RentBetter

Wave 3 Landlord and Letting Agent Survey Findings

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IBP Strategy and Research and Anna Evans

Nationwide Foundation

indigohouse





Registered office

9 Haymarket Square

Edinburgh

EH3 8RY

Phone: 07747 352813
Email: anna.evans@indigohousegroup.com
Web: indigohousegroup.com

Company Number: SC544395

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Executive Summary

Background to the Survey

The survey of landlords and letting agents forms part of the RentBetter research (commissioned by Nationwide Foundation), the purpose of which is to understand the impacts of changes that have been made in the private rented sector in Scotland and to share the lessons of this for the benefit of private tenants and landlords across the UK.

An initial online survey of landlords and letting agents was conducted in late-2019 ("Wave 1"). A subsequent survey was conducted in late-2023 and early-2024 ("Wave 3")[1], which repeated some elements of the 2019 survey and which explored a number of additional emerging issues of relevance to the private rented sector. The survey targeted landlords and letting agents operating across Scotland. Responses were mainly gathered through the networking efforts of supportive partners, with supplementary face-to-face interviews being conducted at the Scottish Association of Landlords conference in November 2023. In total, 2,169 survey responses were secured (2,061 from landlords and 108 from letting agents). The sample of landlords has been weighted by Local Authority area in order to reflect the overall profile of private renting as per the Scottish Household Survey. It should be noted, however, that the survey was carried out on a self-selection basis and also that the effective sample frame includes only landlords registered with a Local Authority.

This report summarises the findings of the 2024 survey. These are broken down by landlord / letting agent responses and, where of particular relevance and significance, by location and other respondent criteria. Where possible, comparisons have been drawn between the Wave 1 and Wave 3 responses in order to assess any changes over the 5-year period since the 2019 survey was conducted. Wider research was also undertaken including secondary data analysis, and qualitative research with tenants, landlords, letting agents and wider stakeholders. All research findings have been brought together through the separate RentBetter Final Report.

Experience as a Landlord / Letting Agent

In analysing the report and its implications, it is important to recognise the distinctive characteristics of different landlord groups. In the 2024 survey, the majority of landlords describe their operations as an "investment" (51%), followed by 30% that describe their landlord operations as "accidental" and 16% as a "portfolio". By comparison, very few describe their landlord operations as a "business" (1%).

"Accidental" landlords had rarely bought a property with the intention of letting it out (only 13% had done so). 80% of this group let out a single property only and a majority describe their landlord business as an informal one, with only 2% being established as a Private Limited Company.

[1] We have referred to this throughout as the 2024 survey.

84% of "investment" landlords had originally bought a property with the intention of letting it out. They let more properties (54% have between 2 and 5 properties and 12% let out 6 or more properties) and are more likely to describe their landlord business as either a sole trader / partnership (40%) or Private Limited Company (11%).

86% of "portfolio" landlords had originally bought a property with the intention of letting it out. A significant majority (65%) let out 6 or more properties, including 29% that let out more than 11 properties, with 3% letting out more than 50 properties. 58% of this group describe their landlord business as a sole trader / partnership and 20% as a Private Limited Company.

79% of landlords in the 2024 survey say that it is very or quite easy to source tenants (up from 65% in 2019). Amongst letting agents, the comparative figure is 88% (up from 70% in 2019). These figures suggest a shift in the market towards an excess of demand against supply.

Tenancy Arrangements

Prior to the establishment of the rent increase cap in September 2022 (enacted through the Cost of Living (Tenant Protection) Scotland Act 2022) a variety of approaches to applying rent increases were apparent. The single most common approach overall was to increase rents only when the tenant changed (39%, this being the case for 40% of landlords and 28% of letting agents). 15% of respondents indicated that, during this period, they increased rents once a year, 23% that they did so once every couple of years and 15% that they never did so.

Those respondents that indicated that they increased rents over this period were asked to quantify the typical level of annual increase and analysis of these figures, alongside the "never" responses referenced above, allows us to infer that the average rent increase that respondents recollect making in the period prior to September 2022 was 2.68%. This is slightly below the current 3% level of the cap but does not take account of increases enacted at changes of tenancy.

Since the establishment of the rent increase cap in September 2022, 42% of respondents have increased rents for sitting tenants (in-tenancy). The proportion of landlords having applied in-tenancy increases is significantly lower amongst “accidental” landlords (25%) compared to “investment” landlords (41%) or “portfolio” landlords (52%).

With respect to changes in rents on new tenancies established following September 2022 (when rent increase caps were established on existing tenancies) compared to the rent charged prior to September 2022, in the great majority of cases rents were higher, most commonly in the range of between 6% and 10% higher (23% of responses). The median increase is in the 6% to 10% range but in a total of 41% of cases, the figures were higher (between 11% and 15% higher - 18%; between 16% and 20% higher - 15%; more than 20% higher - 9%). The figures quoted in the "more than 20%" range varied from 22% to 100%, with the average figure being 36%.

Changes to the Private Rented Sector Tenancy Regime

There is high, though not universal, awareness of the introduction of Private Residential Tenancies (PRTs) on 1st December 2017, awareness being 86% amongst respondents overall (down from 92% in 2019) and 85% amongst landlords but almost universal amongst letting agents (99%).

There is also a reasonably high, though not universal, awareness of specific changes such as the end of fixed term Short Assured Tenancies, an end to "no fault" evictions, tenants being able to give 28 days' notice to leave and landlords having to give 84 days' notice after 6 months, under certain grounds (awareness of these elements In the 2024 survey varied from 80% to 90% amongst landlords but was between 99% and 100% amongst Letting Agents).

With regard to the various specific changes that date back to the pre-2019 phase (relating to an end to Short Assured Tenancies, end to “no fault” evictions, tenant notice period of 28 days and landlord notice period if 84 days after 6 months) the most common (and usually the majority) view regarding the impact on “you as a landlord” is neutral. In each case, however, significantly more respondents ascribe a negative rather than a positive view to those changes.

The majority of respondents were neutral regarding the end of fixed term Short Assured Tenancies (55%, up from 45% in 2019). However, a significant minority considered this change to have had at least some negative impact (41% overall, though this is down from 49% in 2019).

In relation to other specific changes, respondents were again most commonly neutral (this being the case for 55% of respondents in relation to "no fault" evictions, 56% in relation to tenants being able to give 28 days' notice to leave and 49% in relation to landlords having to give 84 days' notice after 6 months, under certain grounds). Again, however, a significant minority ascribed at least some negative impacts to these three elements (41%, 37% and 46% respectively).

The reasons for these negative views generally related to issues such as landlords having less certainty of a return on investment, which acted as a disincentive to investment in property improvements, and to it being more difficult for landlords to adapt to changed personal circumstances. A number of landlords reported negative experiences in relation to tenants stopping rent payments over the extended notice period and to tenant behaviour generally over this period. A number suggested that this set of changes made it more difficult for them to deal with problem tenants and, in particular, that it made them less likely to take on what could be considered "higher risk" tenants.

The great majority of respondents were aware of certain additional changes that had been implemented since the 2019 survey, with 96% aware of the establishment of a freeze on rent Increases, 90% on the extended notice period and eviction moratorium established in 2020 and 94% aware of the temporary pause to the enforcement of evictions established in 2022. Between 89% and 96% of landlords were aware of these elements and awareness amongst letting agents was 100%.

Fewer respondents were aware of reductions in the level of mortgage interest tax relief to 20%, with 40% no longer available for higher income earners (72% awareness overall) and of the increase in the level of Additional Dwelling Supplement (ADS) from 4% to 6% (51% awareness overall).

A similar pattern is apparent with respect to views on most of the post-2019 legislative and regulatory changes as with the pre-2019 changes, with the majority or near-majority response being a neutral one in relation to each of reduction in mortgage interest tax relief (55% neutral), the 2022 temporary pause to the enforcement of evictions (50% neutral), the Covid-related extended notice period and eviction moratorium (48% neutral) and the increase in the level of Additional Dwelling Supplement (57% neutral). In each case, however, significantly more respondents again ascribe a negative rather than a positive view to those changes (41%, 47%, 48% and 57% respectively).

With respect to the reduction in mortgage interest tax relief, some landlords noted that this was not relevant to them as they held properties within a business structure or were not higher rate taxpayers, but others commented on the negative financial impact of this, which had been exacerbated by increased interest rates. Regarding the temporary pause to the enforcement of evictions from 2022 and the extended notice periods and eviction moratorium from 2020, a number of landlords highlighted experiences of tenants stopping rent payments and of increased tenant behavioural problems, which had tended to make them less likely to accept "higher risk" tenants. Regarding the increase in the level of Additional Dwelling Supplement, a number of landlords indicated that this was a disincentive to invest in additional properties for rent, and in their view was leading to reduced supply and increased rent levels.

The change that landlords were most likely to express negative views on related to the establishment of a freeze/cap on rent increases, which a substantial majority of respondents (67%) indicate has had a negative impact on them as a landlord. Some landlords indicated that they had held rents down during Covid and the period thereafter and were now no longer able to increase rents to what they considered to be market rates. Others suggested that they were now increasing rents at the level of the cap when they would not have increased rents at all otherwise, perhaps until the change of tenancy. There were also a number of instances of landlords indicating that they had implemented higher levels of rent increases during changeovers of tenancy in order to compensate for the inability to increase rents beyond the level of the cap during tenancies. Overall, there was a very common view amongst landlords that these changes reduced the viability of private renting, especially when considered alongside other increases in costs in areas such as mortgage costs, insurance and trades people and other property costs.

There were a number of cases of landlords indicating that they had already disinvested in the sector and/or intended to do so in the future, due to what was commonly seen as the cumulative effects of the many changes described.

In terms of overall satisfaction with the PRT itself, respondents were more likely to be dissatisfied than satisfied. Overall, in the 2024 survey 18% were satisfied, down from 38% in 2019. Only 17% of landlords were dissatisfied (down from 34% in 2019) but a higher proportion of letting agents were satisfied (50%, down from 57% In 2019). Outright dissatisfaction was 36% overall, 37% amongst landlords and 31% amongst letting agents.

However, these levels of outright dissatisfaction actually changed little, with the main trend across all respondent types being towards "neither/nor" responses.

Awareness of the First Tier Housing Tribunal (FTT) was 68% overall (down from 78% in 2019), this being 67% amongst landlords and 95% amongst letting agents.

Overall, 4% of respondents indicated that they had been taken to a FTT or the former Private Rented Housing Panel by a tenant and 17% that they had taken a tenant to the Tribunal / Panel.

Amongst those with experience of FTTs, respondents are more likely to be dissatisfied than satisfied with 52% being very or quite dissatisfied (up from 42% in 2019) and 35% being very or quite satisfied (down from 41%). Amongst those with experience of the former Private Rented Housing Panel, views were somewhat mixed with 35% being very or quite dissatisfied (down from 45% in 2019) and 36% being very or quite satisfied (up from 30%).

A number of landlords describe their experience of the First Tier Housing Tribunal as being a reasonable and fair one. Where landlords were more negative, this generally related to concerns over timescales, costs and bureaucracy. Some landlords also expressed frustration at being unable to implement the Tribunal's decisions (for example, In relation to payment orders).

Issues and Challenges

Across a range of issues and challenges presented to respondents, there has been little change in the prevalence with which landlords and letting agents experienced these things between 2019 and 2024. The only issues where 10% or more of respondents say that they experience the issue frequently are in relation to physical damage caused to the property by tenants (15% say this is experienced frequently) and tenants failing to comply with aspects of their tenancy agreement (10%).

It is, however, of note that the proportion of respondents indicating that they had experienced tenants failing to pay their rent (either rarely, sometimes or frequently) reduced from 71% In 2019 to 58% in 2024.

Expectations and Future Plans

Only 17% of respondents (down from 41% in 2019) were either very or quite confident in the future sustainability of the private rented sector. 70% of respondents (up significantly from 42% in 2019) were not very or not at all confident – this was higher for landlords at 72% and lower for letting agents at 61%.

It is clear that all of the issues presented to landlords as a potential risk were seen as such by a significant proportion of respondents. Other than in relation to benefits changes for tenants (which 41% considered to be a risk) between 51% and 81% considered the various issues to be a risk (these relating to changes in mortgage interest tax relief, the regulatory regime, enhanced rights given to private sector tenants, restrictions on evictions and rent controls).

In particular, 81% of respondents considered rent controls as a risk to their operation (and it is noted that 65% considered this to be a significant risk) and 76% considered restrictions on evictions to be a risk to their operations (of whom 55% considered this to be a significant risk).

When asked to comment on other risks and / or opportunities, landlords commonly indicated a concern as to the range of legislative changes reducing the viability of private renting and this tending to reduce supply and drive up costs. There was also concern as to the potential for additional changes to further impact on financial viability (for example, the potential for a rent freeze applying to new tenancies).

A significant proportion of respondents (33%) indicated that they had bought properties to let in the private rented sector in the past five years or so with 22% having sold properties that they let in the private rented sector in the past five years or so.

There are significant indications of potential disinvestment from the private rented sector. 33% of landlords indicate that they are considering selling long term residential properties and 45% of landlords (up significantly from 23% in 2019) indicate that they are actively considering selling all their properties and stopping being a landlord altogether. In response to the aforementioned “opportunities and risks” write-in question, a number of landlords indicated that they have or will exit or reduce investment in the private rented sector in Scotland, including some that indicate they have already shifted investment in private renting to elsewhere in the UK.

1. Introduction and Study Methods

Background

1.1 Overview

RentBetter is a five-year research programme funded by the Nationwide Foundation on private renting in Scotland. The Foundation initially commissioned Indigo House to undertake this work between August 2019 and August 2022, with the work extended until 2024 due to the Covid pandemic.

The purpose of the research is to understand the impacts of changes that have been made in the private rented sector in Scotland and to share lessons learned for the benefit of private tenants and landlords across the UK.

The focus of the research is around the changes to rights and responsibilities between tenants and landlords brought about through the Private Residential Tenancy introduced in Scotland in 2017.

1.2 Research Design

The work involved five years of research, including large scale surveys of private tenants, landlords and letting agents, followed up by qualitative interviews. Wider stakeholders in the private, public and third sectors will also be interviewed.

It is expected that lessons learned on what is, and what is not working in the new tenancy regime will be of interest to Scottish stakeholders, but also to others across the UK.

The research design included:

- 2019-2020 – Wave 1: quantitative and qualitative research with PRS tenants, landlords/agents and wider stakeholders plus secondary data analysis.
- 2020-2021 – Wave 2: qualitative research with tenants and landlords/agents plus secondary data analysis.
- 2023-2024 – Wave 3: quantitative and qualitative research with PRS tenants, landlords/agents, and wider stakeholders plus secondary data analysis.

The research involved two surveys of private rented tenants with tenants approached in 2019 (Wave 1) and 2024 (Wave 3) of the research. This was to allow a comparison of the experiences of private tenants in the early years following the introduction of the Private Renting Tenancy (PRT), which was introduced on 31st December 2017, and at a later stage once the policy and other relevant legislation had been in place for longer. In the intervening period, there was also emergency legislation during Covid and as a result of the cost of living crisis which limited rent increases and evictions.

1.3 Main Research Questions

An initial online survey of landlords and letting agents was conducted in late-2019 ("Wave 1"). A subsequent survey was conducted in late-2023 and early-2024 ("Wave 3"), which repeated some elements of the 2019 survey and which explored a number of additional emerging issues of relevance to the private rented sector. The survey targeted landlords and letting agents operating across Scotland. The initial focus of the study, at the time of commissioning, was on the impact of the Scottish Private Residential Tenancy (PRT) which commenced in December 2017. Since then, a range of legislation impacting on the private rented sector has been enacted including Covid emergency legislation and Cost of Living emergency legislation, as well as changes to Mortgage Interest Tax Relief (MITR) and Additional Dwelling Supplement (ADS). These are described in full in the overall final study report and in this report on the landlord and letting agents survey, and the parallel qualitative research has also explored the impact of these changes on landlords and letting agents as well as tenants.

As noted below, survey responses were gathered through the networking efforts of supportive partners, with supplementary face-to-face interviews being conducted at the Scottish Association of Landlords conference in November 2023. In total, 2,169 survey responses were secured (2,061 from landlords and 108 from letting agents).

This report summarises the findings of the 2024 survey. These are broken down by landlord / letting agent responses and, where of particular relevance and significance, by location and other respondent criteria. Where possible, comparisons have been drawn between the Wave 1 and Wave 3 responses in order to assess any changes over the 5-year period since the 2019 survey was conducted. This report sets out the key findings and forms the basis for further analysis and discussion as part of the wider study outputs.

The overall final RentBetter report brings together the findings of the quantitative surveys of tenants and of landlords and letting agents, of a parallel programme of qualitative interviews with each of these groups, and of detailed analysis of the available secondary data. The final report is published separately.

Objectives

1.4 Overall Aim and Specific Objectives

The revised PRT arrangements started in December 2017 and there was a need to explore the views of landlords and letting agents about the new tenancy regime and any challenges and opportunities presented by this. The survey had the following objectives:

- To build a profile of landlord and letting agent businesses in Scotland in relation to factors such as geographic spread of properties, time in operation, number of properties, types of properties and methods of sourcing tenants.

- To understand tenancy arrangements that landlords and letting agents have in place with tenants, in relation to factors such as formal and informal agreements, how deposits are handled, frequency of rent increases and the types of tenants accepted.

- To test awareness of the introduction of the Private Residential Tenancy on 1st December 2017 and the change from Scottish Assured and Short-Assured Tenancy.
- To test awareness of the specific differences that have been introduced and what impact these have had on landlords and letting agents.
- To gauge overall satisfaction with the Private Residential Tenancy.
- To test awareness of the introduction of additional changes implemented since the PRT including changes to MITR and ADS and emergency Covid and Cost of Living legislation.
- To test awareness of First Tier Housing Tribunals (or former Private Rented Housing Panels) and what issues had been raised amongst those that had experience of them.
- To gauge satisfaction with overall experience of First Tier Housing Tribunals (or former Private Rented Housing Panels).
- To profile the main types of issues and challenges faced by private sector landlords generally and the frequency with which these occur.
- To quantify the overall level of confidence in the future sustainability of the private rented sector in Scotland from a landlord's perspective.
- To understand the extent to which specific risks and opportunities will affect the operation of private sector landlords in Scotland over the next few years.
- To uncover any past and future changes being actively considered by landlords and letting agents.

Methodology

1.5 Questionnaire Design, Method of Distribution and Number of Responses

The questionnaire was developed by Indigo House, together with IBP Strategy and Research, and was approved by the research Advisory Group and the Nationwide Foundation. It was designed as a self-completion survey to be completed online.

The PRS / landlord registration functions of all Scottish Local Authorities were contacted and requested to distribute the survey to their landlord contacts, either through direct email communication or through ezines and other forms of communication with landlords. A number of Local Authorities were particularly supportive, which is reflected in the response rates described below. These Local Authority approaches were supplemented by approaches to other organisations, including landlord and letting agent trade bodies, as well as directly to letting agents that had previously expressed interest in this work.

In total, 2,139 responses were received to the survey link.

In addition, Indigo House and IBP Strategy and Research were in attendance at the Scottish Association of Landlords Conference in November 2023, where the survey was promoted and where an initial 30 face-to-face interviews were conducted.

Overall, a total of 2,169 individual survey responses were achieved, of which 2,061 were from individual landlords and 108 from letting agents. For the landlord survey specifically, this represents an Indicative Margin of Error of +/- 2.09%, based on a 50% answer and 95% confidence level.[2]

1.6 Profile of Landlord and Letting Agent Properties by Local Authority Area Groupings

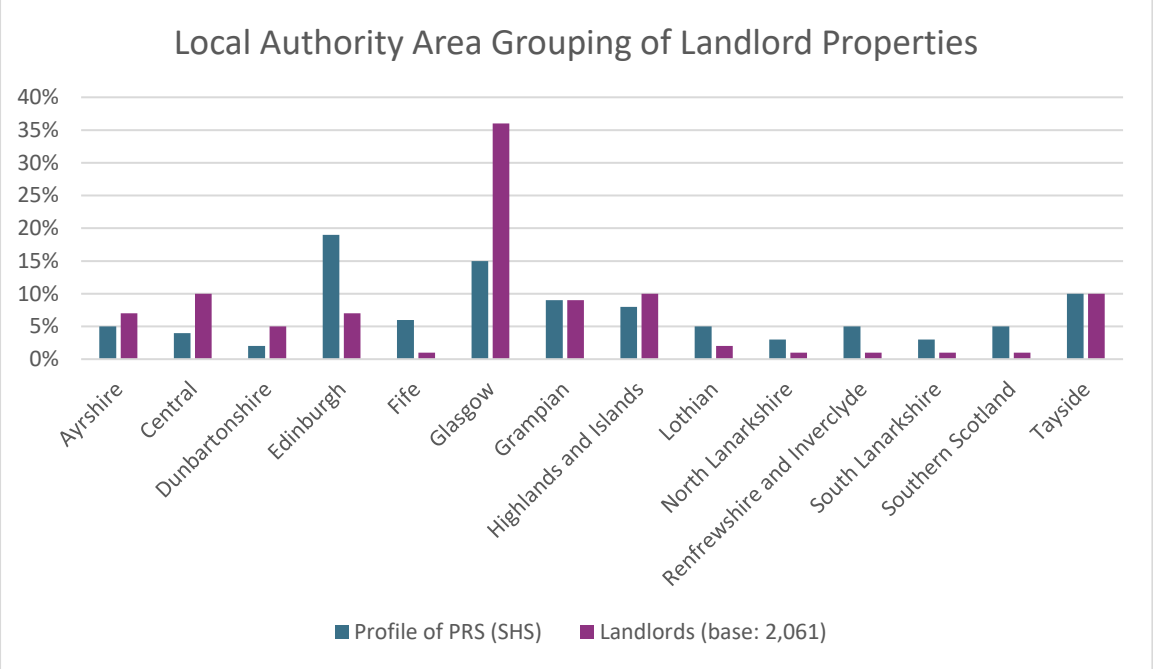
Landlords were asked in which areas they operate and have been allocated to the relevant Local Authority Area grouping from the Scottish Household Survey. These figures were influenced significantly by the effectiveness of local partners in engaging with different groups. The profile of landlords, compared to the profile of private renting in the Scottish Household Survey, is illustrated below (it should be noted that landlords could operate in multiple areas so this comparison should be seen as an indicative one). In most instances, the sample profile is broadly reflective of the profile of private renting (as per the Scottish Household Survey). However, in certain areas, partners were particularly effective at generating engagement and so there is a disproportionate number of responses from this area, whilst the reverse is true for some other areas, as illustrated in the chart below.

To account for this differential response, the landlord figures specifically have been weighted to reflect the actual profile of private renting as per the Scottish Household Survey. In the remainder of this report, when figures are quoted for landlords only then it is the weighted figure that is used.[3] [4]

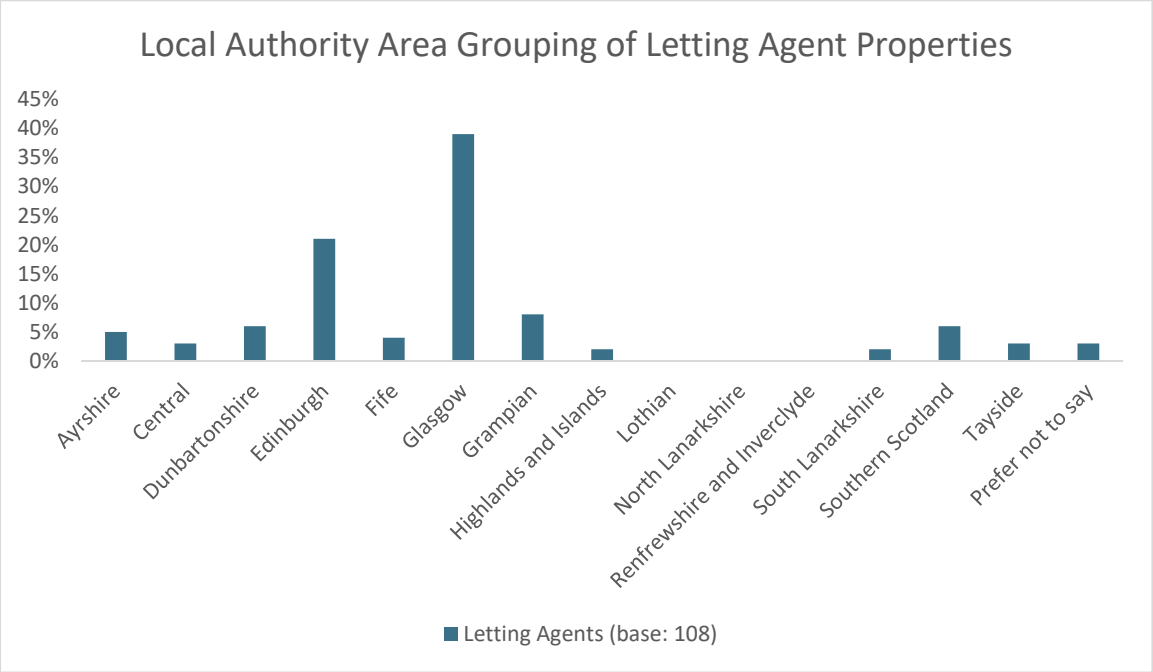
[2] The confidence interval is quoted on an indicative basis as the nature of the self-completion methodology adopted means that we cannot be certain that the achieved sample characteristics reflect those of a random sample although, as noted, the landlord responses have been weighted to reflect as accurately as possible the known profile of the private rented sector across Scotland. Given the smaller population of letting agents, we have not quoted an indicative Margin of Error for this group.

[3] It should be noted that some landlords operated in multiple areas and, to undertake this weighting exercise, they had to be allocated to a single area. Of the 2,061 landlords, 605 operated in a single area. Of the remaining 1,456, 1,446 were allocated to the area of the survey "collector" to which they responded and the remaining 10 could not be allocated to a single area and were classified as such for the purposes of the weighting exercise.

[4] In a very small number of cases, information on the areas in which the landlords operated was not provided and this is reflected in the base number of responses; this is true also for the letting agent responses.



The profile for letting agents is set out below. This shows responses from letting agents being gathered from organisations across the country. Given the relatively small number of responses from letting agents, and the fact that many operate across multiple areas, we do not consider it appropriate to weight these responses by area. In the remainder of the report, when an "overall" figure is quoted then this is the sum of the unweighted letting agents figure and the weighted landlords figure.



1.7 Limitations

As the survey was conducted on an online self-completion basis, it is subject to a risk of respondents being atypical of the population of landlords / letting agents as a whole. The survey was networked through a wide range of Local Authorities and other partners but, given the nature of these organisations, it will likely reach only registered landlords and should therefore be seen as reflecting the views of this group only. In addition, given this approach whereby the survey was networked by a range of stakeholders, there was a risk of differential response from certain areas or from certain types of landlord / letting agents. These risks were substantially mitigated by having a very broad range of partners encouraging completion of the survey, with coverage across the country and gathered via multiple routes. Where a difference in geographic profile was identified then overall results were weighted to take account of this. Partners that promoted the survey were given standard, objectively worded text with which to do so, helping to minimise differential response from those with particular views and care was taken in questionnaire design to ensure that questions were framed in an objective and non-leading manner.

2. Experience as a Landlord / Letting Agent

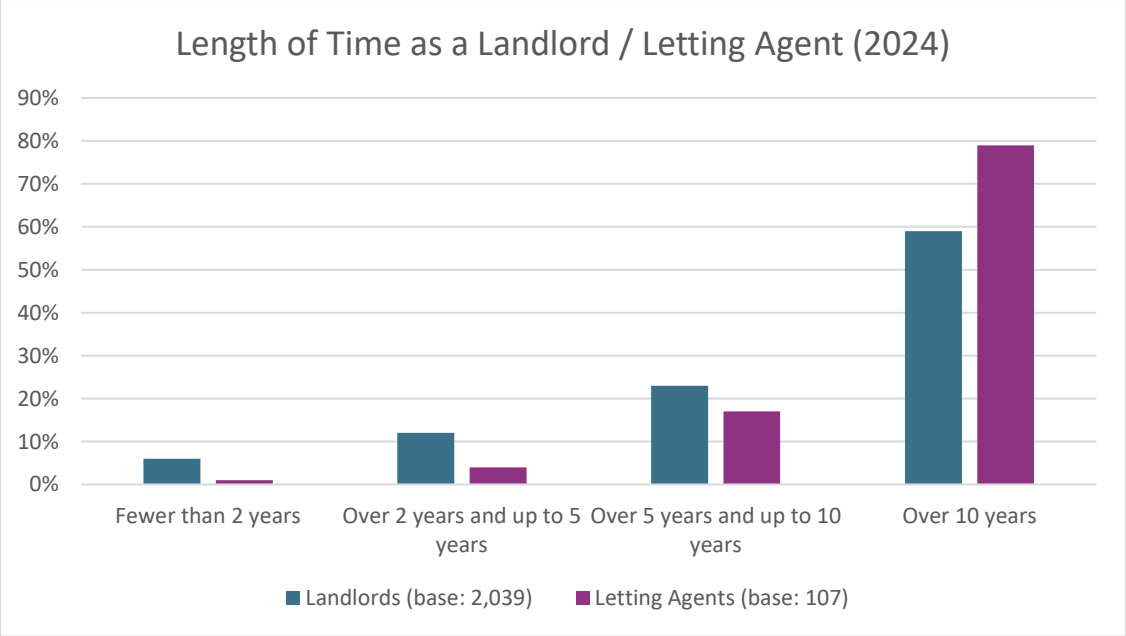
Introduction

2.1 Sample Profile and Basis of Reporting

This section of the survey sought information on the profile and experiences of landlords and letting agents within the private rented sector. Where common questions were asked of both groups, then the charts that follow set out the comparative results for each.[5] However, certain questions were appropriate only for either landlords or letting agents and have been reported on as such. In some cases, it has been possible to show comparative figures for 2019 and 2024 in graphical form whilst, for other questions, we have shown the 2024 figures in graphical form alongside a summary table showing comparative figures for 2019 and 2024.

2.2 Time as a Landlord / Letting Agent

In the case of both landlords and letting agents, the majority of respondents had been in the private rental business for some time. For landlords, 59% (up from 52% in 2019) had been for over 10 years and for letting agents this figure was 79% (up significantly from the 58% recorded in the 2019 survey).[6] [7] Comparatively few letting agents had been operating for fewer than 5 years (5% compared to 16% recorded in the 2019 survey).



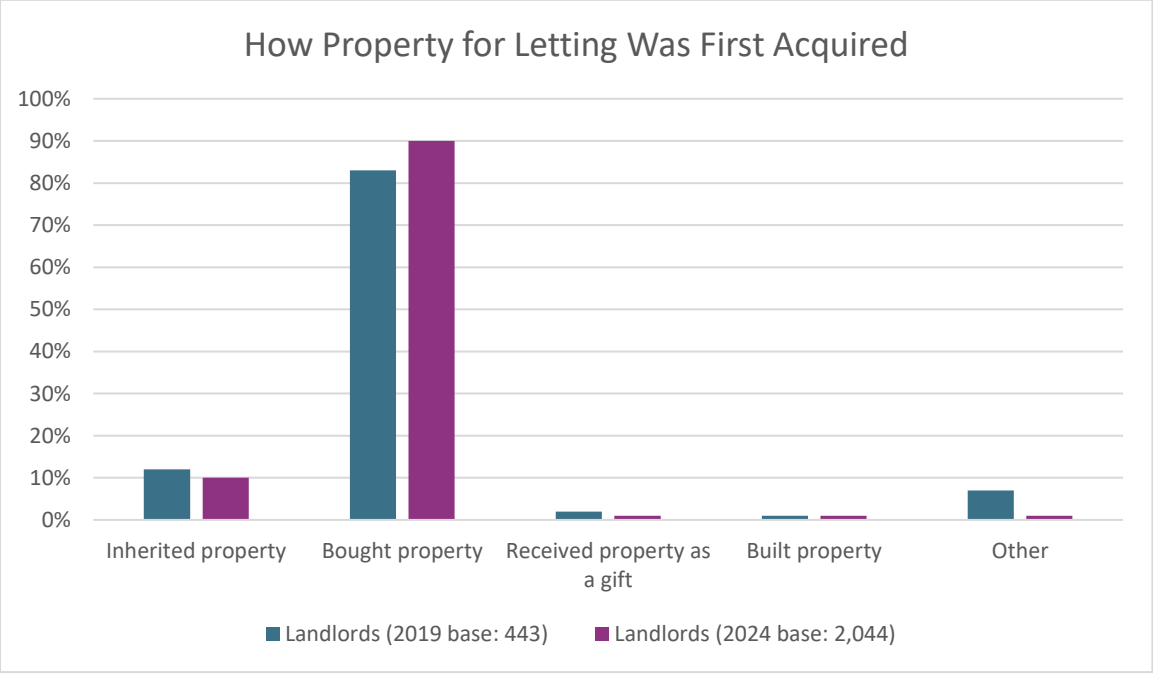
[5] It has not generally been considered appropriate to provide an overall "merged" figure for these questions.
[6] It should be noted that, throughout, the individual base number of responses to a particular question may be lower than the total number of responses, due to some respondents not answering a particular question or giving a "don't know" or "prefer not to say" response.
[7] Throughout the report, some figures may not sum to 100% due to rounding.

Table 1: Length of Time as a Landlord / Letting Agent (2019-2024 Comparison) – 2019 figures provided in brackets

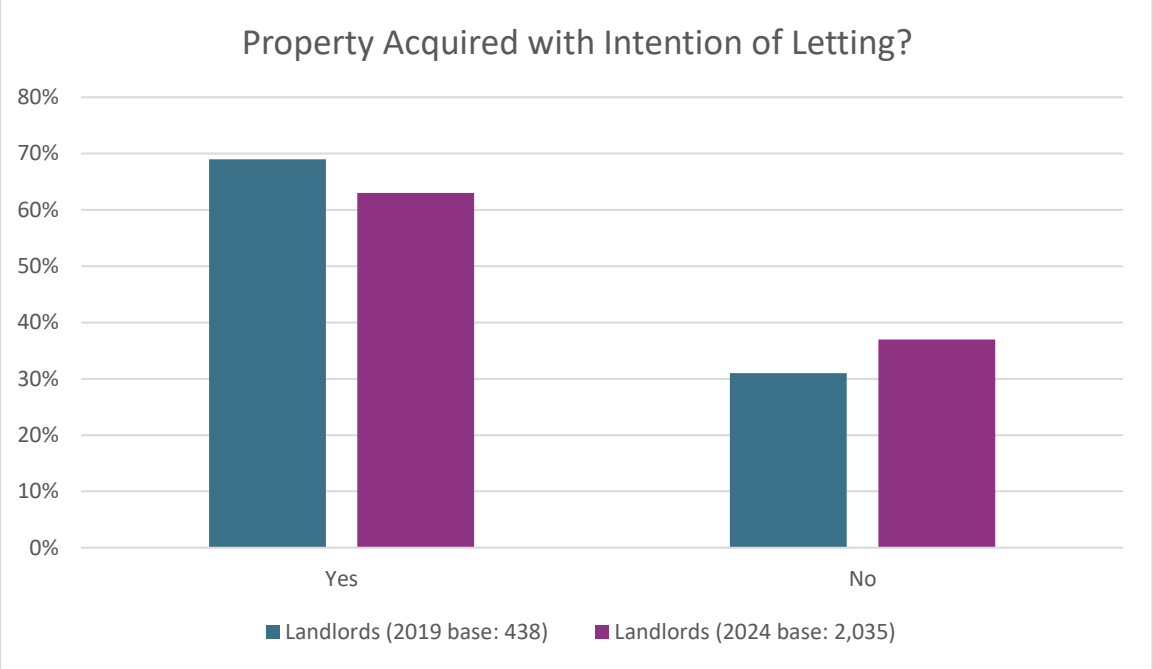
Category of Respondent	Fewer than 2 years	Over 2 years and up to 5 years	Over 5 years and up to 10 years	Over 10 years	Base
Landlords	6% (8%)	12% (12%)	23% (27%)	59% (52%)	2,039 443)
Letting Agents	1% (5%)	4% (11%)	17% (25%)	79% (58%)	107 (91)

2.3 How Property for Letting First Acquired (Landlords)

Landlords specifically were asked, thinking back to when they first started letting properties in the private rented sector, how they acquired the property or properties they let out. This was most commonly by buying the property (90%, up from 83% in 2019) with 10% of landlords indicating that they inherited the first property that they let out (down from 12%).

