





SCOTTISH LETTING DAY

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Welcome to Scottish Letting Day

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

you back to Scottish Gas Murray-field Stadium for what promises to be an even more enriching and engaging conference experience. Today is all about learning, collaborating, and sharing experiences as a vibrant community of landlords and letting agents — and we are thrilled to have you with us.

We are delighted to welcome

Scottish Letting Day has grown year after year, and we are proud to say it remains Scotland's largest event for landlords and letting agents. This success is thanks to our brilliant conference team, whose dedication ensures this flagship event continues to offer an invaluable opportunity for members to come together, exchange ideas, and stay informed.

We are heartened to know that for many of you, this is the must-attend event of the year. At SAL, our members are always our top priority, and we are committed to creating a day that is both informative and enjoyable. Our mission is to empower you - our members - to provide the very best homes for rent, as together we work towards the shared goal of creating a private rented sector that works for all. This year's conference covers a wide range of topical issues, designed to help you navigate the evolving landscape of letting in Scotland. With a choice of sessions, we encourage you to tailor the day to your own interests, and take full advantage of the expertise on offer. Don't forget to visit our exhibitors — they are here to help and bring a wealth of solutions to make your work easier.

Scottish Letting Day is about more than just updates and advice — it's about connection. It's about sharing knowledge from all corners of Scotland, meeting new faces, reconnecting with long-standing members, and extending a warm welcome to those attending for the first time. We are especially grateful to our conference partner, SafeDeposits Scotland, and our sponsors Logan Property, TC Young Solicitors, and UniHomes, whose generosity helps us deliver a high-quality event at an affordable delegate rate. As always, your feedback is invaluable please share your thoughts so we can continue to improve and evolve.

Thank you for being here. I hope you enjoy the day and I look forward to meeting as many of you as possible.

Warm regards,

John Blackwood SAL chief executive

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DELEGATE WIFI NETWORK

SRUGuest Hashtag for today is #LettingDay

SCOTTISH ASSOCIATION OF LANDLORDS

Hopetoun Gate 8b McDonald Road Edinburgh EH7 4LZ 0131 564 0100 conference@scottishlandlords.com



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





Lynsey Barrow Novoville

Although Lynsey is new to the sector, she brings a wealth of knowledge and experience in all things customer related with over 20 years in service, support, operations and project roles across many industries including finance, retail and travel, from startups to large businesses. Novoville Shared Repairs is an app designed to make common repairs a breeze for homeowners, landlords and agents of flats in tenement blocks. Lynsey is especially passionate about using 'tech for good' - making her role as customer success lead for shared repairs at Novoville the perfect fit, enabling her to advocate for easy to use tools to keep Scotland's shared repairs compliant, transparent and hassle free for all involved.



Frankie
Bishop
SafeDeposits
Scotland

Frankie is the client relations manager at SafeDeposits Scotland, where her role includes delivering compliance and system training and forums and events across the length and breadth of Scotland. She joined SafeDeposits in 2020, after 14 years of being a letting agent.



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 30 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 also 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.



Hazel
Burt
EQ Accountants

Hazel Burt, partner at EQ Accountants, has nearly 30 years of tax experience, with a strong background in advising personal and business clients about compliance and advisory matters. With a particular interest in the property, construction, and agricultural sectors, Hazel is well placed to support landlords and letting professionals in areas such as property taxation, capital taxes planning, and personal tax matters. A former Scottish President of the Chartered Association of Certified Accountants, she also brings a deep understanding of owner-managed businesses. Outside of work, Hazel is a fitness enthusiast and enjoys family life in rural Stirlingshire.

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





Scott Callaghan The Mortgage Lender

Scott is the operations director of retail mortgages at Shaw brook Bank, overseeing both The Mortgage Lender and Bluestone Mortgages. With 20 years of experience in the mortgage industry, Scott has been with The Mortgage Lender since its inception, playing a key role in shaping its strategy and growth. The Mortgage Lender operates in both the residential mortgage and buy-to-let sectors. while Bluestone Mortgages focuses solely on residential lending. A passionate advocate for innovation and customer-centric solutions, Scott is dedicated to ensuring Shawbrook's brands provide accessible, tailored mortgage options for a diverse range of customers.



