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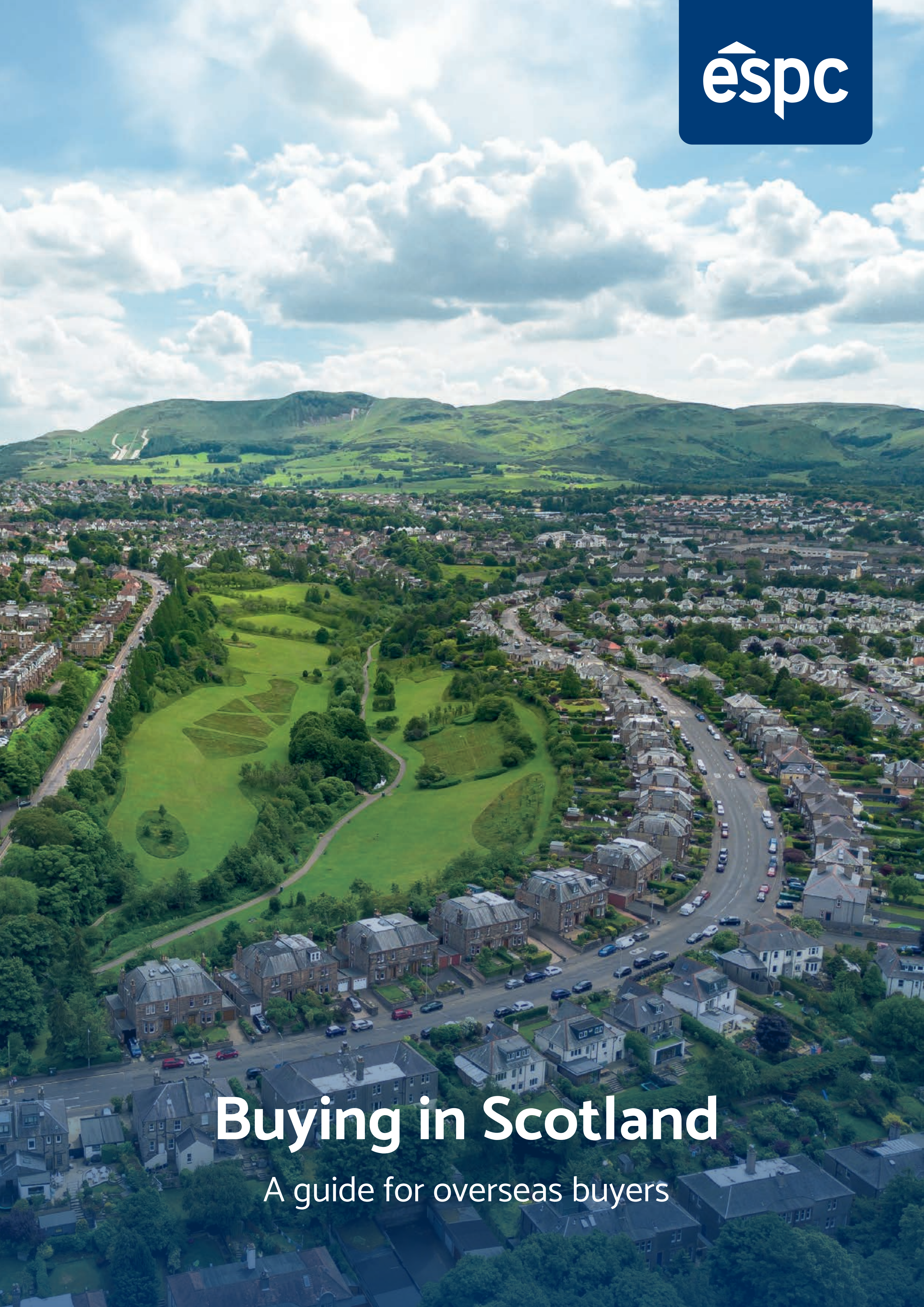

# Buying in Scotland

## A guide for overseas buyers

# Welcome

This guide is a clear, practical introduction to moving to Edinburgh and the surrounding areas from overseas - whether you are buying, renting or relocating. It explains how the Scottish property process works, key financial considerations and the practical steps to plan for.

