SAL

SCOTTISH
ASSOCIATION
OF LANDLORDS





Connect

Unite

Strengthen

SAL 2031 - shaping the future of private renting

One housing system

Part of the solution

Renting as a choice



Testimonials

17/08/2023

As a small independent landlord for the past eight years I have found the services of SAL invaluable in helping me through the minefield of legislation and red tape that goes with the territory. Before we took over three properties in our area I asked friends who let out rooms to students a) is this a good idea? and b) any advice? The answer was join SAL, so we did, and even with recent price increases it's worth every penny. Just knowing help is at hand at the end of the phone, and that documents, templates, and courses are all available. Thank you SAL - I couldn't have managed this far along without you.

Neil Gibson
Landlord member

Trustpilot

23/04/2023

SAL has always been very professional and answered all my queries in good time. Their advice and knowledge has helped me hugely during a very stressful time with my tenant and insurance. Thanks to SAL I had all the information and rules I needed. SAL also has great deals for their members. This company gives great advice. They are so knowledgeable and professional. I would have been lost without them.

Elizabeth Shearer
Landlord member

03/05/2023

We've been using SAL for a good number of years. They are friendly and efficient at dealing with any enquiry we have. The letting agent meetings are very useful and all the resources on their website provide templates that we use.

Alan Craig
Letting agent member

02/10/2023

Great support for landlords, with very useful forms and guidance to help me manage my properties. I have used the helpline, and the advice was very accurate and tailored to my exact needs. There are regular online meetings and newsletters which keep me up to date with legislative and other changes to the sector. The membership fee is great value for money and has paid for itself easily.

Craig MacDonald
Landlord member

17/08/2023

So good having the support of SAL. Staff are always quick to respond to any questions.

Michelle Gilmour
Letting agent member

Trustpilot

03/05/2023

SAL is my go-to place for up-to-date information/legislation. It's one of the best investments I have made. The staff are helpful and knowledgeable.

Carla Bankhead
Letting agent member

POST YOUR REVIEW

Google
CLICK HERE

Trustpilot
CLICK HERE



Our vision

A GOOD HOME FOR EVERYONE

We are part of **one housing system** in Scotland and we believe that the private rented sector (PRS) has a key role to play in **delivering high quality, flexible homes for everyone**. The PRS is becoming more important as a longer term and sensible housing choice for many more people.

The PRS is **part of the solution** to ensure people have a property when and where it suits them. Our vision is for **a rental sector that works for all**, recognising the important contribution landlords make to the wider society in providing much needed homes. The rights of landlords must be protected to encourage investment and sustain lettings businesses for the future.

The PRS must deliver the highest standard of homes. With better enforced regulation, the Scottish Association of Landlords (SAL), as the membership body for landlords and letting agents, will **drive up excellence and standards** ensuring that all private rented homes are good homes.

Registered Social Landlords (RSLs) and local authorities are also offering properties on the same terms as private landlords, which demonstrates that we are a standard of housing worth emulating, and is becoming the choice for many people, rather than just of last resort. We know that in the rest of Europe, **renting as a choice** is a much more significant part of the housing economy and we are seeing that develop in Scotland in our own unique way.



Our values

IN OUR WORK WITH MEMBERS, PARTNERS AND STAKEHOLDERS WE AIM TO BE:

SAL SCOTTISH ASSOCIATION OF LANDLORDS

- SUPPORTIVE AND TRUSTWORTHY
- ACCESSIBLE AND APPROACHABLE
- RESPECTED AND INFLUENTIAL
- FOCUSED ON QUALITY AND EXCELLENCE
- CAMPAIGNING AND AUTHORITATIVE

LAS LANDLORD ACCREDITATION SCOTLAND

- PROFESSIONAL AND TRUSTWORTHY
- LEADING EXCELLENCE AND HIGH STANDARDS
- INFORMATIVE AND SUPPORTIVE
- PROMOTING EDUCATION AND ACCREDITATION
- PROMOTING KNOWLEDGE AND BEST PRACTICE

We want to ensure that the PRS is a key part of the Scottish Government's ambition to achieve a well-functioning housing system with high quality and sustainable homes for all, that meets people's needs.



