, one that hadn't been done up recently with too many modern touches - I wanted to bring the character of a place back to life."

Rosie's search for a home had focused on the south side of Edinburgh, where her partner grew up, where her parents had relocated to, and close to where she'd studied at the University of Edinburgh, so when she stumbled across a 'for sale' sign in bohemian Newington, she knew she'd found her future home.

"I happened to pass the 'for sale' sign on the street one Sunday afternoon (after viewings had ended for the day, of course) and met the neighbours outside," Rosie explains. "They were so lovely, and the flat was in my perfect location - on the same street as my parents and round the corner from my brother. I was lucky it hadn't

already been snapped up! I found the listing online and anxiously waited for the next morning to book a viewing as soon as I could. It must have been meant to be." After viewing the property, Rosie knew it was the place for her. It had everything she'd been looking for, and one particular feature appealed to her the most: the flat's gorgeous views. "It was the view of Arthur's Seat that really sold it to me," Rosie reminisces. "It was obscured by a huge, old and weathered sink, but I could imagine a window seat reading nook in its place."

Their offer accepted, Rosie and her partner moved into the property in late 2018, and set about fulfilling Rosie's dreams of restoring the flat to its former glory - "Although that task ended up being larger than I first thought!", concedes Rosie.

The flat was a former rental property and needed a bit more TLC than the couple had initially intended, but as Rosie explains, all of their hard work was well worth the effort and expense: "The flat had been quite unloved - there was plenty of dodgy DIY! The doors had been badly dipped and stripped, the woodwork and floors were a state, everything was badly worn and there was only a tiny, dated kitchen and a very old bathroom. The boiler was on its last legs too. It was more of a fixer-upper than I had first anticipated! But my brilliant joiner sanded and repaired



the floors, restored the woodwork, knocked through the box room into the bedroom to make a dressing room, and built my beloved window seat. I designed a kitchen with Howden's, and even found the old back boiler with working flue, so we installed a wood burning stove that makes the kitchen so cosy. And then there was the plumbing: installing a new heating system including space-saving vertical radiators and a new boiler, and a new bathroom with a rolltop bath. It took twelve weeks, all of my savings and sleepless nights on my parents' couch for the entirety, worrying about design decisions, but it was so worth the stress in the end!"

After spending three and a half years in their first home, and making it a gorgeous hygge-inspired space that Rosie's Instagram followers can't get enough of, the couple decided the time was right to begin the search for a larger home.

"Having learned so much about the market, when it came to finding a new property, I had refined my tactics – it was actually my twice-

daily ESPC property alerts that led me to our new home," Rosie explains. "Checking them became an important part of my daily routine for about six months and it's paid off! It's so useful seeing things before they're on the wider market, sometimes even before the sign goes up outside. As soon as I saw the listing of our new home on ESPC, a flat in Marchmont, I knew it had so much potential. We viewed it the next day and put in an offer straightaway."

Of course, the couple had to not only find a new home, but sell their existing one too – but thanks to ESPC, it was a straightforward process. "Selling was a daunting prospect, as it's something I've never done before," says Rosie. "But ESPC was so helpful. The best thing was the booking calendar for the viewings – I could set my availability and manage, approve or rearrange viewings easily, which is invaluable for busy working professionals. I was also able to track how many people were looking at the listing or downloading the Home Report, which was surreal but made me feel secure in my

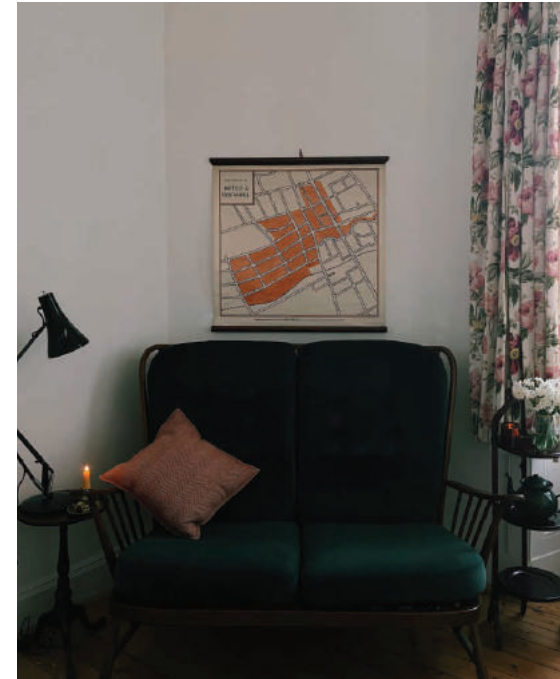
decision to sell and find my lovely home its next owner."