Moving from another country can feel unfamiliar at first, but it is a well-trodden path. Recent data from the Registers of Scotland shows buyers came from 66 different countries in 2025, with the USA, Hong Kong and Australia among the most prominent. At every stage, ESPC can help you feel informed, prepared and confident.

## How this guide is organised

We start with the questions people usually ask first like, can I move here and how does buying work? Before moving on to costs, renting, the practicalities of doing it all from abroad, and choosing where to live. Then we provide details of how ESPC can support you.

# Contents

# Can you move here?

Morningside

## Visas and immigration

Scotland is part of the UK, so immigration rules are set by the UK Government rather than the Scottish Government. Depending on your circumstances, you may need a visa to work, study, join family, start a business or live in the UK long term. Common routes include Skilled Worker, Health and Care Worker, Student, Graduate, Family and Global Talent visas, each with its own eligibility criteria, fees, evidence requirements and conditions.

Innerleithen

## Buying property as a non-UK resident

In general, you do not need to be a UK citizen or UK resident to buy property in Scotland. However, buying as an overseas purchaser does involve some extra practical steps, including arranging finance, appointing a Scottish solicitor, proving your identity, and showing where your purchase funds have come from.

The Scottish buying process is different from the rest of the UK, so it helps to get local advice early. A solicitor can explain the offer process, missives, settlement dates, tax responsibilities and anti-money laundering checks. If you need a mortgage, speak to a lender or broker before you start viewing seriously, so you understand deposit requirements, affordability checks, and whether your residency or income source affects your options.

# Renting as an international tenant

If buying is not the right step yet, renting is a straightforward alternative. International tenants can usually rent privately in Scotland, regardless of nationality or immigration status. Unlike England, Scotland does not operate mandatory "Right to Rent" checks for private landlords. A landlord or letting agent may still ask for reasonable identification, references, proof of income, employment details or a guarantor, but they should not refuse you solely because of your nationality or immigration status.

Most new private tenancies in Scotland are open-ended private residential tenancies (PRTs), which set out clear rights and responsibilities for tenants and landlords. PRTs have no minimum tenancy term, meaning tenants can end the tenancy at any time. However, tenants must provide their landlord with at least 28 days' written notice if they wish to end the tenancy agreement.

## Preparing your documents

If you are new to Scotland and do not yet have a local credit history, it helps to prepare documents in advance. Useful items may include your passport, your visa or digital immigration status. You may also be asked to provide an employment contract, university confirmation, recent bank statements, previous landlord references or proof of savings.

Some landlords may ask for rent in advance or a UK-based guarantor. A guarantor is someone who will legally cover your rent, or the cost of any damages, if you fail to do so. A guarantor may be requested if you have a limited credit history or if you are a student, so it is worth checking the requirements before applying.

### Useful documents

- [ ] Passport
- [ ] Visa or digital immigration status
- [ ] Employment contract
- [ ] University confirmation
- [ ] Recent bank statements
- [ ] Previous landlord references
- [ ] Proof of savings

# How buying works in Scotland

Leith

Scotland has its own legal system for purchasing property where buyers are required to submit offers through a Scottish solicitor, and sellers must provide a Home Report before marketing their property. The stages below take you from your first search through to completion.

## Before you start

Before you begin your property search, it helps to get your finances in order. Obtaining an Agreement in Principle gives you a clear understanding of your budget and helps you focus on properties in an affordable price range. It is also sensible to arrange mortgage advice early.

Consider the additional costs that arise during buying, including legal fees, property taxes, removal expenses and any future maintenance.

You will also have to consider any offer you make on a property that exceeds the property's Home Report valuation. Mortgage lenders usually lend against the Home Report valuation or the purchase price, whichever is lower, so anything you offer above the valuation must be paid from your own funds rather than covered by a mortgage.

You should also appoint a solicitor. If you are purchasing a property in Scotland, you will legally need one to submit a Note of Interest or make any offer on a property.

