

OCTOBER 2026 EDITION

ED DESIGN · ARCHITECTURAL DESIGN STUDIO, STIRLING

# The Scottish Self-Build Hub

A guide to building your own home in Scotland, from the first plot to the day you move in.

ED DESIGN

EDDESIGN.UK · 01786 388773

ABOUT THIS GUIDE

# Everything we wish every self-builder knew at the start.

Building your own home in Scotland is one of the most rewarding things you can do, and one of the most complex. Scotland has its own planning system, its own Building Standards, its own property law and its own taxes, so guidance written for England can lead you in the wrong direction.

This guide brings together everything in the Scottish Self-Build Hub: 47 articles across 8 chapters, from what self-build actually means to the day you move in. Read it from start to finish, or go straight to the chapter you need. Cross-references show the article number and page.

It's written by ED Design, an architectural design studio in Stirling designing self-build homes, extensions and replacement dwellings across Scotland.

---

### How to use it

Chapters 1 to 3 cover the essentials: what self-build is, planning permission and the Building Warrant. Chapters 4 and 5 deal with land and money. Chapters 6 and 7 follow the design and the build. Chapter 8 explains how we work. Four printable worksheets at the back help you check a plot, build a budget, prepare for planning and plan the programme.

### Talk to us

Every project starts with a free initial call. Call 01786 388773 or email chris@eddesign.uk.

eddesign.uk/contact/

Information is specific to Scotland and was last reviewed in October 2026. Cost figures and worked budgets are illustrative scenarios, not quotations. Images are labelled as design visuals, projects under construction or completed projects. Fees, tax rates and regulations change, and every site is different: this guide is general information, not legal, tax or financial advice. Take professional advice for your own project. © 2026 ED Design Ltd, 20 Victoria Place, Stirling FK8 2QT. Registered in Scotland SC703081.

CONTENTS

# Contents




CH 01 What is self-build in Scotland? 6

1.01 What is a self-build home in Scotland? The complete guide 7
1.02 Self-build vs buying a new-build home in Scotland 13
1.03 Self-build routes: main contractor, turnkey or self-managed 16
1.04 How long does it take to build a house in Scotland? 19
1.05 How much does it cost to build a house in Scotland in 2026? 23
Case Rural Stirling: A single-storey home for the years ahead 31





CH 02 Planning permission in Scotland 33

2.01 Planning permission in Scotland: the complete self-build guide 35
2.02 Planning Permission in Principle (PPP) in Scotland 41
2.03 Self-build planning in Stirling 44
2.04 Self-build planning in Perth & Kinross 47
2.05 Building a home in Loch Lomond & The Trossachs National Park 50
2.06 Permitted development rights in Scotland 52
2.07 Self-build planning in Edinburgh and the Lothians 55
2.08 Building a home in Dunblane and Bridge of Allan 60
2.09 Self-build planning in the Scottish Borders 64
2.10 Can I replace a bungalow or derelict house? 68
Case The Grange, Edinburgh: Discreet from the street, open to the garden 71





CH 03 Building Warrants in Scotland 73

3.01 What is a Building Warrant in Scotland? 74
3.02 How to apply for a Building Warrant 78
3.03 Building Warrant fees in Scotland (2026) 81
3.04 Building Warrant vs planning permission: what's the difference? 83
3.05 Completion Certificates: what self-builders need to know 86



CH 04 Finding a self-build plot 89

4.01 How to find a self-build plot in Scotland 90
4.02 Types of self-build plot, and what to look for in each 94
4.03 What to check before buying a self-build plot 98
4.04 Self-build plots in Stirlingshire, Perthshire and the Borders 105
4.05 Self-build registers in Scotland 108
4.06 Can I build a house in my garden? 110
Case Scottish Borders: Replacing farm cottages with a home for the whole family 113



CH 05 Financing your self-build in Scotland 115

5.01 Self-build mortgages in Scotland 116
5.02 LBTT on a self-build plot in Scotland (2026) 119
5.03 Reclaiming VAT on a self-build in Scotland 122
5.04 Design fees for a self-build in Scotland 125
5.05 Self-build budgeting: the full cost breakdown 127



CH 06 Designing your self-build home 131

6.01 How to brief your designer for a self-build 132
6.02 Contemporary self-build homes in Scotland: design ideas 136
6.03 Sustainable self-build: Passivhaus and timber frame 140
6.04 Working with a design team: the eight stages 144
6.05 Designing for the Scottish climate: orientation and glazing 147
6.06 How much does a house extension cost in Scotland? 150
Case Melrose: Traditional outside, contemporary within 153



CH 07 Building your self-build home 155

7.01 How to choose a builder for your self-build 156
7.02 Construction methods: timber frame, SIPs and ICF 159
7.03 Managing a self-build project in Scotland 163
7.04 Completion, snagging and handover 166
7.05 Snagging your self-build: what to check 169
Case Merchiston, Edinburgh: From drawing to finished garden room 172



CH 08 Working with ED Design: studio profile 174

8.01 About ED Design 175
8.02 Meet Chris Eadie, founder 176
8.03 Why a local design studio matters 176
8.04 Fixed fees and a transparent process 177
8.05 Book a free initial call 177

WS Worksheets 179

W1 Plot due-diligence checklist 179
W2 Budget worksheet 180
W3 Planning submission checklist 181
W4 Project programme 182



# 01 What is self-build in Scotland?


| | | |
|---|---|---|
| 1.01 | What is a self-build home in Scotland? The complete guide | 7 |
| 1.02 | Self-build vs buying a new-build home in Scotland | 13 |
| 1.03 | Self-build routes: main contractor, turnkey or self-managed | 16 |
| 1.04 | How long does it take to build a house in Scotland? | 19 |
| 1.05 | How much does it cost to build a house in Scotland in 2026? | 23 |

CHAPTER 1 · SELF-BUILD EXPLAINED · 1.01

# What is a self-build home in Scotland? The complete guide

Self-build in Scotland is more accessible, more rewarding and more different from the English system than most people realise. This guide is your map to the rest of the Hub.

BY CHRIS EADIE, ED DESIGN  12 MIN READ
LAST REVIEWED OCTOBER 2026



Contemporary family home · Lasswade, Midlothian · Completed project

## What "self-build" actually means

A self-build home is one where you commission, or are personally involved in, the design and construction of a home that will be your main residence. That's how Scottish planning law describes it, and the definition is deliberately broad.

**Self-build doesn't mean building the house with your own hands.** Most Scottish self-builders appoint designers, engineers and a building contractor to do the work. What makes it self-build is that you commission and direct the project, rather than buying a developer's house off-plan.

> SCOTLAND ONLY
> The Planning (Scotland) Act 2019 requires every Scottish planning authority to keep a self-build register: a list of people looking for land to build their own home.

## From hands-on to turnkey

Self-build is a spectrum. At one end you manage every trade yourself; at the other, a turnkey company delivers the finished house. Most Scottish self-builders sit in the middle: they appoint a design team and a main contractor, and stay closely involved in the decisions.



Retirement home · Rural Stirling · Design visual. A single-storey home designed for a rural plot near Stirling. ED DESIGN PROJECT →

CONTINUE READING

→ Self-build routes: main contractor, turnkey or self-managed (1.03 · p.16)

## Why self-build is different in Scotland

England, Wales and Scotland run separate tax, planning and building control systems. Here is what a Scottish self-builder needs to know:

- **Where you buy bare land separately and commission the construction, LBTT is generally assessed on the land transaction** rather than the eventual value of the completed home. Classification can differ for existing dwellings, linked transactions and seller-led construction; ask your solicitor to check the arrangement.
- **Scotland has its own planning system.** National Planning Framework 4 (NPF4), adopted in February 2023, supports well-designed new homes in the right places, including rural areas.
- **Building Warrants, not Building Regulations approval.** Scotland's system is entirely separate from England's, with its own fees, timescales and completion process.
- **Every planning authority keeps a self-build list.** That includes the National Parks. It's free to join and worth doing early.
- **Central Scotland still has plots.** Stirlingshire, Perthshire, the Trossachs and the Borders remain realistic places to find land.

# Self-build doesn't mean building the house with your own hands. It means you commission and direct the project.

## Finance, tax and VAT in brief

Self-build finance works differently from a standard mortgage. Money is released in stages as the build progresses, either in advance or in arrears. Because Scottish missives become binding once concluded, with no cooling-off period, you need your finance confirmed before you make an offer on a plot.

Most new self-build homes also qualify for VAT relief, through zero-rated invoices from a VAT-registered builder or a reclaim from HMRC after completion.

CONTINUE READING

→ Self-build mortgages in Scotland (5.01 · p.116)

→ LBTT on a self-build plot in Scotland (5.02 · p.119)

→ Reclaiming VAT on a self-build (5.03 · p.122)

## What self-build costs in central Scotland (2026)

| SPECIFICATION | BUILD COST PER M² | EXAMPLE: 200M² HOME |
|---|---|---|
| **Standard** | £2,400–£2,900 | £480,000–£580,000 |
| **High specification** | £2,900–£3,600 | £580,000–£720,000 |
| **Premium or complex form** | £3,600+ | £720,000+ |

Construction cost per square metre can help establish an early feasibility range, but it is not a quotation. These are illustrative ranges for central Scotland, not market benchmarks. Actual costs depend on location, ground conditions, building form, specification, procurement and the precise scope included. Ask for a project-specific cost plan and confirm whether external works, services, fees, contingency and VAT are included.

There is no reliable single percentage to add for land and other project costs. Prepare a separate allowance for land, taxes, surveys, consultants, statutory fees, utilities, external works, finance, insurance and contingency.

CONTINUE READING

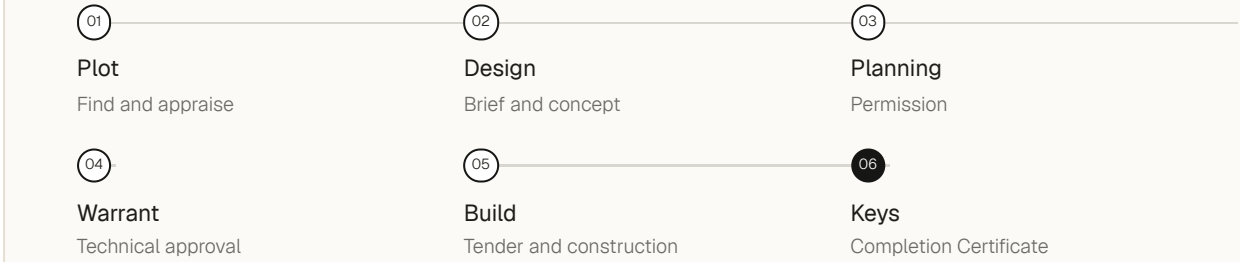
→ Self-build budgeting: the full cost breakdown (5.05 · p.127)

## The process, step by step

1. **Find and assess a plot.** Check title, access, services and ground conditions before you commit.
2. **Feasibility and concept design.** Your designer tests what the site can support against your brief and budget.
3. **Planning permission.** Full permission, or Planning Permission in Principle followed by an application for approval of matters specified in conditions.
4. **Detailed design and Building Warrant.** The warrant must be approved before work starts.
5. **Tender and appoint a builder.** Compare itemised quotes before signing a Scots-law building contract.
6. **Construction.** Funds are released stage by stage against valuations.
7. **Completion Certificate and VAT reclaim.** Acceptance of the Completion Certificate by Building Standards allows occupation. Eligible self-builders can then claim a DIY Housebuilders VAT refund, normally within six months of completion, measured from completion certification or other acceptable evidence.
8. **Move in.** Snagging, meter registrations and often the sale of a previous home.

Most projects take **2–4 years** from starting the plot search to getting the keys.

A SELF-BUILD IN SIX STEPS






Contemporary new-build home · The Grange, Edinburgh · Design visual. A contemporary home in a former walled garden in Edinburgh.

ED DESIGN PROJECT →

CONTINUE READING

→ How long does it take to build a house in Scotland? (1.04 · p.19)

## Common mistakes to avoid

- Underestimating professional fees and contingency, then finding the shortfall mid-build.
- Starting work before the Building Warrant is approved. That's an offence under the Building (Scotland) Act 2003, not just a delay.
- Concluding missives on a plot before its planning prospects have been assessed.
- Choosing a lender before you have a realistic, professionally prepared cost plan.
- Missing HMRC's deadline for the DIY Housebuilders VAT claim, which is six months from completion.

## Questions

**What is the legal definition of self-build in Scotland?**

Self-build means an individual commissions, or is personally involved in, the design and construction of a home intended as their main residence. You don't have to build it yourself.

**Is self-build cheaper than buying in Scotland?**

Not necessarily. Buying bare land separately may mean LBTT is based on the plot transaction, and you may avoid some developer overheads and margin. But you also take on design, finance, site and construction risks, so compare the full costs.

**Do I need planning permission to self-build in Scotland?**

Yes. You also need a separate Building Warrant before construction starts.

**How long does a self-build take?**

Most projects take 2–4 years from plot search to moving in.

**Can I get a mortgage for a self-build?**

Yes. Specialist self-build mortgages release money in stages as the build progresses.

**Do I pay VAT on a self-build home?**

New homes are generally zero-rated when built by a VAT-registered builder, and self-builders can reclaim VAT on eligible materials through HMRC's DIY Housebuilders Scheme.

Read online: eddesign.uk/self-build-hub/what-is-self-build-scotland-complete-guide/



Retirement home · Rural Stirling · Design visual

CHAPTER 1 · SELF-BUILD EXPLAINED · 1.02

# Self-build vs buying a new-build home in Scotland

A developer new-build and a self-build home look similar on paper. In practice they are very different, and come with a different tax bill.

BY CHRIS EADIE, ED DESIGN  7 MIN READ
LAST REVIEWED OCTOBER 2026



Traditional new-build home · Melrose, Scottish Borders · Completed project

## The honest 11-point comparison

| FACTOR | DEVELOPER NEW BUILD | SELF-BUILD |
|---|---|---|
| **Design** | Standard layouts for broad appeal | Designed around your household |
| **Location** | Where the developer has land | The plot you choose |
| **Space** | Fixed by the developer's house types | Planned around your needs; total cost depends on the plot, design and specification |
| **Specification** | Developer standard, upgrades at a premium | Your choice throughout |
| **Sustainability** | Meets minimum standards | Can be designed to Passivhaus principles |
| **Tax** | LBTT on the full price | LBTT on the plot only |
| **Timeline** | 6–18 months | 2–4 years |
| **Risk** | The developer manages construction, although purchasers still face completion, insolvency and defect risks | You do, managed through contracts and your team |
| **Cost certainty** | Usually an agreed purchase price, subject to contract and upgrades | Depends on design, tender, contract and exclusions |
| **Flexibility** | Limited to the developer's range | Every decision is yours |

| FACTOR | DEVELOPER NEW BUILD | SELF-BUILD |
|---|---|---|
| **Outcome** | A home anyone could buy | A home built for your life |



Replacement dwelling · Scottish Borders · Design visual. Space, light and layout shaped around one family, which a developer house rarely offers. ED DESIGN PROJECT →

## The LBTT advantage

Land and Buildings Transaction Tax is charged on what you buy, not what you build. So a self-builder buying a bare plot normally pays it on the land purchased, subject to how the transaction is classified and the rules that apply, rather than on the finished value of the house. The difference compared with buying a finished home depends on the nature and value of each transaction, so it isn't a typical saving you can count on.

CONTINUE READING

→ LBTT on a self-build plot in Scotland (2026) (5.02 · p.119)

## Who self-build suits

- People with a clear vision for a home they can't find on the market.
- Families at a turning point: retirement, children leaving home, or a move to a new area.
- People who already own land, where the economics are especially strong.
- People willing to commit time and attention over 2–4 years.

If none of these describe you, a developer new-build or a turnkey self-build may suit you better, and that's useful to know before you start.



Traditional new-build home · Melrose, Scottish Borders · Completed project. A traditional village home planned around one family's way of living.

ED DESIGN PROJECT →

## Self-build can offer greater control over layout, materials and performance, but it doesn't guarantee a lower overall cost.

## Next steps

CONTINUE READING

→ What is a self-build home in Scotland? (1.01 · p.7)
→ Self-build routes compared (1.03 · p.16)
→ How much does it cost to build a house in Scotland? (1.05 · p.23)

**Sources:** Revenue Scotland: Land and Buildings Transaction Tax; HMRC: VAT for builders, new homes. Last reviewed October 2026.

Read online: eddesign.uk/self-build-hub/self-build-vs-buying-new-scotland/

CHAPTER 1 · SELF-BUILD EXPLAINED · 1.03

# Self-build routes: main contractor, turnkey or self-managed

Who takes responsibility, who hires the trades and who is on site: how you manage the build is one of the biggest decisions in any self-build.

BY CHRIS EADIE, ED DESIGN 8 MIN READ LAST REVIEWED OCTOBER 2026



Oak-frame home · Pathhead, Midlothian · Under construction

## The three routes

**1. Self-managed (trades-led).** You act as project manager, hiring individual trades, buying materials and running the programme. The most involvement, the most potential saving and the most risk.

**2. Main contractor.** You appoint one contractor who takes responsibility for the whole construction. Where separately appointed, the design team or contract administrator may review valuations, certify payments, inspect work and administer variations in accordance with the agreed appointment and building contract. This is a common route for clients who appoint ED Design as their independent architectural designer; the builder is separately appointed and responsible for construction.

**3. Turnkey (design and build).** One company handles design, planning, construction and handover. You have a single point of responsibility, but usually less direct control over the design.

Each route allocates responsibility differently. Risk and cost certainty depend on the contract, specification, contractor capability, exclusions and change-control arrangements, not on the route's name. Obtain professional advice before choosing.



Crossing Cottage · Blairgowrie, Perthshire · Design visual

ED DESIGN PROJECT →

WHO YOU CONTRACT WITH ON EACH ROUTE

**SELF-MANAGED**

You
↓
Design team
↓
Individual trades and suppliers

You coordinate every trade and carry most of the risk.

**MAIN CONTRACTOR**

You
↓
Design team (and contract administrator, where appointed)
↓
One main contractor
↓
Subcontractors

One builder is responsible for construction under a building contract.

**TURNKEY**

You
↓
Design-and-build company
↓
Its designers and trades

One company takes on design and construction; its designers work for it.

Risk, cost and quality depend on the contract, scope and provider, not on the route's name.

## Side by side

| FACTOR | SELF-MANAGED | MAIN CONTRACTOR | TURNKEY |
|---|---|---|---|
| **Your involvement** | Very high, like a second job | Moderate: meetings and decisions | Low: milestone reviews |
| **Cost** | Depends on your time, skills and buying | Set by tender and the contract | Depends on the provider and scope |
| **Cost certainty** | Low unless tightly managed | Depends on the contract and exclusions | Depends on the contract and exclusions |
| **Who carries most risk** | You | Shared, as set by the contract | Shared, as set by the contract |

| FACTOR | SELF-MANAGED | MAIN CONTRACTOR | TURNKEY |
|---|---|---|---|
| **Design control** | Full | Full, through your own design team | Varies; often more limited |
| **Contract** | Separate trade agreements | A Scottish building contract, such as an SBCC homeowner contract | Design-and-build contract |

## Contracts under Scots law

SCOTLAND ONLY

Building contracts in Scotland operate under Scots law. The Scottish Building Contract Committee (SBCC) publishes contracts for homeowners that set out the price, how payments are certified, retention and the defects period. Our guide to choosing a builder covers what to check before you sign.

DESIGN AND BUILD: KNOW WHO THE DESIGNER WORKS FOR

In a design-and-build arrangement, the designer usually works for the contractor, not for you. Always be clear whose interests your design professional is protecting.



Garden room · Merchiston, Edinburgh · Under construction. Under a main contract, one builder takes responsibility for every trade.

ED DESIGN PROJECT →

CONTINUE READING

→ How to choose a builder for your self-build (7.01 · p.156)
→ Managing a self-build project in Scotland (7.03 · p.163)
→ Working with a design team: the eight stages (6.04 · p.144)

Read online: eddesign.uk/self-build-hub/self-build-main-contractor-turnkey-scotland/

CHAPTER 1 · SELF-BUILD EXPLAINED · 1.04

# How long does it take to build a house in Scotland?

The honest answer is 2–4 years. Longer than most people expect, and shorter than they fear with the right preparation.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Contemporary family home · Lasswade, Midlothian · Completed project

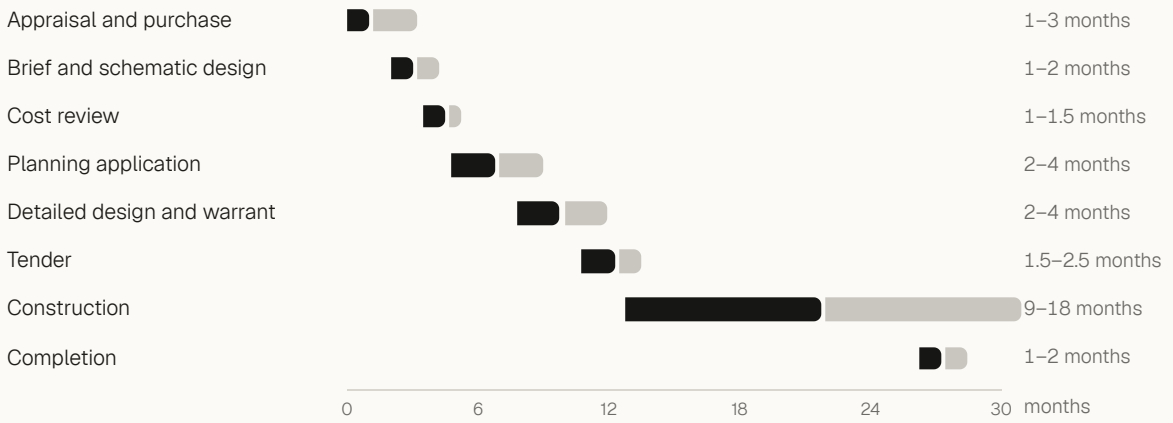
## The timeline, phase by phase

The durations below are indicative programme assumptions drawn from our experience of central Scotland projects, not guaranteed outcomes. Every site, council and builder is different.

1. **Finding a plot: 3 months to 2+ years.** The most variable phase. Most people search for 6–18 months in central Scotland.
2. **Appraisal and purchase: 1–3 months.** Have the plot's planning prospects assessed before concluding missives, because there's no cooling-off period.
3. **Brief and schematic design: 1–2 months.** Site analysis, your brief, concept sketches and 3D massing.
4. **Pricing: 4–6 weeks.** Costs are tested before detailed planning drawings, while changes are still quick and cheap.
5. **Planning application: 2–4 months.** The statutory target for a decision is two months, but it isn't a guaranteed determination date and sensitive sites often take longer. Allow 6–14 months for the whole planning stage once pre-application advice and conditions are included.
6. **Detailed design and Building Warrant: 2–4 months.** Allow 3–4 months in 2026.

7. **Tender and appointing a builder: 6–10 weeks.** Good builders in central Scotland often need 2–4 months' notice before starting.
8. **Construction: 9–18 months.** A typical 150–250m² home with a main contractor takes 9–14 months.
9. **Completion and handover: 4–8 weeks.** The Completion Certificate is submitted and accepted, which your solicitor, lender and VAT claim all depend on.

FROM PLOT TO KEYS: A TYPICAL TIMELINE




Solid bars show the shorter end of each phase, the lighter extension the longer end. Each phase is drawn starting from the midpoint of the one before. Finding a plot usually comes first and can add 3 months to 2 years.

## At a glance

| PHASE | INDICATIVE DURATION | NOTES |
|---|---|---|
| **Finding a plot** | 3 months – 2 years | The most variable phase |
| **Appraisal and purchase** | 1–3 months | Assess planning before missives |
| **Planning application** | 2–4 months | The 2-month statutory target isn't a guaranteed decision date |
| **Detailed design and warrant** | 2–4 months | Allow 3–4 months in 2026 |
| **Tender** | 6–10 weeks | Builders need notice |
| **Construction** | 9–18 months | Typical 150–250m² home |
| **Total, plot found to keys** | 1.5–3 years | Allow 2–4 years in total if you are still looking for a plot |



Retirement home · Rural Stirling · Design visual. Allow 2–4 years from starting your search to moving in. ED DESIGN PROJECT →

## The biggest time-saver

**BRING YOUR DESIGNER IN EARLY**

Involve your design team at the plot-finding stage, not after planning. It can take months off the time before construction starts.

CONTINUE READING


→ How to find a self-build plot in Scotland (4.01 · p.90)

→ Planning permission in Scotland (2.01 · p.35)

→ How to apply for a Building Warrant (3.02 · p.78)


**Sources:** Scottish Government: Planning Circular 3/2022, development management procedures. Last reviewed October 2026.

Read online: eddesign.uk/self-build-hub/how-long-does-it-take-build-house-scotland/



Contemporary family home · Lasswade, Midlothian · Completed project



FEATURE · COSTS · ARTICLE 1.05

# How much does it cost to build a house in Scotland in 2026?

Illustrative 2026 construction allowances per square metre for central Scotland, why the whole project costs more than the build, and how to set a budget you can rely on.

REPLACEMENT DWELLING · SCOTTISH BORDERS · DESIGN VISUAL

CHAPTER 1 · SELF-BUILD EXPLAINED · 1.05

# How much does it cost to build a house in Scotland in 2026?

Illustrative 2026 construction allowances per square metre for central Scotland, why the whole project costs more than the build, and how to set a budget you can rely on.

BY CHRIS EADIE, ED DESIGN 11 MIN READ LAST REVIEWED OCTOBER 2026

## Build cost per m² in Scotland (2026)

Building your own home gives you control over its layout, character and performance. It also makes you responsible for a budget that is much wider than the builder's price. The useful question isn't only "what does a house cost per square metre?" but "what will it cost to buy, design, approve, build and finish this home on this site?"

Here are indicative 2026 figures for self-builders in Stirling, Perthshire, Edinburgh, the Lothians and the Scottish Borders, and how to turn them into a whole-project budget before you commit to land.

| SPECIFICATION | BUILD COST PER M² | EXAMPLE: 200M² HOME |
|---|---|---|
| **Standard** | £2,400–£2,900 | £480,000–£580,000 |
| **High specification** | £2,900–£3,600 | £580,000–£720,000 |
| **Premium or complex form** | £3,600+ | £720,000+ |

Construction cost per square metre can help establish an early feasibility range, but it is not a quotation. These are illustrative ranges for central Scotland, not market benchmarks. Actual costs depend on location, ground conditions, building form, specification, procurement and the precise scope included. Ask for a project-specific cost plan and confirm whether external works, services, fees, contingency and VAT are included.

BASIS OF THESE RANGES

- Pricing date: 2026.
- Measured per m² of gross internal floor area (GIA).
- A new detached home of one or two storeys, built by a main contractor, at the specification described in each band.
- Includes the house itself: foundations, structure, envelope, internal finishes and the services installed within the building.
- Excludes external works, utility connections, land, professional and statutory fees, finance and contingency.
- VAT is excluded: construction of a qualifying new home is normally zero-rated.
- Reflects central Scotland (Stirling, Perthshire, Edinburgh and the Lothians); remote, rural and island sites can cost more.
- These are ED Design's illustrative early-feasibility allowances, not a sample of 2026 tender returns or market averages. For your project, ask a quantity surveyor or contractor for a project-specific cost plan.

There is no reliable single percentage to add for land and other project costs. Prepare a separate allowance for land, taxes, surveys, consultants, statutory fees, utilities, external works, finance, insurance and contingency.

BUILD COST PER M², CENTRAL SCOTLAND (2026)




Illustrative construction-only ranges, not quotations or market benchmarks. Land and other project costs need their own allowances.

## Why cost per m² is only a starting point

A simple two-storey rectangle and a single-storey home of the same floor area don't have the same roof and foundation quantities. Large spans, split levels, extensive glazing, complex junctions, unusual cladding and difficult access all change the cost. Measure gross internal floor area consistently, compare like with like, and check whether a garage, plant room, terraces and external stores are included.

Treat any online £/m² range, including ours, as an early scenario rather than a quote, and commission a project-specific cost plan as the design develops. Keep the date, measurement basis, scope and VAT assumptions beside every estimate.



Replacement dwelling · Scottish Borders · Design visual. Form, glazing and specification decide where a home sits in the range.

ED DESIGN PROJECT →

## Budget for the whole project, not just the house

An early feasibility budget should separate at least eight headings:

1. Land purchase and transaction costs
2. Surveys and site investigations
3. Design and consultant fees
4. Planning, Building Warrant and certification fees
5. The building contract
6. Service connections and external works
7. Finance, insurance and temporary accommodation
8. Contingency

A builder's tender may exclude work you need to live in the house: a long driveway, retaining walls, landscaping, boundaries, utility reinforcement or a private drainage system. Ask for a written schedule of inclusions and exclusions before comparing prices.

Construction cost per square metre can help establish an early feasibility range, but it is not a quotation.

## Worked example: a 200m² home

The figures below show how a budget is structured. They are hypothetical, not a quotation, an ED Design project or a typical cost for every Scottish location.

| BUDGET ITEM | ALLOWANCE |
|---|---|
| **Land purchase** | £150,000 |
| **Legal, tax and purchase costs** | £8,000 |
| **Surveys and ground investigations** | £8,000 |
| **Design, engineering and other consultants** | £40,000 |
| **Planning, warrant and certification** | £7,000 |
| **Main building contract (200m² at £2,750/m²)** | £550,000 |
| **Utility connections and drainage** | £18,000 |
| **Driveway, terrace and landscaping** | £35,000 |
| **Insurance, finance and other project costs** | £18,000 |
| **Contingency (12% of the £550,000 construction cost)** | £66,000 |
| **Total** | **£900,000** |

The construction cost works out at £2,750/m², within the illustrative standard band above. The total project cost, including land and every allowance, works out at £4,500/m². These are different measures, and confusing them is the most common cause of unrealistic expectations. For a fully itemised project, see our 195m² Perthshire cost breakdown (5.05 · p.127).