With a moving date set for next month, Rosie and her partner are excited for life in their new home – another restoration project, which Rosie pledges to share the process of on her social media channels – but the decision to leave their first home is a bittersweet one.

"I'm excited for a new project, and to have more room, but the flat we're leaving was a real labour of love. I will miss the view over Arthur's Seat and the Craggs the most, particularly watching it change throughout the seasons. I know my followers will miss it too, as I track the changes on my social channels and in my newsletter, and the photos always get such a lovely response. I already have plans for my next window seat reading nook though – as well as writing nook in the works, and three fireplaces to style!"

A happy ending on the horizon, Rosie has some sage advice to share with anyone looking to buy and sell in the current market: "Try to sell before you buy if you are in a chain – we were very lucky that we had an offer accepted subject to our sale, as we weren't so lucky prior to this. But that did mean the pressure was on to sell, and sell quickly! Also, everything happens for a reason. We lost out on a dream flat by a huge amount of money, and had completely given up hope, but the flat we have bought came onto the market the very next day. It was fate! I rolled my eyes when others told me similar stories, but it's true – what's for you won't go past you."

You can follow Rosie on Instagram @everythinglooksrosie and sign up to her newsletter at everythinglooksrosie.substack.com to find out more about her progress.



How the Scandi look

can be seamlessly worked into your home this season

Award-winning interiors blogger and hygge expert Reena Simon snuggles up in John Lewis & Partners' Scandinavian collection.

Comfort, calmness and cosiness are 'feelings' that are synonymous with Scandinavian design - and what so many of us seek from our homes and lives is to retreat from the fast-paced and somewhat fragile world we live in. I remember yearning for a space that nurtured these 'feelings' when my daughters were young. I spent hours cocooned in our four walls and became fascinated by interiors that could enrich wellbeing. I was renovating our first home at the time and my passion for Scandinavian design was born. Through the Scandi aesthetic, I've been able to find calm amidst the chaos of busy family life.

Longevity and sustainability go hand in hand. Together, they're at the heart of the Scandi trend and reflect why so many of us feel so drawn to it. I think that this year, we're seeking to define our homes not just in a moment in time but to create homes that can stand the test of time. I hope you love and enjoy the pieces I've curated for John Lewis & Partners' Spring/Summer 22 Scandi Edit.



“ Making design choices that consider quality craftsmanship and materials is appealing – one day we could hand them down to future generations. ”
 Reena Simon

“ Layering looks and neutral foundations are key for warmth and tactility and the tonal cushions in the collection allow for this, with comfort leading the way. ”

Reena Simon

Introducing the Scandi Edit

Making design choices that consider quality craftsmanship and materials is appealing, especially the idea that one day we could hand them down to future generations. The item I'm most captivated by in the SS22 collection and could imagine lasting a lifetime is the Packington Side Table, which is made from ash and sustainably sourced from British woodlands. Pale wood is favoured in Scandinavian interiors and this piece of furniture is particularly interesting – dark streaks known as olive ash bring out the grain in the wood, making each table truly unique.

Nature has been embraced by the John Lewis in-house Design Studio team and runs across the collection. The Leckford Stoneware Teapot is inspired by the gills of mushrooms from the Leckford Estate in Hampshire, farmed by the John Lewis Partnership for more than 90 years. The combination of functionality and beauty within the Scandi trend paired with its neutral tones means you can pick and choose items that complement both a classic and traditional home, as well as a contemporary one. The Leckford Teapot wouldn't look out of place in any setting, with its embossed pattern and tactile finish.

