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Scottish Letting Day 2024



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Welcome to Scottish Letting Day – Presidents 2

Conference and exhibition 19 November 2024

Conference partner:



Conference sponsors:





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Welcome and introduction

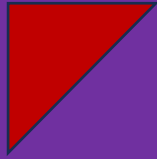
John Blackwood

Scottish Association of Landlords

Scottish Letting Day 2024



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Your tax return – key insights and top tips

Scott Kennedy
EQ Accountants

Scottish Letting Day 2024

eqaccountants.co.uk

Your tax return - key insights and top tips

Scott Kennedy, ACCA



With You.



Are you claiming all allowable expenses?

Are you claiming all the costs you incur running your business?

- Mileage
- Conference fee
- SAL subscription
- Advertising for tenants
- Accountancy costs
- Utility and council tax
- Mortgage interest




Timing of work

Can you accelerate any refurbishment work?

The work must be revenue in nature (repairs) and not capital.

As long as your business is able to afford the expenditure, and it is necessary.



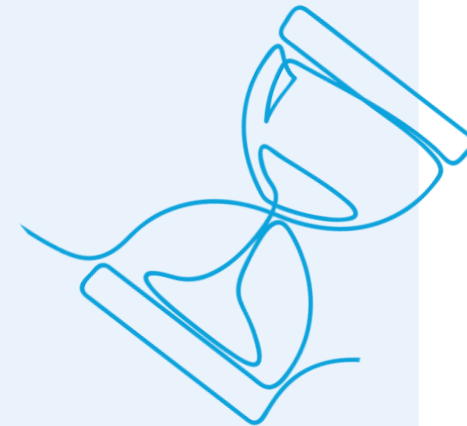
A hand is shown from the bottom left, holding a glowing, neon-style outline of a house. The background is a soft blue gradient with bokeh light effects and a starburst near the house icon.

Are you accounting for all your income?

- Has someone only paid 11 out of 12 months rent?
- Will increase your tax exposure, but necessary for cashflow.

“ Payments on account (POAs) ”

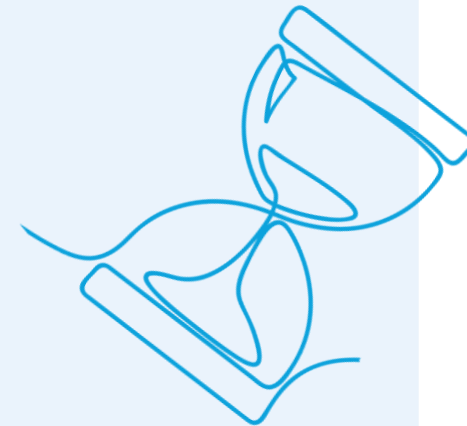
- Under current tax rules there is one return due for submission on 31st Jan.
- A balance on account is payable on 31 Jan together with a first payment for the next year.
- A second payment on account will be payable on 31 Jul.
- Are you paying too much in advance?
- Submitting your tax return early will allow you to reduce POAs



“

Don't wait until the deadline

- Your accountant will love you to provide as much information in an accessible format (as openly and easily) as possible.
- Every time they need to call you – it costs money.
- Will allow you to plan for any potential liability



”

Books and records

- Good books and records are key
- Will make reporting easier
- HMRC queries can be dealt with quickly and easily
- Your accountant will love you



Scottish tax rates (2024/25)



	Taxable Income	Scottish Tax Rate
Personal allowance	Up to £12,570	0%
Starter rate	£12,571 to £14,876	19%
Basic rate	£14,877 to £26,561	20%
Intermediate rate	£26,562 to £43,662	21%
Higher rate	£43,663 to £75,000	42%
Advanced rate	£75,001 to £125,140	45%
Top rate	Over £125,140	48%

Personal allowance is subject to tapering for income over £100,000 and removed from £125,140



National Insurance (NI) rates

Class 2 NI

Profits below £6,725

Can be paid voluntarily to protect your state pension

Profits over £6,725

2024/25 payable at £3.45 per week

Class 4 NI

- Up to £12,570 nil
- £12,570 - £50,270 – 6%
- Over £50,270 – 2%

Employers NI

- Employers NI has been raised from 13.8% to 15%
- Threshold for NI has been reduced to £5,000
- Employment allowance changes to £10,500

This could represent a significant increase in employers' liability, with larger employers facing an increased exposure to employers NI.



Budget insights

Double cab pickups

- The beneficial treatment of double cab pickups is being removed.
- Previously these would be treated as goods vehicles, which attracts favourable treatment for capital allowances and a flat rate for benefit-in-kind (BIK) assessment.
- These will now be treated as cars for capital allowances.
- They will be assessed based on their emissions for BIK purposes.

Budget insights

Capital Gains Tax

60-day reporting deadline

- Capital Gains Tax on residential property needs to be reported to HMRC and paid within 60 days of the disposal

CGT rates have moved

- Lower : from 10% to 18%
- Higher : from 20% to 24%



Budget insights

Furnished holiday lets

- Furnished holiday lets will be abolished from 06 April 25 for income tax and 01 April for Corporation tax.
- The implications of this are:
 - No capital allowances will be available
 - No gift holdover relief
 - No business asset disposal relief
 - Will still be subject to VAT
- Earnings will no longer form part of the net relevant earnings calculation for pension.
- Existing capital allowance pools will continue – do you have any unclaimed relief?



Budget insights



Making Tax Digital for Income Tax Self Assessment – the taxman cometh

April 2026:

- Under new rules, landlords with income over £50,000 will have to submit quarterly reports of income with a final return due on 31 Jan.
- Payments will remain in line with the current Jan / Jul timetable.
- This will potentially increase your contact with an accountant – being driven by the taxman.

April 2027:

- The above process will be rolled out to landlords with income between £30,000 and £50,000.

By the end of the Parliament:

- Landlords with income over £20,000 will fall into the scheme.

Plan now:

- Ahead of April deadline, consider system changes to ease transition and limit involvement of accountants. Opportunity to review financial performance quarterly and tweak accordingly.
- April 2026 will come round quickly
- It is important to be ready
- Implement changes now to make sure you are ready



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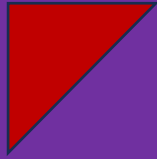


Sessions now available to attend

Presidents 2 (current room)	Developing your business for an ageing population
Presidents 1	EPC – energy performance confusion
Moncrieff	Talking Deposits LIVE
Cap & Thistle	Maximise your student rental revenue with UniHomes
Centenary	Customer service circus – juggling property management with a smile



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Developing your business for an ageing population

Dr Cate Pemble

University of Stirling

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Developing your business for an ageing population

 @DesHCA_Project

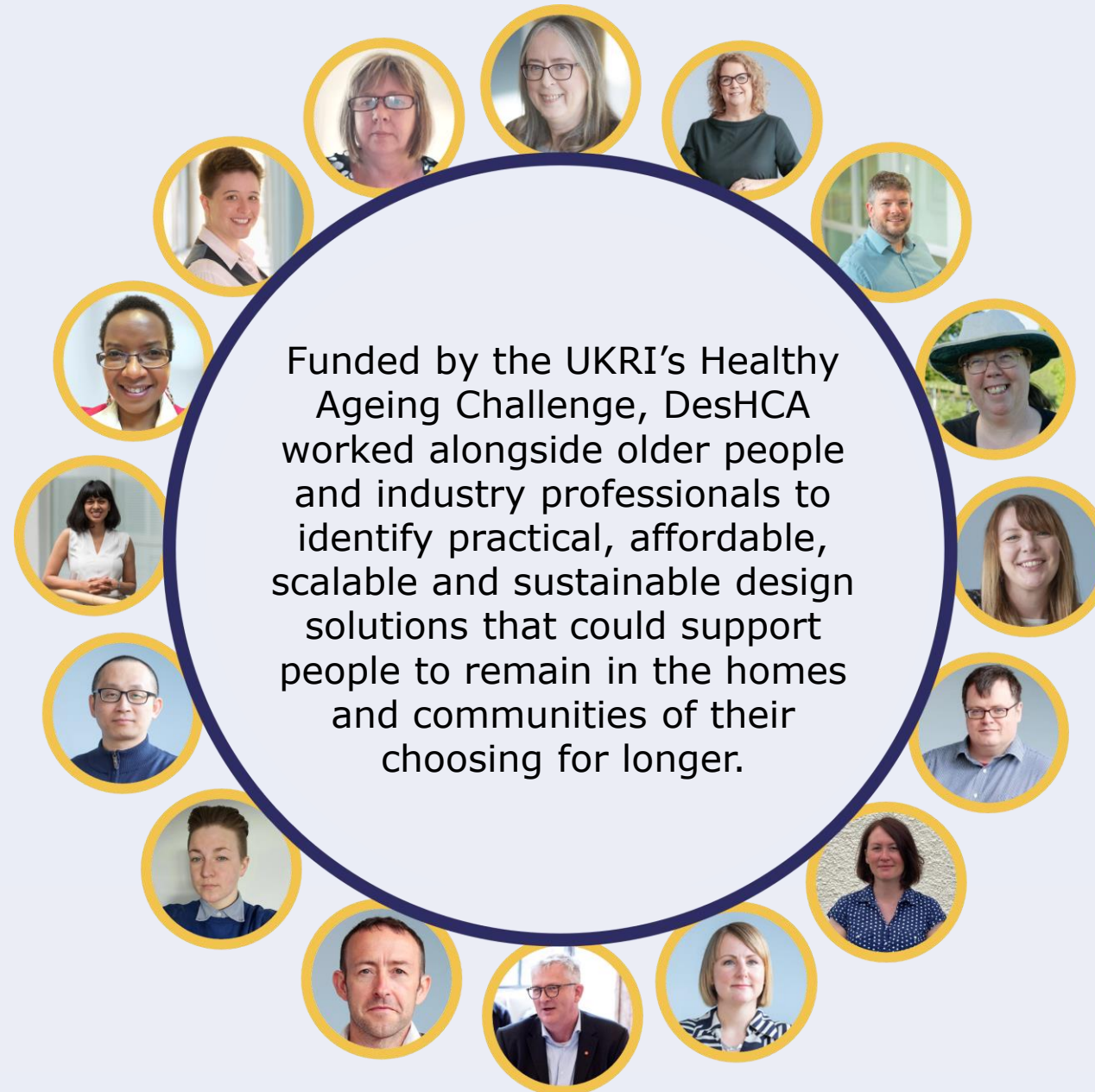


Healthy Ageing Challenge
Social, Behavioral and
Design Research

UNIVERSITY of
STIRLING



Designing homes for healthy cognitive ageing



Funded by the UKRI's Healthy Ageing Challenge, DesHCA worked alongside older people and industry professionals to identify practical, affordable, scalable and sustainable design solutions that could support people to remain in the homes and communities of their choosing for longer.