TWO DIFFERENT MEASURES

**£2,750/m²**

CONSTRUCTION COST

£550,000 ÷ 200m². The builder's price for the house.

**£4,500/m²**

WHOLE-PROJECT COST

£900,000 ÷ 200m². Land, fees, utilities, external works, finance and contingency included.

The same hypothetical home. Compare like with like: construction rates and whole-project costs are not interchangeable.

## What happens when the site changes?

If unexpected groundworks add £35,000 and the electricity connection costs £20,000 more than assumed, the budget moves from £900,000 to £955,000 before anything else changes. In the other direction, simplifying the footprint or reducing retaining walls can save more than downgrading the kitchen.

WHERE THE SAVINGS ARE

The most valuable cost decisions are made during site appraisal and concept design, not at tender. By the time a builder prices the drawings, most of the cost is already fixed.

A HYPOTHETICAL £900,000 PROJECT, BY HEADING



| | | |
|---|---|---|
| Construction (200m² at £2,750/m²) | £550,000 | 61% |
| Land and purchase costs | £158,000 | 18% |
| Contingency (12% of construction) | £66,000 | 7% |
| Design, surveys and approvals | £55,000 | 6% |
| Utilities and external works | £53,000 | 6% |
| Finance and insurance | £18,000 | 2% |
| **Total** | **£900,000** | 100% |

Hypothetical example, not a quotation or a typical cost for every location. Figures from the worked example table.

## What makes a Scottish site expensive?

- **Ground and levels.** Rock, poor bearing ground, peat, contamination and steep slopes affect foundations and retaining walls. A topographical survey shows the shape of the site; a ground investigation tells you what's under it.
- **Services.** Service connections on rural plots vary enormously, from a few thousand pounds to far more where mains water, a sewer or the electricity network is distant. Get written quotations from Scottish Water and the network operator before you commit. A nearby overhead line doesn't prove an affordable connection.
- **Drainage.** Private wastewater treatment needs design, space, consents and ongoing maintenance.
- **Access.** Narrow lanes, visibility splays, turning space and distance from the public road affect both permission and buildability.
- **External works.** Driveways, paths, walls and planting are often a significant sum and are frequently excluded from the builder's price.
- **Landscape and ecology.** Trees, protected species, flood risk and heritage can affect where you build and when. Bat surveys can only be carried out roughly between May and September, so finding out late can cost months.
- **Heating and energy standards.** Scotland's New Build Heat Standard generally requires qualifying new buildings, where the Building Warrant was applied for on or after 1 April 2024, to use climate-friendly main heating systems instead of oil or gas

boilers. Amendments effective from January 2025 allow certain bioenergy and peat-burning systems and clarify the treatment of secondary heating. The appropriate solution must be assessed against the Building Standards applicable to the project. Build the heating strategy into the budget from the start. See sustainable self-build (6.03 · p.140).

- **Finance.** Interest on staged borrowing over a 12–18 month build can run to tens of thousands of pounds.



Garden room · Merchiston, Edinburgh · Under construction. Heating and services are part of the budget from day one. ED DESIGN PROJECT →

## VAT and LBTT

**VAT.** Construction services for a qualifying new home can be zero-rated, subject to conditions. If you buy materials yourself, you may be able to reclaim the VAT through HMRC's DIY Housebuilders Scheme. Design and other professional fees can't be reclaimed. For qualifying projects completed on or after 5 December 2023, HMRC normally requires the claim within six months of completion, measured from completion certification or other acceptable evidence of completion. Any refund remains subject to HMRC eligibility and invoice evidence, so don't treat it as cash available to fund the build. See reclaiming VAT on a self-build (5.03 · p.122).

**LBTT.** Land and Buildings Transaction Tax depends on what you are actually buying. A bare plot is normally taxed at non-residential rates, which are nil on the first £150,000, and the cost of building your own home isn't subject to LBTT. The position changes if the plot includes an existing house, or if building work has already started when you buy, so take advice on the actual transaction. See LBTT on a self-build plot (5.02 · p.119).

## Build your budget in stages

- **Before buying land:** prepare a feasibility budget and identify the three biggest unknowns.

- **At concept design:** test floor area, form, glazing and site works against a cost plan.
- **Before the planning submission:** check the design and budget still align.
- **During technical design:** coordinate engineering and specification.
- **At tender:** obtain comparable written prices against the same information.
- **During construction:** track approved variations and forecast the cost to complete.

A fixed-price contract isn't a guarantee that the overall project cost can't change. Provisional sums, client changes, exclusions and unexpected ground conditions still matter.

## How much contingency?

An early working contingency might be 10–15% of the construction cost, adjusted for ground conditions, project complexity, procurement and how far the design has developed. Set it by the risks you know about, how far the design has developed and how you're procuring the build. A contingency isn't a substitute for investigating known risks, but it is what lets you deal with surprises calmly.

## Self-build budget checklist

- Confirm the gross internal floor area and how it's measured.
- Get written utility and access information for the site.
- Allow for land purchase costs and take tax advice.
- List every consultant appointment and its exclusions.
- Show planning, warrant and certification fees separately.
- Include external works and finishing the garden.
- Record finance, insurance and temporary living costs.
- Set a risk-based contingency and note what it covers.
- Update the forecast at every design and procurement stage.

## The next step

ED Design is an architectural design studio based in Stirling, designing bespoke homes across Scotland. An early site and design appraisal tests the brief, identifies expensive constraints and shapes a home that works for your budget. Book a free initial call or see our fixed fees.

CONTINUE READING

→ Self-build budgeting: the full cost breakdown (5.05 · p.127)

→ Design fees for a self-build in Scotland (5.04 · p.125)

→ Self-build mortgages in Scotland (5.01 · p.116)

**Sources:** HMRC: VAT for builders, new homes; HMRC: VAT refunds for DIY housebuilders; Revenue Scotland: Land and Buildings Transaction Tax; Scottish Government: New Build Heat Standard factsheet. Last reviewed October 2026.

## Questions

### How much does it cost to build a house in Scotland per m²?

As an illustrative 2026 feasibility range for central Scotland, construction might fall around £2,400–£2,900/m² for a standard specification, £2,900–£3,600/m² for a high specification and £3,600/m² or more for premium or complex homes. These are not quotations: only a project-specific cost plan can tell you. Land, fees, services, finance and contingency are extra.

### Is it cheaper to self-build than to buy a new-build?

Sometimes, but not automatically. Land, finance, site complexity and specification can outweigh the saving on a developer's margin and on LBTT.

### Should I buy land before I have a design?

Get enough design and technical feasibility work done to understand what you can realistically build, and roughly what it will cost, before concluding missives.

### Do self-builders pay VAT on everything?

No. VAT treatment depends on the supply and whether the project qualifies. See HMRC guidance and take project-specific advice.

### How much contingency should I allow?

Typically 10–15% of construction cost, higher on difficult sites or where the design is less developed.

Read online: eddesign.uk/self-build-hub/how-much-does-it-cost-build-house-scotland-2026/



CASE STUDY · RURAL STIRLING

# A single-storey home for the years ahead

Rural Stirling

DESIGN VISUALISATIONS

CASE STUDY · RURAL STIRLING

# A single-storey home for the years ahead

### THE BRIEF

A contemporary single-storey retirement home that supports comfortable long-term living, with practical spaces, minimal external maintenance and a strong connection to the surrounding countryside.

### THE CHALLENGE

Balancing the practical requirements of later-life living with the ambition for a distinctive contemporary home that responds sensitively to its rural Stirling setting.

### THE DESIGN RESPONSE

Flat-roofed stone volumes and pitched zinc-clad wings, combining durable, low-maintenance materials with generous glazing and direct access to outdoor living spaces.

### THE OUTCOME

A bespoke single-storey design built around comfort, practicality and longevity. The images shown are architectural design visualisations.



Retirement home · Rural Stirling · Design visual



Retirement home · Rural Stirling · Design visual




Ground floor plan

Status: Design visualisations

eddesign.uk/portfolio/retirement-home-rural-stirling/



# 02

# Planning permission in Scotland


| | | |
|---|---|---|
| 2.01 | Planning permission in Scotland: the complete self-build guide | 35 |
| 2.02 | Planning Permission in Principle (PPP) in Scotland | 41 |
| 2.03 | Self-build planning in Stirling | 44 |
| 2.04 | Self-build planning in Perth & Kinross | 47 |
| 2.05 | Building a home in Loch Lomond & The Trossachs National Park | 50 |
| 2.06 | Permitted development rights in Scotland | 52 |
| 2.07 | Self-build planning in Edinburgh and the Lothians | 55 |
| 2.08 | Building a home in Dunblane and Bridge of Allan | 60 |
| 2.09 | Self-build planning in the Scottish Borders | 64 |
| 2.10 | Can I replace a bungalow or derelict house? | 68 |



FEATURE · PLANNING · ARTICLE 2.01

# Planning permission in Scotland: the complete self-build guide

Scotland's planning system is separate from England's. Here's how it works for a new home, which route to take, and how to avoid expensive assumptions.

RETIREMENT HOME · RURAL STIRLING · DESIGN VISUAL

CHAPTER 2 · PLANNING PERMISSION · 2.01

# Planning permission in Scotland: the complete self-build guide

Scotland's planning system is separate from England's. Here's how it works for a new home, which route to take, and how to avoid expensive assumptions.

BY CHRIS EADIE, ED DESIGN 12 MIN READ LAST REVIEWED OCTOBER 2026

## A separate Scottish system

Planning permission is usually the first big uncertainty in a Scottish self-build. The central question isn't whether the house will look good, but whether a new home is acceptable on that particular site when assessed against planning policy.

> SCOTLAND ONLY
> Planning in Scotland operates under the Town and Country Planning (Scotland) Act 1997, National Planning Framework 4 (NPF4, adopted February 2023) and each council's Local Development Plan. Planning reforms in England don't apply here.

NPF4 and the wider development plan are read and applied as a whole: no single policy automatically grants or refuses a proposal.

## Planning permission and Building Warrants do different jobs

A new home generally needs both. Planning considers land use, siting, design, neighbours, access and landscape: should a home be built here? The Building Warrant checks compliance with the Scottish building standards: is it safe, accessible and energy efficient? A planning approval doesn't replace a warrant, and work that needs a warrant mustn't start until one is granted.

The central question isn't whether the house will look good, but whether a new home is acceptable on that particular site.

CONTINUE READING

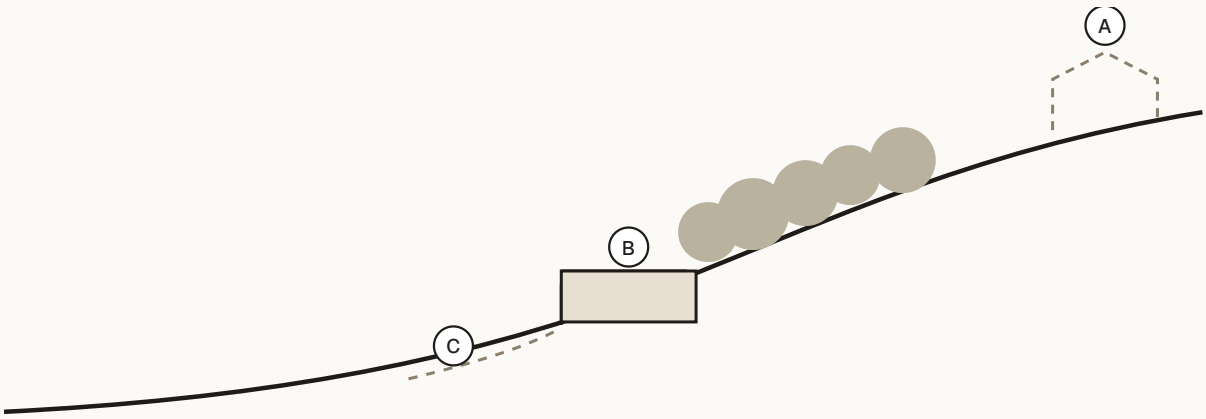
→ Building Warrant vs planning permission: what's the difference? (3.04 · p.83)

## Establish the planning position before detailed design

Start with the site boundary, planning authority, Local Development Plan and planning history. Then test the principle of a house, access, drainage, landscape, flood risk, ecology, heritage and neighbours. On some plots the question is whether a house is acceptable at all; on others the principle is settled and the design response is the challenge.

The issues vary by area. In Stirling and Perthshire, countryside policy is often central. In Edinburgh, garden and infill sites raise privacy, character, trees and access. In the Scottish Borders, village context and rural settlement policy often matter most.

SITING A HOME IN A RURAL LANDSCAPE




1. A house on the ridge breaks the skyline and is seen from far away: often hard to support.
2. Set into the slope, low and long, with existing trees behind: the landform and planting help it sit quietly.
3. Access follows the contours, which reduces cutting, retaining walls and visual impact.

Illustrative section, not a specific site. Planning authorities assess siting, scale and landscape fit under NPF4 and their own Local Development Plan.

CONTINUE READING

→ Self-build planning in Stirling (2.03 · p.44)

→ Self-build planning in Perth & Kinross (2.04 · p.47)

→ Building in Loch Lomond & The Trossachs National Park (2.05 · p.50)

→ Permitted development rights in Scotland (2.06 · p.52)

→ Self-build planning in Edinburgh and the Lothians (2.07 · p.55)

→ Building a home in Dunblane and Bridge of Allan (2.08 · p.60)

→ Self-build planning in the Scottish Borders (2.09 · p.64)

## Rural self-build and NPF4 Policy 17

NPF4 Policy 17 supports some new homes in rural areas where they are suitably scaled, sited and designed. The circumstances include allocated sites, reuse of brownfield land or redundant buildings, homes for rural businesses, farm retirement and succession, reinstating a former home, and one-for-one replacement of an existing permanent house. The wording matters: Policy 17 isn't a general right to build in the countryside, and each route has its own criteria.

**A replacement-dwelling project.** Near Melrose, ED Design designed a contemporary family home to replace a group of dilapidated agricultural cottages. Whether a replacement qualifies under a particular Policy 17 route depends on the status of the existing buildings and the council's assessment; the planning basis for any project is set out in its own decision notice. See the Scottish Borders replacement dwelling.



Replacement dwelling · Scottish Borders · Design visual. A contemporary home replacing dilapidated agricultural cottages near Melrose.

ED DESIGN PROJECT →

## PPP or a full planning application?

**Planning Permission in Principle (PPP)** establishes whether a house is acceptable on the site without full design drawings. The detail is approved later through applications for approval of matters specified in conditions (AMSC), each with its own requirements. PPP may help establish whether the principle of development is acceptable, but it doesn't guarantee that a particular design, access arrangement, drainage solution or foundation strategy will be approved or affordable. Under the current rules, development must usually begin within five years of PPP being granted, unless the decision says otherwise; there's no statutory deadline for AMSC applications unless a condition sets one. Always read the decision notice, especially when buying a plot with an existing permission.

A **full planning application** presents a developed design with plans, elevations, sections, a site layout, a Design Statement and any supporting reports. It suits a clear brief, or a sensitive site where the design itself makes the case. Full permission usually

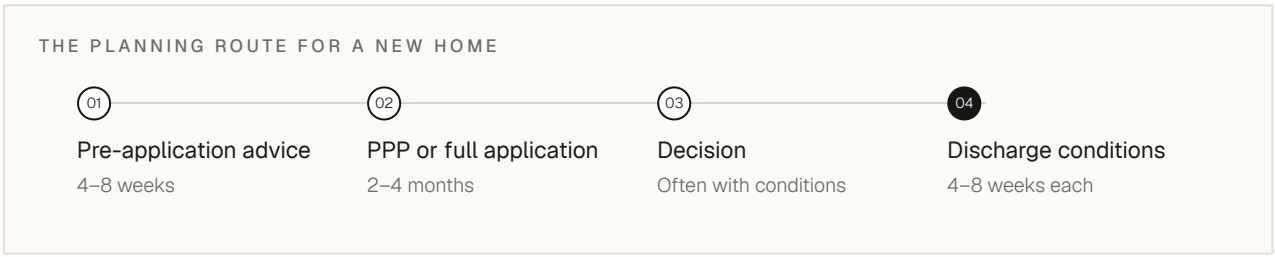
lasts three years.

CONTINUE READING

→ Planning Permission in Principle (PPP) in Scotland (2.02 · p.41)

## The process, step by step

1. **Feasibility.** Map the constraints and decide whether a house is plausible.
2. **Pre-application advice.** Most councils offer an advice service, some for a fee. It tells you whether the council is likely to support a house before you spend money on detailed drawings.
3. **Concept design.** Develop siting, massing, access and landscape together.
4. **Surveys and evidence.** Commission the surveys you need in time for seasonal windows.
5. **Submission.** PPP or a full application, then respond carefully to any requests for information.
6. **Decision.** Read every condition and obligation in full.
7. **Conditions and warrant.** Discharge pre-commencement conditions and obtain the Building Warrant before work starts.




## What makes a convincing application

A strong application explains why this home belongs on this site. The drawings should show its relationship to the land, neighbours, access, landscape and daylight. Supporting information depends on the site and the authority: surveys, drainage, access, heritage or ecology. Not every house needs the same set of reports.

A Design Statement helps even where it isn't required. It should link decisions about massing, materials, orientation and landscape to the real constraints, rather than rely on generic claims of "high quality".

**A conservation-area example.** At the Grange in Edinburgh, ED Design designed a contemporary family home within the former walled garden of an 18th-century villa in the Grange Conservation Area. The design takes its cue from the original garden walls, so the house reveals very little from the street while opening up to the garden. In historic settings, a reasoned response to context matters more than whether the design is traditional or contemporary. See the Grange project.



Contemporary new-build home · The Grange, Edinburgh · Design visual. A discreet entrance elevation in Edinburgh's Grange Conservation Area.

ED DESIGN PROJECT →

## Indicative timescales

| APPLICATION | STATUTORY TARGET | INDICATIVE IN 2026 |
|---|---|---|
| **Pre-application advice** | None | 4–8 weeks |
| **Planning Permission in Principle** | 2 months | 2–4 months |
| **Full planning application** | 2 months | 2–4 months |
| **Approval of matters specified in conditions** | 2 months | 6–10 weeks |
| **Discharging conditions** | Varies | 4–8 weeks per condition |

Taken together, the planning stage of a self-build commonly takes 6–14 months from the first pre-application enquiry. These are indicative assumptions, and statutory targets don't guarantee a determination date. Timescales depend on complexity, consultations and the council's workload, so don't build a finance or construction programme around an assumed decision date.

> ASSESS PLANNING BEFORE YOU CONCLUDE MISSIVES
>
> In Scotland you are legally committed once missives are concluded, with no cooling-off period. Have a plot's planning prospects assessed first.

## Common mistakes to avoid

- Buying land because a neighbouring plot was approved.
- Treating PPP as permission to start building.
- Designing the house before understanding levels, access and drainage.
- Assuming a good contemporary design will overcome a fundamental policy conflict.

- Submitting without the evidence needed to assess the site.
- Overlooking conditions, third-party rights or the Building Warrant.

ED Design helps self-builders and homeowners in Stirling, Perthshire, Edinburgh, the Lothians and across Scotland find the right planning and design route for their site. Book a free initial call.

CONTINUE READING

→ What to check before buying a self-build plot (4.03 · p.98)

→ Building Warrant vs planning permission (3.04 · p.83)

**Sources:** Scottish Government: National Planning Framework 4; Scottish Government: Planning 2026 update, Ministerial and Chief Planner letter (March 2026); Scottish Government: Planning Circular 3/2022, development management procedures; Scottish Government: Building Standards Procedural Handbook. Last reviewed October 2026.

## Questions

**How long does planning permission take in Scotland?**

The statutory target for many local applications is two months. For early programming, allow around two to four months for a straightforward application, potentially longer for sensitive or complex proposals. The whole planning stage, including pre-application advice and conditions, often runs six to fourteen months.

**Do I need planning permission and a Building Warrant?**

Yes. A new home in Scotland needs both. Planning permission usually comes first, then the Building Warrant once detailed design is complete.

**Can I build in a conservation area?**

Potentially, but heritage and townscape considerations will shape what's acceptable and how it's designed. Take site-specific advice.

**Can a contemporary house be approved in a historic setting?**

Yes, it's considered on its merits. A well-reasoned response to the setting is what counts.

**Is PPP the safest route before buying a plot?**

It reduces planning uncertainty, but leaves the detail for later. Assess title, access, ground, services and conditions separately.

Read online: eddesign.uk/self-build-hub/planning-permission-scotland-self-build/

CHAPTER 2 · PLANNING PERMISSION · 2.02

# Planning Permission in Principle (PPP) in Scotland

PPP can establish the principle of a new home on a site, subject to conditions and later approval of the matters those conditions specify. It can reduce planning uncertainty before you commit to a plot.

BY CHRIS EADIE, ED DESIGN  7 MIN READ  LAST REVIEWED OCTOBER 2026



Replacement dwelling · Scottish Borders · Design visual

## What PPP establishes

A PPP application tests **whether the principle of a house on the site is acceptable**, subject to its terms and conditions. It doesn't need detailed design drawings. A location plan, a site plan, an indicative layout and a supporting statement are usually enough, which makes PPP a relatively low-cost way to reduce the risk on a plot before committing to full design fees.

> SCOTLAND ONLY
> PPP is a well-established route in Scotland. The detail is approved later through an application for approval of matters specified in conditions, often shortened to AMSC.

NOT A GUARANTEE OF A BUILDABLE SCHEME

PPP may establish that the principle of development is acceptable, subject to its terms and conditions. It doesn't guarantee that a particular design, access arrangement, drainage solution or foundation strategy will be approved or affordable, and each council applies its own adopted local policies.

## PPP or a full application?

| USE PPP WHEN | USE A FULL APPLICATION WHEN |
|---|---|
| **You're buying a plot without planning permission** | You already have a well-developed design |
| **You want to test the principle before paying for full design** | You are seeking a new full permission for a developed scheme |
| **The site is sensitive and you need early certainty** | The site is straightforward and the risk is low |
| **You want to add value to a plot before selling** | An earlier permission has lapsed |

BUILDING WITH PLANNING PERMISSION IN PRINCIPLE

01 **PPP application**
Is a house acceptable here? 2–4 months

02 **PPP granted**
With conditions reserving the detail

03 **Approval of matters**
Design, access, drainage. 6–10 weeks

04 **Building Warrant**
Then work can start

## After PPP: approval of matters specified in conditions

Once PPP is granted, you apply for approval of the matters reserved by its conditions, typically design and materials, landscaping, access and drainage. This application needs full design drawings, so it's where detailed design work begins.

| STAGE | TYPICAL TIMESCALE |
|---|---|
| **Pre-application advice (recommended)** | 4–8 weeks |
| **PPP, submission to decision** | 2–4 months |
| **Approval of matters specified in conditions** | 6–10 weeks |
| **Time limit** | Work must usually start within 5 years of the PPP being granted, unless the conditions set a different period |

CHECK THE DATES BEFORE YOU BUY

If you're buying a plot on the strength of an existing PPP, check when it was granted and what time limits its conditions set. If the period for starting work passes, the permission lapses and you may need to start again. Permissions granted before 1 October 2022 may follow older rules, so check the decision notice.



Replacement dwelling · Scottish Borders · Design visual. Access and drainage are typical matters reserved by PPP conditions. ED DESIGN PROJECT →

CONTINUE READING

→ Planning permission in Scotland: the complete guide (2.01 · p.35)

→ What to check before buying a self-build plot (4.03 · p.98)

**Sources:** Scottish Government: Planning Circular 3/2022, development management procedures; Scottish Government: National Planning Framework 4. Last reviewed October 2026.

## Questions

### How long does Planning Permission in Principle last?

For a PPP granted since 1 October 2022, development must usually begin within five years of the permission, or it lapses. The council can set a different period, or a deadline for applying for approval of matters, in the conditions. Older permissions follow earlier rules, so always check the decision notice.

### Can I build with only PPP?

No. PPP confirms the principle of a house. You still need approval of the matters specified in conditions, and a Building Warrant, before work starts.

Read online: eddesign.uk/self-build-hub/planning-permission-in-principle-scotland/

CHAPTER 2 · PLANNING PERMISSION · 2.03

# Self-build planning in Stirling

Stirling is our home ground. We submit applications to Stirling Council regularly and know how its planning team works.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Retirement home · Rural Stirling · Design visual

## The development plan

Applications are decided against National Planning Framework 4 (NPF4) and the Stirling Local Development Plan, adopted in 2018, with a replacement plan in preparation. Arguing a proposal against the current policies matters: an application that relies on superseded policy is one that gets challenged.

## What Stirling's planners look for

- **Settlement boundaries.** New houses within a settlement boundary are generally viewed more favourably than those in open countryside.
- **Design quality.** NPF4 puts design at the centre of decisions, and a Design Statement is expected for most new houses.
- **Access.** New accesses onto public roads need the council's roads team to agree. Access onto a trunk road involves Transport Scotland.
- **Drainage.** Sites without a mains sewer need a private system that meets SEPA requirements.
- **Trees and landscape.** Sites with mature trees usually need a tree survey, and some areas carry landscape designations with their own policies.



Retirement home · Rural Stirling · Design visual. A long, low home in stone and zinc, set into the landscape near Stirling.

ED DESIGN PROJECT →

## Local knowledge

WRITTEN FROM EXPERIENCE

ED Design is based in Stirling and works with Stirling Council regularly. We know the Local Development Plan and how pre-application conversations usually go.

### Timescales

| APPLICATION | STATUTORY TARGET | INDICATIVE IN 2026 |
|---|---|---|
| **Pre-application advice** | None | 4–8 weeks |
| **Planning Permission in Principle** | 2 months | 2–4 months |
| **Full planning application** | 2 months | 2–4 months |
| **Approval of matters specified in conditions** | 2 months | 6–10 weeks |
| **Discharging conditions** | Varies | 4–8 weeks per condition |

CONTINUE READING

→ Building a home in Dunblane and Bridge of Allan (2.08 · p.60)
→ Self-build planning in Perth & Kinross (2.04 · p.47)
→ Building in Loch Lomond & The Trossachs National Park (2.05 · p.50)
→ Why a local design studio matters (8.03 · p.176)

**Sources:** Scottish Government: National Planning Framework 4. Last reviewed October 2026.

## Questions

**Can I build a house in the countryside in Stirling?**

Sometimes. Houses outside settlement boundaries are assessed against countryside housing policies in NPF4 and the Local Development Plan, so pre-application advice is worth taking first.

Read online: eddesign.uk/self-build-hub/stirling-council-self-build-planning/



Retirement home · Rural Stirling · Design visual

CHAPTER 2 · PLANNING PERMISSION · 2.04

# Self-build planning in Perth & Kinross

Perth & Kinross covers one of Scotland's most varied places to build, from the edge of Perth to open Perthshire and the fringe of the Cairngorms.

BY CHRIS EADIE, ED DESIGN 6 MIN READ LAST REVIEWED OCTOBER 2026



Crossing Cottage · Blairgowrie, Perthshire · Design visual

## Housing in the countryside

- The Local Development Plan's housing in the countryside policy supports well-designed new houses in the countryside in particular circumstances, where they don't have an unacceptable impact.
- **Design quality is closely scrutinised.** Generic proposals are challenged.
- **Flood risk.** Parts of Perthshire near the Tay and its tributaries are at risk, and NPF4 Policy 22 applies. Check SEPA's flood maps before committing to a site.
- **Ecology.** Sites near rivers, woodland or upland areas may need surveys, and NatureScot may be consulted.



Before: site photograph



Proposed: design visual

CROSSING COTTAGE, BLAIRGOWRIE: THE EXISTING COTTAGE AND THE PROPOSED EXTENSION FROM THE SAME STREET VIEW

## The Cairngorms National Park

KNOW WHICH PLAN APPLIES

Parts of Perth & Kinross lie within the Cairngorms National Park, where the National Park's Local Development Plan applies and the Park Authority can call in applications. Confirm the position before you buy or apply.

### Timescales

| APPLICATION | STATUTORY TARGET | INDICATIVE IN 2026 |
|---|---|---|
| **Pre-application advice** | None | 4–8 weeks |
| **Planning Permission in Principle** | 2 months | 2–4 months |
| **Full planning application** | 2 months | 2–4 months |
| **Approval of matters specified in conditions** | 2 months | 6–10 weeks |
| **Discharging conditions** | Varies | 4–8 weeks per condition |

CONTINUE READING

→ Self-build plots in Stirlingshire, Perthshire and the Borders (4.04 · p.105)

→ Self-build planning in Stirling (2.03 · p.44)

**Sources:** Scottish Government: National Planning Framework 4. Last reviewed October 2026.

## Questions

**Is it hard to get planning for a rural house in Perthshire?**

It depends on the site. Perth & Kinross supports well-designed houses in the countryside in particular circumstances, but design quality, flood risk and ecology are closely examined.

Read online: eddesign.uk/self-build-hub/perth-kinross-self-build-planning/



Contemporary new-build home · The Grange, Edinburgh · Design visual

CHAPTER 2 · PLANNING PERMISSION · 2.05

# Building a home in Loch Lomond & The Trossachs National Park

The National Park has its own planning authority, its own development plan and its own design expectations. It is also one of the most rewarding places in Scotland to build.

BY CHRIS EADIE, ED DESIGN  6 MIN READ  LAST REVIEWED OCTOBER 2026



Retirement home · Rural Stirling · Design visual

## The Park is its own planning authority

Loch Lomond & The Trossachs National Park Authority is a separate planning authority. If your plot is inside the boundary, your application goes to the Park Authority, not the surrounding council.

> CHECK THE BOUNDARY CAREFULLY
> The National Park boundary doesn't follow council boundaries. Confirm it on the Park Authority's website before you buy.