Layering looks and neutral foundations are key for warmth and tactility and the tonal cushions in the collection allow for this, with comfort leading the way. One of the standout pieces is the geometric embroidered jute Hew Cushion. Geometrics are hugely popular in Scandinavian design and this is a key item for any Scandi-style home. If there's one place where you want to feel nurtured and relaxed, it's at home. Long may the Scandi trend continue so we can keep creating homes that are everlasting, appeal to all of our senses and provide comfort in surroundings where wellbeing can thrive.



Shop the scandi edit in John Lewis & Partners stores or online at johnlewis.com. Follow Reena Simon @hygge_for_home for more interiors tips and inspiration.

Make a *big impact* in a small space

If you only have a small outdoor space, you can still enjoy gardening with these top tips from Dobbies.

With the days getting longer, city dwellers are unsurprisingly looking to get in on the alfresco action and find ways to enjoy their own outdoor spaces, regardless of size.

Styling a compact space for the warmer months couldn't be easier, says Dobbies' Senior Buyer, Lynsey Abbott. In fact, with small space décor rising in popularity, there are several exciting ways to transform spaces of all shapes and sizes for summer 2022.

Here are Lynsey's recommendations on how you can get the most out of your small outdoor space and maximise its use.

Versatility is key

When it comes to styling a smaller outdoor space, Lynsey says the key is versatility and finding clever products that can be used in different ways.

When working with limited space, overcrowding the area with a lot of large furniture and accessories can make it look small and cluttered. Instead, you can give your balcony a more spacious feel by carefully choosing a few smart, multi-functional accessories, and opting for compact furniture that can be folded away to free up more space as needed.

Choosing furniture that has an area for plants is a great way for people with smaller gardens to enjoy stylish seating, plus you can add instant summer colour with seasonal blooms.

Be bold with colour

If you're looking to make a statement in a small space, Lynsey explains that adding colourful plants and plant pots will instantly upgrade an area and is a wonderful way to add brightness and interest. Lynsey recommends choosing a selection of plant pots in different colours and sizes and grouping them together to inject some maximalist vibrancy into your space.



(left) Let's Celebrate Alps Pebble 6 seat bar set from Dobbies Garden Centres, £1499

(below) Freya Balcony Set from Dobbies Garden Centres (£229) that doubles as a planter, perfect for small spaces



Citrus trees are set to be popular for summer 2022 and work well both inside and out, allowing you to enjoy a pop of colour on your balcony this summer, and inside your home during the winter months.

For a more pared-back look, opt for plant pots in varying hues of the same colour, and pair them with plants in complementing tones for a put-together effect.

Less is more

When it comes to accessorising a balcony or small garden, Lynsey says that less is more and recommends choosing a few select pieces that can work for you in different ways to keep the area as clutter-free as possible.

Printed cushions and colourful throws are both impactful and practical, an excellent choice to soften the space and create additional seating. Textured throws that can be used both inside and out will lend a natural touch and are perfect

to cosy up with outside on cooler nights, and scatter cushions can be used to both elevate your décor and create more seats for your family and friends.

To create a blissful ambience for summer entertaining, adorn your balcony with some twinkling string lights, guaranteed to impress your guests and give your space an enchanting atmosphere.

To explore Dobbies' full range of outdoor furniture and accessories for Spring/Summer 2022, visit [dobbies.com](https://www.dobbies.com).



Canvas hanging chair, £39, George Home at Asda

Garden glamour

Our top picks of the pieces to style up your outdoor space.



Stockholm two-seater bench, £185, Next



Industrial outdoor mirror, £225, Cox & Cox



Selection from John Lewis & Partners



Manila bistro set, £375, Next



Verona fire basket, £179, Dobbies



Selection priced from £15, Habitat

Bring the *outside in*

Biophilic design is set to be a key trend for 2022, according to The Room Stylist. We take a closer look at the trend and how to bring it into your own home.

We commonly hear about the many benefits of having plants in the home, but biophilic interior design expands this idea further, helping humans to reap the advantages of nature inside their own homes.

Biophilic interior design is the use of nature to decorate and style living spaces, guided by the notion that humans have an evolutionary need to be in, or near, the natural world. The word 'biophilia' means the innate human affinity with nature.