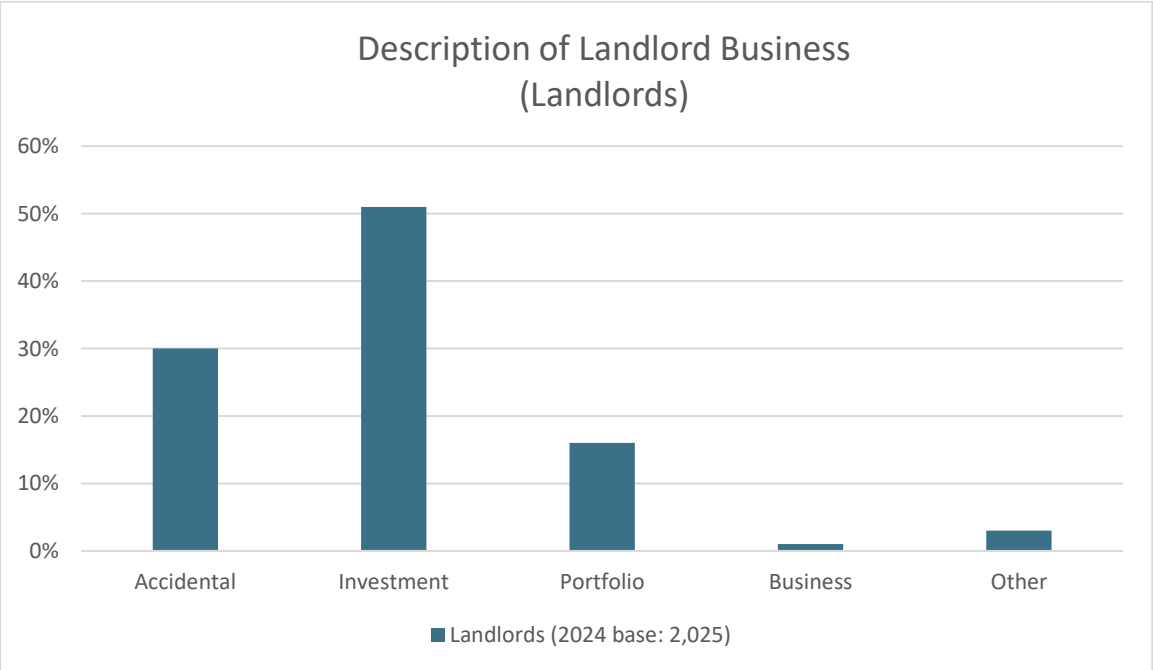


Overall, 63% of these landlords acquired the property with the intention of letting it from the start (down from 69% in 2019), but a significant minority (37%, up from 31%) indicated that this was not the case.



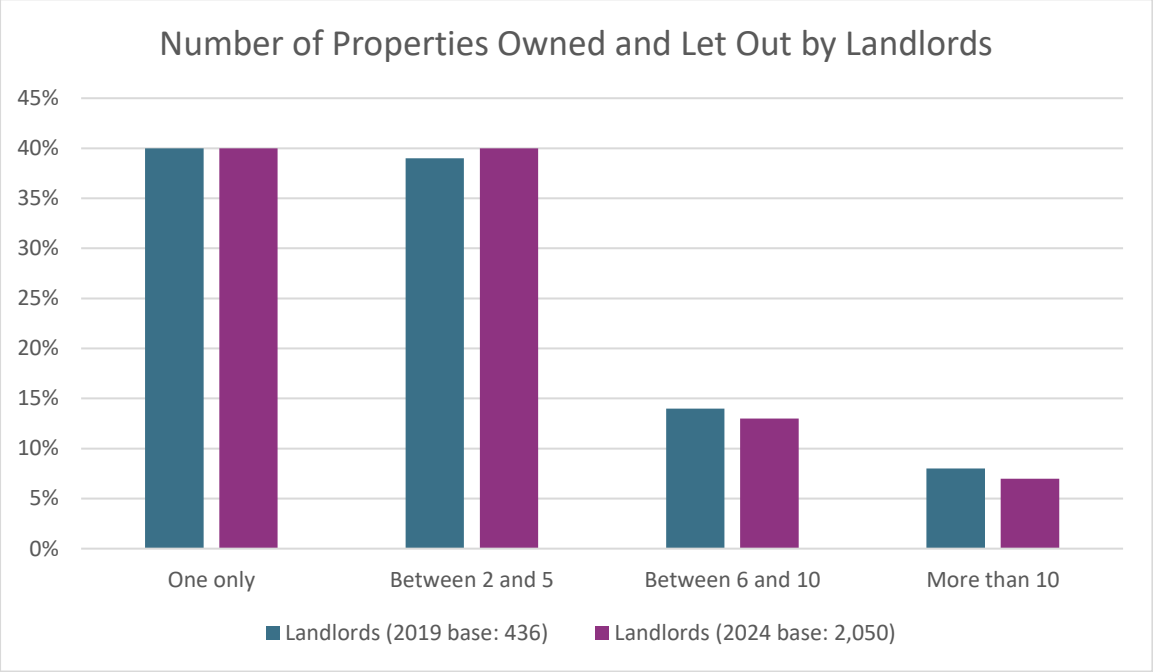
It is worth noting that 40% of letting agents (down from 47% in 2019) also own and let properties directly (i.e. they are themselves landlords).

The majority of landlords describe their business as an "investment" (51%), followed by 30% that describe their business as "accidental" and 16% as a "portfolio". By comparison, very few describe their venture as a "business" (1%). This categorisation question was not asked in 2019.



2.4 Number of Properties (Landlords)

Most commonly, landlords let out a single property (40%, also 40% in 2019) or between 2 and 5 properties (40%, 39% previously), with 13% having between 6 and 10 properties (14% previously) and 7% more than 10 properties (previously 8%). Most landlords in the "more than 10" category had between 11 and 50 properties, this being the case for 135 of the 150 respondents in this category, although the highest figure was from a landlord with 1,175 properties.



2.5 Types of Property Let to Private Tenants

Landlords most commonly say that they let out flats (81%, down slightly from 82% in 2019) followed by houses / bungalows (40%, up from 37%); they were less likely to be involved in house shares (2%, down slightly from 4%). As might be expected, letting agents commonly let out flats (95%, down from 100% in 2019) and houses / bungalows (86%, down from 89%) and were also more likely to be involved in letting flat or house shares (23%, down slightly from 26%).[8]

[8] Multiple responses were allowed for this question.

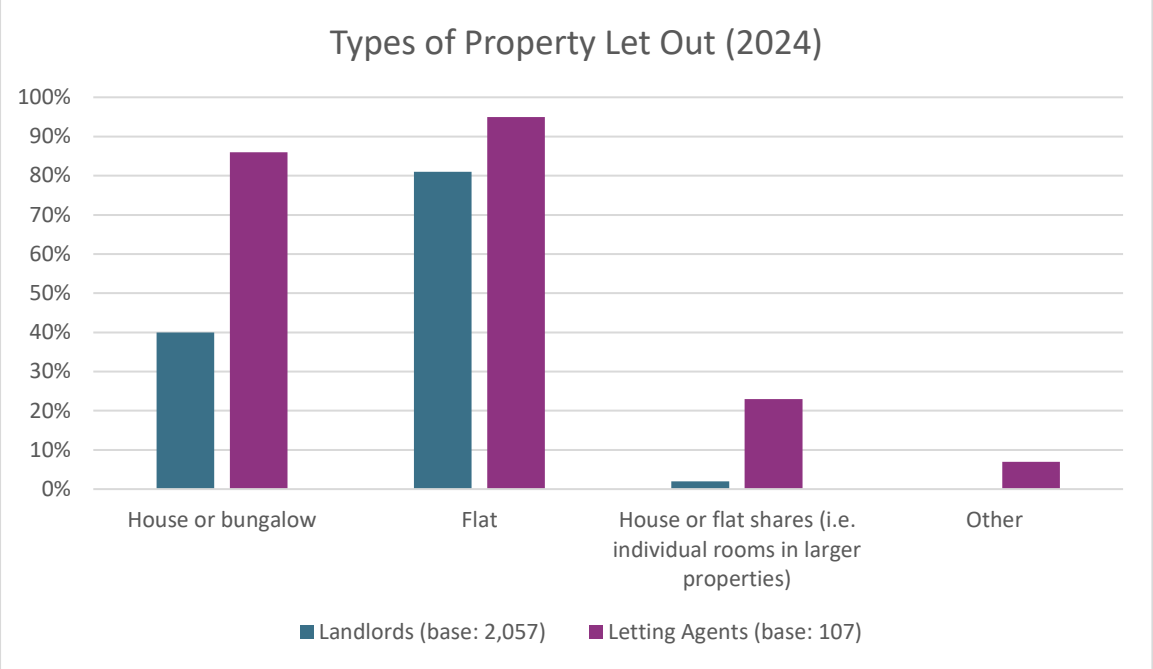


Table 2: Types of Property Let Out (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	House or bungalow	Flat	House or flat shares	Other	Base
Landlords	40% (37%)	81% (82%)	2% (4%)	0% (1%)	2,057 (442)
Letting Agents	86% (89%)	95% (100%)	23% (26%)	7% (8%)	107 (91)

2.6 Business Characteristics

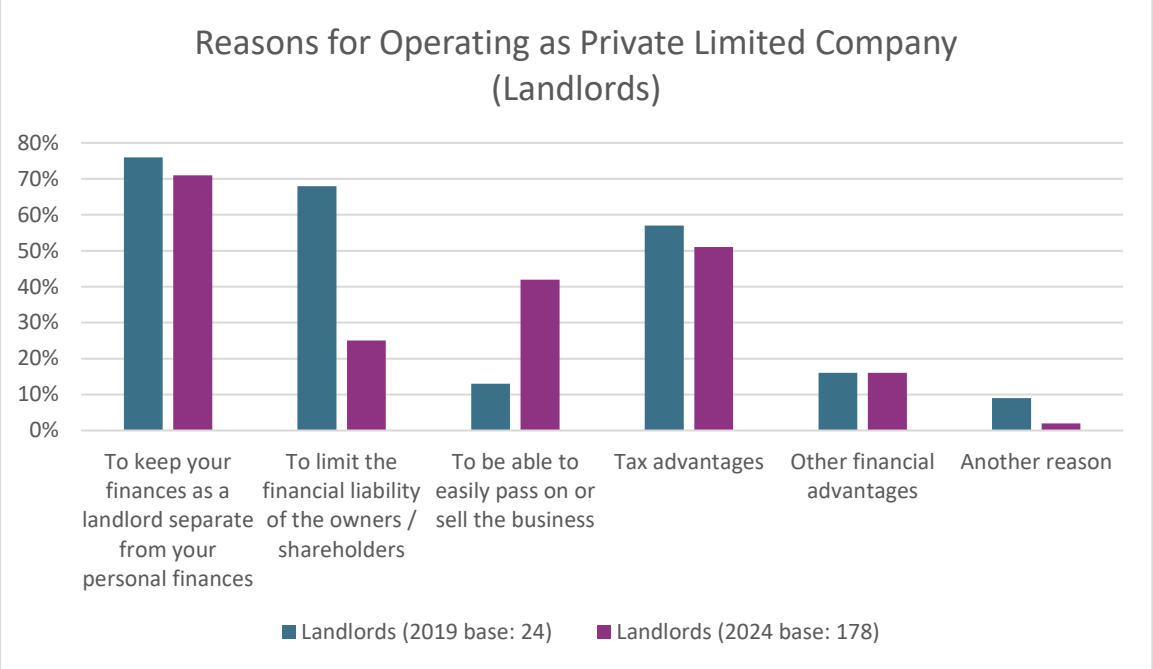
38% of landlords say that their business as a private sector landlord is best described as an "informal arrangement" (down from 44% in 2019) whilst 42% are sole traders or partnership arrangements (up slightly from 37%). Only 10% were private limited companies (though this is up from 6%). The significant proportion of "something else" responses to this question is noted and this was reflective of some respondents not seeing their letting of a property as a "business" as such, with typical comments made relating to things like: it being a property to retire to; letting through a letting agent; private investment; and retirement or pension investment. Whilst it seems likely that many of these cases will be an "informal arrangement" this cannot be definitively shown from these responses. Overall, these figures suggest a slight trend towards the sector becoming more "corporate" in nature.



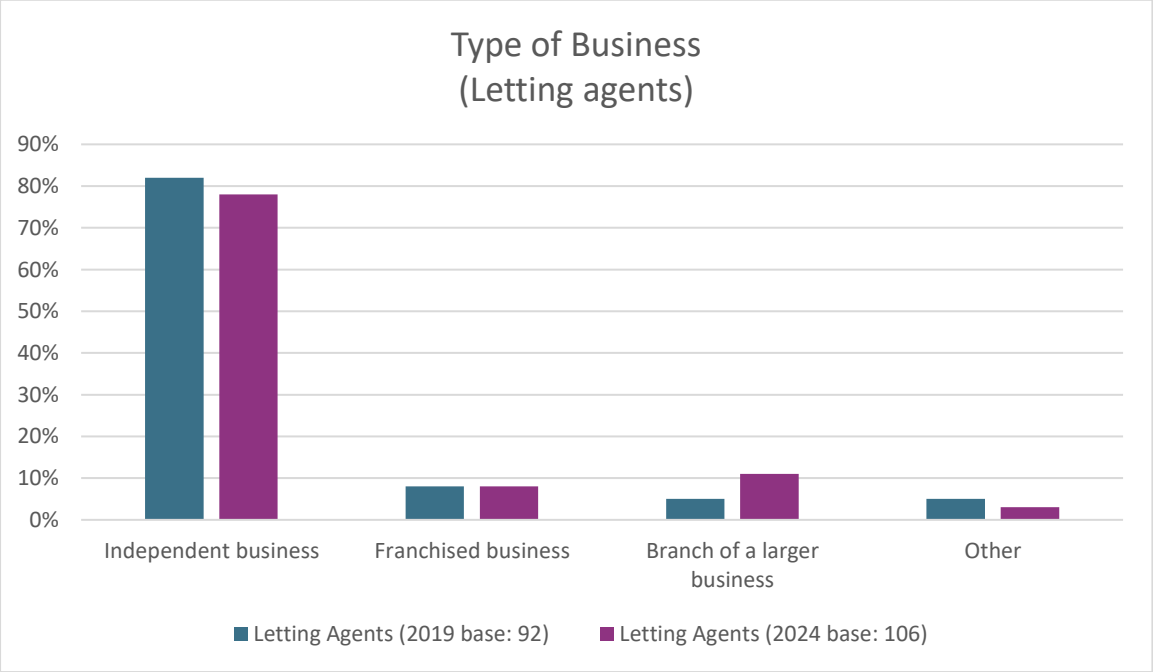
Amongst the small number of landlords that were private limited companies, a broad spread of company ages was apparent, but most commonly companies have been established 5 to 10 years (33%, up slightly from 32% in 2019) or more than 10 years (26%, down significantly from 49%), although a significant proportion have been established for 2 to 5 years (24%, up from 18%). Fewer companies again have been established for less than 2 years (17%, up from 1%).



The most common reasons given by those landlords for acting as a private limited company were to keep their finances as a landlord separate from their personal finances (71%, down from 76% in 2019), tax advantages (51%, down from 57%) and to be able to easily pass on or sell the business (42%, up from 13%).



The great majority of letting agents were independent businesses (78%, down from 82% in 2019) but with a small number being either branches of larger businesses (11%, up significantly from 5%) or franchise operations (8%, also 8% previously).



2.7 Overview of Landlord Characteristics

Further analysis of landlord characteristics shows some significant differences in the profile of "accidental", "investment" and "portfolio" landlords.

"Accidental" landlords have generally been landlords over 5 years (this is the case for 72% although this figure is higher for the other categories of landlord). Whilst 81% had originally bought the property that they first started letting, only 13% had done so with the intention of letting it out. 80% of accidental landlords let out a single property only and only 1% let out 6 or more properties. A majority of this group describe their landlord business as an informal one (54% plus a further 15% who give a "something else" response) and only 2% have their business established as a Private Limited Company.

"Investment" landlords have typically been landlords for longer (81% for more than 5 years). 96% had originally bought the property that they started letting and 84% had done so with the intention of letting. They let more properties (54% have between 2 and 5 properties that they let out and 12% let out 6 or more properties). 51% of this group describe their landlord business as either a sole trader / partnership (40%) or Private Limited Company (11%) although a significant proportion (40%) still say this is an "informal" arrangement and 8% give a "something else" response.

"Portfolio" landlords are typically longer established (93% have been landlords for more than 5 years). 93% had originally bought the property that they started letting and 86% had done so with the intention of letting. A significant majority (65%) let out 6 or more properties, including 29% that let out more than 11 properties, with 3% letting out more than 50 properties. A small proportion of this group (14%) still describe their business as an "Informal" one (and 8% as "something else") but 58% describe It as a sole trader / partnership and 20% as a Private Limited Company.

A full breakdown of these figures, including for the smaller "business", "other" and "prefer not to say" groups Is set out in the appendices.

2.8 Sourcing of Tenants

For landlords, the most common method of finding tenants was through letting agents (65%, up from 52% in 2019) followed by advertising online (21%, down from 32%) and with word of mouth playing a role in a number of cases (10%, down from 12%). Use of letting agents was most common amongst smaller landlords, being 71% for single property landlords (73% in 2019), 70% amongst landlords with between 2 and 5 properties (59% in 2019), 54% for landlords with between 6 and 10 properties 53%), and 49% for landlords with more than 10 properties (40% in 2019). The growth in use of letting agents has come from larger landlords. However, for larger landlords, advertising properties to let online is most common; this method is used by 34% of those with between 11 and 50 properties and 65% of those with more than 50 properties.[9]

[9] The 2019 survey did not distinguish further between landlords with more than 10 properties.

Amongst letting agents, online advertising is the most predominant means of finding tenants (90%, up slightly from 88% in 2019).

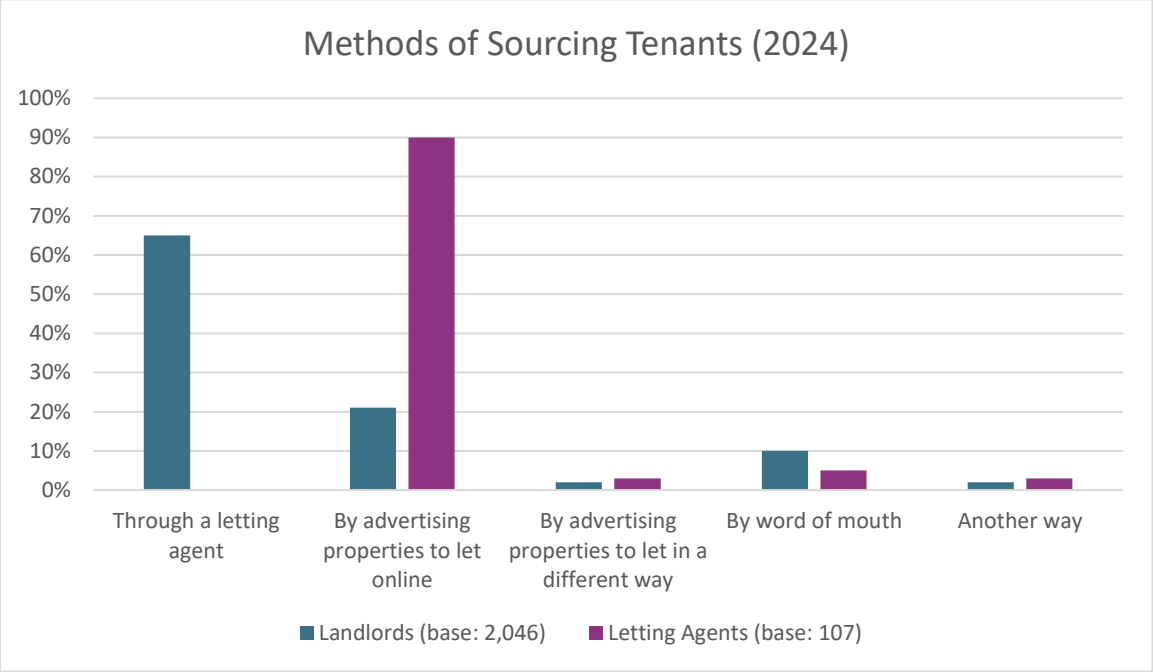


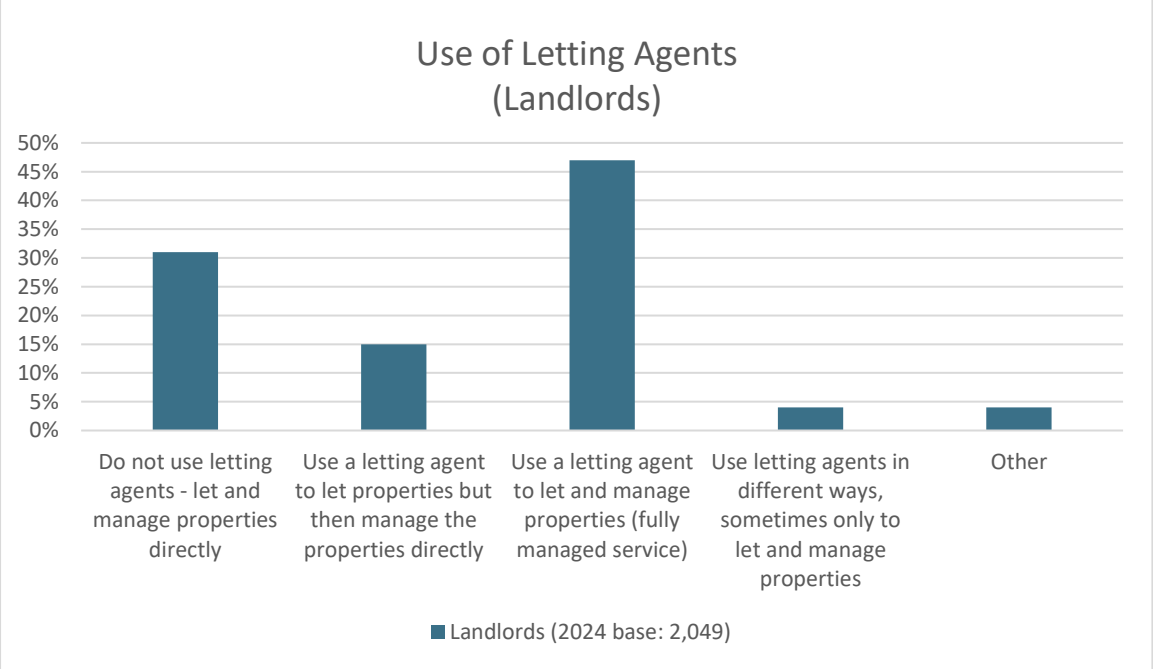
Table 3: Methods of Sourcing Tenants (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Through a Letting Agent	Advertising online	Advertising in a different way	Word of mouth	Another way	Base
Landlords	65% (52%)	21% (32%)	2% (3%)	10% (12%)	2% (2%)	2,057 (440)
Letting Agents	-	90% (88%)	3% (2%)	5% (3%)	3% (7%)	107 (90)

A substantial minority of landlords say they use a letting agent to let **and** manage properties (47%); this figure is highest amongst "investment" landlords and "accidental" landlords (57% and 54% respectively) but is somewhat lower amongst "portfolio" landlords (28%). Single property landlords were significantly more likely than others to use a letting agent to both let and manage properties (59% did so).

A further 15% indicate that they use letting agents to let properties but manage the properties directly, whilst 4% say they use letting agents in different ways, with 4% giving an "other" response.

This question was not asked in 2019.



79% of landlords say that it is very or quite easy to source tenants (up from 65% in 2019). Amongst letting agents, the comparative figure is 88% (up from 70% in 2019).

Areas where landlords were particularly likely to say that they found it easy to source tenants included the Orkney Islands (90%) and Perth and Kinross (84%).[10] Areas where landlords were least likely to say it was easy to source tenants included Aberdeen City (57%), and North Ayrshire (59%).[11]

[10] Where specific breakdown figures for particular Local Authority Grouping areas or other categories of respondents are quoted in relation to the landlord findings, then this is the unweighted figure.
[11] The relatively low base number of landlords operating in some of these areas should be noted. We have commented only where there were 20 or more respondents in each category.

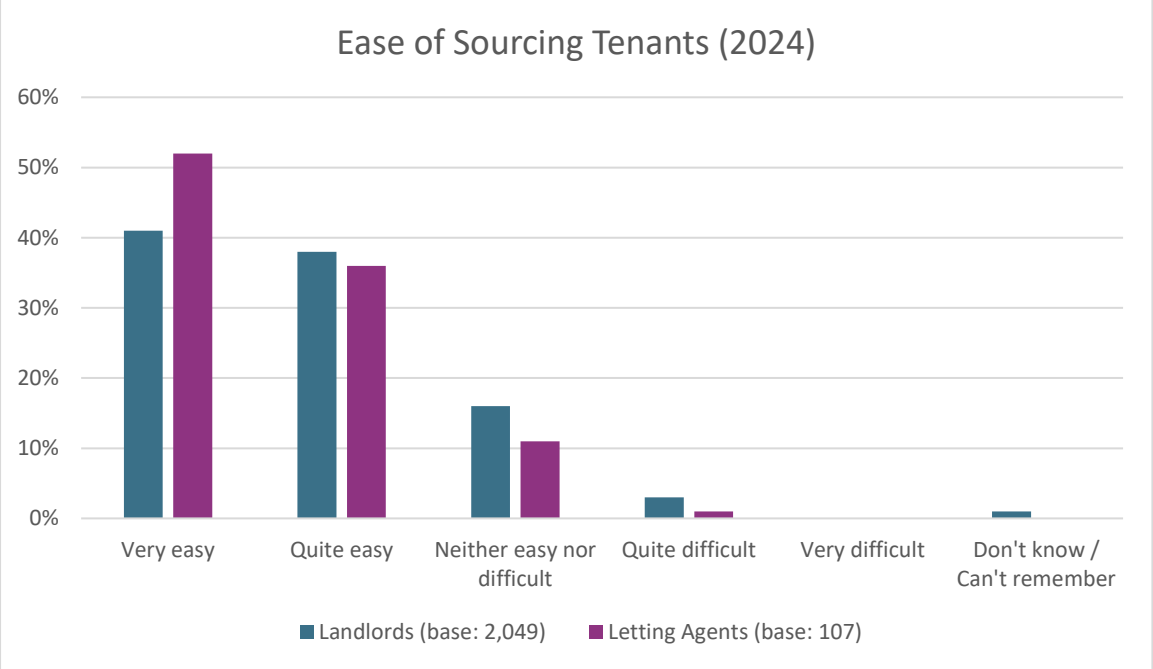
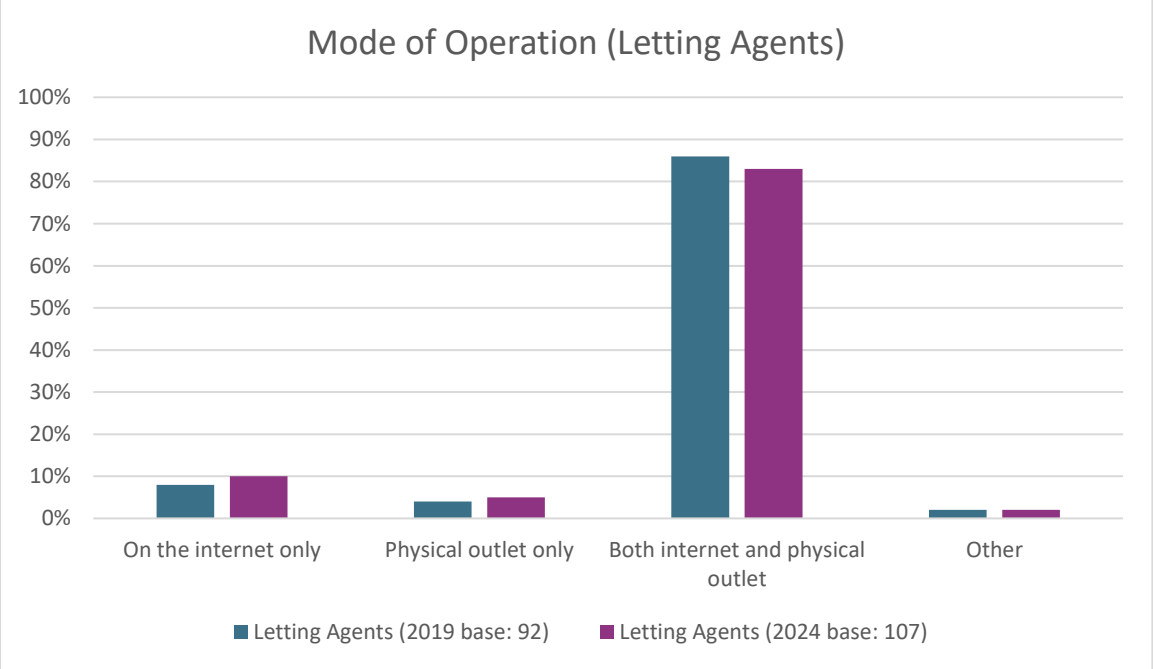


Table 4: Ease of Sourcing Tenants (2019-2024 Comparison) – 2019 figures provided in brackets

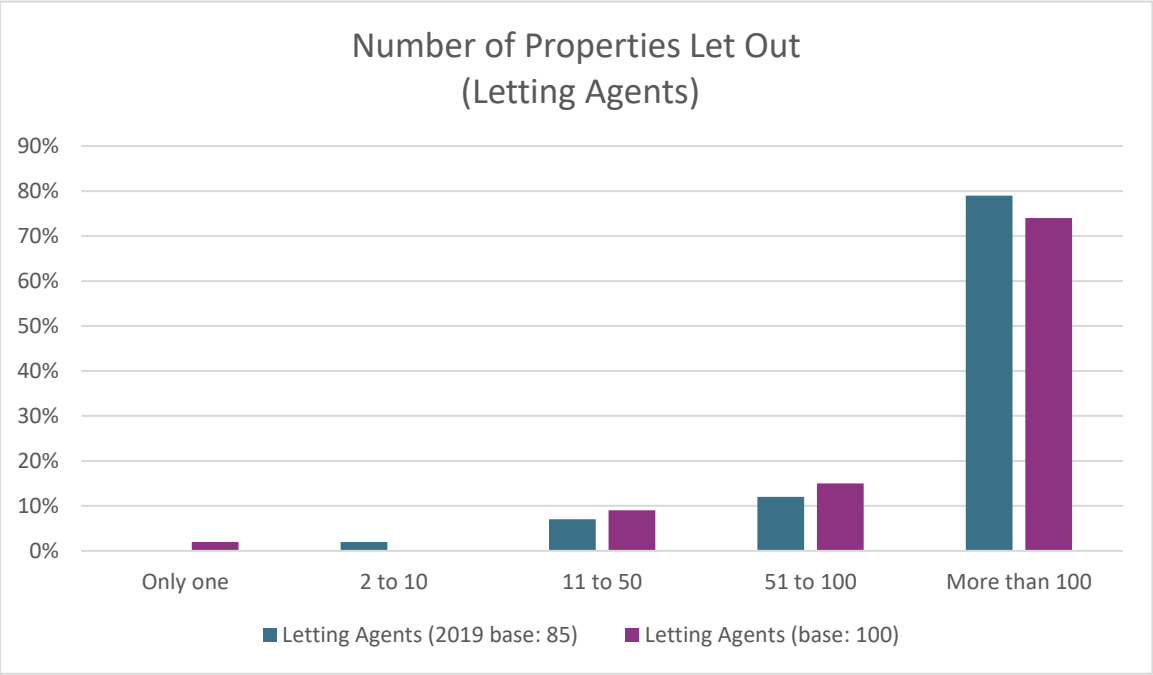
Category of Respondent	Very easy	Quite easy	Neither easy nor difficult	Quite difficult	Very difficult	Don't know / Can't remember	Base
Landlords	41% (29%)	38% (36%)	16% (24%)	3% (8%)	0% (3%)	1% (1%)	2,049 (435)
Letting Agents	52% (27%)	36% (43%)	11% (23%)	1% (7%)	0% (0%)	0% (0%)	107 (92)

2.9 Letting Agents Mode of Operation

Letting agents overwhelmingly operate on both the internet and with physical outlets (83%, down slightly from 86% in 2019) but with 10% being internet only (up slightly from 8%) and 5% being physical only (up slightly from 4%).



Letting agents most commonly let out more than 100 properties (this being the case for 74% of letting agent respondents that gave a response to this question, though this is down slightly from 79% in 2019). The highest specific figure quoted here was from one letting agent that quoted 9,500 properties, although another indicated they had "just under 10,000 across Scotland".



Summary

In analysing the report and its implications, it is important to recognise the distinctive characteristics of different landlord groups. In the 2024 survey, the majority of landlords describe their operations as an "investment" (51%), followed by 30% that describe their landlord operations as "accidental" and 16% as a "portfolio". By comparison, very few describe their landlord operations as a "business" (1%).

"Accidental" landlords had rarely bought a property with the intention of letting it out (only 13% had done so). 80% of this group let out a single property only and a majority describe their landlord business as an informal one, with only 2% being established as a Private Limited Company.

84% of "investment" landlords had originally bought a property with the intention of letting it out. They let more properties (54% have between 2 and 5 properties and 12% let out 6 or more properties) and are more likely to describe their landlord business as either a sole trader / partnership (40%) or Private Limited Company (11%).

86% of "portfolio" landlords had originally bought a property with the intention of letting it out. A significant majority (65%) let out 6 or more properties, including 29% that let out more than 11 properties, with 3% letting out more than 50 properties. 58% of this group describe their landlord business as a sole trader / partnership and 20% as a Private Limited Company.

79% of landlords in the 2024 survey say that it is very or quite easy to source tenants (up from 65% in 2019). Amongst letting agents, the comparative figure is 88% (up from 70% in 2019). These figures suggest a shift in the market towards an excess of demand against supply.

3. Tenancy Arrangements

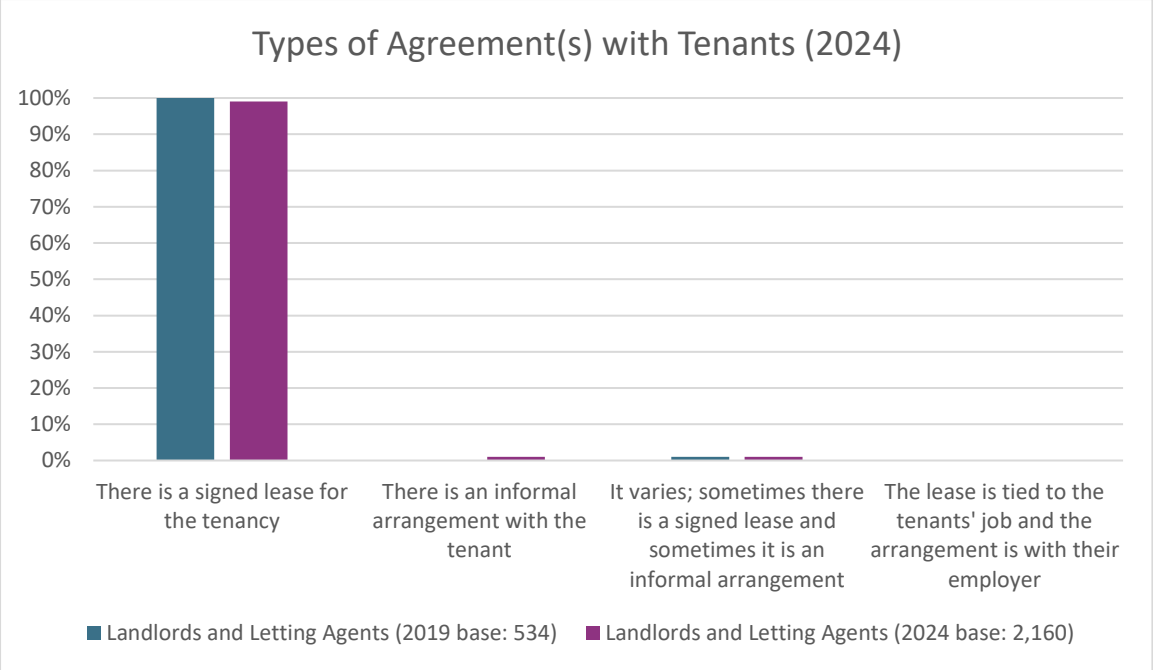
Introduction

3.1 Basis of Reporting

This section deals with the types of arrangement that landlords and letting agents have with their tenants. We have reported on these figures for respondents as a whole (including both landlords and letting agents) but identify in the main body of the text where there are significant differences between these groups or by other respondent criteria. In some cases, it has been possible to show comparative figures for 2019 and 2024 in graphical form whilst, for other questions, we have shown the 2024 figures in graphical form alongside a summary table showing comparative figures for 2019 and 2024.

3.2 Tenancy Arrangements

In the 2024 survey, 99% of respondents indicated that there is a signed lease for their tenancies (99% of Landlords and 98% of Letting agents).[12] This pattern was also apparent in the 2019 survey, where 100% indicated that there was a signed lease for tenancies. These results are perhaps not surprising, given that the majority of landlords were recruited to participate in the survey through Local Authority registers and other trade body networks.