Dr Neil Cobbold PayProp

Neil is the commercial director of Reapit UKI. Prior to that, he was involved in housing reform and social housing, culminating in him running a large housing association and software development firm. He is a member of The Lettings Industry Council and is frequently consulted by the property media and government. Neil has sat on investor panels and is a regular fixture on the PropTech speaking circuit, with appearances on Sky's Property TV channel and at conferences hosted by Propertymark, SAL and others.



Richard Donnell Zoopla

Richard is a leading property industry figure and senior adviser for business and policy makers operating in the residential and mortgage markets. He has a valuable blend of insight and skills from a detailed knowledge of the housing and mortgage markets to how technology is shaping the housing market for businesses and consumers. Richard is an executive director at Zoopla, publishing thought leadership and appearing frequently in the media. He is a Fellow of the Royal Institution of Chartered Surveyors and independent chair of Good Place Lettings CIC, a new social enterprise lettings and management business.



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 is accredited by the Law Society of Scotland as a specialist in housing and residential tenancy law and currently focusses on PRS matters, regularly appearing in the FTT.



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.

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Mark
Fishman
Curo Virtual
Outsourced Credit
Control

Mark is the managing director of Gordon & Noble Messenger-at-Arms & Sheriff Officers and Curo Virtual Outsourced Credit Control. Mark has worked in the debt recovery industry for 30 years and graduated with a Bachelor of Law degree from Strathclyde University. He has also retained commissions as a sheriff officer since 1990 and as a messenger-at-arms since 1992. Mark previously worked as a manager within the collections department at Student Loans Company and as collection operations manager at Three Mobile. In 2006 he commenced trading as Gordon & Noble Messenger-at-Arms & Sheriff Officers which continues to trade to this day.



Cllr Pauline Flannery Scottish Liberal Democrats

Pauline represents the Southside/ Newington ward. She sits on the Housing, Homelessness and Fair Work Committee and the Licensing Board and is also the Liberal Democrat Group Bailie. Pauline believes in the principles of localism and builds from a ground-up approach; Pauline stands for empowerment and advocacy. She has a long association with Edinburgh going back to student days, has taught at the University of Edinburgh Life-Long Learning Department, and lives in the ward. Pauline is a self-employed theatre practitioner and teacher and has worked in the third sector training volunteers for HIV Response Projects.



Meghan Gallacher MSP Scottish Conservatives

Meghan Gallacher MSP is a Scottish Conservative and Unionist Party politician representing the Central Scotland region in the Scottish Parliament. Elected in 2021, she previously served as a councillor and group leader in North Lanarkshire. Meghan is the party's spokesperson for housing and a member of the Local Government, Housing and Planning Committee. Outside of politics, Meghan is a proud mum to her daughter and passionate about building stronger communities across Scotland.



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.



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.



Stephen
Jardine
TV presenter and broadcaster

Stephen Jardine is one of Scotland's best-known journalists and broadcasters. He started his career in radio before joining Scottish Television as a trainee reporter. He then moved to GMTV as Scotland correspondent and then Europe correspondent, based in Paris. In 2000 Stephen rejoined Scottish Television and went on to present a wide range of programmes including documentaries, politics programmes and the flagship news show "Scotland Today". Stephen now works for the BBC, presenting "Mornings" on BBC Radio Scotland and the TV political discussion programme "Debate Night" on BBC Scotland. He also writes for The Times and The Scotsman.

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Cllr Ross Lambie Reform UK

Ross is a chartered architect with 18 years' experience as a practice director specialising in residential projects and is a former lecturer in architecture. Outside of work he is a hobby farmer and a tech start-up investor. Ross is the Reform UK councillor for South Lanarkshire.