Biophilic interior design should focus on and incorporate natural light and ventilation, as well as natural colours and plants. The use of organic materials is important, as is the inclusion of natural geometries and patterns that you find in the environment.

So, what are the benefits of biophilic interior design?

Feeling happier

Being around nature increases feelings of happiness and satisfaction, giving us a more cheerful outlook. By increasing our connection with nature in our homes and workplaces, we create a more harmonious ambience that nourishes a positive perspective.



Increasing your motivation

Exposure to natural light is proven to boost productivity and increase Vitamin D absorption – in fact, the NHS suggests going for walks in the daytime as a method of tackling Seasonal Affective Disorder. Studies have also shown that workplaces with more plants increase productivity, suggesting that proximity to nature can make us more motivated.

Reducing carbon footprint

The use of natural materials is a more sustainable approach to interior design, and reduces our exposure to potentially harmful chemicals used in lots of materials commonly found in the home. For example, as long as it is responsibly sourced and replaced, wood is carbon negative, making it the perfect biophilic material to use in your interiors.

Decreasing stress

Biophilic design reduces anger, fear and stress. Exposure to elements of nature in your home helps you to feel better emotionally as well as reducing blood pressure, heart rate, muscle tension and stress-inducing hormones, helping you to feel calmer and sleep better.

See more from The Room Stylist at theroomstylist.co.uk.

My 9-to-5

Founder of Perth-based homeware store Quince & Cook, Sophie McEwan shares her daily routine.

Where do you call home?

Auchterarder - we moved here five years ago from Perth. We love it, it has a wonderful selection of independent shops, countryside walks, and great access to the A9, perfect for trips to Edinburgh and Glasgow.

My day starts with...

A 6.30am alarm, and my favourite Bean Shop coffee. I'd like to say that mornings are calm in our house, but it's definitely not the case - it's always a frantic dash to get out for 7.50am!

My main responsibilities are...

Just about everything, including social media, product research, buying, merchandising, sales and marketing. I love the variety!

A typical working day usually involves...

Starting in our shop at 8.30am, usually with a coffee from Mhor or Blend in hand. I check the shelves daily to see what's selling - I never get bored of wandering around the store! I also take photos for social media. The best part of my day is being in-store, serving customers.

I then head into our office, to work on buying and merchandising. I design mood boards, build product collections and source exciting products from designers, before finishing at 4pm for the school pick-up.

I got my job...

After finishing school without Highers at 15. I went to work at McEwens of Perth, a family-run department store, where I completed an SVQ



Sophie McEwan
Founder of Quince & Cook

in pre-retail operations, and fell in love with the shop floor. In 2011 I created Quince Living, an online interiors store, which we combined with our range cooker business to create Quince & Cook. In 2018, we added our refill and zero-waste shop Wash House Store, to create a mini modern-day department store that doubles as a community space.

The best part of my job is...

Being in the shop. I absolutely love building friendships with our customers and it gives me so much joy to see the items I've sourced bring happiness.

My most memorable career moment is...

Opening Quince & Cook at one of the toughest times in retail. We were due to open in April 2020, we'd spent all of our savings and invested all of our energies into creating our dream - but we weren't allowed to open. We turned to Instagram, where some incredible influencers helped spread the word and encouraged online sales and support, which kept us going until

we finally opened in October 2020. We'll be forever grateful to everyone who rallied around us during those months.

After work I...

Work! I'm a terrible workaholic, and struggle to switch off. I'm planning to start Pilates and yoga to wind down in the evenings. Weekend is our family time - we go for dog walks or lunch at our favourites Hinterland or Little Bird. I love the Restoration Yard in Dalkeith - you can spend a day there with great walks, shopping and food, and an amazing kids' activity fort.

If I wasn't running Quince & Cook, I'd have been...

Still in retail and design. I've recently started offering freelance services to retailers, helping them with merchandising and window displays, and advising start-ups. I also have a passion for

interior design, so I'd most likely be pestering my friend Robert at Yard 97 for a job at his newly-opened architectural salvage yard and retail design studio.

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

My mum taught me to have confidence, follow your instincts and do what makes you happy. It's something she instilled in me from a young age, and it's definitely helped me on my way to following my passion and becoming an independent shopkeeper alongside my husband Neil.