DesHCA at a glance

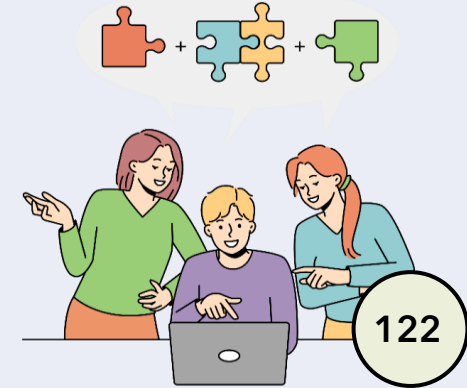
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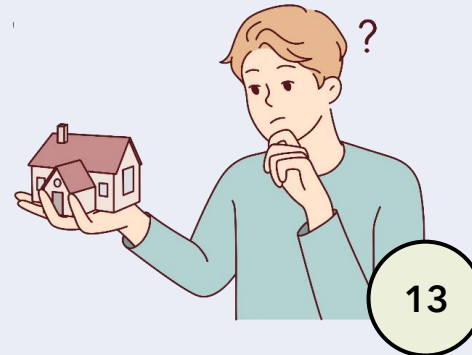
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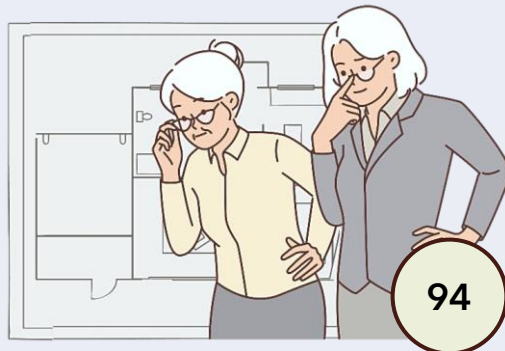
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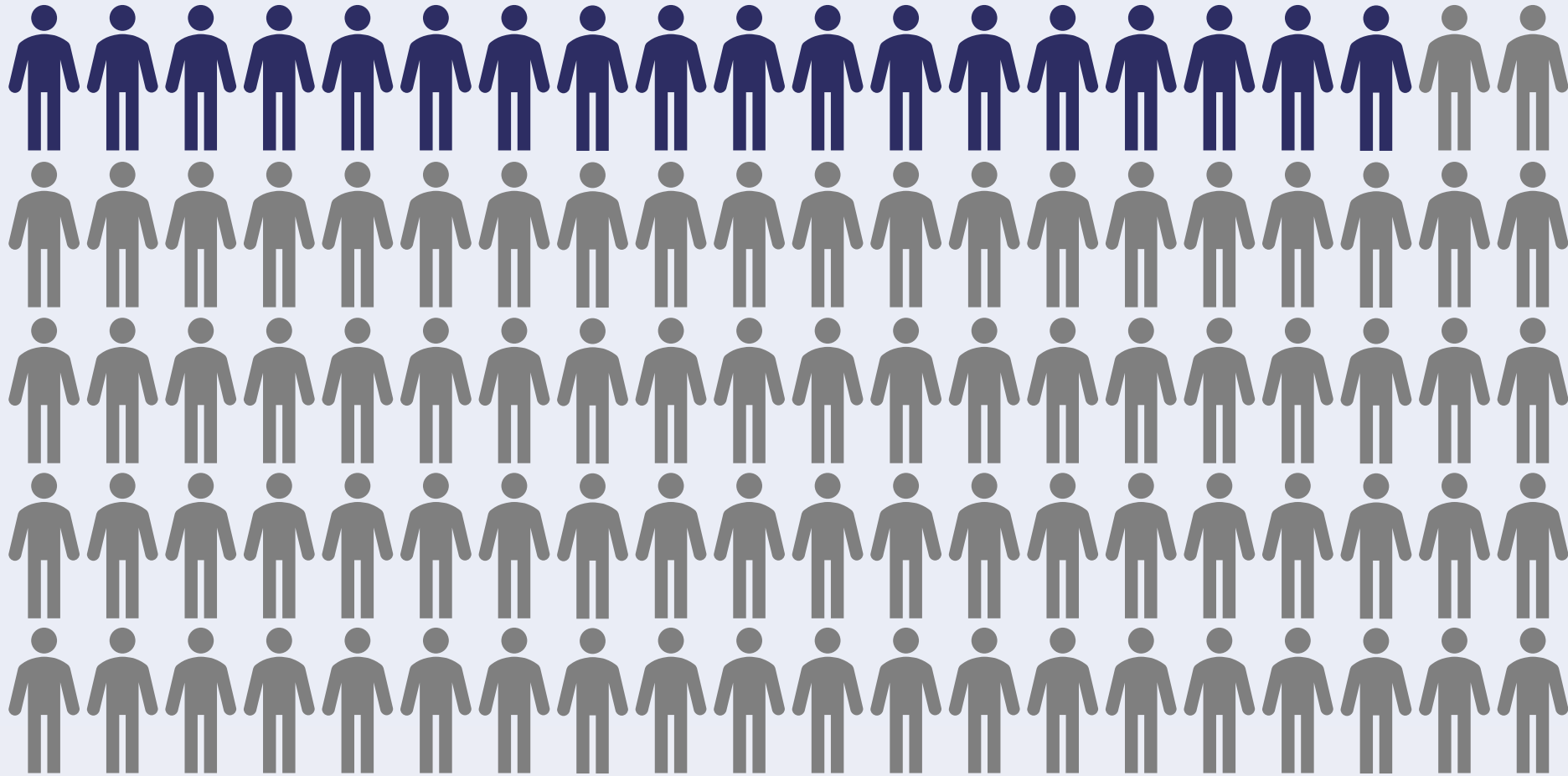
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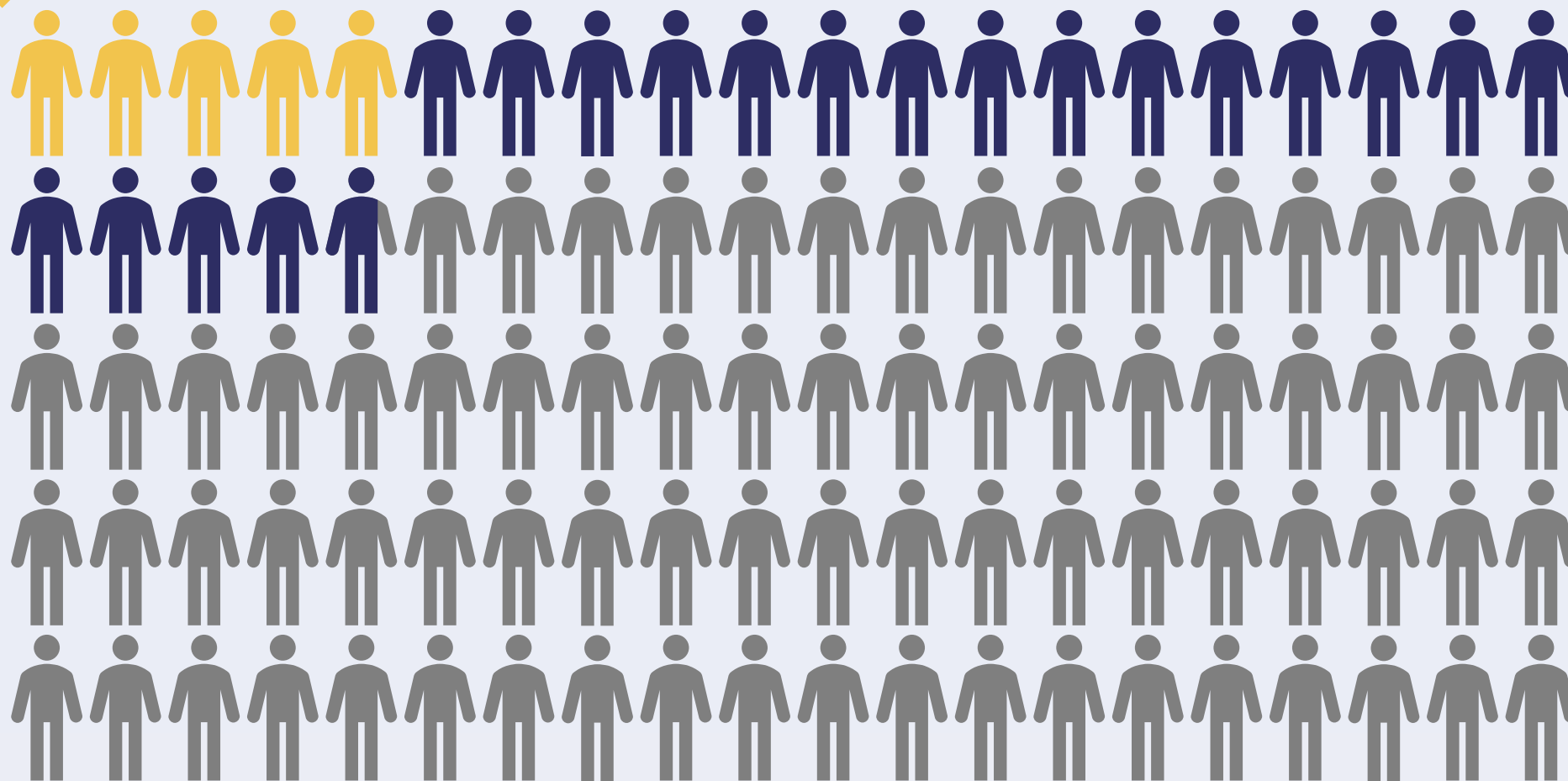