Our mission

EMPOWERING PRIVATE RENTING

SAL

ENABLING SCOTLAND'S LANDLORDS AND LETTING AGENTS TO PROVIDE THE BEST RENTED HOMES.

To deliver the vision of a good home for everyone, the rights of landlords must be central to policy development in order to provide the best possible homes. By recognising the important role landlords play in meeting housing need, landlords will take pride in ensuring the homes they provide are well-managed, well-maintained and sustainable for the future.

All landlords and letting agents will recognise that they are providing homes and will understand and comply with all the regulation that is in place to support safe and secure homes and tenancies. SAL's mission is to ensure that every landlord is able and willing to manage and maintain their properties well, with no exceptions. Whether this is by planned maintenance, energy efficiency measures, fostering good relationships with tenants, quick resolution of problems or any element of best practice, SAL members will be signed up to deliver this and to recognise their role in providing good homes.

We will deliver this with our partner/sister organisation, LAS.

LAS

SETTING THE STANDARD FOR PRIVATE RENTED HOMES.

LAS will ensure that all landlords and letting agents in the PRS are able to deliver excellence. Well-managed, well-maintained and sustainable homes are achieved through knowledge, training and development for landlords in best practice. We want all landlords to be accredited.

We have made huge progress in the delivery of our mission with a new tenancy and tribunal service, increasing standards and letting agent registration, but there is still much to do in ensuring enforcement of standards and eradicating bad practice.

We will work to ensure that our members and all landlords and letting agents aspire to excellence and have the means to deliver it through our support, advice, training and education.

LAS case studies (page 16)

SAL case studies (page 17)



Our purpose

THE VOICE OF LETTING

SAL

GIVING VOICE TO SCOTLAND'S LANDLORDS AND LETTING AGENTS.

SAL exists to ensure that landlords and letting agents are able to deliver the best managed and maintained homes, and focus on **sustainability, best practice and setting the standard,** through being heard and respected.

Our members sign up to be part of a modern and vibrant PRS and we represent them and campaign to demonstrate that the PRS can deliver **good homes for people.**

We build the reputation of the sector as a key part of the housing system and **negotiate with and influence government decisions** about standards and enforcement. We provide our members with advice and support to be the best.

LAS

TO PROMOTE KNOWLEDGE AND EXCELLENCE THROUGH CONTINUING EDUCATION, BUILDING CONFIDENCE AND RECOGNISING BEST PRACTICE, AND TO SEE EVERYONE IN SCOTTISH LETTING ACCREDITED.

As we promote higher standards in the PRS, we also provide all the tools and knowledge needed by landlords and letting agents to deliver excellence.

We believe that excellence can be achieved through **increasing knowledge, training and ensuring universal accreditation.**

Our Strategic Themes

AT THE HEART OF OUR STRATEGY FOR 2024 - 2029 ARE THREE STRATEGIC THEMES. PERFORMANCE INDICATORS WILL BE MEASURED AND MONITORED ON A REGULAR BASIS.



Connect

Keeping members and the sector connected, strengthening and building on stakeholder relationships.



Unite

To be one voice for landlords and letting agents in Scotland uniting and building one housing system that promotes the highest standards in letting.



Strengthen

By building on our previous achievements and investing in information technology, grow membership and revenue to become a stronger voice in housing.



Keeping members connected via digital touch points and face-to-face communications is vital in building our community. Future investment in digital communications, Landlord Focus magazine, member meetings, training and conferences are a priority in our future plans.

Building on our **stakeholder relationships** is key in sharing and disseminating information to help inform an ever-changing political environment and meet the needs of landlords and tenants. We will enhance our reputation as being the go-to **resourceful, authoritative and trusted organisation.**

As an integral part of the UK housing system we will continue to work closely in strategic partnership with industry bodies to ensure policy exchange and sharing of resources across geographical and political landscapes.

We will also build upon the existing SAL and LAS brands to enhance our membership experience.

FIND OUT MORE:
Ensuring relationships thrive - Page 9



Unite

Representing our members and being regarded as the **voice of letting** is central to our mission to support and enable landlords and letting agents to **provide the best homes.** Creating homes for all relies on us investing in, informing and educating the housing sector.

Our lobbying work will focus on **representing the interests of our members** and making sure that our **voice is heard** by our policymakers.

