



SCOTTISH
LETTING
DAY

Scottish Letting Day 2025



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Scottish Letting Day Cap & Thistle slides

Conference and exhibition 21 October 2025

Conference partner:



Conference sponsors:



tc young





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Scottish Letting Day 2025



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Welcome and introduction

John Blackwood

Scottish Association of Landlords

Scottish Letting Day 2025



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Organising common repairs in flats

Mike Heffron

Under One Roof

Scottish Letting Day 2025



Under One Roof

Navigating common repairs

Mike Heffron
Chief executive

underoneroof.scot



Under One Roof

Scotland's only charity providing free, impartial information on repairs, maintenance, and retrofit for tenement flat owner-occupiers, landlords, and housing professionals in Scotland

underoneroof.scot

What is a tenement?

- Defined in Section 26 of Tenements (Scotland) Act 2004 as:
 - ...a building or part of a building which comprises two or more related flats, at least two of which: are designed to be in separate ownership; and are divided from each other horizontally...
 - cottage flat or 4 in a block
 - converted Villa
 - high-rise multi-storey flats

It does not cover detached, semi-detached, terraced or townhouse properties



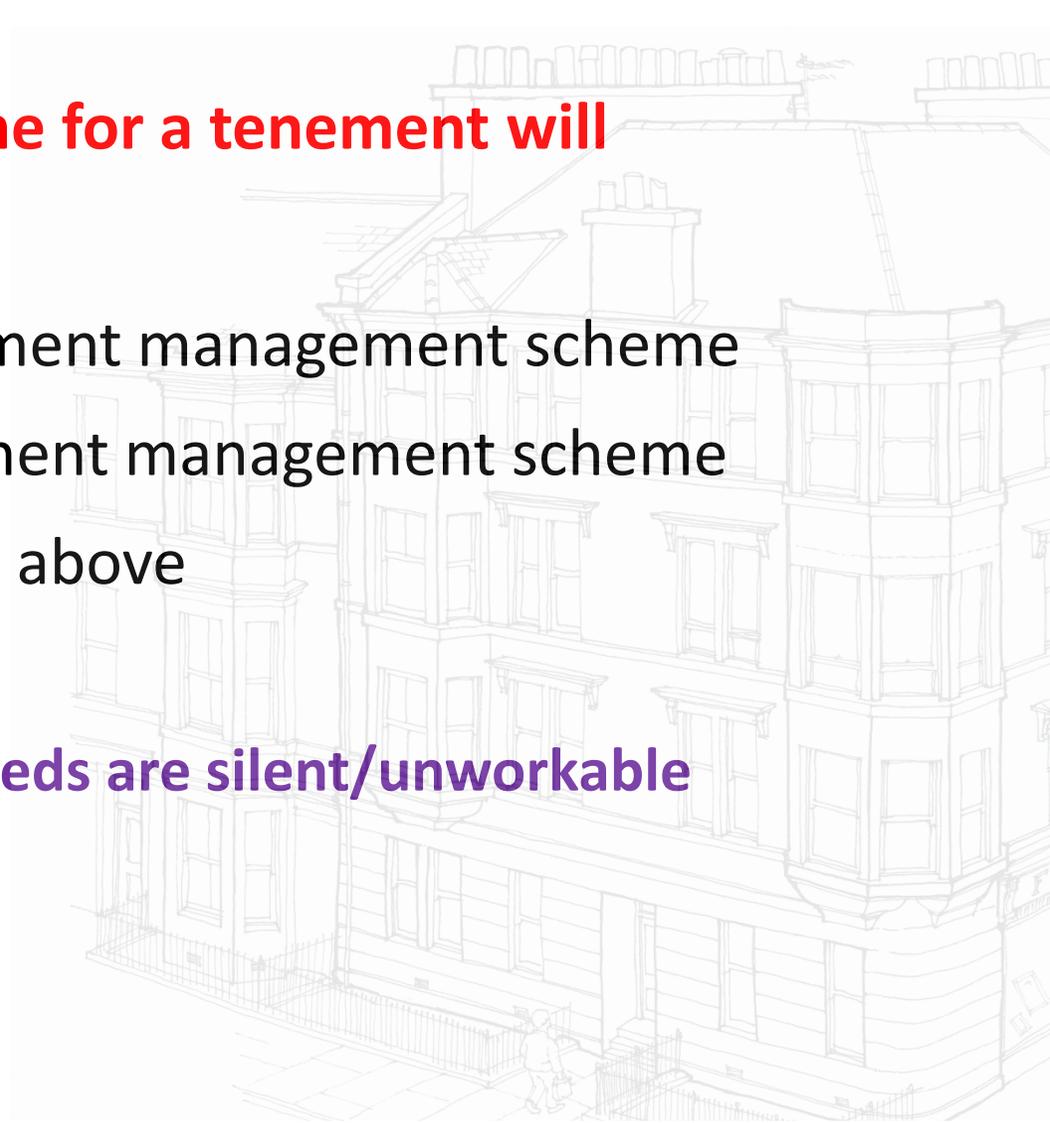
Legal management position

The relevant management scheme for a tenement will

1. operate to the rules set out in the titles
2. operate to the rules set out in the tenement management scheme
3. operate to the rules set out in development management scheme
4. operate under a combination of 1 and 2 above

Tenement management scheme can be used if deeds are silent/unworkable

OR all owners agree it as an alternative

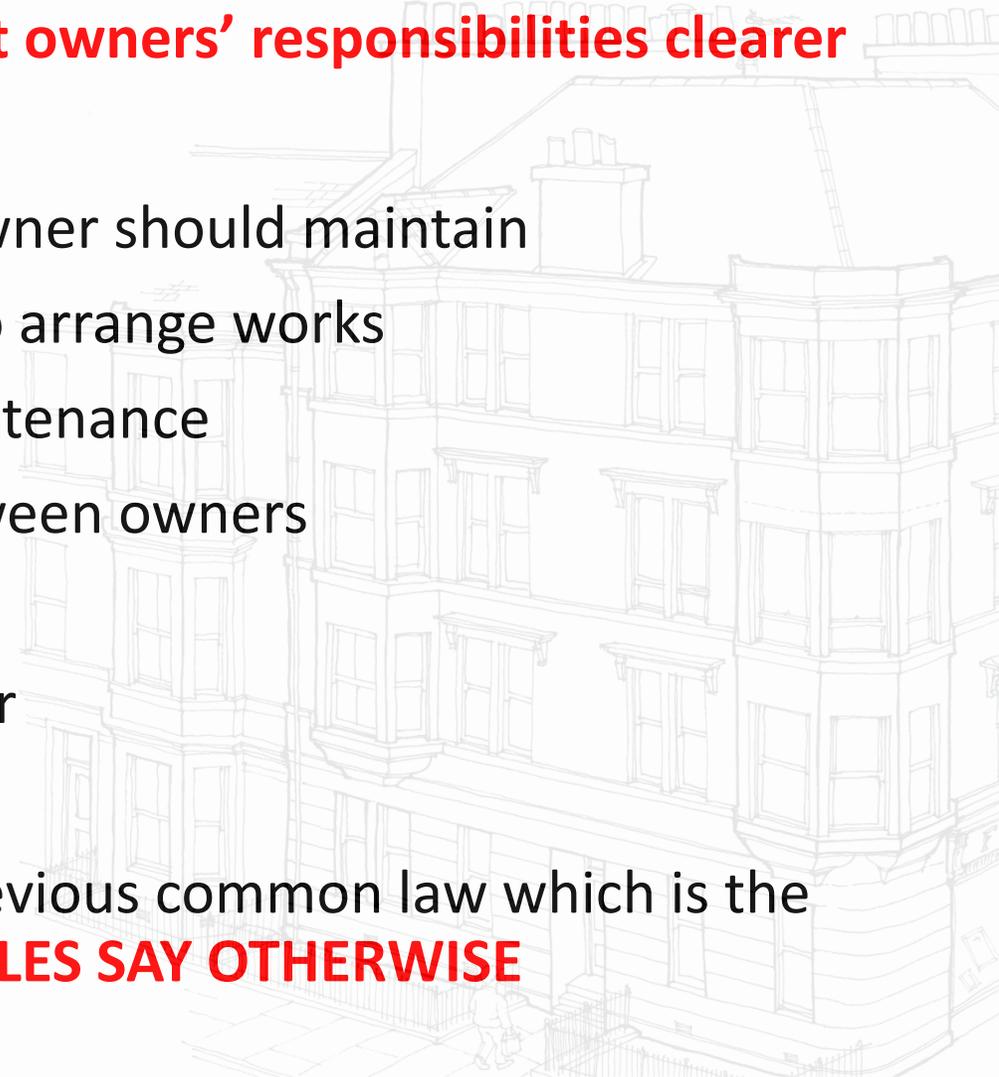


Tenement management scheme

The tenement management scheme helps make flat owners' responsibilities clearer

- lists the common parts of the tenement every owner should maintain
- explains what counts as maintenance and how to arrange works
- tells you how to come to agreements about maintenance
- tells you how maintenance costs are shared between owners
- can amend any previous scheme decision
- can appoint or dismiss a property manager/factor

The 2004 Act did change one major aspect of the previous common law which is the roof is now a shared responsibility – **UNLESS THE TITLES SAY OTHERWISE**



Owners' associations

An owners' association is a formal arrangement between the owners of the building, however it is typically not defined by legislation and not recognised as a corporate body

It should have a constitution, and an agreed set of rules and procedures

Rules - purpose of association; subscriptions; office bearers; structure of meetings

Decisions - planning repairs and maintenance; choice of contractors; payment arrangements

Office Bearers – chairperson; secretary and treasurer

Advantages

- it can make speedier and better decisions
- it gives leadership to the repairs process and encourages active participation
- it provides a single source of contact and better communication