## Design expectations

- **Landscape comes first.** Proposals that dominate the landscape face real challenge.
- **Form and materials.** Architectural form and materials should be justified by the particular landscape, settlement pattern and character of the site. Review the

National Park's adopted development plan and design guidance; there is no universal prescribed palette of stone, timber or zinc.



Replacement dwelling · Scottish Borders · Design visual. Buff brick, dark timber and glass on a rural Borders site.

ED DESIGN PROJECT →

## How to approach it

**DESIGN QUALITY IMPROVES OUTCOMES**

The Park responds best to applications with a well-reasoned design and a clear relationship to the landscape. A generic scheme gets a very different reception.

Take pre-application advice from the Park Authority before you commit to a plot inside the boundary.

CONTINUE READING

→ Contemporary self-build homes in Scotland: design ideas (6.02 · p.136)

→ Self-build plots in Stirlingshire, Perthshire and the Borders (4.04 · p.105)

**Sources:** Scottish Government: National Planning Framework 4. Last reviewed October 2026.

## Questions

**Who decides planning applications in the National Park?**

Loch Lomond & The Trossachs National Park Authority is the planning authority for land inside the Park boundary, not the surrounding council.

Read online: eddesign.uk/self-build-hub/loch-lomond-national-park-self-build-planning/

CHAPTER 2 · PLANNING PERMISSION · 2.06

# Permitted development rights in Scotland

Not every project needs a planning application. Permitted development rights allow some work without one, but the rules are strict and specific to Scotland.

BY CHRIS EADIE, ED DESIGN  6 MIN READ  LAST REVIEWED OCTOBER 2026



Garden room · Merchiston, Edinburgh · Completed project

## Scottish rules, not English ones

SCOTLAND ONLY

Householder permitted development rights in Scotland are set by Scottish legislation and differ significantly from England's. Always check the Scottish rules, not an English calculator.

## What can be built under permitted development

Within strict limits on size, height and position, permitted development can cover:

- Single-storey extensions, and some ground-floor extensions of more than one storey
- Some roof alterations, such as dormers on a roof plane that does not front a road (not in conservation areas)
- Porches
- Outbuildings such as garden offices, sheds and garages
- Decking, hard surfaces, gates, fences and walls

- Solar panels and other domestic renewables
- Some replacement windows
- Access ramps



Garden room · Merchiston, Edinburgh · Completed project. A listed villa in a conservation area, so this garden room needed listed building consent as well as planning permission.

ED DESIGN PROJECT →

## Where the rights are restricted

- **Listed buildings.** Works affecting a listed building usually need listed building consent, whatever their size.
- **Conservation areas.** Many works allowed elsewhere need a planning application.
- **Article 4 Directions.** A council can remove permitted development rights for particular properties or areas.
- **National Parks** and other designated areas can carry extra restrictions.

> YOU MAY STILL NEED A BUILDING WARRANT
>
> Permitted development only removes the need for planning permission. Many works that don't need planning still need a Building Warrant.

Extending your home? See our extensions and renovations service.

CONTINUE READING

→ What is a Building Warrant in Scotland? (3.01 · p.74)

→ Building in Loch Lomond & The Trossachs National Park (2.05 · p.50)

**Sources:** Scottish Government: Planning Circular 3/2022, development management procedures. Last reviewed October 2026.

## Questions

**Do permitted development rights apply to new houses?**

No. Permitted development applies to alterations and additions to existing homes. A new house always needs planning permission.

**Does permitted development mean I don't need a Building Warrant?**

No. Many works that don't need planning permission still need a Building Warrant.

Read online: eddesign.uk/self-build-hub/permitted-development-rights-scotland/



Replacement dwelling · Scottish Borders · Design visual

CHAPTER 2 · PLANNING PERMISSION · 2.07

# Self-build planning in Edinburgh and the Lothians

Four councils, four development plans and some of the most protected townscape in Scotland. Here's what shapes a new home in and around the capital.

BY CHRIS EADIE, ED DESIGN 9 MIN READ LAST REVIEWED OCTOBER 2026



Garden room · Merchiston, Edinburgh · Completed project

## Four councils, four plans

Every application in Scotland is decided against National Planning Framework 4 (NPF4) and the council's own Local Development Plan. Around Edinburgh, that means four different plans at different stages:

| COUNCIL | LOCAL DEVELOPMENT PLAN | STATUS (OCTOBER 2026) |
|---|---|---|
| **City of Edinburgh** | City Plan 2030 | Adopted 7 November 2024, replacing the 2016 plan |
| **Midlothian** | Midlothian Local Development Plan | Adopted 7 November 2017; a replacement plan (MLDP2) is in preparation |
| **East Lothian** | East Lothian Local Development Plan 2018 | Adopted September 2018; a replacement plan is in early preparation |
| **West Lothian** | West Lothian Local Development Plan | Adopted September 2018; a replacement plan is in preparation |

Where a plan is several years old, NPF4 carries particular weight, and emerging plans can become material as they progress. Check which version applies to your site before you rely on a policy.

## New homes in the city: infill and garden sites

Most self-build opportunities in Edinburgh are infill sites, gap sites or ground within the garden of an existing house. These can work well, but they are judged closely on how they fit their surroundings.

The council's **Edinburgh Design Guidance** and **Guidance for Householders** were updated in September 2025. The design guidance asks proposals to respond positively to their context, including the established layout, the positioning of buildings and plot sizes in the neighbourhood, and to retain significant gaps and open spaces that contribute to the street scene.

- **Character.** Does a new house reflect the pattern of plots and buildings around it?
- **Neighbours.** Privacy, daylight, sunlight and outlook for the houses on either side.
- **Amenity.** Enough private garden for the new home and the one it's taken from.
- **Trees.** Mature garden trees often set the limits of a site.
- **Access.** A safe vehicle and pedestrian route without harming the street.

> A REAL EXAMPLE
>
> At the Grange, ED Design designed a contemporary family home within the former walled garden of an 18th-century villa in a conservation area: discreet from the street and open to a private courtyard.



Contemporary new-build home · The Grange, Edinburgh · Design visual. A new home in a former walled garden in the Grange Conservation Area.

ED DESIGN PROJECT →

CONTINUE READING

→ Types of self-build plot, and what to look for in each (4.02 · p.94)

## Conservation areas and listed buildings

Edinburgh has 50 conservation areas, and the Old and New Towns are a UNESCO World Heritage Site. Many of the Lothians' towns and villages also have conservation areas. Within them:

- Design, materials and scale are assessed against the area's character, usually set out in a character appraisal.
- Demolition of an unlisted building in a conservation area may require conservation area consent; confirm the requirements for the particular structure and works with the planning authority.
- Work to trees normally needs six weeks' notice to the council.
- Some permitted development rights are restricted, so smaller works may need permission.

Listed buildings need listed building consent for works affecting their character, in addition to planning permission. Our Merchiston garden room, added to a split, listed villa in a conservation area, was approved with minimal comment because the design responded carefully to both.

CONTINUE READING

→ Permitted development rights in Scotland (2.06 · p.52)

## The green belt

Much of the land around Edinburgh, and parts of the Lothians, is green belt. NPF4 Policy 8 limits development in green belts to specific circumstances, and a new house is rarely one of them unless it meets a narrow exception, such as a home linked to a rural business. Land on the edge of the city that looks available is often green belt for exactly this reason.

## Villages and countryside in the Lothians

Outside the city, many self-build sites are in villages and on the edge of settlements. Each council has its own policies for housing in the countryside, read alongside NPF4 Policy 17 on rural homes.

In Midlothian, our Lasswade family home and the oak-frame house at Pathhead, in the Pathhead conservation area, show how a contemporary home can sit comfortably among older village buildings when its form and materials are carefully chosen.



Oak-frame home · Pathhead, Midlothian · Photographed nearing completion. An oak-frame home in the Pathhead conservation area, Midlothian.

ED DESIGN PROJECT →

CONTINUE READING

→ Planning permission for a self-build in Scotland (2.01 · p.35)

→ What to check before buying a self-build plot (4.03 · p.98)

## What we check first

- Which council, which plan, and whether a replacement plan affects the site
- Conservation area, listed buildings nearby, or the World Heritage Site
- Green belt or countryside designation
- The pattern of plots, gaps and building lines in the street
- Neighbours' windows, daylight and private garden space
- Trees, access and drainage
- Planning history of the site and its neighbours

ED Design works across Edinburgh and the Lothians from Stirling. Talk to us about a site.

**Sources:** City of Edinburgh Council: City Plan 2030; City of Edinburgh Council: Conservation areas; Midlothian Council: Development plans and policies; East Lothian Council: Local Development Plan 2018; West Lothian Council: Local Development Plan overview; Scottish Government: National Planning Framework 4. Last reviewed October 2026.

## Questions

**Can I build a house in my garden in Edinburgh?**

Sometimes. A new house in garden ground is assessed on how it fits the character of the area, its effect on neighbours, the garden space left for both homes, trees and access. Conservation areas add further tests.

### Which plan applies in Edinburgh?

City Plan 2030, adopted on 7 November 2024, together with NPF4. It replaced the 2016 Edinburgh Local Development Plan.

### Can I build a new house in the Edinburgh green belt?

Rarely. NPF4 Policy 8 only supports development in green belts in limited circumstances, and a self-build home seldom qualifies.

Read online: eddesign.uk/self-build-hub/self-build-planning-edinburgh-lothians/



Crossing Cottage · Blairgowrie, Perthshire · Design visual

CHAPTER 2 · PLANNING PERMISSION · 2.08

# Building a home in Dunblane and Bridge of Allan

Two of the most sought-after towns in central Scotland, both hemmed in by green belt and full of fine Victorian houses. Here's what that means for a new home.

BY CHRIS EADIE, ED DESIGN 8 MIN READ LAST REVIEWED OCTOBER 2026



Retirement home · Rural Stirling · Design visual

## Which plan applies

Both towns are in the Stirling Council area. Applications are decided against NPF4 and the Stirling Local Development Plan, adopted on 8 October 2018. Work on the next plan is under way, including a call for sites, so emerging policy may become relevant during the life of your project.

Stirling Council keeps a **self-build register** of people looking for land to build their own home. Registering doesn't guarantee a plot, but it records demand the council takes into account when preparing its plan.

CONTINUE READING

→ Self-build planning in Stirling (2.03 · p.44)
→ Self-build registers in Scotland (4.05 · p.108)

## Character and conservation

**Dunblane** grew around its cathedral, with a historic core, Victorian villas and later family housing. **Bridge of Allan** is a Victorian spa town of large stone villas in mature gardens. Both have conservation areas, and many villas are listed.

Opportunities inside the towns are usually infill sites or ground within the grounds of a large house. As in any conservation area, a new home is judged on how it fits the pattern of plots, building lines, materials and trees, and on its effect on neighbours. Listed villas can also need listed building consent for works affecting their setting.

## Green belt and the edges of town

The Stirling Local Development Plan designates green belt around Stirling, Bridge of Allan and Dunblane. New houses in the green belt are only supported in limited circumstances, under both the local plan and NPF4 Policy 8.

> A LOCAL EXAMPLE
>
> In a widely reported decision, a planning panel refused permission in principle for housing on land east of Kellie Wynd in Dunblane. The site carried green belt and Historic Battlefield (Sheriffmuir) designations in the Local Development Plan, and the panel found the proposal conflicted with NPF4.

Beyond the green belt, the wider countryside around Dunblane, Doune and Kinbuck is assessed against rural housing policy and NPF4 Policy 17.



Retirement home · Rural Stirling · Design visual. Open countryside near Stirling, where rural housing policy and NPF4 Policy 17 apply. ED DESIGN PROJECT →

## The Allan Water and access

The Allan Water runs through both towns, and parts of Bridge of Allan have flooded in the past. Stirling Council has been progressing a flood protection scheme for Bridge of Allan; check its current status and SEPA's flood maps for any site near the river or its tributaries.

The A9 and M9 run close to both towns. A new access onto a trunk road involves Transport Scotland as well as the council, and visibility requirements on faster roads can decide whether a plot is buildable at all.

## What plots cost

Plot prices vary sharply with permission status, servicing, access, size and location. Compare current listings and completed transactions, and assess the full development cost rather than relying on an area-wide asking-price range.

## What we check first

- Inside the settlement boundary, green belt or countryside
- Conservation area, listed buildings and their setting
- Flood risk from the Allan Water and smaller burns
- Access, especially near the A9
- Trees and garden ground around older villas
- Planning history and any emerging Local Development Plan proposals

ED Design is based in Stirling, minutes from both towns. Book a free initial call.

**Sources:** Stirling Council: The statutory development plan; Stirling Council: Self-build housing register; Stirling Council: Bridge of Allan flood defence scheme; SEPA flood maps; Scottish Government: National Planning Framework 4. Last reviewed October 2026.

## Questions

**Who decides planning applications in Dunblane and Bridge of Allan?**

Stirling Council, using NPF4 and the Stirling Local Development Plan adopted in 2018.

**Can I build in the green belt around Dunblane?**

Only in limited circumstances. Green belt policy in the Local Development Plan and NPF4 Policy 8 restricts new housing, and refusals on the edge of Dunblane have cited it.

### Is there a self-build register in Stirling?

Yes. Stirling Council keeps a self-build register. It records demand but doesn't guarantee a plot.

Read online: eddesign.uk/self-build-hub/self-build-dunblane-bridge-of-allan/



Garden room · Merchiston, Edinburgh · Completed project

CHAPTER 2 · PLANNING PERMISSION · 2.09

# Self-build planning in the Scottish Borders

Open farmland, historic towns and some of Scotland's finest river landscapes. The Borders has its own rules for new homes in the countryside, and they reward careful design.

BY CHRIS EADIE, ED DESIGN 9 MIN READ LAST REVIEWED OCTOBER 2026



Traditional new-build home · Melrose, Scottish Borders · Completed project

## The 2024 Local Development Plan

Applications are decided by Scottish Borders Council against NPF4 and the Scottish Borders Local Development Plan 2024 (LDP2), adopted on 22 August 2024. The council's supplementary guidance, such as *New Housing in the Borders Countryside* (2008) and *Placemaking and Design* (2010), is still used alongside it.

## Housing in the countryside

Policy HD2, Housing in the Countryside, sets out when a new house outside a settlement can be supported. In broad terms, the routes include:

- **Building groups.** Adding a house to an existing group of houses, where the group and the site meet the council's criteria.
- **Conversions.** Converting a suitable existing building to a house.
- **Restoration and replacement.** Restoring or replacing an existing house, subject to its condition and history.
- **Economic need.** A house needed for a rural business.

Each route has detailed tests, and the wording of the adopted policy and guidance decides the case. NPF4 Policy 17 on rural homes applies too.

A REPLACEMENT PROJECT

Near Melrose, ED Design designed a contemporary family home to replace a group of dilapidated agricultural cottages. Whether a replacement is supported depends on the existing buildings and the council's assessment of them.



Replacement dwelling: design visual



Village home, Melrose: completed project

TWO BORDERS HOMES BY ED DESIGN: A CONTEMPORARY REPLACEMENT DWELLING IN THE COUNTRYSIDE AND A TRADITIONAL-STYLE HOUSE IN MELROSE

## Landscape and design

The Borders includes two National Scenic Areas, Eildon and Leaderfoot and Upper Tweeddale, and locally designated Special Landscape Areas (Policy EP5). Sites in or near them get closer scrutiny of siting, scale and materials.

Policy PMD2, Quality Standards, applies to every new home. Well-designed contemporary houses are generally well received when they respond to the landform, the building group and local materials.

CONTINUE READING

→ Planning permission for a self-build in Scotland (2.01 · p.35)

→ Contemporary self-build homes in Scotland: design ideas (6.02 · p.136)

## Drainage, the Tweed and services

Many rural plots have no public sewer or mains water. Policy IS9 covers waste water treatment and sustainable drainage, and a private treatment system needs suitable ground, space and SEPA authorisation.

The River Tweed and its tributaries are a Special Area of Conservation. Sites near the river system can attract conditions on pollution prevention during construction, and the drainage design matters to the council and consultees.

Developer contributions may apply, including, in some areas, contributions related to the Borders Railway (Policy IS3).

## What plots cost

| AREA | VILLAGE OR SERVICED | RURAL WITH PLANNING | RURAL WITHOUT PLANNING |
|---|---|---|---|
| **Melrose and St Boswells** | £80,000–£160,000 | £90,000–£180,000 | £40,000–£90,000 |
| **Rural Borders** | £65,000–£130,000 | £75,000–£160,000 | £35,000–£80,000 |

Indicative ranges from ED Design's experience of the local market, not valuations.

## What we check first

- Settlement boundary, building group or open countryside
- Which HD2 route, if any, the site could meet
- National Scenic Area or Special Landscape Area
- Conservation area in towns such as Melrose
- Drainage, proximity to the Tweed system and flood risk
- Developer contributions that may apply

Our founder began his career in the Borders, and the studio designs homes across the region. Talk to us about a plot.

**Sources:** Scottish Borders Council: Adopted Local Development Plan 2; Scottish Government: National Planning Framework 4; SEPA flood maps. Last reviewed October 2026.

## Questions

**When was the Scottish Borders Local Development Plan adopted?**

LDP2 was adopted on 22 August 2024. It is read together with NPF4.

**Can I build a house next to existing houses in the Borders countryside?**

Possibly. Policy HD2 can support new houses that add to an existing building group, subject to detailed criteria in the policy and the council's guidance.

**Can I replace a derelict cottage in the Borders?**

Replacement can be a route to a new rural home, but it isn't automatic. The council assesses the existing building, its condition and history, and the design of the replacement.

Read online: eddesign.uk/self-build-hub/self-build-planning-scottish-borders/

CHAPTER 2 · PLANNING PERMISSION · 2.10

# Can I replace a bungalow or derelict house in Scotland?

Sometimes the most promising site already has a building on it. An ageing bungalow, poorly altered cottage or redundant property can offer the opportunity for a better home, but the existence of a building does not guarantee permission to replace it.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026


Replacement home in Auchterarder, with timber-clad upper floors over white render, a timber-lined entrance canopy and planted borders beside the lawn

## Is replacing a house easier than building on an empty plot?

It can be, especially where there is an established lawful dwelling and the proposed replacement is appropriate for the site. But the planning authority will still consider the principle of development, the status of the existing building, scale, siting, access, landscape and neighbouring properties.

> NPF4 POLICY 17
>
> In rural Scotland, NPF4 Policy 17 identifies particular circumstances in which new homes may be supported, including a one-for-one replacement of an existing permanent house. It is not a blanket permission to replace any structure with a new dwelling. The relevant Local Development Plan and the precise policy criteria must also be considered.

## What if the building is derelict?

A derelict cottage, a former agricultural building and an existing lawful home can have very different planning positions. Establish whether the building was a permanent dwelling, whether residential use remains lawful, its physical condition and whether the proposal is truly a replacement or, in effect, a new house in the countryside.

Before buying, obtain the planning history, title information, photographs and a survey. Where the position is uncertain, take planning advice before relying on the existing structure as justification for a new home.

## Can the replacement be larger or contemporary?

Possibly. The answer depends on the site and the applicable policies, not simply the style of architecture. A carefully sited contemporary house may respond better to the landscape than an enlarged imitation of the original building.

Think about the opportunities before fixing the floor plan: can the new house improve daylight, orientation, accessibility, energy performance and the relationship to the garden? Could a simpler form reduce cost and sit more quietly in the landscape?

## Demolition, VAT and Building Warrants

- **Planning.** Confirm that the consent covers demolition and the proposed new dwelling, together with any conditions.
- **Heritage.** Listed building consent or conservation area consent may be required for certain demolition works. Check before starting.
- **Building Standards.** The new dwelling needs an approved Building Warrant before warrantable construction begins; demolition can have separate requirements.
- **VAT.** A qualifying new dwelling may benefit from zero-rating and, where eligible, the DIY Housebuilders Scheme. The tax treatment depends on the works and the status of any retained structure. Do not assume every rebuild qualifies.
- **Services and ground.** Existing connections may be reusable, but capacity, route, condition and cost still need checking.

> RETAINING PART OF THE OLD BUILDING
>
> HMRC's rules for a new building are particularly important where part of the original structure will remain. Discuss the proposed demolition and retention strategy with a VAT specialist before works begin.

## A design-led approach to replacement

ED Design has designed replacement homes on rural sites in Perthshire and the Scottish Borders, including a home in Auchterarder planned for later life and easier long-term maintenance. These projects start by asking what the existing site offers, from views and shelter to established access and landscape, and what a new home could do better.

A replacement dwelling is an opportunity to improve how a home works, not simply to exchange an old building for a new one.

CONTINUE READING

→ Planning permission in Scotland: the complete self-build guide (2.01 · p.35)

→ Planning Permission in Principle (PPP) in Scotland (2.02 · p.41)

→ Reclaiming VAT on a self-build in Scotland (5.03 · p.122)

## Questions

**Can I replace a bungalow with a two-storey house?**

Possibly, but increased height, scale, overlooking and landscape impact must be assessed against planning policy.

**Can I replace a derelict farm building with a house?**

Not automatically. The former use and status of the building, site policy and the design proposal are critical.

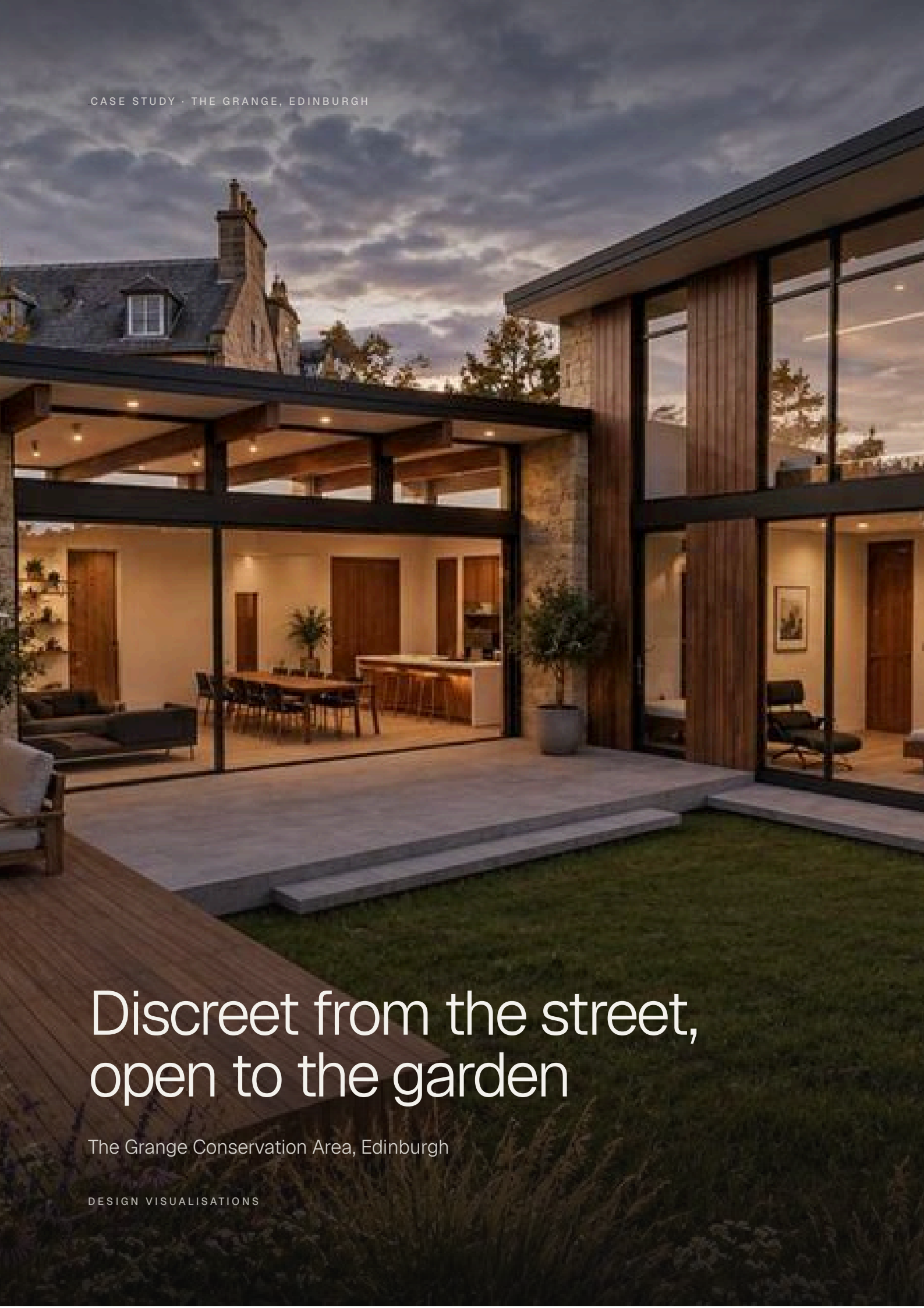
**Do I need to demolish before applying?**

Usually it is better to establish the planning and technical route first. Early demolition can undermine evidence of an existing building and affect consent or VAT eligibility.

**Is a replacement dwelling always VAT-free?**

No. Eligibility depends on HMRC's conditions and how the work is procured and carried out.

Read online: eddesign.uk/self-build-hub/replacement-dwelling-scotland/



# Discreet from the street, open to the garden

The Grange Conservation Area, Edinburgh

DESIGN VISUALISATIONS

CASE STUDY · THE GRANGE, EDINBURGH

# Discreet from the street, open to the garden

### THE BRIEF

A bespoke contemporary family home within the grounds of a historic Edinburgh villa, combining privacy, generous modern living spaces and a strong connection to the garden.

### THE CHALLENGE

Introducing a new home within the Grange Conservation Area while minimising its visual impact on the streetscape and respecting the character of the historic property.

### THE DESIGN RESPONSE

A discreet, stone-clad composition inspired by the former walled garden, with carefully controlled openings to the street and expansive glazing opening the living spaces to a private courtyard.

### THE OUTCOME

An infill design that balances the sensitivity of its historic setting with the openness and natural light of a modern family home. The images shown are architectural design visualisations.



Contemporary new-build home · The Grange, Edinburgh · Design visual



Contemporary new-build home · The Grange, Edinburgh · Design visual




Ground floor plan

Status: Design visualisations

eddesign.uk/portfolio/contemporary-new-build-home-grange-edinburgh/



# 03

# Building Warrants in Scotland


| | | |
|---|---|---|
| 3.01 | What is a Building Warrant in Scotland? | 74 |
| 3.02 | How to apply for a Building Warrant | 78 |
| 3.03 | Building Warrant fees in Scotland (2026) | 81 |
| 3.04 | Building Warrant vs planning permission: what's the difference? | 83 |
| 3.05 | Completion Certificates: what self-builders need to know | 86 |

CHAPTER 3 · BUILDING WARRANT · 3.01

# What is a Building Warrant in Scotland? The complete guide

The Building Warrant is one of the most misunderstood parts of building in Scotland, and one of the most important. Without one, you can't legally start work.

BY CHRIS EADIE, ED DESIGN  8 MIN READ  LAST REVIEWED OCTOBER 2026



Garden flat renovation · Inverleith, Edinburgh · Design visual

## What a Building Warrant is

A Building Warrant is permission from your council's Building Standards service to carry out building work. It's issued under the Building (Scotland) Act 2003 and is entirely separate from planning permission.

Planning asks whether a home should be built. The warrant asks whether it will be **safe, healthy, energy efficient and structurally sound**.

> SCOTLAND ONLY
>
> Building Warrants are specific to Scotland. England and Wales have Building Regulations approval instead, with a different process, terminology, fee structure and completion process.

CONTINUE READING

→ Building Warrant vs planning permission: what's the difference? (3.04 · p.83)

## Building without a warrant

A CRIMINAL OFFENCE

Under the Building (Scotland) Act 2003 it is an offence to carry out work that needs a warrant without one. A late warrant, applied for after work has started, costs 200% of the standard fee. A Completion Certificate submitted where no warrant was ever obtained costs 300%.

## The seven sections of the Technical Handbooks

Your design is assessed against the Building Standards Technical Handbooks, which are split into seven sections.

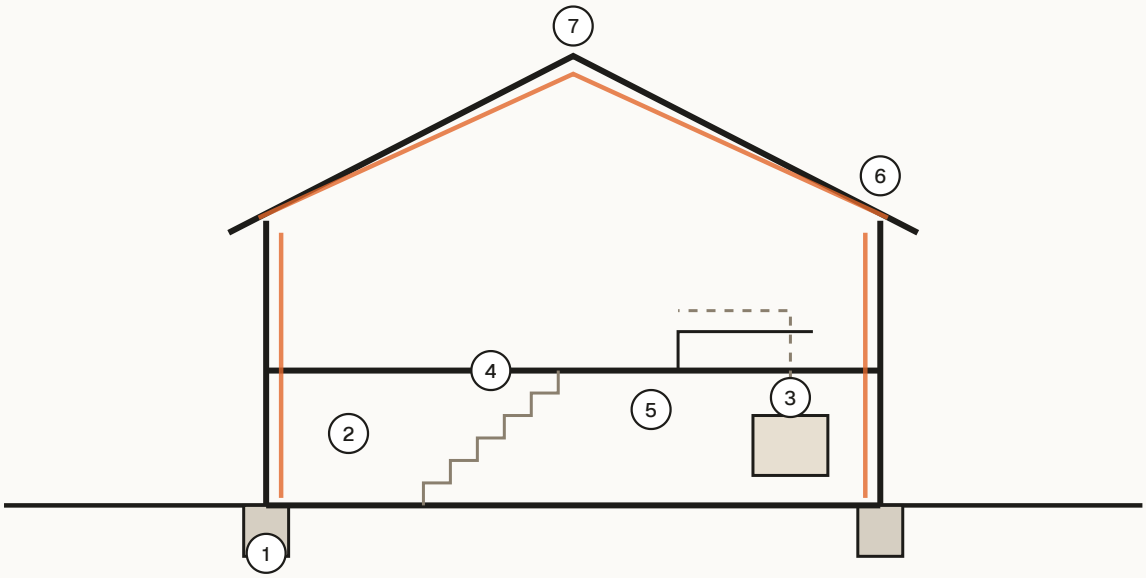
| SECTION | WHAT IT COVERS |
|---|---|
| **1. Structure** | Loads, wind, snow and ground movement |
| **2. Fire** | Means of escape, fire detection and spread of fire between buildings |
| **3. Environment** | Drainage, moisture, ventilation and heating |
| **4. Safety** | Stairs, balustrades, glazing and electrical safety |
| **5. Noise** | Sound insulation between homes |
| **6. Energy** | Insulation, airtightness and carbon emissions |
| **7. Sustainability** | The sustainability label and statement |



Replacement dwelling · Scottish Borders · Design visual. Structure, fire, ventilation and energy are all checked at warrant stage.