Finally, spend time researching areas that suit your lifestyle and needs. A property's interior can be updated over time, but its location cannot - so understanding local amenities, transport links and the surrounding community is essential. The "Where to live" section can help with this.


Dunbar

## Finding a property and viewings

In Scotland, properties are often marketed with an "Offers Over" price, so it is important to look carefully at the Home Report, local market conditions and recent selling prices before deciding whether a property is right for you. You can explore properties on espc.com and filter by location, price and number of bedrooms. Listings on espc.com also include valuable local property market knowledge such as the average selling price for the area and median time to sell. Once you find a property that suits, you can book a viewing so that you can see the property in person.


Culross

### Viewing checklist

- Review the Home Report carefully.
- Ask about title conditions, shared repairs, factors or restrictions.
- Check international transfer timings and currency exchange risks.
- Confirm mortgage eligibility for overseas income or residency.
- Use a trusted local contact or professional for viewings or inspections.
- Check windows, ceilings, floors, storage, access and shared areas.
- Ask about light, noise, heating, water pressure and phone signal.
- Request a quick look at the street or surroundings.
- Compare the tour with floorplans, photos and reports.

# How buying works in Scotland

## (continued)

### Virtual viewings

It is possible to buy a property in Scotland without being physically present, but build in extra time for identity checks, mortgage arrangements, currency transfers and document signing. Virtual viewings are useful for narrowing down options but treat them as one part of the decision rather than a complete substitute for due diligence. Ask for a live video tour where possible, so you can request close-ups, revisit rooms and check practical details in real time.


Pittenweem


Dunfermline

### Noting Interest

When you find a property you would like to pursue, your solicitor can submit a Note of Interest on your behalf. This registers you as an interested party and means you will be told of any significant developments, such as a closing date being set. It also opens communication between the buyer's and seller's representatives before a formal offer is made. Keeping in regular contact with your solicitor throughout this stage helps the process run smoothly.

### Making an offer

Before offering, review the Home Report provided by the seller, which includes a survey, valuation, energy information and property questionnaire. In many cases this is enough to support a decision, though a lender or buyer may sometimes ask for an additional survey or valuation.


Haddington

When you decide to make an offer, your solicitor submits it in writing to the seller's solicitor estate agent. If several buyers have noted interest, a closing date may be set, and all interested buyers are expected to submit their best offer by the deadline. The offer will usually include the price, proposed entry date and any conditions. The highest offer is not always the one accepted - sellers may also weigh the proposed entry date and any conditions attached.

Dysart

## Missives and settlement

The legal process is handled by solicitors on both sides. They exchange formal letters known as missives, agree the terms of the purchase, check the title deeds and other legal documents, and deal with any conditions that must be satisfied before the purchase becomes legally binding.

Once missives are concluded, the contract is legally binding and final preparations for settlement begin. On the agreed date of entry, funds are transferred, ownership is completed and the keys are released, allowing you to move into your new home. According to our 2025 data, the median time period for a property to go from being listed on espc.com to missives concluding was 100 days.

## After completion

Once your purchase is complete, you can begin preparing for your move. This may involve organising removals, transferring utility accounts and updating your address. It is also a good time to plan any immediate maintenance or improvements.

ESPC is available to provide guidance throughout your property journey.

According to our 2025 data, the median time period for a property to go from being listed on espc.com to missives concluding was 100 days.

South Queensferry

# Key property terms

Unsure of the property jargon?
These are the terms you are most likely to come across.


St Abbs

## Agreement in Principle

A provisional offer of a mortgage from a lender, provided you meet their requirements. Agreements in Principle are usually valid for around 30 days with most lenders. After that, you will normally need to apply again.

## Closing Date

A deadline set by the seller when multiple parties have expressed interest. By this date and time, all interested buyers must submit their best and final offers through their solicitors. Once the closing date has passed, the seller reviews all offers received and decides which to accept. The highest offer is not always chosen, as sellers may also consider the proposed entry date and any conditions attached.