Our online and social media presence will be enhanced to **promote our vision of one housing system** and our campaigning will respond to the Scottish Government's vision for housing 2040.

Our continued investment in campaigning and training will ensure that best practice can be employed by all, as well as encouraging everyone to strive towards excellence in housing Scotland's people.

FIND OUT MORE:
Working together - Page 10



Strengthen

As a membership body we depend on the support of our community to help deliver our objectives and **support members in running sustainable and profitable lettings businesses.**

In order to achieve this outcome, we must **sustain and grow membership** from the entire rental sector.

Our focus will be on **looking at emerging markets** in the housing sector and how we can help them to be **proud to deliver the best homes** possible through information, campaigning and training.

Other income streams have to be explored to sustain a maturing organisation within an ever-changing housing sector.

We will achieve this growth through the development of measurable and achievable targets.

FIND OUT MORE:
Sustain and grow - Page 15



Connect

ENSURING RELATIONSHIPS THRIVE

Giving voice to landlords and letting agents is at the core of SAL's work as we strive to provide meaningful connections both inside and outside our organisation with others interested in who we are and what we do.

Developing strategic partnerships are essential in creating enduring relationships that provide networks and platforms for our members to collaborate, learn and be heard.

The objectives below demonstrate how these priorities will be incorporated in our strategic planning. Performance indictors will be measured and monitored on a regular basis.

Communication

- Deliver an annual Scottish Letting Day conference
- Offer regular online member meetings and regular email bulletins
- Publish Landlord Focus magazine throughout the year
- Continue to enhance a digital platform for members
- Enhance and invest in our social media presence
- Attend and speak at regular industry and local authority forums
- Offer member opportunities to share their experience and learn from each other

Relationships

- Build upon our existing relationships with sector stakeholders
- Support and encourage collaboration between other industry bodies
- Maintain position as the leading authority in our sector
- Continue to invest in our public relations strategy

Brand

- Develop the SAL brand as authoritative and trustworthy
- Continue to promote SAL as an approachable and influential resource



Unite

WORKING TOGETHER

Part of one housing system

Our strategic objectives are set out in the context of the Scottish Government's 'Housing to 2040' and their PRS strategy

A well-functioning housing system

The government believes that:

- Government policy (e.g. taxes and subsidies) should promote house price stability to help underpin Scotland's standard of living and productivity
- Everybody should be able to save for the future (as well as be secure in their home and make significant changes to it) whether they rent or own
- The housing market should supply high quality homes for living in, not promote the use of houses as a store of wealth
- Housing provision should be informed by whole life economic costs and benefits and help to address inequalities in wealth, health, and education

Our response:

The PRS generates wealth that feeds back into the economy. Properties are utilised as homes, not as store houses for wealth and supply tax income to the government. Standards of living improve when people have secure tenancies and homes. The PRS can deliver stable rents which should cover landlord's outgoings and risk. To ensure sufficient supply of high-quality homes we must have legislation which is not overly burdensome to landlords and does not act as a barrier or disincentive to investment and is properly enforced. The PRS can provide housing to suit a variety of income levels and provides flexibility and choice to the housing economy, which particularly suits young people who often choose to move home more frequently and at short notice. To allow those who need finanicial support to sustain tenancies, we need a benefits system that ensures public money provided to cover housing costs is used for that purpose.



Unite

WORKING TOGETHER

High quality, sustainable homes

The government believes that:

- Space and quality standards should be set specifically to improve and protect quality of living across all tenures
- Government policy should promote greater competition (including SMEs) in the building sector and broader availability of usable land to reduce prices and improve building quality
- All tenures should apply the same high quality and safety standards and levels of consumer protection
- New homes for sale should be built to high standards, defects should be identified and remedied
- Decisions around the quality, location and utilisation of stock and new build should be ambitious in promoting Scotland's energy security, tackling climate change, and preserving biodiversity

Our response:

Landlords will be proactive in maintenance and focused on safety. They will work closely with other owners to undertake common repairs and maintenance. Fair legislation which is not overly burdensome to landlords and does not act as a barrier or disincentive to investment is key. Common standards across the entire rented sector should be the goal.



Unite

WORKING TOGETHER

Sustainable communities

The government believes that:

- New housing and the required community resources should only be put in place where they help to create safer, stronger, sustainable, and integrated communities
- Government should promote fully functioning communities which are physically, digitally, culturally, and economically connected within a coherent geographical region
- Local communities should be empowered to respond to housing need in their areas as part of a coherent regional economic approach (creating and maintaining jobs) and supported by the provision of local infrastructure

Our response:

The PRS can and does provide homes for diverse communities and is a sustainable solution as part of one housing system. Good working relationships between landlord and tenant are essential to strong communities, as is the PRS being a good neighbour.



Unite

WORKING TOGETHER

Homes that meet people's needs

The government believes that:

- Housing and the housing market should be highly flexible to enable people to meet their changing needs, especially those of an ageing population (accessibility and adaptations)
- Government should ensure that there are affordable housing options for households at all income levels

Our response:

The PRS must provide a stable volume of properties in the sector where supply and demand are well matched which creates affordable homes. Private renting is the most flexible housing tenure as it allows tenants to move without waiting lists to secure accommodation, and to leave at short notice. It is therefore an essential component of a housing system which aspires to enable people to meet their changing needs.

In order to achieve this, the government must increase investment in the sector to provide more private and social housing. The Scottish Government has ensured low cost and quick access to justice to resolve any problems so that the sector is safe and legal – meeting people's needs.



Unite

WORKING TOGETHER

The objectives below demonstrate how these priorities will be incorporated into SAL's strategic planning. Performance indictors will be measured and monitored on a regular basis.

Well-managed homes

We are working towards:

- A consumer focused PRS that functions well as part of one housing system
- A safe, legal, and appropriately regulated sector

Well-maintained homes

We want to achieve:

- Safe and legally compliant homes
- Common standards across the entire rented sector
- PRS being seen as a positive neighbour
- Landlords undertaking proactive maintenance and upgrading work to create and maintain comfortable homes
- Landlords working proactively in conjunction with other owners to undertake common repairs and maintenance
- Homes that are energy efficient and fit for a modern age
- Proactive empty home management

Sustainable for all

We want to achieve:

- Affordable homes for everyone
- Stable rents which cover landlords' outgoings and risk
- Accessible homes that meet the demands of an ageing population
- Sustainable landlord and agent businesses
- The PRS being seen as an attractive form of investment to create much needed homes
- A stable volume of properties in the sector where supply and demand are well matched and empty homes avoided
- Fair legislation which does not act as a barrier or disincentive to investment
- Low cost, quick and accessible access to justice to resolve disputes
- A benefits system which ensures that public money provided to cover housing costs is used for that purpose and allows those who need financial support to secure and sustain tenancies



Strengthen

SUSTAIN AND GROW

In an ever-changing climate of political and economic change, SAL puts our members at the centre of what we are about as we help them sustain and grow their lettings businesses in challenging times.

As an organisation we must ensure that we can continue to support our members by investing in our service and securing our future for the next 20 years.

The objectives below demonstrate how these priorities will be incorporated in our strategic planning. Performance indictors will be measured and monitored on a regular basis.

Growth

- Increase membership to generate income to be a stronger voice in the industry
- Invest in providing professional support to members

Research and education

- Invest in research to identify opportunities in emerging markets
- Continue to focus on market and industry intelligence to give credibility to our mission
- Invest in and encourage members to be accredited with LAS and ensure they are well informed
- Promote professionalism within the sector as we strive to provide the best rented homes

Innovate

- Explore additional opportunities to generate income to support a growing organisation and our campaigning work
- Continue to drive efficiency throughout the organisation to best serve the needs of members
- Explore new opportunities to best utilise the experience of SAL to generate additional income

LAS case studies

SETTING THE STANDARD

Accreditation for landlords

Updating your knowledge

Mark Hutton became accredited with LAS in 2008 and has attended a core standard training course annually, in line with his accreditation commitment. He has 11 properties in Dumfries and Galloway and was transferred across to LAS from the accreditation scheme previously in place, following the accreditation pilot schemes run with funding from the Scottish Government.

His tenants tend to be long term, and although he is not dealing with complex tenancy matters on a regular basis, he values being accredited and updating his knowledge regularly to enable him to reassure his tenants.