ED DESIGN PROJECT →

WHAT A BUILDING WARRANT CHECKS, IN SECTION




1. Structure: foundations, frame, floors and roof.
2. Fire: escape routes, separation and smoke alarms.
3. Environment: ventilation, moisture and drainage, including MVHR where used.
4. Safety: stairs, landings, guarding and glazing.
5. Noise: sound insulation between rooms and separate dwellings.
6. Energy: insulation, airtightness and heating, including the New Build Heat Standard.
7. Sustainability: the sustainability label the home achieves.

Simplified and not to scale. The seven sections are those of the Scottish Building Standards Technical Handbooks.

## The New Build Heat Standard

IN FORCE SINCE APRIL 2024

Scotland's New Build Heat Standard generally requires qualifying new buildings, where the Building Warrant was applied for on or after 1 April 2024, to use climate-friendly main heating systems instead of oil or gas boilers. Amendments effective from January 2025 allow certain bioenergy and peat-burning systems and clarify the treatment of secondary heating. The appropriate solution must be assessed against the Building Standards applicable to the project.

It's one reason heating, insulation and airtightness need to be decided early in design, not left to the warrant stage.

CONTINUE READING

→ How to apply for a Building Warrant (3.02 · p.78)
→ Building Warrant fees in Scotland (2026) (3.03 · p.81)
→ Completion Certificates in Scotland (3.05 · p.86)
→ Sustainable self-build in Scotland (6.03 · p.140)

**Sources:** Scottish Government: Building Standards Procedural Handbook; Scottish Government: New Build Heat Standard factsheet. Last reviewed October 2026.

## Questions

**Do I need a Building Warrant for a new house in Scotland?**

Yes. Every new house needs an approved Building Warrant before work starts, and will generally need planning permission too.

**Can I put a gas boiler in a new house in Scotland?**

Not as the main heating in a new home whose Building Warrant was applied for on or after 1 April 2024. The New Build Heat Standard requires climate-friendly main heating instead of oil or gas boilers; amendments from January 2025 allow certain bioenergy and peat-burning systems and clarify secondary heating. Check the solution against the standards that apply to your project.

**What happens if I build without a warrant?**

It's an offence, and putting it right costs more: a late warrant is 200% of the standard fee, and a Completion Certificate with no warrant is 300%.

Read online: eddesign.uk/self-build-hub/what-is-building-warrant-scotland/



Contemporary new-build home · The Grange, Edinburgh · Design visual

CHAPTER 3 · BUILDING WARRANT · 3.02

# How to apply for a Building Warrant in Scotland

A Building Warrant application is a substantial technical package, not a form. Here's what goes into it and what happens after it's submitted.

BY CHRIS EADIE, ED DESIGN 8 MIN READ LAST REVIEWED OCTOBER 2026



Contemporary new-build home · The Grange, Edinburgh · Design visual

## What's in the application

- **Drawings.** Detailed floor plans, elevations, sections and construction details at 1:50 and 1:20.
- **Structural design.** Calculations or a Certificate of Design from a structural engineer, covering foundations, beams, lintels and the roof.
- **Energy calculations.** Showing compliance with Section 6 and the New Build Heat Standard.
- **Specification.** The materials, products and construction methods.
- **Services.** Drainage layout, ventilation and heating.

Applications are submitted online through eBuilding Standards.

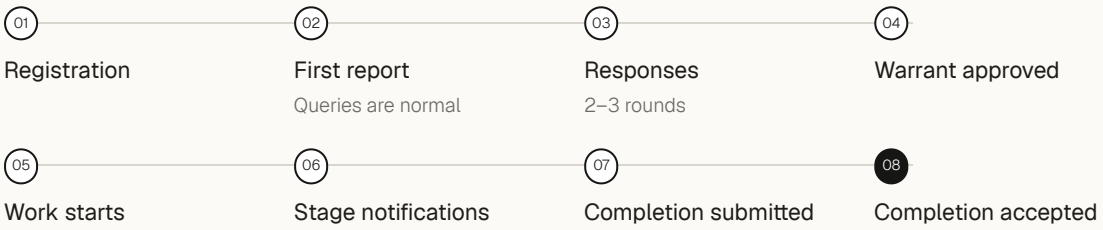
## Eight steps from submission to completion

1. **Registration.** The council registers the application and allocates a surveyor.
2. **First report.** The surveyor checks the design against the Technical Handbooks. Almost every application receives a first report asking for more information, which is

entirely normal.

3. **Responses.** Your designer answers the queries. Two or three rounds are common for a new house.
4. **Warrant approved.** You receive the warrant, the stamped drawings and a Construction Compliance and Notification Plan listing the stages at which Building Standards must be notified.
5. **Work starts.** Once the warrant is approved and site insurance is in place.
6. **Notifications during the build.** You tell Building Standards when each stage in the plan is reached, so it can inspect if it wants to.
7. **Completion Certificate submitted** through eBuilding Standards once the work is finished.
8. **Completion Certificate accepted** after the final inspection.

FROM SUBMISSION TO COMPLETION CERTIFICATE




Allow 3–4 months from submitting a new-house warrant to approval.

## How long it takes

PLAN FOR THREE TO FOUR MONTHS

Allow three to four months from submitting a warrant for a new house to receiving approval. Much of that depends on how quickly and completely the queries are answered.

## Certifier discounts worth claiming

Where part of the work is certified by an approved certifier, the warrant fee is reduced. For Certificates of Construction, the discount only applies if the application names the approved certifiers who will be used, so agree how your electrician and plumber will certify their work before the warrant is submitted.

| CERTIFICATE | TYPICAL SCHEME | DISCOUNT |
|---|---|---|
| **Certificate of Design: structure** | Structural Engineers Registration (SER) | 10% |
| **Certificate of Design: energy** | An approved Section 6 energy scheme | 10% |

| CERTIFICATE | TYPICAL SCHEME | DISCOUNT |
|---|---|---|
| **Certificate of Construction: electrical** | SELECT or NICEIC | 3% |
| **Certificate of Construction: plumbing and drainage** | SNIPEF | 3% |

CONTINUE READING

→ Building Warrant fees in Scotland (2026) (3.03 · p.81)

→ Completion Certificates in Scotland (3.05 · p.86)

**Sources:** Scottish Government: Building Standards Procedural Handbook; The Building (Fees) (Scotland) Amendment Regulations 2026. Last reviewed October 2026.

## Questions

**How long does a Building Warrant take in Scotland?**

For a new house, allow three to four months from submission to approval, including two or three rounds of queries.

**Who submits the Building Warrant application?**

Usually your designer, as your agent, through the eBuilding Standards portal. ED Design prepares and manages the application for our clients.

Read online: eddesign.uk/self-build-hub/how-apply-building-warrant-scotland/



Garden flat renovation · Inverleith, Edinburgh · Design visual

CHAPTER 3 · BUILDING WARRANT · 3.03

# Building Warrant fees in Scotland: the April 2026 guide

Building Warrant fees rose again on 1 April 2026. Here is how the fee is calculated, how to check the figure for your project and how certification can reduce it.

BY CHRIS EADIE, ED DESIGN 6 MIN READ LAST REVIEWED OCTOBER 2026



Contemporary family home · Lasswade, Midlothian · Completed project

## Three years of increases

Fees rose in April 2024, April 2025 and April 2026, an average of around 8% this year, completing a three-year increase of roughly 30% in total. The fee is set nationally and based on the estimated value of the work.

## Checking the current fee for your project

Building Warrant fees are calculated from the estimated value of the work under the current Scottish fee schedule, set by The Building (Fees) (Scotland) Amendment Regulations 2026. The changes took effect on 1 April 2026, but the correct fee depends on the relevant fee band, the application type and any eligible certification discounts. Check the official fee schedule or the eBuilding Standards fee calculator before budgeting or submitting an application.

Approved certification can reduce the fee. For works over £100,000, the Scottish Government has confirmed that the discount for Certification of Design remains 10% and for Certification of Construction 3%. Check how discounts apply to the certificates

and application concerned.

## Late and missing warrants

HIGHER STATUTORY FEES

Late applications and work without a warrant can attract higher statutory fees and enforcement consequences. The applicable charge depends on the application category and current regulations; obtain project-specific advice rather than assuming a universal multiplier.

The warrant fee is a separate cost from design and engineering fees. See our fee guide for what else to budget for.

CONTINUE READING

→ How to apply for a Building Warrant (3.02 · p.78)

→ How much does a designer cost for a Scottish self-build? (5.04 · p.125)

**Sources:** The Building (Fees) (Scotland) Amendment Regulations 2026; Scottish Government Building Standards: Building warrant fees 2026. Last reviewed October 2026.

## Questions

**How much is a Building Warrant for a new house in Scotland?**

The fee depends on the estimated value of work and the current Scottish fee schedule. Check the official calculator for your specific application and any eligible certification discounts.

**How can I reduce my Building Warrant fee?**

Eligible approved certification can reduce the fee. Confirm the applicable discount and whether certificates can be combined under the current rules.

Read online: eddesign.uk/self-build-hub/building-warrant-fees-scotland-2026/

CHAPTER 3 · BUILDING WARRANT · 3.04

# Building Warrant vs planning permission in Scotland: what's the difference?

Two separate approvals, from different council departments, under different laws. For a new home you need both before work starts on site.

BY CHRIS EADIE, ED DESIGN 6 MIN READ LAST REVIEWED OCTOBER 2026



Contemporary new-build home · The Grange, Edinburgh · Design visual

## Two approvals, the same confusion

Planning permission and a Building Warrant are entirely separate legal requirements. They are assessed by different departments, under different legislation, against different criteria. **Getting planning permission does not give you the right to start building.**

Put simply, planning asks whether a home should be built here and what it should look like. The Building Warrant asks whether the home will be safe, healthy and energy efficient, and whether it meets the Scottish Building Standards.

## The key differences

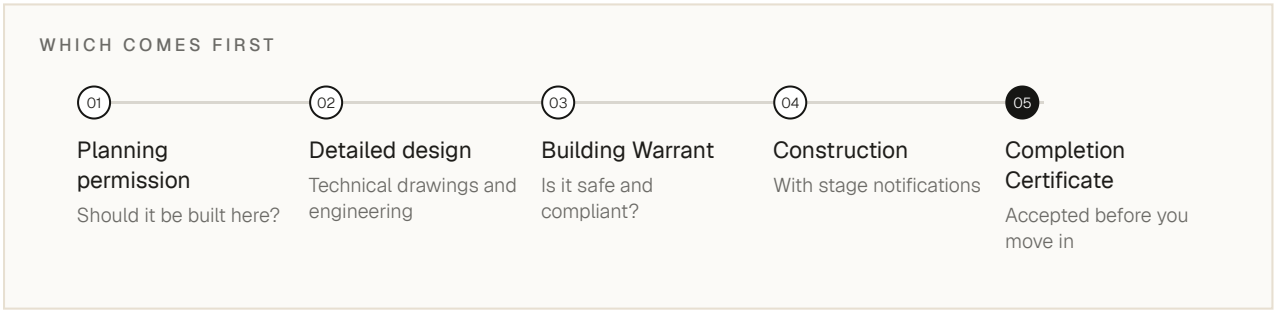
| | PLANNING PERMISSION | BUILDING WARRANT |
|---|---|---|
| **The question** | Should this home be built here? | Is it safe and compliant to build? |
| **What it covers** | Appearance, siting, scale, landscape, access and land use | Structure, fire safety, energy, ventilation, drainage and accessibility |

| | PLANNING PERMISSION | BUILDING WARRANT |
|---|---|---|
| **Council department** | Planning | Building Standards |
| **Legislation** | Town and Country Planning (Scotland) Act 1997 | Building (Scotland) Act 2003 |
| **Assessed against** | The Local Development Plan and National Planning Framework 4 (NPF4) | The Building Standards Technical Handbooks |
| **Drawings** | Typically 1:100 or 1:200, focused on appearance and siting | Typically 1:50 and 1:20, with structural and thermal detail |
| **The outcome** | A decision notice, often with conditions to discharge | An approved warrant, then an accepted Completion Certificate |
| **When** | Before detailed design | After detailed design is complete |

## Which comes first?

Planning permission almost always comes first. Building Warrant drawings take much more work to produce, so investing in them before planning is secured is a risk. Planning conditions can also change the design, for example by specifying materials, window positions or landscaping, and those changes need to feed into the warrant drawings.

In our eight-stage process, the planning application is stage 4 and the Building Warrant application is stage 6, with detailed design in between.




## Do you always need both?

For a new house, in practice yes. A new home will generally need planning permission, and it always needs a Building Warrant.

For extensions and alterations it depends. Some smaller extensions fall under permitted development (2.06 · p.52) and don't need planning permission, but most still need a Building Warrant. Some minor works don't need a warrant, although most of these must still meet the building regulations, and a smaller group is fully exempt. If you're unsure, check before you start, because building without the right approval can cause real problems when you come to sell.

## What happens at the end?

Planning permission is usually complete once any conditions have been discharged. The Building Warrant runs right through construction. When the work is finished, a Completion Certificate is submitted to Building Standards, and the council inspects and accepts it if the work matches the approved warrant.

You shouldn't move into a new home until the Completion Certificate has been accepted, unless the council has agreed temporary occupation. Our guide to Completion Certificates (3.05 · p.86) explains the process.

> KEEP EVERY DOCUMENT TOGETHER
>
> Store these with your title deeds: the planning decision notice, evidence that every condition was discharged, the approved Building Warrant and stamped drawings, any certificates from structural or energy certifiers, and the accepted Completion Certificate. Buyers' solicitors and mortgage lenders will ask for them when you sell.

## How we help

ED Design prepares and manages both applications for you, so the planning drawings, conditions and warrant package all fit together. Find out more about the planning application stage and the Building Warrant stage, or read about our fixed fees.

CONTINUE READING

→ Planning permission in Scotland: the complete self-build guide (2.01 · p.35)
→ What is a Building Warrant in Scotland? (3.01 · p.74)
→ Building Warrant fees in Scotland (2026) (3.03 · p.81)

## Questions

**Can I start building once I have planning permission?**

No. You also need an approved Building Warrant before work starts. Planning permission only confirms that the home is acceptable in principle and in appearance.

**Which should I apply for first?**

Planning permission, in almost every case. Warrant drawings are more detailed and expensive, and planning conditions can change the design.

**Do extensions need a Building Warrant?**

Most do, even when they don't need planning permission under permitted development rights.

Read online: eddesign.uk/self-build-hub/building-warrant-vs-planning-permission-scotland/

CHAPTER 3 · BUILDING WARRANT · 3.05

# Completion Certificates in Scotland: what self-builders must know

Acceptance of the Completion Certificate is the final step of the Building Warrant process, and the most important document you'll hold once the house is built.

BY CHRIS EADIE, ED DESIGN  6 MIN READ  LAST REVIEWED OCTOBER 2026



Traditional new-build home · Melrose, Scottish Borders · Completed project

## Submission and acceptance

SCOTLAND ONLY

The Completion Certificate is a two-step process. You submit the certificate, and Building Standards accepts or rejects it. The document that matters is the acceptance, not the submission.

## Why acceptance matters

- **Occupation.** It's an offence to occupy a new building before the Completion Certificate has been accepted, unless the council has allowed temporary occupation.
- **Mortgage.** Lenders need it for the final drawdown.
- **Selling.** Buyers' solicitors and lenders ask for the warrant and the accepted Completion Certificate.

- **VAT reclaim.** HMRC's DIY Housebuilders Scheme claim relies on proof of completion.

> THE VAT CLOCK
>
> Claims under the DIY Housebuilders Scheme must be made within six months of completion, extended from three months for homes completed from 5 December 2023.

CONTINUE READING

→ Reclaiming VAT on a self-build in Scotland (5.03 · p.122)

## The four steps

1. **Finish the work** covered by the warrant, including every notification stage.
2. **Submit** the Completion Certificate through eBuilding Standards.
3. **Final inspection** by Building Standards against the approved drawings.
4. **Acceptance** is issued if everything is in order.

Acceptance of the Completion Certificate is a statutory step with the council. It is separate from practical completion, which is a stage under your building contract, and from handover of the house to you. Practical completion, snagging and final payment to the contractor happen around the same time, but each follows its own process. See our guide to completion and handover.



Contemporary family home · Lasswade, Midlothian · Completed project. A family home in Lasswade. ED DESIGN PROJECT →

CONTINUE READING

→ Completion, snagging and handover (7.04 · p.166)

**Sources:** Scottish Government: Building Standards Procedural Handbook; HMRC: VAT refunds for DIY housebuilders. Last reviewed October 2026.

## Questions

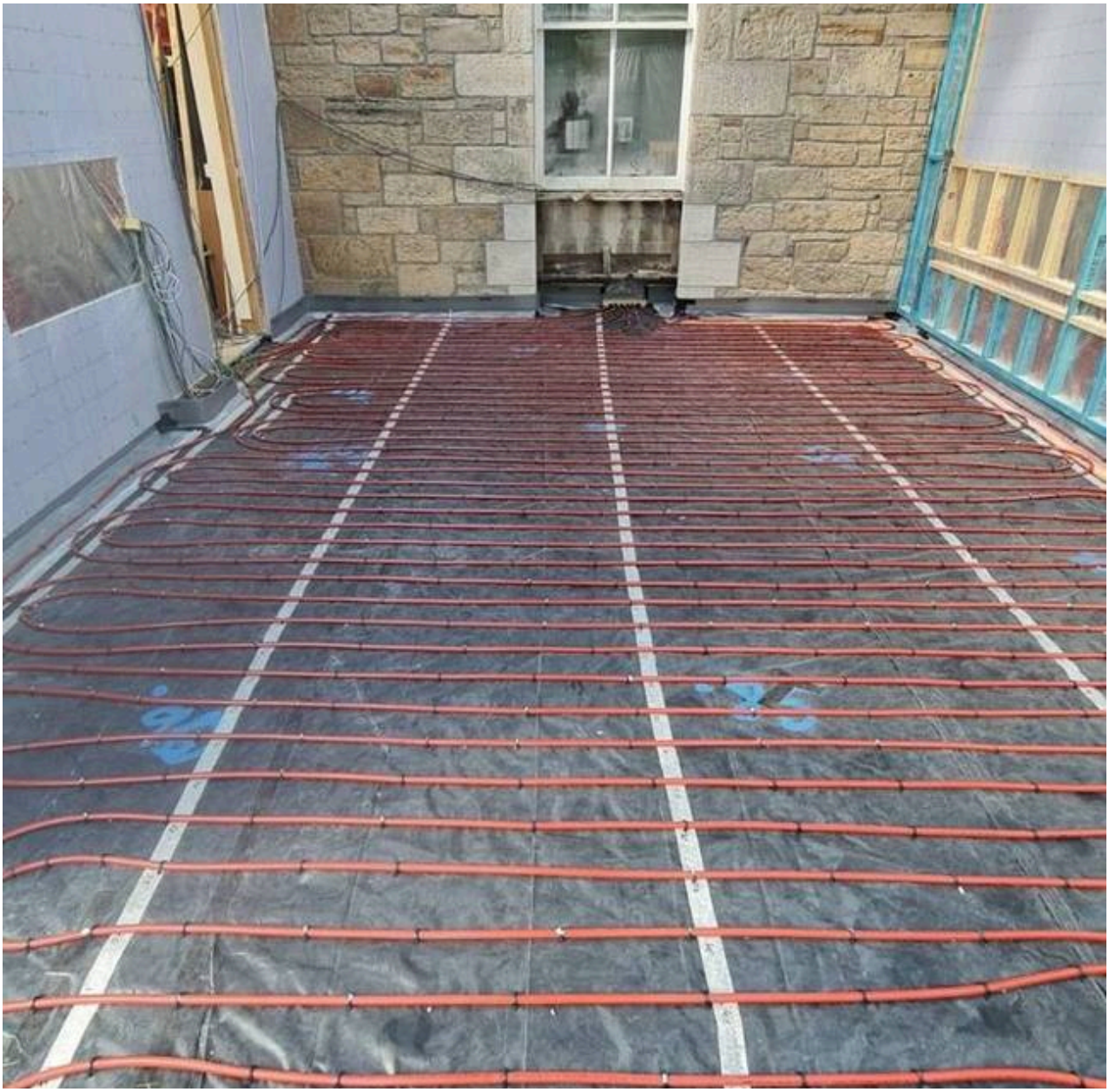
**Can I move in before the Completion Certificate is accepted?**

Not without the council's agreement to temporary occupation. Occupying a new building without an accepted Completion Certificate is an offence.

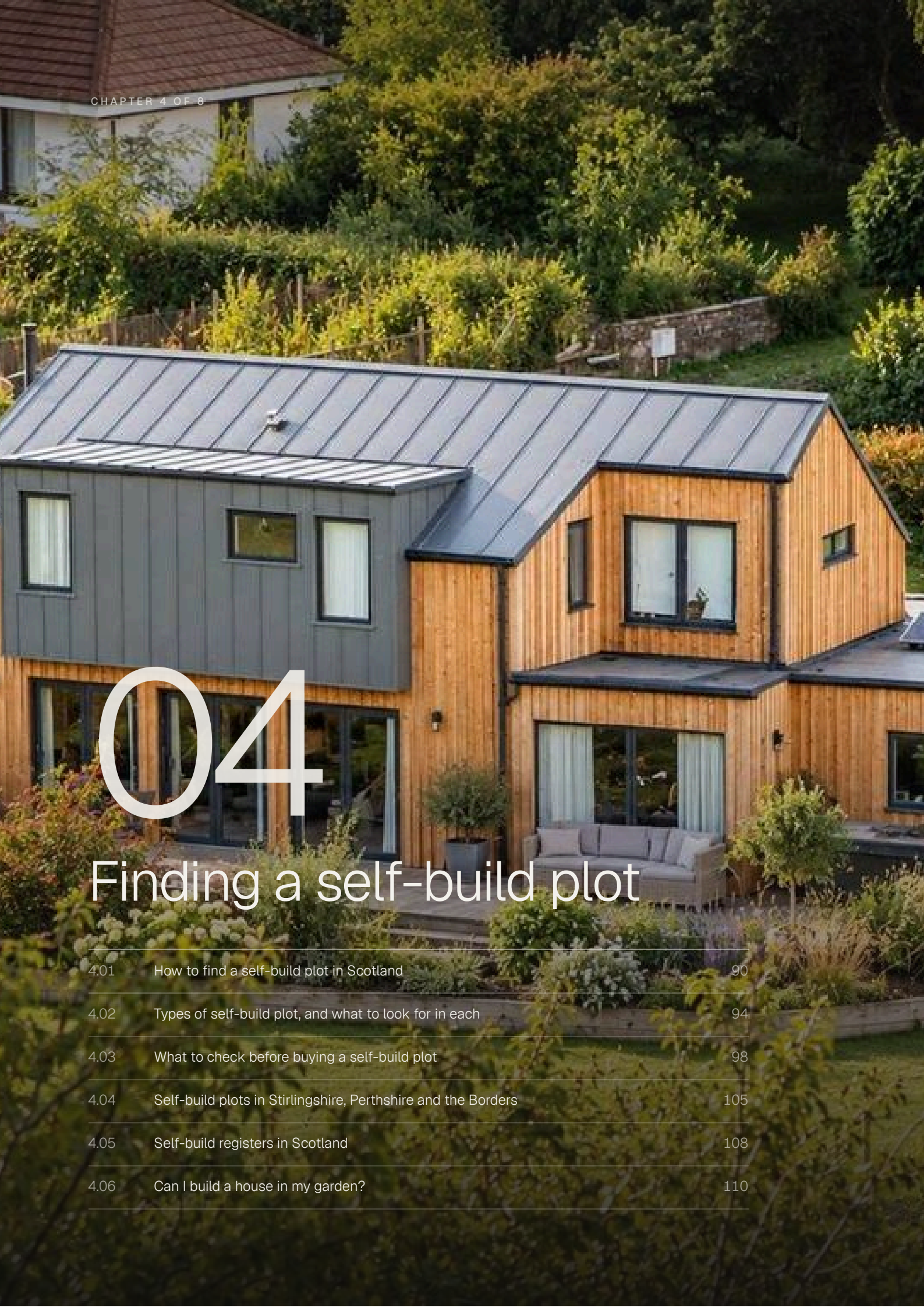
**How long do I have to claim VAT back on a self-build?**

Six months from completion, for homes completed on or after 5 December 2023.

Read online: eddesign.uk/self-build-hub/completion-certificate-scotland-self-build/



Garden room · Merchiston, Edinburgh · Under construction



# 04

# Finding a self-build plot


| | | |
|---|---|---|
| 4.01 | How to find a self-build plot in Scotland | 90 |
| 4.02 | Types of self-build plot, and what to look for in each | 94 |
| 4.03 | What to check before buying a self-build plot | 98 |
| 4.04 | Self-build plots in Stirlingshire, Perthshire and the Borders | 105 |
| 4.05 | Self-build registers in Scotland | 108 |
| 4.06 | Can I build a house in my garden? | 110 |

CHAPTER 4 · FINDING A PLOT · 4.01

# How to find a self-build plot in Scotland

Finding the right plot is the hardest and slowest part of most self-builds. In central Scotland good plots exist, but they're rarely on the main property portals.

BY CHRIS EADIE, ED DESIGN  8 MIN READ  LAST REVIEWED OCTOBER 2026



Retirement home · Rural Stirling · Design visual

## Before you start looking

> NO COOLING-OFF PERIOD
>
> In Scotland you are legally committed to a purchase once missives are concluded. Have a plot's planning prospects and costs assessed before you get there.

## Seven places to look

1. **Plot-listing sites.** Dedicated services such as Plotfinder and PlotBrowser, plus ESPC and the solicitor property centres. Set up alerts for your area.
2. **Solicitors' property lists.** Many plots are sold through solicitor estate agents without reaching national sites. Register with the firms active in your area.
3. **Rural and land agents.** Firms such as Galbraith, Bell Ingram and Savills handle much of Scotland's rural land.
4. **Approaching landowners directly.** A short, personal letter to a farmer or landowner explaining who you are and what you want to build can reach land that is never

marketed.

5. **Council planning portals.** Search for recently approved applications for single houses, which may not be marketed yet. Recently refused applications can also be worth a second look where a better design might succeed.
6. **Self-build registers.** Every planning authority, including the National Parks, must keep one. Register with each authority you'd consider.
7. **Communities Housing Trust.** A charity that makes affordable self-build plots available in rural Scotland, usually for people with a local connection.



Retirement home · Rural Stirling · Design visual. A rural plot on the edge of open countryside near Stirling. ED DESIGN PROJECT →

CONTINUE READING

→ Self-build registers in Scotland (4.05 · p.108)

## Found a plot? Have it appraised

Before you conclude missives, we can assess a plot's planning prospects, constraints and likely costs, and give you a clear view of what could be built there.

CONTINUE READING

→ Types of self-build plot in Scotland (4.02 · p.94)

→ What to check before buying a plot (4.03 · p.98)

→ Self-build plots in Stirlingshire, Perthshire and the Borders (4.04 · p.105)

## Questions

**Where are self-build plots advertised in Scotland?**

On dedicated plot sites such as Plotfinder and PlotBrowser, through solicitor property centres such as ESPC, and through rural land agents. Many good plots are found through direct approaches or planning portals instead.

### Is there a cooling-off period when buying land in Scotland?

No. Once missives are concluded you are legally committed, so check planning prospects and costs first.

Read online: eddesign.uk/self-build-hub/how-find-self-build-plot-scotland/



Replacement dwelling · Scottish Borders · Design visual



# Land shapes the house

A long, low home set into the countryside near Stirling. The plot, its levels and its views decide the form before any drawing is made.

RETIREMENT HOME · RURAL STIRLING · DESIGN VISUAL

CHAPTER 4 · FINDING A PLOT · 4.02

# Types of self-build plot in Scotland, and what to look for in each

A cleared village plot with full planning permission is a very different prospect from a rural field without it. Knowing the categories helps you judge what you're buying.

BY CHRIS EADIE, ED DESIGN  7 MIN READ

LAST REVIEWED OCTOBER 2026



Contemporary new-build home · The Grange, Edinburgh · Design visual

## Plot types compared

| PLOT TYPE | INDICATIVE PRICE, CENTRAL SCOTLAND | USUAL PLANNING STATUS | WHAT TO CONSIDER |
|---|---|---|---|
| **Village or town infill** | £80,000–£200,000 | Often full permission | Services usually nearby; design shaped by neighbours |
| **Serviced plot** | £90,000–£180,000 | Full permission or PPP | Lower risk and faster; developer design rules may apply |
| **Garden sub-division** | £60,000–£150,000 | None | Planning not guaranteed; access and services to agree |
| **Replacement dwelling** | £80,000–£200,000 | Often PPP or lapsed | Demolition costs; possible contamination; principle often supported |
| **Rural plot with planning** | £90,000–£250,000+ | PPP or full permission | Services may be costly; design closely scrutinised |
| **Rural land without planning** | £40,000–£120,000 | None | Lowest price, highest risk |
| **Community or trust plot** | £40,000–£100,000 | Full permission or PPP | Affordable; local connection usually required |

Prices are indicative and vary widely with location, size and services.