## Home Report

In Scotland, the seller is responsible for obtaining and paying for a Home Report before the property is marketed. It is completed by a qualified surveyor who inspects the property and provides an assessment of its condition, together with their recommendations and an independent valuation. A Home Report includes a Single Survey, an Energy Performance Certificate (EPC) and a Property Questionnaire completed by the seller. Sellers are legally required to provide one when listing a property, and prospective buyers can access it free of charge. Property listings on espc.com let you download Home Reports instantly, so there's no need to wait to hear from the solicitor estate agent before reading one.

*Unsure of all the property jargon?*

*Visit the ESPC website which outlines key terms*

## Note of Interest

A formal notification submitted by a buyer's solicitor to the seller's solicitor estate agent, indicating that the buyer is interested and may intend to submit an offer. It is not a legally binding commitment, but it registers the buyer as an interested party and ensures they are informed of significant developments, such as a closing date being set.

## Missives

The formal legal letters exchanged between the buyer's and seller's solicitors during a transaction, setting out the terms and conditions of the sale and purchase. Once all terms are agreed and the final letter is exchanged, the missives are said to be concluded and a legally binding contract is in place. The sale then proceeds to settlement and transfer of ownership on the agreed date.

## Offers Over

A common Scottish pricing convention where a guide price is set below the expected sale price, inviting offers above that figure.

## Solicitor

A qualified legal professional who advises clients on buying and selling property. In Scotland, solicitors are regulated by the Law Society of Scotland and provide specialist guidance to ensure transactions are completed accurately, efficiently and in line with Scottish legal requirements.

## Valuation

The estimated value that a property could achieve if placed on the market.

# Costs and financial considerations

Moving property is an exciting but costly time, so it is important to look beyond the purchase price and build a realistic budget for the full cost of moving. Some costs arise before the end of the process, while others continue after you have moved in.

Walkerburn

## Property purchase costs

When budgeting for your purchase, ensure you have sufficient funds to cover your deposit, mortgage arrangement fees, removal costs, buildings and contents insurance from the date of entry, as well as any immediate moving or set-up expenses. When buying a property in Scotland you may also need to offer more than the Home Report valuation to secure a property. Any amount paid above the valuation is not covered by a mortgage lender and must be funded from your own savings.

## Land and Buildings Transaction Tax (LBTT)

In Scotland, property purchases are subject to Land and Buildings Transaction Tax, rather than the Stamp Duty Land Tax used in England and Northern Ireland. It is payable depending on the property's purchase price and is calculated using tax bands, with higher rates applying only to the part of the price that falls within each band.

St Andrews

*To calculate the LBTT tax on a property, use our online calculator on espc.com*


## Moving and practical costs

Removals, storage, cleaning, mail redirection, temporary accommodation and time off work can all add up. You may also need to pay deposits or advance payments for services such as broadband, utilities or insurance before the move is complete.

## Additional Dwelling Supplement (ADS)

If you already own another residential property, the Additional Dwelling Supplement (ADS) is an additional tax charged on top of LBTT. This is particularly relevant for second homes, buy-to-let properties, or where a new main residence is purchased before the existing one has sold. Where ADS applies it can create a substantial upfront cost, so talk to your solicitor before confirming a purchase. As of 2026, the current rate of ADS is 8% of the property price.

## Legal fees

In Scotland, you are legally required to use a solicitor to purchase a property. They submit the offer, negotiate and conclude the missives, carry out conveyancing checks, transfer funds and register the property title. In addition to the solicitor's professional fee, there may be outlays such as registration dues, searches and bank transfer fees. Fees and outlays vary, so request a full written estimate from your solicitor at the start of the process.

## Mortgage and finance costs

If the purchase is funded with a mortgage, also consider arrangement fees, valuation fees, mortgage adviser fees and any early repayment charges on an existing mortgage.

## Household costs

These may include council tax, utilities, buildings and contents insurance, broadband, service charges or factoring fees, maintenance and general repairs. A larger or older property may have higher running costs, so it is worth estimating these before deciding whether the move is affordable in the longer term. You can ask a seller about these costs at a viewing or they may be outlined in the property questionnaire within the Home Report.

