



Scottish Letting Day Moncrieff slides

Conference and exhibition 21 October 2025

Conference partner:













Welcome and introduction

John Blackwood

Scottish Association of Landlords





Getting the best start to your tenancy

Elspeth Boyle, Landlord Accreditation Scotland

Sarahjane McKeown, SafeDeposits Scotland

Setting up for success

An in-conversation session with

Elspeth Boyle

Director



Sarahjane McKeown

Customer operations manager





Why we are here

Getting the details right at the start = smoother endings Reduce disputes, protect relationships, save time

"What starts well,"





Where it often goes wrong



LACK OF CLEAR EVIDENCE (NO PHOTOS, NO INVENTORY)



INCONSISTENT DOCUMENTATION



AMBIGUITY AROUND 'CONDITION' AND 'CLEANLINESS'



TENANT/LANDLORD MISUNDERSTANDINGS





Why the beginning matters

"If you don't record it at the start, you can't claim it at the end." – SafeDeposits Scotland

The beginning sets the tone for fairness and clarity.





Attention to detail in practice



DO: TAKE DATED, HIGH-QUALITY PHOTOS



DO: RECORD CONDITION, NOT JUST CONTENTS



DO: GET TENANT SIGN-OFF EARLY



DO: USE STANDARD TEMPLATES



DON'T: RELY ON MEMORY OR VAGUE TERMS ('CLEAN', 'GOOD')





Clarity = Confidence

Documentation does not create mistrust—it builds it on solid ground.

Clear records create trust and reduce emotion at the end of a tenancy.





The cost of missing detail



LOST DEDUCTIONS (NO SUPPORTING EVIDENCE)



STRAINED LANDLORD— TENANT RELATIONSHIPS



TIME-CONSUMING DISPUTES



REPUTATIONAL DAMAGE





Pro tips for getting it right

Use a professional inventory clerk

Take clear, dated photos

Get tenant agreement early

Communicate expectations clearly

Review your process regularly

Use digital tools for consistency





Would your process stand up to scrutiny?

If a dispute arose tomorrow, would your records tell the full story?

Reflect on your startof-tenancy process and where detail could be improved.



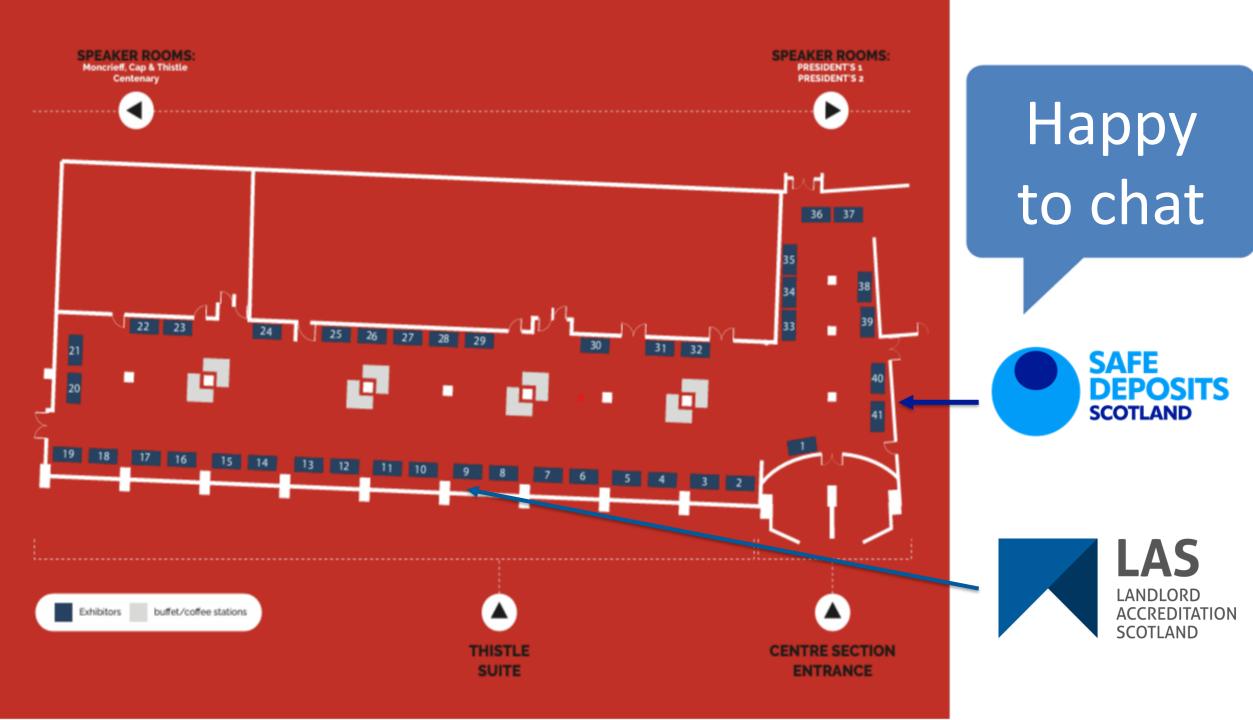


Get it right at the start

and...... the end will take care of itself.