Proper procedures

Procedures

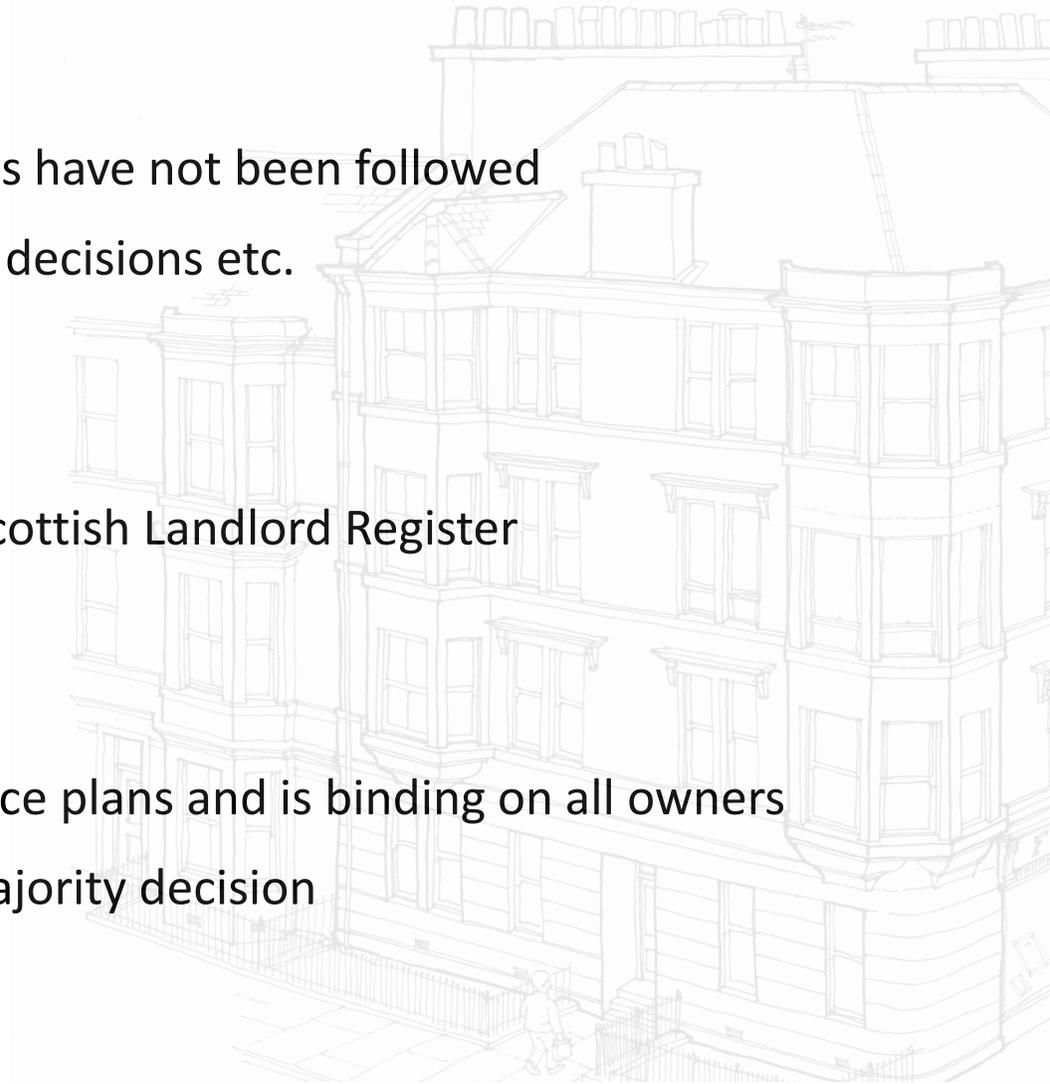
- an owner can appeal against decisions if proper procedures have not been followed
- everything must be recorded in writing - agenda, minutes, decisions etc.

Tracing owners and landlords

- owners - Registers of Scotland (ROS)
- landlords - local authority Landlord Registration team or Scottish Landlord Register

Voting

- there is one vote per flat (including jointly-owned flats)
- a majority decision is required to progress with maintenance plans and is binding on all owners
- a tied decision (e.g. 4 out of 8 owners agreeing) is not a majority decision



Enforcing repairs

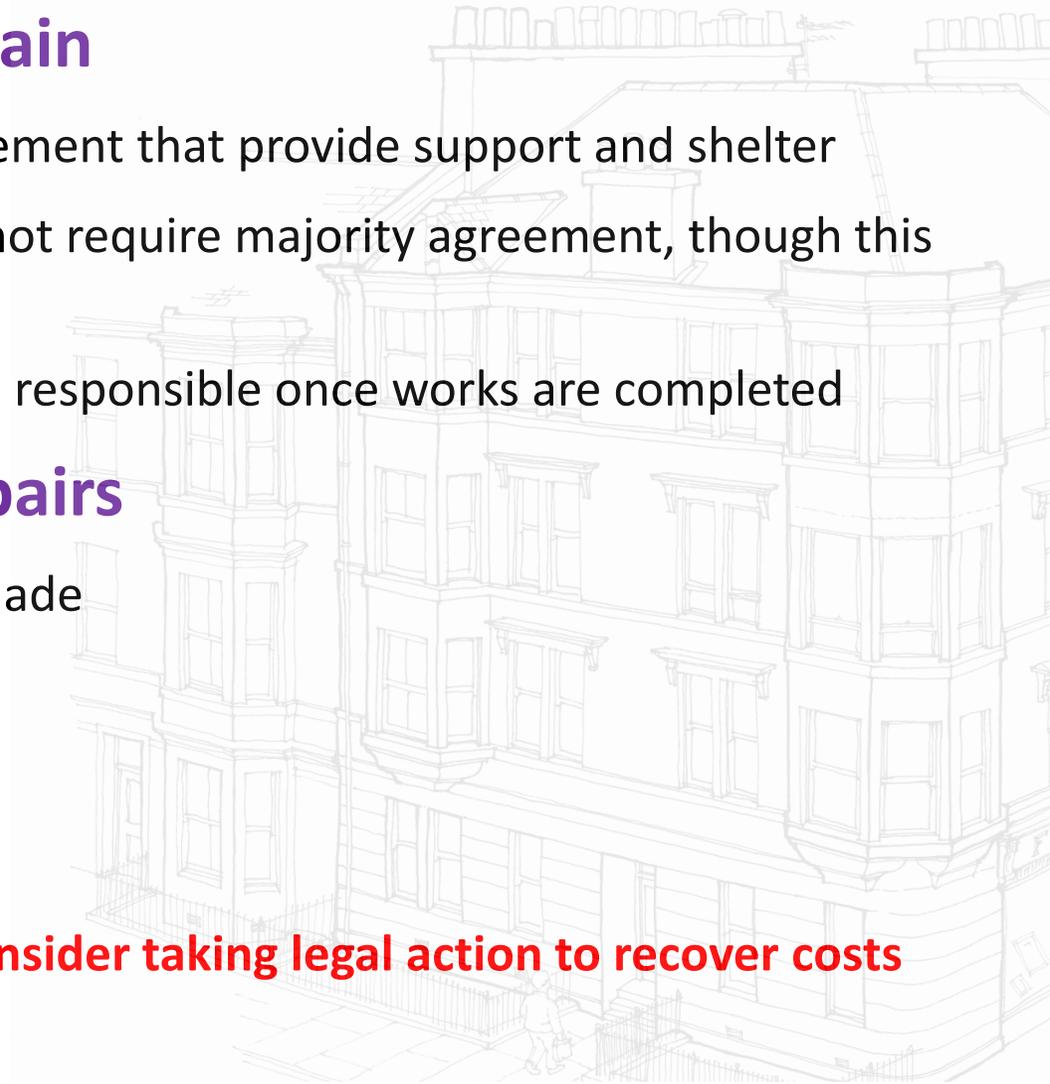
Duty to maintain

- every owner has a duty to maintain the parts of the tenement that provide support and shelter
- this duty can be enforced by affected owners and does not require majority agreement, though this should be sought wherever possible
- no obligation on other owners to pay upfront but can be responsible once works are completed

Emergency Repairs

- repairs which cannot wait for a scheme decision to be made
- are required to prevent damage to a building
- are in the interests of health and safety

If fellow owners do not pay their share, then you can consider taking legal action to recover costs



Non-payers

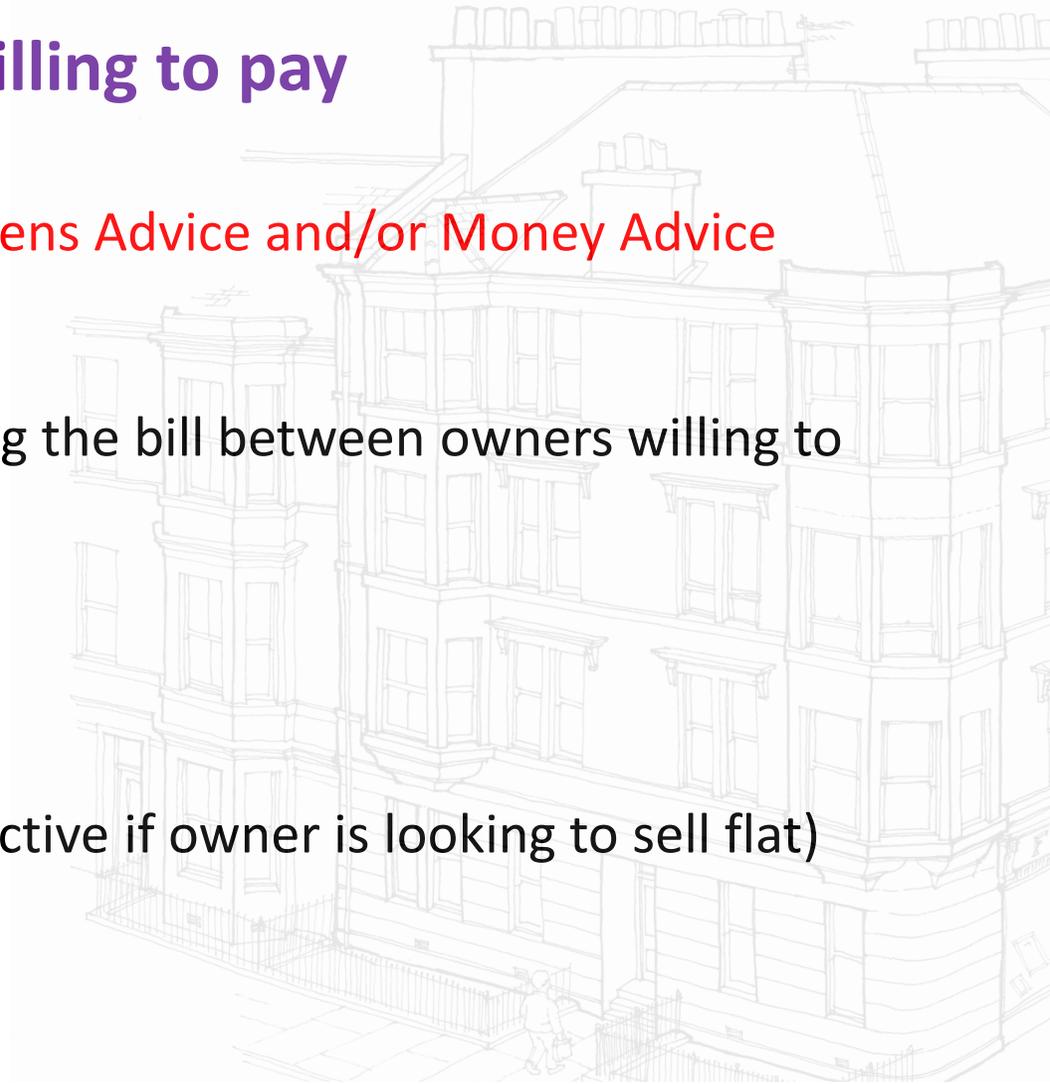
Where an owner is unwilling to pay

If an owner is unable to pay, they should contact Citizens Advice and/or Money Advice Centres for financial advice and support.