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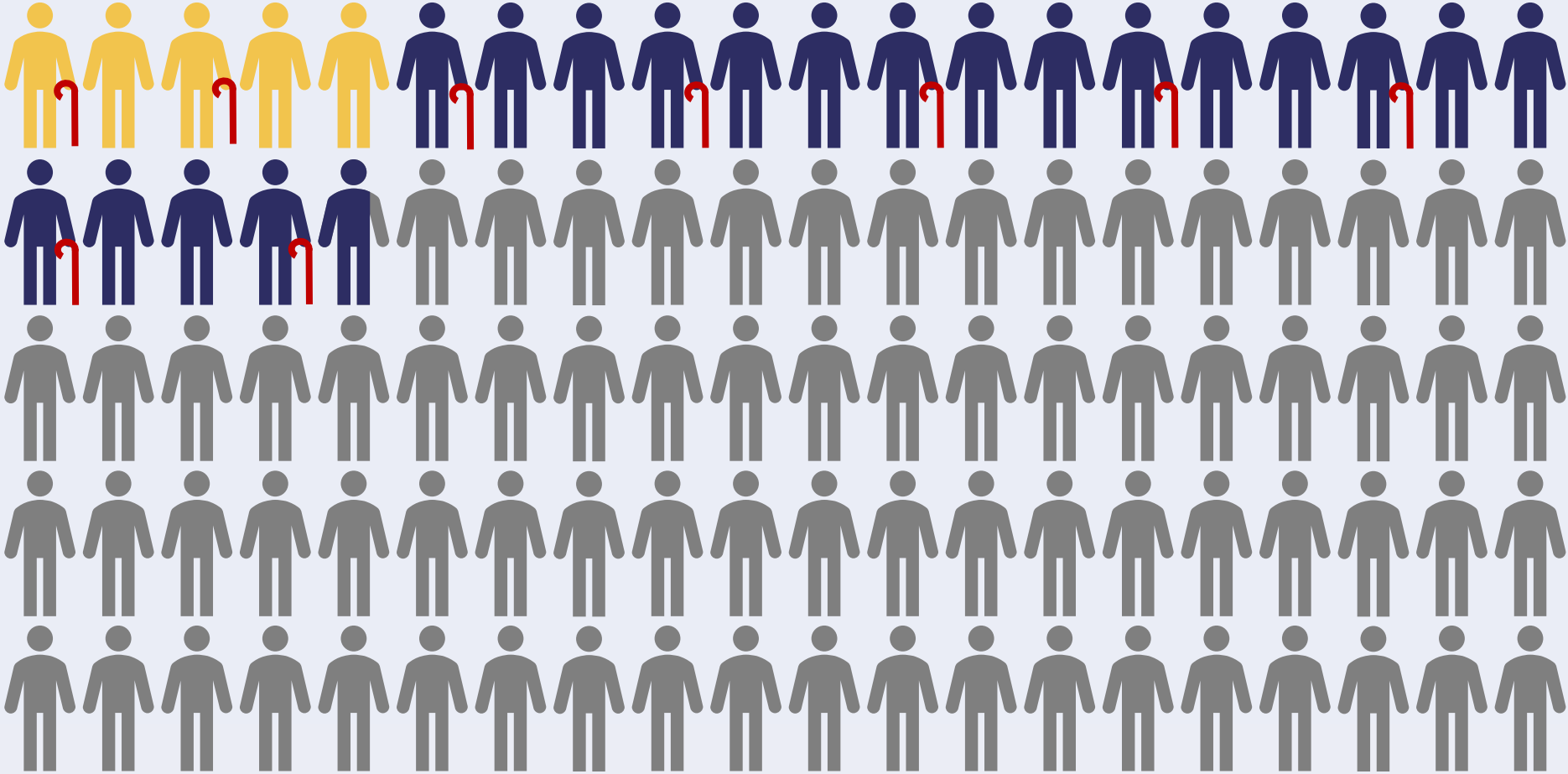
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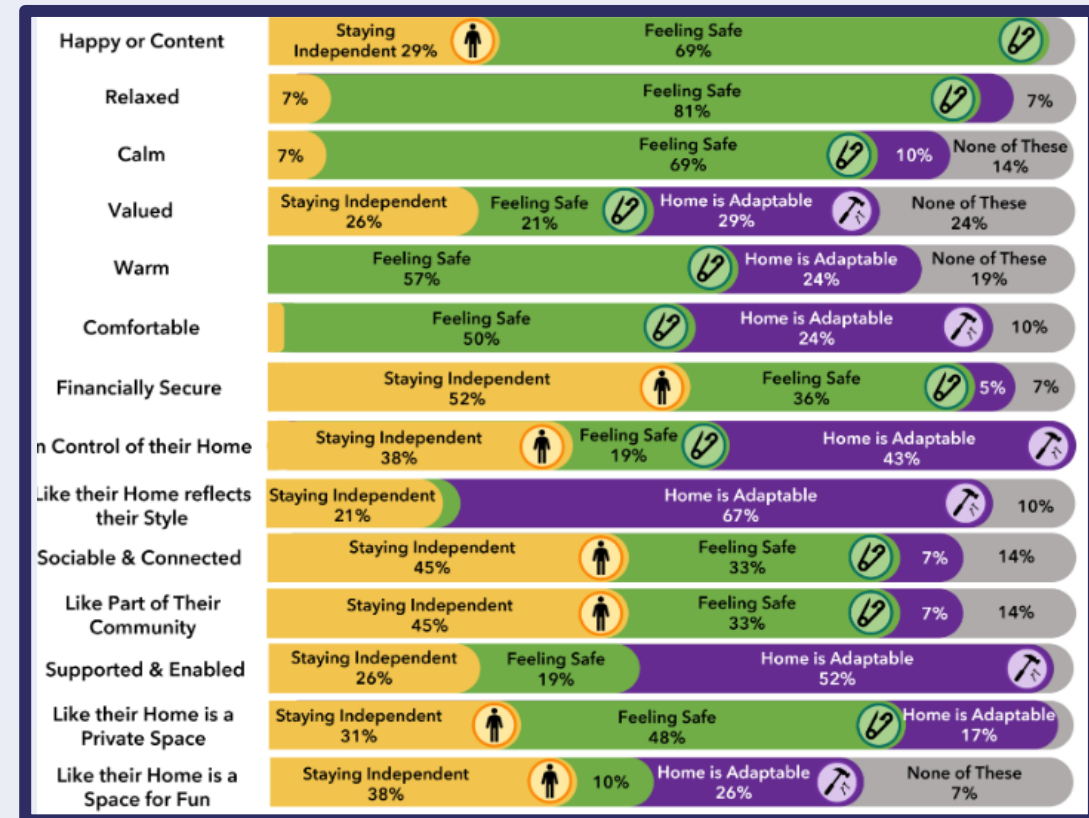
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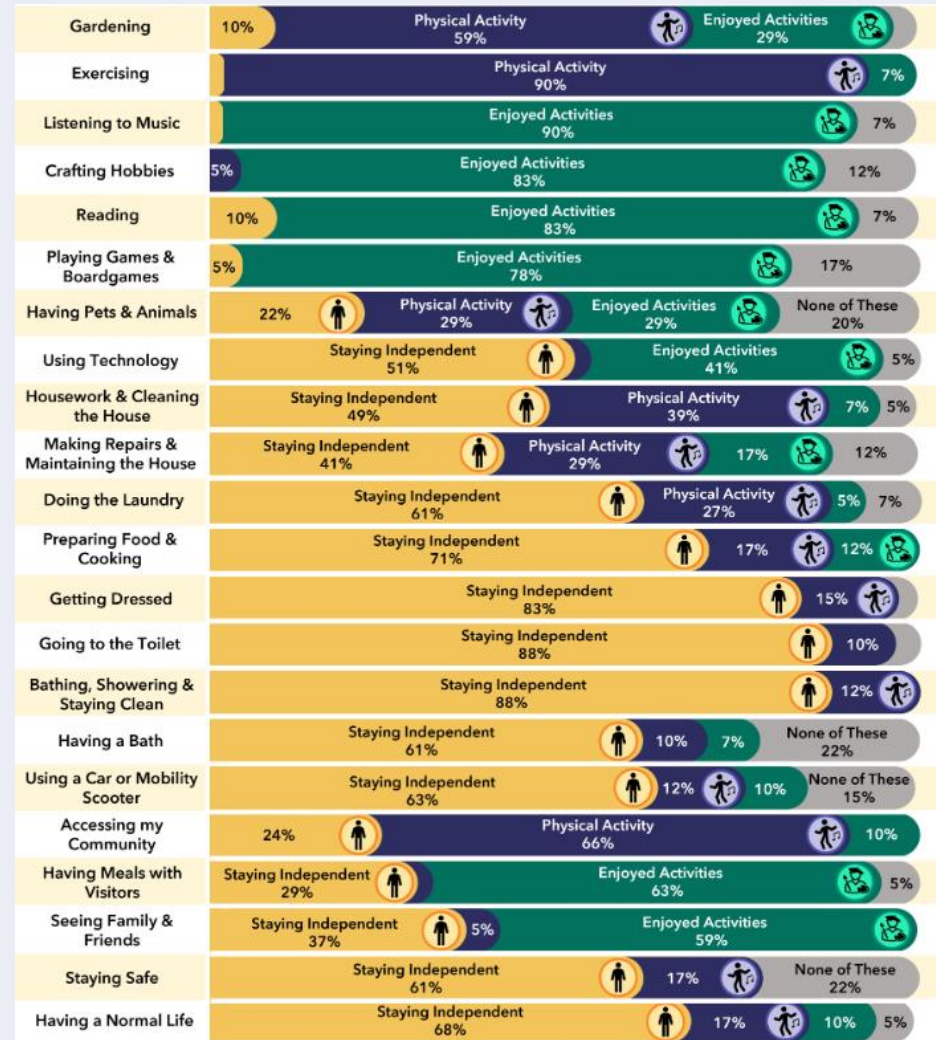
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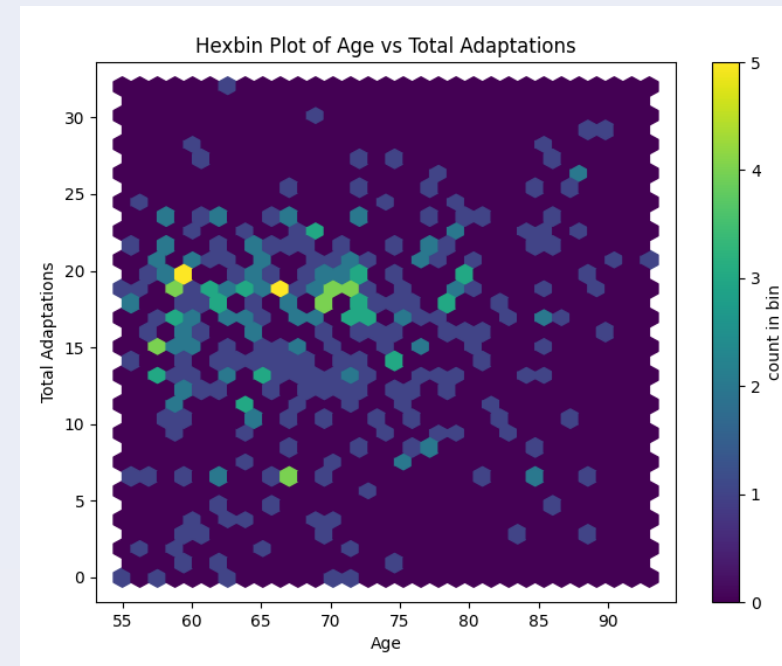
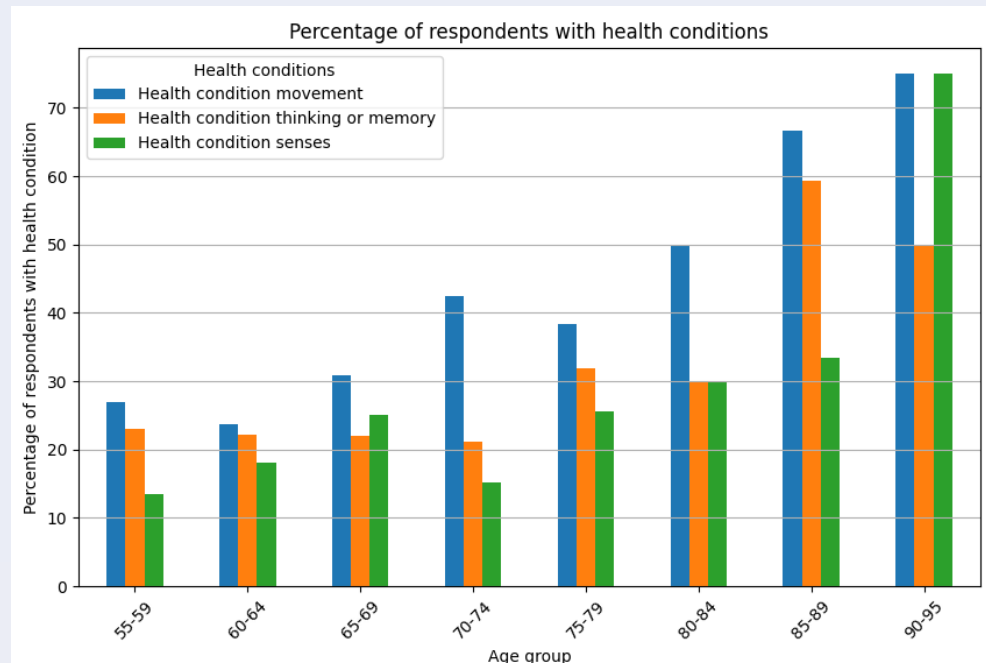




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Social, Behavioral and
Design Research



What are we talking about?



