

REVEALED: Scotland's most expensive seaside towns for homebuyers – and where to bag a bargain

The Bank of Scotland Seaside Town Review tracks house price movements in 55 seaside towns in Scotland. The review is based on house price data from the Registers of Scotland and the Land Registry.

- The average price of a property in a Scottish seaside town is now £159,067, a leap of 5% (£8,007) over the last year.
- North Berwick in East Lothian is Scotland's most expensive seaside town, with an average house price of £401,590. St Andrews in Fife is second on the list at £354,136.
- Eyemouth in the Borders has seen the biggest increase in average price of any Scottish seaside town over the last year, jumping by more than a third (36%) from £135,754 to £183,997.
- The west coast dominates the list of Scotland's least expensive seaside towns – with Millport, on the Isle of Cumbrae, offering the most affordable properties at an average of £74,148.
- Over the last ten years, the average house price in Scotland's seaside towns has risen by 15% (or £20,839) from an average of £138,228 to £159,067.
- Port Bannatyne on the Isle of Bute has seen the biggest average price rise of any Scottish seaside town over the last decade, jumping by 75% from £73,351 to £128,405.



Graham Blair, Mortgages Director at Bank of Scotland, said: “Scotland’s stunning coastline makes its seaside towns highly desirable places to live, with homebuyers hunting properties in the likes of North Berwick and St Andrews facing a hefty price premium.

“However for those prepared to cast their nets a little wider, Scotland still provides great value in comparison to coastal areas in other parts of Britain, with the west coast in particular offering the benefits of seaside living at a much more affordable price.”

Full data tables on following pages.



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Table 1: Scotland's most expensive seaside towns

Seaside Town	Average House Price 2020 (£)
North Berwick	401,590
St Andrews	354,136
Dunbar	224,213
Stonehaven	218,877
Anstruther	215,659
Dalgety Bay	206,805
Cockenzie	206,118
Helensburgh	204,909
Inverkip	204,571
Musselburgh	199,295

Source: Registers of Scotland, house price data, Full Year 2020

Table 2: Scotland's least expensive seaside towns

Seaside Town	Average House Price 2020 (£)
Millport	74,148
Girvan	90,210
Campbeltown	92,726
Rothesay	97,753
Greenock	99,994
Saltcoats	102,164
Thurso	104,041
Wick	106,062
Irvine	109,685
Stranraer	110,674

Source: Registers of Scotland, house price data, Full Year 2020



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Table 3: Scotland's seaside towns biggest annual house price increases

Seaside Town	Average House Price (£) 2019	Average House Price (£) 2020	One Year change (%)
Eyemouth	135,754	183,997	36%
Port Bannatyne	95,655	128,405	34%
Anstruther	176,073	215,659	22%
Cockenzie	168,484	206,118	22%
Campbeltown	76,550	92,726	21%
Ayr	148,054	176,880	19%
Inverkip	174,319	204,571	17%
Dunoon	111,433	130,763	17%
Skelmorlie	160,221	181,737	13%
Troon	148,942	168,518	13%
All Scottish Seaside Towns	151,060	159,067	5%

Source: Registers of Scotland, house price data, Full Year 2019 and 2020

Table 4: Scotland's seaside towns biggest house price increases over the last decade

Seaside Town	Average House Price (£) 2010	Average House Price (£) 2020	10 Year change (%)
Port Bannatyne	73,351	128,405	75%
Cockenzie	129,107	206,118	60%
Kirkwall	103,598	161,568	56%
Eyemouth	118,280	183,997	56%
Invergordon	83,333	123,212	48%
Anstruther	152,054	215,659	42%
West Kilbride	136,474	192,910	41%
Prestonpans	128,727	180,927	41%
Musselburgh	151,641	199,295	31%
North Berwick	305,691	401,590	31%
All Scottish Seaside Towns	138,228	159,067	15%

Source: Registers of Scotland, house price data, Full Year 2010 and 2020



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Table 5: Britain's most expensive seaside towns

Seaside Town	Region	Average House Price 2021 (£)
Salcombe	South West	950,325
Sandbanks	South West	835,971
Padstow	South West	616,368
Lymington	South East	570,451
Aldeburgh	East Anglia	566,339
Wadebridge	South West	536,760
Dartmouth	South West	523,182
St Mawes	South West	501,638
East Wittering	South East	494,025
Fowey	South West	488,083

Source: Land Registry, England and Wales house price data, 12 months to January 2021

Table 6: Britain's least expensive seaside towns

Seaside Town	Region	Average House Price 2020 (£)
Millport	Scotland	74,148
Girvan	Scotland	90,210
Campbeltown	Scotland	92,726
Rothesay	Scotland	97,753
Greenock	Scotland	99,994
Saltcoats	Scotland	102,164
Thurso	Scotland	104,041
Wick	Scotland	106,062
Irvine	Scotland	109,685
Stranraer	Scotland	110,674

Source: Registers of Scotland, house price data, Full Year 2020



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Table 7: Britain's seaside towns biggest annual house price increases

Seaside Town	Region	Average House Price (£) 2019 ^a / 2020 ^b	Average House Price (£) 2020 ^a /2021 ^b	One Year change (%)
St Mawes	South West	339,912	501,638	48%
Eyemouth	Scotland	135,754	183,997	36%
Port Bannatyne	Scotland	95,655	128,405	34%
Dartmouth	South West	403,638	523,182	30%
Hunstanton	East Anglia	306,882	388,828	27%
Brancaster	East Anglia	323,047	396,119	23%
Anstruther	Scotland	176,073	215,659	22%
Cockenzie	Scotland	168,484	206,118	22%
Kingsbridge	South West	373,843	455,981	22%
Fowey	South West	400,873	488,083	22%
All GB Seaside Towns		241,923	265,978	10%

Source: ^aRegisters of Scotland, house price data, Full Year 2019 and 2020 / ^bLand Registry, England and Wales house price data, 12 months to January 2021

Table 8: Britain's seaside towns biggest house price increases over the last decade

Seaside Town	Region	Average House Price (£) 2010 ^a / 2011 ^b	Average House Price (£) 2020 ^a /2021 ^b	10 Year change (%)
Padstow	South West	351,458	616,368	75%
Port Bannatyne	Scotland	73,351	128,405	75%
Herne Bay	South East	189,718	326,812	72%
East Wittering	South East	291,543	494,025	69%
Shoreham By Sea	South East	256,127	428,706	67%
Burnham On Crouch	South East	201,876	335,791	66%
Leigh On Sea	South East	240,859	399,361	66%
Clacton On Sea	South East	153,173	253,776	66%
Folkestone	South East	175,018	288,466	65%
Brancaster	East Anglia	241,034	396,119	64%
All GB Seaside Towns		194,932	265,978	36%

Source: ^aRegisters of Scotland, house price data, Full Year 2010 and 2020 / ^bLand Registry, England and Wales house price data, 12 months to January 2011 and 2021



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Notes to editors

The prices used are simple arithmetic ('crude') averages. These prices are not standardised and therefore can be affected by changes in the sample from period to period. Note that individual seaside towns may be excluded from the lists in any given year if there is an insufficient number of transactions to calculate an average figure.

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