## Garden plots without planning

UNDERSTAND THE RISK

A garden that looks big enough for a house won't necessarily get permission. The council will consider whether it's inside the settlement boundary, its policies on garden ground, whether safe vehicle access is possible, and the effect on neighbours. Have the planning prospects assessed before you buy.



Contemporary new-build home · The Grange, Edinburgh · Design visual. A new home in a former walled garden: a classic urban garden plot.

ED DESIGN PROJECT →

## Rural plots: the prize and the challenge

Rural plots are the great opportunity of central Scotland. A site on the edge of a Perthshire village or the Highland fringe of Stirlingshire offers a setting you can't buy any other way. They need careful checking: planning isn't guaranteed, and services and access must be confirmed.

THE LANDSCAPE IS WHAT YOU'RE PAYING FOR

The setting is the asset. A design that works with the landscape, rather than ignoring it, is what turns that asset into a home. Don't waste a remarkable site on a generic house.



Contemporary family home · Lasswade, Midlothian · Completed project. A family home on a sensitive village plot. ED DESIGN PROJECT →

CONTINUE READING

→ What to check before buying a plot (4.03 · p.98)

→ Contemporary self-build homes in Scotland (6.02 · p.136)

Replacing an existing house? See our replacement dwellings service.

Read online: eddesign.uk/self-build-hub/types-self-build-plot-scotland/



Retirement home · Rural Stirling · Design visual



FEATURE · LAND · ARTICLE 4.03

# What to check before buying a self-build plot in Scotland

A beautiful plot isn't necessarily a buildable one. Here's what to investigate, and in what order, before you conclude missives.

CONTEMPORARY FAMILY HOME · LASSWADE, MIDLOTHIAN · COMPLETED PROJECT

CHAPTER 4 · FINDING A PLOT · 4.03

# What to check before buying a self-build plot in Scotland

A beautiful plot isn't necessarily a buildable one. Here's what to investigate, and in what order, before you conclude missives.

BY CHRIS EADIE, ED DESIGN 11 MIN READ LAST REVIEWED OCTOBER 2026

## 1. Planning: what can be built?

The views may be exceptional, the price attractive and the sales particulars reassuring, yet the cost of access, drainage, groundworks or planning constraints can make the home you want impractical. In Scotland you're legally committed once missives are concluded, with no cooling-off period, so the time to find those problems is before then.

Start by confirming the planning authority. Plots within Loch Lomond & The Trossachs National Park are decided by the National Park Authority, whatever their postal address suggests. Elsewhere, identify the council, its adopted Local Development Plan and the site's planning history. National Planning Framework 4 (NPF4) is part of the development plan everywhere in Scotland, and must be read as a whole.

- Is the plot inside a settlement boundary or an allocated housing site, or in the countryside or green belt?
- Does it have planning permission, and is that permission still live?
- Has permission been refused on the site before, and why?
- Is it in a conservation area, near a listed building, in a landscape designation or a National Park?
- Does it involve an existing house or redundant building?

A neighbouring house doesn't create a precedent for another one, and a seller's view that "planning should be straightforward" isn't planning advice.

CONTINUE READING

→ Planning permission for a self-build in Scotland (2.01 · p.35)

## 2. Title, access and burdens

Ask a Scottish property solicitor to review the title plan, burdens, servitudes, ownership of the access road and any duty to maintain shared infrastructure. A plan that appears to show a driveway isn't proof of a legal right to use it for a new house or for

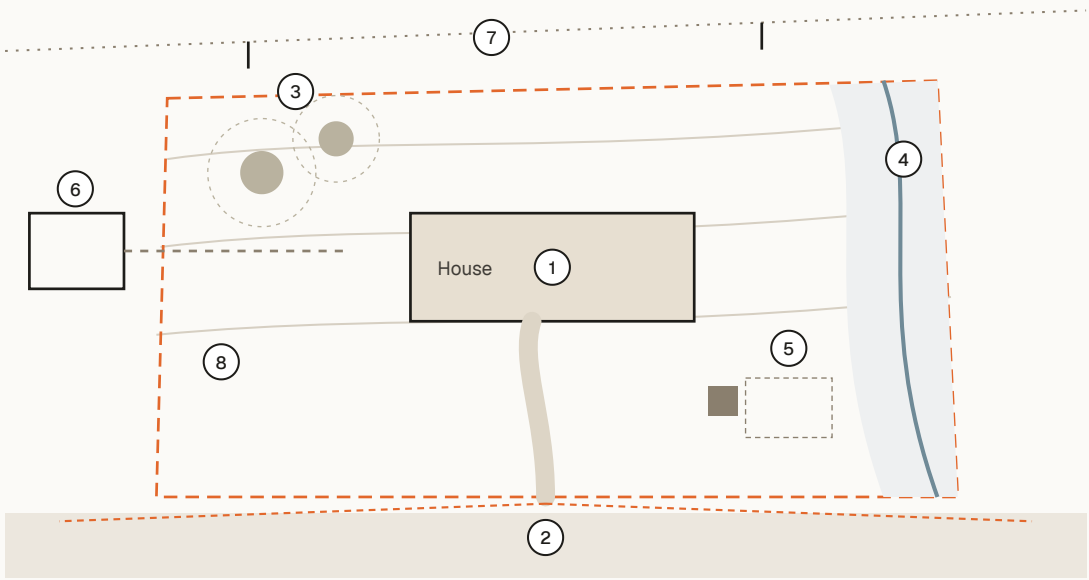
construction traffic.

- **Access rights.** Is there a legal right of vehicle access, or a servitude you'll depend on?
- **Real burdens.** The title may restrict what can be built.
- **Croft land.** If the land is, or may be, under crofting tenure, its status, any consents and whether decrofting is needed must be assessed for that specific site. Take advice from a solicitor experienced in crofting.
- **Neighbours' rights.** Servitudes crossing the plot can limit where the house goes.

## 3. Access and roads

A new access onto a public road needs the roads authority's agreement. The visibility splays required depend on the road's speed, and some plots can't be developed because the splays need land the seller doesn't own. Gradients, drainage and turning space can also reduce the area left for the house.

READING A RURAL PLOT: WHAT TO CHECK ON THE PLAN




1. Building envelope: test where a house can actually sit before you buy.
2. Access and visibility splays: their length depends on the road speed and may need land outside the plot.
3. Trees: root protection areas limit where you can dig and build.
4. Watercourse and flood risk: check SEPA flood maps and leave space for the flood zone.
5. Drainage: a treatment plant and soakaway or drainage field need space, suitable ground and separation distances.
6. Neighbours: windows, privacy and daylight shape the layout.
7. Overhead lines: a nearby line doesn't prove an affordable connection.
8. Levels: contours show where excavation and retaining walls will be needed.

A hypothetical plot for illustration, not a real site. Every constraint shown here can reduce the usable area or add cost.

## 4. Ground conditions and levels

A measured topographical survey shows levels, boundaries, trees and nearby buildings. On sloping sites, early sections reveal the real extent of excavation and retaining walls. A separate ground investigation may be needed to assess foundations and contamination.

| CONDITION | RISK | HOW IT'S FOUND |
|---|---|---|
| **Peat or soft ground** | High: deeper or special foundations | Trial pits and a ground investigation |
| **High water table** | Medium | Seasonal observation and boreholes |
| **Contamination on brownfield land** | High | Desk study and site investigation |
| **Steep slope** | Medium to high: retaining walls and access | Topographical survey and early sections |



Retirement home · Rural Stirling · Design visual. Levels, access and drainage decide what a rural plot can take.

ED DESIGN PROJECT →

## 5. Services and drainage

- **Water.** Ask Scottish Water for an indicative connection cost. Remote sites may need a private supply such as a borehole.
- **Drainage.** Without a public sewer you'll need a private treatment system, the space for it and ground that drains. Heavy clay may not. A large plot can feel much smaller once treatment plant, soakaway and separation distances are drawn in.
- **Electricity.** Ask the network operator for a written quote. Long rural connections can be very expensive.
- **Broadband.** Check availability at the exact location.

For each, clarify who pays for off-site reinforcement, easements and road-opening works.

## 6. Flood risk and ecology

Check SEPA's flood maps, watercourses, protected trees and habitats, archaeology and nature designations. Map screening is an early warning, not a substitute for a site-specific assessment.

> SURVEYS ARE SEASONAL
> Bat activity surveys run roughly from May to September, so finding out in October that you need one can delay a project by months.

## 7. Do the numbers work?

Before concluding missives, put together a realistic total: the plot, fees, service connections, site works, construction and contingency. See how much it costs to build a house in Scotland (1.05 · p.23).

**Example: two plots near Stirling.** Plot A costs £125,000. It's level, with good road access and mains services nearby. Plot B costs £95,000, with great views, a steep slope, a long access track and no confirmed drainage solution. On price alone, Plot B is £30,000 cheaper. A proper appraisal might show it needs retaining walls, road improvements, a private treatment system and more ground investigation, which could cost far more than the £30,000 saved. Judge plots on total development cost, not asking price. (Both plots are invented for illustration.)

> IF THE NUMBERS DON'T WORK, NEGOTIATE OR WALK AWAY
> A proper appraisal gives you a reasoned case for a lower price, identifying the issues the seller hasn't dealt with and what they will cost.

## A three-stage approach

- **Stage A, desktop screening:** planning policy and history, title questions, flood and environmental designations, likely service routes and access issues. Decide whether the plot justifies spending more.
- **Stage B, targeted feasibility:** commission only the surveys that resolve the biggest risks, such as a topographical survey, drainage appraisal, tree survey or ground investigation. Ask your designer to test a realistic building footprint and an early budget.
- **Stage C, ready to buy:** review the planning strategy, written service quotes, title advice and finance with your solicitor and design team. Ask whether the purchase can be made conditional on planning; sellers won't always agree.

THREE STAGES BEFORE YOU COMMIT TO A PLOT

01 **Desktop screening**
Policy, history, title, designations

02 **Targeted feasibility**
Only the surveys that resolve the biggest risks

03 **Ready to buy**
Planning strategy, quotes, title and finance aligned

# Judge plots on total development cost, not asking price.

## Self-build plot checklist

### Planning

- Planning authority and current Local Development Plan identified
- Planning history checked
- Settlement, countryside or green belt status confirmed
- Designations and constraints mapped
- Planning advice obtained

### Legal

- Title reviewed by a solicitor
- Boundaries confirmed
- Access rights verified
- Burdens, servitudes and any crofting status checked with specialist advice
- Third-party consents identified

### Physical

- Site visited
- Topographical survey scoped
- Ground conditions screened
- Trees and ecology assessed, with survey seasons noted
- Flood and drainage risks reviewed
- Neighbour impacts considered

### Infrastructure

- Road access and visibility splays assessed
- Electricity quote requested
- Water route checked

- Drainage solution identified
- Broadband checked
- Off-site works identified

**Money**

- Whole-project budget prepared
- Surveys priced
- Lender requirements checked
- Legal and tax advice obtained
- Unresolved risks recorded before concluding missives

## How ED Design can help

A plot appraisal identifies the likely building position, access, site constraints and the right planning route before you commit. ED Design works from Stirling across Perthshire, Edinburgh, the Lothians and the Scottish Borders. Talk to us about a plot.

CONTINUE READING

→ Self-build mortgages in Scotland (5.01 · p.116)
→ Planning Permission in Principle (PPP) in Scotland (2.02 · p.41)
→ Self-build plots in Stirlingshire, Perthshire and the Borders (4.04 · p.105)

**Sources:** Scottish Government: National Planning Framework 4; Scottish Government: Planning Circular 3/2022, development management procedures; SEPA flood maps; Crofting Commission. Last reviewed October 2026.

## Questions

**Should I buy a plot without planning permission?**

Only with your eyes open and at a price that reflects the risk. Have the planning prospects assessed first, or make the purchase conditional on planning permission if the seller will agree.

**Does Planning Permission in Principle mean I can start building?**

No. PPP may establish that the principle of a house is acceptable, subject to its terms and conditions, but it doesn't guarantee that a particular design, access, drainage solution or foundation strategy will be approved or affordable. You'll still need approval of the matters specified in its conditions, and a Building Warrant, before work starts.

**Can I build a new home in the countryside?**

Sometimes. NPF4 Policy 17 sets out the circumstances in which rural homes may be supported, subject to siting, scale and design. Owning rural land isn't, on its own, a justification.

### Is a plot with services nearby always cheaper?

Not necessarily. Capacity, connection rights and the exact location of the infrastructure still need confirming.

Read online: eddesign.uk/self-build-hub/what-check-before-buying-self-build-plot-scotland/



Contemporary family home · Lasswade, Midlothian · Completed project

CHAPTER 4 · FINDING A PLOT · 4.04

# Self-build plots in Stirlingshire, Perthshire and the Borders

Central Scotland and the Borders still offer real opportunities for self-builders. This is what's out there, where, and what shapes the price.

BY CHRIS EADIE, ED DESIGN  7 MIN READ
LAST REVIEWED OCTOBER 2026



Traditional new-build home · Melrose, Scottish Borders · Completed project

## Written from experience

LOCAL KNOWLEDGE

ED Design is based in Stirling and works across Stirlingshire, Perthshire, Clackmannanshire, Loch Lomond and the Borders. This guide draws on our own experience of these areas.

## Central Scotland

From Stirling, Dunblane and Bridge of Allan to Callander, Strathearn and Highland Perthshire, plot prices vary sharply with planning status, servicing, access, size and setting. A serviced village plot with full permission is a very different prospect from rural land without it. Compare current listings and recent sales, and weigh the full development cost rather than the asking price alone.



Retirement home · Rural Stirling · Design visual. Rural Stirlingshire: hills behind, open views in front.

ED DESIGN PROJECT →

## The Scottish Borders

Our studio has deep roots in the Borders. The landscape is extraordinary, and well-designed contemporary homes are generally well received. Melrose, the Tweed Valley and the upper valleys are among the most sought-after rural addresses in the south of Scotland.



Replacement dwelling · Scottish Borders · Design visual. A contemporary home near Melrose in the Scottish Borders.

ED DESIGN PROJECT →

## Loch Lomond & The Trossachs

Building inside the National Park means higher design expectations and closer scrutiny. The reward is a home in a landscape where very few are built, and plots carry a premium to match.

Plot values change with planning status, servicing, size and access. Use dated comparable listings and local valuation advice rather than relying on unsourced area-wide ranges.

CONTINUE READING

→ Self-build planning in Stirling (2.03 · p.44)
→ Building a home in Dunblane and Bridge of Allan (2.08 · p.60)
→ Self-build planning in Perth & Kinross (2.04 · p.47)
→ Self-build planning in the Scottish Borders (2.09 · p.64)
→ Building in Loch Lomond & The Trossachs National Park (2.05 · p.50)

Read online: eddesign.uk/self-build-hub/self-build-plots-stirlingshire-perthshire/

CHAPTER 4 · FINDING A PLOT · 4.05

# Self-build registers in Scotland: what they are and how to use them

Every planning authority in Scotland, including the National Parks, must keep a self-build list, which most call a self-build register. Registering is free, takes a few minutes, and is one of the simplest things you can do to move your self-build forward.

BY CHRIS EADIE, ED DESIGN  5 MIN READ  LAST REVIEWED OCTOBER 2026



Traditional new-build home · Melrose, Scottish Borders · Completed project

## How Scotland's registers work

> SCOTLAND ONLY
>
> The Planning (Scotland) Act 2019 requires every planning authority to keep a self-build register. Unlike England's Right to Build, councils aren't required to grant permission for a matching number of plots. They must take the register into account when preparing their Local Development Plans.

## Why register

- **It builds the evidence.** Demand on the register feeds into future development plans.
- **Some councils use it actively**, and may let registered self-builders know about plot opportunities.
- **It costs nothing** and commits you to nothing.



Contemporary family home · Lasswade, Midlothian · Completed project

ED DESIGN PROJECT →

## Where to register

Register with each authority you'd consider building in. In our area that includes Stirling, Perth & Kinross, Clackmannanshire, Falkirk and the Scottish Borders councils, and Loch Lomond & The Trossachs National Park Authority. Search each website for "self-build register".

CONTINUE READING

→ How to find a self-build plot in Scotland (4.01 · p.90)

→ What is self-build in Scotland? (1.01 · p.7)

## Questions

**Does joining a self-build register get me a plot?**

Not directly. In Scotland the register is mainly evidence for future development plans, although some councils use it to tell registered people about opportunities.

Read online: eddesign.uk/self-build-hub/self-build-registers-scotland/

CHAPTER 4 · FINDING A PLOT · 4.06

# Can I build a house in my garden in Scotland?

A large garden can look like the perfect place for another home. But a garden plot is not automatically a building plot.

BY CHRIS EADIE, ED DESIGN  6 MIN READ  LAST REVIEWED OCTOBER 2026



Contemporary new-build home · The Grange, Edinburgh · Design visual

## The real question

The real question is whether a new house can sit comfortably within the site, work for its neighbours and meet planning and technical requirements.

## Does garden ground come with planning permission?

No. Building a separate dwelling in the garden of an existing house normally requires planning permission. The planning authority considers the proposal against National Planning Framework 4 (NPF4), the relevant Local Development Plan and other material considerations.

Permitted development rights (2.06 · p.52) for domestic extensions and outbuildings do not provide a general route to create a separate house.

> EVERY STREET IS DIFFERENT
>
> The principle of another home may be acceptable in one street and difficult to justify in the next. A plot's size alone does not settle the question.

## What will the council look at?

- **Character and layout.** Does the proposal respect the pattern of buildings, gardens and spaces between houses?
- **Privacy and daylight.** Will new windows or building mass affect neighbouring homes or the existing house?
- **Access and parking.** Can vehicles and pedestrians enter and leave safely? Is there space for construction traffic and servicing?
- **Garden space.** Will both properties retain usable outdoor space?
- **Trees and landscape.** Are mature trees protected, or important to the character of the street?
- **Drainage and utilities.** Can the new house connect to water, wastewater, electricity and surface-water systems?
- **Heritage.** Is the garden within a conservation area or the setting of a listed building?

In Edinburgh, Stirling, Dunblane and Bridge of Allan, mature gardens and conservation-area character can be particularly important. That does not rule out contemporary architecture. It means the design needs a convincing relationship to its setting.

## Can I divide the title and sell the plot?

Potentially, but planning and property law are separate questions. A solicitor should check title conditions, access rights, shared services, burdens and any lender consent before you commit to a sale or purchase. Planning permission does not, by itself, create the legal rights needed to build or occupy a separate house.

## Should I apply for Planning Permission in Principle?

It can be a useful way to test the principle of development before committing to full design, particularly when buying or selling a potential garden plot. But PPP leaves matters such as layout, access, drainage and detailed design to later approval. On sensitive sites, a carefully developed full application may make a stronger case.

CONTINUE READING

→ Planning Permission in Principle (PPP) in Scotland (2.02 · p.41)

## How we would assess a garden plot

We start with a site appraisal rather than a house plan: boundaries, levels, access, orientation, trees, neighbouring windows, planning history and the space that would remain around both homes. Only then do we explore the form, position and scale of a

new house.

A successful infill home should do more than fit within a red line on a drawing. It should feel as though it belongs there, while offering a good quality of life for its future occupants and neighbours.

CONTINUE READING

→ Planning Permission in Principle (PPP) in Scotland (2.02 · p.41)

→ Self-build planning in Edinburgh and the Lothians (2.07 · p.55)

→ Types of self-build plot in Scotland (4.02 · p.94)

## Questions

**Can I build a bungalow in my back garden?**

Possibly, subject to planning, access, servicing and site-specific constraints. A single-storey form may reduce some impacts but is not automatically acceptable.

**Do I need a Building Warrant?**

Yes. A new dwelling needs an approved Building Warrant, as well as the necessary planning permission, before construction starts.

**Can I build in a conservation area?**

Potentially, but the design, the subdivision of the garden, trees and setting will receive particular scrutiny.

**Where should I start?**

Obtain the title information, a measured site plan and an early design and planning appraisal before spending heavily on drawings or concluding missives.

Read online: eddesign.uk/self-build-hub/build-house-in-garden-scotland/



Traditional new-build home · Melrose, Scottish Borders · Completed project

CASE STUDY · SCOTTISH BORDERS



# Replacing farm cottages with a home for the whole family

Near Melrose, Scottish Borders

DESIGN VISUALISATIONS

CASE STUDY · SCOTTISH BORDERS

# Replacing farm cottages with a home for the whole family

### THE BRIEF

A rural home offering comfortable, predominantly single-storey living for a semi-retired couple, with extra accommodation for visiting family and minimal long-term maintenance.

### THE CHALLENGE

Replacing a group of dilapidated agricultural cottages with a contemporary home that balances practicality, flexible accommodation and a sensitive response to its rural setting.

### THE DESIGN RESPONSE

Interconnected volumes with contrasting flat and pitched roofs. The main accommodation is on the ground floor, with a separately contained upper level for family visits.

### THE OUTCOME

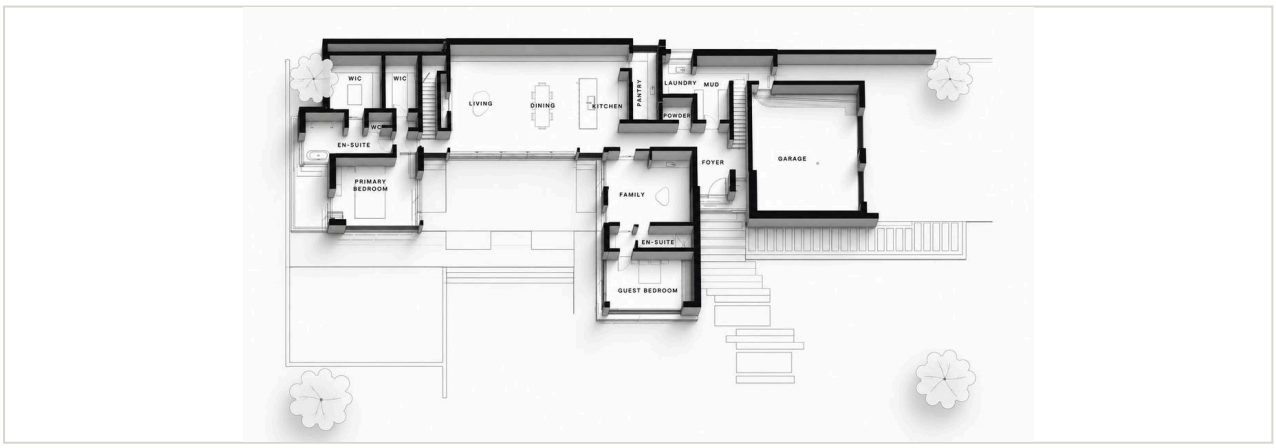
A replacement dwelling designed for everyday living that adapts when family and friends visit. The images shown are architectural design visualisations.



Replacement dwelling · Scottish Borders · Design visual



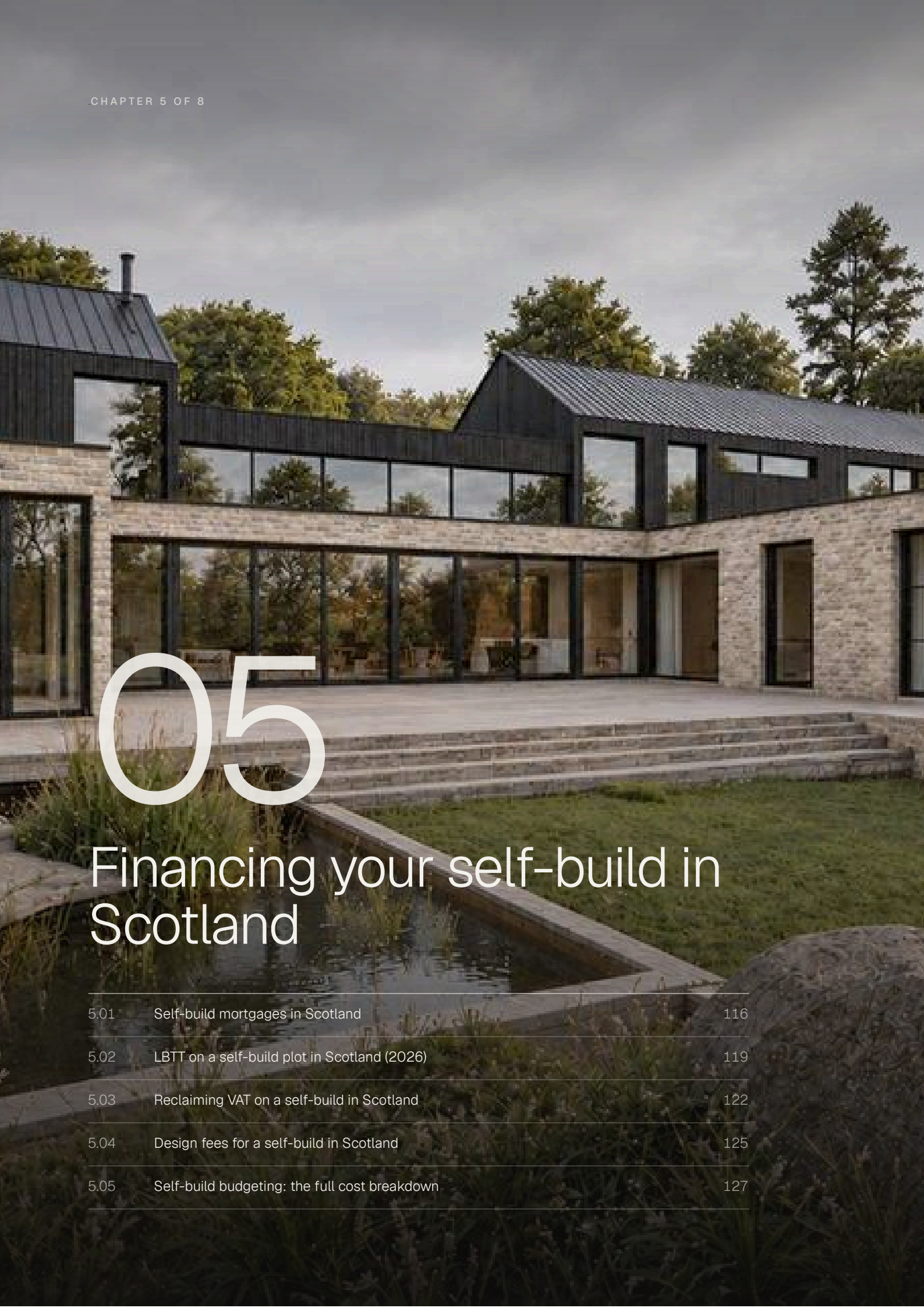
Replacement dwelling · Scottish Borders · Design visual




Ground floor plan

Status: Design visualisations

eddesign.uk/portfolio/family-home-scottish-borders/



# 05

# Financing your self-build in Scotland


| | | |
|---|---|---|
| 5.01 | Self-build mortgages in Scotland | 116 |
| 5.02 | LBTT on a self-build plot in Scotland (2026) | 119 |
| 5.03 | Reclaiming VAT on a self-build in Scotland | 122 |
| 5.04 | Design fees for a self-build in Scotland | 125 |
| 5.05 | Self-build budgeting: the full cost breakdown | 127 |

CHAPTER 5 · FINANCING · 5.01

# Self-build mortgages in Scotland: how they work

A self-build mortgage works very differently from a normal mortgage. Understanding stage payments and what lenders need will shape your whole project.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Garden room · Merchiston, Edinburgh · Under construction

## Arrears or advance stage payments

| | ARREARS | ADVANCE |
|---|---|---|
| **How it works** | Money is released after each stage is built and valued | Money is released at the start of each stage |
| **Cash you need** | You fund each stage first, then you're reimbursed | Much less of your own cash tied up |
| **Rates** | Usually lower | Usually a little higher |
| **Suits** | Self-builders with good cash reserves | Self-builders with limited cash reserves |



Garden room · Merchiston, Edinburgh · Under construction. Stage payments are released as each part of the build is completed and valued.

ED DESIGN PROJECT →

## Who lends on self-build

Self-build lending in Scotland comes mainly from building societies and specialist lenders, with some products accessed through self-build specialists such as BuildStore. Which lenders are active, and on what terms, changes often.

This guide is general information, not regulated mortgage or financial advice. Lender names and product features are described as at October 2026 and change often, so take advice from an FCA-authorised mortgage adviser before committing.

> USE A SPECIALIST BROKER
>
> General mortgage brokers rarely deal with self-build. A broker who specialises in it will understand stage releases, valuations and which lenders currently suit your project.

## What lenders look at

- **Affordability**, based on the total borrowing for the land and the build.
- **Your professional team**, and who will oversee the work.
- **Planning permission**, usually needed before construction funds are released.
- **The Building Warrant**, usually needed before construction drawdowns.
- **A structural warranty** or, with some lenders, a professional consultant's certificate.

## Timing in Scotland

**FINANCE BEFORE MISSIVES**

You are legally committed once missives are concluded, with no cooling-off period. Have an agreement in principle before you make an offer on a plot.

CONTINUE READING


→ Budgeting for a self-build: the full cost breakdown (5.05 · p.127)

→ LBTT on a self-build plot in Scotland (5.02 · p.119)

→ What to check before buying a plot (4.03 · p.98)


## Questions

**Can I get a mortgage to build a house in Scotland?**

Yes. Self-build mortgages release money in stages as the house is built, either after each stage (arrears) or at the start of it (advance).

**Do I need planning permission before getting a self-build mortgage?**

You can usually get an agreement in principle before, but most lenders need planning permission and a Building Warrant before releasing money for construction.

Read online: eddesign.uk/self-build-hub/self-build-mortgages-scotland/



Crossing Cottage · Blairgowrie, Perthshire · Design visual

CHAPTER 5 · FINANCING · 5.02

# LBTT on a self-build in Scotland: what you actually pay

Land and Buildings Transaction Tax is Scotland's version of Stamp Duty. For self-builders it can be one of the biggest savings of the whole project.

