

OpenVoiceNews U.K.

Transparent. Unbiased. Yours.

Oban Crowned UK's Most Affordable Coastal Town with £220K Average House Price

July 19, 2025

— Categories: Real Estate



A scenic Scottish town has quietly claimed the top spot as the UK's most affordable seaside destination, offering stunning coastal views without the steep prices. Oban, nestled on the west coast of Scotland in Argyll and Bute, is drawing interest for its balance of affordability and natural beauty.

According to research by the Co-operative Bank, Oban has emerged as the most budget-friendly beach town in the United Kingdom. The study assessed average house prices,

rental costs, the house price-to-income ratio, and how much of a typical salary goes toward rent. Oban scored a remarkable 9.82 out of 10, comfortably taking the lead in the rankings.

With an average house price of £220,458 and average monthly rent of just £800, Oban stands out in stark contrast to the soaring prices found in southern English coastal spots. Rent in the town amounts to around 34.7% of the average monthly income, reinforcing its reputation as a cost-effective place to live or invest.

Coastal Calm

Home to just over 8,000 residents, Oban offers a slower, more connected way of life. Often referred to as the seafood capital of Scotland, the town has long attracted visitors for its fresh catch, charming harbourside restaurants, and relaxed atmosphere. Its picturesque location, framed by green hills and a dramatic coastline, only adds to its appeal.

Among its many attractions is McCaig's Tower, a prominent structure perched on a hill above the town. The 19th-century colosseum-style monument features 94 lancet arches and provides sweeping views of Oban Bay and the Inner Hebrides. Not far from the town centre, history buffs can explore the ancient ruins of Dunollie Castle, which date back over 8,000 years.

The town is also home to one of the oldest whisky producers in the country. Oban Distillery has been crafting whisky since 1794, and today it offers tours and tastings for visitors keen to sample a true Highland malt in its birthplace.

For those considering a more permanent move, the local housing market remains relatively accessible. Figures from Rightmove show that flats sold for an average of £151,783 over the past year. Detached homes fetched £351,993 on average, while semi-detached properties sold for around £227,786.

Despite its remoteness, Oban is far from isolated. ScotRail operates regular services between Oban and Glasgow, with fares starting at roughly £20 and journey times averaging three hours. The scenic train ride is itself considered one of the most beautiful in the country, winding through lush Highland terrain. The town also serves as a key ferry hub for reaching the islands of Mull, Iona, and Staffa, making it an ideal base for island-hopping.

Visitors frequently describe the town as “beautiful” and “spectacular”, with McCaig’s Tower often singled out for praise. Oban presents a compelling alternative for those seeking coastal charm without the financial burden. With its natural splendour, rich heritage, and practical property prices, it is easy to see why this Highland haven is earning national attention.