[12] A very small number of respondents did give alternative answers but the figure for there being signed leases rounds up to 100%.

7% of landlords (up from 4% in 2019) and 1% of letting agents (also 1% previously) indicate that new tenants are **not** required to give a deposit. Most commonly, one month's rent was sought and this was the case amongst 67% of respondents overall (down from 71% in 2019), 68% amongst landlords (down from 72%) and 51% amongst letting agents (down from 62%). 28% of letting agents indicated that they required six weeks' rent (down slightly from 30% in 2019).

In only 2% of cases (down slightly from 4% in 2019), respondents indicated that they did not use a Rent Deposit Scheme (2% of landlords and 1% of letting agents). The most commonly used scheme was SafeDeposits Scotland (used by 59% of landlords and 85% of letting agents).

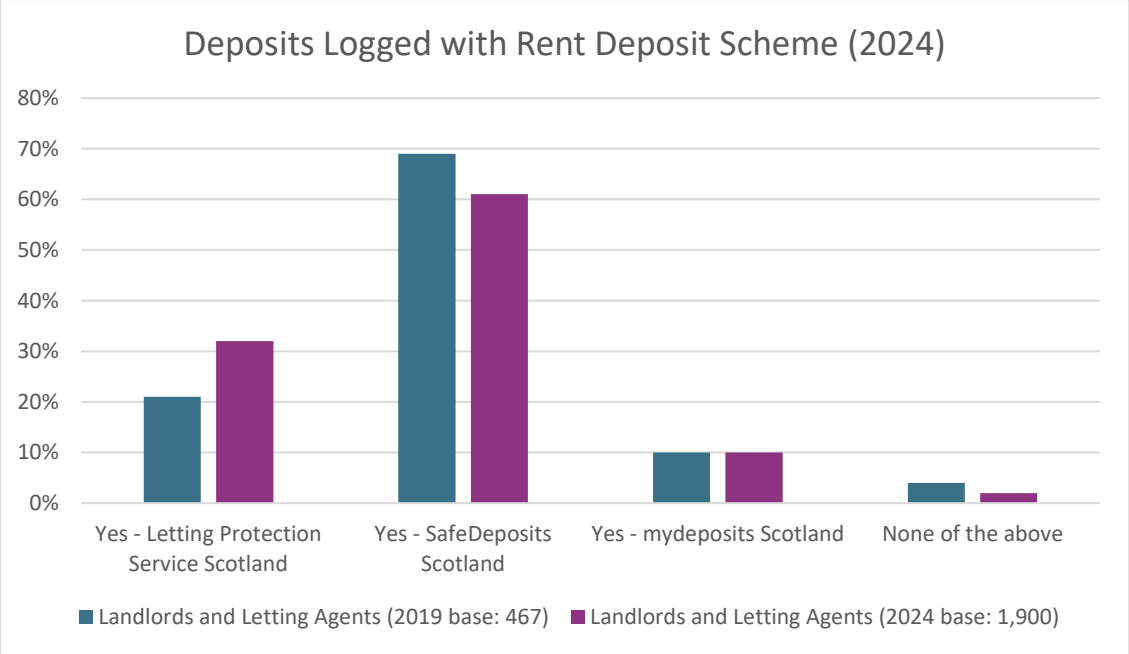


Table 5: Deposits Logged with Rent Deposit Scheme (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Yes = Letting Protection Service Scotland	Yes – SafeDeposits Scotland	Yes – mydeposits Scotland	None of the above	Base
Overall	32% (21%)	61% (69%)	10% (10%)	2% (4%)	1,900 (467)
Landlords	33% (22%)	59% (66%)	9% (11%)	2% (4%)	1,796 (381)
Letting Agents	16% (14%)	85% (84%)	16% (8%)	1% (0%)	104 (86)

3.3 Rent Increases

In the 2024 survey, respondents were asked, with respect to the period prior to the establishment of the rent increase cap in September 2022, how often they would have increased rents *at that time*. The single most common approach overall was to increase rents only when the tenant changed (39%, this being the case for 40% of landlords and 28% of letting agents). 15% of respondents indicated that, at that time, they increased rents once a year, 23% that they did so once every couple of years and 15% that they never did so.

Letting agents were much more likely to say that they increased rents once a year (32% compared to 14% of landlords) or once every couple of years (27% compared to 23% of landlords). Excluding the categories of "never", "only when the tenant changes" and "another approach", 38% of respondents say they that, prior to September 2022, they increased rents at least once every couple of years, this being 37% amongst landlords and 60% amongst letting agents.

At that time, rent increases were slightly more likely than average to be applied frequently in East Ayrshire and Midlothian, with 18% and 17% respectively indicating that they applied rent increases annually. By contrast, only 5% operating in North Ayrshire and 7% operating in each of Dundee City and Orkney Islands indicated that they applied rent increases once a year.

A slightly different question was asked in the 2019 survey, asking respondents how frequently they increased rents. This was a contemporaneous question, asking 2019 respondents about their then current behaviour. At that point, 16% of landlords said that they increased rents once a year, 26% that they did so every couple of years. 17% that they never did so and 32% that they did so only when the tenant changed. As the chart below shows, there are fairly modest differences between the *claimed* frequency of rent increases identified in the 2019 survey and the *recollected* frequency of rent increases prior to September 2022, as per the 2024 survey, with somewhat fewer respondents recollecting that they applied rent increases annually or every few years and more recollecting that they applied such increases at change of tenancy.

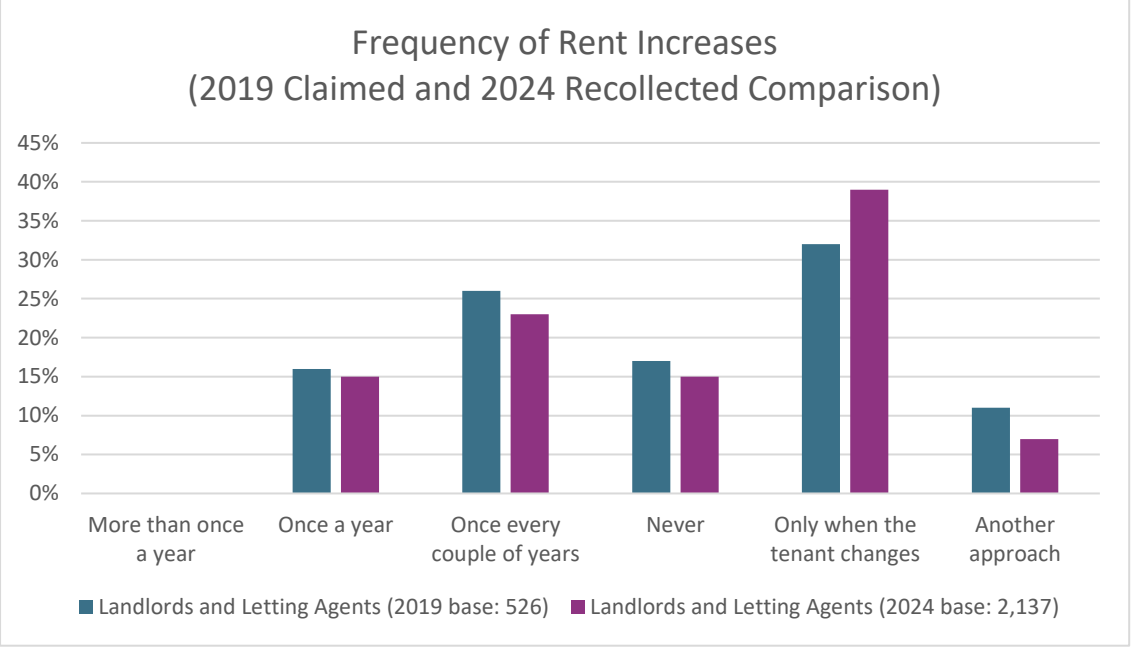
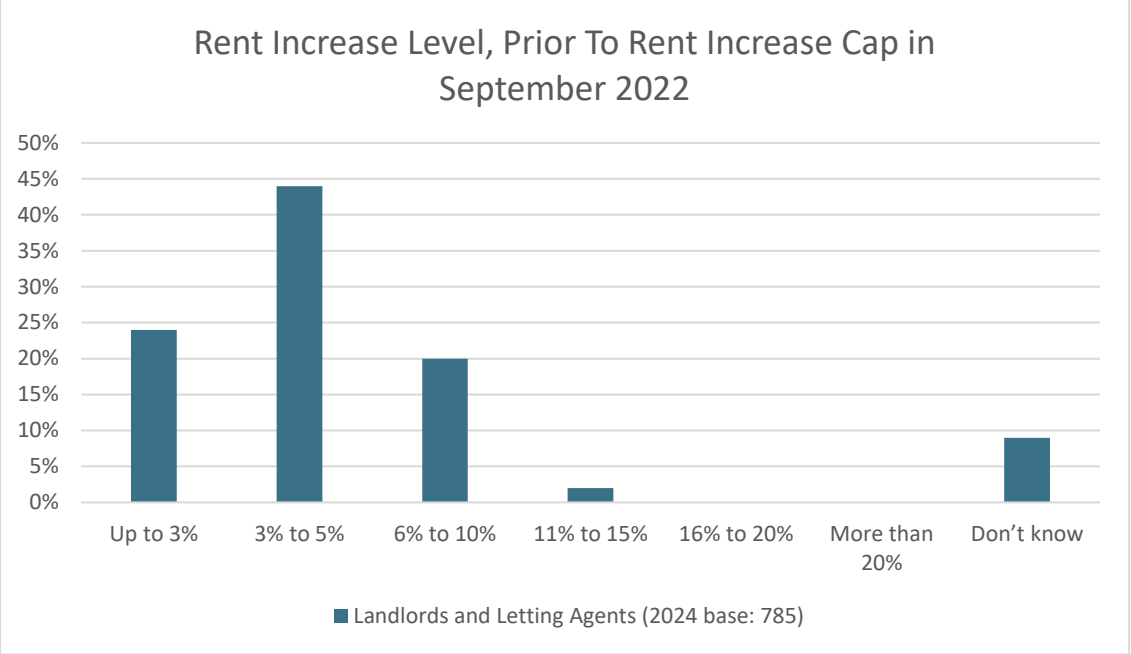


Table 6: Frequency of Rent Increases (2019-2024 Comparison) – 2024 figures are recollection of period prior to September 2022, 2019 figures provided in brackets

Category of Respondent	More than once a year	Once a year	Once every couple of years	Never	Only when the tenant changes	Another approach	Base
Overall	0% (0%)	15% (16%)	23% (26%)	15% (17%)	39% (32%)	8% (11%)	2,137 (526)
Landlords	0% (0%)	14% (13%)	23% (23%)	15% (16%)	40% (36%)	8% (12%)	2,030 (437)
Letting Agents	1% (0%)	32% (34%)	26% (39%)	6% (2%)	28% (17%)	7% (8%)	107 (89)

2024 survey respondents who indicated that, prior to September 2022, they increased rents annually or every couple of years were asked about the level of these increases. Respondents' recollections in relation to this period are that they would most commonly have increased rents by 3% to 5% on an annualised basis (44% indicating this to be so, this being 44% for landlords and 51% for letting agents). However, a significant minority of respondents (24%) indicate that they would only have increased rents by up to 3% and 20% that they would have increased rents by between 6 and 10%, with a further 2% indicating that they would have increased rents by between 11% and 15%. Analysis of these figures alongside the "never" response from the previous question allows us to infer that the average rent increase that respondents recollect making in the period prior to September 2022 was 2.68%. This is slightly below the 3% level of the cap but does not take account of increases made at changes of tenancy.



The above figures are based on claimed figures (from the 2019 survey) and recollected figures for the period prior to September 2022. Turning to more recent rent-setting behaviour, since the establishment of the rent increase cap in September 2022, 42% of respondents have increased rents for sitting tenants (an increase from 38% prior to September 2022, but the same proportion as indicated in 2019). This is significantly more likely among letting agents (87%) than landlords (40%). The proportion of landlords and letting agents having increased rents for sitting tenants since the establishment of the rent increase cap in September 2022 is significantly higher amongst Edinburgh respondents (51%) and landlords with between 6 and 10 properties (53%) and more than 10 properties (61%).

The proportion of landlords having applied such increases is significantly lower amongst "accidental" landlords (24%) compared to "investment" landlords (41%) or "portfolio" landlords (52%). This figure is higher again amongst the small number of "business" landlords (65% on a base of 20 respondents). Single property landlords were less likely to have applied such increases (27%) with the likelihood increasing according to number of properties let out (between 2 and 5 – 41%; between 6 and 10 – 53%); between 11 and 50 – 59%; between 51 and 100 – 54%; more than 100 – 100%).

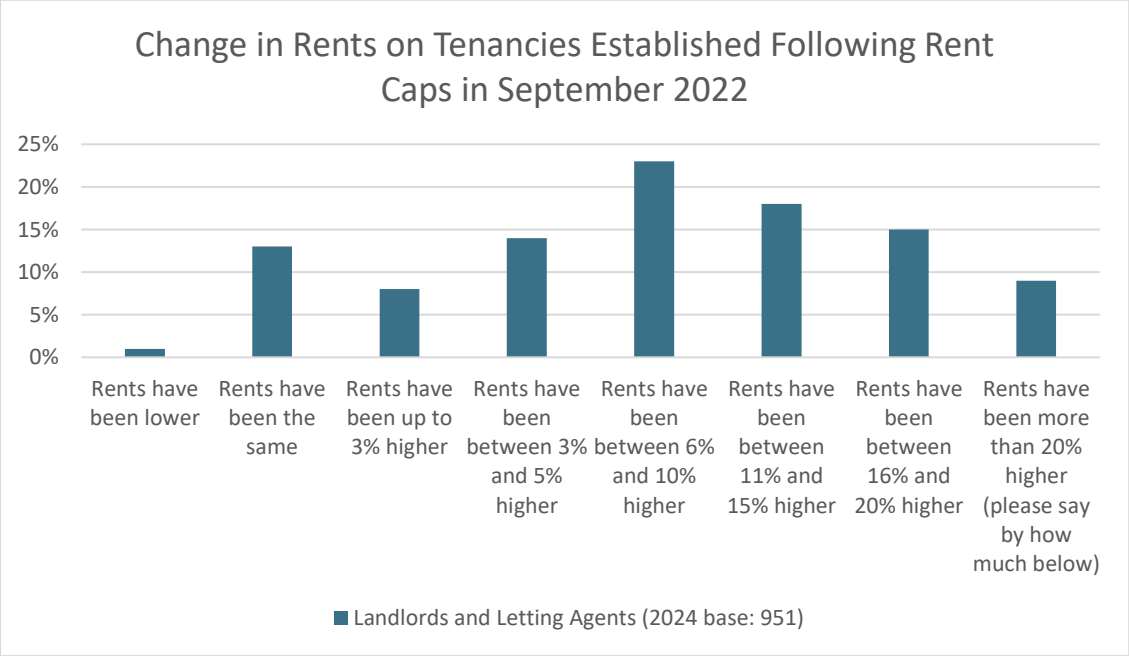
Letting agents specifically were very likely to have applied such increases, this being 87% overall (80% for letting agents with fewer than 100 properties and 90% for letting agents with more than 100 properties).

46% of respondents had established new tenancies on properties that were previously being let to other tenants since the establishment of the rent increase cap. Again, this is significantly more likely among letting agents (92%) than landlords (44%). The proportion of landlords and letting agents that had established new tenancies on properties that were previously being let to other tenants, since the establishment of the rent increase cap is significantly higher amongst Edinburgh landlords (56%), Grampian landlords (56%) and landlords with between 6 and 10 properties (76%) and more than 10 properties (86%).

"Portfolio" landlords (74%) were significantly more likely to have done so although this is a reflection of their letting more properties. Amongst "investment" and "accidental" landlords the figures are 43% and 22% respectively. Single property landlords were less likely to have established any new tenancies (22%) but, again, this is likely a reflection of the number of properties let out.

Respondents were asked how, typically, rents had changed on any such new tenancies (post-September 2022) compared to the rent charged prior to September 2022. In a small number of cases, rents were lower (1%) and in 13% of cases they were the same. However, in the great majority of cases, rents were higher, most commonly in the range of between 6% and 10% higher (23% of responses). The median figure sits in this 6% to 10% band but in a total of 41% of cases, the figures were higher (between 11% and 15% higher - 18%; between 16% and 20% higher - 15%; more than 20% higher - 9%). The figures quoted in the "more than 20%" range varied from 22% to 100%, with the average figure being 36%.[13]

Letting agents were more likely than landlords to say that rents were significantly higher on these new tenancies, with 54% of letting agents indicating that rents on these tenancies were 11% or more higher compared to 40% of landlords that said this was the case. Amongst landlords specifically, single property landlords that had any such "new" tenancies were less likely than others to say that rents had increased by 11% or more (26%); 4% of single property landlords said that rents on these new tenancies had been lower and 24% that they had been the same. This pattern is reflected amongst "accidental" landlords, where 33% indicated that rents on any such new tenancies had increased by 11% or more but 5% that rents were lower and 23% that rents had been the same.



[13] A small number of respondents in the "more than 20%" band gave free text responses without specifying a figure.

3.4 Tenants on Housing Benefit, Universal Credit or Local Housing Allowance

Overall, 34% of respondents indicated that they accept new tenants where the rent for the property is paid in full or part by Universal Credit / Housing Benefit (up from 25% in 2019) with a further 15% saying that they do so "only sometimes" (down from 25%). Letting agents were more likely to say that they do so (56% indicating that they do so and 36% that they do sometimes, with the comparable figures for landlords being 32% and 14%); this may reflect the wider range of properties/markets that letting agents will deal with compared to individual landlords. Larger landlords were much more likely to accept tenants on Universal Credit, Housing Benefit or Local Housing Allowance (50% indicated that they did so).

There were some notable geographical distinctions in response to this question. Those operating in certain areas were much more likely than average to accept tenants on this basis (e.g. 50% of respondents operating in Ayrshire, 43% in Southern Scotland and 42% in Lothian did so). Conversely, only 22% of those operating in Grampian indicated that they accepted tenants on this basis. "Portfolio" landlords were more likely to accept tenants in this category (40%) compared to "investment" landlords (28%) and "accidental" landlords (25%). Those with a greater number of properties were also more likely to do so. This figure was 83% amongst those with 51 or more properties, 44% amongst those with between 11 and 50 properties and 43% amongst those with between 6 and 10 properties but only 26% amongst those with between 2 and 5 properties and 27% amongst those with only one property let out.

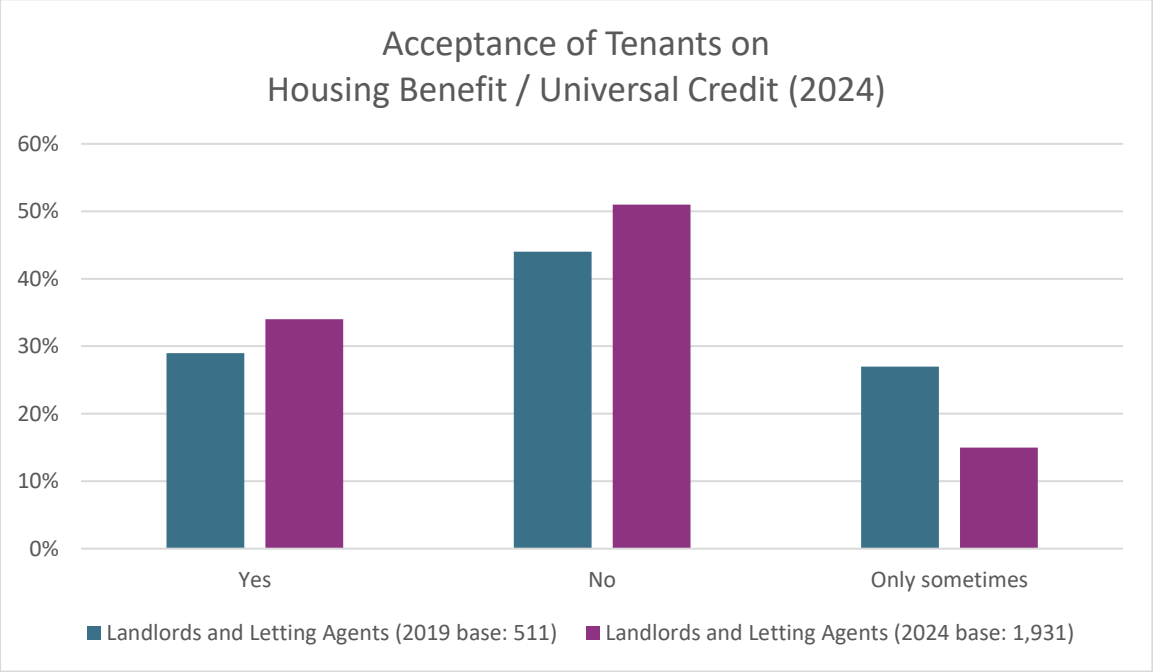
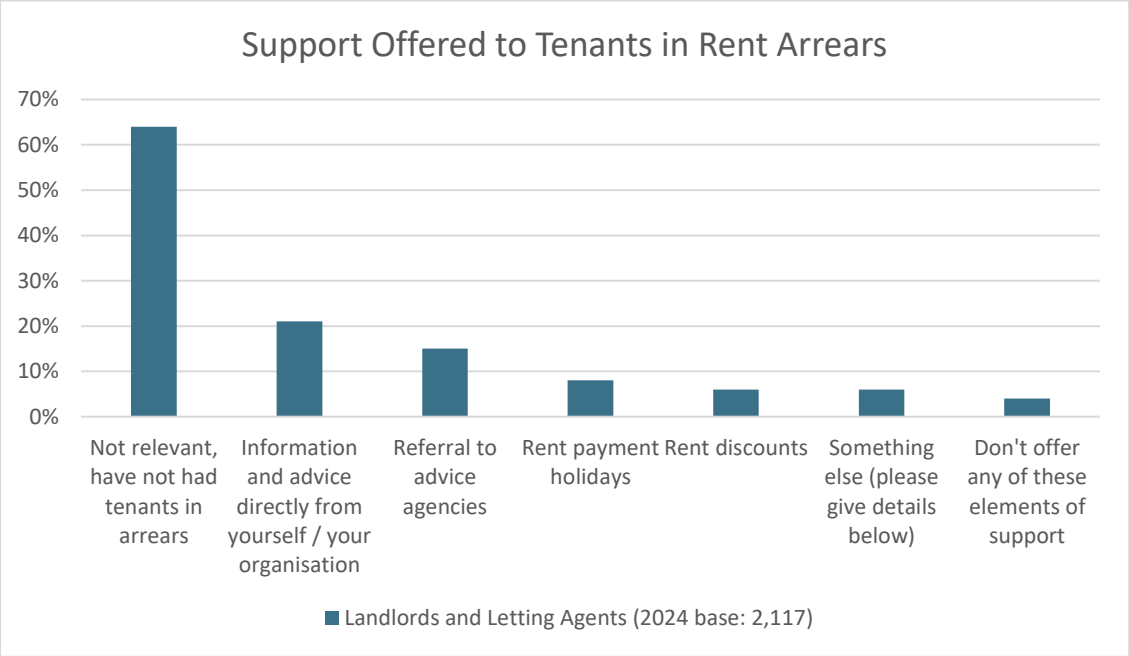


Table 7: Acceptance of Tenants on Housing Benefit / Universal Credit (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Yes	No	Only Sometimes	Base
Overall	34% (29%)	51% (44%)	15% (27%)	1,931 (511)
Landlords	32% (22%)	54% (58%)	14% (19%)	1,827 (415)
Letting Agents	56% (37%)	9% (10%)	36% (52%)	104 (86)

3.5 Rent Arrears and Support

The majority of respondents (64%) say they have not had any tenants in rent arrears, although this is most likely for landlords (66%) with only 11% of letting agents not having any tenants in rent arrears. Where respondents do have tenants in rent arrears, support offered is most commonly information and advice (21% overall, 18% for landlords and 70% for letting agents) or referral to advice agencies (15% overall, 12% for landlords and 68% for letting agents). This question was not asked in 2019.



Summary

Prior to the establishment of the rent increase cap in September 2022 (enacted through the Cost of Living (Tenant Protection) Scotland Act 2022) a variety of approaches to applying rent increases were apparent. The single most common approach overall was to increase rents only when the tenant changed (39%, this being the case for 40% of landlords and 28% of

letting agents). 15% of respondents indicated that, during this period, they increased rents once a year, 23% that they did so once every couple of years and 15% that they never did so.

Those respondents that indicated that they increased rents over this period were asked to quantify the typical level of annual increase and analysis of these figures, alongside the "never" responses referenced above, allows us to infer that the average rent Increase that respondents recollect making in the period prior to September 2022 was 2.68%. This is slightly below the current 3% level of the cap but does not take account of increases enacted at changes of tenancy.

Since the establishment of the rent increase cap in September 2022, 42% of respondents have increased rents for sitting tenants (in-tenancy). The proportion of landlords having applied in-tenancy increases is significantly lower amongst “accidental” landlords (25%) compared to “investment” landlords (41%) or “portfolio” landlords (52%).

With respect to changes in rents on new tenancies established following September 2022 (when rent increase caps were established on existing tenancies) compared to the rent charged prior to September 2022, in the great majority of cases rents were higher, most commonly in the range of between 6% and 10% higher (23% of responses). The median increase is in the 6% to 10% range but in a total of 41% of cases, the figures were higher (between 11% and 15% higher - 18%; between 16% and 20% higher - 15%; more than 20% higher - 9%). The figures quoted in the "more than 20%" range varied from 22% to 100%, with the average figure being 36%.

4. Changes to the Private Rented Sector Tenancy Regime

4.1 Basis of Reporting

This section of the report explores views on a number of aspects of the Private Residential Tenancy (PRT) regime in Scotland as implemented over recent years as well as views on a range of other legislative and taxation mechanisms. As the distinct views and experiences of landlords and letting agents are of particular relevance here, we have illustrated the overall 2024 results for each question alongside the specific results for landlords and letting agents and, where appropriate, have also provided tables comparing the results for each category of respondent between 2019 and 2024.

4.2 Awareness of Changes

86% of respondents overall (down from 92% in 2019) indicated that they were aware of the introduction of Private Residential Tenancies on 1st December 2017 (85% of landlords and 99% of letting agents).

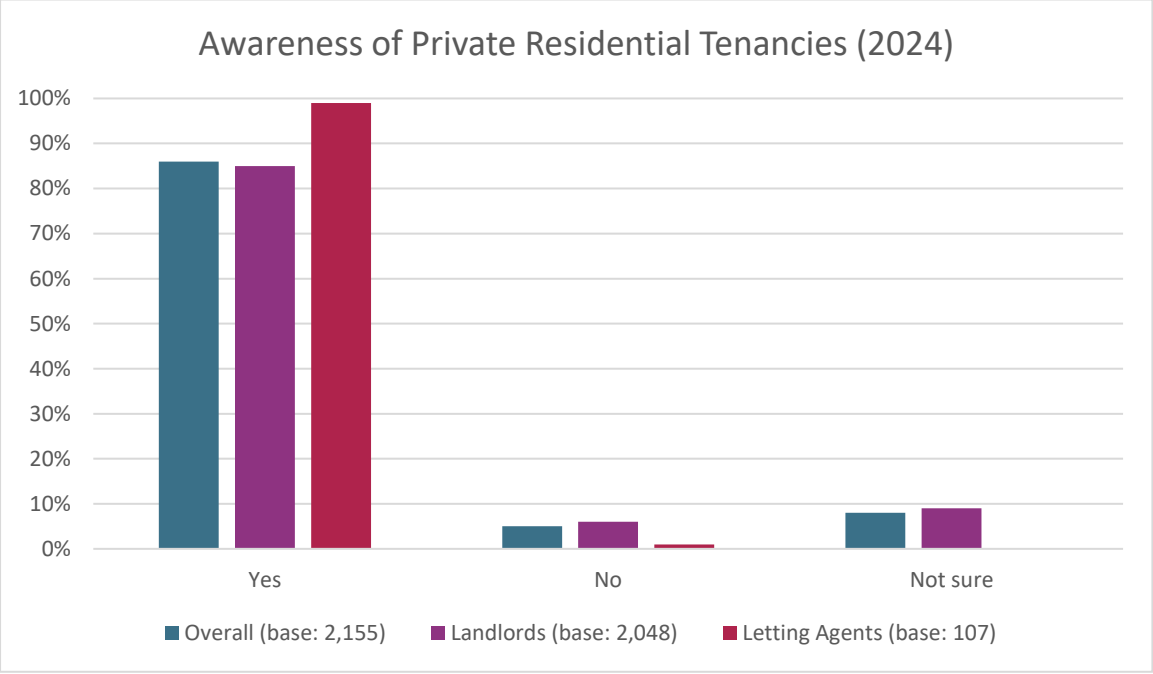


Table 8: Awareness of Private Residential Tenancies (2019-2024 Comparison)

Category of Respondent	% Aware 2019	Base 2019	% Aware 2024	Base 2024
All (Landlords and Letting Agents)	92%	534	86%	2,155
Landlords	91%	442	85%	2,048
Letting Agents	99%	92	99%	107

A significant minority of respondents still had tenants on Short Assured Tenancies (SAT) (20%, down significantly from 44% in 2019). This figure was 17% for landlords and 78% for letting agents, reflecting the more extensive activities of individual letting agents as compared to individual landlords. In the great majority of cases, respondents indicated that these arrangements applied to long-term tenants where the tenancy agreement pre-dated the Private Residential Tenancy and where there was seen as no reason to change.

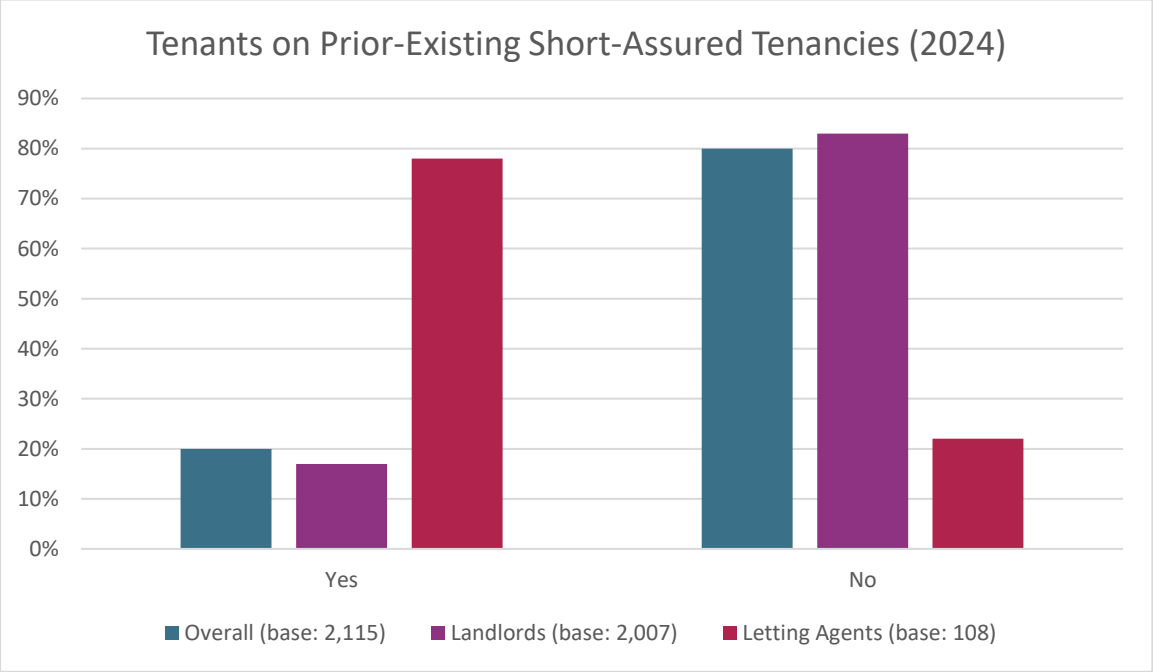


Table 9: Tenants on Prior-Existing Short Assured Tenancies (2019-2024 Comparison)

Category of Respondent	% of Tenants on Prior Existing SATs 2019	Base 2019	% of Tenants on Prior Existing SATs 2024	Base 2024
All (Landlords and Letting Agents)	44%	535	20%	2,115
Landlords	34%	443	17%	2,007
Letting Agents	87%	92	78%	108

16% of respondents (down from 27% in 2019) indicated that they had changed prior existing SAT tenancies to the new Private Residential Tenancy with 76% indicating that they had not done so. 8% indicated that they were not sure if they had done so. Amongst landlords, 14% (compared to 22% in 2019) indicated that they had changed prior existing SAT tenancies to the new Private Residential Tenancy and 54% of letting agents indicated that they had done so (the 2019 figure was 51%).

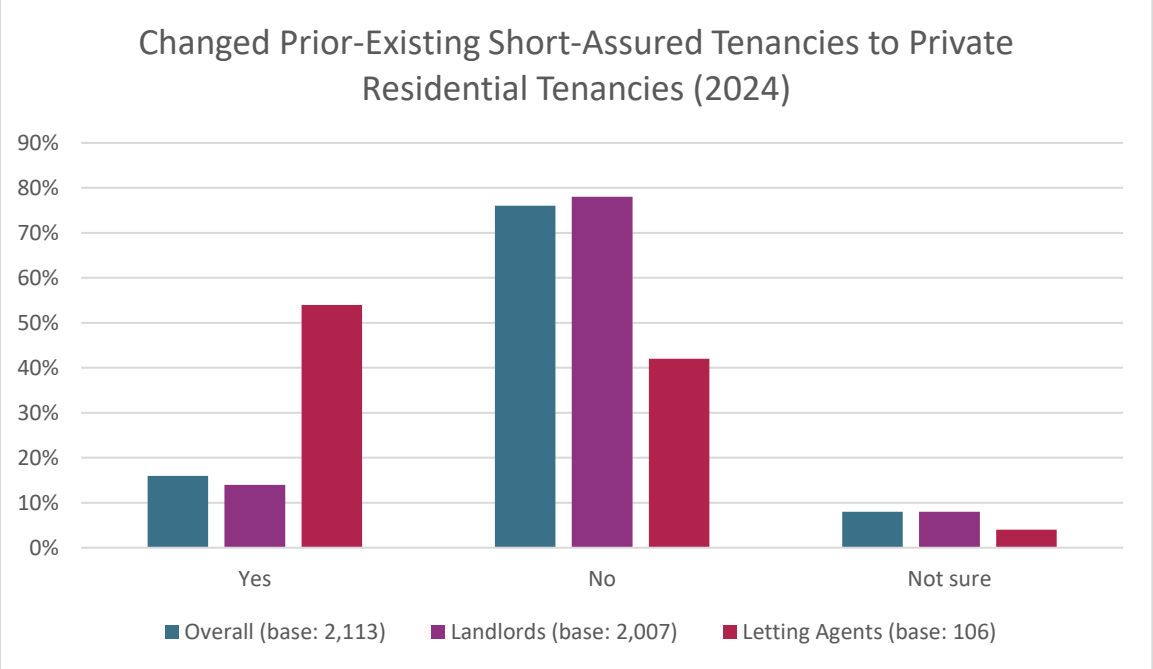


Table 10: Changed Prior-Existing Short Assured Tenancies (2019-2024 Comparison)

Category of Respondent	% Changed Prior Existing SATs to PRTs 2019	Base 2019	% Changed Prior Existing SATs to PRTs 2024	Base 2024
All (Landlords and Letting Agents)	27%	531	16%	2,113
Landlords	22%	441	14%	2,007
Letting Agents	51%	90	54%	106

Respondents were then asked about their awareness of certain specific differences to the PRT regime within Scotland that had been introduced over time. In the first instance, this included a number of changes that had been made at the time of the previous survey in 2019 and so comparative data is available regarding awareness of these elements. The figures show the following:

- 87% (down from 93% in 2019) were aware of the end of fixed term Short Assured Tenancies (87% landlords, 100% letting agents).
- 90% (also 90% in 2019) were aware of an end to “no fault” evictions (89% landlords, 99% letting agents).
- 90% (down from 94% in 2019) were aware that tenants can now give 28 days’ notice to leave (90% landlords, 99% letting agents).
- 81% (down slightly from 82% in 2019) were aware that landlords must give 84 days’ notice after 6 months, under certain grounds (80% landlords, 99% letting agents).