John Logan Logan Property

After relocating from the United States to Edinburgh in 2015, John began sharing his expertise in technology start-ups by working pro bono with the Entrepreneurs Club at the University of Edinburgh Business School. During this time, he launched a project designed to serve as a living case study of the entrepreneurial principles he was teaching. This initiative marked the beginning of Logan Property. Today, Logan Property continues to embrace its entrepreneurial roots—driven by innovation and a commitment to developing fresh solutions in the ever-evolving field of property management.



Sarahjane McKeown SafeDeposits Scotland

Sarahjane is a customer operations manager at TDS, responsible for the effective handling of customer calls and emails across the UK to SafeDeposits Scotland and its sister schemes in England/Wales and Northern Ireland. Sarahjane worked in property sales and lettings for a decade before joining SafeDeposits in 2016.



Paul McLennan Scottish National Party

Paul served as Scotland's Housing Minister between 2023 and 2025 and has been the Member of the Scottish Parliament (MSP) for East Lothian since 2021 for the Scottish National Party (SNP). He has served as a local councillor for the Dunbar and East Linton multi-member ward of East Lothian Council since 2007 and as a board member of NHS Lothian, the regional offices of Scottish Enterprise and the Commission on School Reform.



David Morgan SafeDeposits Scotland

David is a resolution manager at TDS, with responsibility for dispute resolution teams supporting customers of SafeDeposits Scotland and its sister schemes in England/Wales and Northern Ireland. A Chartered Institute of Arbitrators (CIArb) associate, David joined SafeDeposits in 2020 with past experience including a decade in interior design.



Claire Mullen TC Young Solicitors

Claire is a senior associate at TC Young Solicitors. She leads their PRS/FTT team and has specialised in tenancy law for 15 years and been an accredited specialist for 5 years. Claire advises both landlords and letting agents in connection with evictions, actions for payment, anti-social behaviour, repairs, debt recovery and sequestration. She also supports clients in preparing tenancy agreements and letting agent management agreements for the PRS. Claire provides advice and representation for tribunal hearings in connection with code complaints and is also Chair of Safe Deposits Scotland Trust, funding projects which promote and facilitate education, training and best practice for landlords, letting agents and tenants in the PRS.

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Victor
Palombo
HM Revenue and
Customs

Victor is the deputy director for the Change Readiness in Making Tax Digital (MTD) Programme in HM Revenue and Customs (HMRC). His role has an external and internal perspective to it: helping agents and customers get ready for MTD and ensuring his colleagues within HMRC are ready for the changes the programme is introducing. A senior civil servant for many years, he joined the programme in September 2024 having previously held a number of programme director roles in HMRC, including Tax Free Childcare, Help to Save and transforming their payments processes. He is a qualified accountant and a chartered project professional.



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.



Angela Wallace UniHomes

Angela Wallace, business development manager at UniHomes, brings with her over 25 years of expertise in the property industry. Her career spans estate agency, new homes, PropTech, and more, giving her a wealth of insight across the sector. Today, Angela leads UniHomes' Scottish operations, partnering with letting agents nationwide to streamline processes, increase efficiency, and drive revenue growth. She has previously held senior leadership roles with major names such as Purplebricks and Connells Group.



Morning Riccardo

Hope you and Danielle are both very well

Great to see the SEO reports this month and just to let you know:

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		08:45 - 09:45 F	REFRESHMENTS AND EXHIBI	TION	
	PRESIDENTS 2	PRESIDENTS 1	MONCRIEFF	CAP & THISTLE	CENTENARY
		09.45 - 09.50	CONFERENCE INTRODUCTION	DN	
Morning session 1	O9.50-10.30 Passing the keys - future-proofing your property wealth Hazel Burt EQ Accountants	9.50-10.25 First-tier Tribunal in practice - challenges, pitfalls and practical takeaways Kirstie Donnelly TC Young Solicitors	9.50-10.25 Getting the best start to your tenancy Elspeth Boyle Landlord Accreditation Scotland Sarahjane McKeown SafeDeposits Scotland	9.50-10.25 Organising common repairs in flats Mike Heffron Under One Roof	9.45-10.25 Social space
			CHANGE OVER		
Morning session 2	10.35-11.15 Making sense of Making Tax Digital Victor Palombo HM Revenue and Customs	10.40-11.15 Lettings landscape - unpacking the Scottish market in 2025 Richard Donnell Zoopla	10.40-11.15 Talking Deposits LIVE Frankie Bishop Sarahjane McKeown and David Morgan SafeDeposits Scotland	10.40-11.15 UniHomes in Scotland - 1 year on Angela Wallace UniHomes	10.40-11.15 Novoville Shared Repairs - a technology solution for landlords' and agen- cies' common repairs duties Lynsey Barrow Novoville
			CHANGE OVER		
Morning session 3	11.25-12:10 Passing the keys - future-proofing your property wealth Hazel Burt EQ Accountants	11.30-12.10 Private rented sector legal update Caroline Elgar Scottish Association of Landlords	11.30-12:05 Buy-to-let market panel discussion Doug Hall 3mc Scott Callaghan The Mortgage Lender Louisa Sedgwick Paragon Bank	11.30-11.50 Rent arrears in Scotland Dr Neil Cobbold PayProp 11.55-12.15 The future of renting in Scotland - tackling the supply crisis together John Logan Logan Property	11.30-12.00 Paperwork matters - a First-tier Tribunal preparation guide for landlords and agents Elspeth Boyle and Gail Bowden Landlord Accreditation Scotland

FROM 12.05 - 13.25 LUNCH AND EXHIBITION

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	PRESIDENTS 2	PRESIDENTS 1	MONCRIEFF	CAP & THISTLE	CENTENARY
Afternoon session 1	13.25-14.05 First-tier Tribunal in practice - challenges, pitfalls and practical takeaways Claire Mullen TC Young Solicitors	13.30-14.05 Member story - the road and the miles from Dundee Neil Dymock Dymock Properties	13.30-14.05 Getting the best start to your tenancy Elspeth Boyle Landlord Accreditation Scotland Sarahjane McKeown SafeDeposits Scotland	13.30-14.05 Debt recovery, litigation and enforcement Mark Fishman Curo Virtual Outsourced Credit Control	13.25-14.05 Social space
Afternoon	14.15-14.55	14.20-14.55	14.20-14.55	14.20-14.55	14.25-14.55
session	Private rented	Making sense of	Buy-to-let market panel	Lettings landscape -	Step-by-step - issuing

CHANGE UVE	in.				
Afternoon session 2	14.15-14.55 Private rented sector legal update	14.20-14.55 Making sense of Making Tax Digital	14.20-14.55 Buy-to-let market panel discussion	14.20-14.55 Lettings landscape - unpacking the Scottish market in 2025	14.25-14.55 Step-by-step - issuing rent increase notices the right way
	Caroline Elgar Scottish Association of Landlords	Victor Palombo HM Revenue and Customs	Doug Hall 3mc Scott Callaghan The Mortgage Lender Louisa Sedgwick Paragon Bank	Richard Donnell Zoopla	Elspeth Boyle and Gail Bowden Landlord Accreditation Scotland

FROM 14.55-15.20 AFTERNOON REFRESHMENTS AND EXHIBITION

Afternoon session 3

15.20-16.15 Conference debate special

John Blackwood

 ${\it Scottish \, Association \, of \, Landlords}$

Stephen Jardine

TV presenter and broadcaster

END OF CONFERENCE

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ROOM:

PRESIDENTS 2 MAIN SPEAKER PROGRAMME

TIME	TITLE	SPEAKER	SESSION SUMMARY
9.45-9.50	CONFERENCE INTRODUCTIO	N .	
9.50-10.30	Passing the keys - future-proofing your property wealth	Hazel Burt EQ Accountants	Hazel will be covering the pros and cons of different property owner- ship vehicles and tax planning ideas for passing property on to the next generation and sharing the wealth.
	CHANGE OVER		
10.35-11.15	Making sense of Making Tax Digital	Victor Palombo HM Revenue and Customs	Making Tax Digital for Income Tax (MTD) is the new way to report your self-employment and property income. HM Revenue and Customs (HMRC) is changing the way you report your income from Self Assessment from April 2026. Landlords with property income over £50,000 will need to keep digital records and send quarterly updates and their tax return using compatible software from April 2026. The threshold reduces to £30,000 from April 2027, and £20,000 from April 2028. Victor Palombo, deputy director for Change Readiness of the HMRC MTD programme, will provide a summary of what is changing, who will be affected, and how you can get ready for MTD. You can also visit the HMRC stand to speak to subject matter experts about MTD.
	CHANGE OVER		
11.25-12.10	Passing the keys - future-proofing your property wealth	Hazel Burt EQ Accountants	Hazel will be covering the pros and cons of different property owner- ship vehicles and tax planning ideas for passing property on to the next generation and sharing the wealth.
12.10-13.20	LUNCH AND EXHIBITION		
13.25-14.05	First-tier Tribunal in practice - challenges, pitfalls and practical takeaways	Claire Mullen TC Young Solicitors	This session looks at recent First-tier Tribunal cases, with a particular focus on repairs and damages. These types of claims are becoming increasingly common and offer valuable insight into the expectations placed on landlords and agents. Through practical examples, we will highlight common pitfalls, lessons from previous decisions, and steps to reduce the risk of disputes.
	CHANGE OVER		

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ROOM:

PRESIDENTS 2

TIME	TITLE	SPEAKER	SESSION SUMMARY
14.15-14.55	Private rented sector legal update	Caroline Elgar Scottish Association of Landlords	A round up of all the legislation due to be introduced in the private rented sector over the next few years including minimum energy efficiency standards, provisions arising from the Housing Bill 2025, and Awaab's Law.
14.55-15:20	AFTERNOON REFRESHMENT	S AND EXHIBITION	
15.20-16.15	Conference debate special	John Blackwood Scottish Association of Landlords Stephen Jardine TV presenter and broadcaster	A live recording of our podcast Landlord Voice, featuring a lively 'Question Time' style debate, expertly chaired by TV presenter and broadcaster Stephen Jardine.

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ROOM:

PRESIDENTS 1 MAIN SPEAKER PROGRAMME

ROOM KINDLY SPONSORED BY Oneutilitybill.CO

TIME	TITLE	SPEAKER	SESSION SUMMARY
9.45-9.50	CONFERENCE INTRODUCTIO	N	
9.50-10.25	First-tier Tribunal in prac- tice - challenges, pitfalls and practical takeaways	Kirstie Donnelly TC Young Solicitors	This session looks at recent First-tier Tribunal cases, with a particular focus on repairs and damages. These types of claims are becoming increasingly common and offer valuable insight into the expectations placed on landlords and agents. Through practical examples, we will highlight common pitfalls, lessons from previous decisions, and steps to reduce the risk of disputes.
	CHANGE OVER		
10.40-11.15	Lettings landscape - unpacking the Scottish market in 2025	Richard Donnell Zoopla	This session will provide an overview of the rental market in Scotland in comparison with the wider UK. It will examine investment conditions across Scotland's towns and cities, highlighting areas of opportunity for landlords and investors. With changes in resetting rents the session will also offer guidance on valuing rental properties to establish market rents.
	CHANGE OVER		
11.30-12.10	Private rented sector legal update	Caroline Elgar Scottish Association of Landlords	A round up of all the legislation due to be introduced in the private rented sector over the next few years including minimum energy efficiency standards, provisions arising from the Housing Bill 2025, and Awaab's Law.
12.10 - 13.25	LUNCH AND EXHIBITION		
13.30-14.05	Member story - the road and the miles from Dundee	Neil Dymock Dymock Properties	Neil will share his journey from leaving school with ambitions of a future in rugby, through to studying law and a career in corporate tax, then to quite literally stumbling into property. Along the way, he has gathered valuable lessons (and a few humorous anecdotes) that ultimately led to the launch of his letting and estate agency in 2022. His story highlights the twists, turns, and unexpected opportunities that shape both careers and businesses.
	CHANGE OVER		