You can shop with Quince & Cook at quinceandcook.co.uk or visit the store on Princes Street, Perth.



Your search starts here

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



63 MURRAYFIELD GARDENS, EDINBURGH, EH12 6DL

OFFERS OVER £1,150,000

5 2 3 D



Truly impressive end terrace property | Corner plot | Prestigious area | Superb views | Delightful garden with terrace | Driveway | Drawing room | Sitting room | Dining room | Kitchen | 5 double bedrooms | Bathroom | Shower room | WC | GCH

VIEWING INFORMATION

By appt tel Agent 0131 581 5711



CRAIGVIEW HOUSE, 21 GEORGE STREET, CELLARDYKE, ANSTRUTHER, KY10 3AS

OFFERS OVER £850,000

3  4  5  D 



The traditional, stone-built, former merchant house and shop is truly unique with a wealth of stunning features, including multiple reception rooms, bathrooms, and a high-spec kitchen, along with three double bedrooms, a home office, and a gym. The property further benefits from extensive views over the Firth of Forth, a southeast-facing balcony and deck, and a beautiful courtyard garden with direct access to the shore. It offers superb versatility too, allowing new buyers to utilise the house in various ways, transforming reception space into additional bedrooms if required (subject to consent).

VIEWING INFORMATION

Tel: 01333 252978 By Appointment

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HILTON HOUSE, 7, WEST ROAD, HADDINGTON, EH41 3RD

OFFERS OVER £839,000

4  2  2  E 



Occupying a generous plot on sought-after West Road in Haddington, this extensive, traditional detached house boasts four bedrooms, two reception rooms, a dining kitchen, a study, and two bathrooms, plus a generous garden and a multi-car driveway. The house overlooks tranquil open farmland yet lies close to the amenities Haddington and the surrounding areas have to offer, including shops, schools, transport links, and leafy open spaces.

VIEWING INFORMATION

By app with Gilson Gray 01620 532610


GILSONGRAY
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FLORIDA STEADING & COTTAGE, NEWCASTLETON, TD9 0SF

OFFERS OVER £675,000

4  3  3  N/A 



Nestled peacefully in rolling countryside just over the Scottish Border, providing a truly restorative location while still easily connecting to modern amenities, Florida Steading and Cottage is a fantastic find. This carefully renovated steading sits in a generous plot extending to just over an acre; stylish accommodation including bright and open living, with excellent work and storage space. In addition, the charming plot includes a traditional stonebuilt cottage - perfect guest accommodation and income potential.

VIEWING INFORMATION

CONTACT HASTINGS LEGAL & PROPERTY
01750 724160



9/3 PALMERSTON PLACE, EDINBURGH, EH12 5AF

OFFERS OVER £600,000

3  3  2  D 



An impressive 3 bedroom double upper flat | Allocated parking space | Grand sitting room with triple windows | Stylish kitchen / breakfast room | Principal bedroom with ensuite shower room | 2 further double bedrooms | Bathroom | Shower room | Large attic room | GCH

VIEWING INFORMATION

by appt tel Agent 0131 581 5711



119 COILLESDENE AVENUE, JOPPA, EH15 2LQ

OFFERS OVER £575,000

5  2  2  C 



Immaculately presented linked detached bungalow comprising on the ground floor - living room, sep diningroom with sea views & direct access to the rear garden, modern kitchen, two dbl bedrooms, a lge single bedroom & stylish shower room. Two fur dbl bedrooms with dual aspects lie on the upper floor along with a family bathroom. An exceptionally large, sunny, neatly landscaped and fully enclosed garden lies to the rear offering scope for fur extension subject to the relevant permissions being obtained. A further neatly maintained garden lies to the front. Driveway. Garage. Free on-street parking in the area. D.G. GCH.

VIEWING INFORMATION

01312532707. mail@deansproperties.co.uk



25 EYRE CRESCENT, EDINBURGH, EH3 5EU

OFFERS OVER £540,000

2  1  2  C 



Superb main door Georgian flat | Private patio garden & shared rear garden with direct access | Prestigious New Town location | Tastefully presented | Charming period features | Sitting room | Kitchen/dining room | 2 double bedrooms | Study | 2 box rooms | Bathroom | GCH.