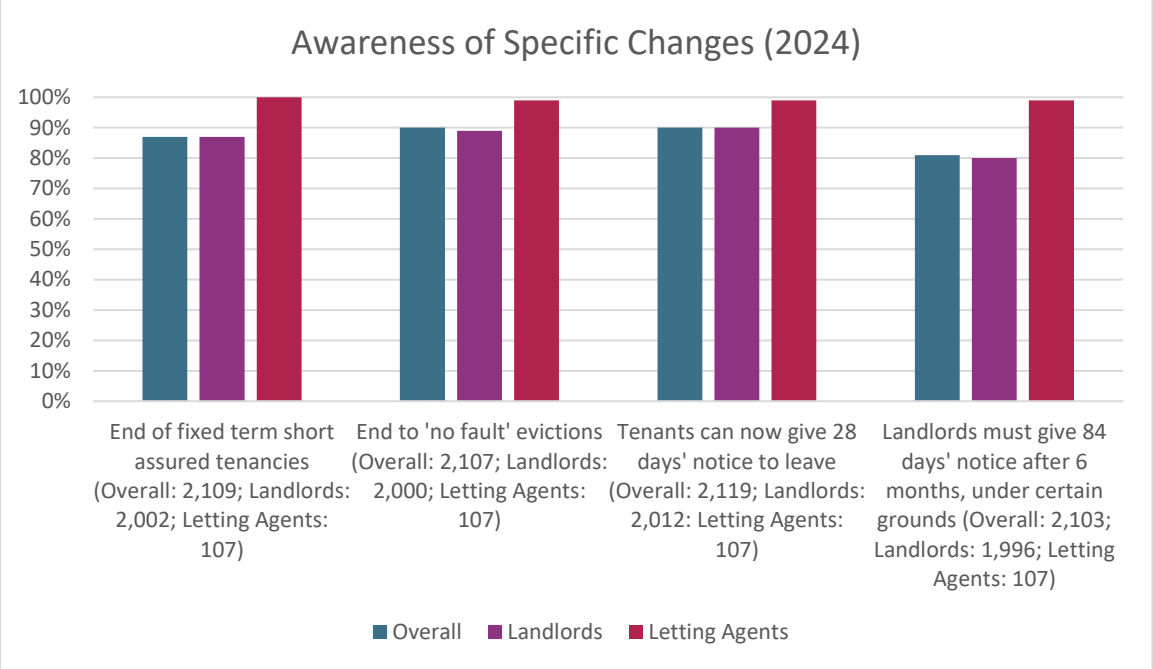


Table 11: Awareness of Specific Changes (2019-2024 Comparison) – 2019 figures provided in brackets

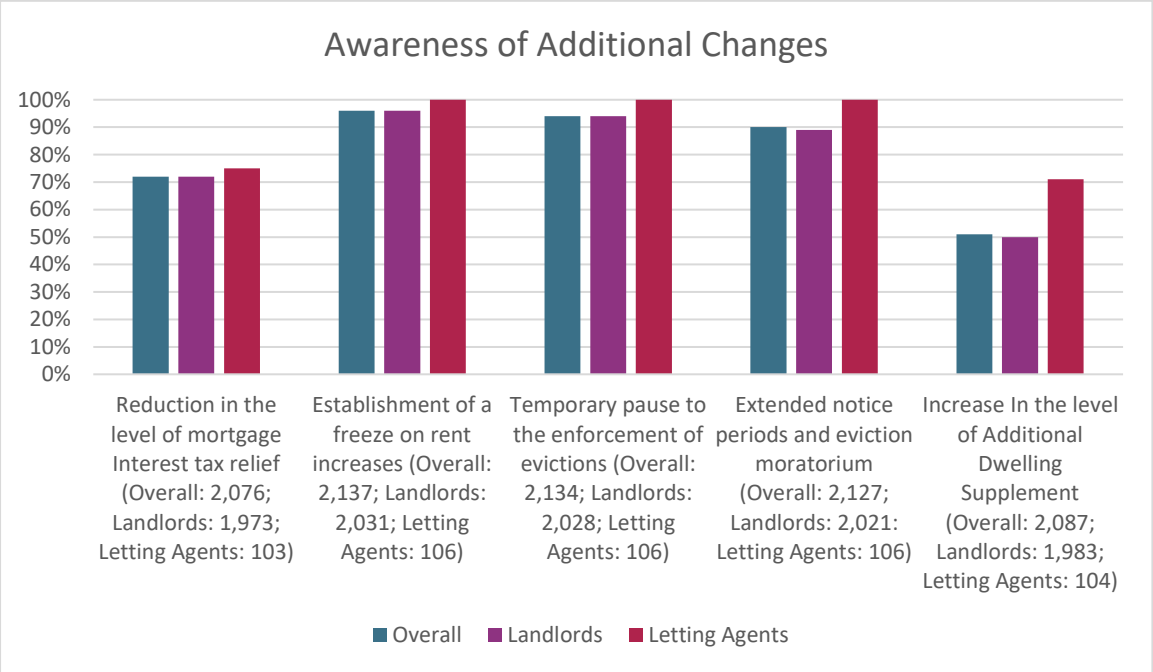
Category of Respondent	End of fixed term Short Assured Tenancies	End to "no fault" evictions	Tenants can now give 28 days' notice to leave	Landlords must give 84 days' notice after 6 months	Bases
Overall	87% (93%)	90% (90%)	90% (94%)	81% (82%)	2,109, 2,107, 2,119, 2,103 (512, 510, 511, 506)
Landlords	81% (91%)	89% (88%)	90% (93%)	80% (79%)	2,002, 2,000, 2,012, 1,996 (424, 424,424, 420)
Letting Agents	100% (100%)	99% (99%)	99% (100%)	99% (99%)	107, 107, 107, 107 (88, 86, 87, 86)

Respondents were then asked about their awareness of certain **additional changes** that had been implemented since the 2019 survey. These results show the following:

- 72% (87% landlords, 75% letting agents) were aware of the reduction in the level of mortgage interest tax relief to 20%, with 40% relief no longer available for higher income earners.

- 96% (96% landlords, 100% letting agents) were aware of the establishment of a freeze on rent increases (and subsequent cap on rent increases) as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022.

- 94% (94% landlords, 100% letting agents) were aware that there is a temporary pause to the enforcement of evictions established as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022.
- 90% (89% landlords, 100% letting agents) were aware of the extended notice periods and eviction moratorium established as part of the Covid (Scotland) Act 2020.
- 51% (50% landlords, 71% letting agents) were aware of the increase in the level of Additional Dwelling Supplement (ADS) from 4% to 6%.



4.3 Impact of Changes

The questions discussed in this section relate to responses to questions as to whether the various changes described had a positive or negative impact on "you as a landlord". It should be further noted that, for the 2024 survey, these questions were asked of letting agents only where they acted directly as a landlord.

The majority of respondents were neutral regarding the end of fixed term Short Assured Tenancies (55%, up from 45% in 2019). A significant minority considered this change to have had at least some negative impact, however (41% overall, though this is down from 49% in 2019). 41% of landlords and 43% of letting agents felt that there was at least some such negative impact. Single property landlords were most likely to give a "no impact" answer in 2024 (66%) and fewer (31%) felt there were negative impacts of an end to fixed term Short Assured Tenancies. Conversely, landlords with a greater number of properties were more likely to ascribe negative impacts to this (59% amongst those with between 6 and 10 properties, 52% amongst those with between 11 and 50 properties and 60% amongst the small number of respondents with 51 or more properties).

The fact that a significant proportion of respondents (55% overall, up from 45% in 2019) stated that they saw no impact of the end of fixed term Short Assured Tenancies is likely to be a reflection of more properties now being let using the "new" Private Residential Tenancy.

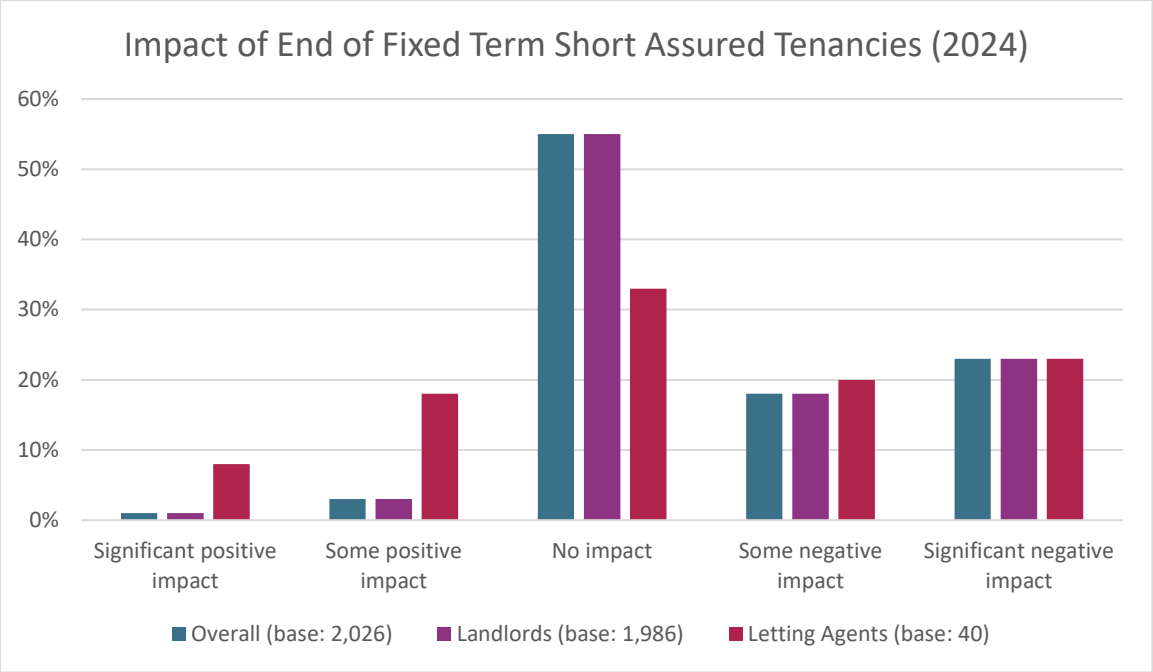


Table 12: Impact of End of Fixed Term Short Assured Tenancies (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Base
Overall	1% (1%)	3% (5%)	55% (45%)	18% (20%)	23% (29%)	2,026 (468)
Landlords	1% (1%)	3% (4%)	55% (49%)	18% (18%)	23% (28%)	1,986 (382)
Letting Agents	8% (3%)	18% (8%)	33% (28%)	20% (31%)	23% (29%)	40 (86)

Respondents were given the opportunity to comment on the reasons for their answer to this and similar questions. Amongst the very small proportion of respondents that commented positively, key themes related to the streamlining of paperwork and a clearer understanding of landlord and tenant responsibilities arising out of the revised arrangements.

"I like the new tenancy agreements and the ease with which they can be set up and adapted, and their comprehensive nature."

"Very specific on who can do what and when."

More commonly, however, respondents noted that the end of fixed term tenancies made planning more difficult for landlords:

"Tenants say they want to rent long term then move out after less than 6 months leaves us with unnecessary void periods."

"When we have accommodation available for short periods, we cannot let to people who only want a short period because of the danger of not getting the property back when needed if the people decide for whatever reason to stay. This happens often and it means we do not have the flexibility that we had before."

"I can no longer plan for my student properties to be available for the next student intake. If the existing set of students decide not to leave in time, I may miss the student search window and end up with a vacant property for a year which is a huge risk."

In particular, landlords noted that this led to landlords having less certainty of a return on their investment, with additional costs being incurred in relation to securing new tenants and improvements in between or during tenancies:

“There are considerable costs in getting new tenants - so to have them leave after a short period is very expensive.”

"There is some maintenance work to be done between tenancies and also other fees. The tenant can stay for one month and leave, which means the cost of the tenancy could be greater than their first month's rent. The landlord loses money, time and effort to provide for the tenancy."

"Tenants typically move around a lot more. I had multiple tenants who stayed less than 3 months which was a huge cost for readvertising, cleaning, etc."

More generally, respondents expressed the view that this change, alongside others, made it more difficult for them to deal with problem tenants which had an impact on who they were willing to take on as tenants:

"It is virtually impossible to evict a bad tenant. The result of this is that any marginal applicant is now rejected."

"I now can’t take a risk on prospective tenants I have the slightest doubt about when I would have before."

It was notable in the responses to this and other questions, that landlords often saw the impacts of the PRT, and of subsequent changes, in aggregate and did not always distinguish between the specific impacts of separate changes.

In relation to an end to "no fault" evictions, again, there was a high proportion of "no impact" responses at 55% (down from 63% in 2019) although this varied significantly between landlords and letting agents (55% of landlords and 31% of letting agents).

A significant proportion of respondents saw negative impacts, the overall figure being 41% (40% of landlords and 56% of letting agents). Only 4% of respondents overall felt that this had a positive impact (higher amongst letting agents at 13%). Single property landlords were again more likely to give a "no impact" answer (65%) and fewer (31%) felt there were negative impacts of an end to fixed term Short Assured Tenancies. Conversely, landlords with a greater number of properties were more likely to ascribe negative impacts to this (53% amongst those with between 6 and 10 properties, 52% amongst those with between 11 and 50 properties and 84% amongst the small number of respondents with 51 or more properties).

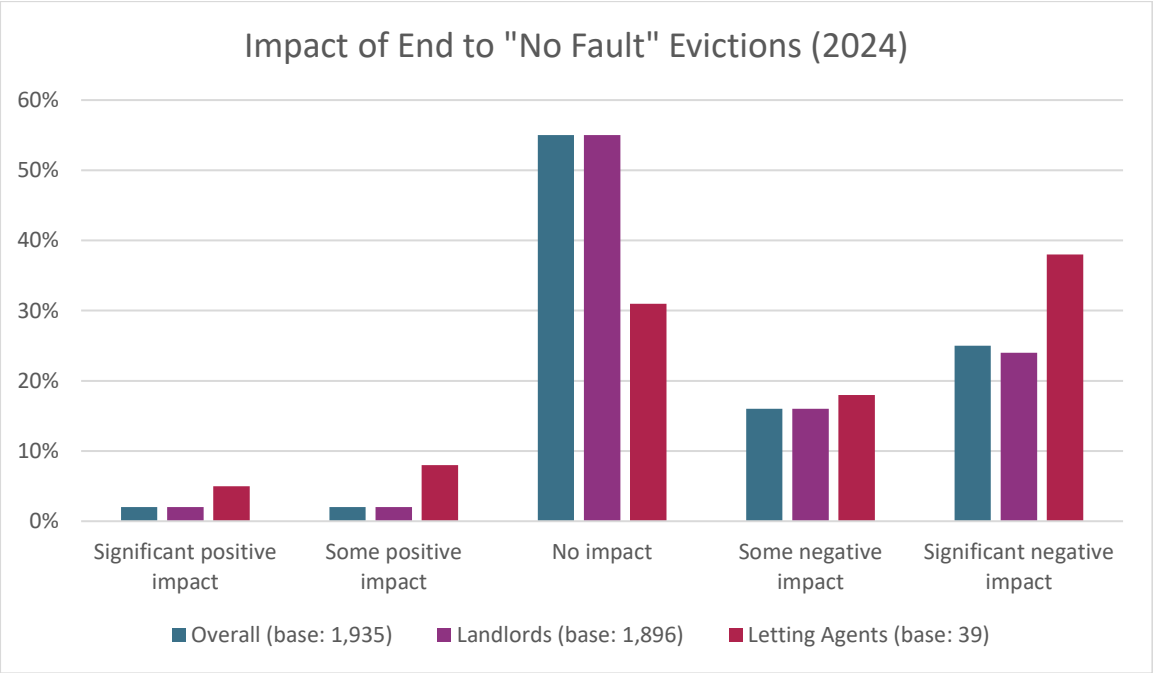


Table 13: Impact of End to No Fault Evictions (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Base
Overall	2% (1%)	2% (2%)	55% (63%)	16% (18%)	25% (16%)	1,935 (441)
Landlords	2% (1%)	2% (2%)	55% (67%)	16% (16%)	24% (15%)	1,896 (360)
Letting Agents	5% (4%)	8% (5%)	31% (44%)	18% (26%)	38% (21%)	39 (81)

Amongst the small proportion of respondents that answered positively in relation to the above, key themes related to this change focusing tenants on paying rent and meeting other responsibilities, and allowing landlords to still be able to end tenancies where tenants were at fault, either in relation to payment record or other factors:

"Heightens concerns on tenants recognising their responsibilities to pay their rent on time."

Many landlords indicated they had no experience of evicting people and some highlighted what they considered to be the unfair nature of "no fault" evictions:

"Never had a need to evict a tenant."

"I was never interested in no fault evictions; I consider them an egregious power a landlord holds over a tenant."

Others expressed a different view, suggesting that "no fault" did not always accurately reflect the reasons for evictions:

"It is nearly always for arrears, anti-social behaviour, abuse of the property or the like. Landlords use it because there's no need to antagonise an unpleasant tenant by naming their particular misdeeds and no need to prove anything in court as long as it is served correctly."

Similar themes to those arising in relation to other changes were apparent, in relation to the impact on landlords' return on investment and in dealing with problem tenants:

"I have tenants who are unable to pay their rent and despite referring them to various bodies, they have been unable to make up the arrears and continue to fall behind every month. In these circumstances, the process for eviction is far too long and results in severe loss of income and will ultimately lead to sale of properties."

"It has become harder to evict tenants that are causing anti-social behaviour. For example, anti-social behaviour is very difficult to find evidence for as the Police won't get involved unless there are large amounts of reports to them."

An additional theme that was particularly apparent here was the limitation that an end to no fault evictions placed on landlords' ability to respond to changes in their personal circumstances:

"It makes it difficult for landlords to manage changes to their own lives. For example, I want to retire and sell one of my properties to my son and his wife to live in."

"Sometimes landlords want to end a tenancy for matters that are private to them."

Again, the majority of respondents saw no impact (56%, up from 49% in 2019) from tenants being able to give 28 days' notice to leave (57% of landlords and 32% of letting agents). A significant minority of respondents did ascribe at least some negative impact, however (37% overall, 37% of landlords and 42% of letting agents). Single property landlords were again more likely to give a "no impact" answer (68%) and fewer (27%) felt there were negative impacts of an end to fixed term Short Assured Tenancies. Landlords with a greater number of properties were more likely to ascribe negative impacts to this (47% amongst those with between 6 and 10 properties, 50% amongst those with between 11 and 50 properties) though this figure was only 40% amongst the small number of respondents with 51 or more properties).

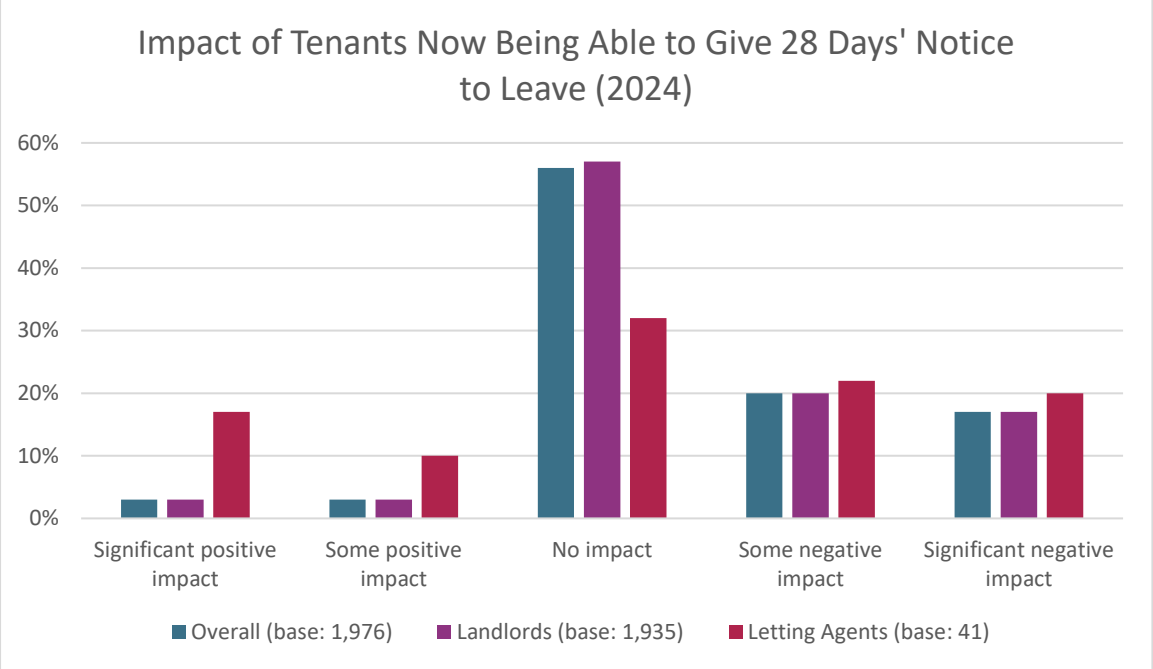


Table 14: Impact of Tenants Now Being Able to Give 28 Days' Notice to Leave (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Base
Overall	3% (3%)	3% (3%)	56% (49%)	20% (18%)	17% (27%)	1,976 (467)
Landlords	3% (2%)	3% (2%)	57% (55%)	20% (16%	17% (26%)	1,935 (382)
Letting Agents	17% (6%)	10% (7%)	32% (25%)	22% (32%)	20% (31%)	41 (85)

A number of respondents felt that this change had no real impact as they had no expectation of tenants leaving. However, most of the write-in comments highlighted specific negative impacts on them as a landlord including being unable to let properties in time for new tenants leading to greater void periods and being unable to properly prepare properties for re-let in the time available:

"This is utterly, utterly ridiculous. I have suffered from this directly more than once. It can take much longer than 28 days to re-market a property and find tenants. It also means that there is no certainty of income, and a higher probability of void periods, meaning that I am much more inclined to increase rents to a higher level to offset this risk. And this is exactly what I and others have done."

"I now have less time to prepare for the changeover procedure / admin. Four weeks is not much notice for what is essentially a "project" part of my work."

"This is short notice to find a new tenant, I had a property empty for several months when a tenant left in such circumstances."

There were a number of instances of landlords feeling that the limited notice period led to tenants taking on properties under what they considered to be false pretences:

"Some tenants have abused the facility to deliberately obtain a property for what should have been a Short Term Let / Airbnb arrangement."

More generally, some landlords considered the different notice periods to be given by landlords and by tenants as inherently unfair:

"Too little notice to allow tenant to leave so quick. It should be 84 days as per landlord notice period."

"They only have to give 28 days but I have to give three months' notice?? It's ridiculously unfair."

It was notable, however, that for some landlords, the impact of this issue was mitigated by current shortages in the market:

"Current shortage makes it easy to find a new tenant."

49% of respondents saw no impact of landlords having to give 84 days' notice after 6 months under certain grounds (down from 61% in 2019). Just under half of respondents (46%) ascribed at least some negative impact to this (46% of landlords and 42% of letting agents). These figures varied only slightly in relation to the number of properties let out.

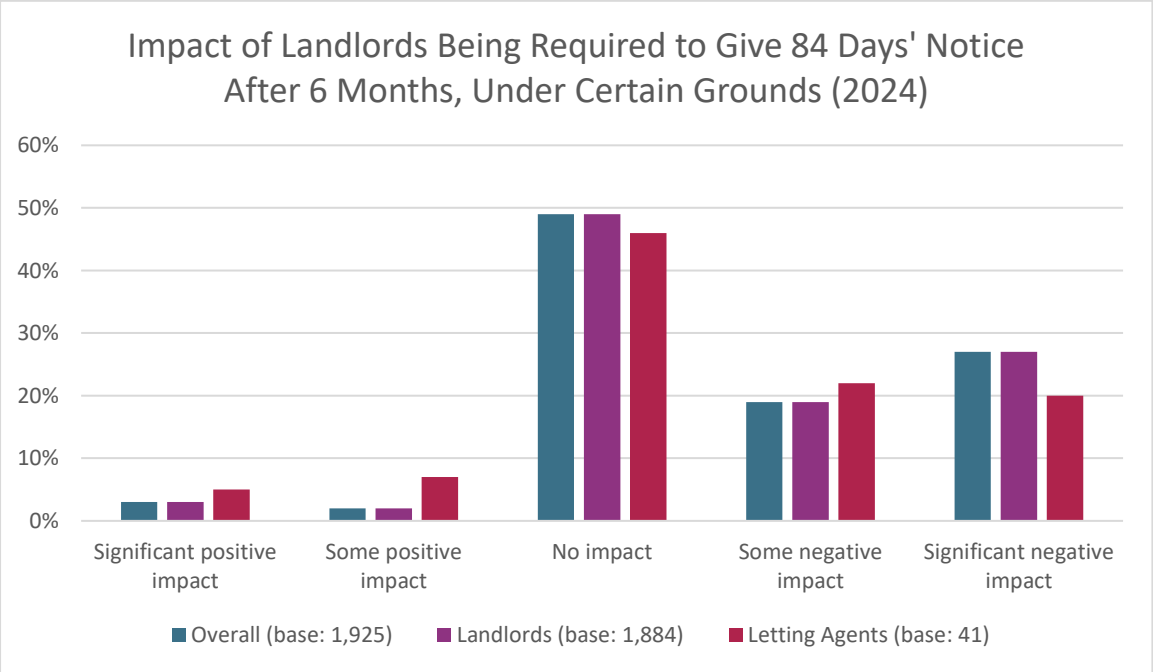


Table 15: Impact of Landlords Being Required to Give 84 Days' Notice After 6 Months, Under Certain Grounds (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Base
Overall	3% (3%)	2% (2%)	49% (61%)	19% (17%)	27% (17%)	1,925 (506)
Landlords	3% (2%)	2% (1%)	49% (63%)	19% (17%)	27% (17%)	1,986 (420)
Letting Agents	5% (8%)	7% (6%)	46% (53%)	22% (16%)	20% (17%)	40 (86)

The aforementioned point in relation to a perceived imbalance between the notice periods to be offered by tenants and landlords was again noted in relation to this Issue:

"Seems very one sided and when a tenant has stopped paying or is causing disturbance it is easily abused."

"If tenants can give 28 days' notice then the landlord should be able to do the same."

This said, a number of landlords indicated that they were happy with longer notice periods should they have "good tenants":

"We would always look to give our tenants as much notice as possible and certainly more than 84 days. Our rentals are their homes after all."

"Very fair...this is a person's life you are talking about."

However, a significant proportion of respondents indicated significant concerns about issues such as tenants stopping paying their rent, and an increase in tenant behaviour problems, during this longer notice period:

"I have had issues with tenants just refusing to pay their rent and hiding behind the legislation."

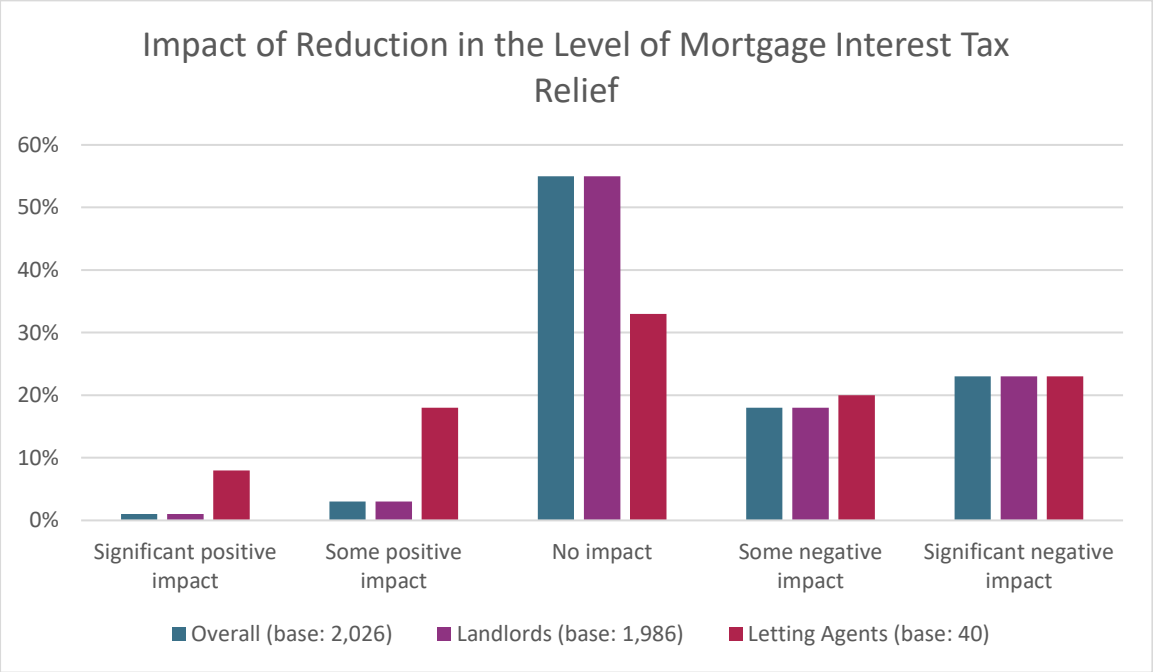
"Risks of bad / non-paying tenants must now be factored into rents."

"The longer period invites more non-payment of rent for longer at the end of a tenancy. Arrears recovery is nearly impossible in Scotland."

"It is already difficult enough with some of the tenants I have to deal with and giving them even longer to not pay their rent and destroy your property is NOT helpful in any way."

The survey went on to explore the perceived impact of a number of **additional changes** that had been implemented since the 2019 survey.

A majority of respondents (52% overall, 53% of landlords and 31% of letting agents) stated that they saw no impact from the reduction in the level of mortgage interest tax relief. However, a substantial minority of respondents (46%) indicated that there would be some negative impact of this. "Portfolio" landlords were more likely to see negative impacts of this (65% did so) and this was also the case amongst larger landlords (64% of those with between 6 and 10 properties and 68% of those with between 11 and 50 properties though only 50% of those with 51 or more properties).



With regard to the write-in comments on the above, a number of respondents indicated that the issue was not of relevance to them, either because they were not higher rate taxpayers or because they held their residential property assets within a business structure.

Others commented on this change as being another factor that impacted negatively on the viability of private renting, especially in the context of increased interest rates:

"Rents are now often less than mortgage payments and landlords are operating at a loss."

"The removal of mortgage interest allowance means I am paying tax on money I am not actually getting as income."

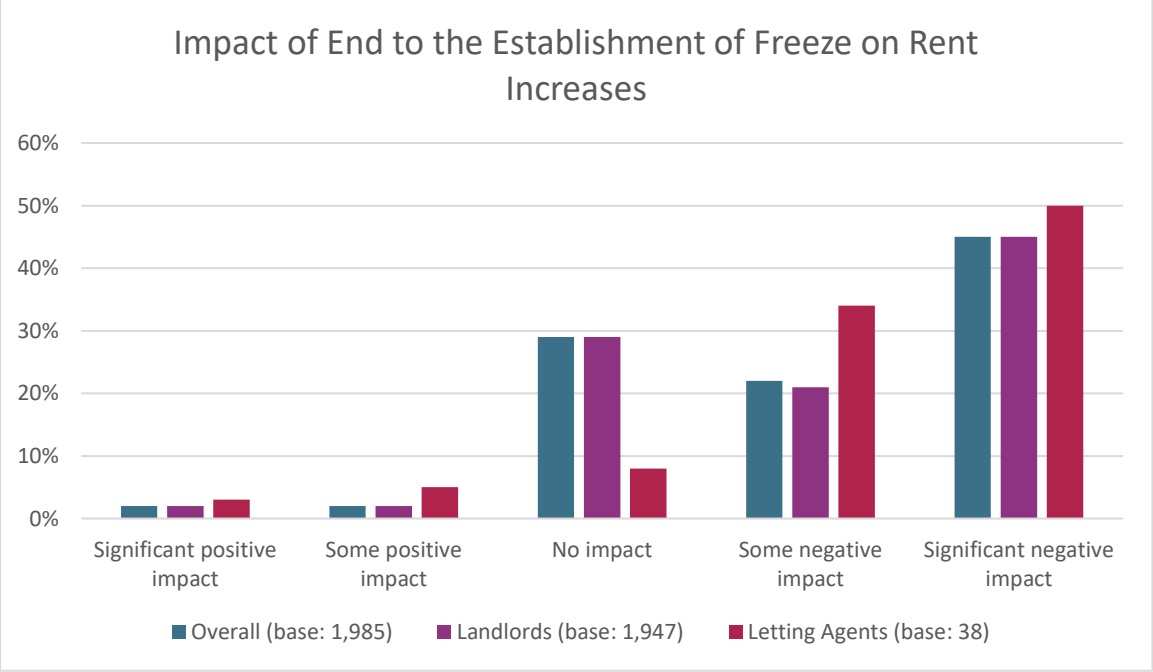
"Landlords are selling because the tax changes have now bitten massively with the increase in the interest rates."

A number of respondents considered that the accumulation of changes was impacting negatively on the viability of private renting to the extent that they either had reduced investment in the sector or intended to do so in the future:

"It is now costing me more money to rent out my properties than what I can recover. This is my only source of income and I am constantly in overdraft. I am selling up once the fixed interest period on my mortgage comes to an end."

"I now pay tax on rent even though I make a loss. I fund the tax bill from savings I have. I will be forced to sell my properties at a discount and tenants will have to find somewhere else."

In relation to the establishment of a freeze on rent increases, the majority considered this to have a negative impact (67% overall, 66% of landlords and 84% of letting agents). Most others considered that this would have no impact (29% overall, 29% of landlords and 8% of letting agents) with only 4% of respondents overall considering this to have a positive impact (though slightly higher amongst letting agents at 8%). "Portfolio" landlords were again more likely to see negative impacts of this (81%) and this was also the case amongst larger landlords (80% of those with between 6 and 10 properties, 80% of those with between 11 and 50 properties, and also 80% amongst those with 51 or more properties). This said, a majority of single property landlords (54%) and of those with between 2 and 5 properties (71%) also considered there to be negative impacts of this.



The great majority of write-in comments on the above were negative in nature. Some landlords indicated that they had tended to try to keep rents down, including during the Covid period and immediately thereafter and that the rent freeze and subsequent cap had prevented them from increasing rents to what they considered to be reasonable levels:

"I have a good tenant and I have been a good landlord. I didn't raise the rent for 3 years and indeed reduced it during Covid. After 5 plus years the only increase I have been able to make is 3% which simply doesn't stack up for landlords, with other costs rising."

"I chose to cap my rents as soon as Covid started to support tenants. It is now years since the rents have risen yet my costs have gone up hugely."

A number of comments were to the effect that this particular change reduced both the availability of funds and the incentive to invest in properties:

"I am more out of pocket paying for upgrades and maintenance to the rented property because costs for these things have risen and cannot be offset by a rise in rent."

"Landlords are being tasked to spend thousands to improve property and being taxed or have to incur increased costs with every new government law."

This picture was seen as having been exacerbated by significant increases in costs in areas such as mortgage costs, insurance, trades people and other property costs:

"Struggling to keep up with mortgage payments."

"Unable to put up rent by more than 3%. Even though my costs for repairs and insurances etc are up 25%+. Not to mention 50%+ increase in mortgage costs."

"Tradesmen and repair costs have increased hugely yet landlords can't increase rents to help cover these costs."

"All the costs have increased around the property due to inflation, such as material costs, contractor costs, factoring fees, insurance, and mortgage interest, so it makes sense to be able to increase rent."

A number of landlords commented to the effect that they were now increasing rents at the level of the cap when they would not have increased rents otherwise:

"It made us assess whether we should put rent up as previously it remained fixed. If the cap continues, we would increase rent in line with government guidelines."

"Due to the restriction and the fear of the future unknown on rent capping, all rents have been increased by the maximum amount each year and will continue to do so. This is not how I like to work as a landlord and prefer to only raise rent when it is necessary."

"I hadn't raised rent on a tenant before the rent rise cap with my rents falling, significantly in some properties, below market rent. Combined with the inability to end a tenancy, I now feel I have to raise rents as much in line with inflation as possible annually."

Others indicated that they were implementing higher rent increases at changeover of tenancies than would otherwise have been the case in order to compensate for the above:

"When a tenant leaves the rent is raised higher to compensate so the new tenant loses again."

"On change of tenancy I lock in a 15% increase in rent because when new tenant starts I can only increase 3% once per year."