ROOM:

PRESIDENTS 1

TIME	TITLE	SPEAKER	SESSION SUMMARY
14.20-14.55	Making sense of Making Tax Digital	Victor Palombo HM Revenue and Customs	Making Tax Digital for Income Tax (MTD) is the new way to report your self-employment and property income. HM Revenue and Customs (HMRC) is changing the way you report your income from Self Assessment from April 2026. Landlords with property income over £50,000 will need to keep digital records and send quarterly updates and their tax return using compatible software from April 2026. The threshold reduces to £30,000 from April 2027, and £20,000 from April 2028. Victor Palombo, deputy director for Change Readiness of the HMRC MTD programme, will provide a summary of what is changing, who will be affected, and how you can get ready for MTD. You can also visit the HMRC stand to speak to subject matter experts about MTD.
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ROOM:

MONCRIEFF

ГІМЕ	TITLE	SPEAKER	SESSION SUMMARY
9.45-9.50	CONFERENCE INTRODUCTION	ON	
9.50-10.25	Getting the best start to your tenancy	Elspeth Boyle Landlord Accreditation Scotland Sarahjane McKeown SafeDeposits Scotland	Landlord Accreditation Scotland and SafeDeposits Scotland team up to share essential guidance on setting up tenancies for success. From vita documents and legal requirements to the crucial role of detailed inventories, this session highlights what landlords and agents need to ensure compliance, protect deposits, and build strong tenant relationships.
	CHANGE OVER		
10.40-11.15	Talking Deposits LIVE	Frankie Bishop Sarahjane McKeown and David Morgan SafeDeposits Scotland	A panel from SafeDeposits Scotland will discuss the latest trends and hot topics in deposit protection, with an opportunity for questions from the audience.
	CHANGE OVER		
11.30-12.05	Buy-to-let market panel discussion	Doug Hall 3mc Scott Callaghan The Mortgage Lender Louisa Sedgwick Paragon Bank	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. The session will also include the opportunity for you to ask questions to the panel.
12.05 - 13.25	LUNCH AND EXHIBITION		
13.30-14.05	Getting the best start to your tenancy	Elspeth Boyle Landlord Accreditation Scotland Sarahjane McKeown SafeDeposits Scotland	Landlord Accreditation Scotland and SafeDeposits Scotland team up to share essential guidance on setting up tenancies for success. From vital documents and legal requirements to the crucial role of detailed inventories, this session highlights what landlords and agenneed to ensure compliance, protect deposits, and build strong tenant relationships.
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14.55-15.20	AFTERNOON REFRESHMEN	TS AND EXHIBITION	·
100 10.20			



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ROOM:

CAP & THISTLE

A review of basic rules around tenement repair and maintenance. Topics covered will include:	TIME	TITLE	SPEAKER	SESSION SUMMARY
Tepairs in flats Under One Roof	09.45-09.50	CONFERENCE INTRODUCTIO	N	
CHANGE OVER UniHomes in Scotland — 1	9.50-10.25			Topics covered will include:
1.30-11.15 UniHomes in Scotland — 1 year on Angela Wallace UniHomes UniHom				- the difference between individual, mutual and common repairs
Second Comment Second Comment Second Comment Com		CHANGE OVER		
This session will cover the approach to rent arrears in Scotland and look a the latest figures/trends and what the current narrative is. Neil will provide some takeaways from the session in terms of how to best handle this issue in a modern fashion in the future. 11.55-12.15 The future of renting in Scotland - tackling the supply crisis together John Logan Logan Property Scotland's rental market is under unprecedented pressure, with demand soaring and supply struggling to keep up. In this session, we will explore how independent landlords and large-scale build-to-rent developments both play a vital role in addressing the housing shortage. From the challenges of affordability and regulation, to the opportunities for innovation and collaboration. This talk will highlight how landlords and tenants alike can benefit from new approaches and ask what more we can do together to unlock the homes Scotland so urgently needs. 12.15-13.25 LUNCH AND EXHIBITION Mark Fishman Curo Virtual Outsourced Credit Control Mark Fishman Curo Virtual Outsourced Credit Control An overview of debt recovery and litigation in Scotland with a practical guide to enforcement by a sheriff officer. CHANGE OVER 14.20-14.55 Lettings landscape - unpacking the Scottish market in 2025 Richard Donnell Zoopla This session will provide an overview of the rental market in Scotland in comparison with the wider UK. It will examine investment conditions across Scotland's towns and cites, highlighting areas of opportunity for landlords and investors. With changes in resetting rents the session will also offer guidance on valuing rental properties to establish market rents.	10.40-11.15			strength to strength and is now delivering thousands of free property enquiries to letting agents across the country. Hear from business development manager, Angela Wallace, about how a UniHomes partnership can simultaneously remove the headache of both marketing
the latest figures/trends and what the current narrative is. Neil will provide some takeaways from the session in terms of how to best handle this issue in a mode fashion in the future. 11.55-12.15 The future of renting in Scotland - tackling the supply crisis together John Logan Logan Property Scotland's rental market is under unprecedented pressure, with demand soaring and supply struggling to keep up. In this session, we will explore how independent landlords and large-scale build-to-rent developments both play a vital role in addressing the housing shortage. From the challenges of affordability and regulation, to the opportunities for innovation and collaboration. This talk will highlight how landlords and tenants alike can benefit from new approaches - and ask what more we can do together to unlock the homes Scotland so urgently needs. 12.15-13.25 LUNCH AND EXHIBITION 13.30-14.05 Debt recovery, litigation and enforcement Curo Virtual Outsourced Credit Control Mark Fishman Curo Virtual Outsourced Credit Control CHANGE OVER 14.20-14.55 Lettings landscape - unpacking the Scottish market in 2025 Richard Donnell Zoopla This session will provide an overview of the rental market in Scotland in comparison with the wider UK. It will examine investment conditions across Scotland's towns and cities, highlighting areas of opportunity for landlords and investors. With changes in resetting rents the session will also offer guidance on valuing rental properties to establish market rents.		CHANGE OVER		
Scotland - tackling the supply crisis together Logan Property demand soaring and supply struggling to keep up. In this session, we will explore how independent landlords and large-scale build-to-rent developments both play a vital role in addressing the housing shortage. From the challenges of affordability and regulation, to the opportunities for innovation and collaboration. This talk will highlight how landlords and tenants alike can benefit from new approaches and ask what more we can do together to unlock the homes Scotland so urgently needs. LUNCH AND EXHIBITION Debt recovery, litigation and enforcement Curo Virtual Dutsourced Credit Control Mark Fishman Curo Virtual Dutsourced Credit Control CHANGE OVER Lettings landscape - unpacking the Scottish market in 2025 Richard Donnell Zoopla This session will provide an overview of the rental market in Scotland in comparison with the wider UK. It will examine investment conditions across Scotland's towns and cities, highlighting areas of opportunity for landlords and investors. With changes in resetting rents the session will also offer guidance on valuing rental properties to establish market rents. AFTERNOON REFRESHMENTS AND EXHIBITION	11.30-11.50	Rent arrears in Scotland		
Debt recovery, litigation and enforcement Mark Fishman Curo Virtual Outsourced Credit Control CHANGE OVER Lettings landscape - unpacking the Scottish market in 2025 Richard Donnell Zoopla This session will provide an overview of the rental market in Scotland in comparison with the wider UK. It will examine investment conditions across Scotland's towns and cities, highlighting areas of opportunity for landlords and investors. With changes in resetting rents the session will also offer guidance on valuing rental properties to establish market rents. AFTERNOON REFRESHMENTS AND EXHIBITION	11.55-12.15	Scotland - tackling the	<u> </u>	demand soaring and supply struggling to keep up. In this session, we will explore how independent landlords and large-scale build-to-rent developments both play a vital role in addressing the housing shortage. From the challenges of affordability and regulation, to the opportunities for innovation and collaboration. This talk will highlight how landlords and tenants alike can benefit from new approaches and ask what more we can do together to unlock the homes Scotland
CHANGE OVER L4.20-14.55 Lettings landscape - unpacking the Scottish market in 2025 Richard Donnell Zoopla This session will provide an overview of the rental market in Scotland in comparison with the wider UK. It will examine investment conditions across Scotland's towns and cities, highlighting areas of opportunity for landlords and investors. With changes in resetting rents the session will also offer guidance on valuing rental properties to establish market rents. AFTERNOON REFRESHMENTS AND EXHIBITION	12.15-13.25	LUNCH AND EXHIBITION		
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	14.20-14.55	unpacking the Scottish		in comparison with the wider UK. It will examine investment conditions across Scotland's towns and cities, highlighting areas of opportunity for
5 20.16 15 PLEASE MAKE YOUR WAY TO PRESIDENTS 1 AND 2 FOR OUR CONFERENCE DEPATE SPECIAL	14.55-15.20	AFTERNOON REFRESHMENT	S AND EXHIBITION	
	15 20-16 15	PI FASE MAKE YOUR WAY TO	PRESIDENTS 1 AND 2 FOR OL	IR CONFERENCE DERATE SPECIAL