If unwilling, organise the repair, settle the bill (splitting the bill between owners willing to pay, and then invoice the owner).

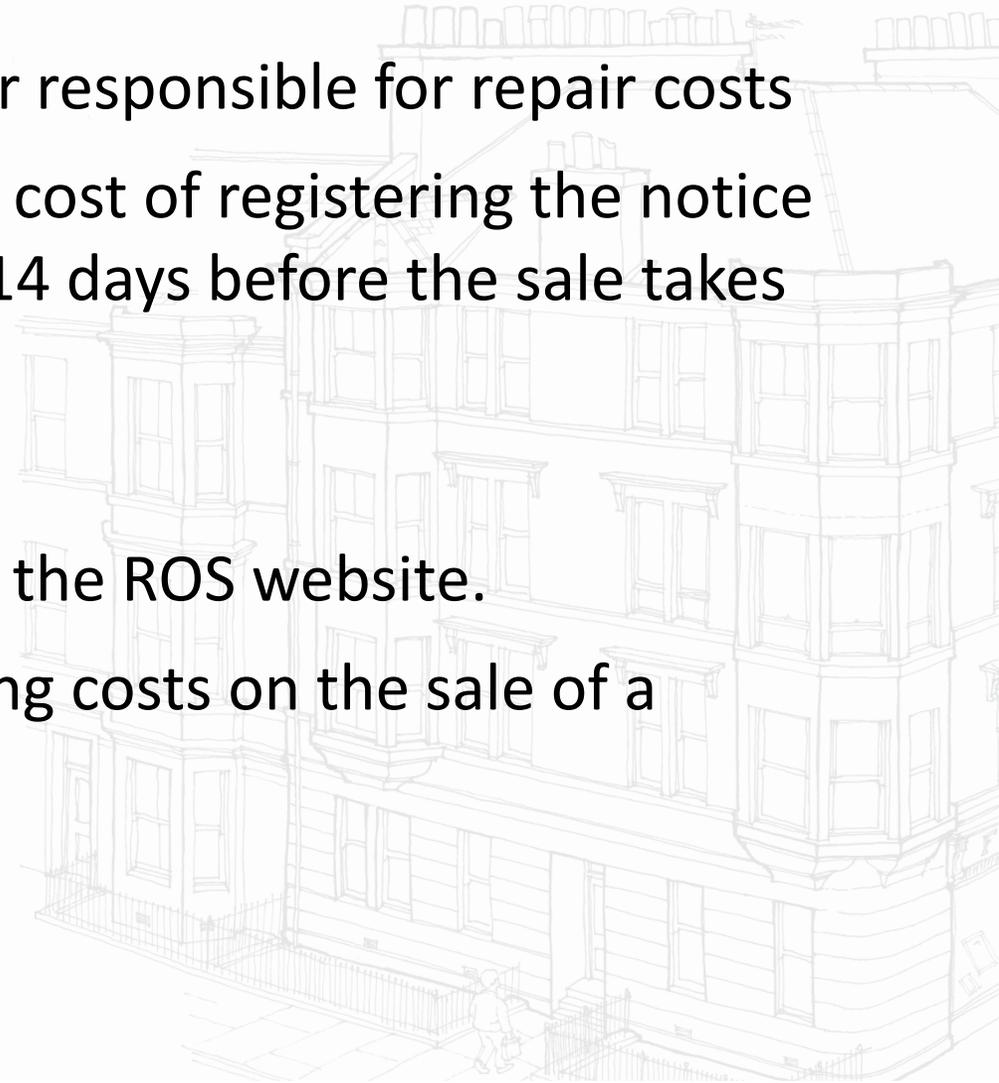
Next steps

- Missing Share Council Schemes
- Notice of Potential Liability for Costs (most effective if owner is looking to sell flat)
- Simple Procedure



Notice of Potential Liability for Costs

- this notice makes the selling owner/new owner responsible for repair costs
- you need to serve this notice through ROS, the cost of registering the notice is £80 per flat and needs to be lodged at least 14 days before the sale takes place
- the notice lasts for 3 years but can be renewed
- you can check if the notice has been served on the ROS website.
- factors can use this notice as a way of recovering costs on the sale of a property

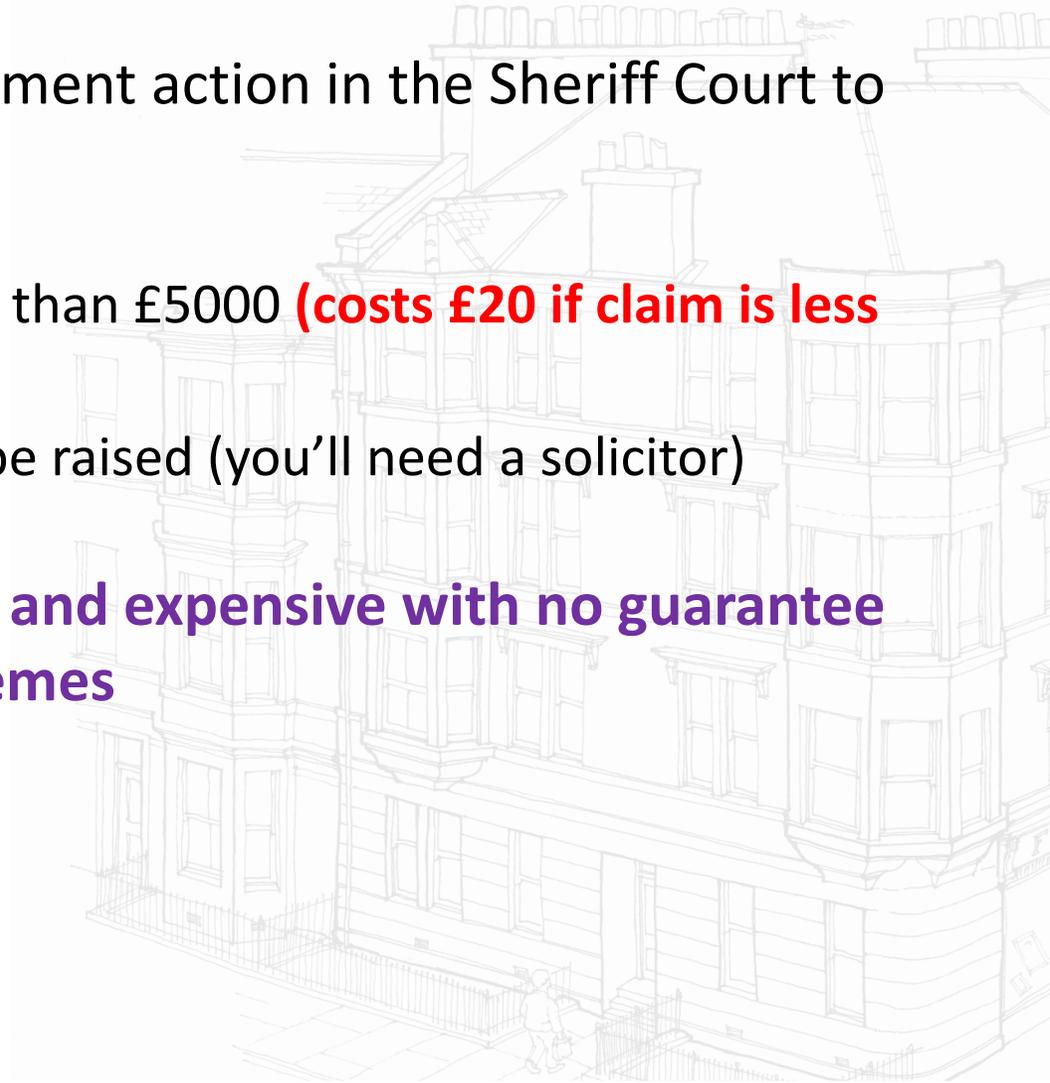


Simple Procedure

When an owner refuses to pay, you can raise a payment action in the Sheriff Court to recover payment from the owner

- Simple Procedure - if the outstanding sum is less than £5000 (**costs £20 if claim is less than £300 or £110 for other claims**)
- if over £5000, an Ordinary Cause Procedure will be raised (you'll need a solicitor)

Ordinary Cause procedures are lengthy processes and expensive with no guarantee of success so consider community mediation schemes



How can Under One Roof help?

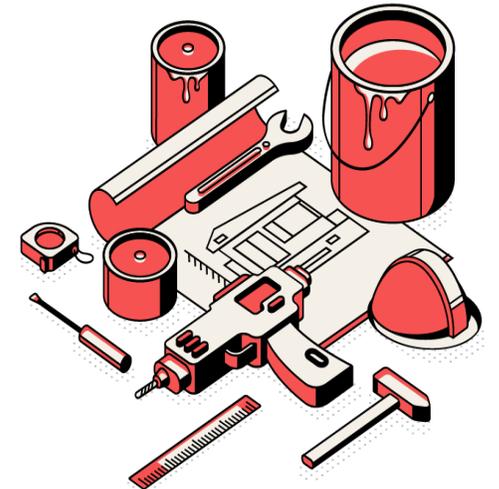


Informative articles on our website

Enquiry service - 'Ask the Expert'

Upcoming events calendar

www.underoneroof.scot



Feedback





Scottish Letting Day 2025



Sessions now available to attend

Presidents 2

Making sense of Making Tax Digital

Presidents 1

Lettings landscape – unpacking the Scottish market in 2025

Moncrieff

Talking Deposits LIVE

Cap & Thistle (current room)

UniHomes in Scotland – 1 year on

Centenary

Novoville Shared Repairs - a technology solution for landlords' and agencies' common repairs duties



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UniHomes in Scotland – 1 year on

Angela Wallace

UniHomes

Scottish Letting Day 2025



 unihomes.