Write-in comments on this change were again quite likely to express an intention to sell properties due to its impact:

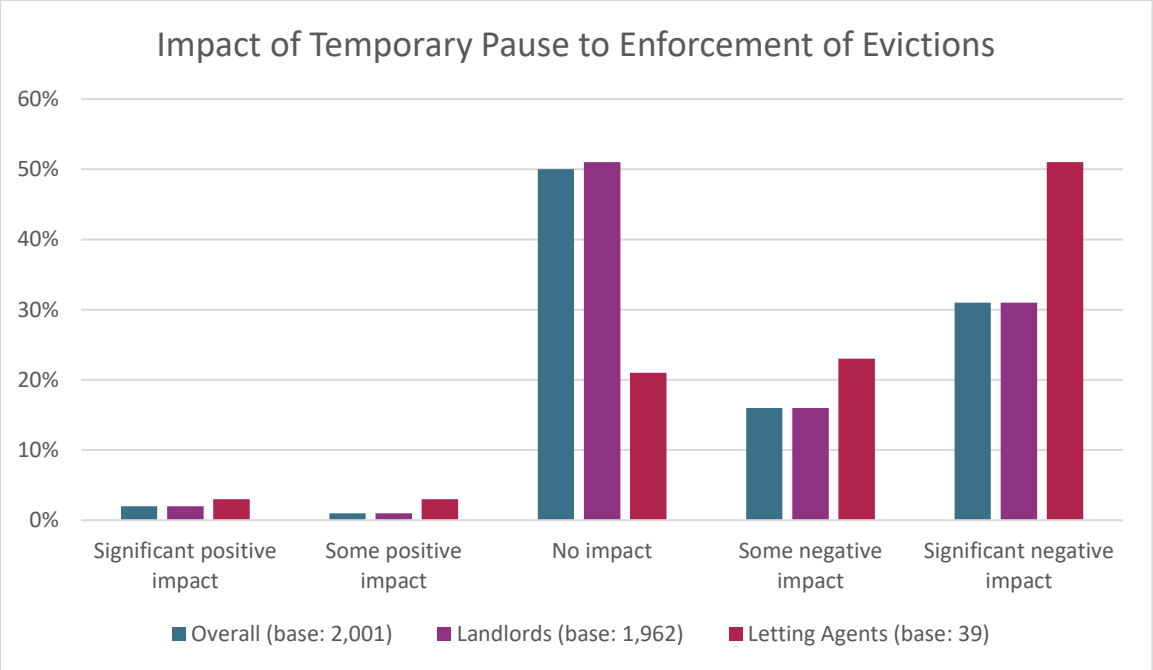
"I have not put some of my rents up for several years now but with mortgage increases I am now out of pocket and cannot increase rents to current market value to cover this so will probably have to sell some of my properties."

"Mortgage rates are rising and I can't cover my costs with a rent increase. I am going to have to sell my properties and make my tenants homeless as a result."

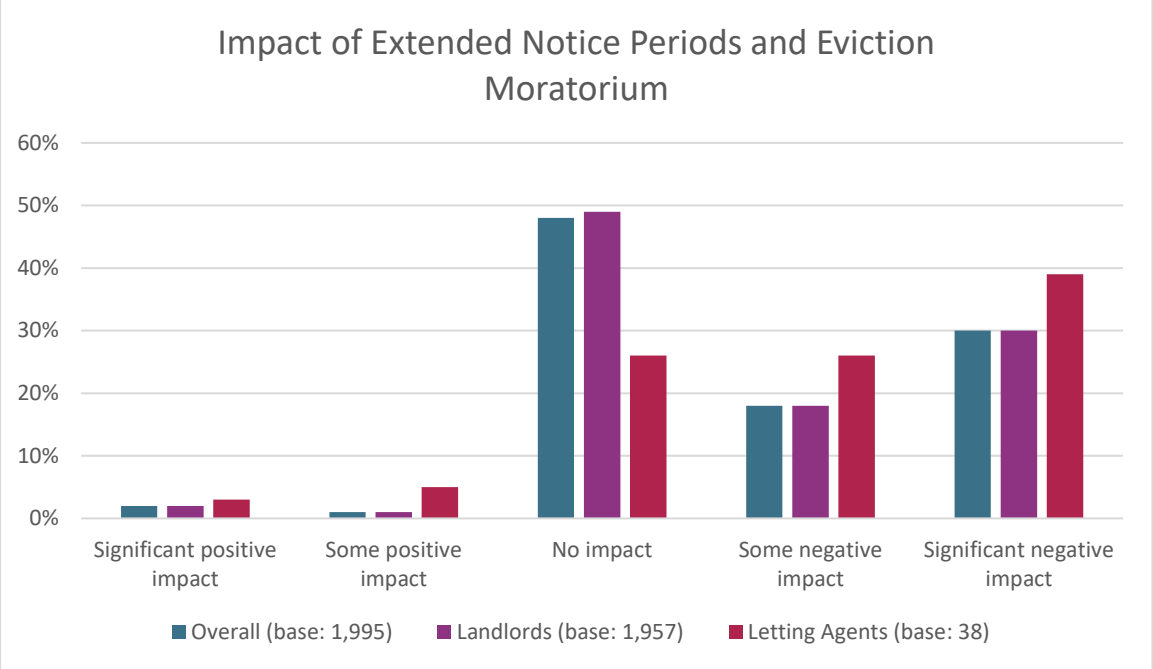
"I'm retired, the property is my pension income and costs of repairs and adhering to legislation are increasing and interest rates are high, so I am likely selling in the next year."

50% of respondents overall saw no impact a temporary pause to the enforcement of evictions (51% of landlords and 21% of letting agents) but most other respondents were likely to suggest that this had at least some negative impact (47% overall, 47% of landlords and 74% of letting agents).

"Portfolio" landlords were again more likely to see negative impacts of this (60%) and this was also the case once more amongst larger landlords (63% of those with between 6 and 10 properties, 57% of those with between 11 and 50 properties and 78% of those with 51 or more properties).



48% of respondents saw no impact of the extended notice periods and eviction moratorium (49% of landlords and 26% of letting agents). However, a similar proportion (48%) expressed negative views in relation to this (48% of landlords and 65% of letting agents). "Portfolio" landlords were again more likely to perceive negative impacts (60%), and this was also the case amongst larger landlords (61% of those with between 6 and 10 properties, 59% of those with between 11 and 50 properties and 83% of those with 51 or more properties).



The write-in comments pertaining to the temporary pause to the enforcement of evictions and to the extended notice period and moratorium on evictions highlighted generally similar issues.

In each case, a number of landlords commented to the effect that they had no wish to evict tenants or had never had to do so:

"Had no reason to evict any tenant."

"I would not throw someone out on the street but have been lucky to have mostly good tenants."

"Wouldn't ever do this. I have morals."

However, a significant proportion of comments were to the effect that this change had a number of negative impacts including tenants stopping rent payments in the knowledge that they could not be evicted and increased tenant behaviour problems for the same reason:

"As soon as this restriction came in, previously perfect tenants stopped paying rent and there was nothing we could do about it."

"Unruly tenants are abusing this and there is nothing to protect landlords who are still having to pay their bills while tenants trash properties and don't pay their rent because they can't be evicted."

"No account is taken for non-payment of rent (thus putting landlords in hardship) or anti-social behaviour which is a significant factor in many evictions."

"Tenants have refused to pay and upkeep property knowing they cannot be evicted."

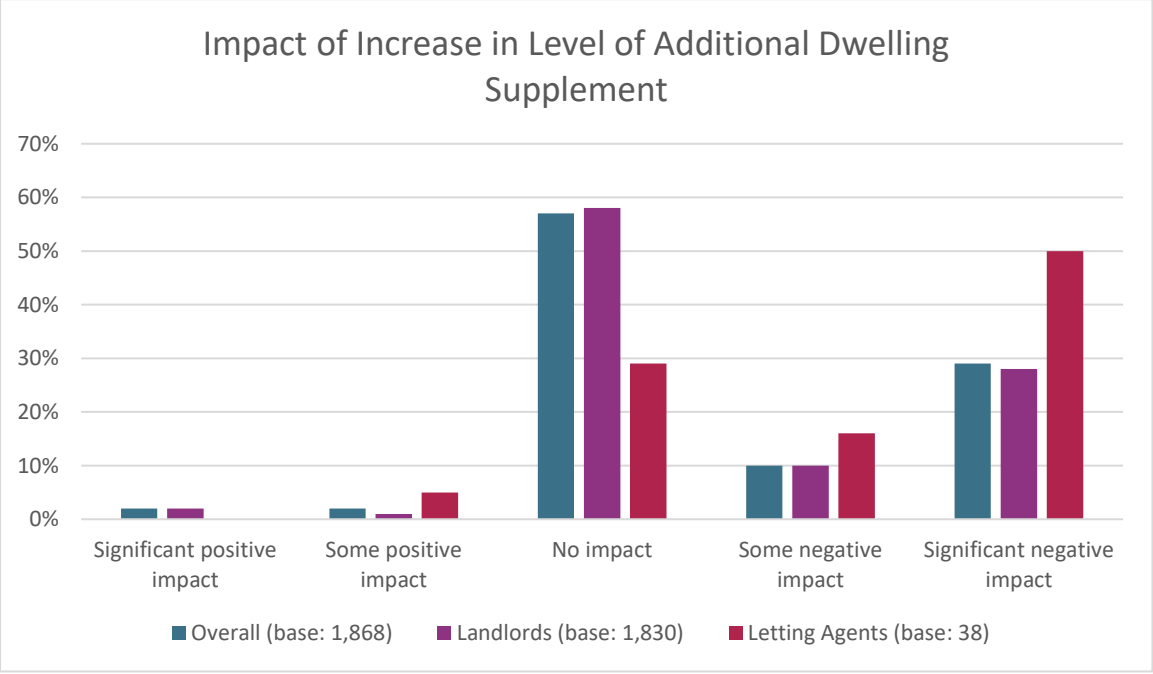
A number of respondents commented that it being more difficult to enforce evictions made it more likely that landlords would reject what they considered to be higher risk tenants:

"Very cautious approach to letting now."

"We now reject any marginal applicants. Successful applicants now required to have very good guarantors and possibly pay substantial rent up front. This is effectively excluding many people from the rental market."

"Rather have a property empty than a problematic tenant. Tribunal and government have created monsters as tenants. No accountability. No consequences."

The majority of respondents saw no impact from the increase in the level of Additional Dwelling Supplement (57% overall, 58% of landlords and 29% of letting agents) while a significant minority expressed negative views (39% overall, 38% of landlords and 66% of letting agents). "Portfolio" landlords were again most likely to see negative impacts of this (57%) and this was also the case amongst larger landlords (63% of those with between 6 and 10 properties, 63% 68% of those with between 11 and 50 properties though only 35% of the small group of landlord respondents with 51 or more properties).



The increase in the level of Additional Dwelling Supplement was considered by a number of landlords as a further disincentive to investment in the sector:

“If I buy any more properties to rent out I'll buy them south of the border to avoid this extra tax.”

“I have invested in fewer properties as a result.”

“This really impacts our ability and desire to invest in additional properties and is a very negative, wholly unnecessary tax on landlords who are trying to provide much needed homes for those who wish to rent.”

I haven't purchased a rental property. 6% is excessive."

This was seen, alongside other elements, as tending to reduce supply in the private rented market leading to increased costs for tenants:

"Unnecessary and puts investors off buying more properties and instead leads to them investing in other asset classes. This has led to a severe shortage of rental stock."

"Another barrier to investment in acquiring new properties. Landlords should be incentivised not discouraged."

"Has reduced housing supply and pushed up rents."

To provide a summary of perceived impacts of the various elements described above, we have set out in the table below the overall positive, neutral and negative figures for each element along with a "net positive / negative" figure. The shaded rows relate to questions asked in both 2019 and 2024 and the unshaded rows to "new" questions for 2024.

With regard to the various changes introduced through the Private Residential Tenancies (Scotland) Act 2016 (relating to an end to Short Assured Tenancies, end to "no fault" evictions, tenant notice period of 28 days and landlord notice period if 84 days after 6 months), the most common (and usually the majority) view regarding the impact on "you as a landlord" is neutral. In each case, however, significantly more respondents ascribe a negative rather than a positive view to those changes.

A similar pattern is apparent with respect to most of the post-2017 changes with the majority or near-majority response being a neutral one in relation to each of reduction in mortgage interest tax relief, the 2022 increase in the level of Additional Dwelling Supplement, and the various impacts of the Covid and Cost of Living legislation including temporary pauses to the enforcement of evictions and the extended notice period and eviction moratorium. In each case, however, significantly more respondents ascribe a negative rather than a positive view to those changes.

The exception to the above is in relation to the establishment of a freeze/cap on rent increases, which a substantial majority of respondents (67%) indicate has had a negative impact on them as a landlord.

Table 16: Overview of Impact of Changes on "You as a Landlord"

Change	Positive	Neutral	Negative	Net Positive / Negative
End of fixed term Short Assured Tenancies	4%	55%	41%	-37%
End to "no fault" evictions	4%	55%	41%	-37%
Tenants can now give 28 days' notice to leave	6%	56%	37%	-31%
Landlords must give 84 days' notice after 6 months, under certain grounds	5%	49%	46%	-41%
Reduction in the level of mortgage interest tax relief to 20%, with 40% no longer available for higher income earners	4%	55%	41%	-37%
Establishment of a freeze on rent increases (and subsequent cap on rent increases) as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022	4%	29%	67%	-63%
Temporary pause to the enforcement of evictions established as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022	3%	50%	47%	-44%
Extended notice periods and eviction moratorium established as part of the Covid (Scotland) Act 2020	3%	48%	48%	-45%
Increase in the level of Additional Dwelling Supplement (ADS) from 4% to 6%	4%	57%	39%	-35%
Bases vary and are detailed in the sections on each individual question				

4.4 Overall Satisfaction with PRT and Other Changes

In terms of overall satisfaction with the PRT, while the largest proportion of respondents tended to be neutral, there were more likely to be dissatisfied than satisfied. Overall, in the 2024 survey 18% were satisfied, down from 38% In 2019. Only 17% of landlords were dissatisfied (down from 34% In 2019) but a higher proportion of letting agents were satisfied (50%, down from 57% In 2019). Outright dissatisfaction was 36% overall, 37% amongst landlords and 31% amongst letting agents.

These levels of outright dissatisfaction actually changed little, with the main trend across all respondent types being towards "neither / nor" responses. Satisfaction with the PRT was higher amongst "portfolio" landlords (53%) and amongst those with a greater number of properties (48% of those with between 6 and 10 properties, 52% of those with between 11 and 50 properties and 55% amongst the small number of landlords with 51 or more properties.

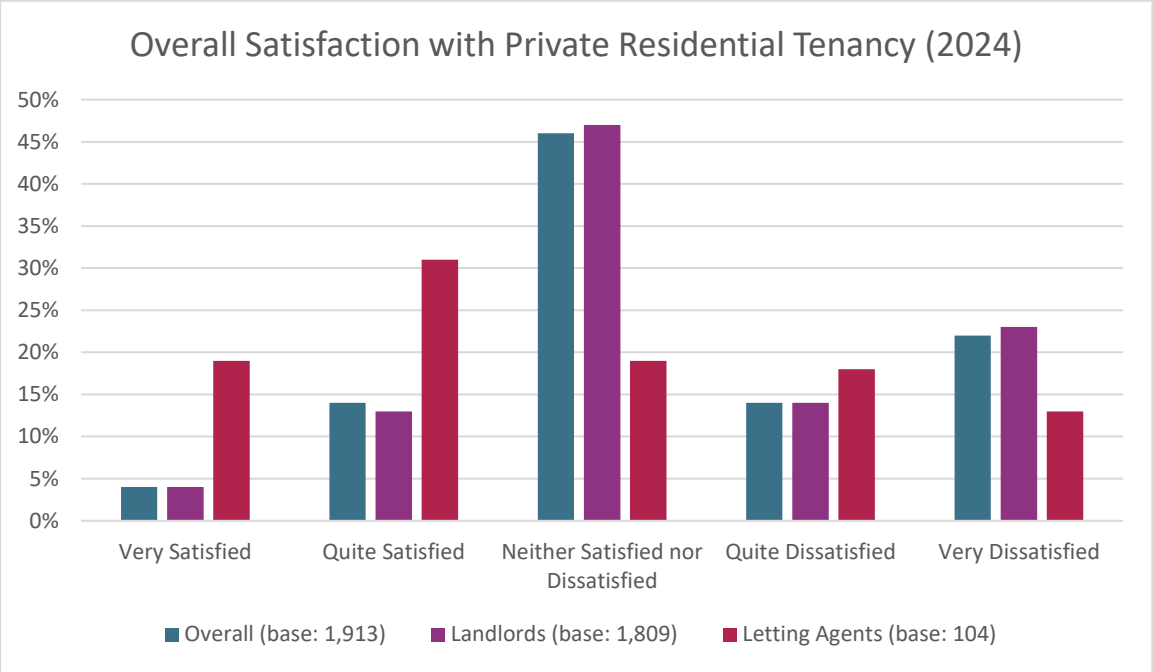
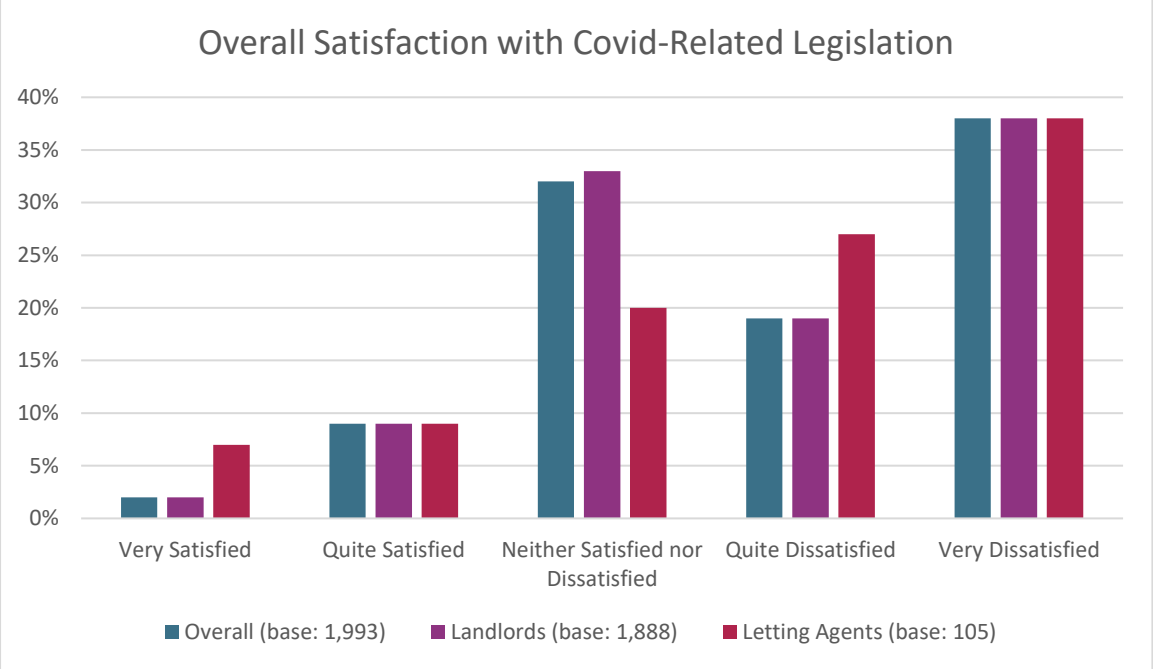


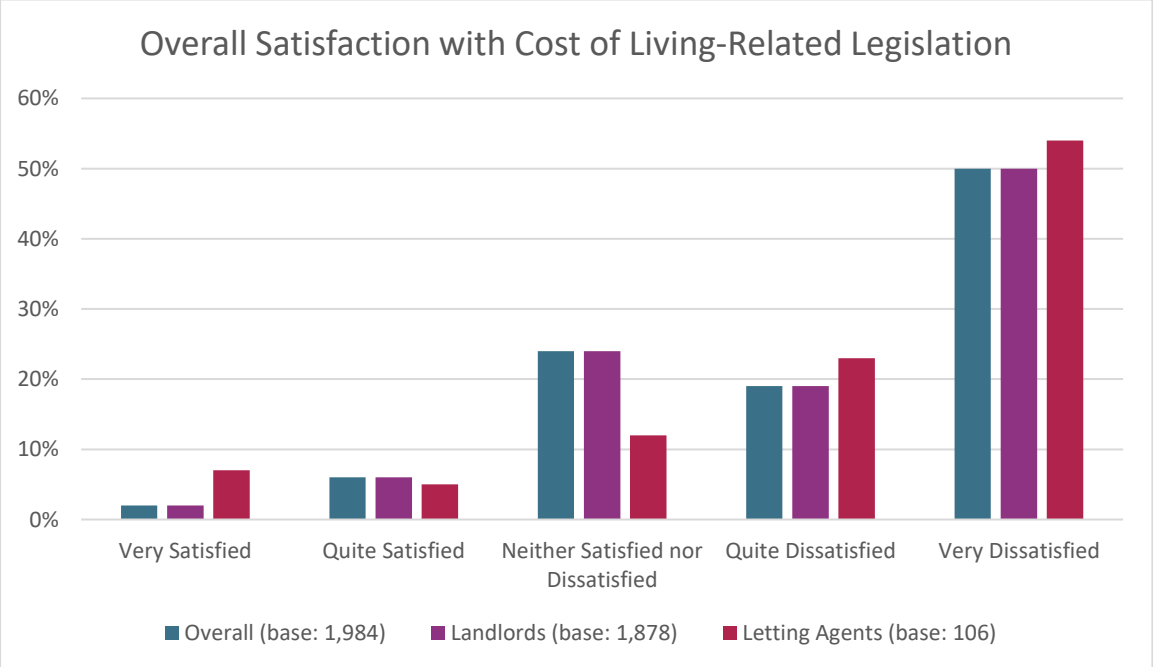
Table 17: Overall Satisfaction with Private Residential Tenancy (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Very Satisfied	Quite Satisfied	Neither Satisfied nor Dissatisfied	Quite Dissatisfied	Very Dissatisfied	Base
Overall	4% (10%)	14% (28%)	46% (25%)	14% (17%)	22% (20%)	1,913 (526)
Landlords	4% (10%)	13% (24%)	47% (28%)	14% (17%)	23% (21%)	1,809 (435)
Letting Agents	19% (10%)	31% (47%)	19% (13%)	18% (16%)	13% (13%)	104 (91)

Respondents tended to be less satisfied again with the various Covid-related legislation introduced from April 2020 as it pertains to the private rented sector. Overall, only 11% were satisfied, with letting agents more likely to be satisfied than landlords (16% letting agents compared to 11% landlords). Overall, 57% were dissatisfied, with letting agents also more likely to be expressly dissatisfied (65% of letting agents compared to 57% of landlords). There were only fairly modest differences by landlord characteristics in relation to this with, for example, satisfaction being slightly higher amongst single property landlords but still only being 14%.



Fewer respondents again were satisfied with the Cost of Living-related legislation introduced from September 2022. Overall, only 8% were satisfied, with letting agents slightly more likely to be satisfied than landlords (12% letting agents compared to 8% landlords). Overall, 69% were outright dissatisfied, with letting agents more likely to be dissatisfied (77% of letting agents compared to 69% of landlords). Again, there were only fairly modest differences by landlord characteristics in relation to this with, for example, satisfaction being slightly higher amongst single property landlords but still only being 12%.



4.5 Dispute Resolution

Awareness of the First Tier Housing Tribunal was 68% overall (down from 78% in 2019), this being 67% amongst landlords and 95% amongst letting agents.

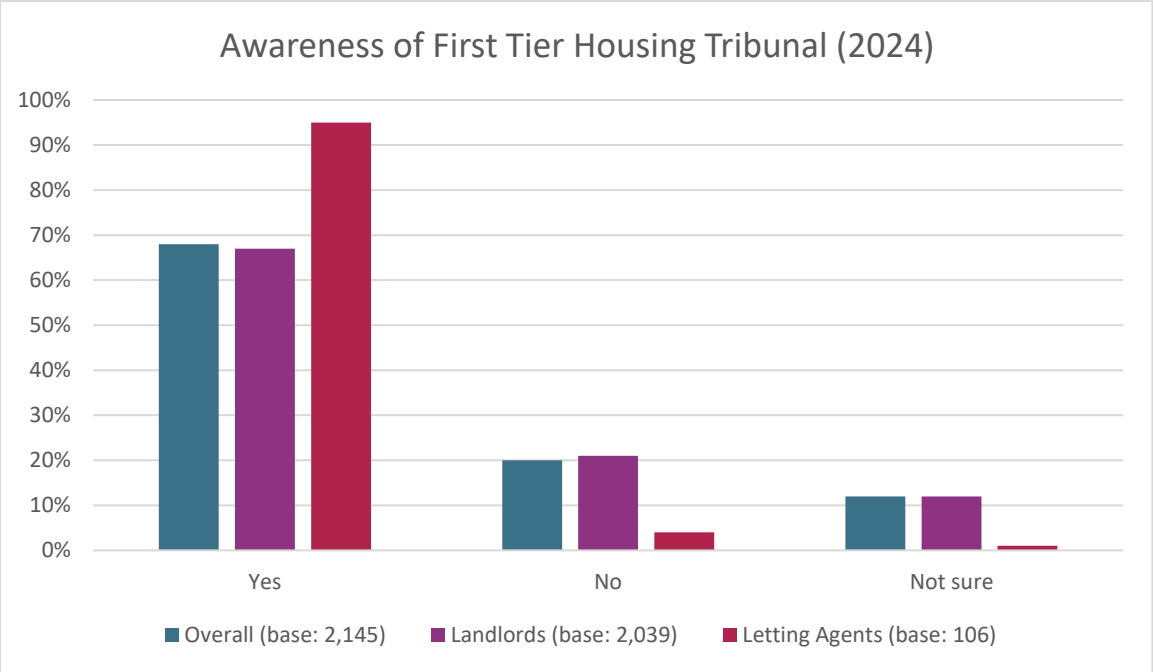


Table 18: Awareness of First Tier Housing Tribunal (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	% Aware 2019	Base 2019	% Aware 2024	Base 2024
All (Landlords and Letting Agents)	78%	531	68%	2,145 (531)
Landlords	74%	442	67%	2,039 (442)
Letting Agents	97%	89	95%	107 (89)

Overall, 4% of respondents indicated that they had been taken to a First Tier Tribunal or the former Private Rented Housing Panel by a tenant (this figure was also 4% in 2019). For landlords, the figure was 1% but, as might reasonably be expected, the figures were considerably higher for letting agents (40% for the FTHT and 11% for the PRHP).

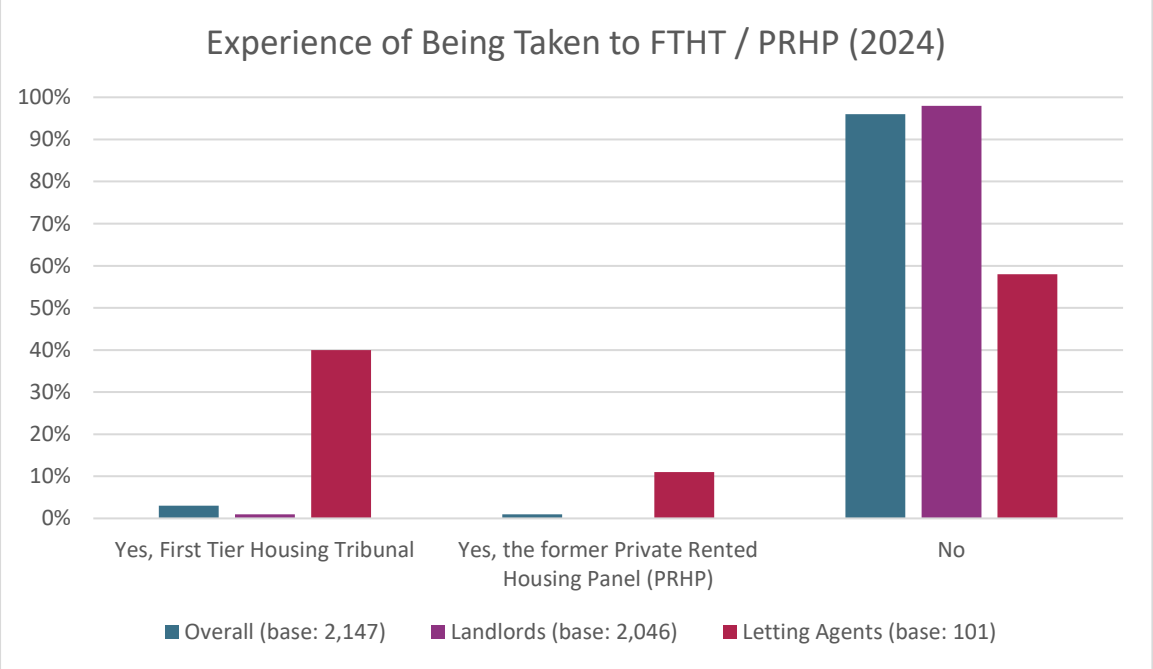


Table 19: Experience of Being Taken to FTHT / PRHP (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Yes (FTHT)	Yes (former PRHP)	No	Base 2024
All (Landlords and Letting Agents)	3% (4%)	1% (5%)	96% (91%)	2,147 (527)
Landlords	1% (1%)	0% (2%)	98% 96%	2,046 (438)
Letting Agents	40% (20%)	11% (16%)	58% (66%)	107 (89)

17% of respondents indicated that they had taken a tenant to a First Tier Housing Tribunal or the former Private Rented Housing Panel. This figure was significantly higher amongst letting agents (88% compared to 13% of landlords).[14]

[14] Multiple choices allowed so figures may sum to greater than 100%.

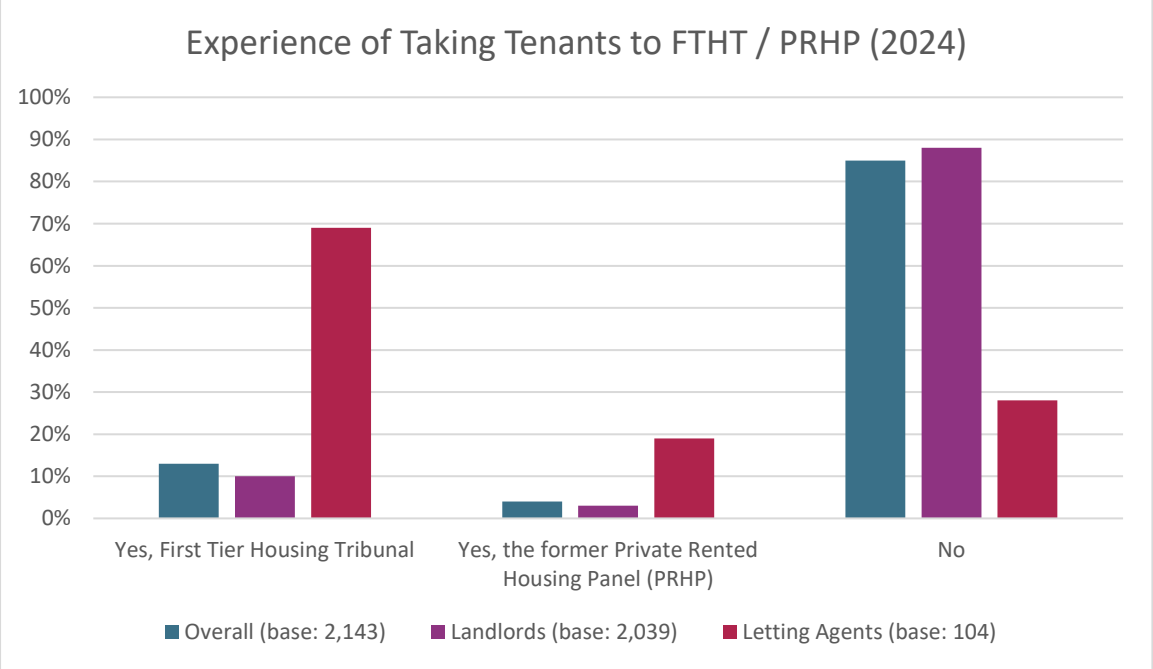


Table 20: Experience of Taking Tenants to FTHT (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Yes (FTHT)	Yes (former PRHP)	No	Base 2024
All (Landlords and Letting Agents)	13% (15%)	4% (not asked)	85% 85%	2,143 (520)
Landlords	10% (8%)	3% (not asked)	88% (92%)	2,039 (433)
Letting Agents	69% (51%)	19% (not asked)	28% (49%)	107 (87)

A profile of the spread of issues raised at these First Tier Tribunals is shown below, highlighting a broad range of issues, most commonly these being eviction or similar issues (68%, compared to only 10% in 2019) or payment orders for rent arrears (53%, up from 38%).[15]

[15] Payment order for rent arrears was not a prompted option in 2019 but was a significant proportion of "other" responses.

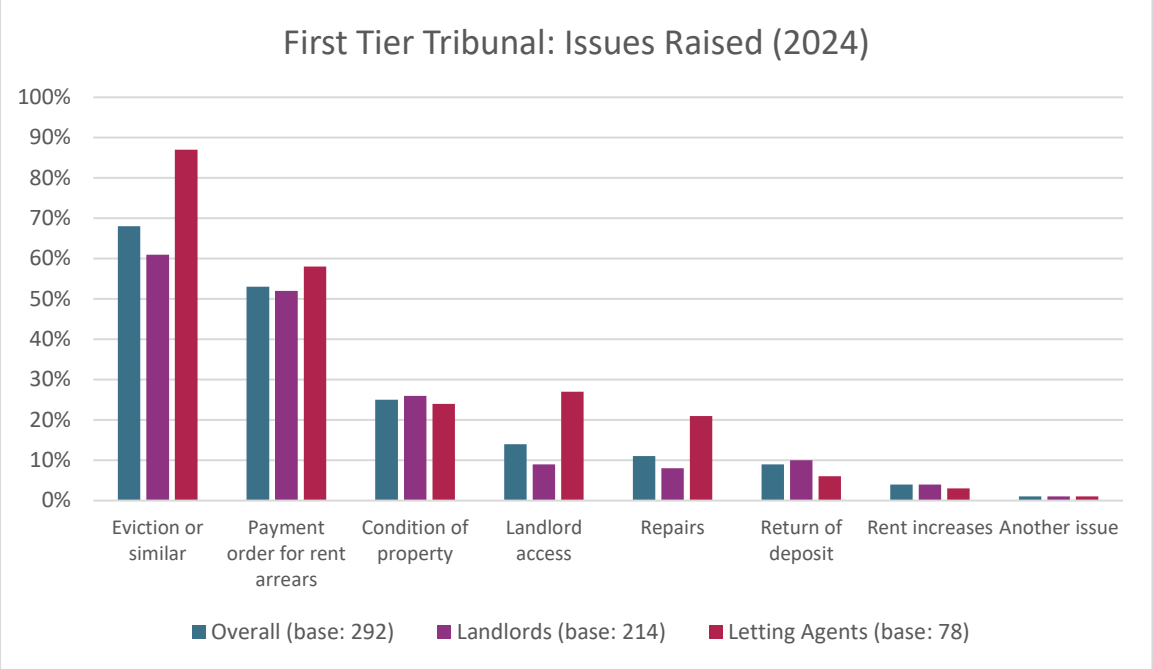


Table 21: First Tier Tribunal: Issues Raised (2019-2024 Comparison)[16]

Issue	% of Issues Raised 2019	% of Issues Raised 2024
Eviction or similar[17]	10%	68%
Payment order for rent arrears[18]	38%	53%
Condition of property	34%	25%
Landlord access	18%	14%
Repairs	29%	11%
Return of deposit	25%	9%
Rent increases	0%	4%
Another issue	12%	1%
Base	**73**	**292**

The profile of the issues raised at former Private Rented Housing Panels, shown below, again highlights a broad range of issues with the most common being payment order for rent arrears (70%, up from 8% in 2019) and eviction or similar issues (52%, up from 12%).[19]

[16] Due to the relatively small base number of responses, we have provided only the figures for Landlords and Letting Agents together.
[17] 2019 survey referred to "Aggressive eviction or similar".
[18] 2019 survey referred to "Rent arrears / non-payment of rent".
[19] The very low base number of respondents should be noted.