Improvement

VS



Adaptation

Language matters

A stigmatised and limited understanding of what age-inclusive design is and who can benefit from it

"I don't need that stuff"

A tendency to design and create homes for others we would not wish for ourselves

"I don't want that stuff"

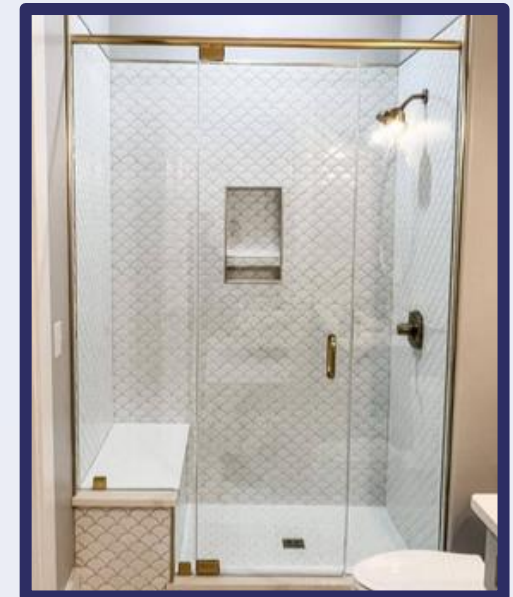
A lack of awareness of age-inclusive design and how it can be included in a variety of homes

"I don't know how to do it, and it's too expensive anyway"



3 keys to age-inclusive design

'Not quite' adaptations



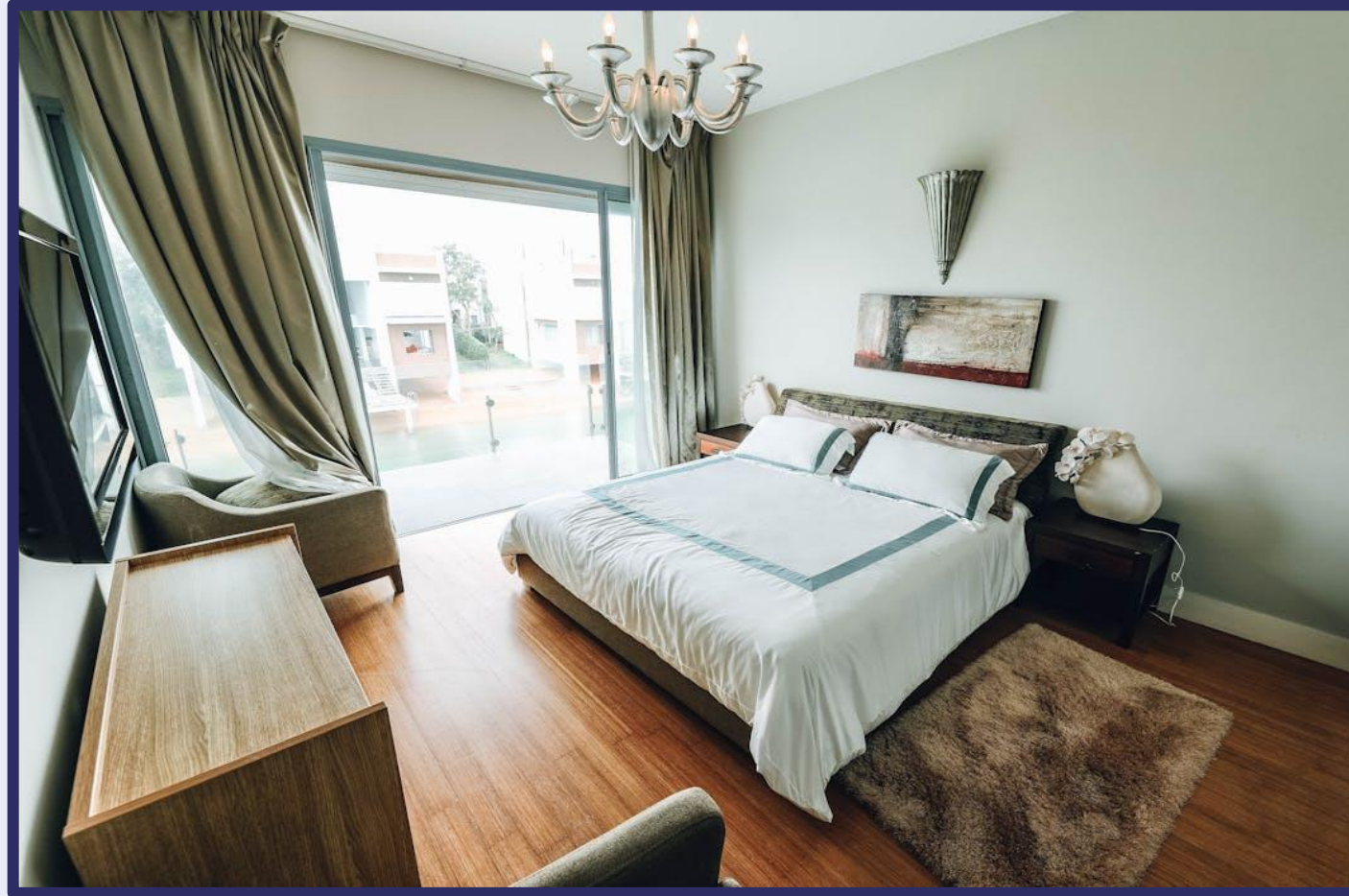




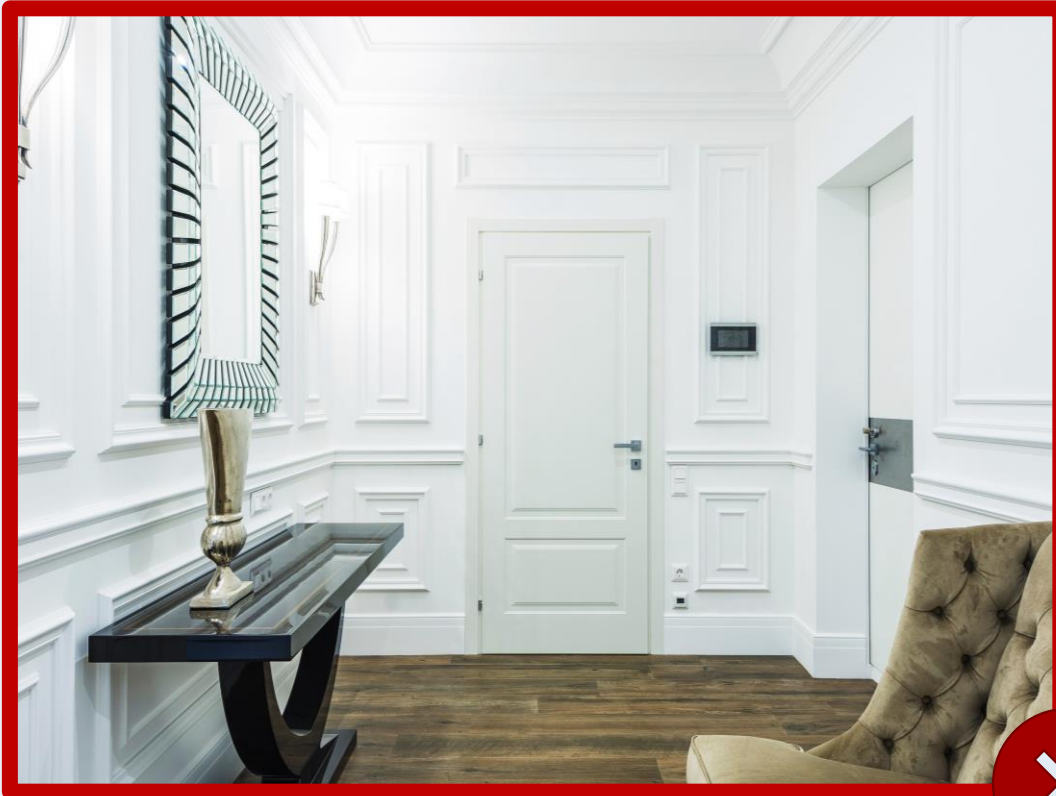








Principle 1: contrast



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Principle 1: contrast



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Principle 2: cognition



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Principle 3: access



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3 keys to age-inclusive design

'Not quite' adaptations

The importance of beauty

P028: So we did get hand, we have got wrought iron handrails on the conservatory steps, on the utility steps and on the garage steps, because I was like, you might as well put it on all three. So it looks nice. [...] And then wrought iron, big ornate, rather than handicap steps.

I: You're not feeling the white PVC?

P028: [...] So my mum's now 89, so probably when she was just before she was 79ish, she didn't think that she was old. And she certainly didn't want to look like she was old and she didn't want it to look like a council house, (no offence to anyone from a council house) but she didn't want it to look [like] I'm an old person and this is all that is available. [...] She wanted it to look nice. Because there's pride in what you have. [...] Whoever you are. There's pride in what you have.



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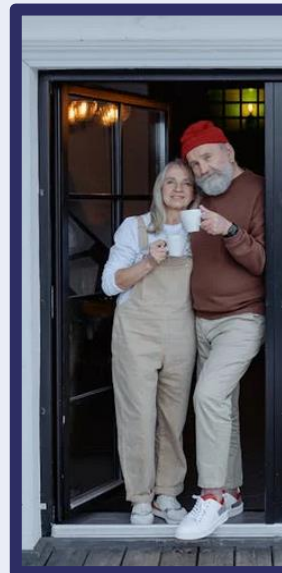
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No one is an island



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What's holding us back?

A stigmatised and limited understanding of what age-inclusive design is and who can benefit from it

~~"I don't need that stuff"~~

"Well, why wouldn't I..."

A tendency to design and create homes for others we would not wish for ourselves

~~"I don't want that stuff"~~

"It comes in magenta?!"