UniHomes in Scotland One Year On

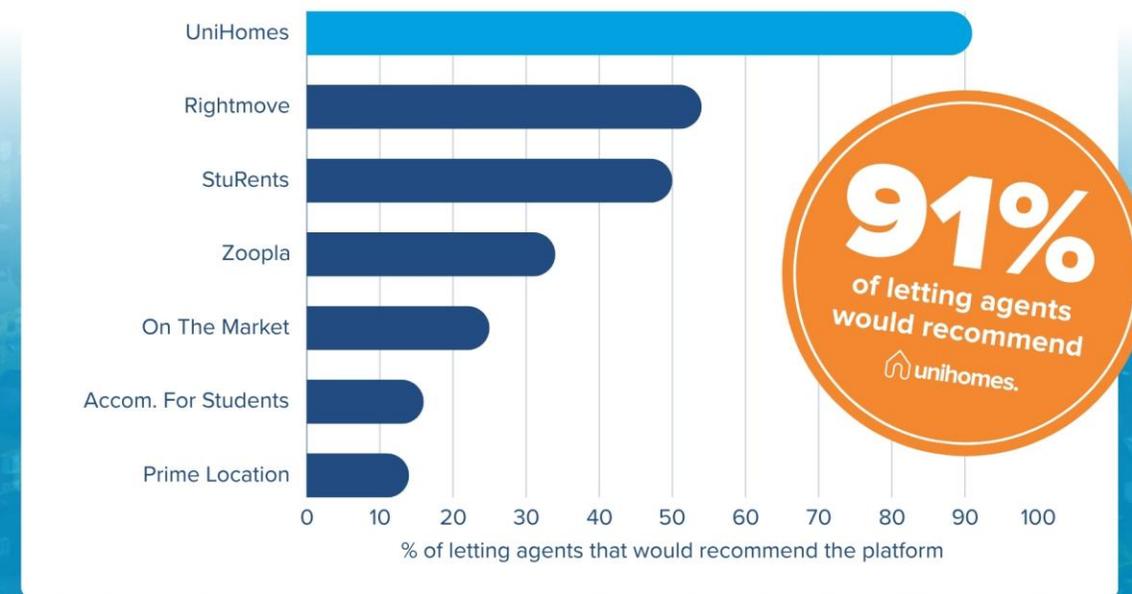
Excellent   Trustpilot

unihomes.co.uk

10 years of growth

Over the past decade, we've grown from our home in Sheffield to offering our services to 60+ university locations across the UK, including launching in Scotland 12 months ago.

We've become the market leader in generating high-quality, bill-included student property enquiries for our letting agents, all whilst allowing them to remove the hassle of utility management.



Market leading lead generation

We've been enhancing the rental experience for students and letting agents for over a decade.

Our partner agents tell us that we not only deliver more enquiries than other platforms, but that the quality of those enquiries is consistently higher than elsewhere.



UniHomes Client Survey 2025



Hassle-free utility management

Our hassle-free utility packages make life easy for students and our partner agents by including gas, electricity, broadband and TV licence as standard.



Uncapped gas, electricity and fibre broadband,
and TV licence



Dedicated account manager and customer service team



Earn passive income through every tenant
who signs onto a utility package.

UniHomes in Scotland

Since launching in Scotland just over a year ago, thousands of house-hunting students have come to our platform to find their perfect home-from-home, with bills included.

When we launched in Scotland in 2024, we recognised the need to tailor our offering to the Scottish market, ensuring we could maximise benefits for both students and agents.

Unlike our 'typical' model, Scotland differs in terms of:

- No water included in our packages
- Packages available for students and sharers
- Advertising not linked to traditional English 'letting season'



Properties listed

1.5K+

Website users

72.7K+

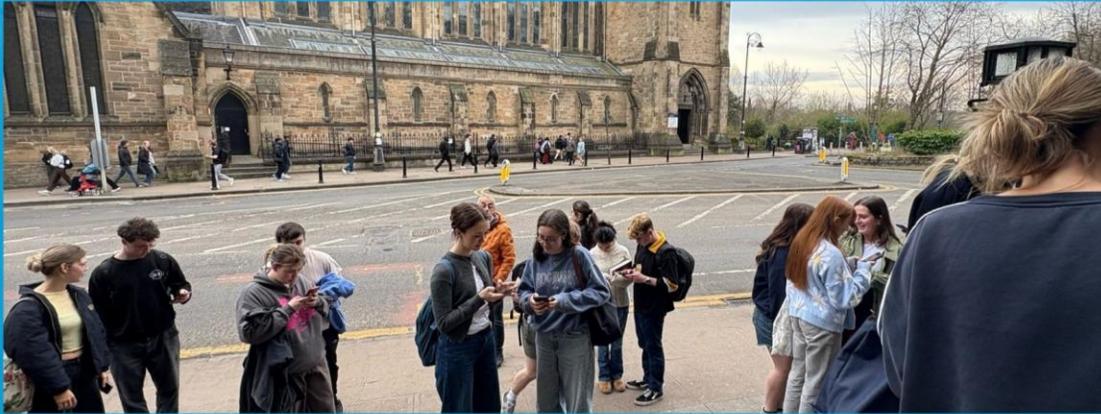
On-site searches

595K+

Properties enquiries

13.5K+

Data from 1st October 2024 - 30th September 2025



Reaching student at their universities

Alongside our national out-of-home and digital channels, we get boots on the ground to meet students first-hand.

Freshers and housing fairs are a great way to introduce new students to who we are and what we do. First-year hall students traditionally start looking for their next home from October.

In the past year we visited Dundee, Glasgow and Edinburgh, reaching thousands of students.



Providing value to students

Our offering benefits student tenants, landlords and our partner letting agents to make the student letting process simpler.

- 40K+ properties to choose from
- Easy to search, share and book viewings
- 60+ university locations nationwide
- Utilities split between housemates
- Uncapped energy = peace of mind
- Free 24/7 wellbeing support
- Rated 5* on Trustpilot with over 8,000 reviews





Providing value to landlords

Our offering benefits student tenants, landlords and our partner letting agents to make the student letting process simpler.

- Uncapped packages mean houses are kept warmer and drier
- Packages are all-inclusive and uncapped, so there are no fears of over-usage and unexpected additional charges
- Utility setup and installation are managed by our in-house operations team, from start to finish

Providing value to letting agents

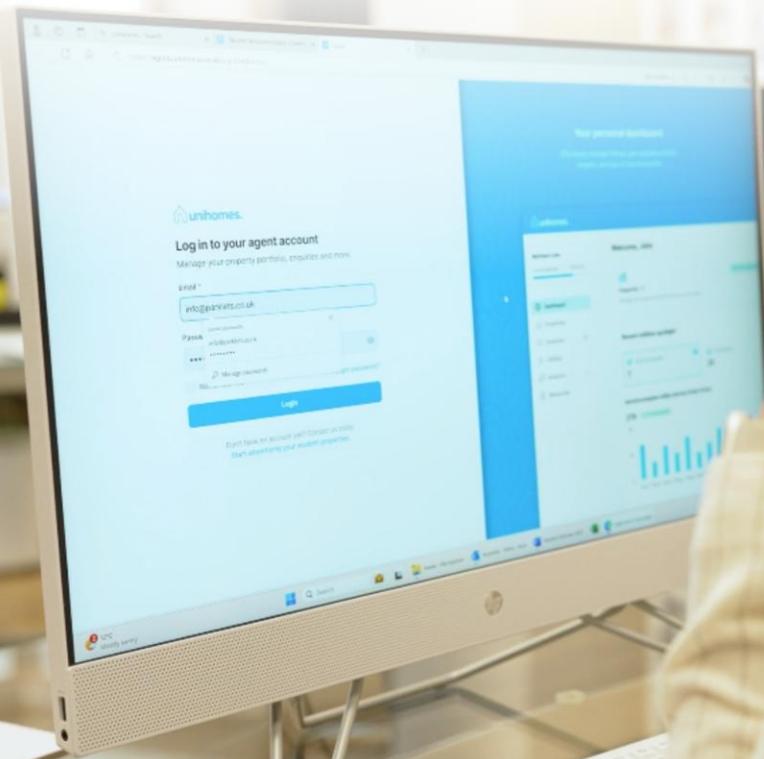
Our offering benefits student tenants, landlords and our partner letting agents to make the student letting process simpler.

- Generate high-quality enquiries
- Access an innovative portal to easily list properties, which can also work with CRM feeds and give you market insights
- Gain more exposure through our nationwide marketing efforts
- Hassle-free utility management with a dedicated customer support team is on hand to sort any utility-related query, saving you time and hassle
- A dedicated account manager to help you maximise your potential
- Uncapped passive income



Minimal effort, maximum reward

A UniHomes partnership is straightforward. In just a few days, your properties could be in front of thousands of house-hunting students.



Easily upload and manage your student properties in just a few clicks via our **state-of-the-art letting agent portal**. Seamless CRM integration is available if required.



Embed UniHomes Utility Order Forms into tenancy sign-up processes or use e-sign to generate sign-ups. Our utility specialists communicate with suppliers and tenants to facilitate the setup of accounts.



Commission statements can be downloaded directly from our intuitive letting agent portal, and you can track earned and potential commission throughout the year.

Working with agents like you across **Scotland**

Our offering benefits student tenants, landlords and our partner letting agents to make the student letting process simpler.

D.J.ALEXANDER
Sales & Lettings

“The volume of enquiries from UniHomes has been strong and consistent, which has been great for maintaining occupancy levels. UniHomes is doing a good job of targeting the right audience and providing them with the information they need before they make contact. It's made the process more efficient and productive overall.”

Daniel, Director of Lettings

DJ Alexander

Edinburgh



Ready to be part of the journey?



Angela Wallace

Business Development Manager

angela.wallace@unihomes.co.uk

07550 053594



Scottish Letting Day 2025



Sessions now available to attend

Presidents 2

Passing the keys – future-proofing your property wealth

Presidents 1

PRS legal update – a round up of all the legislation due to be introduced in the private rented sector over the next few years

Moncrieff

Buy-to-let market panel discussion

Cap & Thistle (current room)

Rent arrears in Scotland (*PayProp*) (11.30 – 11.50)
The future of renting in Scotland – tackling the supply crisis together (*Logan Property*) (11.55 – 12.15)

Centenary

Paperwork matters – a First-tier Tribunal preparation guide for landlords and agents