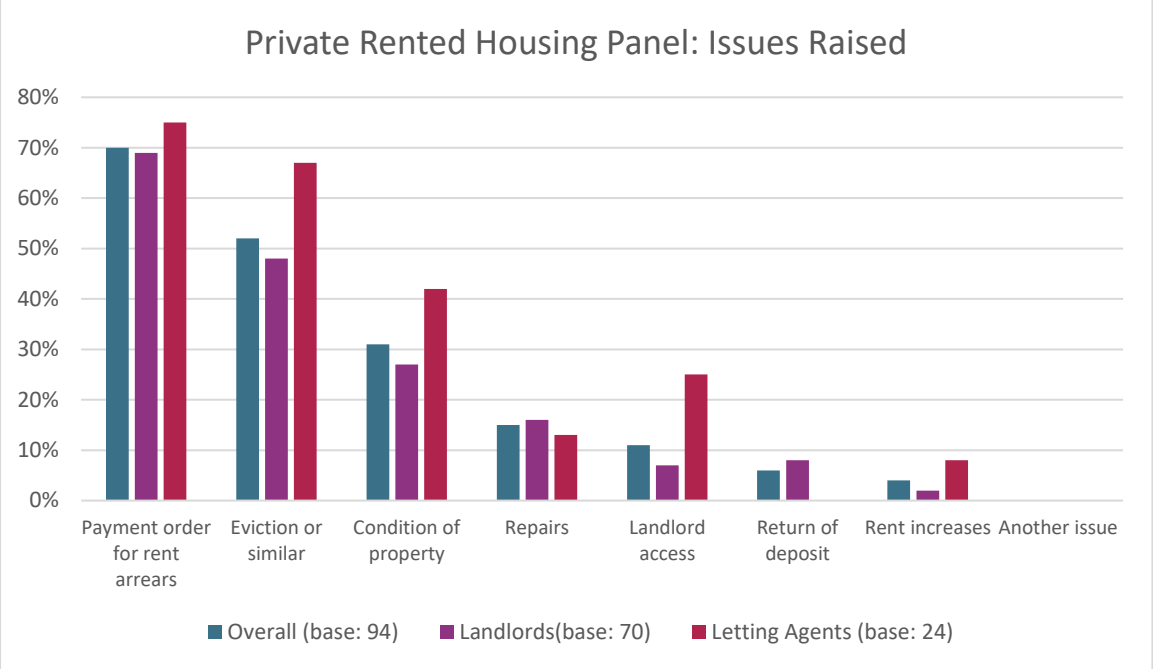
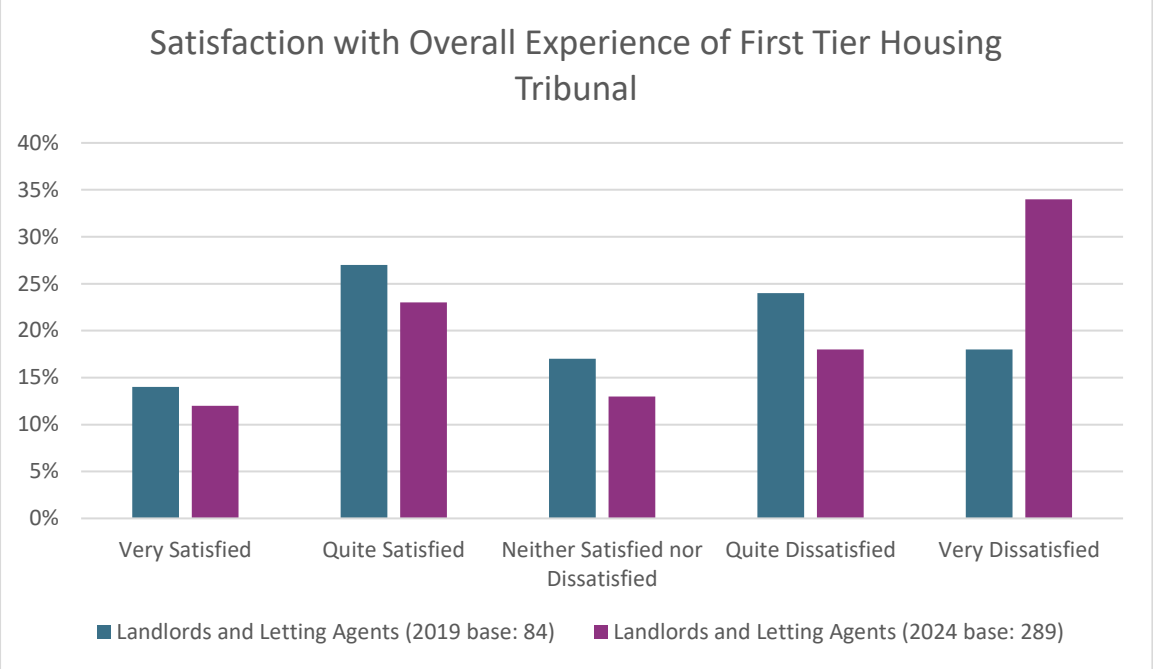


Table 22: Private Rented Housing Panel: Issues Raised (2019-2024 Comparison)[20]

Issue	% of Issues Raised 2019	% of Issues Raised 2024
Payment order for rent arrears[21]	8%	70%
Eviction or similar[22]	12%	52%
Condition of property	43%	31%
Repairs	35%	15%
Landlord access	15%	11%
Return of deposit	8%	6%
Rent increases	0%	4%
Another issue	4%	0%
Base	**26**	**94**

Amongst those with experience of First Tier Housing Tribunals, respondents are more likely to be dissatisfied than satisfied with 52% being very or quite dissatisfied (up from 42% in 2019) and 35% being very or quite satisfied (down from 41%). 13% were neither satisfied nor dissatisfied (17% previously).

[20] Due to the relatively small base number of responses, we have provided only the figures for Landlords and Letting Agents together.
[21] 2019 survey referred to "Rent arrears / non-payment of rent).
[22] 2019 survey referred to "Aggressive eviction or similar".



A number of landlords with experience of the First Tier Housing Tribunal described the process as being a fair and reasonable one:

"The FTT were very thorough and professional and although I did not get everything I wanted it was probably fair and reasonable."

A number of negative observations were made, however, relating in particular to timescales for the process as a whole, to a sense of poor communication and bureaucracy:

"Very long process and lots of complicated paperwork. I had to contact SAL for advice on a few occasions."

"It took too long to get there and, no surprise, no rent received while waiting for the Tribunal, then tenant leaving at the very last minute with no rent paid. If they are going to force us to follow that procedure then it should be more streamlined."

"We do feel there is a high level of bureaucracy."

"Took more than two years and still don't have an appointment."

"Quite labour intensive, slow and clumsy."

The substantial costs incurred by some landlords were noted:

"The Tribunal decided on a delay to the case, to see if tenant could get funds paid by the Council. This cost us thousands of pounds more in lawyer's fees for another day of their services while the tenant got Legal Aid."

"The tenant put in groundless claim looking for compensation. FTT agreed to take this to hearing without consulting the landlord, causing stress, and worry for months. Required to hire solicitors or risk much greater cost. FTT found claim to be groundless in a few minutes. Cost to us in legal fees, professional reports and loss of rent exceeded a year's income from the property. Cost to tenant who did not bother to even reply to the FTT was nothing.

Less often, some landlords suggested that the process was biased towards tenants:

"Tribunal sides with tenant always - even with photographic evidence of damage being provided."

"Very one sided towards and for tenants. Not enough protection for private landlords and agents."

"It was a process stacked in the tenant's favour and I was treated by default as unreasonable even though the property was left in a state."

A further concern was about the difficulties in practice of implementing the Tribunal's decisions:

"Payment order was issued against former tenant but I haven't received any of the rent arrears as she had already left the property."

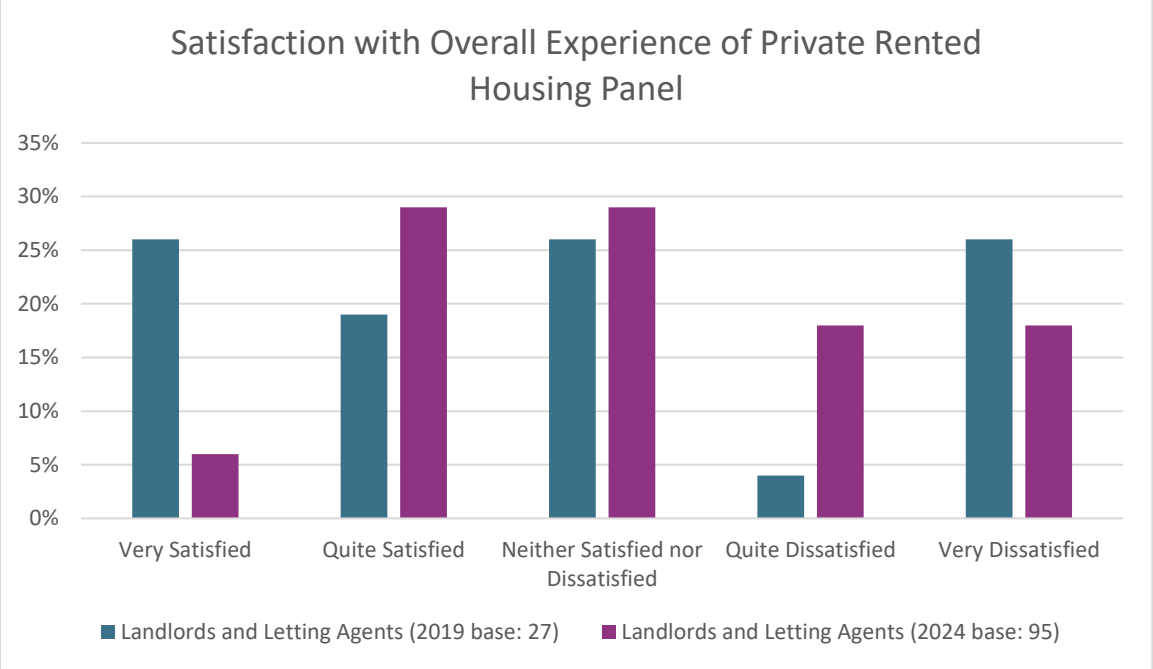
"Took over six months for the cases to be heard. Even although a payment order was issued against the tenant. the FTT has no power to order rent repayments. I have to find and pursue the tenant again. So effectively it is impotent for this purpose. I didn't know this at the time. There needs to be a better system."

"Tenant was in significant arrears and the delay in the process simply exacerbated this. Ultimately an eviction was granted. However, the Tribunal granted an order to pay which would have taken the tenant 12 years to pay off the debt. Only one monthly payment was actually made."

"1st Tier member was very fair and professional at hearing (the tenant was absent). However, I was unable to collect £1,500 unpaid rent from the tenant despite winning the case and receipt of order. The tenant claimed to be unable to pay and moved away. Sheriff Officer is costly and unable to obtain payment."

Amongst those with experience of Private Rented Housing Panels, respondents are somewhat mixed with 35% being very or quite satisfied (down from 45% in 2019) and 36% being very or quite dissatisfied (up from 30%). 29% were neither satisfied nor dissatisfied (26% previously).[23]

[23] Again, the low base number of respondents should be noted.



The write-in comments here were similar to those in relation to the First tier Housing Tribunal with some landlords perceiving the process as being fair and reasonable but others commenting on timescales, bureaucracy and costs, as well as the difficulty of implementing decisions in practice:

"Drawn out process and takes too long."

"Long and cumbersome process that cost us a lot and we still couldn't recover the huge rent arrears."

"Too slow and clearly biased towards presumption of guilt or negligence by the landlord. Gives dishonest or dishonourable tenants a right to do whatever they want and leave the landlord to pick up the cost. Our experience was a cost of £8,500 of damages to repair and £7,000 in backlog rent. Tenant impact was nil, other than eviction after 15 months."

"A court order was put in place for tenant to pay rent arrears and repair costs. Despite this, I never received a penny. Instead I had to work extra shifts to cover the costs myself."

1% of respondents overall have had tenants refer a rent increase proposed by them to a Rent Officer at Rent Service Scotland for adjudication. This was significantly more likely to have occurred amongst letting agents (10%) than landlords (1%) which is likely a reflection of their greater levels of activity.

Amongst this small group of respondents, the process was commonly seen as a simple and straightforward process, with most considering that the correct decision had been made:

"Simple and straightforward - awarded in the landlord's favour."

"Applied for a 6% increase as mortgage payments and insurance costs had increased significantly more than this. Was granted agreement to this level of increase, which was welcome, but still left us with a reduced income."

Some respondents did, however, comment on the perceived slowness of the process and there were occasional comments to the effect that inappropriate comparisons had been used:

"It is a slow process and seems generally very arbitrary."

"The rent officer did not use current rents but used rents that were charged a year ago. She ignored properties that very similar to mine preferring to compare it to other properties. They compared my 4-in-a-block with large private garden and on-street car parking outside with town centre tenements with no garden or parking."

It is worth noting that some of the experiences noted by respondents here dated back to some years ago.

Summary

There is high, though not universal, awareness of the introduction of Private Residential Tenancies (PRTs) on 1st December 2017, awareness being 86% amongst respondents overall (down from 92% in 2019) and 85% amongst landlords but almost universal amongst letting agents (99%).

There is also a reasonably high, though not universal, awareness of specific changes such as the end of fixed term Short Assured Tenancies, an end to "no fault" evictions, tenants being able to give 28 days' notice to leave and landlords having to give 84 days' notice after 6 months, under certain grounds (awareness of these elements In the 2024 survey varied from 80% to 90% amongst landlords but was between 99% and 100% amongst Letting Agents).

With regard to the various specific changes that date back to the pre-2019 phase (relating to an end to Short Assured Tenancies, end to “no fault” evictions, tenant notice period of 28 days and landlord notice period if 84 days after 6 months) the most common (and usually the majority) view regarding the impact on “you as a landlord” is neutral. In each case, however, significantly more respondents ascribe a negative rather than a positive view to those changes.

The majority of respondents were neutral regarding the end of fixed term Short Assured Tenancies (55%, up from 45% in 2019). However, a significant minority considered this change to have had at least some negative impact (41% overall, though this is down from 49% In 2019).

In relation to other specific changes, respondents were again most commonly neutral (this being the case for 55% of respondents in relation to "no fault" evictions, 56% in relation to tenants being able to give 28 days' notice to leave and 49% in relation to landlords having to give 84 days' notice after 6 months, under certain grounds). Again, however, a significant

minority ascribed at least some negative impacts to these three elements (41%, 37% and 46% respectively).

The reasons for these negative views generally related to issues such as landlords having less certainty of a return on investment, which acted as a disincentive to investment in property improvements, and to it being more difficult for landlords to adapt to changed personal circumstances. A number of landlords reported negative experiences in relation to tenants stopping rent payments over the extended notice period and to tenant behaviour generally over this period. A number suggested that this set of changes made it more difficult for them to deal with problem tenants and, in particular, that it made them less likely to take on what could be considered "higher risk" tenants.

The great majority of respondents were aware of certain additional changes that had been implemented since the 2019 survey, with 96% aware of the establishment of a freeze on rent Increases, 90% on the extended notice period and eviction moratorium established in 2020 and 94% aware of the temporary pause to the enforcement of evictions established in 2022. Between 89% and 96% of landlords were aware of these elements and awareness amongst letting agents was 100%.

Fewer respondents were aware of reductions in the level of mortgage interest tax relief to 20%, with 40% no longer available for higher income earners (72% awareness overall) and of the increase in the level of Additional Dwelling Supplement (ADS) from 4% to 6% (51% awareness overall).

A similar pattern is apparent with respect to views on most of the post-2019 legislative and regulatory changes as with the pre-2019 changes, with the majority or near-majority response being a neutral one in relation to each of reduction in mortgage interest tax relief (55% neutral), the 2022 temporary pause to the enforcement of evictions (50% neutral), the Covid-related extended notice period and eviction moratorium (48% neutral) and the increase in the level of Additional Dwelling Supplement (57% neutral). In each case, however, significantly more respondents again ascribe a negative rather than a positive view to those changes (41%, 47%, 48% and 57% respectively).

With respect to the reduction in mortgage interest tax relief, some landlords noted that this was not relevant to them as they held properties within a business structure or were not higher rate taxpayers, but others commented on the negative financial impact of this, which had been exacerbated by increased interest rates. Regarding the temporary pause to the enforcement of evictions from 2022 and the extended notice periods and eviction moratorium from 2020, a number of landlords highlighted experiences of tenants stopping rent payments and of increased tenant behavioural problems, which had tended to make them less likely to accept "higher risk" tenants. Regarding the increase in the level of Additional Dwelling Supplement, a number of landlords indicated that this was a disincentive to invest in additional properties for rent, and in their view was leading to reduced supply and increased rent levels.

The change that landlords were most likely to express negative views on related to the establishment of a freeze/cap on rent increases, which a substantial majority of respondents (67%) indicate has had a negative impact on them as a landlord. Some landlords indicated that they had held rents down during Covid and the period thereafter and were now no longer

able to increase rents to what they considered to be market rates. Others suggested that they were now increasing rents at the level of the cap when they would not have increased rents at all otherwise, perhaps until the change of tenancy. There were also a number of instances of landlords indicating that they had implemented higher levels of rent increases during changeovers of tenancy in order to compensate for the inability to Increase rents beyond the level of the cap during tenancies. Overall, there was a very common view amongst landlords that these changes reduced the viability of private renting, especially when considered alongside other increases in costs in areas such as mortgage costs, insurance and trades people and other property costs.

There were a number of cases of landlords indicating that they had already disinvested in the sector and/or intended to do so in the future, due to what was commonly seen as the cumulative effects of the many changes described.

In terms of overall satisfaction with the PRT itself, respondents were more likely to be dissatisfied than satisfied. Overall, in the 2024 survey 18% were satisfied, down from 38% in 2019. Only 17% of landlords were dissatisfied (down from 34% in 2019) but a higher proportion of letting agents were satisfied (50%, down from 57% In 2019). Outright dissatisfaction was 36% overall, 37% amongst landlords and 31% amongst letting agents.

However, these levels of outright dissatisfaction actually changed little, with the main trend across all respondent types being towards "neither/nor" responses.

Awareness of the First Tier Housing Tribunal (FTT) was 68% overall (down from 78% in 2019), this being 67% amongst landlords and 95% amongst letting agents.

Overall, 4% of respondents indicated that they had been taken to a FTT or the former Private Rented Housing Panel by a tenant and 17% that they had taken a tenant to the Tribunal / Panel.

Amongst those with experience of FTTs, respondents are more likely to be dissatisfied than satisfied with 52% being very or quite dissatisfied (up from 42% in 2019) and 35% being very or quite satisfied (down from 41%). Amongst those with experience of the former Private Rented Housing Panel, views were somewhat mixed with 35% being very or quite dissatisfied (down from 45% in 2019) and 36% being very or quite satisfied (up from 30%).

A number of landlords describe their experience of the First Tier Housing Tribunal as being a reasonable and fair one. Where landlords were more negative, this generally related to concerns over timescales, costs and bureaucracy. Some landlords also expressed frustration at being unable to implement the Tribunal's decisions (for example, In relation to payment orders).

5. Issues and Challenges

Introduction

5.1 Basis of Reporting

This section set out a number of typical issues and challenges that may be experienced by landlords in the private rented sector, with a view to understanding which issues and challenges were most frequently experienced. Again, as the distinct experiences of landlords and letting agents are of particular relevance here, we have illustrated the overall results for each question alongside the specific results for landlords and letting agents and have also provided tables comparing the results for each category of respondent between 2019 and 2024.

5.2 Issues and Challenges

80% of respondents overall (79% in 2019) indicated that they had experienced physical damage to property (either rarely, sometimes or frequently). This figure is 79% for landlords and 97% amongst letting agents. The proportion indicating that they have experienced this issue "frequently" has increased slightly to 15% from 13% in 2019.

As with other questions in this section, landlords with multiple properties are more likely to indicate that they had experienced this but that is likely to be a function of their having more properties let out rather than anything intrinsic to the nature of the landlord, so we have not provided additional commentary on this within this section. This is true also of letting agents.

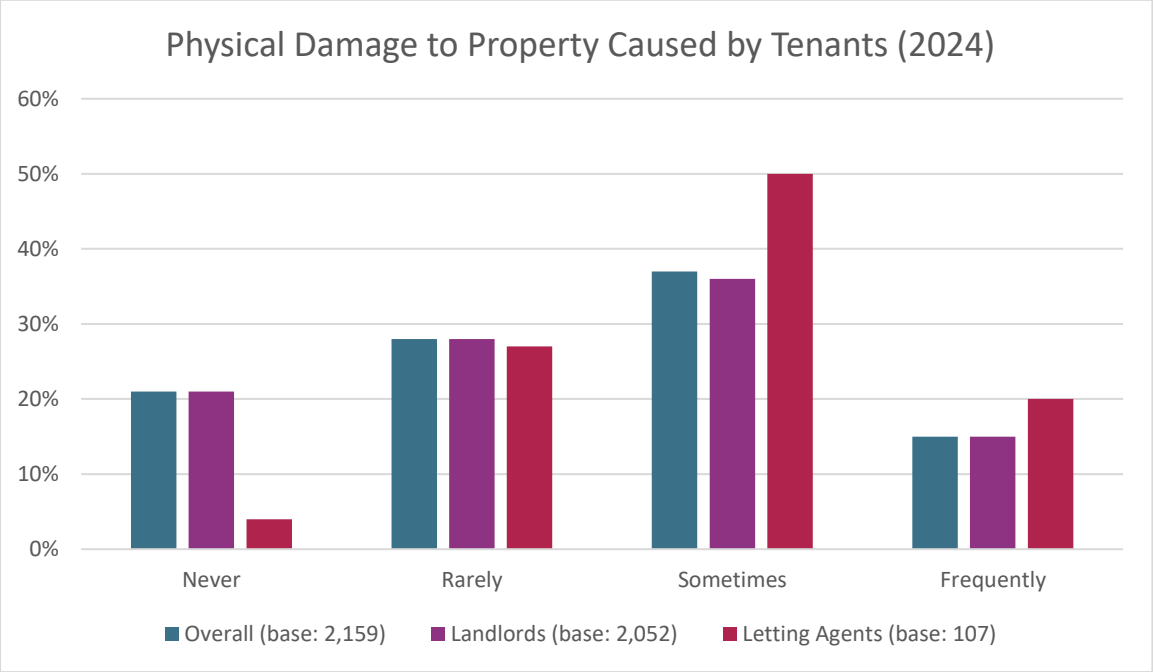


Table 23: Physical Damage to Property Caused by Tenants (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	21% (21%)	28% (34%)	37% (32%)	15% (13%)	2,159 (523)
Landlords	21% (26%)	28% (32%)	36% (30%)	15% (13%)	2,052 (435)
Letting Agents	4% (1%)	27% (43%)	50% (42%)	20% (14%)	104 (88)

A lower proportion of respondents overall (52%, compared with 50% in 2019) indicated that they had experienced neighbour complaints or anti-social behaviour (either rarely, sometimes or frequently). The proportion of those experiencing this issue is 50% for landlords and 94% amongst letting agents.

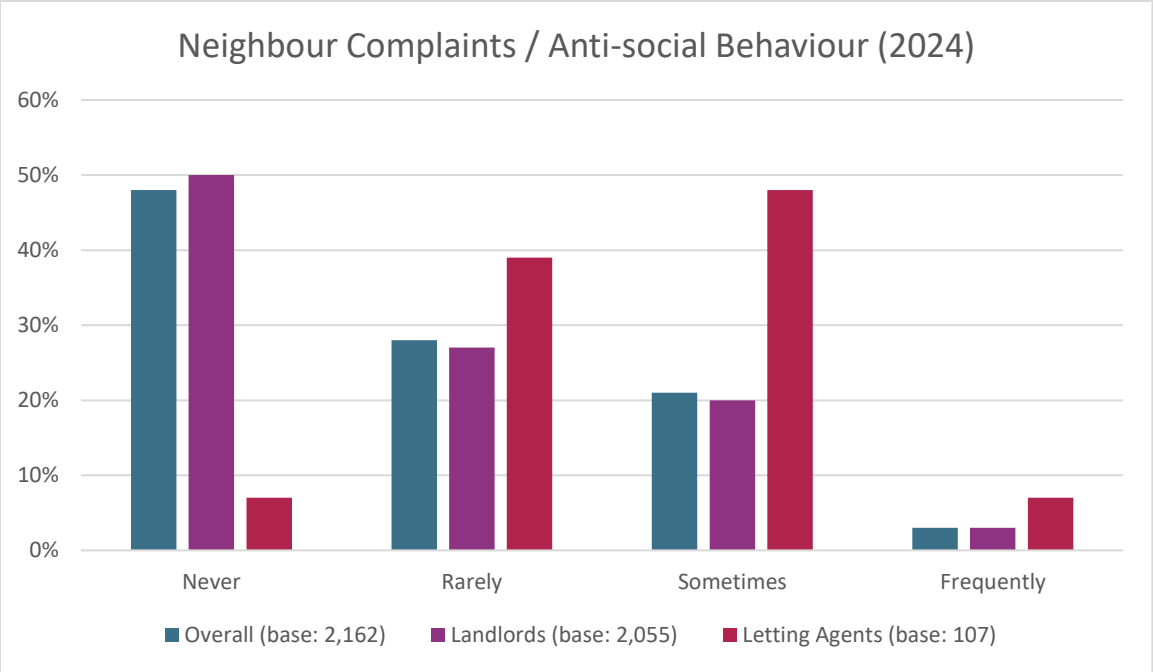


Table 24: Neighbour Complaints / Anti-social Behaviour (2019-2024 Comparisons) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	48% (42%)	28% (31%)	21% (24%)	3% (2%)	2,162 (527)
Landlords	50% (50%)	27% (28%)	20% (20%)	3% (2%)	2,055 (438)
Letting Agents	7% (2%)	39% (47%)	48% (46%)	7% (4%)	107 (89)

51% of respondents overall (also 51% in 2019) indicated that they had experienced demands from tenants for property improvements or facilities that they considered to be unrealistic (either rarely, sometimes or frequently). This figure was 50% for landlords and 93% for letting agents.

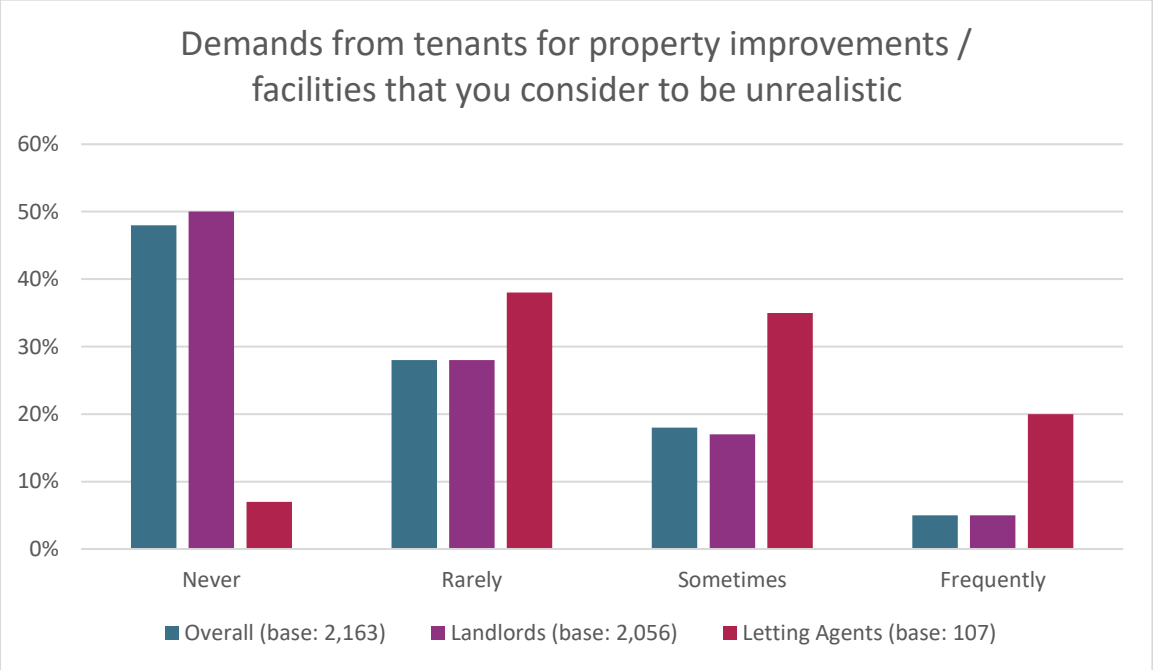


Table 25: Demands from tenants for property improvements / facilities that you consider to be unrealistic (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	48% (49%)	28% (27%)	18% (19%)	5% (5%)	2,163 (526)
Landlords	50% (58%)	28% (26%)	17% (13%)	5% 3%)	2,056 (438)
Letting Agents	7% (2%)	38% (32%)	35% (52%)	20% (14%)	107 (88)

The majority of respondents overall (58%, down from 71% in 2019) indicated that they had experienced tenants failing to pay their rent (either rarely, sometimes or frequently). This figure was 57% amongst landlords and 95% amongst letting agents.

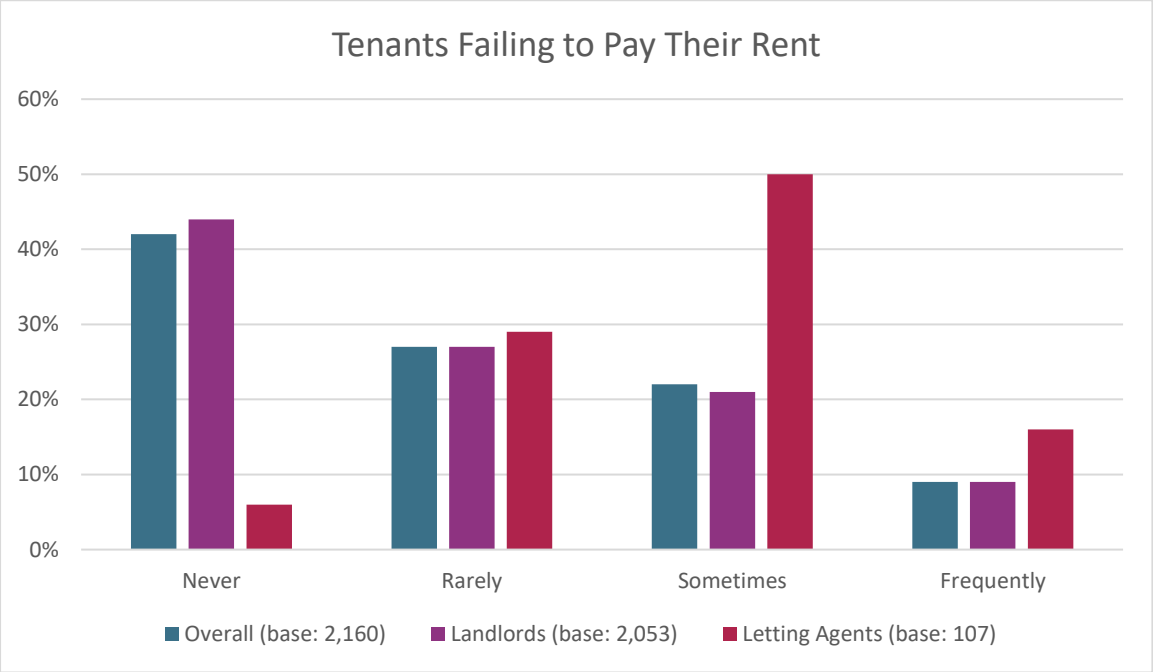


Table 26: Tenants Failing to Pay their Rent (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	42% (28%)	27% (29%)	22% (31%)	9% (11%)	2,160 (526)
Landlords	44% (34%)	27% (30%)	21% (27%)	9% (10%)	2,053 (437)
Letting Agents	6% (2%)	29% (29%)	50% (51%)	16% (18%)	107 (89)

45% of respondents overall (again, down from 57% in 2019) indicated that they had experienced tenants failing to meet other financial obligations (either rarely, sometimes or frequently). This figure was 43% for landlords and 88% for letting agents.

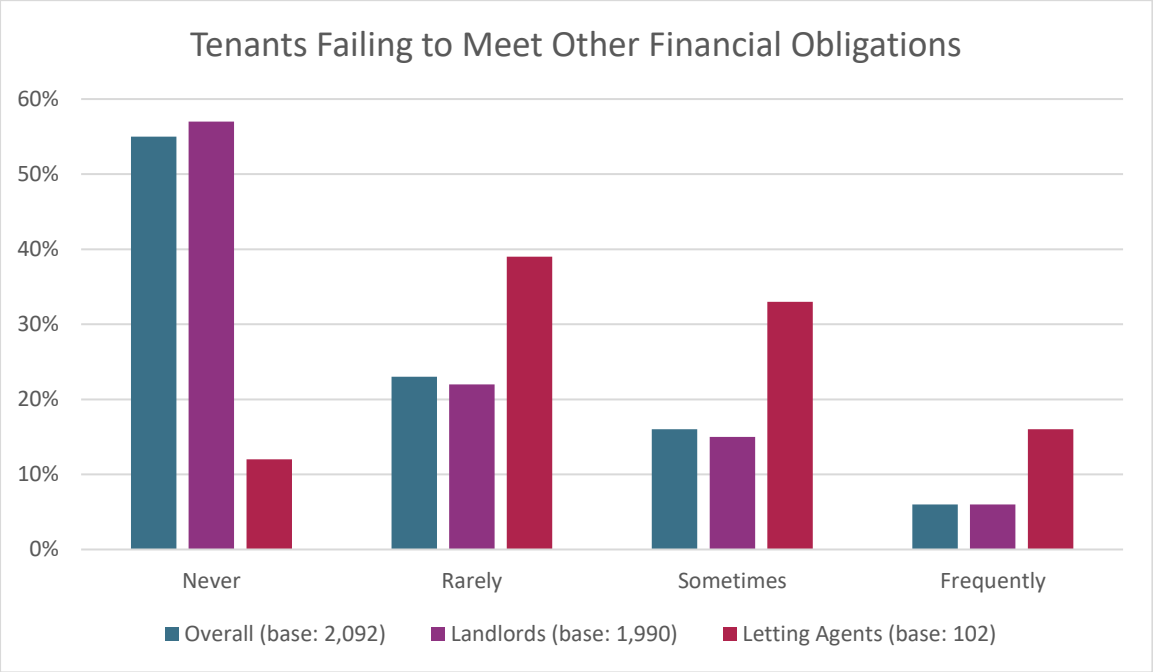


Table 27: Tenants Failing to Meet Other Financial Obligations (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	55% (43%)	23% (29%)	16% (24%)	6% (4%)	2,092 (515)
Landlords	57% (51%)	22% (24%)	15% (21%)	6% (4%)	1,990 (428)
Letting Agents	12% (3%)	39% (52%)	33% (37%)	16% (8%)	102 (87)

The majority of respondents overall (59%, down from 62% in 2019) indicated that they had experienced tenants failing to comply with aspects of their tenancy agreement (either rarely, sometimes or frequently). This figure was 56% for landlords and 96% for letting agents.

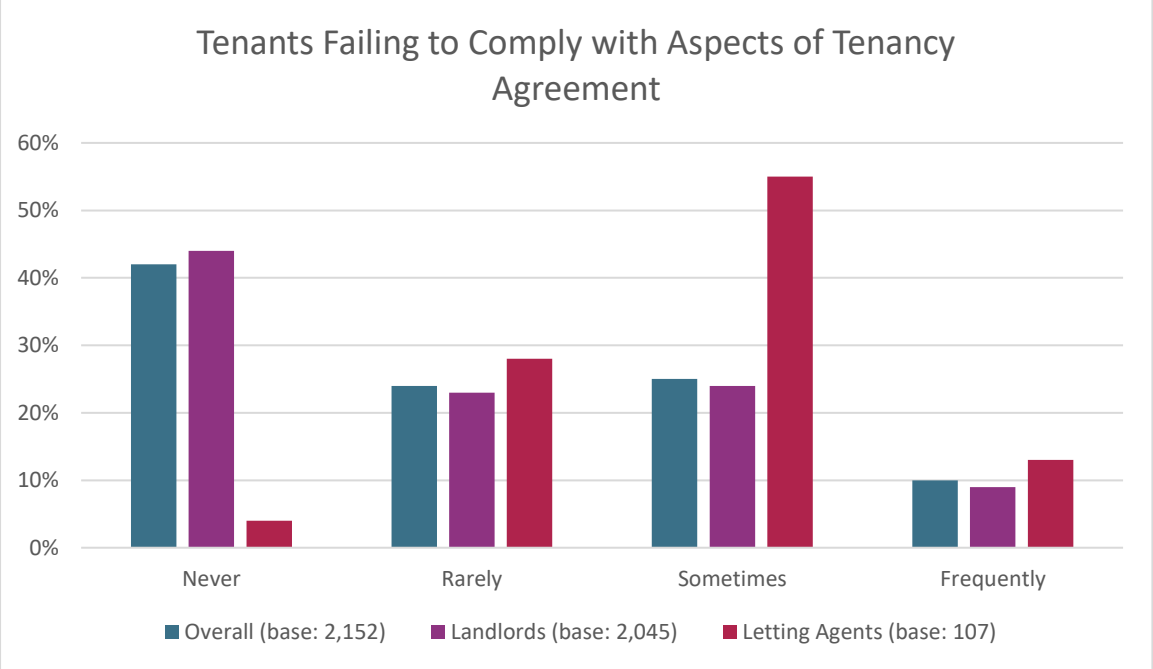


Table 28: Tenants Failing to Comply with Aspects of Tenancy Agreement (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	42% (38%)	24% (26%)	25% (27%)	10% (9%)	2,152 (524)
Landlords	44% (41%)	23% (26%)	24% (24%)	9% (10%)	2,045 (436)
Letting Agents	4% (7%)	28% (35%)	55% (41%)	13% (7%)	107 (88)

A substantial minority of respondents overall (39%, down from 44% in 2019) had experienced tenants imposing barriers to them accessing their property (either rarely, sometimes or frequently). However, this varied considerably between landlords (36%) and letting agents (91%).