This year, Mr Hutton has been in touch with LAS on two occasions, once for information about tenancy deposits and then about notices to use for ending a short assured tenancy. He also has a SAL membership and contacts SAL if he needs more complex assistance but is happy to also have the reassurance of LAS, knowing he is operating as a responsible and informed landlord.

Accreditation for letting agents

Ensuring best practice

Accreditation for letting agents has changed since the introduction of the mandatory registration of agents in 2018. The majority of LAS accredited agents have portfolios of 51 – 150 properties, typically with up to three members of staff, or new agencies looking to ensure that their practices are of the highest standards from the outset.

The owner of Pebble Mountain Properties was introduced to LAS through looking to become a qualified agent prior to setting up an agency in Aberdeen. He wanted to stand out by undertaking a qualification from a respected housing institute and commit to the highest level of property management through the core standards for accredited letting agents. He set up his agency in a difficult market because of poor service he had received from other agents in the area. He comes to every training session available to him in Aberdeen and is a great supporter of LAS while also being a letting agent member of SAL.

Tughan & Cochrane have been accredited with LAS since 2013, they had a portfolio of approximately 300 properties at that time and have increased this number through recommendation of their service to over 500 properties. They are a family business, set up after both husband and wife retired from their careers and work alongside both their sons and five other members of staff.

They became accredited to differentiate themselves from agents operating in the Inverness area whose reputations were poor and established a mixed portfolio which they manage at the highest level. They send their staff to all available training in Inverness and Elgin and already have seven of their team qualified through LETWELL. Their intention is that every member of staff in the agency or joining the agency will become qualified.

LAS also provides them with an annual in-house training course delivered by Elspeth Boyle, director of LAS and they are also letting agent members of SAL.

SAL case studies

RESOURCEFUL

AND SUPPORTIVE

SAL membership

For the first step and the long term

Karen began her landlord journey in 2007 and while researching the rules and regulations of being a landlord in Scotland, found there was no comprehensive government website, and the local council told her to register but could give no further advice.

She did her best, keeping the flats safe and comfortable and maintaining records of everything she thought might be important but never felt confident that she had a full understanding of the applicable laws.
Karen discovered SAL at an event. One look at the leaflet, a quick chat with the friendly members behind the table and she knew this was the organisation she had been looking for. She took out a three-year membership that month.

Reading the information on SAL's website and using the resources provided, Karen identified areas for improvement in her lettings. She attended courses provided by LAS and used SAL's letting advice phone and email helpline for a prompt, friendly and accurate response. Attending local branch meetings allowed her to meet other local landlords and discuss issues particular to her area and, in time, she then became accredited with LAS.
Through SAL's enews letters and magazines, she stays informed of developments and upcoming changes to the sector and takes pride in the service she offers, providing the best homes possible to her tenants.
Karen's first piece of advice to anyone thinking of becoming a landlord in Scotland is to join SAL, make use of the resources on the website, then embrace your membership in a welcoming, professional community while you provide an essential service in the housing sector.

In 1989, Penny bought a top floor flat (to live in) in a traditional detached house that had been converted into two flats. When the ground floor flat was repossessed, she bought that too. She knew nothing about renting out properties, so used a solicitor to provide a sort of letting service. There was no one to ask about application forms, references, inventories, property inspections etc. After a flood and the subsequent insurance payout she converted the one large lower flat into two and then had two tenancies to look after.

Back then, there was no community of landlords and no local authority support, and she felt very lonely and vulnerable. She then changed employment, and coincidently, her responsibilities included matters relating to rented properties, learning about the Private Rented Housing Panel, now the First-Tier Tribunal (Property Chamber), relevant legislation and the fledgling Scottish Association of Landlords (SAL). She was finally learning how to be a better landlord with a support mechanism that protected the landlord and tenant while gaining knowledge about new legislation. In 2012 she joined SAL and realised how much easier it is to be a landlord within a like-minded community.

Within the SAL community it does not matter that she is a landlord with a small portfolio. What matters is the support, advice, training (through LAS), forward looking approach and working together of SAL that has given her the confidence and ability to be the best landlord she can in an environment where housing is crucial to people's well-being and sense of security.



SAL

SCOTTISH
ASSOCIATION
OF LANDLORDS

www.scottishlandlords.com