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Rent arrears in Scotland

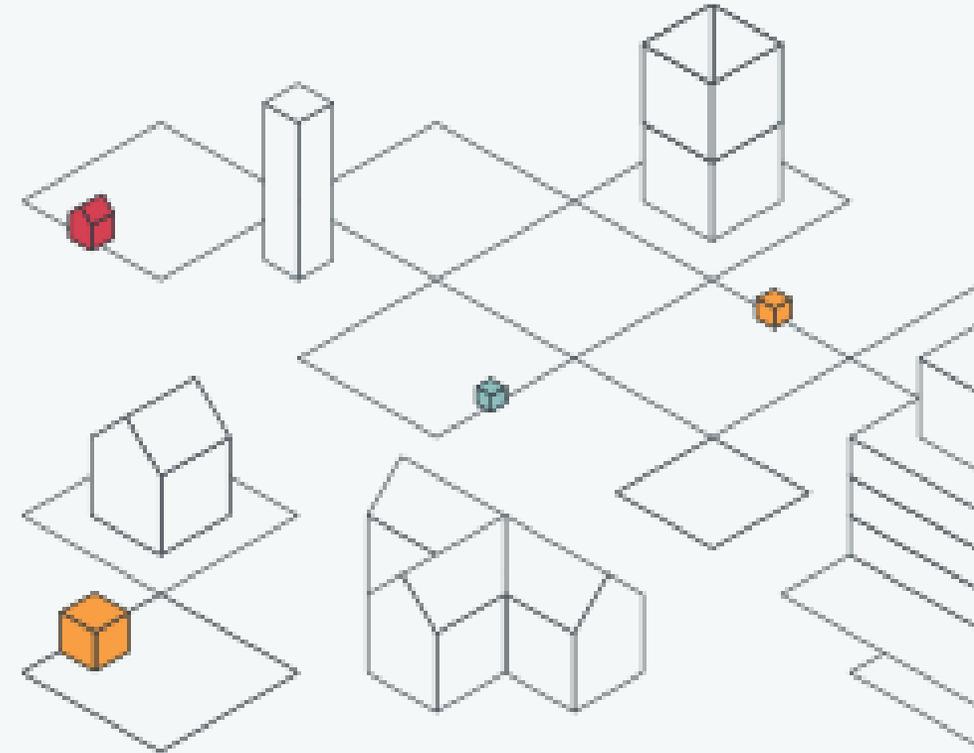
Dr Neil Cobbold

PayProp

Scottish Letting Day 2025

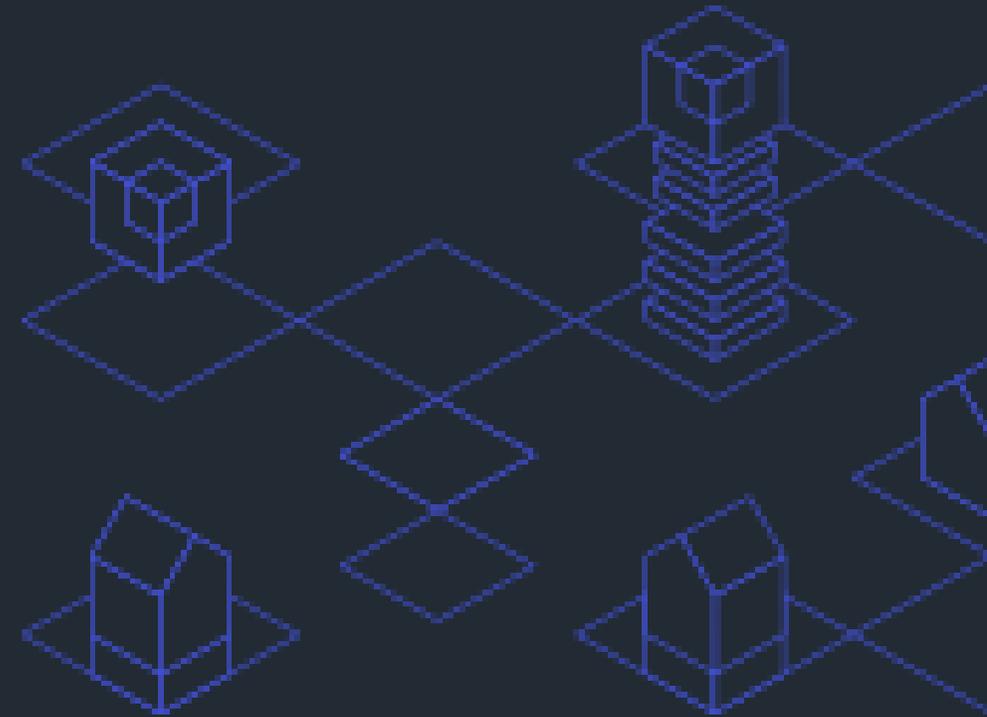
Rent arrears in Scotland

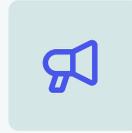
Managing arrears before they mount
October 2025



Dr Neil Cobbold

Commercial director – Reapit



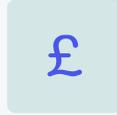


Where are we now?



14%

Average arrears increase since
September 24



£1,582.20

Average arrears per tenant in
September 25



11%

More tenants in arrears since
September 24

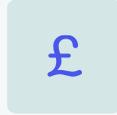


What do the best do?



£913.72

Average arrears per tenant in
September 25



1.7

Tenants in arrears per agency
September 25



14.83%

Average growth in rent
commission income in 12 months



Now the how



Need help? [Check out our Knowledge Base](#)



Incoming payments

6	Unreconciled incoming payments	£3,475.00
21	Pending incoming payments	£24,341.00



Outgoing payments

1	Payments to approve	£2,300.00
294	Beneficiaries with a balance	£81,972.74
6	Scheduled payments	£1,574.70



Tenants

103	Tenants in arrears	£84,406.28
295	Active tenants	



Properties

2	Properties without owners	
361	Properties without tenants	
650	Properties not mapped	
650	Properties	£521,424.67

IMPORTANT Mobile number verification

For security, PayProp requires your mobile number. Please check the number below. If it is not correct **email support** to have it changed. We will use this number to send you a one-time password to verify your mobile number is correct.

Your mobile number is: 447624715620

[Send password](#)

PayProp Owner app

Give your owners access to the PayProp Owner app today

[Send invitations](#)



Approvals

2 [Beneficiaries to approve](#)



Maintenance

1 [New tickets](#)
1 [Tickets in progress](#)



Portfolio growth





TENANTS

Tenants in arrears

Payment reminders

[Rent arrears letters](#)

i Select below the tenants you want to send a payment reminder to, as well as the method(s) to use. [View details](#)

Need help with formal **debt collection** or **evictions**? [Get support](#) from Agent Smart.

99 records [View all](#)

1 2 3 4 5 > Last

Search

Tenant name / Property name

Category

All categories ▾

Filter

X Clear

Note added Debt chasing disabled

Download

	TENANT ▾ PROPERTY ▾	BALANCE ▾	STATUS ▲	LAST INVOICE ▾	LAST PAYMENT ▾	LAST REMINDER ▾	<input type="checkbox"/> E-MAIL	<input type="checkbox"/> TEXT	NOTES ▾
1	▼ Elizabeth Zhou Bardsley Lane 9, Walthamstow	-3,881.00	ACTIVE	2025-10-07	2025-09-08		<input type="checkbox"/>	<input type="checkbox"/>	⋮
2	▼ Christopher Dickinson Kidbrooke Lane 45, Harrow	-3,860.00	ACTIVE	2025-10-09	2025-09-10		<input type="checkbox"/>	<input type="checkbox"/>	⋮
3	▼ Jean Gray Spafield Street 77, Greenwich	-2,700.00	ACTIVE	2025-10-11	2025-09-12		<input type="checkbox"/>	<input type="checkbox"/>	⋮
4	▼ Gareth Potter Woodland Place 21, Enfield	-2,485.00	ACTIVE	2025-09-25	2025-09-11		<input type="checkbox"/>	<input type="checkbox"/>	⋮
5	▼ Rosie Morgan Iverna Gardens 11, Hounslow	-2,000.00	ACTIVE	2025-10-10	2025-09-10		<input type="checkbox"/>	<input type="checkbox"/>	⋮
6	▼ Matthew Peacock Maida Hill West 56, Smarden	-1,675.00	ACTIVE	2025-10-08	2025-09-15		<input type="checkbox"/>	<input type="checkbox"/>	⋮
7	▼ Lee Curtis Rye Dale 45, Sittingbourne	-1,400.00	ACTIVE	2025-10-02	2025-10-02		<input type="checkbox"/>	<input type="checkbox"/>	⋮
8	▼ Dan Sherwood Little Trafalgar Place 34, Dartford	-1,350.00	ACTIVE	2025-09-29	2025-10-01		<input type="checkbox"/>	<input type="checkbox"/>	⋮
9	▼ Tiffany Griffin Green Lane 1, Hillingdon	-1,350.00	ACTIVE	2025-10-05			<input type="checkbox"/>	<input type="checkbox"/>	⋮
10	▼ Ben Thomson Remnant Street 75, Sutton	-1,300.00	ACTIVE	2025-10-10	2025-09-10		<input type="checkbox"/>	<input type="checkbox"/>	⋮
11	▼ Alexandra Dodd Chapone Place 20, Bexley	-1,250.00	ACTIVE	2025-09-25	2025-09-25		<input type="checkbox"/>	<input type="checkbox"/>	⋮
12	▼ Kate Smith Perrins Walk, Patcham Place, Hammersmith	-721.50	ACTIVE	2025-09-24	2025-05-27		<input type="checkbox"/>	<input type="checkbox"/>	⋮
13	▼ Joanna Martin Blore Court 85, Islington	-500.00	ACTIVE	2025-09-12	2025-09-10		<input type="checkbox"/>	<input type="checkbox"/>	⋮
14	▼ Sarah Edwards 2 London Road	-500.00	ACTIVE	2025-10-15			<input type="checkbox"/>	<input type="checkbox"/>	⋮
15	▼ Steven Taylor 2 London Road	-500.00	ACTIVE	2025-10-15			<input type="checkbox"/>	<input type="checkbox"/>	⋮
16	▼ Susie Lee 2 London Road	-500.00	ACTIVE	2025-10-15			<input type="checkbox"/>	<input type="checkbox"/>	⋮



CUT THEIR TOTAL ARREARS BILL BY £60,000

"Having PayProp has made the management of arrears and the payment process to landlords quicker, easier and more streamlined. Our previous system had complex procedures which, looking back, were time consuming and very unproductive."

Ashley Froment, General Manager



“I’ve been able to do so much more business over the last 18 months. I’ve had time to go out without worrying about chasing or reducing arrears. It’s all automated – no more paper statements or the like. No more spreadsheets and bank statements.”

James Harris, Managing Director

Questions?





PayProp

a Reapit company



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The future of renting in Scotland – tackling the supply crisis together

John Logan

Logan Property

Scottish Letting Day 2025

THE FUTURE OF RENTING IN SCOTLAND: TACKLING THE SUPPLY CRISIS TOGETHER

Presented by
John Logan and Natalie Simpson



LOGAN PROPERTY

THE CURRENT LANDSCAPE: WHAT'S REALLY GOING ON?