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ROOM:

CENTENARY

TIME	TITLE	SPEAKER	SESSION SUMMARY
9.45-10.25	Social space		
	CHANGE OVER		
10.40-11.15	Novoville Shared Repairs - a technology solution for landlords' and agencies' common repairs duties	Lynsey Barrow Novoville	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		
11.30-12.00	Paperwork matters - a First-tier Tribunal prepa- ration guide for landlords and agents	Elspeth Boyle and Gail Bowden Landlord Accreditation Scotland	Discover how the right paperwork can make or break your case. This session offers practical tips on essential documents, effective organisation, and avoiding common pitfalls—helping landlords and agents face the Tribunal with confidence.
FROM 12.05-13	.25 LUNCH AND EXHIBITION		
13.25 - 14.20	Social space		
	CHANGE OVER		
14.25-14.55	Step-by-step - issuing rent increase notices the right way	Elspeth Boyle and Gail Bowden Landlord Accreditation Scotland	Get rent increases right, the first time. This session walks landlords and agents through the legal requirements, timelines, and best practices for issuing notices - avoiding costly mistakes and disputes.
14:55 - 15:20	AFTERNOON REFRESHMENT	S AND EXHIBITION	
15.20-16.15	PLEASE MAKE YOUR WAY TO PRESIDENTS 1 AND 2 FOR OUR CONFERENCE DEBATE SPECIAL		



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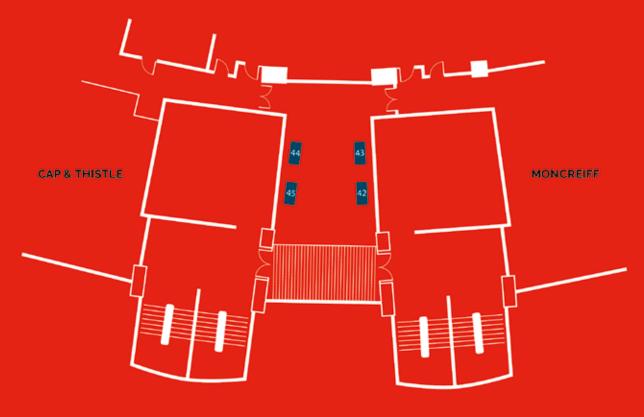
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