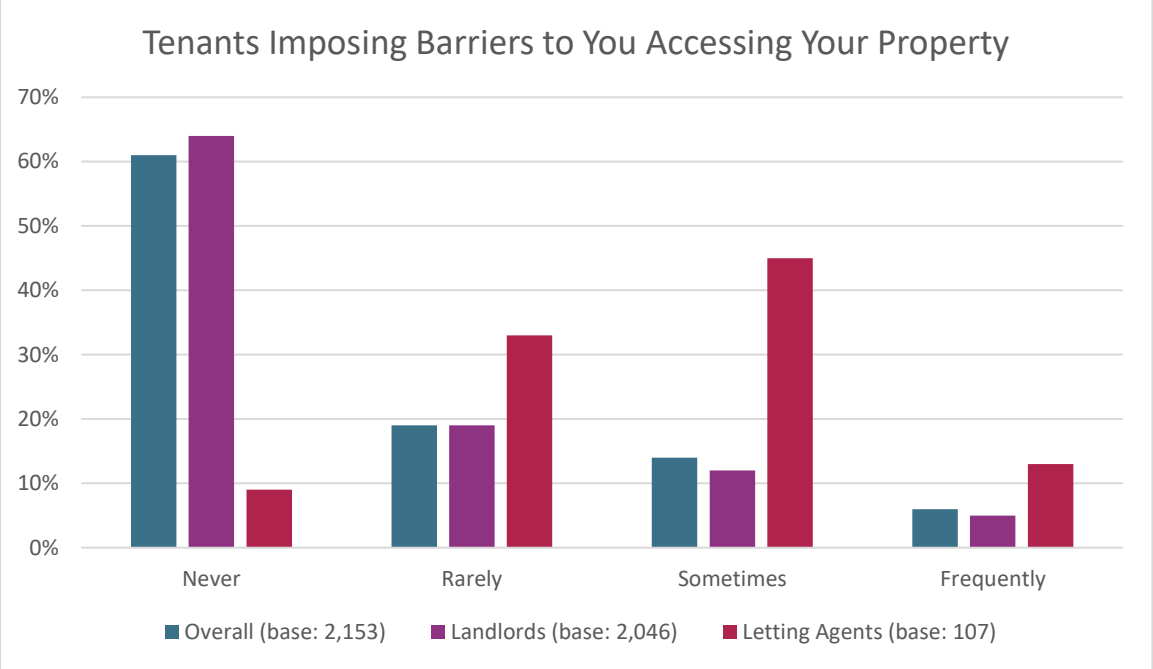


Table 29: Tenants Imposing Barriers to You Accessing Your Property (2019-2024 Comparisons) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	61% (56%)	19% (23%)	14% (18%)	6% (3%)	2,153 (524)
Landlords	64% (65%)	19% (19%)	12% (15%)	5% (1%)	2,046 (435)
Letting Agents	9% (10%)	33% (45%)	45% (35%)	13% (10%)	107 (89)

The majority of respondents overall (43%, down from 56% in 2019) indicated that they had experienced tenants leaving without providing the required notice period (either rarely, sometimes or frequently). This figure was 40% for landlords and 88% for letting agents.

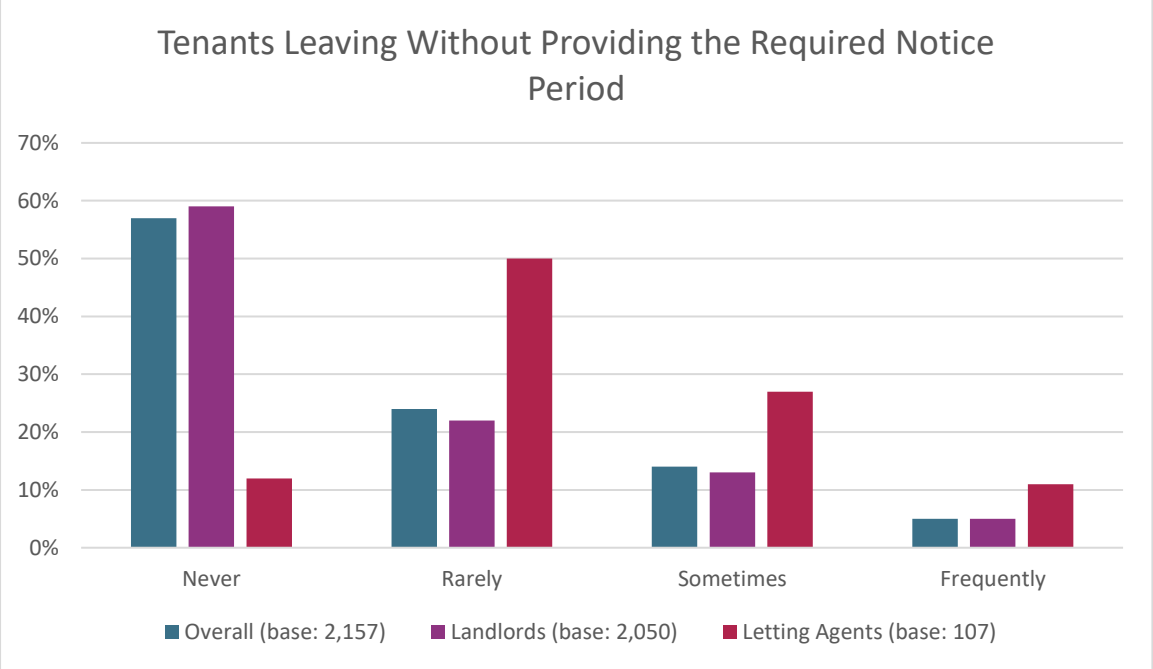


Table 30: Tenants Leaving Without Providing the Required Notice Period (2019-2024 Comparisons) – 2019 figures provided in brackets

Category of Respondent	Never	Rarely	Sometimes	Frequently	Base
Overall	57% (44%)	24% (28%)	14% (21%)	5% (7%)	2,157 (524)
Landlords	59% (52%)	22% (24%	13% (18%)	5% (6%)	2,050 (435)
Letting Agents	12% (8%)	50% (49%	27% (31%)	11% (11%)	107 (89)

Across most of the issues and challenges noted above, there has been little change in the prevalence with which landlords and letting agents experience these things between 2019 and 2024. The only issues where 10% or more of respondents say that they experience the issue frequently are in relation to physical damage caused to the property by tenants (15% say this is experienced frequently) and tenants failing to comply with aspects of their tenancy agreement (10%).

It is of particular note that the proportion of respondents indicating that they had experienced tenants failing to pay their rent (either rarely, sometimes or frequently) reduced from 71% in 2019 to 58% In 2024.

When given the opportunity to make further comment on these issues and challenges, some landlords stressed that most landlord-tenant relationships were positive ones:

"We take care in choosing tenants and provide good accommodation and address problems quickly. In general we have very good relationships and few problems"

"The tenants are usually fine."

"I've been very happy with my tenants over 15 years and they generally stay for years at a time."

"As landlords of 2 properties which we own, one being managed by a letting company, we have always had responsible tenants. The one we manage had a sitting tenant who is still there and is very reliable."

However, a number stressed the particular challenges that they faced in relation to issues such as tenants causing damage to property, anti-social behaviour and non-payment of rent:

"The volume of tenants not paying their rent has increased significantly since the introduction of the eviction ban and in these cases the sums accrued by tenants has reached record highs."

"The renovations required to my flat almost wiped out any gains made to the property in 10 years of renting it out. I tried my best to be a good landlord - any repairs were done straight away and I allowed a rent holiday during Covid but my tenant still destroyed the flat."

"The professional couple and their one-year-old have caused over £12,000 worth of damages to our old Victorian house in the 10 months they stayed here."

"Tenants can do what they like nowadays.... damage the property, stop paying the rent and there's virtually nothing a landlord can do about it in Scotland."

Respondents also took the opportunity here to comment on the cumulative effects of legislative change, alongside increased costs generally, tending to reduce the viability of investing in the private rented sector, with the suggestion being that this is leading to reduced supply and increased costs in the market:

"The Scottish Government has utterly failed to understand the rental market and is making it harder and harder to keep the properties as long term lets and not look to turn them into short term rentals. It is time that the government reversed some of these draconian measures and started to encourage responsible landlords rather than making the sector untenable."

"The government seem intent on bleeding landlords dry by imposing charges and taxing them to the point that there is no point in owning or letting a property but they provide no solution themselves in the form of council housing."

"The government has made this not a viable business. By having these rent limits, we can't increase rent to cover the mortgage and factor fees. It's a lose-lose situation which in affect is making me think about selling up. This is reducing housing stock and will still drive up prices."

"When our properties vacate we are selling. We have already sold one when tenant moved. We don't want to make any of our tenants homeless so will simply sell as they move on. It is a wholly negative experience as a responsible landlord in Scotland."

Summary

Across a range of issues and challenges presented to respondents, there has been little change in the prevalence with which landlords and letting agents experienced these things between 2019 and 2024. The only issues where 10% or more of respondents say that they experience the issue frequently are in relation to physical damage caused to the property by tenants (15% say this is experienced frequently) and tenants failing to comply with aspects of their tenancy agreement (10%).

It is, however, of note that the proportion of respondents indicating that they had experienced tenants failing to pay their rent (either rarely, sometimes or frequently) reduced from 71% In 2019 to 58% in 2024.

6. Expectations and Future Plans

Introduction

6.1 Basis of Reporting

This section provides an indication of confidence in the future sustainability of the private rented sector from the perspective of landlords and letting agents. It also explores perceived future risks and opportunities relating to future operations and what future plans landlords and letting agents are actively making. Once more, as the distinct experiences of landlords and letting agents are of particular relevance here, we have illustrated the overall results for each question alongside the specific results for landlords and letting agents and, where appropriate, have also provided tables comparing the results for each category of respondent between 2019 and 2024.

6.2 Confidence in the Private Rented Sector

Overall, only 17% of respondents (down from 41% in 2019) were either very or quite confident in the future sustainability of the private rented sector – this was higher for letting agents (25%) when compared with landlords (17%). By comparison, 70% of respondents (up significantly from 42% in 2019) were not very or not at all confident – this was higher for landlords at 72% and lower for letting agents at 61%.

Landlords in Grampian (13%), Dunbartonshire (14%), and Southern Scotland (16%) were less likely than those in other areas to indicate that they were confident in the future sustainability of the sector. Landlords with 6 to 10 properties (7%) or more than 10 properties (10%) were also slightly less likely than others to express confidence in the sustainability of the sector. "Accidental" and "investment" landlords were slightly more likely to express confidence but even amongst these groups, only 21% and 20% respectively did so. Only 12% of "portfolio" and 10% of "business" landlords expressed confidence.

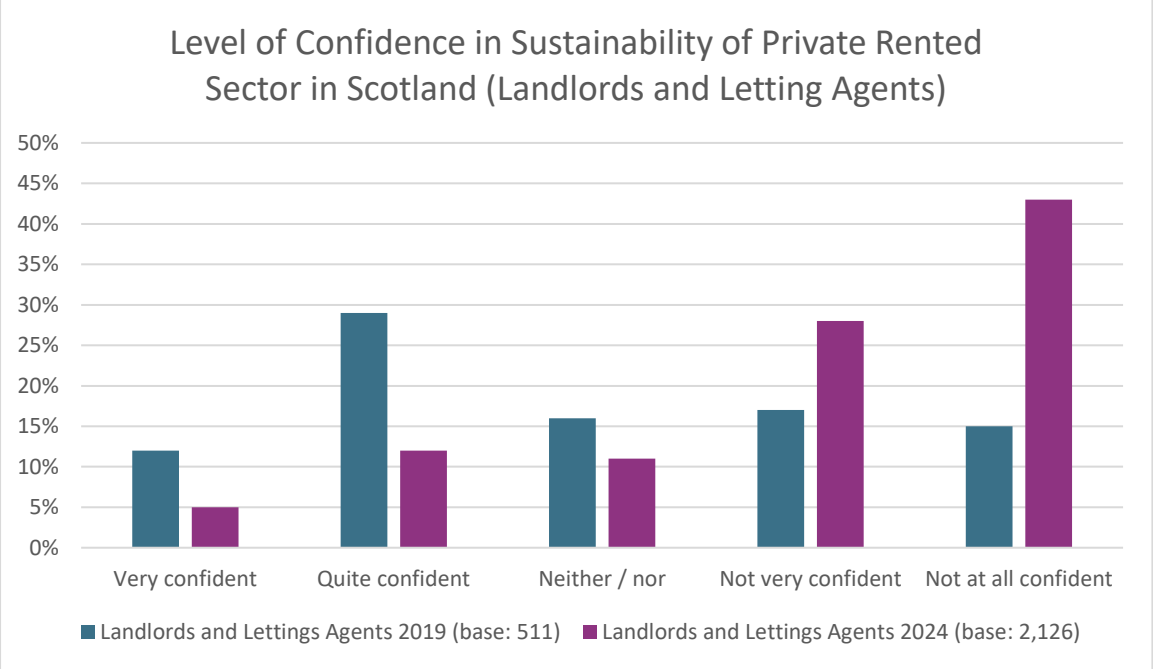


Table 31: Level of Confidence in Sustainability of Private Rented Sector (2019-2024 Comparison and Breakdown) – 2019 figures provided in brackets

Category of Respondent	Very confident	Quite confident	Neither / nor	Not very confident	Not at all confident	Base
Overall	4% (12%)	14% (29%)	46% (16%)	14% (17%)	22% (15%)	2,126 (511)
Landlords	5% (11%)	12% (25%)	11% (17%)	28% (29%)	44% (18%)	2,019 (421)
Letting Agents	7% (17%)	18% (38%)	14% (14%)	33% (23%)	28% (8%)	107 (90)

6.3 Risks

Respondents were then asked to comment on the extent to which certain factors represented a risk to their operation in Scotland over the next few years.

Overall, 41% of respondents (up from 36% in 2019) considered recent benefit changes for tenants to be a risk, to either some or a significant extent, with 17% considering this to be the case to a significant extent. Landlords considered this a higher risk - 42% (including 18% that considered the risk significant). A slightly lower proportion of letting agents considered this to be a risk to either some or a significant extent compared to the average at 39% (including 13% who considered the risk to be a significant one). Perceptions in relation to this issue did not vary significantly according to landlord characteristics or size.

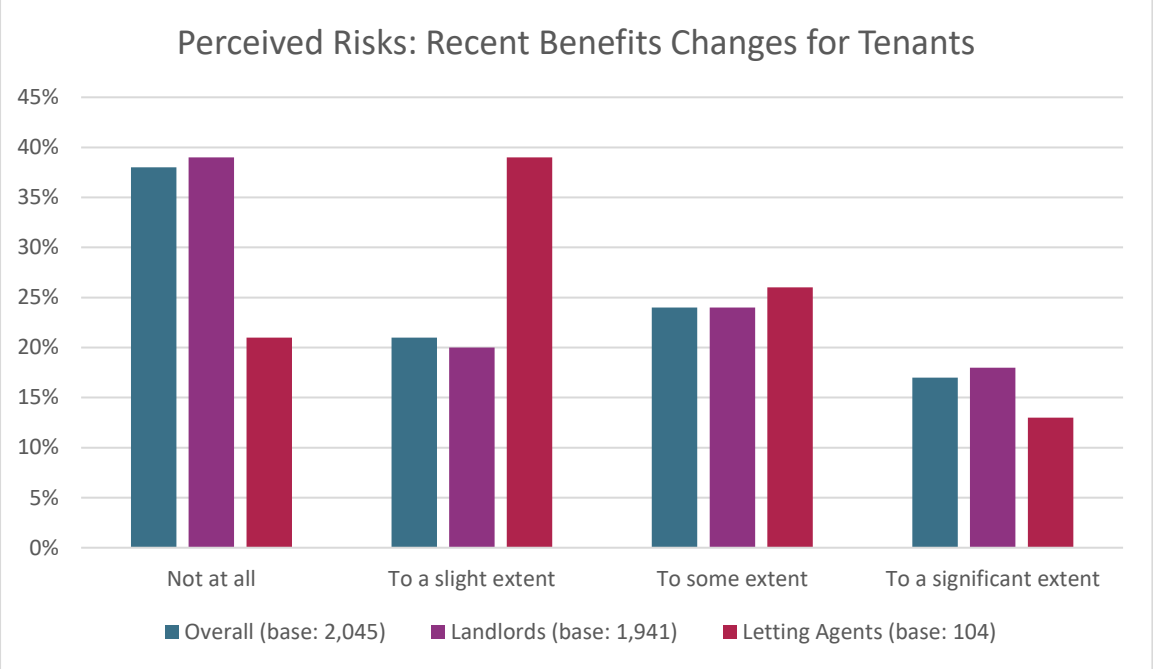


Table 32: Perceived Risks: Recent Benefits Changes for Tenants (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	38% (41%)	21% (23%)	24% (22%)	17% (14%)	2,045 (505)
Landlords	39% (45%)	20% (22%)	24% (20%)	18% (13%)	1,941 (417)
Letting Agents	21% (23%)	39% (28%)	26% (33%)	13% (16%)	104 (98)

63% of respondents (up from 48% in 2019) considered the regulatory regime (including landlord registration, health and safety requirements and so on) to be a risk to some or a significant extent, with 34% considering this to be the case to a significant extent. 63% of landlords considered this to be a risk to some or a significant extent (including 34% who considered the risk to be a significant one) and 63% of letting agents considered this to be so (including 33% that considered the risk to be significant). Larger landlords were somewhat more likely to see the regulatory regime as a risk (for example, 76% of those with between 11 and 50 properties and 85% of those with 51 or more properties did so).

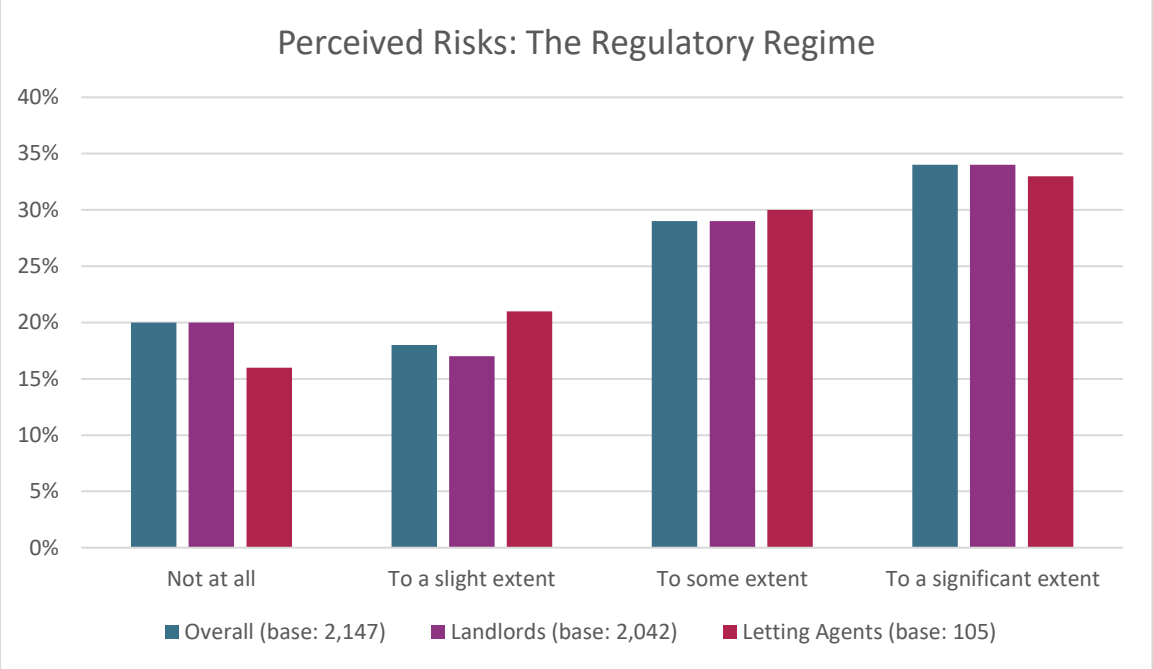


Table 33: Perceived Risks: The Regulatory Regime (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	20% (26%)	18% (26%)	29% (25%)	34% (23%)	2,147 (524)
Landlords	20% (27%)	17% (25%)	29% (24%)	34% (25%)	2,042 (437)
Letting Agents	16% (26%)	21% (29%)	30% (29%)	33% (16%)	105 (86)

51% of respondents (up slightly from 48% in 2019) considered changes to mortgage interest tax relief to be a risk to their operations to either some or a significant extent, with 34% considering this the case to a significant extent. 49% of landlords considered this to be a risk to some or a significant extent (including 33% who considered the risk to be a significant one) but letting agents were particularly likely to see this as a risk to some or a significant extent (81% did so, including 50% that considered the risk to be significant). "Portfolio" landlords were more likely to see this as a risk (66% did so) and this was also the case amongst larger landlords (64% of those with between 6 and 10 properties, 69% of those with between 11 and 50 properties and 60% amongst those with 51 or more properties).

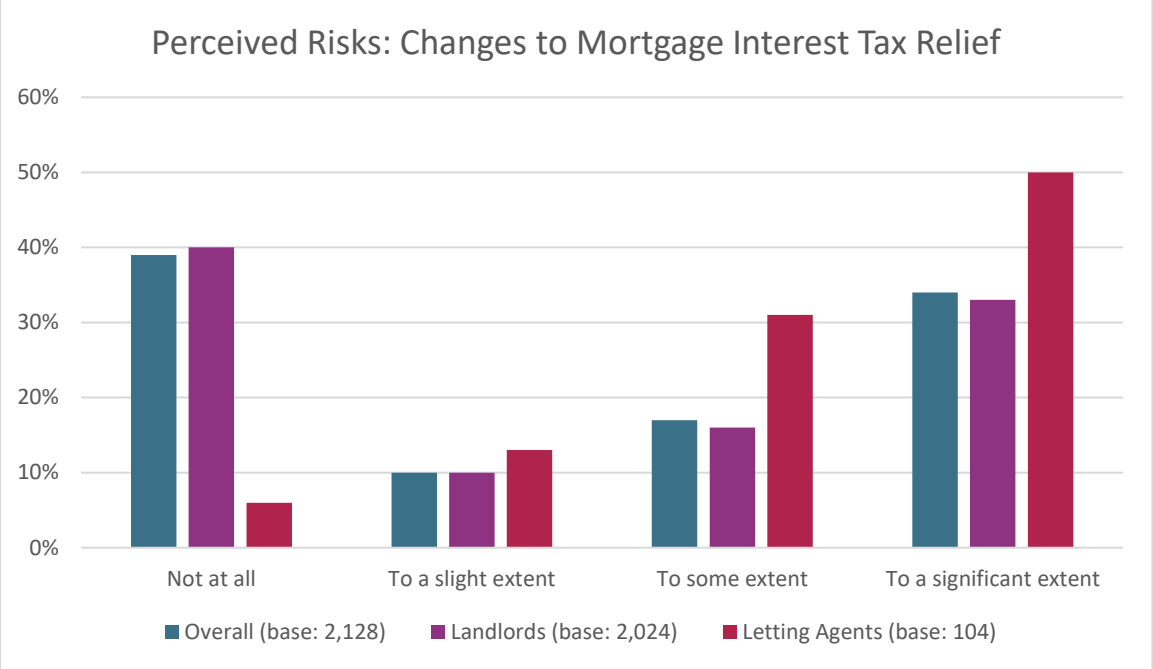


Table 34: Perceived Risks: Changes to Mortgage Interest Tax Relief (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	39% (37%)	10% (15%)	17% (21%)	34% (27%)	2,128 (515)
Landlords	40% (44%)	10% (12%)	16% (19%)	33% (25%)	2,024 (431)
Letting Agents	6% (5%)	13% (26%)	31% (27%)	50% (42%)	104 (84)

Respondents were particularly likely to see enhanced rights given to private sector tenants as a risk to their operations. Overall, 75% considered this a risk to some or a significant extent (up from 64% In 2019) with 49% considering this the case to a significant extent. 75% of landlords considered this to be a risk to some or a significant extent (including 49% who considered the risk to be a significant one) and 83% of letting agents considered this to be so (including 54% that considered the risk to be significant). "Portfolio" landlords were again more likely to see this as a risk (87% did so) and this was also the case amongst larger landlords (85% of those with between 6 and 10 properties, 80% of those with between 11 and 50 properties and 90% amongst those with 51 or more properties).

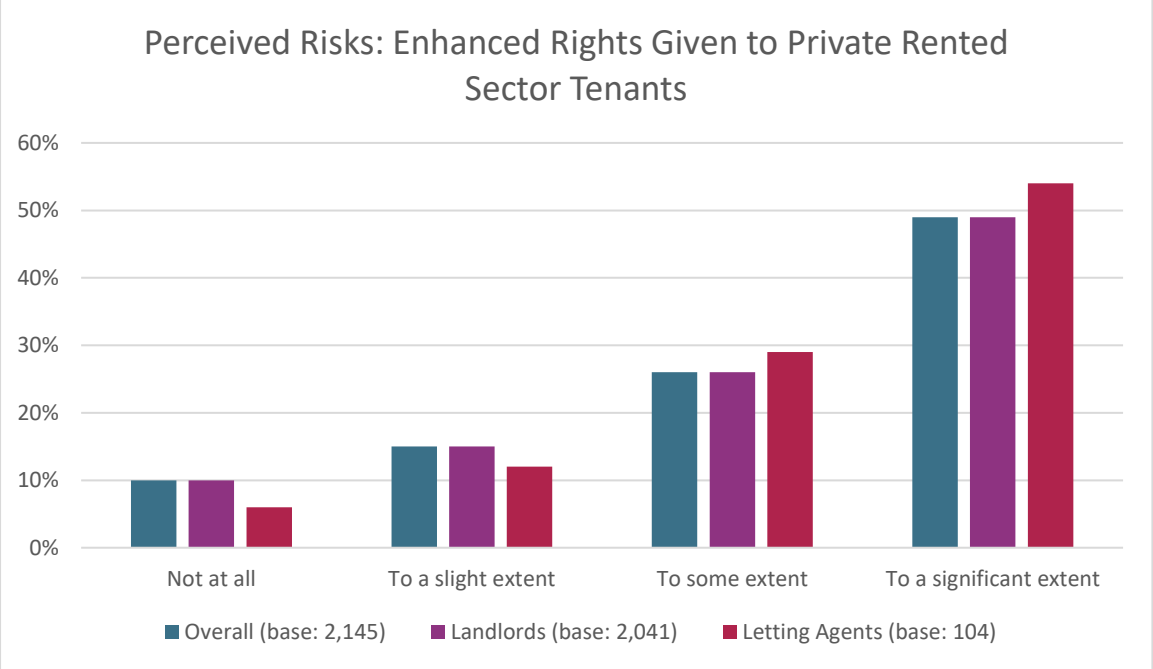


Table 35: Perceived Risks: Enhanced Rights Given to Private Rented Sector Tenants (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	10% (16%)	15% (19%)	26% (29%)	49% (35%)	2,145 (520)
Landlords	10% (17%)	15% (20%)	26% (29%)	49% (34%)	2,041 (432)
Letting Agents	6% (13%)	12% (19%)	29% (27%)	54% (41%)	104 (88)

Overall, 57% of respondents (up from 49% in 2019) considered the Additional Dwelling Supplement (ADS) to be a risk to their operations to some or a significant extent, with 36% considering this to be the case to a significant extent. 56% of landlords considered this to be a risk to some or a significant extent (including 36% who considered the risk to be a significant one) and 72% of letting agents considered this to be so (including 44% that considered the risk to be significant). Once again, "portfolio" landlords were more likely to see this as a risk (67% did so) and this was also the case amongst larger landlords (71% of those with between 6 and 10 properties, 73% of those with between 11 and 50 properties and 65% amongst those with 51 or more properties).

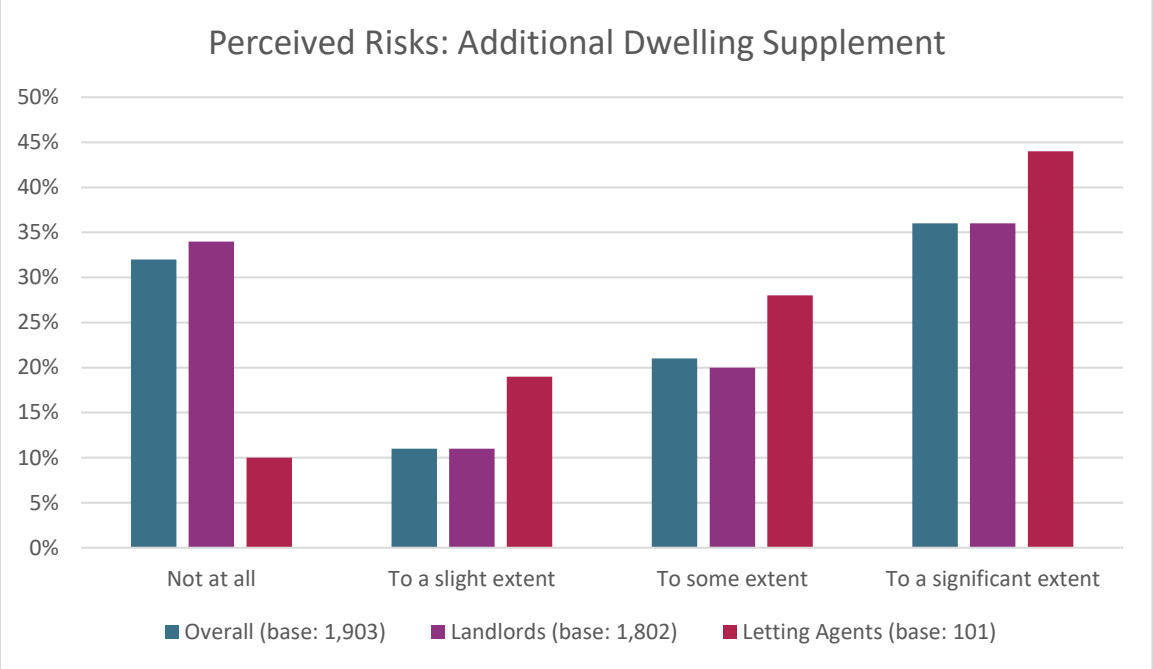
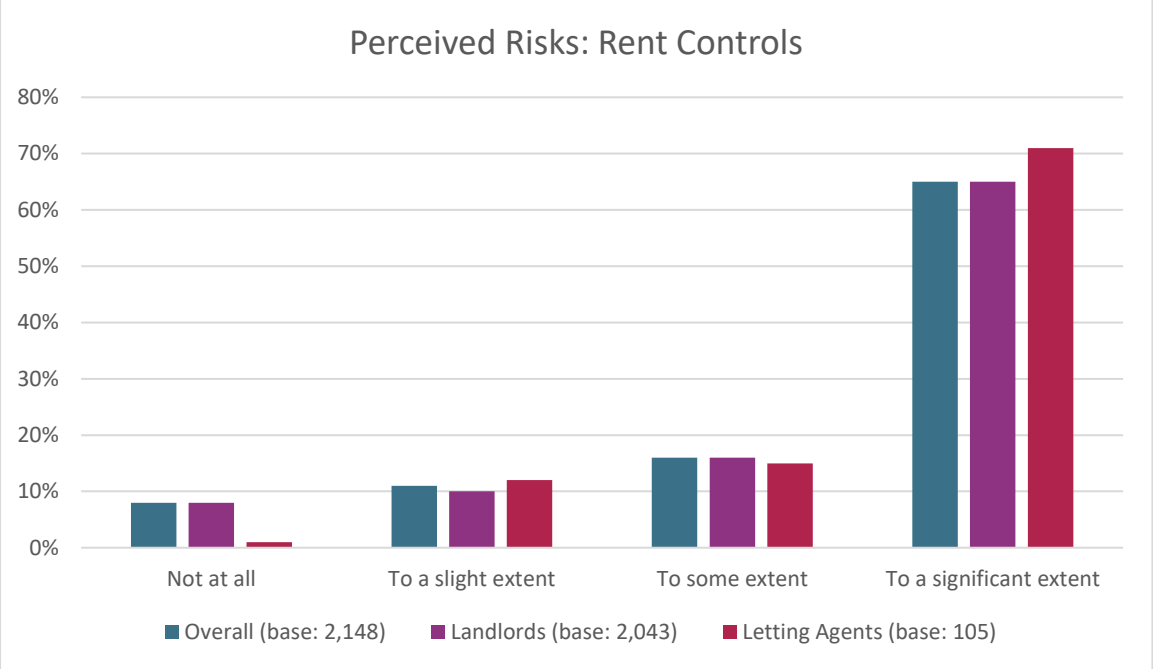


Table 36: Perceived Risks: Additional Dwelling Supplement (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	32% (34%)	11% (17%)	21% (21%)	36% (28%)	1,903 (448)
Landlords	34% (37%)	11% (15%)	20% (20%)	36% (28%)	1,802 (377)
Letting Agents	10% (18%)	19% (25%)	28% (30%)	44% (27%)	101 (71)

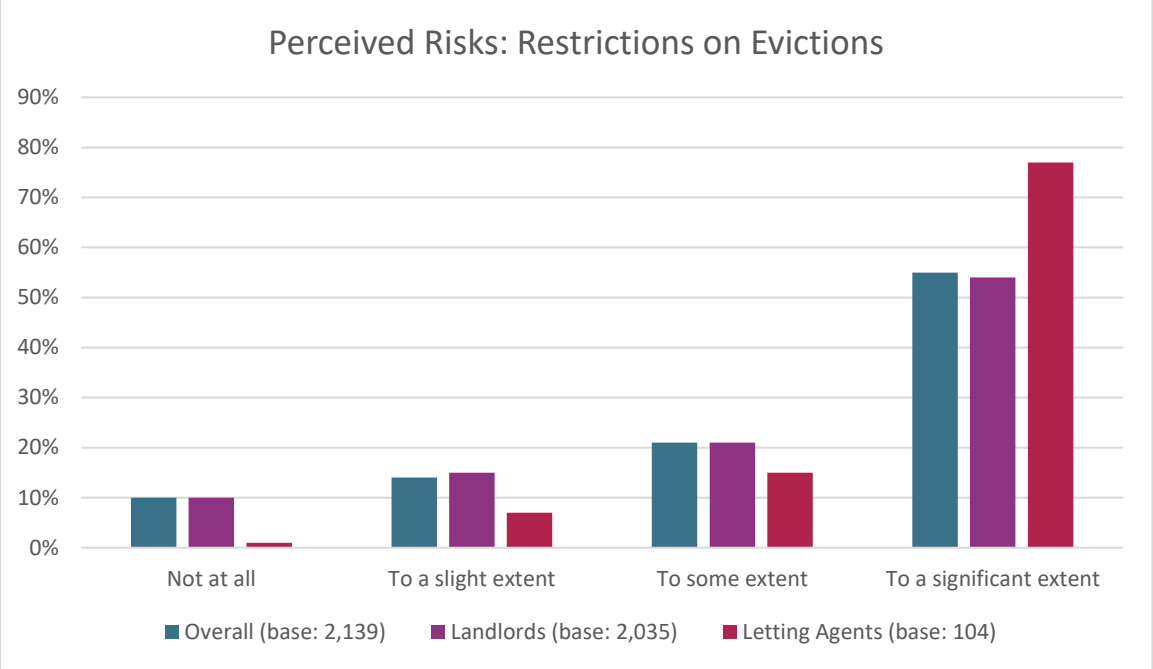
Overall, 81% of respondents considered rent controls such as rent freezes, caps or ceilings to be a risk to their operations to some or a significant extent, with 65% considering this to be the case to a significant extent. 81% of landlords considered this to be a risk to some or a significant extent (including 65% who considered the risk to be a significant one) and 86% of letting agents considered this to be so (including 71% that considered the risk to be significant).

A significant majority of all landlord "types" considered this to be a risk to their operation to at least some extent including 72% of "accidental" landlords, 82% of "investment" landlords, 93% of "portfolio" landlords and 95% of "business" landlords. This was true also in relation to landlord size, with 71% of single property landlords seeing this as a risk to their operation, 85% of those with between 2 and 5 properties, 94% of those with between 6 and 10 properties, 96% of those with between 11 and 50 properties and 100% of the small group of landlords with 51 or more properties.



Overall, 76% of respondents considered restrictions on evictions to be a risk to their operations to some or a significant extent, with 55% considering this to be the case to a significant extent. 75% of landlords considered this to be a risk to some or a significant extent (including 54% who considered the risk to be a significant one) and 92% of letting agents considered this to be so (including 77% that considered the risk to be significant).