## Repairs, decoration and improvements

If the property needs decoration or maintenance – a new kitchen, replacement flooring, repairs or energy-efficiency upgrades – build these costs into your overall budget rather than treating them as an afterthought.

The safest approach is to prepare a full moving budget that separates one-off purchase costs from recurring monthly costs. This helps avoid unexpected pressure on savings and makes it easier to plan ahead.

# Purchasing from overseas

Fife

Buying or renting can all be handled from overseas with the right preparation. The key is to line up trusted professionals early and make sure your documents, finances and communication arrangements are in place before deadlines arise.

## Working with a solicitor remotely

A Scottish solicitor can usually manage most of the purchase process remotely by email, phone or video call. You should expect detailed identity and anti-money laundering (AML) checks, particularly if funds are coming from overseas accounts. Your solicitor may ask for documents showing the source of funds, and for instructions in writing, before submitting an offer or concluding missives.

Ask your solicitor to explain any conditions attached to the offer as well as the proposed date of entry, what happens if settlement is delayed, and whether any specialist reports or lender requirements must be satisfied before you commit. The contract becomes legally binding once missives are concluded, so it is important to be clear on what the conditions of the agreement are.

## UK bank accounts

Opening a UK bank account can make day-to-day life much easier, especially for rent payments, household bills, salary payments and direct debits. Many banks ask for proof of identity and proof of address, though requirements vary and may differ for new arrivals without a permanent UK address. Before applying, check what documents your chosen bank accepts, such as a passport, visa or digital immigration status, an employment or university letter, a tenancy agreement, or confirmation of temporary accommodation.


North Berwick


Langholm


Stockbridge


Aberdour

## Moving funds internationally

Moving funds internationally is often part of buying or renting after relocating, so plan for transfer times, exchange rates and fees. Solicitors, lenders, banks and letting agents may ask where your money has come from as part of anti-money laundering checks, particularly for property purchases or large deposits. Keeping clear records – bank statements, payslips, sale documents, savings evidence or gift letters – can help avoid delays when you transfer funds for a deposit, legal fees or completion payments.

## Common challenges and how to manage them

The biggest challenges for overseas buyers and renters are usually practical rather than impossible: proving identity, transferring money, understanding local legal terminology, and assessing a property without visiting in person. Clear communication and early preparation reduce most of these risks.

- **Time zones:** Agree contact windows to avoid delays
- **Document checks:** Prepare ID, proof of address and source-of-funds evidence early
- **Remote decisions:** Use live viewings, inspections and follow-up questions
- **Currency and banking:** Check limits, rates, cut-offs and compliance checks
- **Renting:** Have income evidence, references or a guarantor ready
- **Legal and tax:** Seek independent advice on taxes, residency, mortgages and reporting from a tax specialist

Edinburgh

# Where to live

Edinburgh is a brilliant place to live, attracting students, families, couples and property investors with its rich history and culture. There's a variety of lifestyle options on offer for you to explore throughout the city and surrounding areas.

## Get to know Edinburgh

Edinburgh itself offers a varied mix of neighbourhoods. Some popular central areas such as the New Town, Comely Bank and Stockbridge are considered quintessential Edinburgh, as they are full of cobbled streets, independent bars and restaurants and have easy access to the city centre.

If you're looking for a slightly more urban area, Leith is a great choice. It has a lovely community feel and has great accessibility with the Edinburgh tramline which operates from Newhaven through to Edinburgh Airport.

There are also the family-friendly suburbs of Corstorphine, Morningside and Colinton. These neighbourhoods offer access to a mixture of house types as well as lots of independent local amenities. They are also renowned for their proximity to good schooling. School catchments are often a key factor when choosing an area. These can be found via your local council website, and families should check current catchment boundaries, admissions guidance and local authority information before making decisions. You can also search for properties by school catchment area on espc.com.

## Surrounding neighbourhoods

Edinburgh lies on the banks of the Firth of Forth and is home to many seaside communities including South Queensferry, Newhaven and Portobello. Each of these areas has its own village characteristics and offer a taste of life on the coast.