A lack of awareness of age-inclusive design and how it can be included in a variety of homes

~~"I don't know how to do it, and it's too expensive anyway"~~

"I've got a lot of options, but I don't need to do it all now, or all on my own"

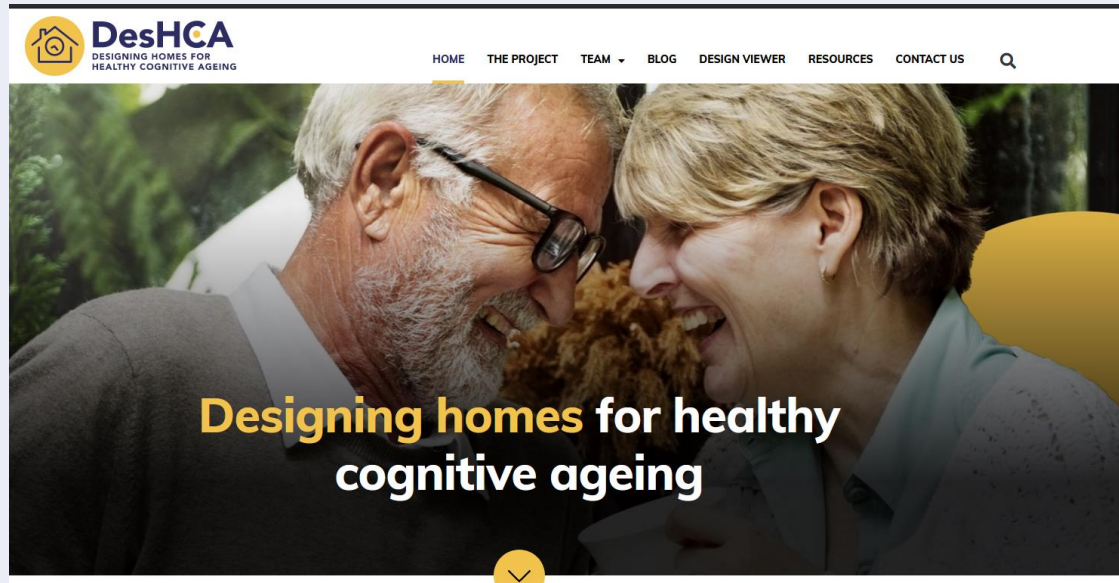


How can DesHCA help?

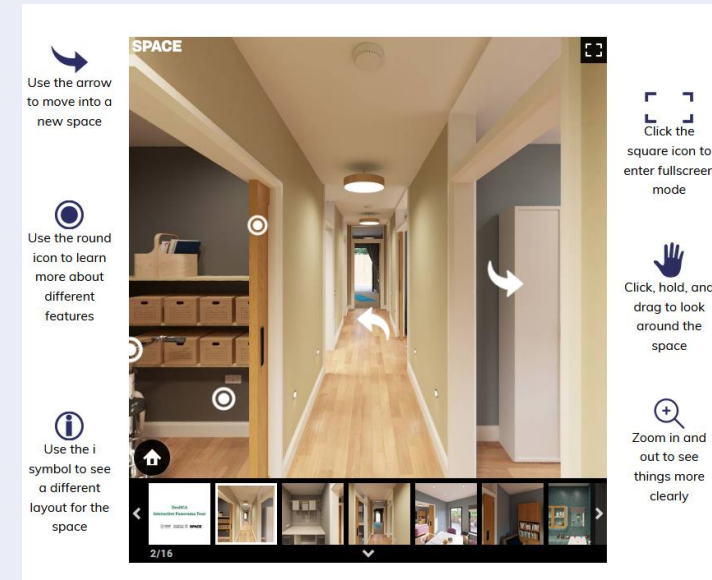
www.deshca.co.uk



DESIGNING FOR LIFETIME
TIPS AND TRICKS FOR CREATING
A HOME THAT SUPPORTS YOU



Designing homes for healthy cognitive ageing



Use the arrow to move into a new space

Use the round icon to learn more about different features

Use the i symbol to see a different layout for the space



Click the square icon to enter fullscreen mode

Click, hold, and drag to look around the space

Zoom in and out to see things more clearly



DESIGNING FOR A LIFETIME
AGE INCLUSIVE HOME CHECKLIST



ECONOMIC EVALUATION FRAMEWORK



INSIGHT FROM STATISTICS
REPORTS OF ADAPTATION IN ELSA,
THE ENGLISH LONGITUDINAL STUDY OF AGEING




Thank you



For further information visit our website at www.deshca.co.uk/

Email me at catherine.pemblem@stir.ac.uk

Or follow us on twitter
 [@DesHCA_Project](https://twitter.com/DesHCA_Project)



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Presidents 2 (current room)

Member insights – survive and thrive

Presidents 1

Your tax return – key insights and top tips

Moncrieff

Buy-to-let market panel discussion

Cap & Thistle

Selling tenanted property (11.30 – 11.50)
Organising common repairs in flats (11.55 – 12.15)

Centenary

SafeDeposits Scotland drop-in clinic (11.30 – 12.30)



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Member insights – survive and thrive

Panel session: David Mintz (chair)

SAL member landlords:

Jackie Couchman

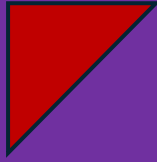
Julie Husband

Karen Van Zon

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Landlord member panel session:



Panel chair:
David Mintz
Proassets



Panel members:

**Jackie
Couchman**



**Julie
Husband**



**Karen Van
Zon**



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Lunch is now served in the exhibition area

Speaker programme resumes at 13.20

Please visit our exhibitors' stands

Conference partner:



Conference sponsors:



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Conference and exhibition 19 November 2024

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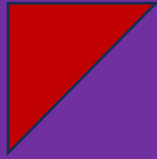


tc young

unihomes.



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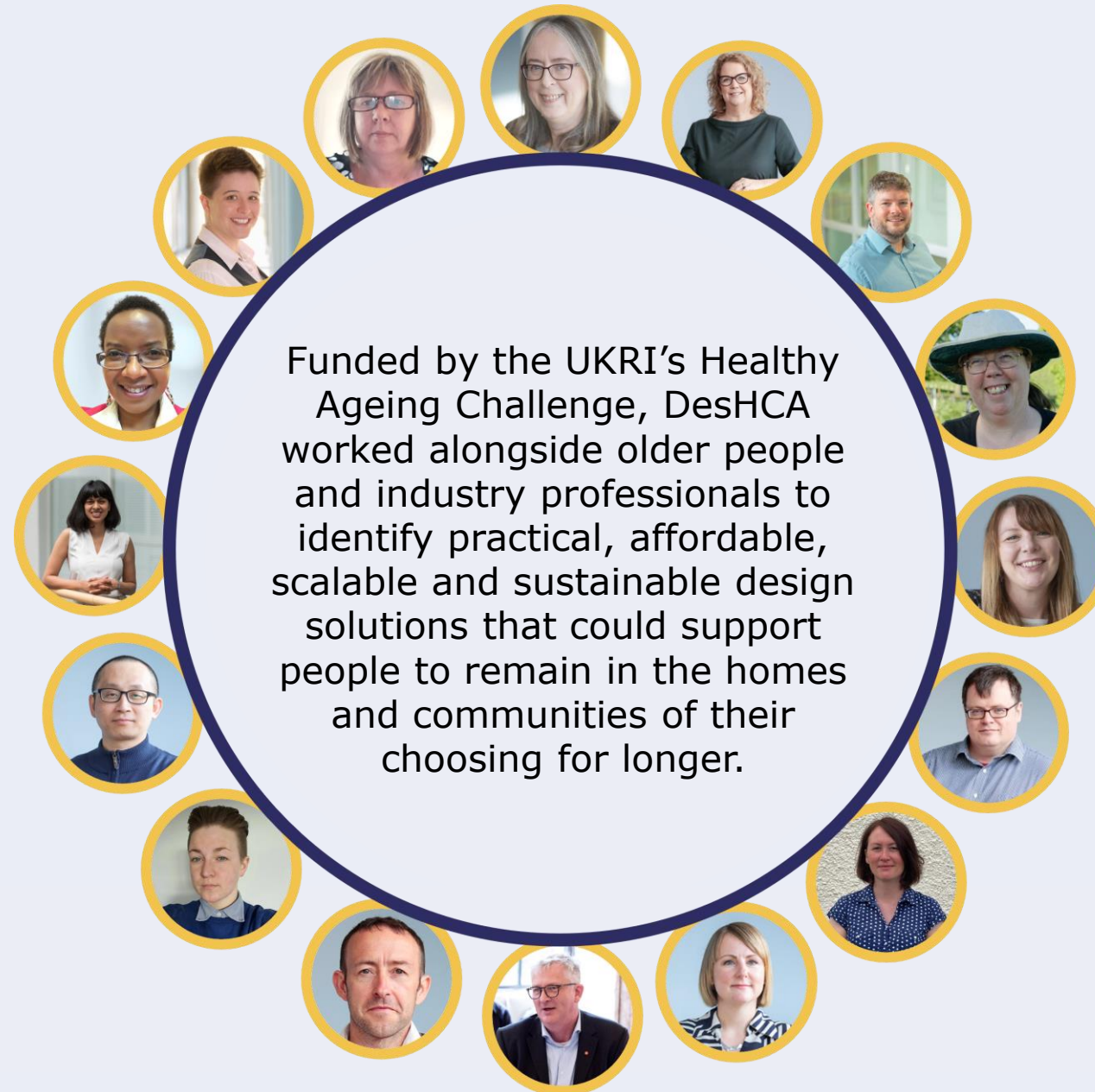


