

# 5 key differences when buying a house in Scotland vs England

Buying a house is one of the most stressful and exciting things you'll ever do – but did you know the experience can vary hugely depending on where you're shopping for bricks and mortar in the UK? If you've been eyeing up a charming stone cottage in the Highlands, a Georgian townhouse in Edinburgh or a spacious suburban semi in Stirling, you're in for a whole different set of rules and rituals compared to buying over the border.

Here are five key differences between buying a property in Scotland and buying a home in England to keep in mind before you take the plunge, whichever side of Hadrian's Wall you call home.



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## 1. Home Reports and Energy Performance Certificates (EPCs)

In Scotland, sellers are legally required to provide a [Home Report](#) before listing their property. This comprehensive document includes:

- Single survey and valuation: Assesses the property's condition and provides a valuation.
- Energy report: Offers an [Energy Performance Certificate](#) (EPC) rating, detailing energy efficiency.
- Property questionnaire: Contains information about council tax bands, parking facilities, and other pertinent details.

This approach ensures potential buyers have a clear understanding of the property's condition and value upfront, reducing the likelihood of unexpected issues or delays later in the process.

In contrast, in England, the responsibility for obtaining a survey falls on the prospective buyer and will generally take place *after* an offer is accepted.

While sellers in both countries must provide an up to date EPC when their property goes on the market, the energy performance regulations and ratings system differ considerably between the two countries, with requirements in Wales mirroring the [English system](#), a similar system in [Northern Ireland](#) and the [Building Energy Rating](#) (BER) in Ireland.

## **2. The process of making an offer and the concept of 'blind bidding'**

The method of making offers on properties varies notably:

In Scotland, vendors often employ a 'blind bidding' system. Properties are typically [marketed](#) with an 'offers over' price, indicating the minimum acceptable amount. Interested buyers submit sealed bids by a specified deadline, unaware of competing offers. The seller usually selects the highest bid, and the successful bidder is promptly informed – usually the same day.

In England, properties are listed with an asking price, which serves as a starting point for negotiations. Buyers can make offers below, at, or above this price, and negotiations continue until both parties reach an agreement. This process can be more transparent, as buyers may be aware of other offers and can adjust theirs accordingly, however it can take a lot longer to conclude.

## **3. Role of solicitors in making formal offers**

The involvement of solicitors differs between the two countries:

In Scotland, buyers must appoint a Scottish solicitor to submit formal offers on their behalf. Once a formal offer is accepted, the property is typically taken off the market. The buyer's solicitor then coordinates mortgage arrangements, agrees on a move-in date, and initiates the legal work, known as the 'exchange of missives' (more on that below).

In England, buyers make offers directly to the estate agent or seller. The formalisation of the offer and subsequent legal processes occur later, often leading to a longer period before the sale becomes legally binding and, unfortunately, more room for gazumping, or gazundering.

#### **4. Contractual agreements: Missives vs. Exchange of Contracts**

The legal processes to finalise a property sale also differ.

In Scotland, the buyer's and seller's solicitors exchange formal letters known as 'missives.' This correspondence outlines the terms of the sale. Once the final acceptance letter, or 'concluding missive,' is issued, a legally binding contract is established. This process often concludes earlier in the transaction, providing greater certainty for both parties and reducing the risk of gazumping, or gazundering.

In England, the process involves [chartered surveyor](#) surveys arranged (and paid for) by the buyer, a range of local searches undertaken by their solicitor and lots of documentation to complete on both sides, until the formal exchange of contracts, which occurs later in the transaction. Until contracts are exchanged, either party can withdraw without penalty.

#### **5. Property taxes: LBTT vs. Stamp Duty**

Property taxation has varied between Scotland and England

since 2015.

On 1 April 2015, Stamp Duty Land Tax (aka just 'stamp duty') was replaced in Scotland by the [Land and Buildings Transaction Tax](#) (LBTT). LBTT is applied progressively, with different rates for portions of the property price or the type of property. For residential properties the rates are as follows.

- Up to £145,000: 0%
  
- £145,001 to £250,000: 2%
  
- £250,001 to £325,000: 5%
  
- £325,001 to £750,000: 10%
  
- Above £750,000: 12%

First-time buyers are exempt up to £175,000. An [Additional Dwelling Supplement](#) (ADS) of 8% applies to second homes.

In England, Stamp Duty Land Tax (SDLT) applies and the thresholds by which it is payable also differ, and the same is true in the other Home Nations. [Currently](#), the stamp duty threshold starts at £250,000, but as of 1 April 2025, the following rates will apply:

- Up to £125,000: 0%
  
- £125,001 to £250,000: 2%

- £250,001 to £925,000: 5%
  
- £925,001 to £1.5 million: 10%
  
- Above £1.5 million: 12%

First-time buyers are currently exempt from stamp duty up to £425,000 on properties costing up to £625,000, but as of 1 April 2025 this will also change. First-time buyers will then be exempt up to £300,000 for properties costing up to £500,000. First-time buyers purchasing properties costing over £500,000 will be subject to the same stamp duty rates as other residential buyers. A 5% surcharge applies to the purchase of additional properties.