VIEWING INFORMATION

By appt tel Agent 0131 581 5711



CHEVIOT LEA, STICHILL EASTFIELD, KELSO, TD5 7QZ

OFFERS OVER £540,000

4  3  1  N/A 



This individually architect designed property has been finished to a high specification with an intelligent use of design and layout to create a home with style and excellent craftsmanship. The accommodation is particularly spacious and very well planned to take advantage of the beautiful rural location and the absolutely stunning views both to the front and rear. Cheviot Lea has an overall feel of excellence and style; a simply beautiful home to fall in love with.

VIEWING INFORMATION

Contact Hastings Legal & Property
01573 225999



6 CAMPTOUN STEADING, DREM, EAST LoTHIAN, EH39 5BS

OFFERS OVER £510,000

4  3  2  D 



Spacious steading property | Enclosed garden | Hall with family room | Sitting room | Kitchen/dining room | Utility | Principal bedroom with en suite shower room | Study | WC | Double bedroom 2 with en suite shower room | 2 further bedrooms | Bathroom | LPG | DG

VIEWING INFORMATION

By appt tel 01620 532654



**142 BRAID ROAD, MORNINGSIDЕ,
EDINBURGH, EH10 6JB**

OFFERS OVER £475,000

2  1  1  C 



This two bedroom main-door lower flat with private front garden is located in the enviable Morningside area with scenic green space on the doorstep

VIEWING INFORMATION

Viewings by appointment with Coulters
on 0131 603 7333

COULTERS ©

**SPRINGWOOD , 20 VICTORIA CRESCENT,
SELKIRK, TD7 5DE**

OFFERS OVER £425,000

5  3  3  E 



A striking detached sandstone property in a convenient location just off the centre of Selkirk with views over the valley and neighbouring countryside beyond. Springwood is a fantastic traditional home; beautifully presented throughout and tastefully finished. In addition, a study and a fantastic attic studio conversion, with private & fully enclosed gardens. This enviable period property would make a delightful home for any family.

VIEWING INFORMATION

Contact Hastings Legal & Property
01750 724160



29/4 DARNELL ROAD, TRINITY, EDINBURGH, EH5 3PQ

OFFERS OVER £370,000

2  1  2  C 



Immaculately presented traditional 2nd floor flat | Highly sought after location | Fine period features | Sitting room with bay window | Kitchen/dining room | Utility room | 2 spacious double bedrooms | Boxroom | Bathroom | On street parking | Shared garden | GCH.

VIEWING INFORMATION

By appt tel Agent 0131 581 5711

SIMPSON
& MARWICK

116/8 EAST CLAREMONT STREET, EDINBURGH, EH7 4JZ

OFFERS OVER £325,000

2  1  1  E 



Well presented 2 bedroom double upper flat | Sought after central location | Excellent local amenities | Sitting room | Kitchen / dining room | 2 double bedrooms | Bathroom | Excellent storage | Sunny shared garden | Permit parking | GCH

VIEWING INFORMATION

by appt tel Agent 0131 581 5711

SIMPSON
& MARWICK

8/2 GRASSMARKET, EDINBURGH, EH1 2JU

OFFERS OVER £315,000

2  1  1  E 



Enviably located in the highly sought-after Grassmarket in the Old Town conservation area, this charming, two-bedroom, second-floor flat has a prime position in the capital, set within easy reach of all the city centre has to offer.

VIEWING INFORMATION

Tel VMH 0131 253 2964



8 GUNSGREEN CRESCENT, EYEMOUTH, TD14 5DP

OFFERS OVER £145,000

3  2  1  C 



A perfect first time purchase or affordable family home, ideally placed for easy access to the local schools, amenities and attractions. This property enjoys a corner position with gardens extending to the front and rear in addition to private parking at the side. The interior offers good proportions and benefits from a newly fitted, very stylish kitchen as well as the addition of an extra WC facility on the first floor. Other elements of the interior now provide great scope for the purchaser to add their own stamp and make this property their own.

VIEWING INFORMATION

Contact Hastings Legal & Property
01573 225999



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