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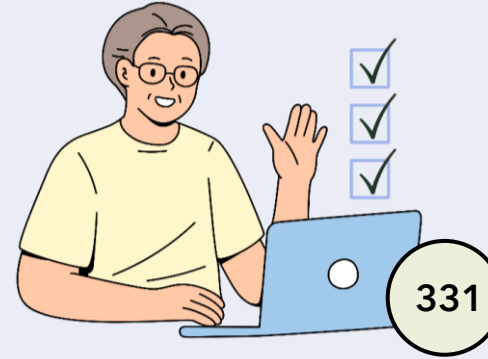
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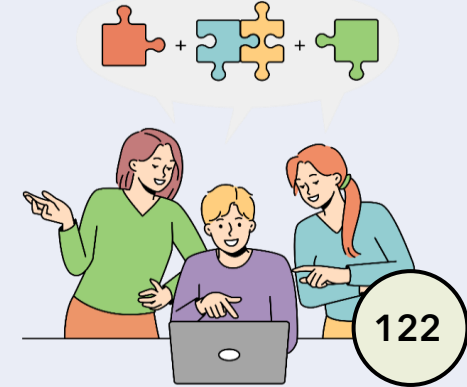
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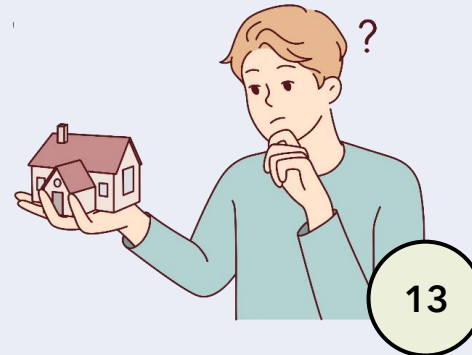
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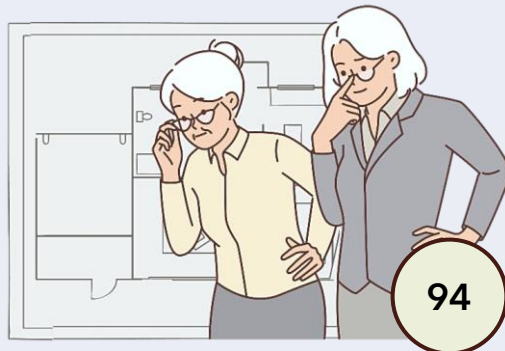
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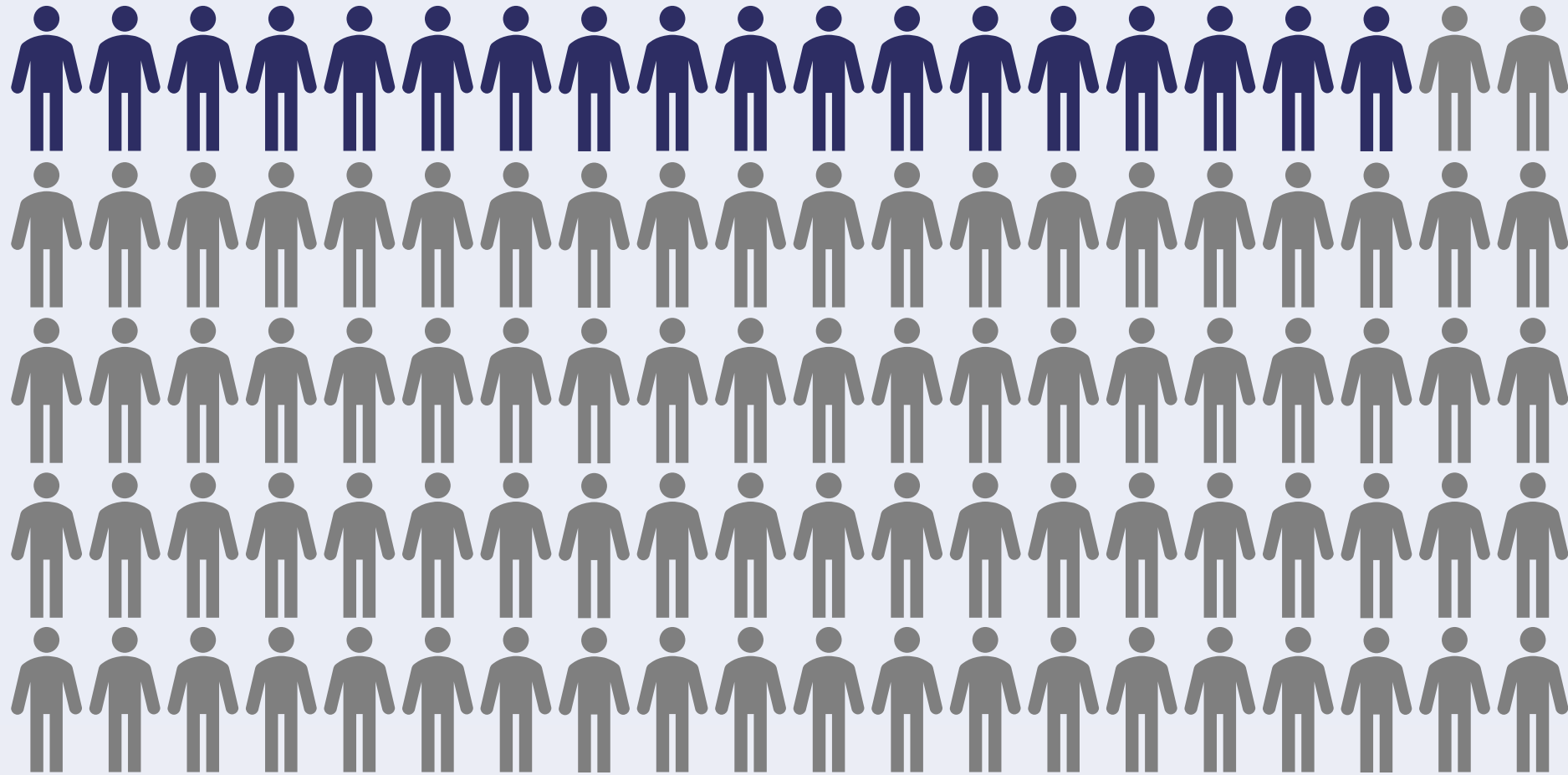
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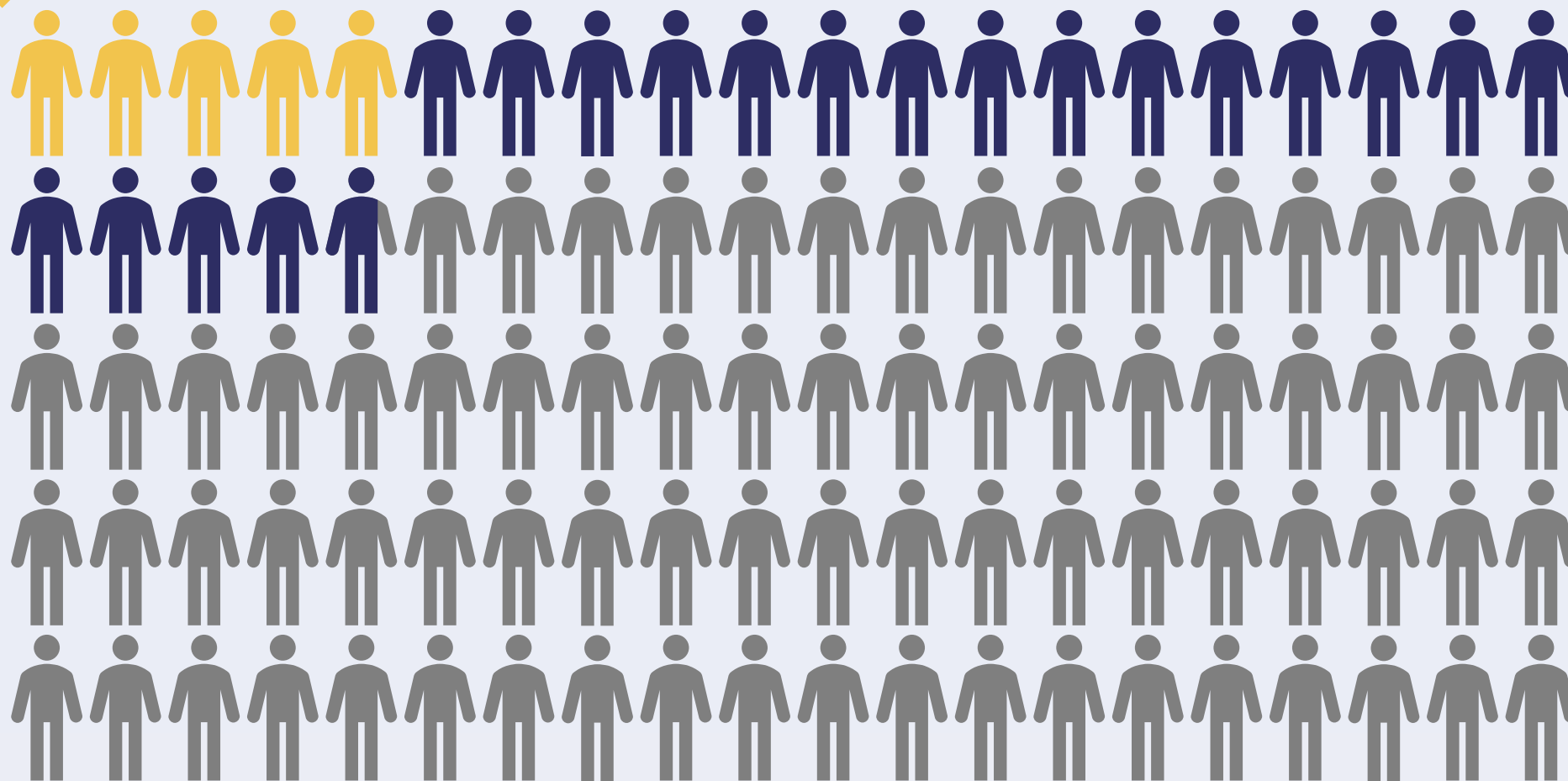


