

CLARITY GUIDES

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COSTS · OFFERS · CHECKS · KEYS

Buying a House in Scotland

*A clear, step-by-step guide to the Scottish system,
the true costs, and the checks that protect you*



About this guide



Buying a home is the biggest purchase most of us ever make, and Scotland does it differently from the rest of the UK. This guide explains the Scottish system in plain English, so you know what is coming and what to ask.

It walks through every stage: setting a budget, the real costs including Land and Buildings Transaction Tax (LBTT), the Home Report, noting interest, offers and closing dates, missives, the date of entry, and the checks worth doing on the house, the seller and anyone building or selling it. There are Fife examples throughout, from mining reports to council tax bands.

Part one	How Scotland is different, the journey step by step, and money first: deposits, mortgages, LBTT, the true cost of buying, worked examples and the help schemes open in 2026.
Part two	Finding a home, the Home Report, noting interest, offers and closing dates, missives, settlement and the title.
Part three	Checking the house and the people, new builds, auctions, scams, moving day, council tax in Fife, and life after you move.
Part four	A toolkit: buying with someone else, selling and buying at once, questions for your solicitor, and a budget worksheet.

Education only. Not legal or financial advice. Every purchase is different. Use a Scottish solicitor (or licensed conveyancer) for the legal work, and an **FCA-regulated mortgage adviser** for borrowing. Check they are regulated on the FCA Register at register.fca.org.uk. Your home may be repossessed if you do not keep up repayments on your mortgage.

How we checked. Figures come from official sources (Revenue Scotland, Registers of Scotland, mygov.scot, the Scottish Government, MoneyHelper, Fife Council and others), checked in October 2026. Where we give a typical cost it is marked **estimate**, with its source. Taxes, fees and schemes change, so always check the live figure before you rely on it.

Who writes Clarity Guides? Clarity Guides are free, independent explainers. We are not estate agents, solicitors or lenders, we do not take commission from anyone named in this guide, and inclusion is not an endorsement.

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Where should I start?



You do not need to read this guide in order. Pick the line that sounds most like you.

"I'm just starting to think about it"	How Scotland is different (ch. 1), the journey (ch. 2) and money first (ch. 3).
"What will it really cost?"	The true cost of buying (ch. 4), LBTT (ch. 5) and worked examples (ch. 6).
"I'm a first-time buyer"	First-time buyer relief (ch. 5) and the First Homes Fund and LIFT schemes (ch. 7).
"I've found a place I love"	The Home Report (ch. 10), noting interest (ch. 12) and offers (ch. 13).
"My offer was accepted"	Missives (ch. 14), settlement (ch. 15) and scams (ch. 25). Phone your solicitor before you send any money.
"It's an old house or a flat"	Checking the house (ch. 17-21), especially tenements and factors (ch. 19).
"It's a new build"	New builds (ch. 23), and checking the developer (ch. 22).
"We're buying together"	Buying with someone else (ch. 29) and selling and buying at once (ch. 30).
"We're moving in Fife"	Mining reports (ch. 18), council tax bands (ch. 27) and the LIFT thresholds for Fife (ch. 7).



"Concluded missives are a binding contract. Before that point, either side can usually walk away."

THE SINGLE MOST IMPORTANT DIFFERENCE IN SCOTLAND