BY CHRIS EADIE, ED DESIGN  6 MIN READ  LAST REVIEWED OCTOBER 2026



Replacement dwelling · Scottish Borders · Design visual

## A Scottish tax

SCOTLAND ONLY

LBTT is administered by Revenue Scotland, not HMRC. Use Revenue Scotland's calculator, never an English Stamp Duty calculator.

## Residential rates for 2026/27

| PRICE BAND | RATE |
|---|---|
| Up to £145,000 | 0% |
| £145,001 to £250,000 | 2% |
| £250,001 to £325,000 | 5% |
| £325,001 to £750,000 | 10% |

| PRICE BAND | RATE |
|---|---|
| Over £750,000 | 12% |

## Why a bare plot is different

A bare plot of land, even one with planning permission for a house, isn't a dwelling. It's normally taxed at non-residential rates, which are nil on the first £150,000. If you buy a bare plot and appoint your own builder, the construction cost isn't subject to LBTT. The position is different if building work has already started on the plot when you buy it, or if the seller or a connected company will build the house for you, so take advice from your solicitor in those cases.

> A WORKED EXAMPLE
>
> Buying a finished home for £600,000 as a residential transaction, at 2026/27 rates with no first-time buyer relief or ADS: LBTT of £33,350. Buying a bare plot for £110,000 taxed at non-residential rates: LBTT of nil. The difference in any real case depends on what is bought, the prices and the reliefs that apply, so check the actual transaction with your solicitor.

LBTT PAYABLE: THE WORKED EXAMPLE




Residential LBTT on the finished home, compared with a bare plot taxed at non-residential rates (nil to £150,000).

## The Additional Dwelling Supplement

ADS is charged at 8% of the whole price where, at the end of the day of purchase, you own more than one dwelling and the new one costs £40,000 or more, unless you are replacing your main residence. Because a bare plot isn't a dwelling, ADS doesn't normally apply to it, even if you still own your current home.

> REPLACEMENT DWELLINGS ARE DIFFERENT
>
> If the plot includes an existing house you'll demolish or replace, residential rates and ADS may apply. Take specific advice from your solicitor before concluding missives.

CONTINUE READING

→ Self-build vs buying new in Scotland (1.02 · p.13)

→ Budgeting for a self-build: the full cost breakdown (5.05 · p.127)

**Sources:** Revenue Scotland: Land and Buildings Transaction Tax; Scottish Government: Scottish Budget 2026–27 tax rates. Last reviewed October 2026.

## Questions

**Do I pay LBTT on a self-build plot?**

Yes, but a bare plot is normally taxed at non-residential rates, which are nil up to £150,000, so many plots attract little or no LBTT.

**Does ADS apply to a self-build plot?**

Not normally, because a bare plot isn't a dwelling. It can apply if the plot includes an existing house.

Read online: eddesign.uk/self-build-hub/lbtt-self-build-scotland-2026/



Garden room · Merchiston, Edinburgh · Under construction

CHAPTER 5 · FINANCING · 5.03

# Reclaiming VAT on a self-build: the DIY Housebuilders Scheme

Eligible self-builders may reclaim VAT correctly paid on qualifying building materials they purchase directly. The amount depends on the invoices and project eligibility, not the overall build price.

BY CHRIS EADIE, ED DESIGN  7 MIN READ  LAST REVIEWED OCTOBER 2026



Oak-frame home · Pathhead, Midlothian · Under construction

## Six months, not three

THE CLAIM DEADLINE

Following completion, eligible self-builders may submit a DIY Housebuilders VAT refund claim. For qualifying projects completed on or after 5 December 2023, HMRC normally requires the claim within six months of completion. The period is measured from completion certification or other acceptable evidence of completion. Always check the current HMRC requirements. Late claims are not normally accepted.

THE VAT RECLAIM TIMELINE

| 01 | 02 | 03 | 04 |
|---|---|---|---|
| Keep every invoice | Completion accepted | Claim online | Deadline |
| From day one | The clock starts | With your evidence | 6 months from completion |

CONTINUE READING

→ Completion Certificates in Scotland (3.05 · p.86)

## How zero-rating and reclaims fit together

A VAT-registered builder can generally zero-rate qualifying construction services and building materials supplied and installed as part of those services, subject to HMRC conditions. VAT you pay yourself on eligible materials bought directly is what you reclaim through the scheme.

## What qualifies

| | USUALLY ELIGIBLE | NOT ELIGIBLE |
|---|---|---|
| **Structure** | Blocks, timber, insulation, roofing | Tools, scaffolding, skip hire, plant hired without an operator |
| **Windows and doors** | Windows, external doors, fixed ironmongery | |
| **Services** | Heating systems, ground source heat pumps, wiring | Design and other professional fees |
| **Fittings** | Sanitaryware, fitted kitchen units | White goods, free-standing furniture, carpets |
| **External** | Materials for paths and drainage; turf and topsoil | Garden furniture, ornaments, and plants not in an approved landscaping scheme |

Plants and trees in a landscaping scheme approved under your planning permission can be claimed. Check other renewables, such as solar panels, with HMRC or your accountant before you buy.



Traditional new-build home · Melrose, Scottish Borders · Completed project. Fitted joinery, stairs and sanitaryware are generally eligible; loose furniture is not.

ED DESIGN PROJECT →

## What it might be worth

ILLUSTRATIVE EXAMPLE: DIRECT MATERIAL PURCHASES, NOT A PREDICTED REFUND

Suppose you buy £12,000 of eligible building materials before VAT, and the supplier correctly charges VAT at 20% (£2,400). Subject to the scheme's conditions and suitable invoices, that £2,400 may be reclaimable.

By contrast, qualifying work and materials supplied by a VAT-registered contractor may already be zero-rated, leaving no VAT to reclaim on those invoices. Design fees and many other purchases are excluded. Check HMRC's eligible-items guidance before ordering.

## Making the claim

1. **Get the Completion Certificate accepted.**
2. **Gather every VAT invoice**, in your name and showing VAT separately.
3. **Submit the claim** normally through HMRC's online service, with a copy of your accepted Completion Certificate, your planning permission and the plans.

START ON DAY ONE

Keep every VAT invoice in one place from the very first purchase. An accountant who has handled self-build claims before is worth involving before you submit.

CONTINUE READING

→ Budgeting for a self-build: the full cost breakdown (5.05 · p.127)

→ Completion, snagging and handover (7.04 · p.166)

**Sources:** HMRC: VAT refunds for DIY housebuilders; HMRC: VAT for builders, new homes. Last reviewed October 2026.

## Questions

**How long do I have to reclaim VAT on a self-build?**

Six months from completion, for homes completed on or after 5 December 2023.

**Can I reclaim VAT on design fees?**

No. Professional fees, including design and engineering, aren't covered by the DIY Housebuilders Scheme.

Read online: eddesign.uk/self-build-hub/vat-reclaim-self-build-scotland/

CHAPTER 5 · FINANCING · 5.04

# How much do design fees cost for a self-build in Scotland?

Design fees are one of the least understood costs in self-build. Here's how they're structured, what they include and what they cost in Scotland in 2026.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Chris Eadie · Founder

## Percentage fees or fixed fees

| | PERCENTAGE OF BUILD COST | FIXED FEE PER STAGE |
|---|---|---|
| **How it works** | A percentage, often 8–15%, of the final build cost | A fixed price for each stage, agreed in advance |
| **When you know the total** | Only once the build is priced | Before work starts on each stage |
| **If build costs rise** | The fee rises with them | The fee stays the same |
| **If the scope grows** | The fee may increase | Only if you instruct extra work |

## Indicative figures

For a hypothetical £480,000 construction budget, a fee calculated at 10% would be £48,000, although percentage-based appointments differ in scope and calculation. ED Design agrees fixed fees for each appointed stage in writing. Request a project-

specific proposal setting out what is included, which consultants are separately appointed and whether construction-stage support is required.

Our fee guide shows full worked examples.

## Other costs to budget for

| ITEM | TYPICAL RANGE |
|---|---|
| **Structural engineer** | £3,000–£8,000 |
| **Energy assessment** | £500–£1,500 |
| **Topographic survey** | £500–£1,500 |
| **Specialist reports for planning** | £1,000–£5,000 |
| **Planning application fee** | Set nationally; check the current fee |
| **Building Warrant fee** | Based on the value of works |

## Questions to ask at a first meeting

1. Is the fee fixed for each stage, or a percentage of the build cost?
2. What exactly is included at each stage?
3. How are consultants and other third-party fees handled?
4. What happens if planning is refused?
5. Can I stop after any stage without committing to the rest?

CONTINUE READING

→ Building Warrant fees in Scotland (2026) (3.03 · p.81)

→ How ED Design's fixed fees work (8.04 · p.177)

## Questions

**How much does it cost to design a self-build house in Scotland?**

ED Design prices each appointed stage individually. Your written fee proposal sets out the agreed services, assumptions and exclusions; structural engineering, surveys, statutory fees and construction-stage services may be separate. Some practices use percentage-based fees; the percentage and scope vary by appointment.

Read online: eddesign.uk/self-build-hub/how-much-does-architect-cost-scotland/

CHAPTER 5 · FINANCING · 5.05

# Budgeting for a self-build in Scotland: the full cost breakdown

Most cost guides stop at the build cost per square metre. This one covers every cost from buying the plot to moving in.

BY CHRIS EADIE, ED DESIGN 8 MIN READ LAST REVIEWED OCTOBER 2026



Crossing Cottage · Blairgowrie, Perthshire · Design visual

## Worked example: a 195m² home in rural Perthshire

| ITEM | AMOUNT |
|---|---|
| Plot, rural Perthshire, with PPP | £130,000 |
| LBTT on the plot (non-residential rates) | £0 |
| Solicitor and conveyancing | £2,500 |
| Design: all eight stages, illustrative fixed-fee allowance | £34,000 |
| Structural engineer | £6,000 |
| Energy assessment | £1,000 |
| Topographic survey | £900 |
| Ground investigation | £1,800 |
| Ecology surveys | £1,400 |
| Planning fee and reports | £2,200 |
| Building Warrant fee, after certifier discounts | £4,000 |

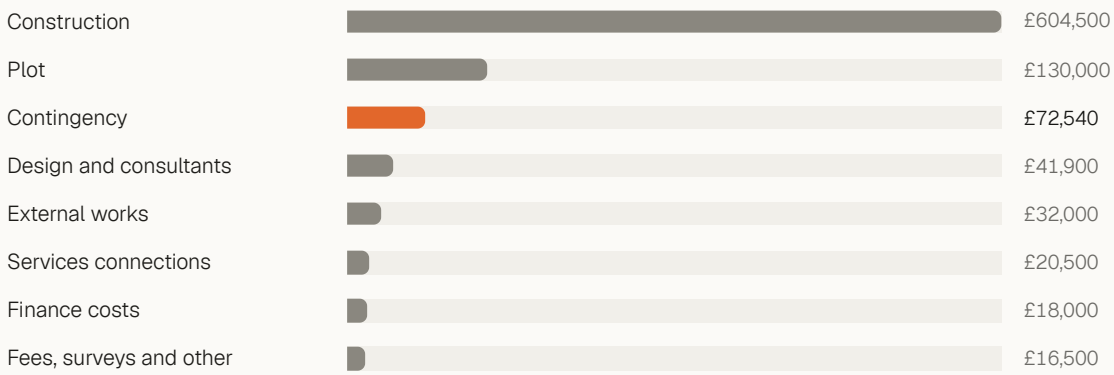
| ITEM | AMOUNT |
|---|---|
| **Water connection** | £4,500 |
| **Private drainage** | £9,500 |
| **Electricity connection** | £6,500 |
| **Site insurance** | £1,800 |
| **Structural warranty** | £2,800 |
| **Construction: 195m² at £3,100/m²** | £604,500 |
| **External works and landscaping** | £32,000 |
| **Finance costs during the build** | £18,000 |
| **Contingency: 12% of construction** | £72,540 |
| **Illustrative project budget** | **£935,940** |

This is a modelled scenario, not a specific ED Design project or a quotation. Figures are illustrative.

> VAT SHOWN SEPARATELY
>
> Any potential DIY Housebuilders VAT refund is not included in this budget. A refund depends on a schedule of qualifying materials, VAT invoices and HMRC eligibility, and is subject to the claim deadline, so it shouldn't be treated as guaranteed finance for the build.

For illustrative cost-per-square-metre ranges, see how much it costs to build a house in Scotland (1.05 · p.23).

WHERE THE MONEY GOES: 195M² PERTHSHIRE EXAMPLE




Grouped from the itemised table above. Any VAT refund is not deducted.



Retirement home · Rural Stirling · Design visual. A rural home in central Scotland: plot, services and external works all count. ED DESIGN PROJECT →

## Five costs most often underestimated

- **Services.** Service connections on rural plots vary enormously, from a few thousand pounds to far more where mains water, a sewer or the electricity network is distant. Get written quotations from Scottish Water and the network operator before you commit.
- **External works.** Drives, paths, walls, fencing and planting on a rural plot are often a significant sum, and frequently excluded from the builder's price.
- **Finance.** Interest during a 12–18 month build adds up quickly.
- **Ecology surveys.** Often needed on rural sites, and seasonal, so they can delay the programme as well as cost money.
- **Contingency.** Budget 10–15% of the construction cost.

## The most important line

CONTINGENCY ISN'T OPTIONAL

The self-builders who get into financial difficulty are almost always the ones who budgeted with no margin. A real contingency is what lets you deal with surprises calmly.

CONTINUE READING

→ LBTT on a self-build plot (5.02 · p.119)
→ Reclaiming VAT on a self-build (5.03 · p.122)
→ Self-build mortgages in Scotland (5.01 · p.116)

**Sources:** HMRC: VAT refunds for DIY housebuilders; Revenue Scotland: Land and Buildings Transaction Tax. Last reviewed October 2026.

## Questions

**How much contingency should I allow for a self-build?**

10–15% of the construction cost.

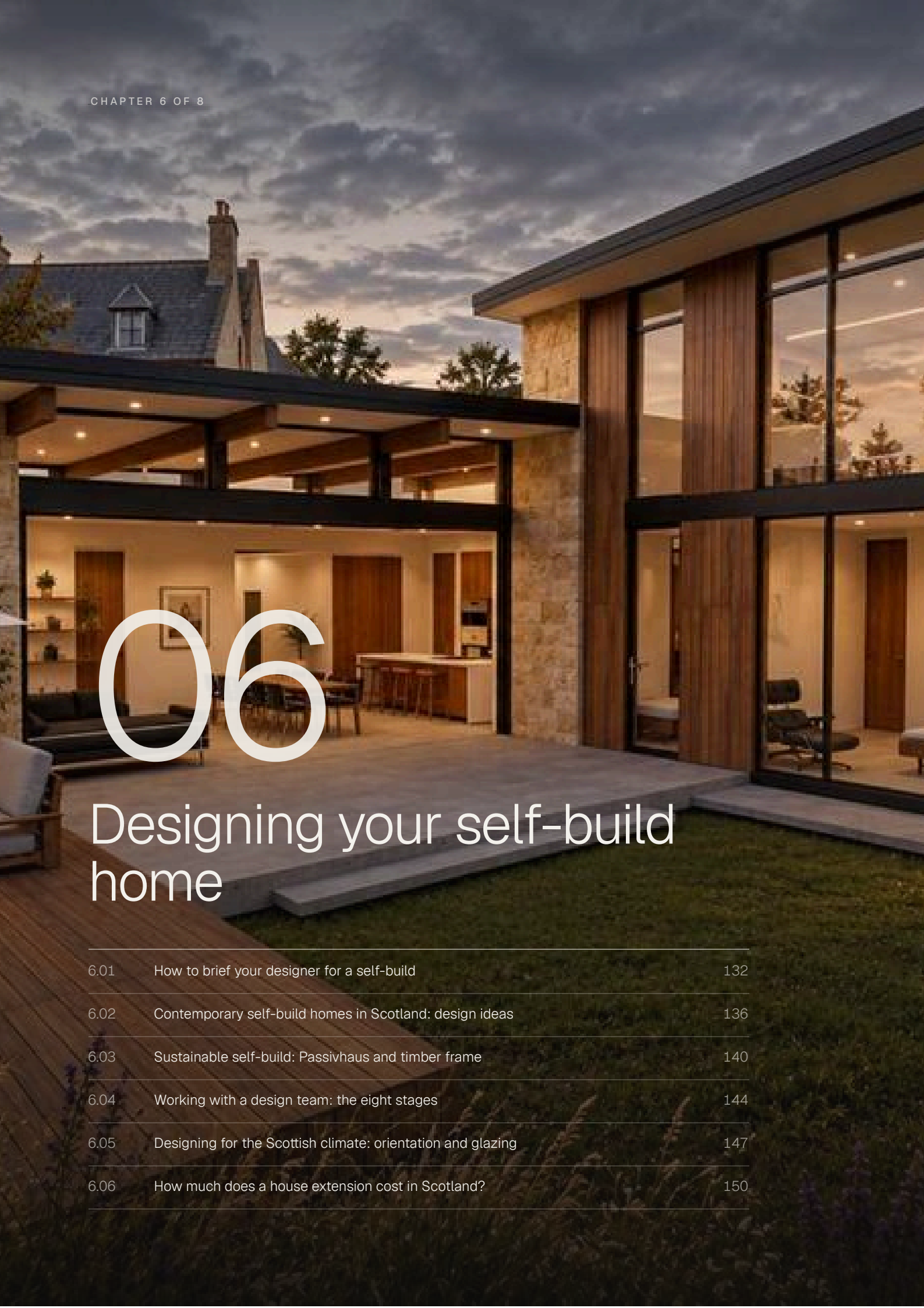
**What costs do self-builders forget?**

Most often services connections, external works, finance costs during the build, surveys and an adequate contingency.

Read online: eddesign.uk/self-build-hub/self-build-budgeting-scotland-full-cost-breakdown/



Replacement dwelling · Scottish Borders · Design visual



CHAPTER 6 OF 8

# 06

# Designing your self-build home


| | | |
|---|---|---|
| 6.01 | How to brief your designer for a self-build | 132 |
| 6.02 | Contemporary self-build homes in Scotland: design ideas | 136 |
| 6.03 | Sustainable self-build: Passivhaus and timber frame | 140 |
| 6.04 | Working with a design team: the eight stages | 144 |
| 6.05 | Designing for the Scottish climate: orientation and glazing | 147 |
| 6.06 | How much does a house extension cost in Scotland? | 150 |

CHAPTER 6 · DESIGN · 6.01

# How to brief your designer for a self-build home

The brief is the most important document in a self-build, and most people have never written one. A good brief doesn't limit creativity. It focuses it.

BY CHRIS EADIE, ED DESIGN  7 MIN READ
LAST REVIEWED OCTOBER 2026



Contemporary new-build home · The Grange, Edinburgh · Design visual

## A portrait, not a wish list

No designer can create the right home without understanding how you live. The brief isn't a list of rooms. It's a **portrait of your life** and what your home needs to support.

## Five things a good brief covers

1. **How you actually live.** Rather than "an open-plan kitchen", describe what happens there: who cooks, when, whether homework happens at the table, whether it doubles as an office at 9am.
2. **How spaces relate.** A room list says little. Should the kitchen feel connected to the garden? Does the office need to be away from family noise? Where does muddy kit go after a day in the hills?
3. **The site and landscape.** The light, the views towards and away, and how you feel about them.
4. **What matters most, and what's flexible.** Every project trades space against budget and glazing against energy. Knowing your fixed points lets the design reflect your real priorities.

5. **Quality and longevity.** The finish you want, how much running costs matter, and whether this is a home for life.



Replacement dwelling · Scottish Borders · Design visual. A kitchen planned around how the family actually cooks, eats and gathers.

ED DESIGN PROJECT →

## The brief isn't a list of rooms. It's a portrait of your life and what your home needs to support.

### Thirteen questions to start your brief

1. Who lives in the household now, and who might in ten years?
2. Describe a typical weekday morning, from waking to leaving the house.
3. What do you love most about where you live now?
4. What frustrates you most about it?
5. What's the best indoor space you've ever been in?
6. Which materials, textures or colours make you feel at home?
7. Do large areas of glass feel exciting or exposing?
8. Do you prefer separate rooms or open, connected spaces?
9. How important is the connection between inside and out?
10. What does your household do that your current home doesn't support well?
11. With an unlimited budget, what one feature would your home have?
12. What one thing do you most want to avoid?
13. How do you want to feel when you come home at the end of the day?

## How we approach the brief

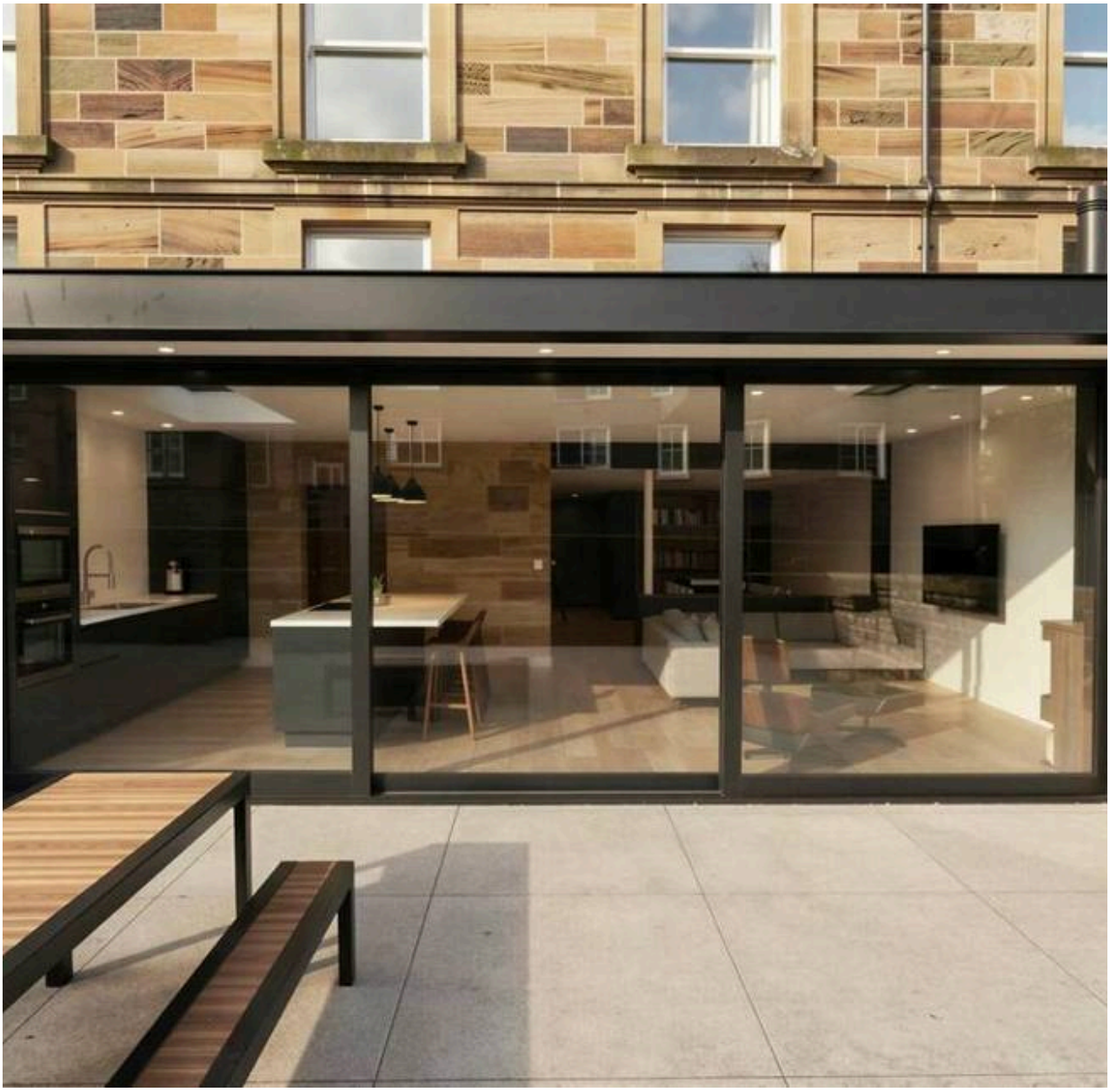
We start every project with conversations, not a form. We visit the site, talk about life as it is and as you want it to be, and listen for the things that aren't always said directly. The brief is stage one of our eight-stage process.

CONTINUE READING

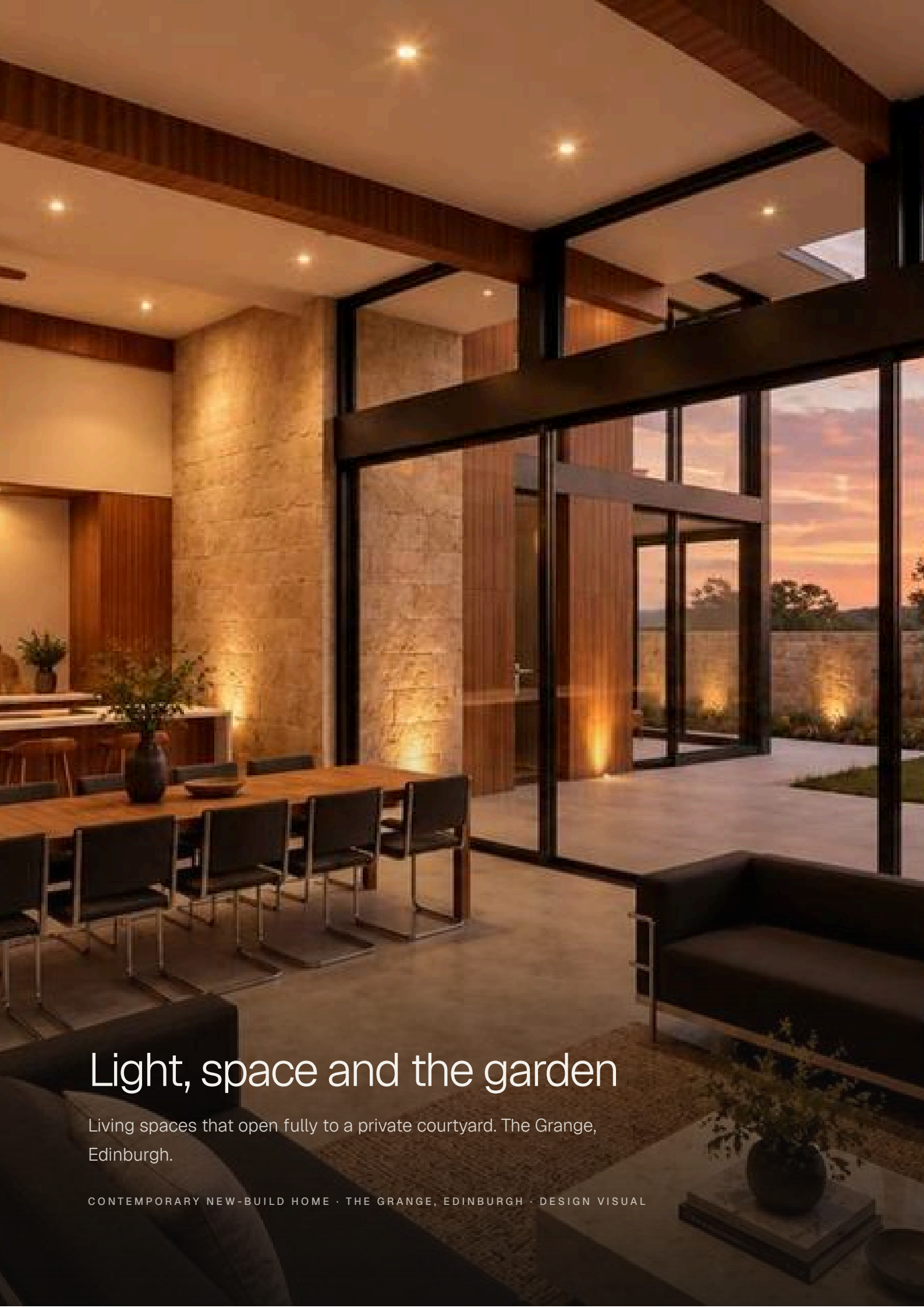
→ Working with a design team: the eight stages (6.04 · p.144)

→ About ED Design (8.01 · p.175)

Read online: eddesign.uk/self-build-hub/how-brief-designer-self-build/



Garden flat renovation · Inverleith, Edinburgh · Design visual



# Light, space and the garden

Living spaces that open fully to a private courtyard. The Grange, Edinburgh.

CONTEMPORARY NEW-BUILD HOME · THE GRANGE, EDINBURGH · DESIGN VISUAL

CHAPTER 6 · DESIGN · 6.02

# Contemporary self-build homes in Scotland: design ideas

Under NPF4, well-designed contemporary homes that respond to their landscape aren't just acceptable in Scotland. They're encouraged.

BY CHRIS EADIE, ED DESIGN  7 MIN READ
LAST REVIEWED OCTOBER 2026



Contemporary new-build home · The Grange, Edinburgh · Design visual

## NPF4 and design quality

National Planning Framework 4, adopted in February 2023, puts design quality at the centre of planning decisions, and Policy 14 on design, quality and place applies to every new home. A contemporary house that responds to its setting, uses natural materials well and has a clear design rationale is often better received than one that imitates local tradition without understanding it.



Garden flat renovation · Inverleith, Edinburgh · Design visual. A contemporary extension to a traditional Edinburgh tenement.

ED DESIGN PROJECT →

CONTINUE READING

→ Planning permission in Scotland: the complete guide (2.01 · p.35)

## Approaches that work in Scotland

### The longhouse

A long, narrow plan under a simple pitched roof, rooted in Scottish rural building. Reinterpreted in contemporary materials, it reads as grounded in its context and sits well in open countryside.

### Steadings and farm buildings

Central Scotland's countryside is agricultural. Courtyard arrangements, linked single-storey wings and barn proportions are familiar to planners and sit comfortably in the landscape.