Sessions now available to attend

Presidents 2	Making sense of Making Tax Digital
Presidents 1	Lettings landscape – unpacking the Scottish market in 2025
Moncrieff (current room)	Talking Deposits LIVE
Cap & Thistle	UniHomes in Scotland – 1 year on
Centenary	Novoville Shared Repairs - a technology solution for landlords' and agencies common repairs duties





Talking Deposits LIVE

Frankie Bishop
Sarahjane McKeown
David Morgan

SafeDeposits Scotland







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 (current room)	Buy-to-let market panel discussion
Cap & Thistle	Rent arrears in Scotland (<i>PayProp</i>) - (11.30 – 11.50) The future of renting in Scotland – tackling the supply crisis together (<i>Logan Property</i>) - (11.55 – 12.15)
Centenary	Paperwork matters — a First-tier Tribunal preparation guide for landlords and agents





Buy-to-let market panel discussion

Doug Hall, 3mc
Scott Callaghan, The Mortgage Lender
Louisa Sedgwick, Paragon Bank





Buy-to-let market panel discussion

Doug Hall - director - 3mc

Scott Callaghan – lending operations director - The Mortgage Lender

Louisa Sedgwick – managing director mortgages - Paragon Bank









Scottish Letting Day

Lunch is now served in the exhibition area

Speaker programme resumes at 13.25

Please visit our exhibitors' stands

Conference partner:













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Tweet #LettingDay

Conference partner:













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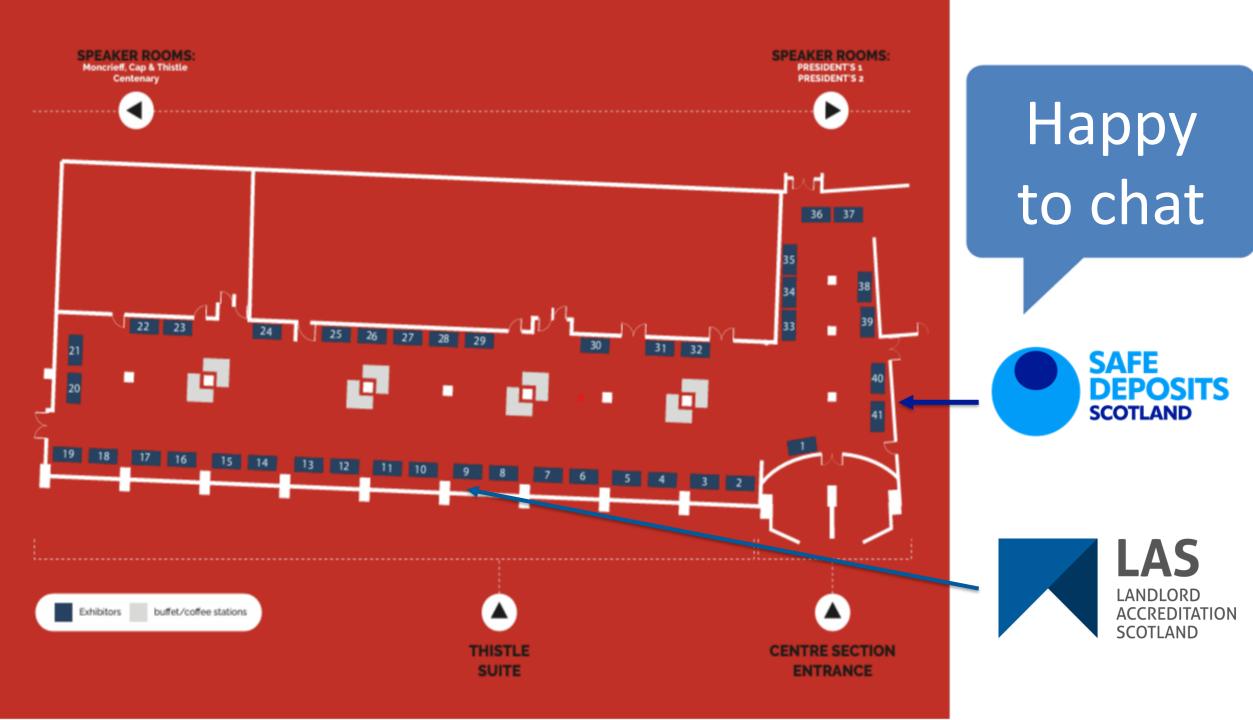


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PRS legal update – a round up of all the legislation due to be introduced in the private rented sector over the next few years
Making sense of Making Tax Digital
Buy-to-let market panel discussion
Lettings landscape – unpacking the Scottish market in 2025
Step-by-step — issuing rent increase notices the right way





Buy-to-let market panel discussion

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Scott Callaghan, The Mortgage Lender
Louisa Sedgwick, Paragon Bank





Buy-to-let market panel discussion

Doug Hall - director - 3mc

Scott Callaghan – lending operations director - The Mortgage Lender

Louisa Sedgwick – managing director mortgages - Paragon Bank









Scottish Letting Day

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:













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

Tweet #LettingDay

Conference partner:







