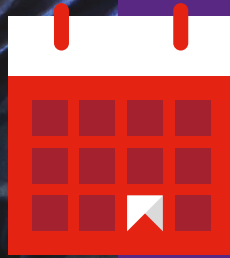




# SAL

SCOTTISH ASSOCIATION  
OF LANDLORDS



## SCOTTISH LETTING DAY

SCOTTISH GAS MURRAYFIELD  
TUESDAY 19 NOVEMBER

CONFERENCE PARTNER



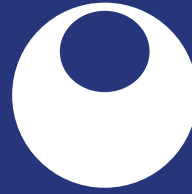
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SCOTLAND  
CHARITABLE TRUST**



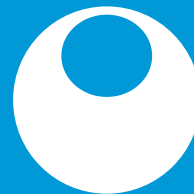
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# SAL

SCOTTISH  
ASSOCIATION  
OF LANDLORDS

# Welcome

ON BEHALF OF THE SCOTTISH ASSOCIATION OF LANDLORDS (SAL), I EXTEND A WARM WELCOME TO EVERYONE ATTENDING OUR SCOTTISH LETTING DAY CONFERENCE AND EXHIBITION.

We are delighted to welcome you back to Scottish Gas Murrayfield Stadium, with the aim of bringing you an even better conference experience; we look forward to you having a fantastic day - learning, collaborating, and sharing experience as a community of landlords and letting agents.

Our flagship Scottish Letting Day has grown over the years, building upon the success of previous conferences, and I am proud to say it remains the largest landlord and letting agent event in Scotland.

Indeed, our 2023 conference won the best large trade conference in the UK at the Trade Association Forum Awards in February. All credit being due to our brilliant conference team for organising such a great opportunity for members to gather and share ideas.

We are heartened to hear that for many landlords and agents, this conference is the must-attend event of the year. Meeting the needs of our members is the main priority for SAL, and we are grateful to the conference team who work hard to produce an event that we hope you will find both informative and enjoyable.

Our mission at SAL is to empower our members to provide the best homes for rent, as we all strive to provide a good home for everyone. Our conference aims to provide you with everything you need

to know about topical issues and more. We hope you will enjoy the wide choice of sessions and be able to tailor your day to your own interests. Finding solutions to help make letting easier is a must for today's landlord and letting agent. We hope that you will take time to listen to and talk to our exhibitors who are only too pleased to help. Scottish Letting Day is all about members sharing their ideas and experiences from all over Scotland, meeting new people and, for us, catching up with long-standing members and welcoming our many newer members and guests to their first conference.

We are very grateful for the generosity of our conference partner SafeDeposits Scotland and conference sponsors, Logan Property, TC Young Solicitors and UniHomes. It is only with their valuable presence that such a high-quality event can be staged at an affordable delegate rate. As always, we welcome your ideas and feedback from the conference, and we will try to incorporate as many as possible into our future plans.

I trust you will enjoy the day and I hope to meet as many of you as I can.

**John Blackwood**  
SAL chief executive

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**SCOTTISH ASSOCIATION  
OF LANDLORDS**  
Hopetoun Gate  
8b McDonald Road  
Edinburgh  
EH7 4LZ  
0131 564 0100  
[conference@scottishlandlords.com](mailto:conference@scottishlandlords.com)



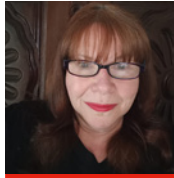
# Speakers

WE HOPE YOU WILL GAIN NEW INFORMATION,  
HEAR FROM AND QUESTION  
A VARIETY OF EXPERTS



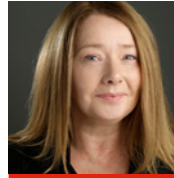
**John Blackwood**  
*Scottish Association of Landlords*

John has worked in the private rented sector (PRS) for nearly 30 years and is widely recognised as a leading voice in private letting in Scotland. He represents SAL on Scottish Government committees working to inform and influence housing policy. John is chief executive of SAL, managing director of Gladstones and chairman of SAL sister organisation Landlord Accreditation Scotland (LAS). John is also a non-executive director of SafeDeposits Scotland (SDS), holds a judicial appointment as a member of the First-tier Tribunal for Scotland (Housing and Property Chamber) (FTT) and a Fellow of the Chartered Institute of Housing (CIH).



**Gail Bowden**  
*Landlord Accreditation Scotland*

Gail is a tutor with LAS and the compliance manager at SAL. Gail has a passion for lettings and legislation and helps members to understand these for their day-to-day work and planning. Having worked in lettings for over 25 years, she has been a landlord and has held several senior management roles in large letting agencies, concentrating on property management, compliance and learning and development. Gail has a post graduate diploma in Human Resource Management and is a chartered member of the Chartered Institute of Personnel and Development.



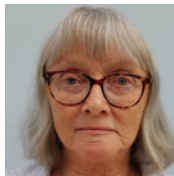
**Elspeth Boyle**  
*Landlord Accreditation Scotland*

Elspeth is LAS director and staunch advocate of providing those working in the PRS with the knowledge they need to deliver the highest standards of property and tenancy management in the industry. With over 20 years of industry experience, Elspeth has been with LAS since 2008. With a background as both letting agent and landlord, she believes it is possible to deliver best practice in all aspects of the PRS, as long as those who need it, have access to the highest quality learning options. Elspeth works with landlords, letting agents, local authorities, and housing organisations to help them achieve excellence and loves nothing more than talking about all things learning.



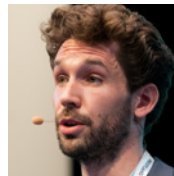
**Dr John Boyle**  
*Rettie*

John leads the Rettie research team, providing a cutting-edge research and consultancy function. His work informs clients on sales, lettings, investment, and development opportunities. He also analyses the current status of property markets and assesses how they are likely to change. Over the last 20+ years, he has worked for all the major house builders in Scotland (public and private), the Scottish Government, many local authorities, and investors. He sits on Homes for Scotland's Policy Advisory Group and is a member of the Society of Property Researchers and the Royal Institution of Chartered Surveyors.



**Jackie Couchman**  
*SAL member landlord*

Jackie became a private landlord in 2010. She considers herself a polymath, having worked across public, private, and voluntary sectors in various roles spanning clerical, administrative, information technology, accounting, and human resources. The catalyst for becoming a landlord was falling interest rates on deposit investments, a pre-existing drawdown financial facility, and a long-held desire to be a responsible landlord. She is very much a hands-on landlord, running three residential lets in Innerleithen along with her husband, Richard, (he is the practical one, she is the organiser). Her primary objectives are cashflow and long-term capital growth. The properties form a large part of her children's inheritance.



**Louis Dailencourt**  
*Novoville Shared Repairs*

Louis is the creator of Novoville Shared Repairs, the app designed to make common repairs a breeze for homeowners, landlords and agents of flats in tenement blocks. The app was created in collaboration with the City of Edinburgh Council with support from the Scottish Government and is now available in most urban centres in Scotland. It offers a streamlined journey for common repairs from start to finish, including connecting with other owners, gathering, and voting on quotes, managing payments from a digital account, and much more. The app is suitable for landlords or agents with many properties under management.

# Speakers

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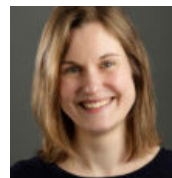
**Kirstie Donnelly**  
*TC Young Solicitors*

Kirstie is an associate solicitor at TC Young Solicitors. She has worked predominately in housing law since her traineeship and has over 8 years' experience providing legal advice to landlords and letting agents in both private and social housing sectors. Kirstie currently works in the PRS team and regularly appears in the FTT. She provides advice on a variety of housing and tenancy law issues including applications for evictions, debt recovery, anti-social behaviour, and repairs. Kirstie also supports clients in preparing tenancy and management agreements for the PRS and has experience in other related Sheriff Court litigation including sequestrations and Anti-Social Behaviour Orders.



**Neil Dymock**  
*Dymock Properties*

Neil, born and educated in Dundee, has a diverse background ranging from fencer and barman to corporate tax consultant. In 2007, he transitioned to property, working in various roles within a letting agency before managing a branch with over 1,000 properties and 14 staff. Leveraging this experience, Neil founded Dymock Properties in 2022, a letting and estate agency of his own.



**Caroline Elgar**  
*Scottish Association of Landlords*

Caroline joined SAL as policy manager in 2014 with 15 years' prior experience working in the lettings industry, primarily in senior letting agent roles. During her time at SAL, Caroline has played a key part in SAL's policy work on tenancy reform, minimum EPC proposals, covid 19 and the cost of living legislation. She represents SAL on parliament and government working groups as well as heading up the advice helpline and overseeing the online member resources. Working at SAL is a welcome break from her other job as mum to two growing boys. In any spare time, she can be found tending to her allotment.



**Wendy Gallagher**  
*One Stop Properties*

Wendy, founder and director of One Stop Properties, launched her successful Glasgow-based letting agency in 2005 after nearly 20 years in a broad variety of roles in the property sector. While working for another agency, Wendy saw a gap in the market for an agency that would offer transparent, client-focused services. With a passion for property, her agency grew rapidly, managing some 400 properties across the Greater Glasgow area. Known for her hands-on approach, Wendy is dedicated to building strong relationships with clients. She regularly mentors landlords and aspiring entrepreneurs, helping them navigate the ever-changing property sector.



**Doug Hall**  
*3mc*

Doug is a director of 3mc, a distributor and brokerage within the mortgage sector. 3mc has been established for over 25 years, working with lenders, mortgage intermediaries and various landlord associations including SAL, providing all types of mortgage solutions. In 2015, 3mc was appointed as the preferred mortgage partner for members of SAL and operates the SAL Mortgages brand. 3mc provides an advice service to members; the broker fees are cheaper and reduced by £200 for members compared to the standard broker fees. In June 2020, 3mc launched a new member online portal assisting members to process their mortgage applications.



**Jeanette Hamill**  
*Hamill Decorating T/A Inducoat*

Jeanette is a seasoned expert in the painting sector, with over 20 years of experience in the industry. Specialising in mould prevention and remediation, she has been instrumental in the development and promotion of Inducoat Fungi in the UK. Inducoat Fungi is a leading solution for combatting black mould in residential properties. Jeanette's in-depth knowledge of fungal growth and her commitment to healthier living environments have made her a trusted advisor to landlords across Scotland. She regularly conducts training sessions and presentations to educate property owners on effective mould prevention strategies, ensuring safer homes for tenants.

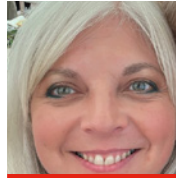
# Speakers

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A VARIETY OF EXPERTS



**Mike Heffron**  
*Under One Roof*

Mike is the chief executive of Under One Roof, Scotland's only charity dedicated to supporting landlords and owner-occupiers with organising common repairs and retrofit in tenements. He acts as secretariat for the Scottish Parliament's Tenement Maintenance Working Group.



**Julie Husband**  
*SAL member  
landlord*

Julie, along with her husband Andrew, her son Fraser and daughter Lorna, runs a very busy mixed arable and fruit farm next to the village of Muirhead just outside Dundee. The Husband family has farmed here since the 1940s. They grow blackcurrants for Ribena, have several poultry units and grow wheat and barley as well as blueberries and Katy apples for their cider, Lost Orchards Cider, which was launched in 2018. They have several farm properties which they let out and have been landlords since the nineties and have a couple of flats in the West End of Dundee.



**Scott Kennedy**  
*EQ Accountants*

Scott is the operations and continuous improvement manager at EQ Accountants, where he has worked for 30 years since joining straight from school. A qualified accountant and Xero expert, Scott has a wealth of experience in helping businesses streamline their financial processes. His role includes supporting clients in finding innovative solutions to complex challenges and ensuring EQ operates with maximum efficiency. Outside of work, Scott is active with the Scouts in his community and enjoys spending time with his wife, Emma, and their three sons.



**Steven McLean**  
*UniHomes*

Steven joined the UniHomes team earlier this year to spearhead the company's launch within Scotland. Having worked in the property sector for well over a decade, Steven brings with him a wealth of knowledge and experience and is well placed to aid UniHomes' partner letting agents in Scotland to maximise their student rental revenue and fill their properties faster than ever before.



**Laura Mearns**  
*Northwood  
North East*

Laura is a chartered accountant and a driving force in Aberdeen's property market. She founded Northwood Aberdeen in 2009, offering landlords a comprehensive range of solutions backed by exceptional customer service. Under her leadership, the business has expanded into the estate agency market and opened two additional offices in Aberdeenshire. A respected figure in the North East community, Laura serves on the Inverurie BID board of directors and actively supports various charitable causes within the local community. Her commitment to both business growth and community engagement is a testament to her entrepreneurial spirit and dedication.



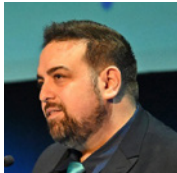
**Hugh Meechan**  
*The Mortgage Lender*

Hugh is the chief operating officer at The Mortgage Lender (TML) and sits on its executive committee and board: he was one of the original founders of TML. He previously held senior management positions at Mortgages Plc. and Barclays Partner Finance. Hugh is responsible for the operational, functional, and administrative aspects of the business. A seasoned financial services professional with a career tenure of over 36 years, Hugh has experience in UK mortgage and consumer lending markets. Hugh is married with two grown-up children and an extended family. He enjoys most sports, more watching now, spending time in his garden, travelling and socialising.



# Speakers

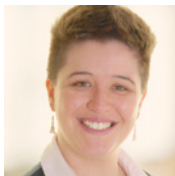
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**David  
Mintz**

*Proassets*

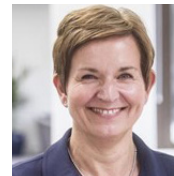
David has spent over 26 years in the estate agency industry. Renowned for his engaging podcasts that blend humour with industry insights, David is also an accomplished presenter of webinars, interviews, live panel shows, and industry conferences. His contributions to panel discussions showcase his wealth of knowledge and passion for sharing best practice within the sector. David works at the helm of a housing association, which provides him with a unique perspective on the challenges facing our housing markets. He actively supports a number of industry-related charitable causes, including the Propertymark Trust, Agents Giving, and various local initiatives.



**Dr Cate  
Pemble**

*University  
of Stirling*

Cate is a social scientist at the University of Stirling, with expertise in how housing design and adaptation can support an ageing population. She was part of the Designing Homes for Healthy Cognitive Ageing (DesHCA) project, which focused on finding beautiful, practical, scalable, and sustainable design solutions, that could support people to live in the homes and communities of their choosing for longer. She now draws on the work of the DesHCA project, as well as her background in sociology, psychology, and disability studies, to help landlords, designers, and older people understand how thoughtful design and adaptation can create comfortable, accessible, and appealing homes anyone would want to grow old in.



**Louisa  
Sedgwick**

*Paragon Bank*

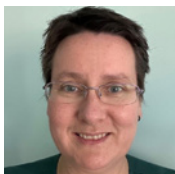
Louisa has been working in the financial services industry for over 30 years, primarily in mortgages, with a real focus on buy to let. She has held a number of senior roles and is currently managing director of mortgages at Paragon Bank, where she is responsible for mortgage products and distribution. Paragon Bank are a specialist buy-to-let lender; helping landlords to invest in and build valuable businesses that deliver flexibility for those who choose to rent their home, for over 30 years.



**Mike  
Smith**

*SafeDeposits  
Scotland*

Mike has been head of SafeDeposits Scotland since 2019, having joined the Glasgow-based tenancy deposit protection scheme two years prior. During his time leading the scheme, SafeDeposits Scotland has achieved Customer Service Excellence accreditation and launched new initiatives such as SDS Resolve and the extension of opening hours, as well as reaching the milestones of protecting its 500,000th and then 750,000th deposits. Outside of SafeDeposits Scotland, Mike is a member of the Cross-party Group on Housing.



**Karen  
Van Zon**

*SAL member  
landlord*

Karen has been a private landlord in Fife for over 16 years and, with her husband, self-manages nine properties in her home town. She enjoys finding properties and refurbishing them to a standard that is safe, compliant, and attractive to renters. She has a background in law and librarianship and enjoys the administration and record-keeping required of a modern Scottish landlord. The flexible hours of a landlord allow Karen to organise the work around a busy home life with a sailor husband, four teens, three cats and four chickens. For relaxation, she loves reading and pretends to like gardening.



**Chris  
Wood**

*Portolio*

Chris has been proudly working for landlords for more than 25 years, mostly as the owner of a small letting agency and, since 2017 as the co-owner of Portolio, the estate agent for landlords. Portolio specialises in selling tenanted properties from landlord to landlord while ensuring tenants remain secure in their homes. They have helped thousands of landlords with their transparent, professional, and trustworthy service. Outside of work, he is father to a nine-year old daughter and he loves spending time with her, mainly answering the many questions that kids ask at that age! He also enjoys golf and watching football.

# Programme

PLEASE NOTE SESSIONS ARE ON A  
FIRST-COME, FIRST-SERVED BASIS



## 08:45 - 09:45 REFRESHMENTS AND EXHIBITION

PRESIDENTS 2

PRESIDENTS 1

MONCRIEFF

CAP & THISTLE

CENTENARY

## 09:45 - 09:50 CONFERENCE INTRODUCTION

### Morning session 1

**09.50 - 10.30**  
Your tax return - key insights and top tips

**Scott Kennedy**  
*EQ Accountants*

**9.50 - 10.25**  
Do you know what to expect at the First-tier Tribunal (FTT)?

**Kirstie Donnelly**  
*TC Young Solicitors*

**9.50 - 10.25**  
Private renting - then and now

**Dr John Boyle**  
*Rettie*

**9.50 - 10.25**  
Is black mould the bane of your life?

**Jeanette Hamill**  
*Hamill Decorating*  
*T/A Inducoat*

### Social space

## CHANGE OVER

### Morning session 2

**10.35 - 11.15**  
Developing your business for an ageing population

**Dr Cate Pemble**  
*University of Stirling*

**10.40 - 11.15**  
EPC - energy performance confusion

**Caroline Elgar**  
*Scottish Association of Landlords*

**10.40 - 11.15**  
Talking Deposits LIVE

**John Blackwood**  
*Scottish Association of Landlords*

**Mike Smith**  
*SafeDeposits Scotland*

**10.40 - 11.15**  
Maximise your student rental revenue with UniHomes

**Steven McLean**  
*UniHomes*

**10.45 - 11.15**  
**LAS agent training**  
Customer service circus - juggling property management with a smile

**Elsbeth Boyle and Gail Bowden**  
*Landlord Accreditation Scotland*

## CHANGE OVER

### Morning session 3

**11.25 - 12:10**  
Member insights - survive and thrive

*Panel session:*  
**David Mintz (chair)**

*SAL member landlords*  
**Jackie Couchman**  
**Julie Husband**  
**Karen Van Zon**

**11.30 - 12.10**  
Your tax return - key insights and top tips

**Scott Kennedy**  
*EQ Accountants*

**11.30 - 12:05**  
Buy-to-let market panel discussion

**Doug Hall**  
*3mc*

**Hugh Meechan**  
*The Mortgage Lender*

**Louisa Sedgwick**  
*Paragon Bank*

**11.30 - 11.50**  
Selling tenanted property

**Chris Wood**  
*Portolio*

**11.55 - 12.15**  
Organising common repairs in flats - an overview

**Mike Heffron**  
*Under One Roof*

**11.30 - 12.30**  
*SafeDeposits Scotland drop-in clinic*

**12:45 - 13:15**  
*Landlord networking session*

## FROM 12.05 - 13.20 LUNCH AND EXHIBITION





# Programme

PLEASE NOTE SESSIONS ARE ON A  
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	PRESIDENTS 2	PRESIDENTS 1	MONCRIEFF	CAP & THISTLE	CENTENARY
<b>Afternoon session 1</b>	<b>13:25 - 14:05</b> Developing your business for an ageing population  <b>Dr Cate Pemble</b> <i>University of Stirling</i>	<b>13.30 - 14.05</b> Do you know what to expect at the FTT?  <b>Kirstie Donnelly</b> <i>TC Young Solicitors</i>	<b>13.20- 14.05</b> Agency owner panel discussion  <b>David Mintz</b> (chair)  <b>Neil Dymock</b> <i>Dymock Properties</i>  <b>Wendy Gallagher</b> <i>One Stop Properties</i>  <b>Laura Mearns</b> <i>Northwood, North East</i>	<b>13.30 - 14.05</b> Novoville Shared Repairs - a technology solution for landlords' and agencies' common repairs duties  <b>Louis Daillencourt,</b> <i>Novoville Shared Repairs</i>	<b>Social space</b>

## CHANGE OVER

<b>Afternoon session 2</b>	<b>14:15 - 15:00</b> Buy-to-let market panel discussion  <b>Doug Hall</b> <i>3mc</i>  <b>Hugh Meechan</b> <i>The Mortgage Lender</i>  <b>Louisa Sedgwick,</b> <i>Paragon Bank</i>	<b>14.20 - 14.55</b> EPC - energy performance confusion  <b>Caroline Elgar</b> <i>Scottish Association of Landlords</i>	<b>14.20 - 14.55</b> Talking Deposits LIVE  <b>John Blackwood</b> <i>Scottish Association of Landlords</i>  <b>Mike Smith</b> <i>SafeDeposits Scotland</i>	<b>14:20 - 14:55</b> Private renting - then and now  <b>Dr John Boyle</b> <i>Rettie</i>	<b>14:20 - 14:50</b> <b>LAS agent training</b> Customer service circus - juggling property management with a smile  <b>Elsbeth Boyle and Gail Bowden</b> <i>Landlord Accreditation Scotland</i>
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## FROM 15:00 - 15:30 AFTERNOON REFRESHMENTS AND EXHIBITION

<b>Afternoon session 3</b>	<b>15.30 - 16.05</b> SAL podcast LIVE - in conversation with Scotland's Minister for Housing, Paul McLennan MSP  <b>John Blackwood</b> <i>Scottish Association of Landlords</i>				<b>Social space</b>
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END OF CONFERENCE

# Programme

PLEASE NOTE SESSIONS ARE ON A FIRST-COME, FIRST-SERVED BASIS



ROOM:

## PRESIDENTS 2 MAIN SPEAKER PROGRAMME

TIME	TITLE	SPEAKER	SESSION SUMMARY
9.45-9.50 CONFERENCE INTRODUCTION			
9.50-10.30	Your tax return - key insights and top tips	<b>Scott Kennedy</b> <i>EQ Accountants</i>	EQ's Scott Kennedy will discuss the importance of claiming all allowable expenses, including mileage, home use, and subscriptions, while ensuring all income is accounted for, especially with debtor management. It will cover payments on account and advise early tax returns to potentially reduce overpayments. Filing early allows better planning for liabilities, and good record-keeping is essential for smoother reporting. The session will highlight key deadlines, such as the 60-day Capital Gains Tax reporting, and the preparation needed for the upcoming Making Tax Digital requirements by April 2026 to ensure compliance.
CHANGE OVER			
10.35-11.15	Developing your business for an ageing population	<b>Dr Cate Pemble</b> <i>University of Stirling</i>	Join Dr Cate Pemble as she explores how landlords can embrace age-inclusive design without sacrificing style. Cate will break down the misconceptions that age-friendly designs are unattractive or overly clinical, demonstrating how practical, creative solutions can be seamlessly integrated into any property. This lively and informative session will challenge you to think differently about the future of your properties, offering innovative ways to make homes more appealing and accessible for older tenants. Whether you are adapting existing properties or planning new developments, you will leave with a toolkit of ideas to enhance your business while meeting the evolving needs of an ageing population.
CHANGE OVER			
11.25-12.10	Member insights - survive and thrive	<b>David Mintz (chair)</b> <i>SAL member landlords:</i> <b>Jackie Couchman</b> <b>Julie Husband</b> <b>Karen Van Zon</b>	Building on the success of the SAL member stories featured throughout SAL's 2024 online events and Landlord Focus articles, David Mintz will be chairing this panel discussion amongst SAL landlord members Jackie Couchman, Julie Husband and Karen Van Zon. This engaging session will chart the letting experience from the perspective of the individual landlord, how they have navigated the challenging environment of letting in Scotland and answering the question of how they are surviving and indeed, thriving in the current climate.
12.10 - 13.20 LUNCH AND EXHIBITION			
13.25-14.05	Developing your business for an ageing population	<b>Dr Cate Pemble</b> <i>University of Stirling</i>	Join Dr Cate Pemble as she explores how landlords can embrace age-inclusive design without sacrificing style. Cate will break down the misconceptions that age-friendly designs are unattractive or overly clinical, demonstrating how practical, creative solutions can be seamlessly integrated into any property. This lively and informative session will challenge you to think differently about the future of your properties, offering innovative ways to make homes more appealing and accessible for older tenants. Whether you are adapting existing properties or planning new developments, you will leave with a toolkit of ideas to enhance your business while meeting the evolving needs of an ageing population.
CHANGE OVER			