Available rental properties
down significantly last 3 years

Rents rising faster than incomes
affordability under pressure

Vicious cycle: fewer homes, more demand
higher rents

In some areas, homes seeing up to
60 applicants

Landlords exiting → shrinking supply
increased costs and tighter regulation



THE ROLE OF THE SMALL LANDLORD

WHEN SMALL LANDLORDS SUCCEED, RENTERS BENEFIT

Registered rental properties (Mar 2024)

346,816

Small landlords (1 property) fell (2019–2023)

94% → 72%

Homes lost from the private rented sector in two years

52,225 (≈15%)

Main reasons for exit:

79% felt government hostility

increasing regulation **70%**

62% rent control concerns



BUILD TO RENT: **A MODERN SOLUTION**

Professionally managed homes

Purpose-built

Flexibility, quality, and community

Meets demand

Focus on cities like Edinburgh and Glasgow

Fast scale delivery

Planning delays, cost inflation, rent control

Barriers to delivery

Build to Rent 'BTR' homes stuck in planning pipeline

14,000



LOGAN PROPERTY

IN IT TOGETHER: BUILDING THE FUTURE OF RENTING

The challenges:

Rent control uncertainty

Planning system delays

Rising build and finance costs

The opportunities:

Public-private partnerships

Incentives for long-term landlords

Tech and transparency = better landlord-tenant relations

Evidence-based policy, not politics

“Housing isn’t just a market — it’s the foundation of opportunity.”



LOGAN PROPERTY



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Lunch is now served in the exhibition area

Speaker programme resumes at 13.25

Please visit our exhibitors' stands

Conference partner:



Conference sponsors:



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Conference and exhibition 21 October 2025

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unihomes.



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Debt recovery, litigation and enforcement

Mark Fishman

Curo Virtual Outsourced Credit Control

Scottish Letting Day 2025

CREDIT CONTROL, DEBT RECOVERY AND ENFORCEMENT

MARK FISHMAN

GORDON & NOBLE

MESSENGERS-AT-ARMS & SHERIFF OFFICERS

CURO VIRTUAL

OUTSOURCED CREDIT CONTROL

Introduction and objectives

- Credit control principles
- Requirements when considering and bringing legal proceedings
- Overview of litigation procedures
- Assessing enforcement options as the case progresses

Credit control

- Internal credit control processes
- External debt recovery
- Tracing – absent landlords/former owners

CIVIL COURTS - Scotland

- FIRST TIER TRIBUNAL
- COURT OF SESSION
Supreme Civil Court
- SHERIFF COURTS
- Divided into six Sheriffdoms

SHERIFF COURT ACTIONS

- ORDINARY CAUSE (£5000+)
- SIMPLE PROCEDURE (-£5000)

TERMINOLOGY

- PURSUER/CLAIMANT
- DEFENDER/RESPONDENT
- DECISION/DECREE
- JURISDICTION

ORDINARY CAUSE

- INITIAL WRIT (recorded delivery or SO)
- DEFENDER HAS 21 DAYS TO LODGE NOTICE OF INTENTION TO DEFEND
- TIME TO PAY DIRECTION - lump sum/instalments (pursuers discretion)

SIMPLE PROCEDURE

- CLAIM FORM (recorded delivery/sheriff officer)
- LAST DAY FOR SERVICE/LAST DAY FOR RESPONSES
- DEFENDED – CMD/EVIDENTIAL
- TIME TO PAY DIRECTION

MESSENGERS-AT-ARMS AND SHERIFF OFFICERS

- CIVIL ENFORCEMENT OFFICERS APPOINTED BY THE COURTS
- GOVERNED BY VARIOUS LEGISLATION PRINCIPALLY MAASO RULES 1991
- DUTIES (Citation, Diligence, Recovery of Heritable Property, Civil Apprehension, Interdict)

ENFORCEMENT

- CHARGE FOR PAYMENT

14 DAY DEMAND FOR PAYMENT

MODES OF SERVICE – personal, leaving, depositing

DILIGENCE

Diligence is the collective name given to the manner in which a court decree is enforced

- ARRESTMENT
- ATTACHMENT
- EARNINGS ARRESTMENT
- INHIBITION
- MONEY ATTACHMENT

ARRESTMENT

- This means that money or goods held by a third party (the arrestee) are 'frozen'. The most common example is arrestment of funds in a bank account.
- To enable the creditor to obtain access to the funds, the debtor can sign a mandate authorising the arrestee to hand over sufficient funds to satisfy the debt. In absence of any such instruction, the arrestee automatically remits the arrested funds to the creditor after fourteen weeks.

ATTACHMENT

- ATTACHMENT (goods not held within a dwelling place)
- EXCEPTIONAL ATTACHMENT (goods held within a dwelling place) – separate application to the court

ATTACHMENT

- FREEZES GOODS BELONGING TO A DEBTOR
- DEBTOR CANNOT SELL, TRANSFER OR DISPOSE OF GOODS
- GOODS CAN LATER BE SOLD AT AN AUCTION

EARNINGS ARRESTMENT

- If a debtor is working, the money they owe can be deducted from their wages/salary directly from their employer by an earnings arrestment.
- The employer deducts a sum in accordance with the statutory table of deductions contained in the Earnings Arrestment Schedule and regular payments are forwarded to the creditor until the sum due is paid. If the employer fails to make deductions, they become liable for those monies which should have been deducted.

INHIBITION

- The debtor is inhibited from selling his heritable property (e.g. his house) for a period of five years unless the debt is repaid.
- RECORDED IN REGISTER OF INHIBITIONS
- MANDATE FROM SOLICITOR
- NOTICE OF POTENTIAL LIABILITY

MONEY ATTACHMENT

- Money attachment enables the uplift and removal of money subject to attachment.
- Includes cheques, foreign currency or any other payment instrument.
- Cannot be executed in a dwelling place.
- Payment order of the sheriff required to release funds.

DILIGENCE ON THE DEPENDENCE

- Arrestment
- Inhibition
- Interim attachment
- (Does not include earnings arrestment)

BANKRUPTCY/TRUST DEED

- PERSONAL BANKRUPTCY IN SCOTLAND – SEQUESTRATION £5000+

- FOUND UPON

CHARGE FOR PAYMENT

STATUTORY DEMAND

PETITION FOR SEQUESTRATION

DEBT ARRANGEMENT SCHEME

- INTRODUCED BY SCOTTISH EXECUTIVE AND MANAGED BY MONEY SCOTLAND
- DEBT PAYMENT PROGRAMME
- DILIGENCE STOPPER (including bankruptcy)

FUTURE DEVELOPMENTS

- BANKRUPTCY AND DILIGENCE ACT
- LAND ATTACHMENT
- RESIDUAL ATTACHMENT
- DISCLOSURE OF INFORMATION – creditors can obtain disclosure orders from the court allowing them access to information on debtors held by third parties which could assist in recovery of debt.



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Scottish Letting Day 2025



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Sessions now available to attend

Presidents 2

PRS legal update – a round up of all the legislation due to be introduced in the private rented sector over the next few years

Presidents 1

Making sense of Making Tax Digital

Moncrieff

Buy-to-let market panel discussion

Cap & Thistle (current room)

Lettings landscape – unpacking the Scottish market in 2025

Centenary

Step-by-step – issuing rent increase notices the right way



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Lettings landscape – unpacking the Scottish market in 2025

Richard Donnell

Zoopla

Scottish Letting Day 2025

ZOOPLA

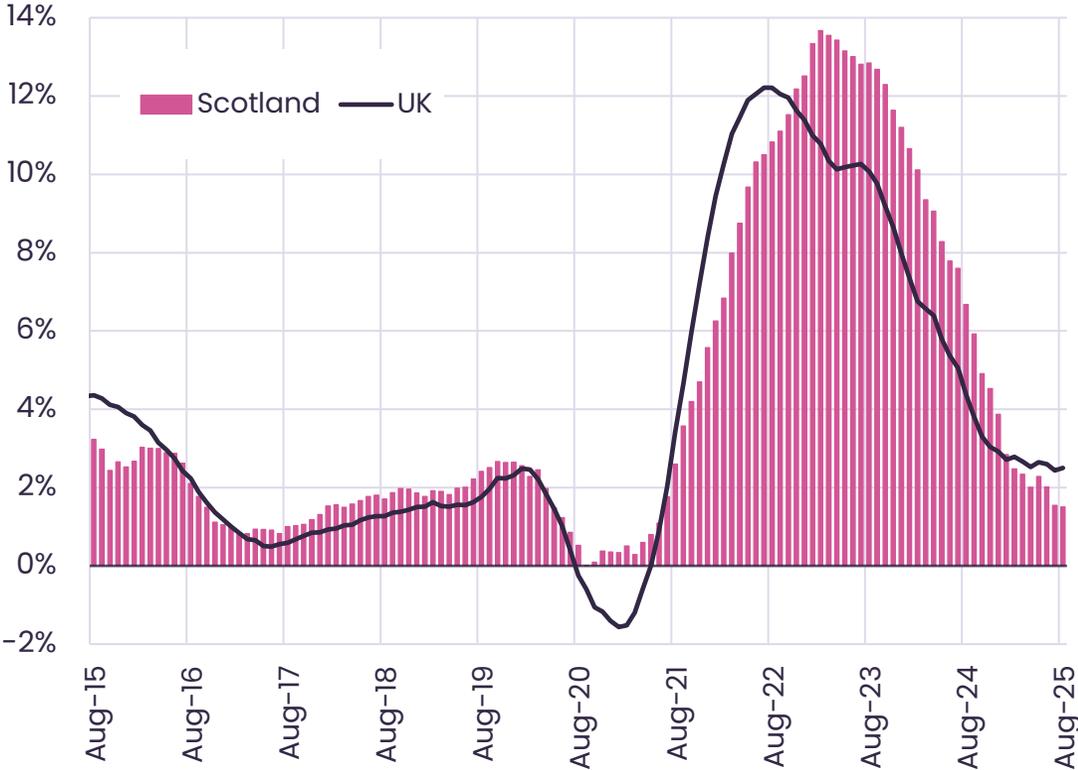
Outlook for landlords in Scotland

Richard Donnell – Executive director

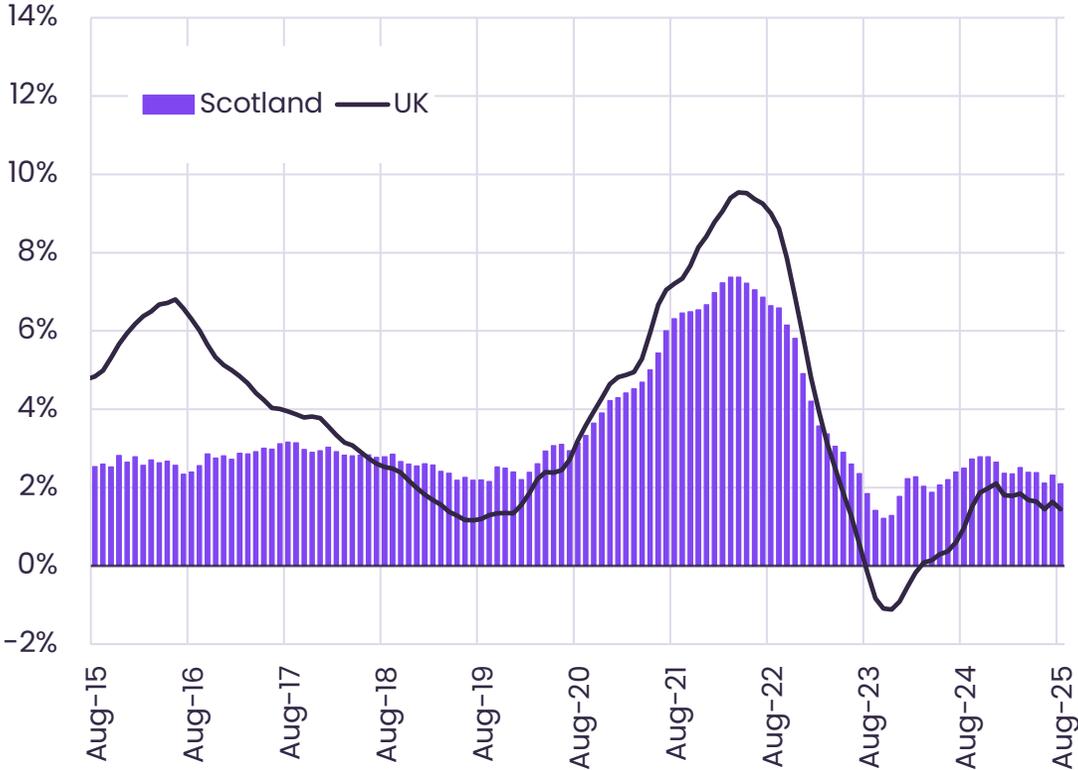
October 2025

Rents have powered ahead as house price inflation stalls

Rental inflation (new lets, % yoy)