Further east, there are several coastal towns and villages in East Lothian. Towns such as Musselburgh, North Berwick and Dunbar offer coastal living at its finest with sandy beaches, renowned golf courses, independent shops and direct train routes into Edinburgh.

Further afield, Midlothian, West Lothian, Fife and the Scottish Borders offer more space with countryside surroundings and established market towns near to Edinburgh. Towns such as Dalkeith, Peebles, Linlithgow and Livingston are great choices for anyone looking to live near the city but enjoy access to more green space and a slower pace of life.

Dunfermline is also a great choice. As one of Scotland's newest cities, it's a popular place for many Edinburgh commuters to call home. It lies on the opposite shore of the Firth of Forth and is around 30 minutes from Edinburgh city centre by car. It also has frequent bus and rail links into the Capital.


Portobello


Linlithgow


Peebles

*Browse properties by school catchment on espc.com*

## Cost of living

Edinburgh is generally one of the more expensive places to live in Scotland, though costs vary across the surrounding regions.  Popular coastal locations in East Lothian and parts of Fife can command premium property prices, while Midlothian, West Lothian and the Scottish Borders may offer more space for the budget.

### Overall average regional selling prices by number of bedrooms in the property

| Region | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|---|---|---|---|---|
| Scottish Borders | £90,492 | £151,377 | £236,501 | £363,016 |
| Edinburgh | £200,795 | £264,126 | £362,444 | £520,692 |
| East Fife | £146,325 | £221,048 | £283,611 | £425,889 |
| East Lothian | £156,912 | £214,302 | £288,552 | £440,485 |
| Midlothian | £141,043 | £192,079 | £251,926 | £388,661 |
| West Fife & Kinross | £107,061 | £151,336 | £224,450 | £348,754 |
| West Lothian | £106,684 | £158,996 | £235,989 | £383,732 |

**ESPC data from Jan-Dec 2025*

Day-to-day costs such as groceries, utilities, council tax, transport, childcare and eating out will vary by household and lifestyle. Public transport can help keep commuting costs manageable on well-served routes, while larger rural homes may come with higher heating and car-related costs. As a broad guide, compare not only property prices but also monthly running costs, commuting needs and local amenities when deciding where to live.


# How espc can support you

Whether you are buying, renting, investing or exploring a move to Edinburgh and the surrounding areas, ESPC can help you search with confidence. Combining a trusted property search platform with local expertise, useful tools and personal support, ESPC makes it easier to understand your options and take the next step.

## A trusted place to start your search

ESPC lists thousands of properties for sale with practical features that make searching simpler. You can browse properties for sale and to rent across ESPC's core areas and refine by price, location, property type and key features.

Create a free My ESPC account to receive email alerts whenever a property that matches your search criteria comes to market. 85% of our listings appear on espc.com up to 72 hours before other major property portals, so it's the first place you should look for your new home.

## Local expertise and personal guidance

ESPC works with a network of solicitor estate agent member firms who combine estate agency knowledge with legal expertise, helping you access informed support throughout. For face-to-face support, the ESPC Property Lounge on George Street offers in-person guidance on all things property including local market data, property listing information and access to legal support.

## Tools to support confident decisions

When comparing properties, clarity matters. ESPC's search tools include historical sold prices, school catchment search, instant access to Home Reports and detailed property information, helping you assess value and understand the local market.

## Mortgages, events and lettings support

ESPC can connect you with mortgage advisers who explain budgets, interest rates, repayment options and the application process. ESPC also hosts free events and expert-led advice sessions throughout the year, covering topics such as first-time buying, buy-to-let investment, mortgages, offers and Home Reports.

If buying is not the right step yet, ESPC Lettings can advise on available rental properties and the Scottish rental process.

## Your next step

If you would like to find out more about moving to Scotland or explore available properties, visit the ESPC Property Lounge on George Street, or start your search at espc.com.

*See most listings 72 hours before anywhere else.*

*Find your perfect home in Scotland.*

*Download the ESPC app via the QR code.*

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