# Programme

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ROOM:

## PRESIDENTS 2 MAIN SPEAKER PROGRAMME

TIME	TITLE	SPEAKER	SESSION SUMMARY
14.15-15.00	Buy-to-let market panel discussion	<b>Doug Hall</b> , <i>3mc</i> <b>Hugh Meechan</b> , <i>The Mortgage Lender</i> <b>Louisa Sedgwick</b> , <i>Paragon Bank</i>	The buy-to-let panel will share their views on both the current state of the mortgage market and their thoughts on what the future may hold. The session will also include discussions around mortgage product innovations and how lenders are adapting their product offerings to support the ongoing needs of landlords.
15.00 - 15:30	AFTERNOON REFRESHMENTS AND EXHIBITION		
15.30-16.05	SAL podcast LIVE - in conversation with Scotland's Minister for Housing, Paul McLennan MSP	<b>John Blackwood</b> , <i>Scottish Association of Landlords</i>	New for Scottish Letting Day 2024, SAL is launching its very own podcast, the first episode of which is being recorded live at conference. Taking place straight after the afternoon break, join John Blackwood in conversation with Paul McLennan MSP, Minister for Housing, and get first hand insights into the Minister's outlook on Scotland's PRS. The Minister will be attending on the day 'parliamentary business permitting'. For this key speaker session, we will be joining together both Presidents 1 and 2 speaker rooms to ensure all delegates are able to attend.

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ROOM:

## PRESIDENTS 1 MAIN SPEAKER PROGRAMME

ROOM KINDLY SPONSORED BY **oneutilitybill.co**

TIME	TITLE	SPEAKER	SESSION SUMMARY
<b>9.45-9.50</b> CONFERENCE INTRODUCTION			
<b>9.50-10.25</b>	Do you know what to expect at the First-tier Tribunal (FTT)?	<b>Kirstie Donnelly</b> <i>TC Young Solicitors</i>	Solicitors from TC Young will conduct a mock Case Management Discussion (CMD) in respect of an application for eviction. The mock CMD will provide insight into what can be expected should a landlord wish to pursue eviction via the FTT.
<b>CHANGE OVER</b>			
<b>10.40-11.15</b>	EPC - energy performance confusion	<b>Caroline Elgar</b> <i>Scottish Association of Landlords</i>	Dispelling the myths and exploring the current proposals for improving the energy efficiency of homes in the private rented sector (PRS).
<b>CHANGE OVER</b>			
<b>11.30-12.10</b>	Your tax return - key insights and top tips	<b>Scott Kennedy</b> <i>EQ Accountants</i>	EQ's Scott Kennedy will discuss the importance of claiming all allowable expenses, including mileage, home use, and subscriptions, while ensuring all income is accounted for, especially with debtor management. It will cover payments on account and advise early tax returns to potentially reduce overpayments. Filing early allows better planning for liabilities, and good record-keeping is essential for smoother reporting. The session will highlight key deadlines, such as the 60-day Capital Gains Tax reporting, and the preparation needed for the upcoming Making Tax Digital requirements by April 2026 to ensure compliance.
<b>12.10-13.20</b> LUNCH AND EXHIBITION			
<b>13.30-14.05</b>	Do you know what to expect at the FTT?	<b>Kirstie Donnelly</b> <i>TC Young Solicitors</i>	Solicitors from TC Young will conduct a mock CMD in respect of an application for eviction. The mock CMD will provide insight into what can be expected should a landlord wish to pursue eviction via the FTT.
<b>CHANGE OVER</b>			
<b>14.20-14.55</b>	EPC - energy performance confusion	<b>Caroline Elgar</b> <i>Scottish Association of Landlords</i>	Dispelling the myths and exploring the current proposals for improving the energy efficiency of homes in the PRS.
<b>14.55 - 15.30</b> AFTERNOON REFRESHMENTS AND EXHIBITION			
<b>15.30-16.05</b>	SAL podcast LIVE - in conversation with Scotland's Minister for Housing, Paul McLennan MSP	<b>John Blackwood</b> <i>Scottish Association of Landlords</i>	New for Scottish Letting Day 2024, SAL is launching its very own podcast, the first episode of which is being recorded live at conference. Taking place straight after the afternoon break, join John Blackwood in conversation with Paul McLennan MSP, Minister for Housing, and get first hand insights into the Minister's outlook on Scotland's PRS. The Minister will be attending on the day 'parliamentary business permitting'. For this key speaker session, we will be joining together both Presidents 1 and 2 speaker rooms to ensure all delegates are able to attend.



# Programme

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ROOM:

## MONCRIEFF

MAIN SPEAKER PROGRAMME

TIME	TITLE	SPEAKER	SESSION SUMMARY
<b>9.45-9.50 CONFERENCE INTRODUCTION</b>			
9.50-10.25	Private renting - then and now	<b>Dr John Boyle</b> <i>Rettie</i>	John will review the private rented sector (PRS), looking at how this has changed over the last 20 years, and how the introduction of legislation has changed the PRS landscape. Discussing statistics on the sector from the census, showing a growth overall from 2011 to 2022, John will take a closer look at the changes that have happened and are still happening since 2017. He will give an insight into what the figures mean for our sector today.
<b>CHANGE OVER</b>			
10.40-11.15	Talking Deposits LIVE	<b>John Blackwood</b> <i>Scottish Association of Landlords,</i> <b>Mike Smith</b> <i>SafeDeposits Scotland</i>	Talking Deposits online sessions with SAL chief executive John Blackwood and head of SafeDeposits Scotland Mike Smith have been popular with members in recent years. Talking Deposits LIVE at Scottish Letting Day will take the format in-person, with an opportunity to hear John and Mike in conversation and put your tenancy deposit questions to them.
<b>CHANGE OVER</b>			
11.30-12.05	Buy-to-let market panel discussion	<b>Doug Hall</b> <i>3mc</i> <b>Hugh Meechan</b> <i>The Mortgage Lender</i> <b>Louisa Sedgwick</b> <i>Paragon Bank</i>	The buy-to-let panel will share their views on both the current state of the mortgage market and their thoughts on what the future may hold. The session will also include discussions around mortgage product innovations and how lenders are adapting their product offerings to support the ongoing needs of landlords.
<b>12.05-13.20 LUNCH AND EXHIBITION</b>			
13.20-14.05	Agency owner panel discussion	<b>David Mintz (chair)</b> <b>Neil Dymock</b> <i>Dymock Properties</i> <b>Wendy Gallagher</b> <i>One Stop Properties</i> <b>Laura Mearns</b> <i>Northwood, North East</i>	Building on the success of the SAL member stories featured throughout SAL's 2024 online events, David Mintz will be chairing this panel discussion between agency owners Neil Dymock, Wendy Gallagher and Laura Mearns. This engaging session will chart the letting experience from the perspective of a business owner, how they have developed their businesses in a challenging environment, balancing the needs of their landlord clients and tenants as well as their own staff.
<b>CHANGE OVER</b>			
14.20-14.55	Talking Deposits LIVE	<b>John Blackwood</b> <i>Scottish Association of Landlords</i> <b>Mike Smith</b> <i>SafeDeposits Scotland</i>	Talking Deposits online sessions with SAL chief executive John Blackwood and head of SafeDeposits Scotland Mike Smith have been popular with members in recent years. Talking Deposits LIVE at Scottish Letting Day will take the format in-person, with an opportunity to hear John and Mike in conversation and put your tenancy deposit questions to them.
<b>14.55 - 15.30 AFTERNOON REFRESHMENTS AND EXHIBITION</b>			
<b>15.30-16.05 PLEASE MAKE YOUR WAY TO PRESIDENTS 1 AND 2 FOR THE LAUNCH OF OUR SAL PODCAST</b>			

# Programme

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ROOM:

## CAP & THISTLE MAIN SPEAKER PROGRAMME

TIME	TITLE	SPEAKER	SESSION SUMMARY
09.45 - 09.50 CONFERENCE INTRODUCTION			
9.50-10.25	Is black mould the bane of your life?	<b>Jeanette Hamill</b> <i>Hamill Decorating</i> <i>T/A Inducoat</i>	With the ever growing list of responsibilities for landlords, how can you confidently eliminate concerns about mould? Join us to learn how using Inducoat Fungi can provide peace of mind for you and your tenants.
CHANGE OVER			
10.40-11.15	Maximise your student rental revenue with UniHomes	<b>Steven McLean</b> <i>UniHomes</i>	Join Steven McLean, business development manager at UniHomes, as he discusses the key benefits of partnering with UniHomes, and how best to conquer the student rental market. The session promises a comprehensive explanation of how UniHomes is transforming the student accommodation market by leveraging technology to create a marketplace where students secure their perfect all-inclusive home, while simultaneously unlocking additional revenue for letting agents and landlords alike. Find out how, in just a matter of days, you could tap into the power of the UniHomes brand and gain access to free marketing, free enquiries, hassle-free utility management and additional revenue in the form of referral commission for every successful, bills-included let for your clients.
CHANGE OVER			
11.30-11.50	Selling tenanted property	<b>Chris Wood</b> <i>Portfolio</i>	Discussing the benefits of both selling and buying tenanted property, including property portfolios.
11.55-12.15	Organising common repairs in flats - an overview	<b>Mike Heffron</b> <i>Under One Roof</i>	Mike Heffron, chief executive of Under One Roof, Scotland's only charity supporting flat owners with free information on organising common repairs and retrofit, will provide tips on working with co-owners to address building disrepair.
12.15 - 13.20 LUNCH AND EXHIBITION			
13.30-14.05	Novoville Shared Repair - a technology solution for landlords' and agencies' common repairs duties	<b>Louis Daillencourt</b> <i>Novoville Shared Repairs</i>	The Novoville Shared Repairs app is free and helps property owners, or their agents, in tenements and flat blocks connect with other owners in their building, discuss works needed, obtain quotes for repairs and book them, all without employing the services of a factor or spending time chasing up neighbours. The app includes a built-in payment account and saves opening a high street bank account. Demo of the app and a Q&A session.
CHANGE OVER			
14.20-14.55	Private renting - then and now	<b>Dr John Boyle</b> <i>Rettie</i>	John will review the private rented sector (PRS) looking at how this has changed over the last 20 years, and how the introduction of legislation has changed the PRS landscape. Discussing statistics on the sector from the census, showing a growth overall from 2011 to 2022, John will take a closer look at the changes that have happened and are still happening since 2017. He will give an insight into what the figures mean for our sector today.
14.55 - 15.30 AFTERNOON REFRESHMENTS AND EXHIBITION			
15.30-16.05 PLEASE MAKE YOUR WAY TO PRESIDENTS 1 AND 2 FOR THE LAUNCH OF OUR SAL PODCAST			



# Programme

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ROOM:

## CENTENARY MAIN SPEAKER PROGRAMME

ROOM KINDLY SPONSORED BY



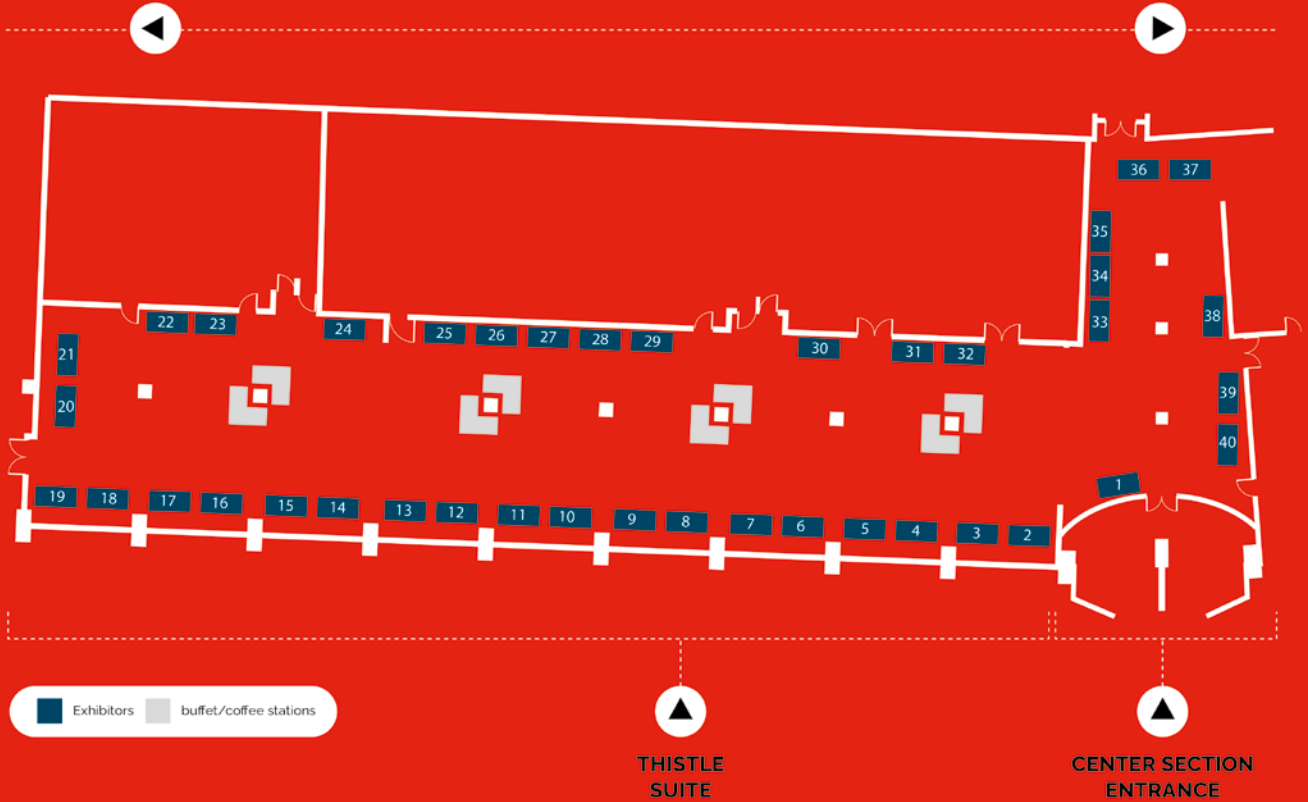
TIME	TITLE	SPEAKER	SESSION SUMMARY
<b>9.45-9.50 CONFERENCE INTRODUCTION</b>			
9.50-10.25	Social space		
<b>CHANGE OVER</b>			
10.45-11.15	The customer service circus - juggling property management with a smile	<b>Elsbeth Boyle and Gail Bowden</b> <i>Landlord Accreditation Scotland</i>	Visit Elspeth Boyle, LAS director and Gail Bowden, senior LAS tutor at "The customer service circus," where they will explore the high-wire act of balancing customer expectations, navigating communication tightropes, and juggling the demands of letting agency today. This engaging session will take a light-hearted yet insightful dive into the world of customer service in the lettings industry, examining the key skills needed to handle the various "acts" that make up a successful customer experience—whether it is taming the "lions" of customer complaints or performing dazzling "acrobatics" to resolve issues.
<b>CHANGE OVER</b>			
11.30-12.30	SafeDeposits Scotland drop-in clinic		From our exhibition stand to our Talking Deposits LIVE sessions, there will be lots of opportunities to engage with SafeDeposits Scotland during Scottish Letting Day. If however you would like to sit down for a few minutes and discuss any deposit related queries one to one with our experts, drop into our SafeDeposits Scotland clinic to meet our managers and colleagues.
12.45-13.15	Landlord networking session		We are delighted to offer a landlord networking session over the course of the lunch break at this year's conference, designed specifically to put landlords in touch with each other, to meet and to connect. Please do come along to the Centenary room during this period - it is a great opportunity to meet with other landlords and letting professionals, sharing experiences and being part of this community. The Centenary room, kindly sponsored by SafeDeposits Scotland, provides you with a fabulous space to sit down and have a coffee and a chat with other delegates on the day.
<b>FROM 12.05 - 13.20 LUNCH AND EXHIBITION</b>			
13.20-14.05	Social space		
<b>CHANGE OVER</b>			
14.20-14.50	The customer service circus - juggling property management with a smile	<b>Elsbeth Boyle and Gail Bowden</b> <i>Landlord Accreditation Scotland</i>	Visit Elspeth Boyle, LAS director and Gail Bowden, senior LAS tutor at "The customer service circus," where they will explore the high-wire act of balancing customer expectations, navigating communication tightropes, and juggling the demands of letting agency today. This engaging session will take a light-hearted yet insightful dive into the world of customer service in the lettings industry, examining the key skills needed to handle the various "acts" that make up a successful customer experience—whether it is taming the "lions" of customer complaints or performing dazzling "acrobatics" to resolve issues.
<b>14.50 - 15.30 AFTERNOON REFRESHMENTS AND EXHIBITION</b>			
<b>15.30-16.05 PLEASE MAKE YOUR WAY TO PRESIDENTS 1 AND 2 FOR THE LAUNCH OF OUR SAL PODCAST</b>			