### Minimal contemporary forms

Restrained, precisely detailed homes, influenced by Scandinavian and Japanese houses, can work very well in open settings when the materials are natural and the relationship to the landscape is clear.

### New homes in conservation areas

Edinburgh, Stirling and many Borders towns have conservation areas where new buildings sit among historic ones. The most successful are clearly of their time while respecting the scale, proportion, building line and materials of their neighbours.



Retirement home · Rural Stirling · Design visual. A long, low form in stone and standing-seam zinc, rooted in rural building. ED DESIGN PROJECT →

# A house that responds to its setting is often better received than one that imitates tradition without understanding it.

## The design quality advantage

**DESIGN IMPROVES PLANNING PROSPECTS**

Planning authorities respond differently to a well-reasoned design than to a generic scheme. It's one of the clearest ways good design pays for itself.

See our portfolio for homes designed this way.



Outside: the courtyard



Inside: the living space

THE GRANGE, EDINBURGH · DESIGN VISUALS: A COURTYARD AND THE ROOM THAT OPENS ONTO IT

CONTINUE READING

→ Building in Loch Lomond & The Trossachs National Park (2.05 · p.50)

→ Designing for the Scottish climate (6.05 · p.147)

Read online: eddesign.uk/self-build-hub/contemporary-self-build-homes-scotland-design-ideas/



Contemporary new-build home · The Grange, Edinburgh · Design visual

CHAPTER 6 · DESIGN · 6.03

# Sustainable self-build in Scotland: Passivhaus and timber frame

Scotland is moving towards much higher energy standards for new homes. For self-builders designing now, the early decisions matter most.

BY CHRIS EADIE, ED DESIGN  8 MIN READ
LAST REVIEWED OCTOBER 2026



Contemporary family home · Lasswade, Midlothian · Completed project

## Where the standards are heading

The Scottish Government is developing a Scottish equivalent to the Passivhaus standard for new homes. A second consultation on the detail runs until 16 October 2026, and the new standards are not yet law. Homes whose warrant is applied for before they take effect are assessed under the current rules, but designing to a high standard now protects your home's value and keeps running costs low.

## The Passivhaus targets

- **Space heating demand** of no more than 15 kWh/m² a year.
- **Airtightness** of no more than 0.6 air changes an hour at 50 pascals.
- **A cap on total energy use**, including appliances.
- **Overheating** above 25°C for no more than 10% of the year.

Designing to a high standard now protects your home's value and keeps running costs low.

## Timber frame and SIPs

Both timber frame and structural insulated panels (SIPs) can reach Passivhaus levels. SIPs' board facings make an airtight structure easier to achieve, although panel joints and junctions still need careful sealing. Timber frame is just as capable, but depends more on careful detailing of the airtightness layer and service zones.



Contemporary family home · Lasswade, Midlothian · Completed project. Timber cladding over a highly insulated, airtight frame.

ED DESIGN PROJECT →

CONTINUE READING

→ Construction methods: timber frame, SIPs and ICF (7.02 · p.159)

## Heating and ventilation

THE NEW BUILD HEAT STANDARD

Scotland's New Build Heat Standard generally requires qualifying new buildings, where the Building Warrant was applied for on or after 1 April 2024, to use climate-friendly main heating systems instead of oil or gas boilers. Amendments effective from January 2025 allow certain bioenergy and peat-burning systems and clarify the treatment of secondary heating. The appropriate solution must be assessed against the Building Standards applicable to the project.

PLAN MVHR FROM THE START

Mechanical ventilation with heat recovery is essential in an airtight home. Duct routes and plant space need to be designed in during detailed design. Adding it later is disruptive and expensive.



Garden room · Merchiston, Edinburgh · Under construction. Low-temperature underfloor heating suits low-carbon heat sources such as a heat pump.

ED DESIGN PROJECT →

CONTINUE READING

→ Designing for the Scottish climate (6.05 · p.147)

→ What is a Building Warrant in Scotland? (3.01 · p.74)

**Sources:** Scottish Government: New Build Heat Standard factsheet. Last reviewed October 2026.

Read online: eddesign.uk/self-build-hub/sustainable-self-build-scotland-passivhaus-timber-frame/



Replacement dwelling · Scottish Borders · Design visual



# Height and daylight

A double-height living room with tall glazing towards the landscape. Scottish Borders.

REPLACEMENT DWELLING · SCOTTISH BORDERS · DESIGN VISUAL

CHAPTER 6 · DESIGN · 6.04

# Working with a design team: what to expect at each stage

Working with a design team over two to four years is new to most self-builders. Knowing what happens at each stage lets you take part with confidence.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Chris Eadie · Founder

## The eight stages from your side

| STAGE | WHAT WE DELIVER | WHAT WE NEED FROM YOU |
|---|---|---|
| **01 Project brief** | A written brief: vision, scope, priorities and budget | Openness about budget and how you live |
| **02 Concept & schematic design** | Concept sketches, 3D massing and an agreed direction | Engagement and honest feedback |
| **03 Cost review & budget testing** | An early cost check and contractor conversations | A realistic budget and willingness to adjust |
| **04 Planning application** | The planning application, prepared and managed to a decision | Sign-off on drawings and quick answers |
| **05 Detailed design** | The architectural design developed and coordinated with your engineer and other consultants | Decisions on materials and finishes |
| **06 Building Warrant application** | The warrant application, prepared and managed through Building Standards | Prompt responses |

| STAGE | WHAT WE DELIVER | WHAT WE NEED FROM YOU |
|---|---|---|
| **07 Construction documentation** | Tender package, builder selection and contract | Reviewing tenders and choosing a builder |
| **08 Construction-stage support** | Where appointed: design queries, review of relevant information and agreed site visits | Timely decisions on site |

Construction-stage support is defined in your written appointment. Any contract administration, payment certification, inspections or completion-related services are agreed separately, never included automatically. ED Design develops and coordinates the architectural design, working with structural engineers, energy assessors and other specialist consultants where their input is required; each consultant's scope is confirmed in the appointment. Fees for each stage are set out separately in our fee guide.




## What makes it work

- **Honesty on both sides**, especially about budget and concerns.
- **Prompt decisions.** Building programmes depend on answers arriving when they're needed.
- **Trust in the process**, and asking whenever you're unsure.
- **Realistic expectations.** Building is complex, and not everything goes perfectly. What matters is that problems are handled openly.

Building is complex. What matters is that problems are handled openly.

# Why stay involved through construction

A FALSE ECONOMY

Some self-builders stop design involvement once the warrant is approved to save on the construction stage. The construction stage is where the quality of the finished home is decided, and catching a single significant problem early can go a long way towards covering the cost.

CONTINUE READING

→ How to brief your designer (6.01 · p.132)
→ Managing a self-build project in Scotland (7.03 · p.163)
→ Fixed fees and a transparent process (8.04 · p.177)

Read online: eddesign.uk/self-build-hub/working-with-design-team-ed-design-process/



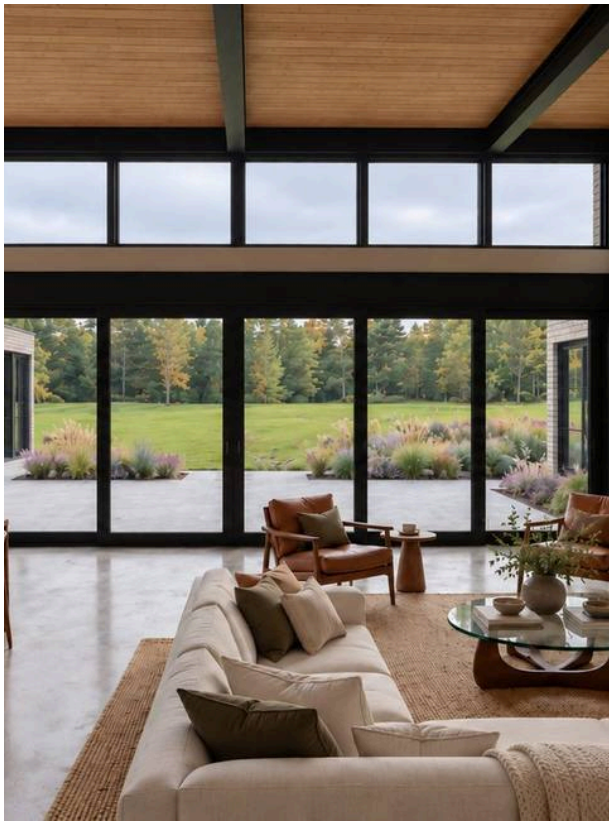
Contemporary family home · Lasswade, Midlothian · Completed project

CHAPTER 6 · DESIGN · 6.05

# Designing for the Scottish climate: orientation and glazing

Scotland's climate isn't England's. A home designed on English assumptions about sun, warmth, wind and rain will underperform, and may be uncomfortable to live in.

BY CHRIS EADIE, ED DESIGN  7 MIN READ
LAST REVIEWED OCTOBER 2026

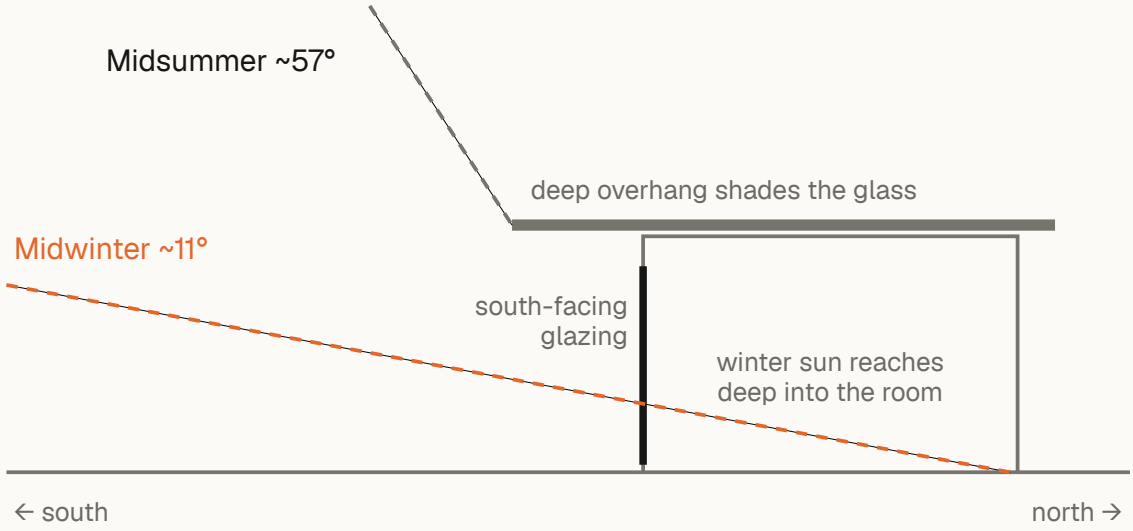


Replacement dwelling · Scottish Borders · Design visual

## Orientation: one of the first design decisions

Orientation is one of the most important early design considerations. Where site conditions allow, south-facing living spaces can benefit from winter sunlight, although glazing, shading, views, privacy and overheating must also be considered. In central Scotland the midday sun is only around 10 to 11° above the horizon in late December, so on clear winter days it reaches deep into south-facing rooms and reduces heating demand.

MIDDAY SUN IN CENTRAL SCOTLAND (ABOUT 56°N)




Low winter sun, around 10 to 11° at midday in late December, reaches deep into south-facing rooms; a well-sized overhang keeps the high summer sun off the glass. Angles are midday at the solstices.

## Glazing by elevation

| ELEVATION | APPROACH | POINTS TO CONSIDER |
|---|---|---|
| **South** | Maximise, for winter solar gain | Triple glazing with a good solar gain; shading for summer |
| **North** | Minimise | Use for light and views where they count |
| **East** | Morning sun | Suits bedrooms and breakfast spaces |
| **West** | Evening sun, with overheating risk | Solar control glass for main living spaces |

Where the site allows, south-facing living spaces can make the most of low winter sun.

## Triple glazing

Colder winters and stronger winds make the difference between double and triple glazing worth more in Scotland than further south, so the extra cost is recovered sooner. Triple glazing is standard on any Passivhaus or near-Passivhaus home.

## Designing for wind and rain

- **Sheltered entrances.** A porch or lobby cuts heat loss and gives wet coats and boots somewhere to go.
- **Roof overhangs** protect walls from driving rain and extend the life of timber cladding.
- **Durable materials.** Larch and Douglas fir weather well here, and zinc is long-lasting in wet, exposed places.
- **Masonry.** Stone and render need mortars and details suited to frequent freeze and thaw.

> DESIGNED IN FROM THE START
>
> Orientation, glazing, shading, entrances and materials have to be part of the design from day one. They can't be added to a scheme designed for a different climate.



Retirement home · Rural Stirling · Design visual. Deep roof edges and robust stone and zinc for an exposed rural site. ED DESIGN PROJECT →

CONTINUE READING

→ Sustainable self-build in Scotland (6.03 · p.140)

→ Contemporary self-build homes in Scotland (6.02 · p.136)

Read online: eddesign.uk/self-build-hub/designing-scottish-climate-orientation-glazing/

CHAPTER 6 · DESIGN · 6.06

# How much does a house extension cost in Scotland?

An extension can transform the way you live without leaving the home you know. But its cost depends on far more than the number of square metres you add.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Crossing Cottage · Blairgowrie, Perthshire · Design visual

## Why extension costs vary so much

The work needed to connect new space to an existing building can be just as important as the extension itself. Two extensions of the same size can have very different budgets. A simple ground-floor addition with straightforward foundations is not directly comparable with a glazed kitchen extension that removes a loadbearing rear wall, alters drainage and requires major internal remodelling.

The main cost drivers are:

- **Structure.** Steelwork, temporary supports, large openings and alterations to existing walls or floors.
- **Ground conditions.** Foundations, drainage diversions, retaining walls and restricted access.
- **Envelope and glazing.** Roof form, insulation, window systems, sliding doors and bespoke junctions.
- **Internal works.** Kitchen, utility, bathroom, heating and electrical alterations.
- **Specification.** Finishes, joinery, lighting, fittings and landscaping.

- **Working in an occupied house.** Protecting the existing home, temporary services and the practicalities of living through construction.

## Can I use a cost-per-square-metre figure?

Only as an early sense-check, with the scope clearly defined. A small extension can have a high cost per square metre because the structural opening, kitchen alterations and preliminaries are spread over relatively little new floor area.

We don't publish a single price per square metre for extensions in Scotland, because without dated, comparable tender evidence it would not be a reliable 2026 benchmark. Instead, prepare a budget that separates the new extension from alterations to the existing house, professional fees, statutory charges, external works and contingency.

## What should an extension budget include?

- Surveys and any investigations of the existing building.
- Architectural design, structural engineering and other specialist fees.
- Planning permission or listed building consent where required, plus Building Warrant fees.
- Foundations, drainage, structure and the new building envelope.
- Openings and alterations to the existing home.
- Heating, electrical and plumbing changes.
- Kitchen, bathroom, joinery and finishes.
- Making good, access, landscaping and waste removal.
- Contingency for conditions that cannot be confirmed until work starts.

> OLDER HOUSES
> For an older house, allow time and money to understand what is hidden behind walls, floors and previous alterations. The least expensive problem is usually the one discovered before construction.

## Planning permission, Building Warrants and VAT

- Some house extensions benefit from Scottish permitted development rights (2.06 · p.52), but limits and restrictions apply. Conservation areas, listed buildings and site-specific constraints can change the consent route.
- Many extensions require a Building Warrant even where planning permission is not needed.

- Most ordinary extensions to existing homes are standard-rated for VAT, unlike qualifying new dwellings. Some work may be treated differently in specific circumstances, so obtain project-specific tax advice rather than applying new-build VAT rules to an extension.

## Where design can improve value

Good design is not necessarily about adding the largest possible extension. It might mean reorganising the existing plan, opening a better connection to the garden, drawing daylight deeper into the house or making one new room work harder.

At ED Design, we test the relationship between new and existing spaces before settling on size or form. Sometimes a more carefully resolved extension, with less floor area, delivers the better home. See our extensions and renovations service.

CONTINUE READING

→ Permitted development rights in Scotland (2.06 · p.52)

→ Building Warrant vs planning permission (3.04 · p.83)

## Questions

**Is a single-storey extension cheaper than a two-storey extension?**

Not automatically on a cost-per-square-metre basis. Foundations and roof costs are spread differently, while structural alterations and site constraints may dominate either option.

**Will removing the rear wall increase costs?**

Often. Large openings can require engineered beams, temporary works and changes to services and finishes.

**Can I live at home during the work?**

Sometimes, depending on the extent of demolition, service interruptions, safety and the contractor's programme.

**Should I get builder prices before planning?**

An early cost review is valuable while the design can still change. A full competitive tender generally needs more detailed, coordinated information.

Read online: eddesign.uk/self-build-hub/house-extension-cost-scotland/

CASE STUDY · MELROSE



# Traditional outside, contemporary within

Melrose, Scottish Borders

COMPLETED PROJECT

CASE STUDY · MELROSE

# Traditional outside, contemporary within

THE BRIEF

A bespoke traditional-style family home that complements the established character of Melrose, with bright, comfortable and contemporary living spaces inside.

THE CHALLENGE

Balancing the proportions of traditional Scottish residential architecture with the needs of modern family life, so the house sits naturally among its neighbours.

THE DESIGN RESPONSE

A one-and-a-half-storey house with a steep pitched roof, prominent gables, light rendered walls and carefully proportioned windows, combined with generous glazing and an open internal layout.

THE OUTCOME

A completed new-build family home that responds to the character of Melrose while offering space, natural light and flexibility. Photographs of the completed house.



Traditional new-build home · Melrose, Scottish Borders · Completed project



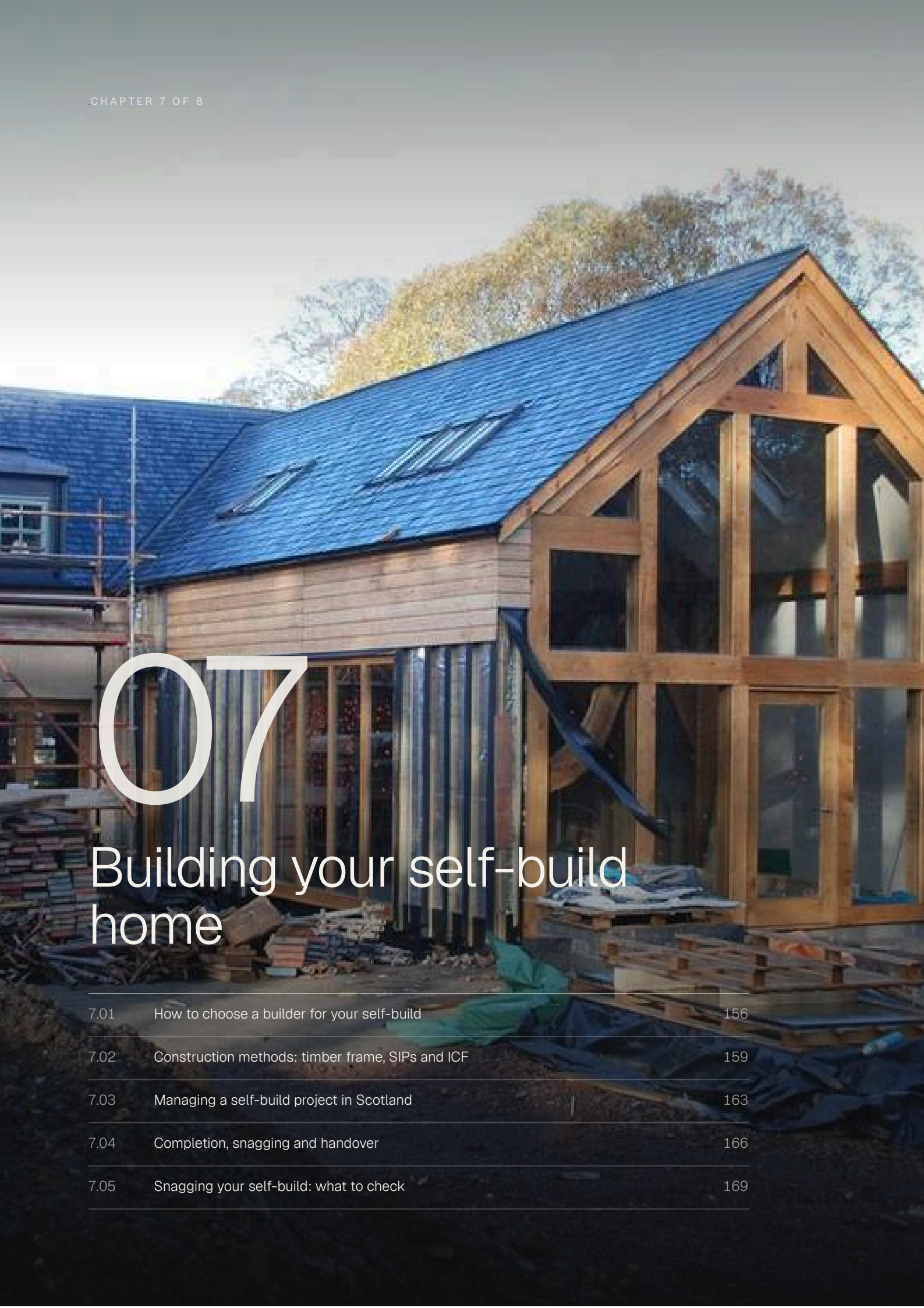
Traditional new-build home · Melrose, Scottish Borders · Completed project




Ground floor plan

Status: Completed project

eddesign.uk/portfolio/traditional-new-build-home-melrose/



# 07

# Building your self-build home


| | | |
|---|---|---|
| 7.01 | How to choose a builder for your self-build | 156 |
| 7.02 | Construction methods: timber frame, SIPs and ICF | 159 |
| 7.03 | Managing a self-build project in Scotland | 163 |
| 7.04 | Completion, snagging and handover | 166 |
| 7.05 | Snagging your self-build: what to check | 169 |

CHAPTER 7 · BUILDING · 7.01

# How to choose a builder for your self-build in Scotland

Your builder turns the drawings into your home. Choosing the right one, and recognising the wrong one, has consequences that last for years.

BY CHRIS EADIE, ED DESIGN 8 MIN READ LAST REVIEWED OCTOBER 2026



Garden room · Merchiston, Edinburgh · Under construction

## Start earlier than you think

Good builders for one-off homes in central Scotland are in demand, and the best are often booked six to twelve months ahead. Start the conversation during design, not once planning permission arrives.

CONTINUE READING

→ How to brief your designer (6.01 · p.132)

## Six checks before inviting tenders

1. **Comparable projects.** Ask for two or three finished homes similar to yours, and visit them if you can.
2. **Recent clients.** Speak to two directly about programme, communication and how changes were handled.
3. **Workload.** When could they realistically start, how many jobs will they run at once, and who will be the site manager?

4. **Financial standing and insurance.** Check Companies House and ask for current insurance certificates.
5. **Subcontractors.** Long-standing relationships with groundworkers, roofers, plumbers, electricians and joiners reduce risk.
6. **Warranty.** Confirm they're registered with the structural warranty provider your lender requires.



Crossing Cottage · Blairgowrie, Perthshire · Design visual

ED DESIGN PROJECT →

## Match the builder to the construction method

A builder who has built dozens of block-and-render homes may have done few timber frame or SIPs projects. Ask about their experience with the method your home is designed for. It affects both quality and programme.

CONTINUE READING

→ Construction methods: timber frame, SIPs and ICF (7.02 · p.159)

## The tender

With a shortlist of two to four builders, the tender package (drawings, specification and schedule of works) goes out for lump-sum prices. Allow four to six weeks.

> THE LOWEST PRICE ISN'T ALWAYS THE RIGHT ONE
>
> If one tender is much lower than the rest, ask the builder to walk you through it. Gaps in a price become problems on site, through corners cut or a stream of extras. A realistic price from a reliable builder is worth more than a low one from an uncertain builder.

## A Scottish building contract

SCOTLAND ONLY

Building contracts in Scotland are governed by Scots law. The Scottish Building Contract Committee (SBCC) publishes standard contracts. Its Homeowner Contracts suit smaller domestic work. For a new home, a form such as the SBCC Minor Works Building Contract is more usual: it sets a lump-sum price, interim payments certified by the contract administrator, retention and a defects period.

NEVER BUILD WITHOUT A WRITTEN CONTRACT

On a project of this size, without a proper contract you have no control over payments, no formal remedy for defects and no agreed process if things go wrong.

Once the contract is signed, ED Design can provide construction-stage support where appointed: responding to design queries, reviewing relevant information and attending agreed site visits. Contract administration, such as reviewing valuations, certifying payments and administering changes, is only part of our role where the written appointment says so.

CONTINUE READING

→ Managing a self-build project in Scotland (7.03 · p.163)

→ Completion, snagging and handover (7.04 · p.166)

## Questions

**How far ahead should I approach builders?**

Six to twelve months before you want to start on site. Begin conversations during design.

**Should I get a fixed price or cost-plus?**

For most self-builders a fixed lump-sum price gives the most budget certainty. Cost-plus can suit very uncertain work but moves more risk to you.

**What if the tenders come in over budget?**

The specification can be reviewed with you, adjusting finishes, simplifying details or phasing work, without losing the design's core qualities. This is much easier before the contract is signed.

Read online: eddesign.uk/self-build-hub/how-choose-builder-self-build-scotland/

CHAPTER 7 · BUILDING · 7.02

# Construction methods for self-build in Scotland: timber frame, SIPs and ICF

Your construction method affects the programme, the budget, energy performance and which builders you can use. And Scotland is very different from England.

BY CHRIS EADIE, ED DESIGN 8 MIN READ LAST REVIEWED OCTOBER 2026



Oak-frame home · Pathhead, Midlothian · Under construction

## Scotland builds in timber

SCOTLAND ONLY

The large majority of new homes in Scotland are timber frame, the reverse of England, where masonry dominates. It reflects a long tradition, a strong Scottish frame manufacturing industry and the performance well-detailed timber offers in this climate.



Oak-frame home · Pathhead, Midlothian · Under construction. A green oak frame, raised on site in Pathhead. ED DESIGN PROJECT →

## Open-panel timber frame

Factory-made wall panels of softwood studs are delivered and erected by specialist crews, typically reaching wind and watertight within a few weeks. It's the most common method for one-off homes in central Scotland, with the widest choice of experienced builders.

# The large majority of new homes in Scotland are timber frame, the reverse of England.



Detail: pegged oak joint, under construction



Composition: photographed nearing completion

PATHHEAD, MIDLOTHIAN: THE CRAFT OF THE FRAME AND THE HOUSE IT CREATES

## Structural insulated panels (SIPs)

Panels with a rigid insulation core bonded between two structural boards, cut precisely in the factory. The shell goes up very quickly, and the board facings make an airtight structure easier to achieve.

CONTINUE READING

→ Sustainable self-build: Passivhaus and timber frame (6.03 · p.140)

## Insulated concrete formwork (ICF)

Interlocking insulation blocks are filled with concrete and stay in place as insulation. ICF offers thermal mass, airtightness and good sound insulation, but it's less common in central Scotland, with fewer experienced builders.

## Compared

| | TIMBER FRAME | SIPS | ICF |
|---|---|---|---|
| **Speed** | Moderate; flexible on site | Fastest to watertight | Slower |
| **High energy standards** | Achievable with careful detailing | Naturally suited | Achievable |
| **Design flexibility** | Very high | High, but few changes after manufacture | High, including curves |
| **Shell cost** | Usually lowest | Often a modest premium | Usually higher |
| **Builders in Scotland** | Widest choice | Growing; check experience | Limited |

## Choosing the right method

There's no single best method. The right choice depends on the site, programme, budget, energy ambitions and which builders are realistically available. It needs deciding during design, because it shapes the wall build-ups, the engineering, the airtightness strategy and the Building Warrant.

CONTINUE READING

→ How to choose a builder (7.01 · p.156)
→ Designing for the Scottish climate (6.05 · p.147)

## Questions

**Can construction methods be mixed?**

Yes. Masonry or ICF at ground floor with timber frame or SIPs above is common, coordinated by the designer and structural engineer.

**Does the method affect the Building Warrant?**

Yes. The structural design, fire performance and energy calculations are all specific to the method, so it needs fixing early.

Read online: eddesign.uk/self-build-hub/construction-methods-self-build-scotland-timber-frame-sips-icf/



Oak-frame home · Pathhead, Midlothian · Under construction

CHAPTER 7 · BUILDING · 7.03

# Managing a self-build project in Scotland

Once the builder is on site, someone needs to certify payments, manage changes and protect your interests when problems arise. This is where staying involved pays for itself.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Garden room · Merchiston, Edinburgh · Under construction

## What contract administration involves

Contract administration is only carried out by a designer or other professional who has been separately appointed to do it, and only within the duties set out in that appointment and the building contract. Where it is part of the appointment, it typically involves:

- **Regular site visits**, more often at key stages such as groundworks, frame erection, roofing and first fix.
- **Certifying payments.** The builder applies for payment at agreed intervals, the work properly done is valued, and you pay what's certified, not what's claimed.
- **Instructing changes.** Any change to the design or specification is formally instructed, so its cost and time are agreed.
- **Quality.** Work below the agreed standard is identified and put right at the builder's cost.
- **Programme.** Progress is monitored, and delays and extensions of time are assessed.
- **The final certificate**, once the defects period has ended and every defect is resolved.



Garden room · Merchiston, Edinburgh · Under construction. Site visits check the work against the drawings before each payment is certified.

ED DESIGN PROJECT →

CONTINUE READING

→ Working with a design team: the eight stages (6.04 · p.144)

## Retention

Retention is a percentage of each payment held back until set milestones. A common arrangement is 5%, with half released at practical completion and the rest at the end of a twelve-month defects period. The percentage and the length of the defects period are set in the contract, so agree them before you sign.