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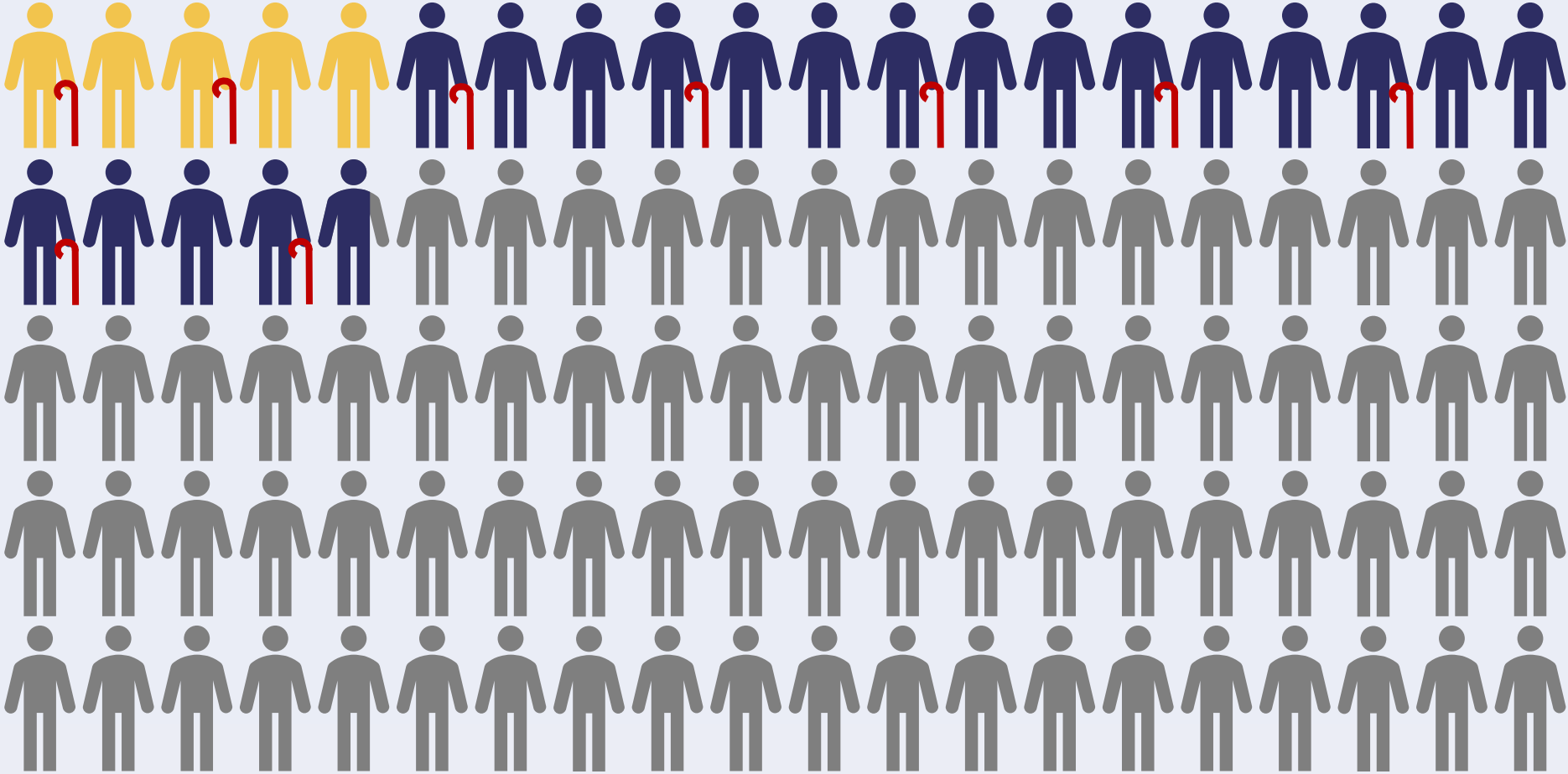
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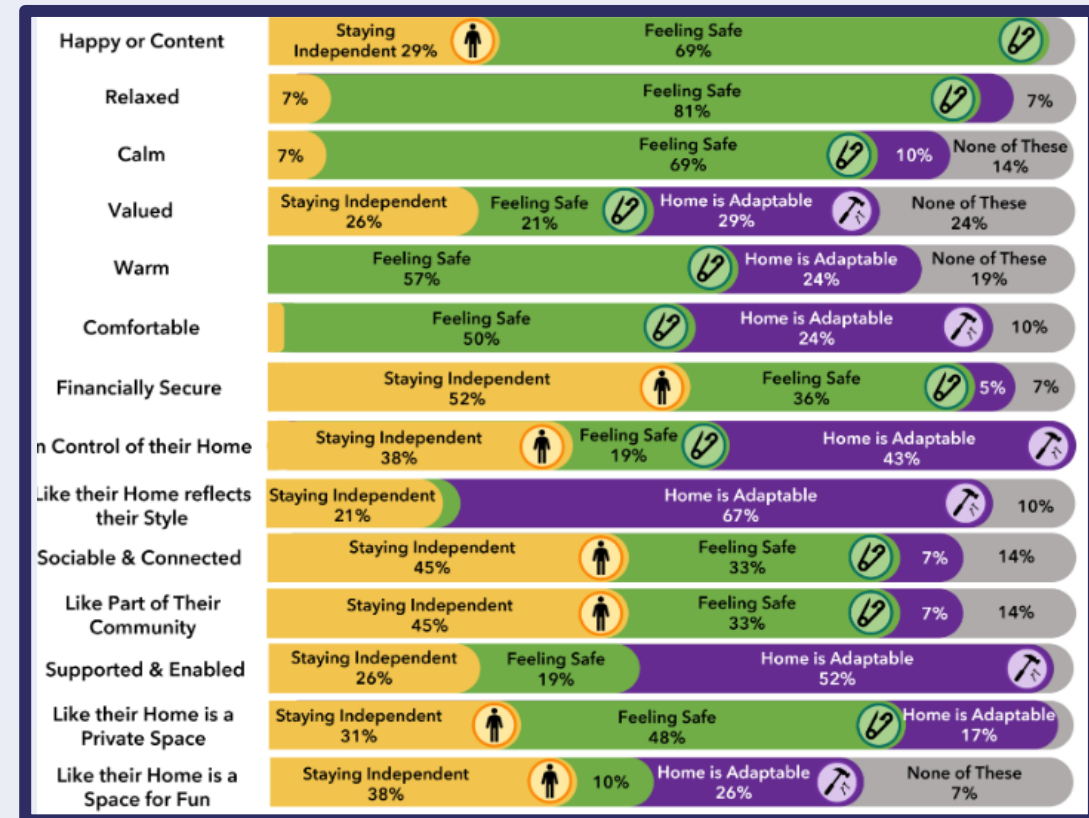
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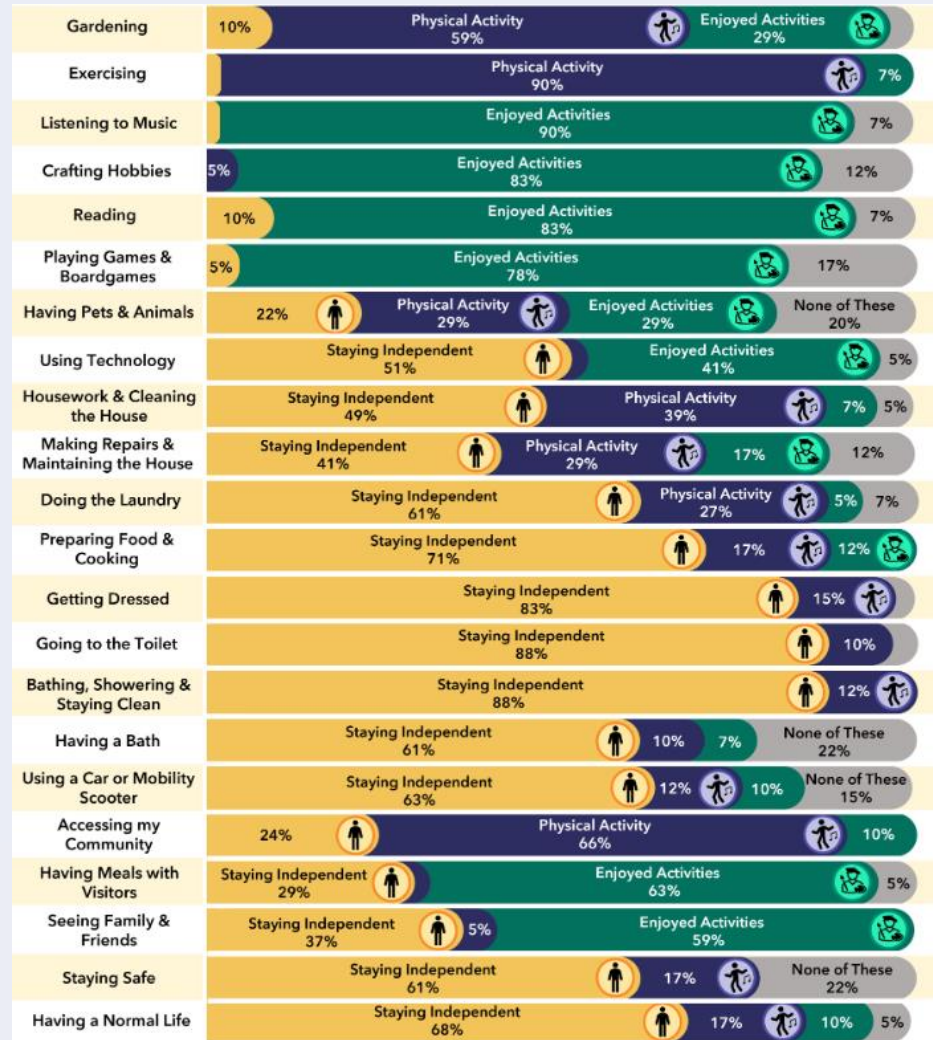
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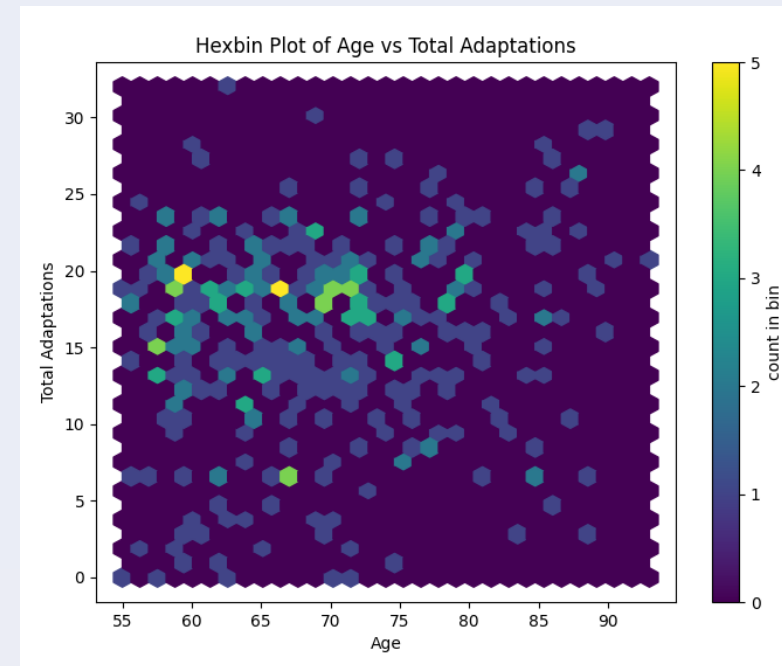
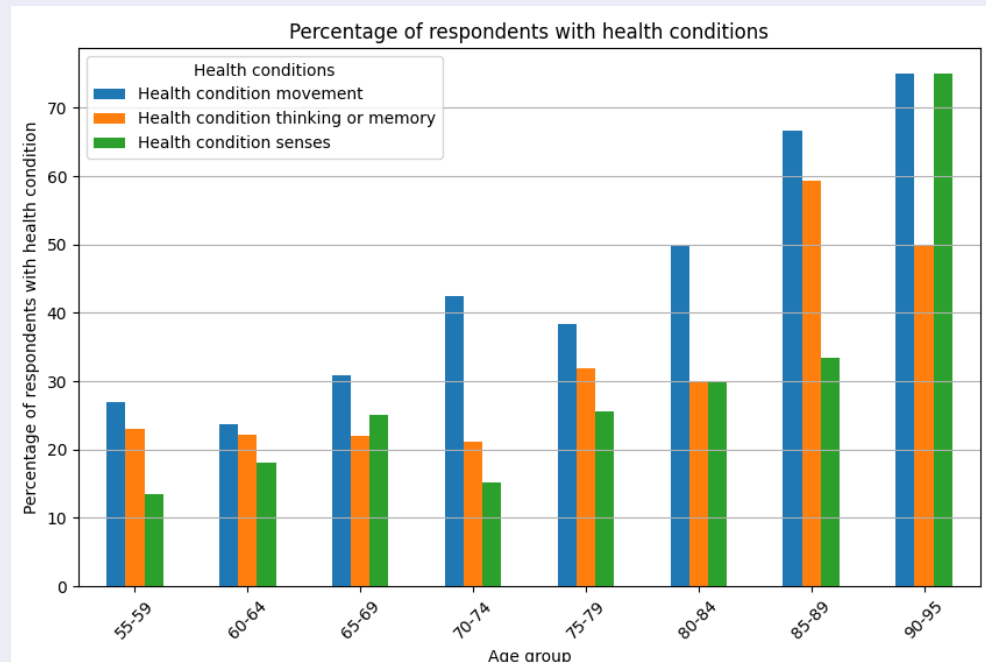




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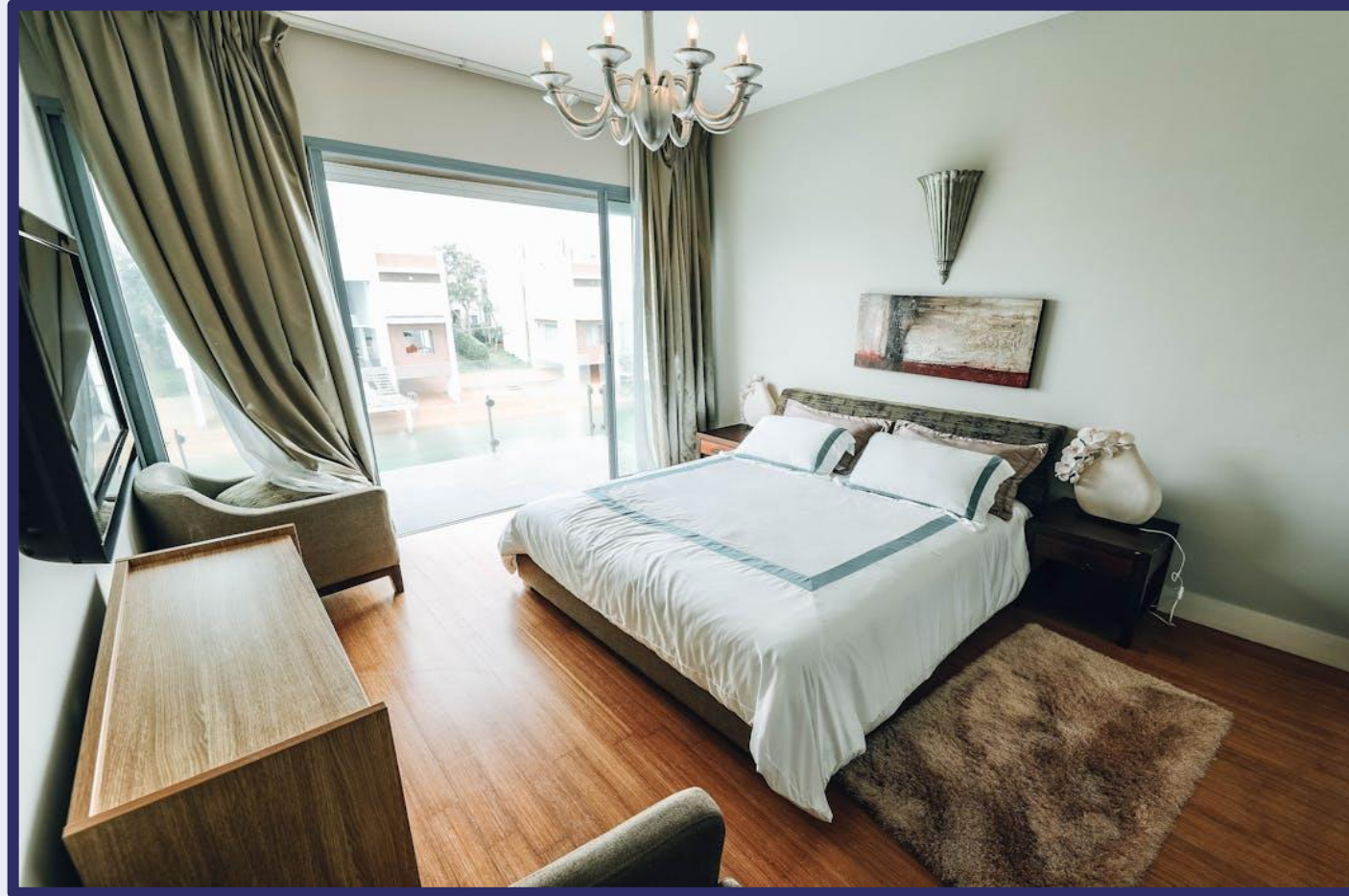




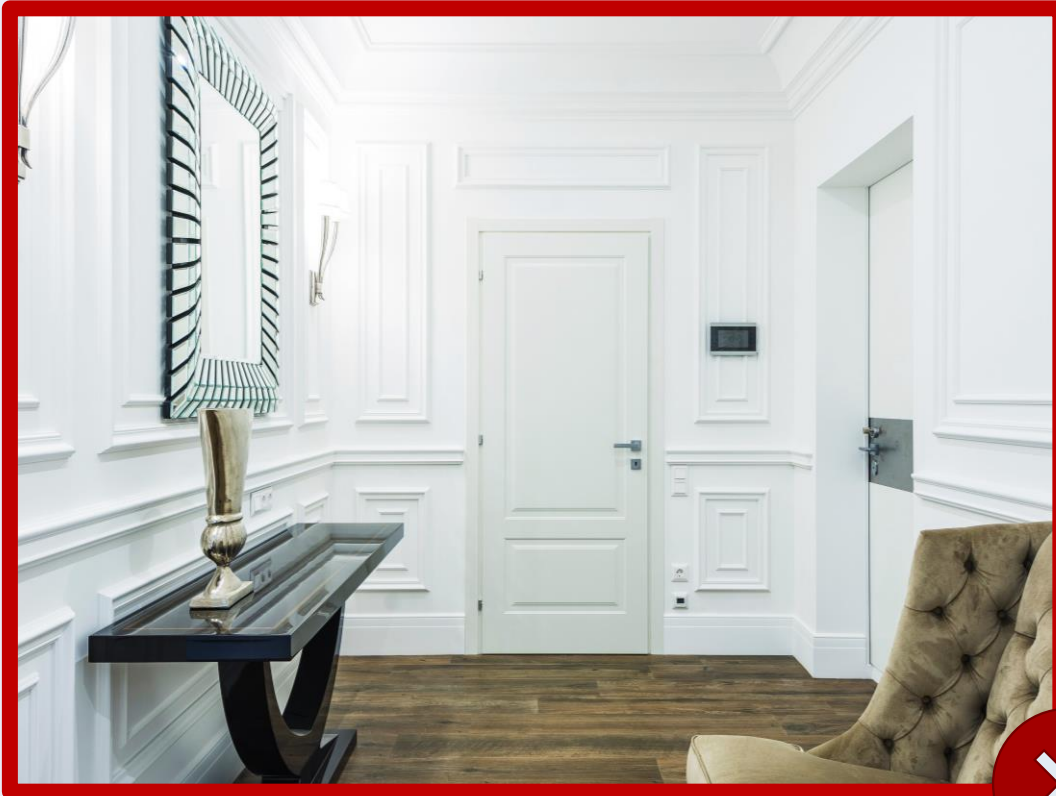








Principle 1: contrast



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DESIGNING HOMES FOR
HEALTHY COGNITIVE AGEING

Principle 1: contrast



Healthy Ageing Challenge
Social, Behavioral and
Design Research



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Principle 2: cognition



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Principle 3: access



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3 keys to age-inclusive design

'Not quite' adaptations

The importance of beauty

P028: So we did get hand, we have got wrought iron handrails on the conservatory steps, on the utility steps and on the garage steps, because I was like, you might as well put it on all three. So it looks nice. [...] And then wrought iron, big ornate, rather than handicap steps.

I: You're not feeling the white PVC?

P028: [...] So my mum's now 89, so probably when she was just before she was 79ish, she didn't think that she was old. And she certainly didn't want to look like she was old and she didn't want it to look like a council house, (no offence to anyone from a council house) but she didn't want it to look [like] I'm an old person and this is all that is available. [...] She wanted it to look nice. Because there's pride in what you have. [...] Whoever you are. There's pride in what you have.



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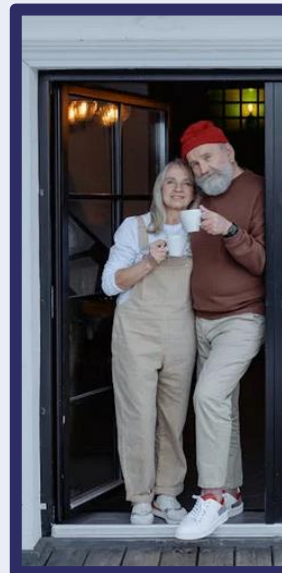


3 keys to age-inclusive design

'Not quite' adaptations

The importance of beauty

No one is an island



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What's holding us back?

A stigmatised and limited understanding of what age-inclusive design is and who can benefit from it

~~"I don't need that stuff"~~

"Well, why wouldn't I..."

A tendency to design and create homes for others we would not wish for ourselves

~~"I don't want that stuff"~~

"It comes in magenta?!"

A lack of awareness of age-inclusive design and how it can be included in a variety of homes

~~"I don't know how to do it, and it's too expensive anyway"~~

"I've got a lot of options, but I don't need to do it all now, or all on my own"




How can DesHCA help?

www.deshca.co.uk




DESIGNING FOR LIFETIME
TIPS AND TRICKS FOR CREATING
A HOME THAT SUPPORTS YOU

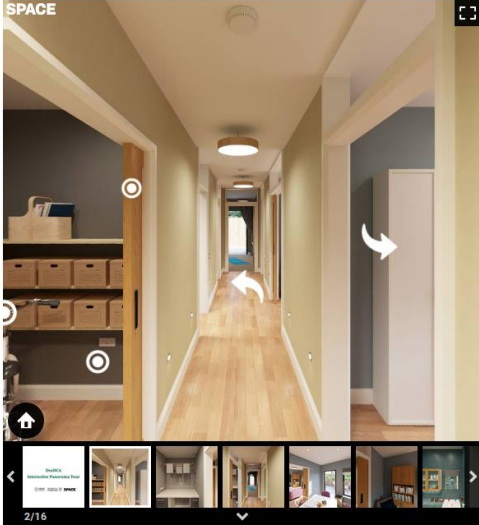


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HOME THE PROJECT TEAM BLOG DESIGN VIEWER RESOURCES CONTACT US



**Designing homes for healthy
cognitive ageing**




SPACE


- Use the arrow to move into a new space
- Use the round icon to learn more about different features
- Use the i symbol to see a different layout for the space
- Click the square icon to enter fullscreen mode
- Click, hold, and drag to look around the space
- Zoom in and out to see things more clearly



DESIGNING FOR A LIFETIME
AGE INCLUSIVE HOME
CHECKLIST



**ECONOMIC EVALUATION
FRAMEWORK**



INSIGHT FROM STATISTICS
REPORTS OF ADAPTATION IN ELSA,
THE ENGLISH LONGITUDINAL
STUDY OF AGEING




Thank you



For further information visit our website at www.deshca.co.uk/

Email me at catherine.pemblem@stir.ac.uk

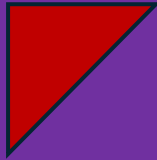
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Social, Behavioral and
Design Research



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HEALTHY COGNITIVE AGEING



Scottish Letting Day 2024



Developing your business for an ageing population

Help us plan our future conferences by letting us know your thoughts on this session by scanning the QR code below





Scottish Letting Day 2024



Sessions now available to attend

Presidents 2 (current room)	Buy-to-let market panel discussion
Presidents 1	EPC - energy performance confusion
Moncrieff	Talking Deposits LIVE
Cap & Thistle	Private renting - then and now
Centenary	Customer service circus – juggling property management with a smile



SCOTTISH
LETTING
DAY

Scottish Letting Day 2024



SCOTTISH
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Buy-to-let market panel discussion

Doug Hall, 3mc

Hugh Meechan, The Mortgage Lender

Louisa Sedgwick, Paragon Bank

Scottish Letting Day 2024



Buy-to-let market panel discussion



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ASSOCIATION
OF LANDLORDS

RECOGNISED
SUPPLIER 2024



Doug Hall
Director
3mc



Hugh Meechan
Interim chief executive
officer and chief operating
officer
The Mortgage Lender



Louisa Sedgwick
Managing director
mortgages
Paragon Bank





Scottish Letting Day 2024



Buy-to-let market panel discussion

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Scottish Letting Day

Refreshments are served in the exhibition area

Speaker programme resumes at 15.30 in Presidents 1 and 2

Please visit our exhibitors' stands

Conference partner:



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Scottish Letting Day 2024



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Scottish Letting Day

Conference and exhibition 19 November 2024

#LettingDay

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SAL podcast LIVE **with Paul McLennan MSP**

John Blackwood

Scottish Association of Landlords

Scottish Letting Day 2024



Scottish Letting Day 2024



SAL podcast LIVE

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Thank you for coming
See you next year

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