# Exhibition Floorplan

SCOTTISH LETTING DAY 2024

**SPEAKER ROOMS:**  
Moncrieff, Cap & Thistle  
Centenary, Charity Hub

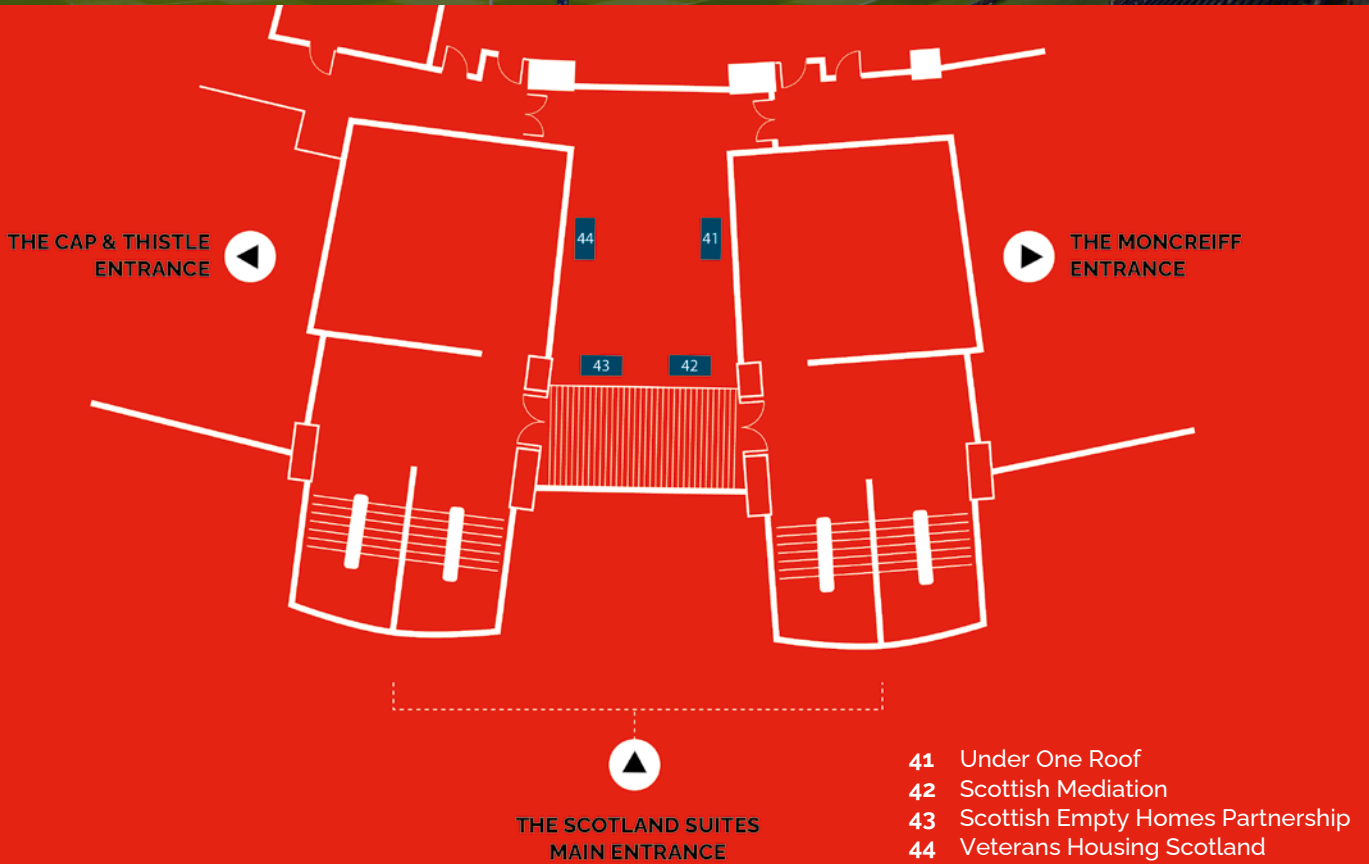
**SPEAKER ROOMS:**  
PRESIDENTS 1  
PRESIDENTS 2



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- 2 UniHomes - **Conference sponsor**
- 3 C~urb PSL
- 4 Alan Boswell Group
- 5 Lindsays
- 6 Northwood
- 7 Cox & Co
- 8 Landlords Compliance
- 9 Landlord Accreditation Scotland
- 10 Aberdeen Considine
- 11 SME Professional
- 12 Hamill Decorating T/A Inducoat
- 13 Letting Protection Service Scotland
- 14 Aspray
- 15 Pinstripe Inventories
- 16 Oakleafe Claims Scotland
- 17 Green Home Systems
- 18 Howden
- 19 IKEA for Business
- 20 Auction House Scotland

- 21 Currys Business
- 22 Curo Virtual Outsourced Credit Control
- 23 Novoville Shared Repairs
- 24 SAL Mortgages
- 25 Gilson Gray
- 26 Reapit
- 27 One Utility Bill
- 28 The Lending Channel
- 29 TC Young Solicitors - **Conference sponsor**
- 30 SafeDeposits Scotland - **Conference partner**
- 31 tlyfe
- 32 Contract Heating
- 33 EQ Accountants
- 34 Clarity Simplicity
- 35 Vuabl
- 36 Cairn Letting & Estate Agency
- 37 PRS Property Services
- 38 Landlord Broadband
- 39 Portolio
- 40 TradePoint





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## 26 Reapit

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## 24 SAL Mortgages

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## 42 Scottish Mediation

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## 29 TC Young Solicitors

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## 31 tlyfe

Rent smarter with tlyfe, the UK's number one tenant lifecycle app! Allowing tenants to take full control of their entire tenancy from the palm of their hand! Over 75,000 pre-qualified, fully referenced applicants with confirmed right-to-rent, free!

INFO@TLYFE.CO.UK  
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## 40 TradePoint

TradePoint is the trade-only arm of B&Q. With over 300 stores nationwide, open early till late and online @TradePoint.co.uk for all your property maintenance needs, when you need it! SAL members get 10% discount, with no threshold spend!

ADMIN.TRADEPOINTB2B@TRADE-POINT.CO.UK  
02380 690 000  
WWW.TRADE-POINT.CO.UK



## 41 Under One Roof

Under One Roof is Scotland's only charity providing free information for tenement flat landlords, owner-occupiers, and housing professionals looking to organise common repairs and retrofit in tenements.

INFO@UNDERONEROOF.SCOT  
WWW.UNDERONEROOF.SCOT



## 2 UniHomes

**Conference sponsor**

UniHomes is the market leader in bills-included student accommodation, generating thousands of enquiries for letting agents and providing them with the opportunity to earn additional revenue.

SALES@UNIHOMES.CO.UK  
0330 822 0266  
WWW.UNIHOMES.CO.UK



## 44 Veterans Housing Scotland

Veterans Housing Scotland is a private charitable landlord, housing only disabled veterans and are one of Scotland's oldest veterans' charities.

ADMIN@VHSCOT.ORG.UK  
0131 557 1188  
WWW.VHSCOT.ORG.UK



## 35 Vuabl

Vuabl allows a user to scan the inside of a property using their mobile device to produce floorplans, 3D models and asset lists and allows office-based staff to access these documents immediately. Sign ups on the day receive a free month's trial.

ROSS.MULLINS@VUABL.IO  
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