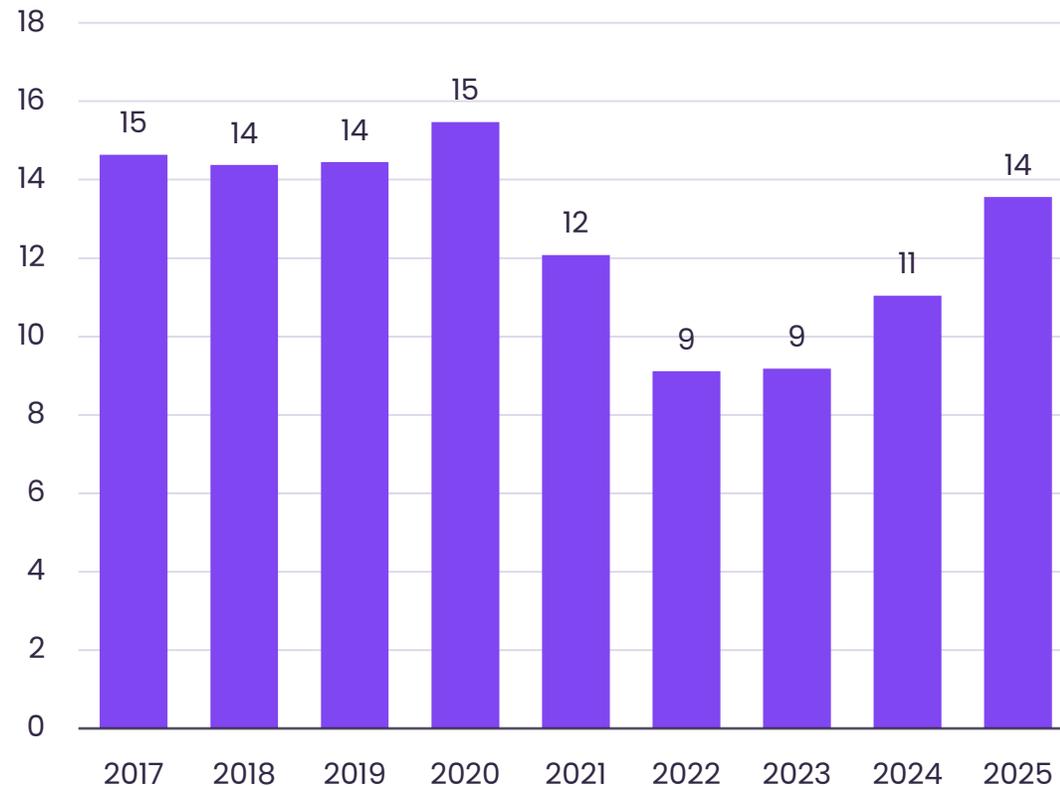
House price inflation (% yoy)



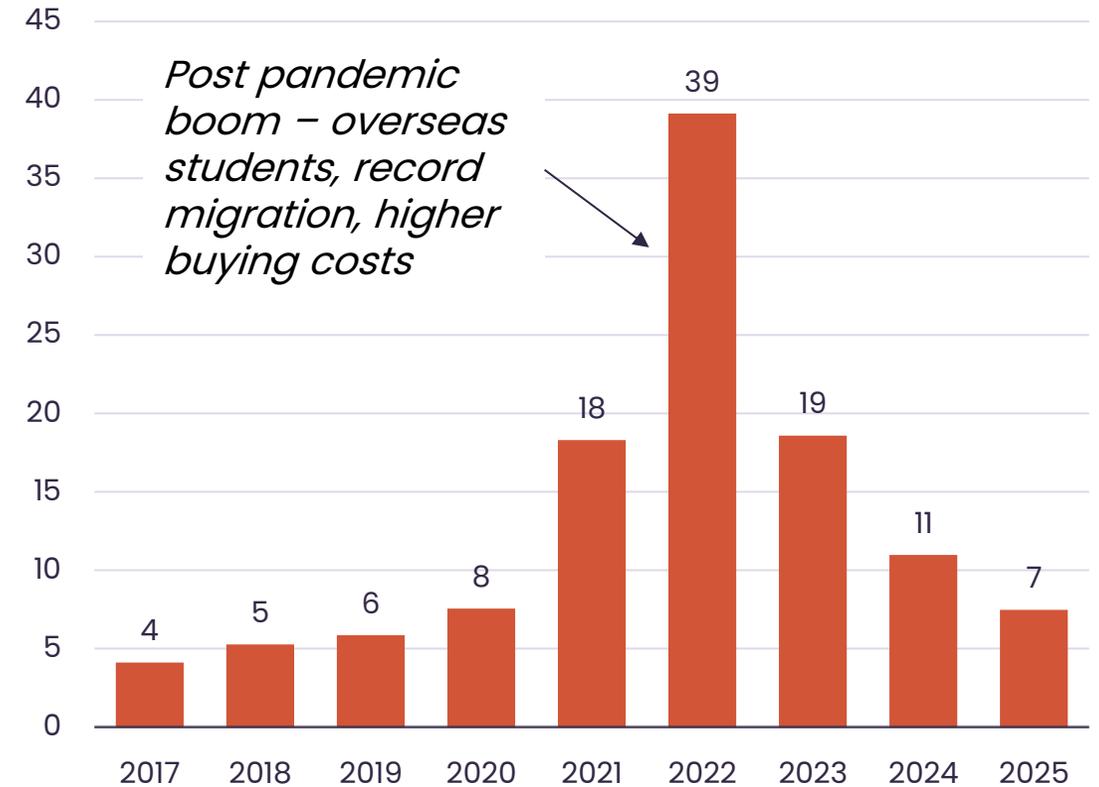
Source: Zoopla House Price and Rental Indices

Rental supply recovers and demand returns to normal ...

Number of homes for rent per estate agent (Q3)