> DON'T RELEASE RETENTION EARLY
>
> On a £500,000 contract, £12,500 is still held after practical completion. It's your leverage to get snags and first-year defects fixed. Releasing it early removes that leverage just when you need it.

RETENTION ON A £500,000 CONTRACT




A common arrangement: 5% held, half released at practical completion and half at the end of a 12-month defects period.

# You pay what's certified, not what's claimed.

## When a separate project manager helps

- Very large or complex projects.
- Where you're employing separate trades directly rather than a main contractor.
- Where the design team's appointment ends at the Building Warrant.

## As the build nears completion

Contract administration runs through practical completion and into the defects period. The order of events at the end matters for your VAT reclaim, your lender and your right to move in.

CONTINUE READING

→ Completion, snagging and handover (7.04 · p.166)
→ How to choose a builder (7.01 · p.156)

## Questions

**Can I manage the build myself?**

You can, but you lose an independent, technical check on payments and quality, which is where self-builders most often lose money or accept poor work without realising it.

Read online: eddesign.uk/self-build-hub/managing-self-build-project-scotland/



Garden room · Merchiston, Edinburgh · Completed project

CHAPTER 7 · BUILDING · 7.04

# Completion, snagging and handover: before you move in

The last weeks of a self-build are among the busiest and most important. Each step has to happen in the right order.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Garden room · Merchiston, Edinburgh · Completed project

## Eight steps to moving in

| STEP | WHAT HAPPENS |
|---|---|
| **01 Practical completion** | The work is substantially complete. The defects period starts, half the retention is released and the site passes back to you. |
| **02 Snagging inspection** | A systematic walk through the house, recording defects and unfinished items. The list goes to the builder in writing. |
| **03 Snags put right** | Major items before you move in; minor cosmetic items can follow. |
| **04 Completion Certificate submitted** | Through eBuilding Standards, confirming the work matches the warrant. |
| **05 Building Standards inspection** | The council checks the house against the approved warrant. |
| **06 Acceptance** | The Completion Certificate is accepted. You need this to move in, for your lender and for your VAT claim. |
| **07 Moving in and final payment** | The certified balance is paid to the builder, less the retention still held. |

| STEP | WHAT HAPPENS |
|---|---|
| **08 VAT reclaim** | Within six months of completion. |

## Hold on to the retention

> DON'T RELEASE IT EARLY
>
> The retention held for the defects period is your leverage for snagging and first-year defects, however hard the builder presses for it.

## Get the snagging right

Snagging is your last real leverage over quality before the builder leaves site. A room-by-room approach catches far more than a walk-through.

CONTINUE READING

→ Snagging your self-build: what to check (7.05 · p.169)

## Documents you should receive

- As-built drawings showing any changes
- Guarantees for the roof, windows, kitchen, bathrooms and other installations
- Heat pump guarantee and commissioning certificate
- MVHR commissioning report showing airflows at every terminal
- Electrical Installation Certificate (to BS 7671) and plumbing and heating certificates
- Energy Performance Certificate, which must be displayed in the home
- Airtightness test certificate
- MCS certificate for the heat pump
- Operation and maintenance manuals
- Structural warranty documents
- The accepted Completion Certificate
- Evidence that every planning condition was discharged



Replacement dwelling · Scottish Borders · Design visual

ED DESIGN PROJECT →

## Don't forget the VAT claim

It's easy to let the claim slip after moving in, but the six-month deadline is fixed.

CONTINUE READING

→ Reclaiming VAT on a self-build (5.03 · p.122)
→ Completion Certificates in Scotland (3.05 · p.86)

## Questions

**Can I move in before the Completion Certificate is accepted?**

Not without the council agreeing to temporary occupation. Moving in early can also cause problems with your lender, insurance and VAT claim.

**What if Building Standards finds a problem?**

It's put right and the certificate is resubmitted, which can add weeks. Keeping on top of notifications during the build avoids most surprises.

Read online: eddesign.uk/self-build-hub/completion-snagging-handover-self-build-scotland/

CHAPTER 7 · BUILDING · 7.05

# Snagging your self-build: what to check before you sign off

Snagging is the final quality check between you and your builder, and your last chance to have things put right at their cost before you move in.

BY CHRIS EADIE, ED DESIGN 7 MIN READ LAST REVIEWED OCTOBER 2026



Traditional new-build home · Melrose, Scottish Borders · Completed project

## What snagging is

Snagging records defects at practical completion: anything incomplete, badly done, damaged or not to specification. The builder puts these right at no extra cost.

It isn't the same as the Building Standards inspection. Building Standards checks compliance with the warrant. Snagging checks the work against your drawings and specification, which is usually a higher bar.

CONTINUE READING

→ Completion, snagging and handover (7.04 · p.166)

## Room-by-room checklist

| AREA | WHAT TO CHECK |
|---|---|
| **Plasterwork** | No cracks, hollows or uneven surfaces; straight corners; no marks |
| **Floors** | Tiles aligned and fully grouted, with no hollow spots; timber without squeaks or gaps |

| AREA | WHAT TO CHECK |
|---|---|
| **Ceilings** | Level, with no cracks at wall junctions; fittings flush |
| **Joinery** | Doors hang, close and lock properly; hinges secure; skirtings fixed and filled |
| **Windows** | Handles, restrictors and locks fitted; reveals finished; glass unscratched |
| **Stairs** | Balustrades and handrails secure; no movement in treads |
| **Kitchen** | Units level and secure; drawers run smoothly; appliances tested |
| **Bathrooms** | Tiling and sealing complete; sanitaryware secure; taps and showers tested; no leaks |
| **Electrics** | Sockets and switches work; consumer unit labelled; smoke and heat alarms tested |
| **Heating** | Every zone reaches temperature; heat pump commissioned |
| **Ventilation** | MVHR terminals in the right places and commissioned to design airflows |
| **Outside and roof** | Flashings sealed; gutters falling to outlets; cladding complete; gullies clear |



Garden room · Merchiston, Edinburgh · Completed project. Finishes, fittings and services all go on the room-by-room list. ED DESIGN PROJECT →

## Six things most often missed

1. **Airtightness.** Only a pressure test confirms whether the target was met.
2. **MVHR commissioning.** The system must be set to the design airflows at every terminal. Ask for the report.
3. **Drainage falls**, particularly at changes of direction.
4. **Roof flashings**, the most common source of later leaks. Binoculars or a drone survey are worthwhile.
5. **Cold spots.** Condensation or mould at junctions in the first winter points to a thermal bridge.

6. **Documents.** As-built drawings, manuals, guarantees and certificates are part of what you've paid for.

> HAVE YOUR DESIGNER AT THE INSPECTION
>
> A trained eye spots what others miss: a flashing fitted wrongly, a detail built differently from the drawings, a ventilation terminal in the wrong place.

CONTINUE READING

→ Sustainable self-build: Passivhaus and timber frame (6.03 · p.140)

→ Managing a self-build project (7.03 · p.163)

## Questions

**How long does snagging take?**

The inspection usually takes half a day to a day. Putting things right can take from a few days to several weeks.

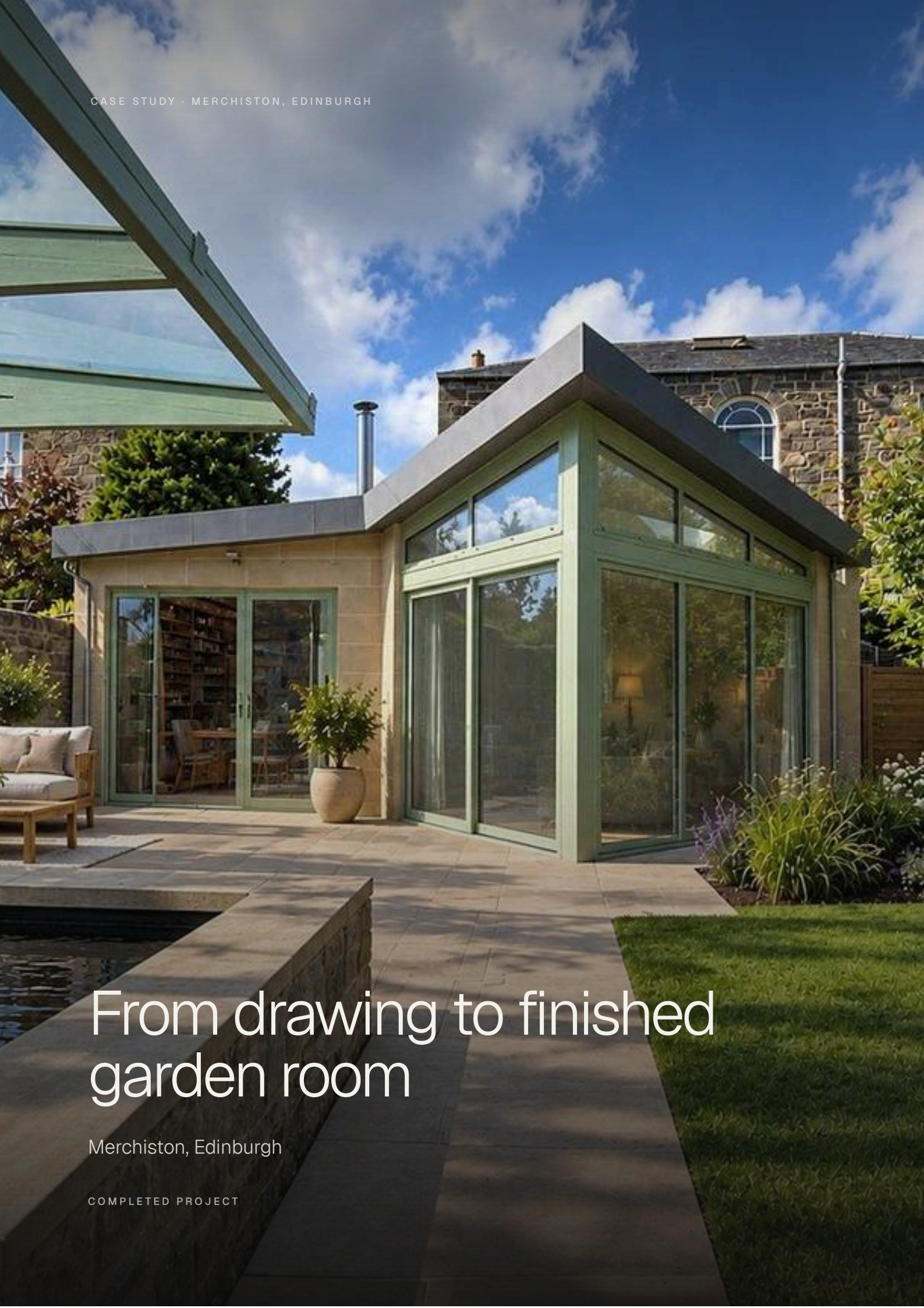
**What if the builder won't fix something?**

The retention exists for exactly this. If a dispute continues, the contract's dispute resolution process applies.

Read online: eddesign.uk/self-build-hub/self-build-snagging-scotland/



Garden room · Merchiston, Edinburgh · Under construction



CASE STUDY · MERCHISTON, EDINBURGH

# From drawing to finished garden room

Merchiston, Edinburgh

COMPLETED PROJECT

CASE STUDY · MERCHISTON, EDINBURGH

# From drawing to finished garden room

THE BRIEF

A contemporary garden room, parking for two cars and a way to shelter the koi pond, with the clients closely involved in every decision.

THE CHALLENGE

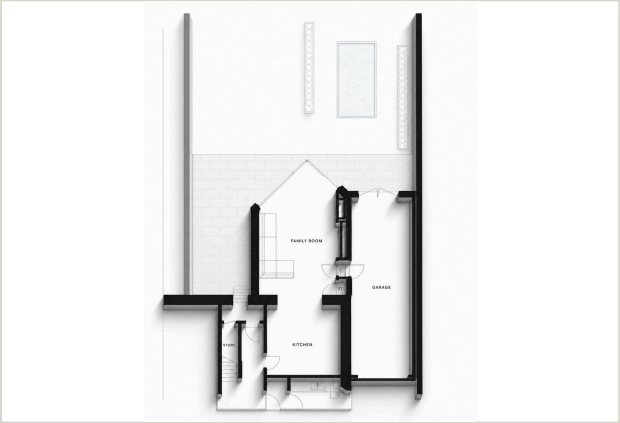
A split, listed villa in an Edinburgh conservation area, demanding council restrictions, an awkward orientation and room for only a single garage.

THE DESIGN RESPONSE

A sandstone garden room under a lifted metal roof, a car lift that stacks two cars in one low garage, and a second lift rebuilt as a movable glazed pond cover.

THE OUTCOME

Planning approved with minimal comment, then built: three new structures that read as one quiet family of buildings beside the villa.




Design: the 3D plan



Under construction: the roof structure



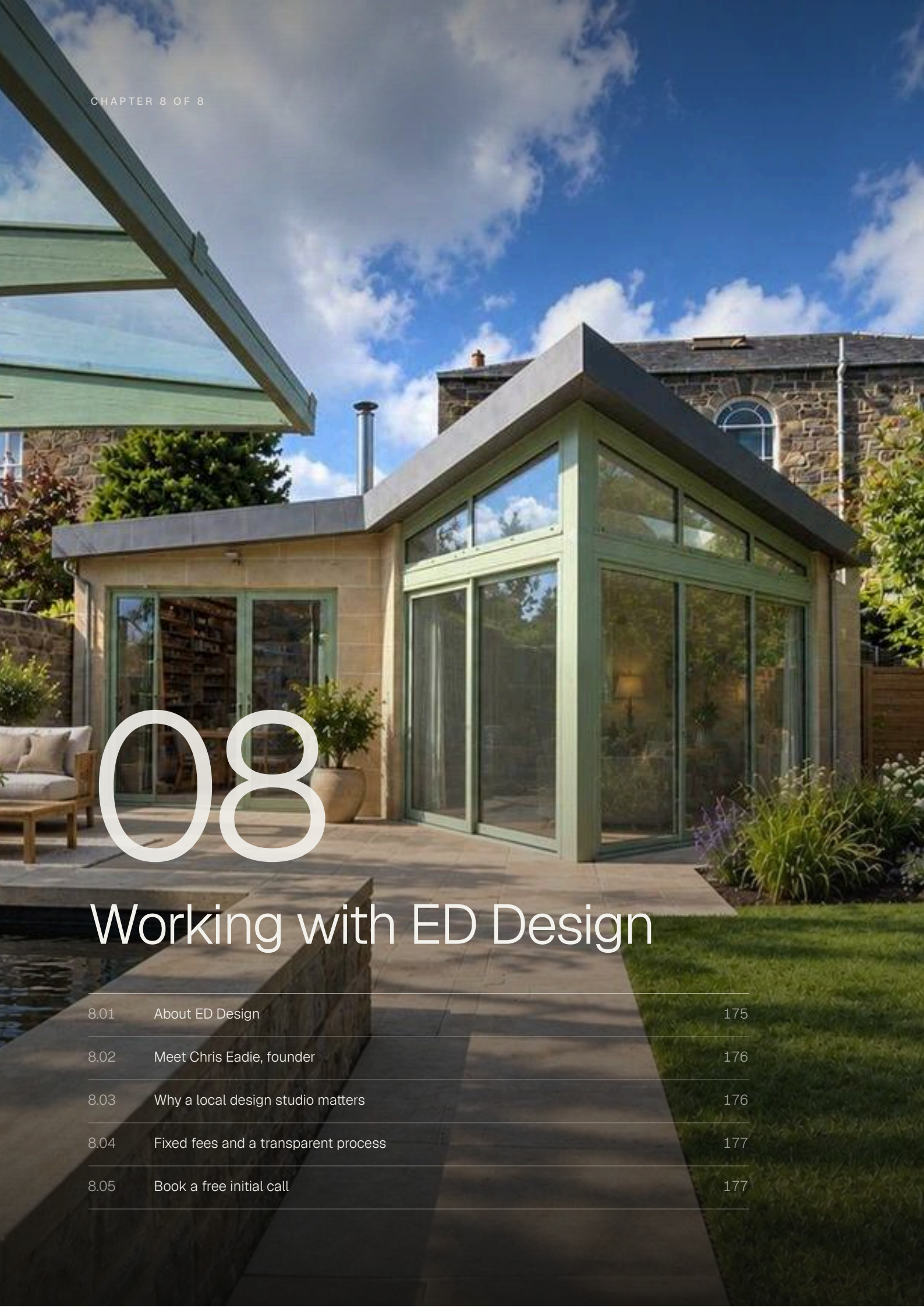
Under construction: the floor screed



Completed

Status: Completed project

eddesign.uk/portfolio/garden-room-merchiston-edinburgh/



CHAPTER 8 OF 8

# 08

# Working with ED Design


| | | |
|---|---|---|
| 8.01 | About ED Design | 175 |
| 8.02 | Meet Chris Eadie, founder | 176 |
| 8.03 | Why a local design studio matters | 176 |
| 8.04 | Fixed fees and a transparent process | 177 |
| 8.05 | Book a free initial call | 177 |

CHAPTER 8 · STUDIO PROFILE

# An architectural design studio rooted in central Scotland.






## What we do

We design bespoke self-build homes, extensions and renovations, and replacement dwellings across Scotland, for homeowners and self-builders who want a home shaped around the way they live.

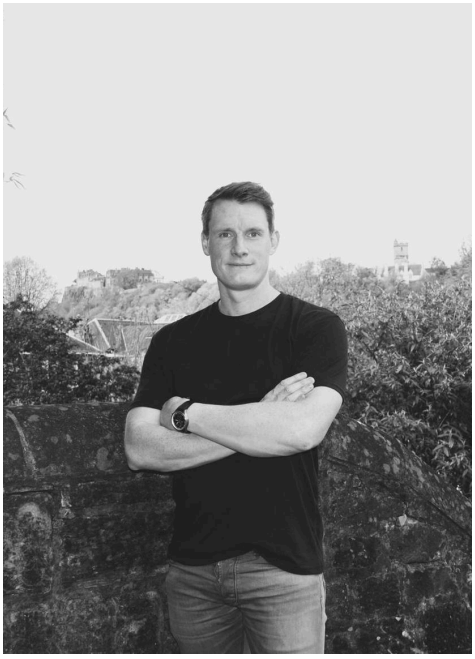
We guide clients through every stage, from early ideas and pre-purchase plot appraisals through planning, technical design and the Building Warrant, to construction on site.

## How ED Design is different

- **Rooted in central Scotland.** Based in Stirling and working across Perthshire, the Trossachs, Edinburgh, Glasgow, the Borders and beyond. We know the planning authorities, the landscapes and the builders.
- **One studio from plot to keys.** Design, planning, technical design, the warrant and construction stay with one team, so nothing is lost between stages.
- **Fixed fees and a clear process.** Eight defined stages, each with a fixed fee agreed before it starts.
- **Honest advice.** Clear views on planning prospects, costs and timescales, so you can make good decisions.
- **Designed for Scotland.** The climate, planning system and building standards here are different, and our work reflects that.

THE PEOPLE

# Meet Chris Eadie, founding partner.



Chris Eadie · Founding partner

Chris Eadie is the founder of ED Design. His career has taken him from Edinburgh to the Scottish Borders, to an award-winning Edinburgh practice and to Boston, before returning to Scotland to found ED Design in Stirling.

Chris began studying in Edinburgh in 2005, combining architectural design and structural engineering before completing an honours degree in architectural technology. That grounding in both design and construction runs through how the studio works: the same care goes into a structural junction or an energy calculation as into the feel of a space.

Chris's early career was with one of Scotland's leading house designers and timber frame manufacturers, learning how bespoke homes are actually built, how timber frame performs in Scotland's climate, and which details succeed.

He went on to be Senior Architectural Technologist at an award-winning Edinburgh practice, then spent four years as Senior Designer at a practice in Boston, continuing as a consultant to it after returning to Scotland. That international experience still shapes the studio's work, which spans Scotland, England and the USA.

## Why a local studio matters

Most people compare designers on portfolio, fees and how they communicate. Just as important: how often has this studio applied to your council recently, and what happened?

Every council has its own planning team, its own reading of NPF4 and its own approach to pre-application advice. Experience with that authority counts.

- **Pre-application advice.** How to frame a scheme for a sensitive site, and which issues to address up front.
- **Design.** Understanding what each authority responds to.
- **Builders.** Knowing who consistently builds well in the area, and who suits timber frame or SIPs.
- **Landscape.** Designing for a particular glen, strath or village edge, not a generic "rural Scotland".
- **Site visits.** Being close enough to be on site when it matters.

HOW WE WORK

# Eight clear stages, agreed in writing.

Percentage fees, often 8–15% of the build cost, mean the total isn't known until the build is priced. We charge a fixed fee for each stage, agreed in writing before work begins.

- **You know the cost before you commit** to each stage.
- **Clear terms.** Our written fee proposal sets out the agreed services, stages, assumptions, exclusions and the circumstances in which additional fees may arise. The signed appointment sets the precise scope.
- **Stage by stage.** You agree each stage before it starts and can pause after any stage, subject to the terms of your appointment.

See our fee guide for worked examples.

| STAGE | IN PLAIN LANGUAGE |
|---|---|
| **01 Project brief** | Understanding how you live. Conversations and site visits produce a written brief setting out scope, priorities and budget. |
| **02 Concept & schematic design** | Where ideas take shape. Site analysis and concepts in sketches and 3D, until a direction is agreed. |
| **03 Cost review & budget testing** | Testing the design against your budget with builders early, while changes are still quick. |
| **04 Planning application** | Preparing the application, pre-application discussions and managing it to a decision. The council decides it. |
| **05 Detailed design** | The architectural design developed in detail and coordinated with your engineer and other consultants. |
| **06 Building Warrant application** | The application, Building Standards queries and certifiers, managed to a decision. |
| **07 Construction documentation** | The tender package, builder selection and the building contract. |
| **08 Construction-stage support** | Where appointed: design queries, review of relevant information and agreed site visits. Any contract administration is defined separately. |

## Your first step

| STEP | WHAT HAPPENS |
|---|---|
| **01 Free initial call** | A conversation about your plot or search, brief, budget and timeline, with an honest view of what's possible. |
| **02 Written proposal** | A fixed-fee proposal for the stage you need, with scope, deliverables and timescale. |
| **03 Plot appraisal, if needed** | Planning prospects, constraints and design potential, before you conclude missives. |
| **04 Work begins** | Once the proposal is accepted. |

Call 01786 388773 or email chris@eddesign.uk with a short description of your project.

WORKSHEET 1 OF 4

# Plot due-diligence checklist

Use this before you conclude missives. Record who checked each item, the source and the date, so your solicitor, lender and design team are working from the same information.

| CHECK | WHO / SOURCE | DATE CHECKED | OUTCOME AND NOTES |
|---|---|---|---|
| Planning policy and status | | | |
| Planning history | | | |
| Title, burdens and servitudes | | | |
| Legal access | | | |
| Visibility splays | | | |
| Levels and topography | | | |
| Ground conditions | | | |
| Contamination | | | |
| Flood risk | | | |
| Drainage solution | | | |
| Utilities: water, electricity, broadband | | | |
| Trees and ecology (survey seasons) | | | |
| Heritage and archaeology | | | |
| Whole-project budget | | | |
| Advice on a conditional offer | | | |

The Scottish Self-Build Hub · ED Design · eddesign.uk. General guidance, not legal, tax or financial advice.

WORKSHEET 2 OF 4

# Budget worksheet

Give every allowance a source and a date. Show any potential VAT refund separately: it is not cash available to fund the build.

| ITEM | ALLOWANCE (£) | SOURCE | DATE | NOTES |
|---|---|---|---|---|
| Land | | | | |
| LBTT and legal costs | | | | |
| Surveys and investigations | | | | |
| Design and engineering | | | | |
| Planning, warrant and certification fees | | | | |
| Construction contract | | | | |
| Utility connections | | | | |
| External works and landscaping | | | | |
| Insurance, warranty and finance | | | | |
| Contingency (% and basis) | | | | |
| VAT assumptions | | | | |
| **Total project budget** | | | | |

The Scottish Self-Build Hub · ED Design · eddesign.uk. General guidance, not legal, tax or financial advice.

WORKSHEET 3 OF 4

# Planning submission checklist

What a planning application for a new home is likely to need. Requirements vary by site and council, so confirm them with your design team and, where offered, through pre-application advice.

| ITEM | NEEDED? | WHO | DONE |
|---|---|---|---|
| Site boundary (red line) plan | ☐ | | ☐ |
| Policy appraisal (NPF4 and local plan) | ☐ | | ☐ |
| Planning history | ☐ | | ☐ |
| Design Statement | ☐ | | ☐ |
| Access and visibility | ☐ | | ☐ |
| Drainage strategy | ☐ | | ☐ |
| Ecology and tree surveys | ☐ | | ☐ |
| Heritage assessment | ☐ | | ☐ |
| Neighbour impacts: privacy, daylight | ☐ | | ☐ |
| Drawings: plans, elevations, sections, site layout | ☐ | | ☐ |
| Conditions tracker after decision | ☐ | | ☐ |

The Scottish Self-Build Hub · ED Design · eddesign.uk. General guidance, not legal, tax or financial advice.

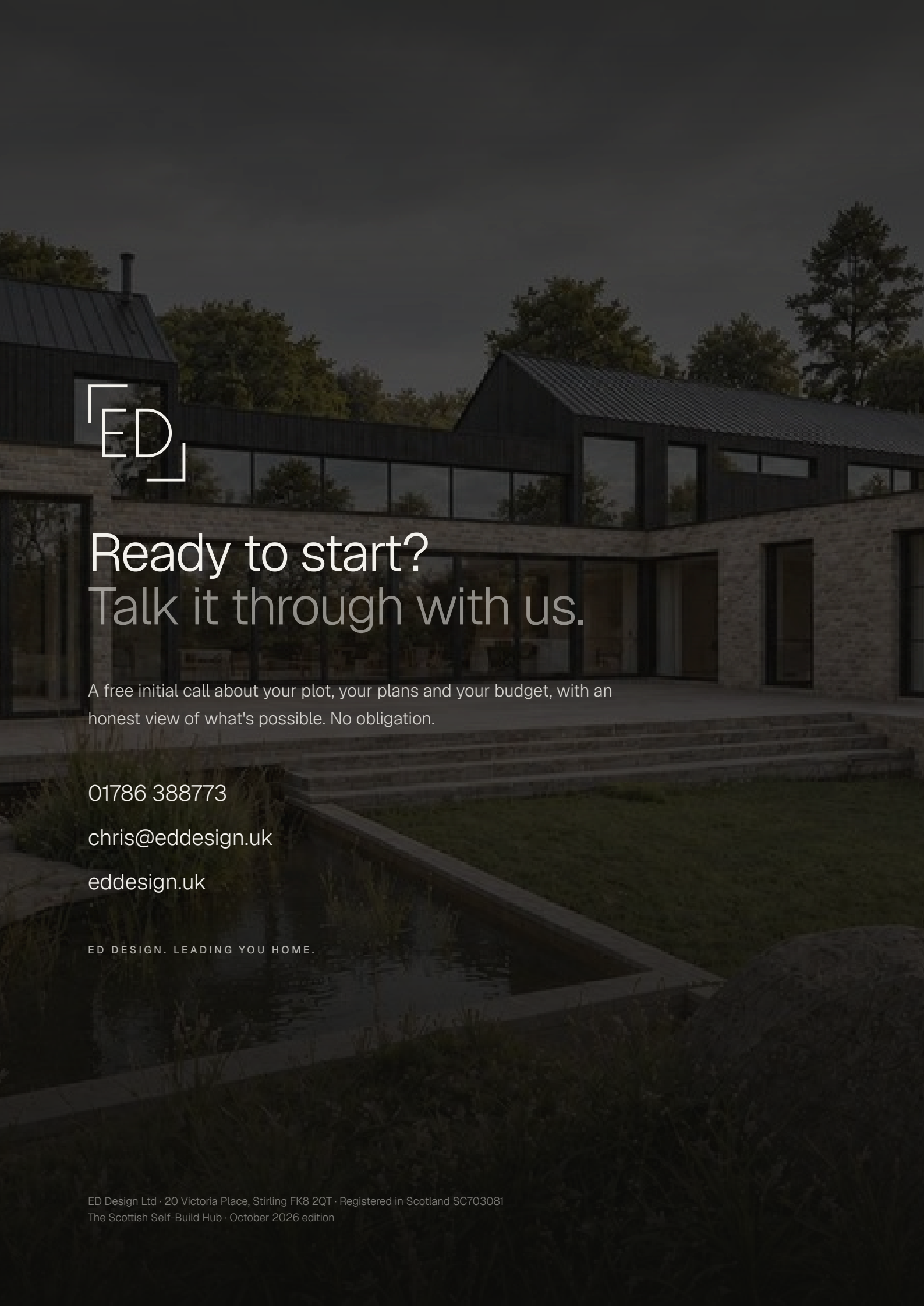
WORKSHEET 4 OF 4

# Project programme

Map each stage, what it depends on and the decision you need to make before moving on. Allow for survey seasons and council timescales.

| STAGE | DEPENDS ON | DECISION GATE | START | FINISH |
|---|---|---|---|---|
| Plot acquisition | | | | |
| Feasibility | | | | |
| Design | | | | |
| Planning | | | | |
| Surveys | | | | |
| Building Warrant | | | | |
| Tender | | | | |
| Construction | | | | |
| Completion and handover | | | | |

The Scottish Self-Build Hub · ED Design · eddesign.uk. General guidance, not legal, tax or financial advice.



# Ready to start?
# Talk it through with us.

A free initial call about your plot, your plans and your budget, with an honest view of what's possible. No obligation.


01786 388773

chris@eddesign.uk

eddesign.uk


ED DESIGN. LEADING YOU HOME.


ED Design Ltd · 20 Victoria Place, Stirling FK8 2QT · Registered in Scotland SC703081
The Scottish Self-Build Hub · October 2026 edition