
Navigating the Housing Market 2026
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The process - buying

1. Secure Funding

Arrange your finances before you start your property search.
Are you a cash buyer, or do you need to sell a property to secure a mortgage?
Be clear about your budget and how you will fund your purchase, including all buying costs.

2. Instruct a Solicitor

Before you start viewing properties, it is wise to instruct a solicitor.
This ensures they are ready to act on your behalf as soon as you find the right property.

3. Find Your Dream Property

This is the fun part!
Start your search and browse our website to discover some of the lovely homes we currently have for sale.

4. Submitting an Offer

So, you've found the one and have a figure in mind. Your solicitor will guide you through the offer process and advice you on the best approach, including closing dates, verbal offers and written offers.

5. Offer Accepted

Contratulations!
You've reached the final stages of the buying process. Once your offer is accepted, your solicitor will take the reins and guide you through the conveyancing process.

6. The Conveyancing Process

Sit back and let your solicitor handle the legal work. They will keep you updated throughout the process, and once everything is complete, you'll become the owner of your new home and receive the keys.

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The process - selling

1. Time to Market Your Property

Choosing the right selling agent is an important decision. Look for an agent who can provide a complete service, from marketing your property through to conveyancing (like JHS Law). This will make the process as smooth as possible

2.Valuation /Home Report

Many agents will provide an approximate valuation of your property, but the only valuation you can rely on is one carried out by a qualified surveyor. In Scotland, a valid Home Report must be in place before your property can be marketed.

3. Marketing Materials Created

Your selling agent will arrange a suitable time to visit your property and prepare photographs, details and measurements.
They will then create the marketing materials for your approval.

4. Getting It on The Market

Once your property is live, be prepared to welcome potential buyers (unless accompanied viewings have been arranged). Your selling agent will manage enquires and keep you updated with offers and notes of interest.
It is a busy process, but you can be as inolved as you wish or leave it in the hands of your agents.

5. Offers

Recieving an offer is an exciting step, but deciding whether its right for you can be challenging.
Working with your selling agent and solicitor, you can consider your options and agree the best approach.
If there is significant interest, you may choose to set a closing date, allowing buyers to submit their best and final offers.
Your solicitor and estate agent will guide you through the process

6. The Conveyancing Process

Sit back and let your solicitor handle the legal work!
They will keep you updated throughout the process and, once completed, arrange to settle any outstanding mortgage and transfer the proceeds of the sale to you.

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Offers

LET'S BUST THE JARGON AND EXPLAIN WHAT EACH TYPE OF OFFER IS

Closing date

A closing date is usually set when a property attracts significant interest or multiple offers. A date and time will be agreed, by which all offers must be submitted in writing and in the correct Scottish legal format. Your solicitor will guide you through the process and advise on the best approach.

Verbal offer

A verbal offer is made when a buyer has a figure in mind and wishes to communicate this to the seller. It can be made directly to the seller, through their solicitor or via the selling agent. If accepted, the next step is to progress to a formal written offer.

Written offer

A formal offer is prepared by your solicitor and submitted to the seller's solicitor. It contains more detail than a verbal offer and, if accepted, you will formally enter the conveyancing process.

Note of interest

If you are seriously interested in a property, you or your solicitor can lodge a note of interest with the selling agent. This lets the seller know of your interest and ensures you are kept informed of any closing dates or important updates. A note of interest does not commit you to purchasing the property.

Conveyancing

Conveyancing is the legal process of transferring ownership of a property from one party to another. It is a vital part of buying and selling and is carried out by a registered conveyancer, Scottish paralegal or Scottish solicitor. Separate costs apply, so it's best to obtain a fee quotation at the outset.

Jurisdiction

For buyers from elsewhere in the UK or further afield, it's important to remember that Scotland has its own legal system. This means different terminology and processes apply, so it is normal to instruct a Scottish solicitor to handle the legal aspects of submitting an offer.

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