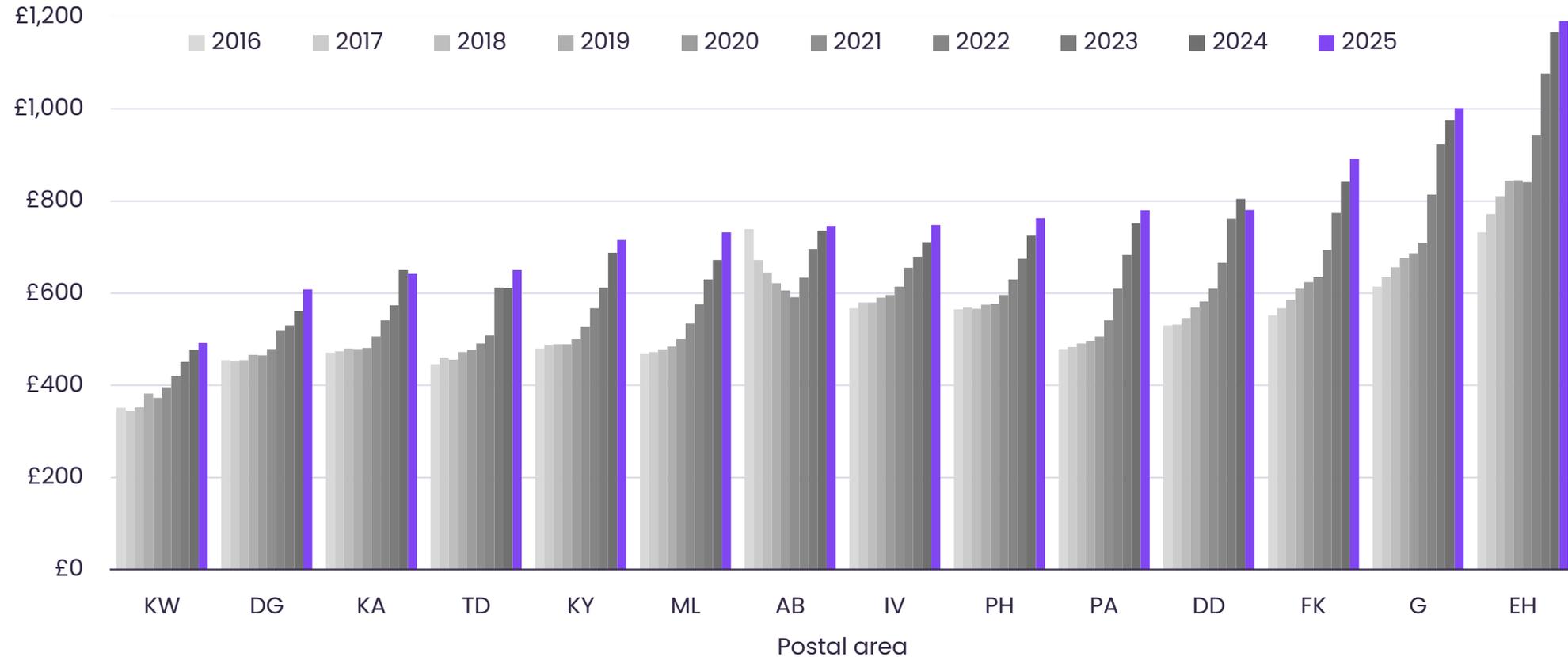
Enquiries per rented home in Scotland



Source: Zoopla Research

Strong rental inflation across Scotland now slowing

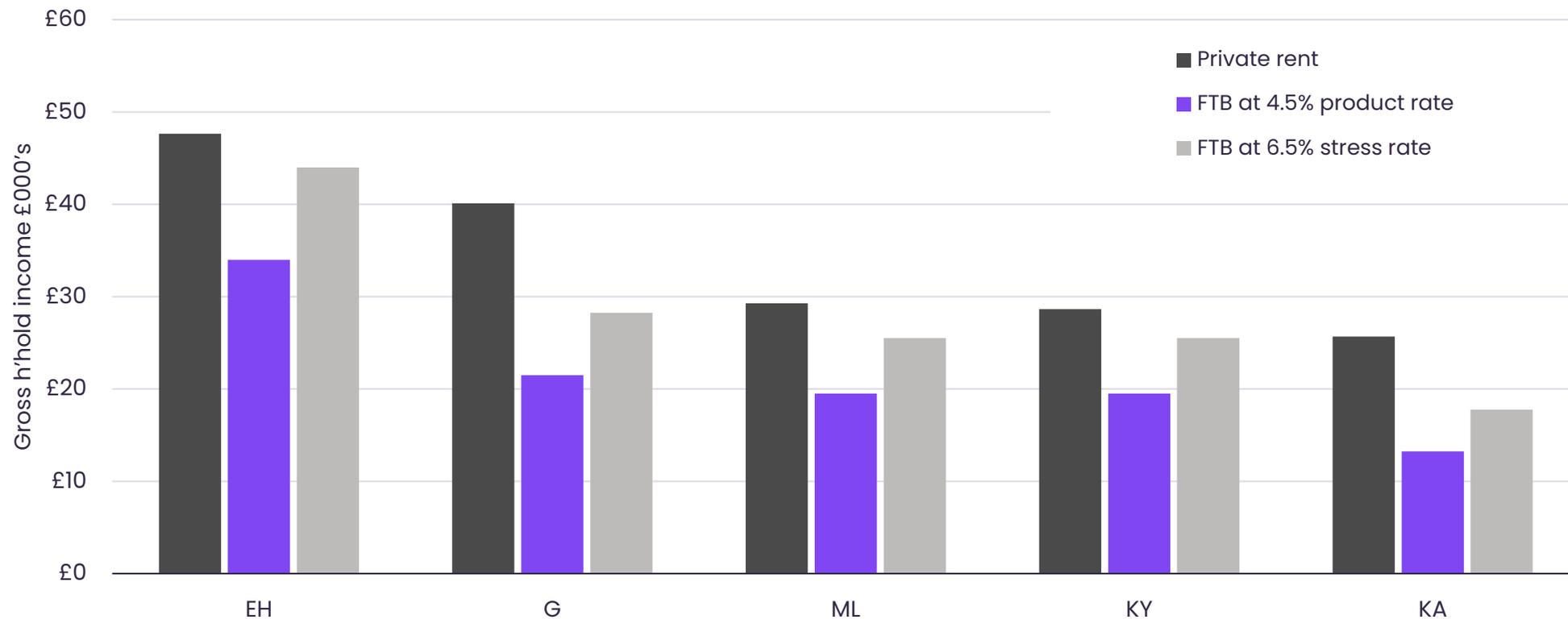
Rents by postal area (annual average)



Source: Zoopla Rental Index

It's cheaper to buy than rent – so long as you have a deposit

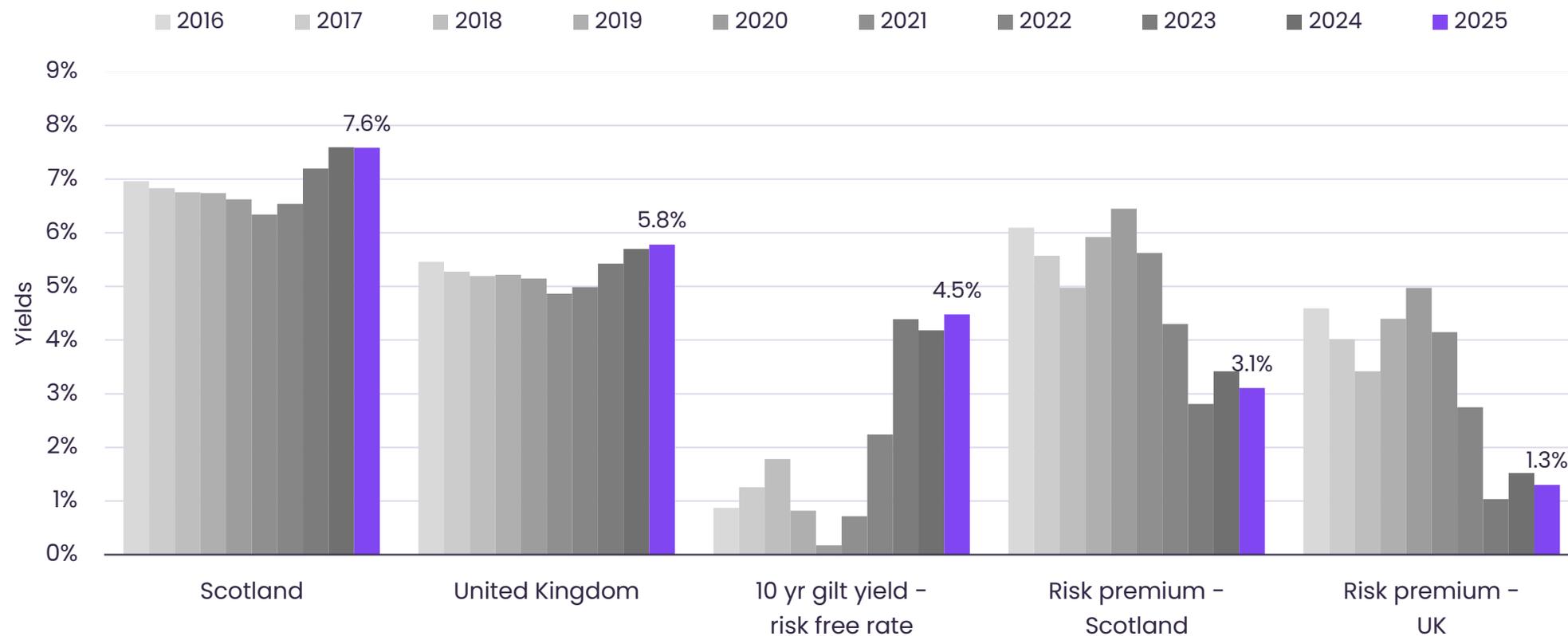
Gross income to rent and buy a typical FTB home (80% LTV)



Source: Zoopla Research calculations using actual rents and FTB home prices

Yields increase ... but premium over risk free rate shrinks

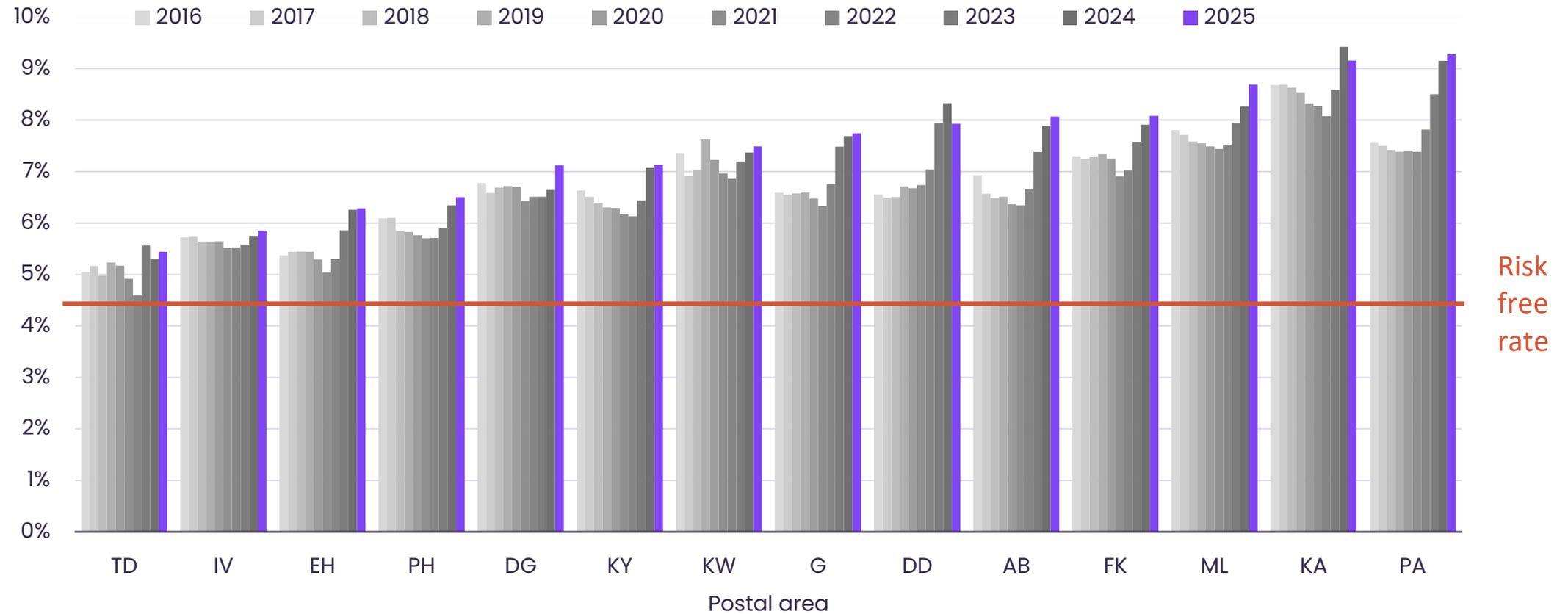
Yields for landlords from residential property



Source: Zoopla Research

Yields have increased across much of Scotland

Residential yields by postal area



Source: Zoopla Rental Index

Rent setting

Rent indices

New lets v existing
tenancies

ONS, Zoopla, CityLet

Comparables

Asking rents

Rents per sq ft / per
bed per month

Leverage agent
expertise

Summary

- Rental boom a one off as rents adjust
 - Demand – unaffordability of buying homes, high migration for work/study
 - Static supply – lack of new housing delivery and low net new investment
- Lower migration, improved home buyer affordability, stretched rental affordability to limit Scottish rent inflation in near term
- Rental inflation returns to tracking earnings growth 3% per annum
- Cashflow and running costs all important –take what the market delivers on house price inflation



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Refreshments are served in the exhibition area

Speaker programme resumes at 15.20 in Presidents 1 and 2

Please visit our exhibitors' stands

Conference partner:



Conference sponsors:





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Conference and exhibition 21 October 2025

Final speaker session of the day in Presidents 1 and 2 – Conference
debate special

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