Again, a significant majority of all landlord "types" considered this to be a risk to their operation to at least some extent including 69% of "accidental" landlords, 73% of "investment" landlords, 84% of "portfolio" landlords and 85% of "business" landlords. This was true also in relation to landlord size, with 77% of single property landlords seeing this as a risk to their operation, 75% of those with between 2 and 5 properties, 85% of those with between 6 and 10 properties, 87% of those with between 11 and 50 properties and 95% of the small group of landlords with 51 or more properties.



The most common risks as per the 2024 survey are tabulated below, set out in order of the "overall" result for "some" or "a significant" extent. It is clear that all of the issues presented to landlords as a potential risk were seen as such by a significant proportion of respondents. Other than in relation to benefits changes for tenants (which 41% considered to be a risk) between 51% and 81% considered the various issues to be a risk (these relating to changes in Mortgage Interest Tax Relief, the regulatory regime, enhanced rights given to private sector tenants, restrictions on evictions and rent controls. In particular, 81% of respondents considered rent controls as a risk to their operation (and it is noted that 65% considered this to be a significant risk) and that 76% considered restrictions on evictions to be a risk to their operations (of whom 55% considered this to be a significant risk).

Table 37: Ranking of Perceived Risks by Respondent Category (2024) – proportion identifying issue as a risk to some or a significant extent

Risk	Overall	Landlords	Letting Agents
Rent controls	81%	81%	86%
Restrictions on evictions	76%	75%	92%
Enhanced rights given to private sector rented tenants	75%	75%	83%
The regulatory regime	63%	63%	63%
Additional Dwelling Supplement	57%	56%	62%
Changes to Mortgage Interest Tax Relief	51%	49%	81%
Recent benefits changes to tenants	41%	42%	39%
Bases vary and are detailed in the sections on each individual question			

When given the opportunity to comment on a write-in basis regarding risks to their operation as a private landlord, respondents commonly reiterated their view that the range of legislative changes in aggregate had a negative impact on their own operations and on the market as a whole:

"If I could sell the property I would. It is now too onerous and unprofitable to be a landlord on a small scale."

"The increase in legislation, landlord registration and capping of rents makes being a private landlord increasingly less viable - therefore when the property becomes vacant I will not be reletting; it will lie empty so reducing amount of housing available for rent."

"As it becomes more uneconomic to let, landlords will come out of the market - this is already happening with property portfolios being sold down. All this does is shift the housing pressure elsewhere by taking rented property out of the marketplace. Private rented housing is already held to higher standards than any other form of housing. Scotland does not have enough housing overall and it certainly doesn't have enough social housing to house everyone currently in private sector."

"Due to rent not going up during Covid and the introduction of the rent freeze we find ourselves in a very difficult situation where our mortgage is more than the rent, now the only option for us is to sell the property which will render the tenant homeless."

"None of the Scottish Government's policies help a landlord. They simply do not understand the market and lead with populist policies that win votes but in the long term will push rents higher and make it harder for tenants. The government needs to remember that owning a home isn't for everyone and, love them or hate them, landlords are required for our housing systems as it currently stands."

Occasional concerns were also apparent as to additional legislative changes that could have a further negative impact on financial viability, with the prospects of a rent freeze being extended to new tenancies being a particular concern:

"If the Scottish Government imposes more rent controls than we are likely to sell our property and cease being a landlord in Scotland (we are likely to continue as a landlord in England)."

"I haven't issued rent increases to tenants in the past but have had to introduce them to minimise any impact that future proposed legislation might mean for limiting rent increases, even between tenancies."

"The government legislation that mandates that properties in the PRS must conform to years to zero carbon ahead of owner occupied property."

A number of landlords indicated that the effects of the various changes have been such that they have or will exit, or reduce investment in the sector, including a number that indicated that they had already shifted investment to the private rented sector in other parts of the UK:

"The increased constraints on landlords are likely to cause me to withdraw from letting."

"These changes resulted in a change of strategy; in which we stopped acquiring any more properties and started selling down our portfolio. Such restrictive changes do not encourage us to remain as landlords. Instead, these changes have persuaded us that the Scottish private rental market is simply not worth the hassle of being involved in. There are more fair and profitable things to invest our capital in."

"If the Scottish Government continue to interfere in the operation of the market in the private rental sector in Scotland I will probably exit the market here and transfer all of my investments over time down to England."

"I cannot grow my rental business because of the tax regulations and ADS. I cannot cover my overheads because of the rent cap. It is also difficult to remove non-paying tenants or those that cause damage. Over the next 4 years, I will be gradually selling off my properties and I will be reinvesting elsewhere - possibly Newcastle."

6.4 Opportunities

Respondents were also asked about the extent to which they saw each of these changes as opportunities and these results are set out below; across the board, respondents were significantly less likely to perceive these issues as an opportunity than they were to perceive them as a risk and these views were broadly similar across landlord characteristics.

13% of respondents considered recent benefit changes for tenants to be an opportunity to some or a significant extent (up from 10% in 2019), with 4% considering this the case to a significant extent. 13% of landlords considered this to be an opportunity to some or a significant extent (including 4% who considered the opportunity to be a significant one) and 18% of letting agents considered this to be so (including 5% that considered the opportunity to be a significant one).

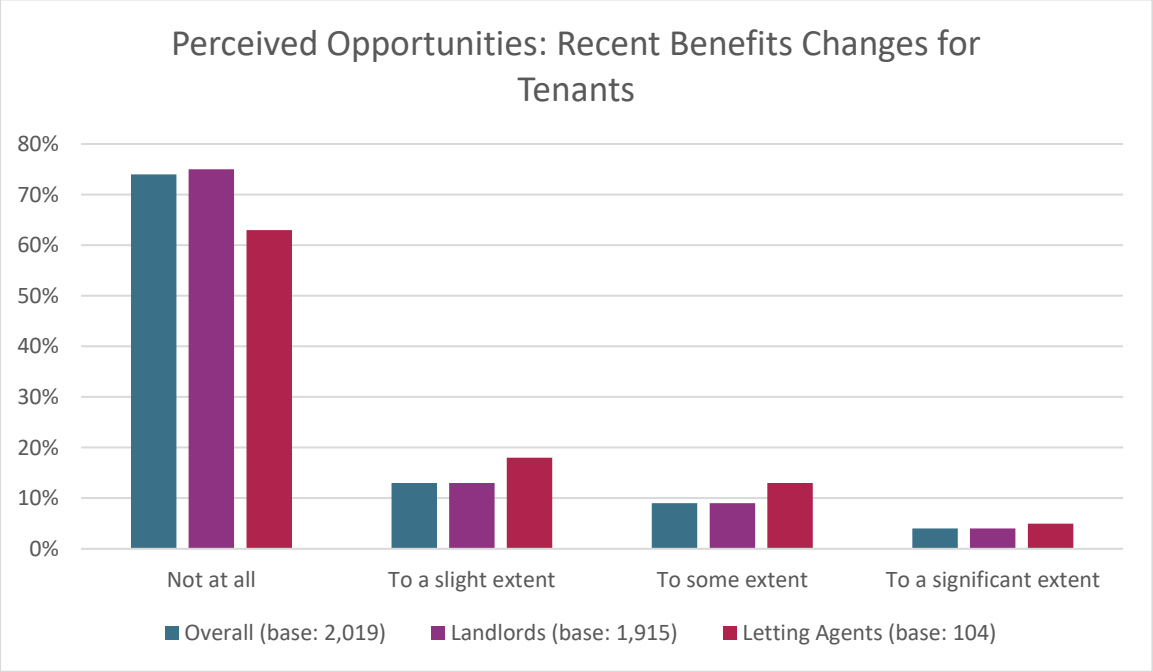


Table 38: Perceived Opportunities: Recent Benefits Changes for Tenants (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	74% (76%)	13% (14%)	9% (7%)	4% (3%)	2,019 (507)
Landlords	75% (81%)	13% (11%)	9% (5%)	4% (2%)	1,915 (419)
Letting Agents	63% (52%)	18% (30%)	13% (13%)	5% (6%)	104 (88)

17% of respondents considered the regulatory regime (including landlord registration, health and safety requirements and so on) to be an opportunity to some or a significant extent (down from 20% in 2019), with 6% considering this the case to a significant extent. 17% of landlords considered this to be an opportunity to some or a significant extent (including 6% who considered the opportunity to be a significant one) and 27% of letting agents considered this to be so (including 7% that considered the opportunity to be a significant one).

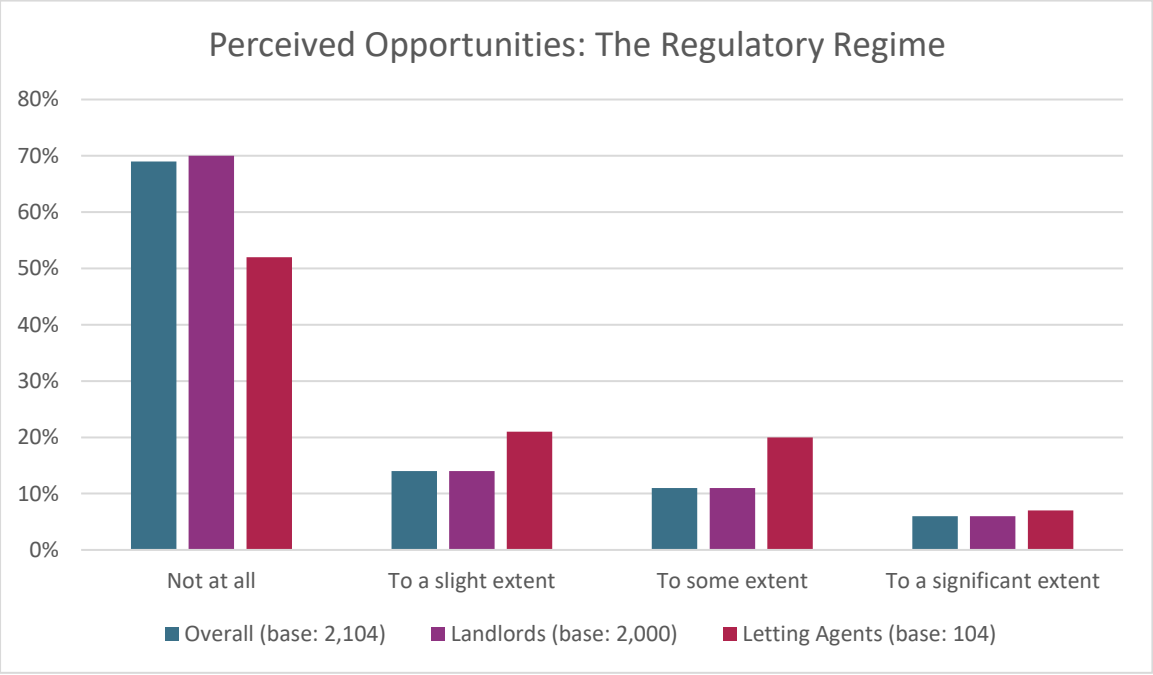


Table 39: Perceived Opportunities: The Regulatory Regime (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	69% (60%)	14% (20%)	11% (14%)	6% (6%)	2,104 (513)
Landlords	70% (65%)	14% (19%)	11% (12%)	6% (4%)	2,000 (428)
Letting Agents	52% (35%)	21% (27%)	20% (24%)	7% (14%)	104 (85)

11% of respondents considered changes to mortgage interest tax relief to be an opportunity to some or a significant extent (up from 10% in 2019), with 6% considering this the case to a significant extent. 11% of landlords considered this to be an opportunity to some or a significant extent (including 6% who considered the opportunity to be a significant one) and 19% of letting agents considered this to be so (including 9% that considered the opportunity to be a significant one).

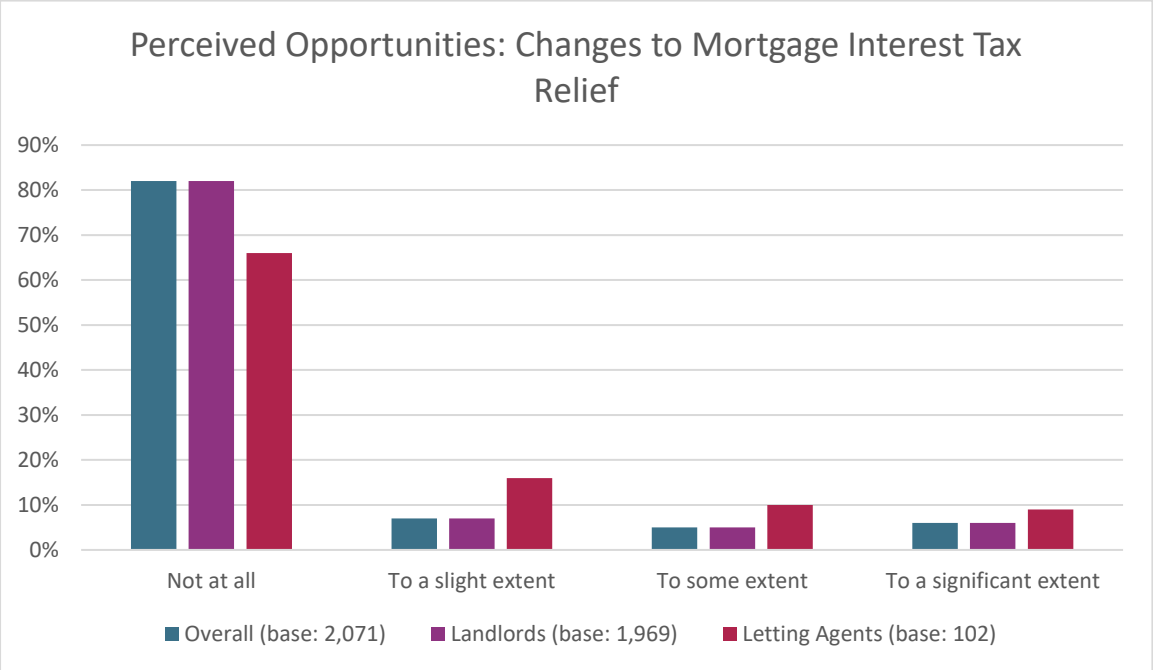


Table 40: Perceived Opportunities: Changes to Mortgage Interest Tax Relief (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	82% (78%)	7% (12%)	5% (9%)	6% (1%)	2,071 (5087)
Landlords	82% (81%)	7% (10%)	5% (8%)	6% (1%)	1,969 (425)
Letting Agents	66% (66%)	16% (23%)	10% (13%)	9% (4%)	102 (83)

16% of respondents considered enhanced rights given to private rented sector tenants to be an opportunity to some or a significant extent (up from 14% in 2019), with 8% considering this the case to a significant extent. 16% of landlords considered this to be an opportunity to some or a significant extent (including 8% who considered the opportunity to be a significant one) and 19% of letting agents considered this to be so (including 10% that considered the opportunity to be a significant one).

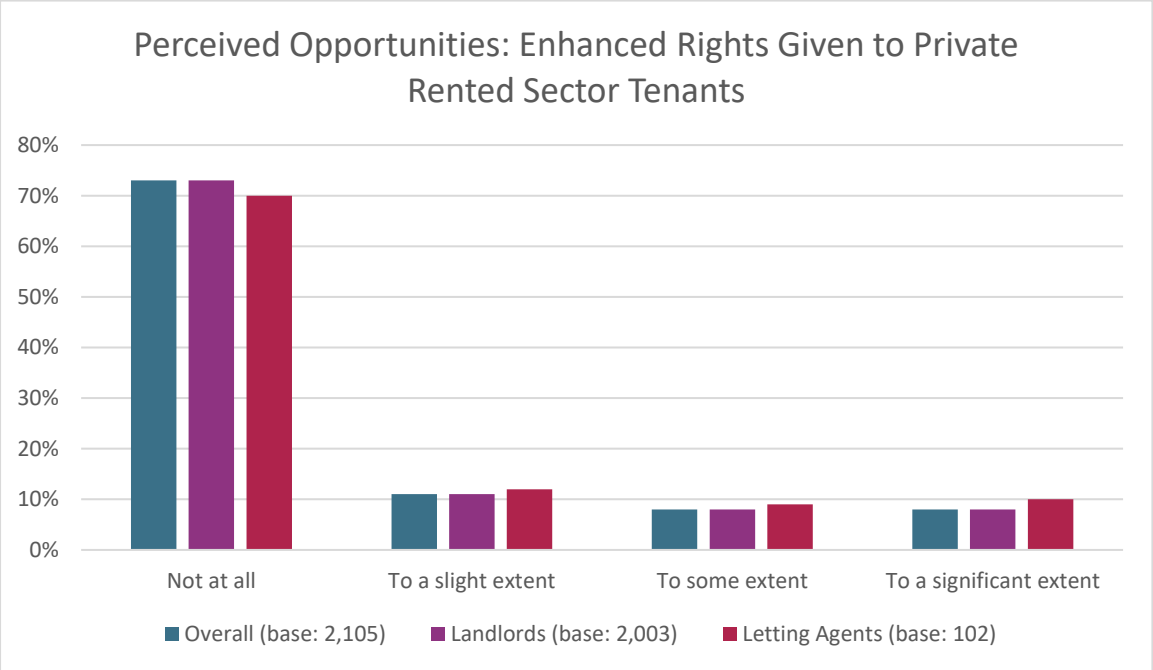


Table 41: Perceived Opportunities: Enhanced Rights Given to Private Rented Sector Tenants (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	73% (68%)	11% (18%)	8% (11%)	8% (3%)	2,105 (514)
Landlords	73% (71%)	11% (17%)	8% (10%)	8% (3%)	2,003 (430)
Letting Agents	70% (51%)	12% (24%)	9% (21%)	10% (4%)	102 (84)

13% of respondents considered the Additional Dwelling Supplement (ADS) to be an opportunity to some or a significant extent (up from 8% in 2019), with only 6% considering this to be the case to a significant extent. 12% of landlords considered this to be an opportunity to some or a significant extent (including 5% who considered the opportunity to be a significant one) and 15% of letting agents considered this to be so (including 7% that considered the opportunity to be a significant one).

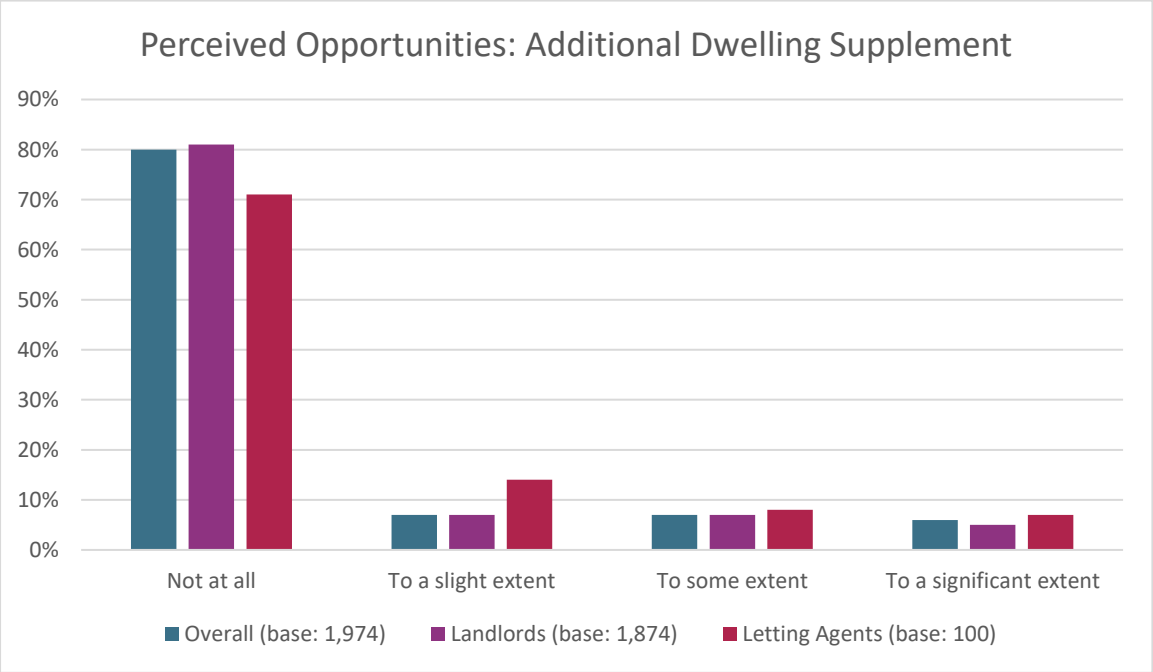
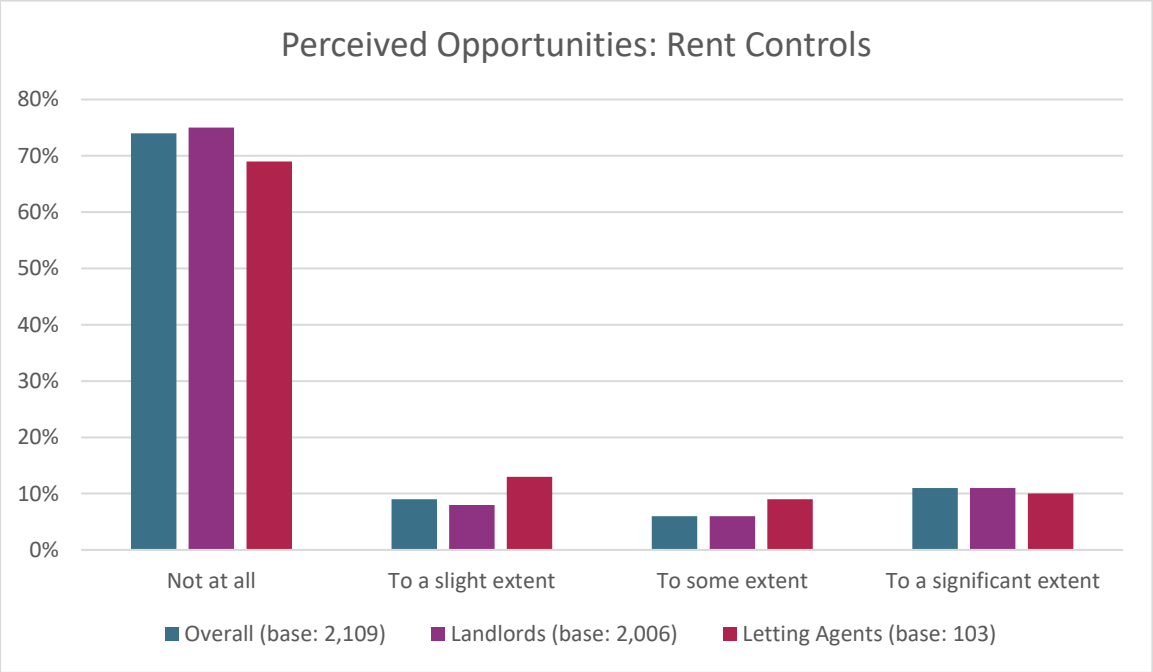


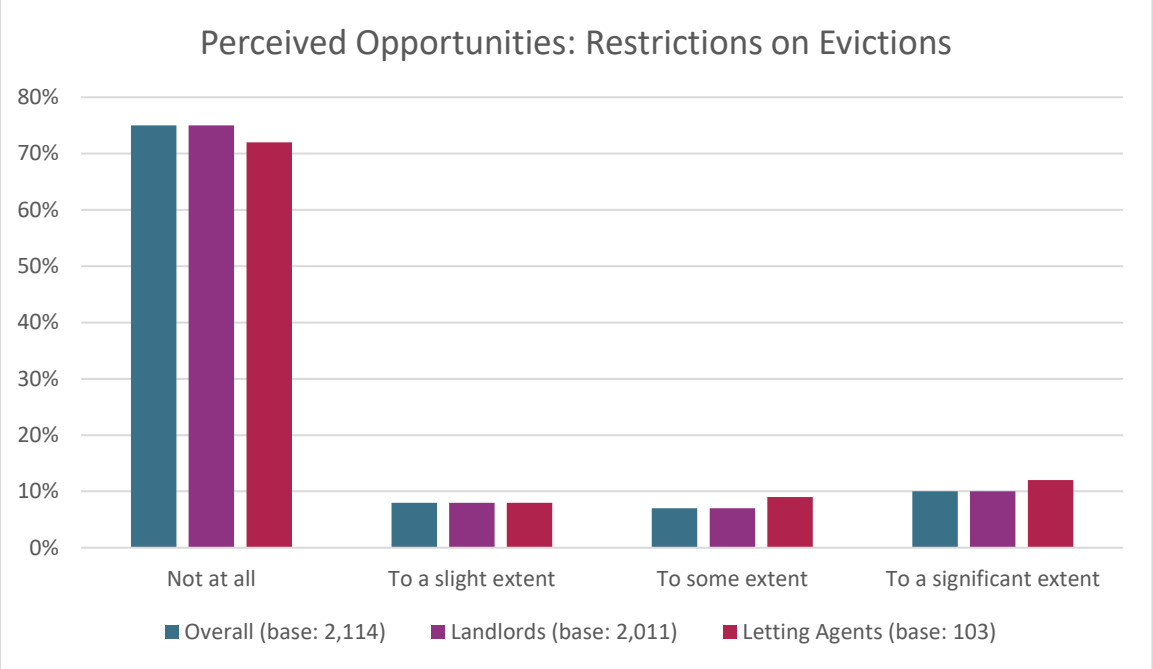
Table 42: Perceived Opportunities: Additional Dwelling Supplement (2019-2024 Comparison) – 2019 figures provided in brackets

Category of Respondent	Not at all	To a slight extent	To some extent	To a significant extent	Base
Overall	80% (79%)	7% (12%)	7% (7%)	6% (1%)	1,905 (473)
Landlords	81% (83%)	7% (8%)	7% (6%)	5% (3%)	1,874 (3940)
Letting Agents	71% (61%)	14% (25%)	8% (10%)	7% (4%)	100 (79)

17% of respondents considered rent controls such as rent freezes, caps or ceilings to be an opportunity to some or a significant extent (not asked previously), with 11% considering this to be the case to a significant extent. 17% of landlords considered this to be an opportunity to some or a significant extent (including 11% who considered the opportunity to be a significant one) and 19% of letting agents considered this to be so (including 10% that considered the opportunity to be a significant one). This question was not asked in 2019.



17% of respondents considered restrictions on evictions to be an opportunity to some or a significant extent (not asked previously), with 10% considering this to be the case to a significant extent. 17% of landlords considered this to be an opportunity to some or a significant extent (including 10% who considered the opportunity to be a significant one) and 21% of letting agents considered this to be so (including 12% that considered the opportunity to be a significant one). This question was not asked in 2019.



The most common opportunities as per the 2024 survey are detailed below. Only between 11% and 17% of respondents considered any of these issues to be an opportunity for their operations, these most commonly relating to enhanced rights given to private sector tenants (16%), the regulatory regime, rent controls and restrictions on evictions (17% of respondents in each case).

Table 43: Ranking of Perceived Opportunities by Respondent Category (2024) – proportion identifying issue as an opportunity to some or a significant extent

Opportunity	Overall	Landlords	Letting Agents
The regulatory regime	17%	17%	27%
Rent controls	17%	17%	19%
Restrictions on evictions	17%	17%	21%
Enhanced rights given to private sector rented tenants	16%	16%	19%
Recent benefits changes to tenants	13%	13%	18%
Additional Dwelling Supplement	13%	12%	15%
Changes to Mortgage Interest Tax Relief	11%	11%	19%
Bases vary and are detailed in the sections on each individual question			

The most common opportunity referenced in the write-in comments related to regulation helping to reduce the possibility of unregistered or rogue landlords having a negative impact on perceptions of the sector.

6.5 Past Changes

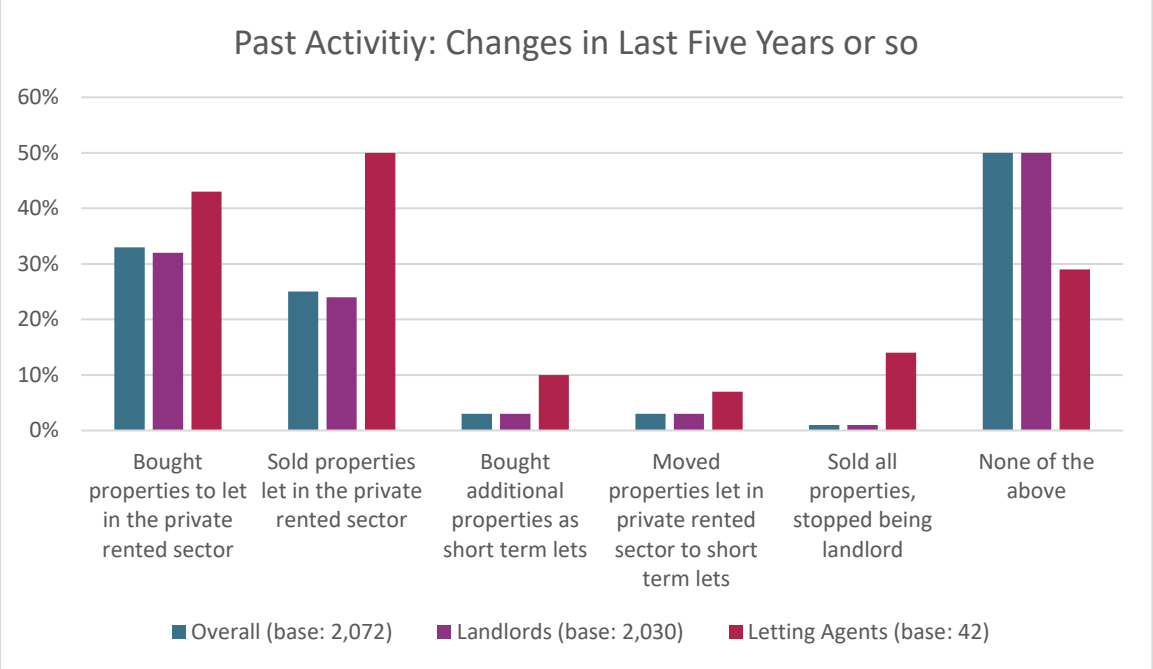
Respondents were asked which, if any, of a number of potential changes had applied to them in the past year or so. These questions were not asked previously so no direct comparison is possible. The key findings were:

- A significant proportion of respondents (33%) indicated that they had bought properties to let in the private rented sector in the past five years or so (32% for landlords and 43% for letting agents). Only 7% of "accidental" landlords had done so, with the figures being 39% for "investment" landlords, 44% for "portfolio" landlords and 63% for "business" landlords.

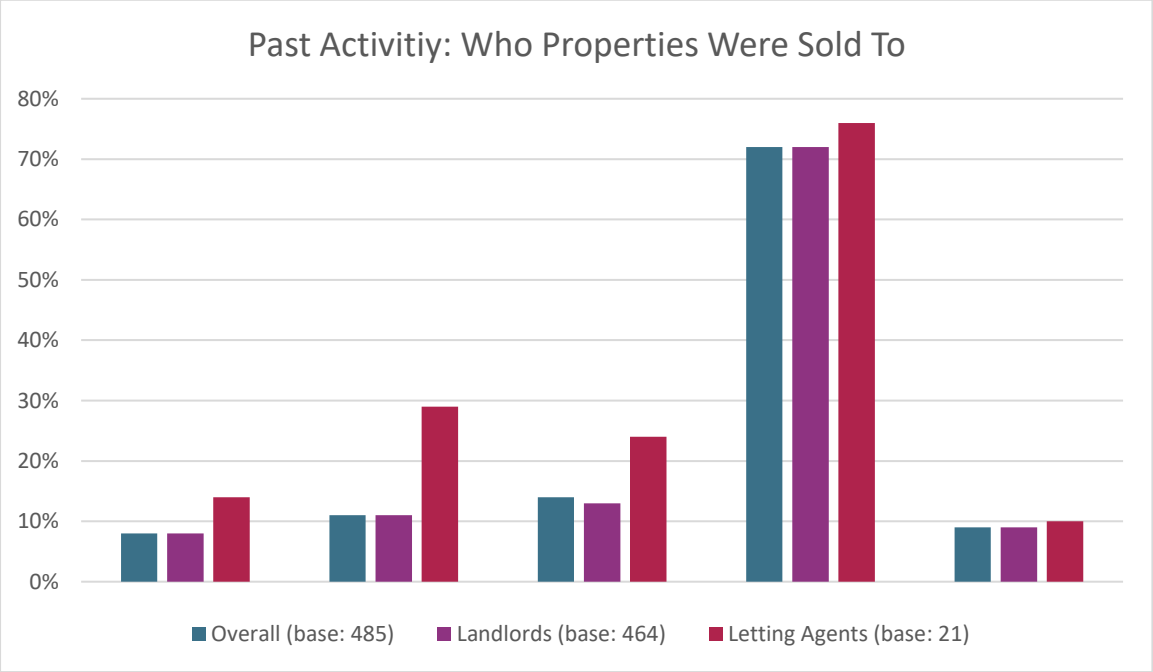
- 25% of respondents have sold properties that they let in the private rented sector in the past five years or so (24% for landlords and 50% for letting agents). Again, only a small proportion of "accidental" landlords had done so (9%) with the figures being 24% for "investment" landlords, 46% for "portfolio" landlords and 63% for "business" landlords. Larger landlords were significantly more likely to say that they had sold properties in the private rented sector in the past five years or so (e.g. 75% of landlords with over 50 properties responded thus) but this may simply be due to their having more properties to potentially sell. Each of these first two findings show that there has been a turnover of properties amongst landlords but they do not allow us to draw conclusions as to the extent of this "churn" or its timing, given the 5-year horizon of the question.

- Few respondents had made other changes such as buying additional properties as short term lets (3%), moving properties that they let in the private rented sector to short term lets (3%) or selling all the properties that they let privately and stopped being a landlord (1%).

- Half of all respondents have not done any of the above with respect to their activity in the private rented sector in the past five years or so (50% for landlords and 29% for letting agents). This figure is influenced significantly by the 83% of "accidental" landlords that had not done any of these things (this also being the case for 75% of single property landlords).



Where respondents have sold properties in the past year, in the majority of cases, this was to a new owner-occupier with vacant possession (72% overall, 72% for landlords and 76% for letting agents). Again, this question was not asked in 2019.



6.7 Future Plans

Respondents were asked which, if any, of a number of potential changes they were actively considering at present.

- 45% of respondents (up significantly from 23% in 2019) indicated that they were actively considering selling all their properties and stopping being a landlord altogether (this being 45% amongst landlords and 36% amongst letting agents). Amongst landlords specifically, middle sized landlords were significantly more likely to indicate an intention to do so (e.g. 58% of those with between 6 and 10 properties, and 51% of those with between 11 and 50 properties). Those with over 50 properties were less likely to express an intention to stop being a landlord altogether, although 20% of this segment did so. Whilst more established landlords were most likely to express an intention to do so (e.g. 50% of those operating for more than 10 years), a significant proportion of "young" landlords also expressed such an intention (e.g. 24% of those operating for fewer than 2 years).

- A significant proportion of respondents (33%, though down slightly from 35% in 2019) indicated that they were actively considering selling properties that they currently let in the long term private residential market (33% for landlords and 41% for letting agents). Amongst landlords specifically, larger landlords were significantly more likely to indicate that they were considering selling properties (e.g. 53% of those with between 6 and 10 properties, 54% of those with between 11 and 50 properties and 75% of those with more than 50 properties). More established landlords were again most likely to express an intention to sell properties (e.g. 38% of those operating for more than 10 years).

- 5% of respondents overall were actively considering selling their Short Term Let properties (5% for landlords and 8% for letting agents). This question was not asked in 2019.

- Fewer respondents (9% overall, down from 17% in 2019) indicated that they were considering buying properties to let in the private rented sector (9% for landlords and 18% for letting agents), while a further 3% overall (down from 6% previously) were actively considering buying additional properties as Short Term Lets (3% of landlords and 3% of letting agents).

- A small minority (4% overall, down from 15% in 2019) indicated that they were actively considering moving properties currently let in the private rented sector to Short Term Lets (4% for landlords and 5% for letting agents), while only 1% overall (not asked previously) were considering moving properties that they let as short-term lets to long-term lets in the private rented sector (1% for landlords and 3% for letting agents).

Landlords with between 6 and 10 properties and more than 10 properties were more likely than others to be considering selling properties that they currently let out long-term in the private rented sector (53% and 57%, respectively said they were actively considering this). Single property landlords were less likely than others to say that they were considering selling properties (18% indicated that this was the case).

45% of landlords indicated that they were actively considering selling all the properties that they let privately and stopping being a landlord. There are some notable geographical

distinctions in relation to this question. Areas where a particularly high proportion of landlords indicate that they are actively considering disposing of all of their properties include: Grampian (63%) and Lothian (52%). Landlords with between 6 and 10 properties were considerably more likely than average to say that they were considering disposal of all of their properties (58% indicated that this was so).

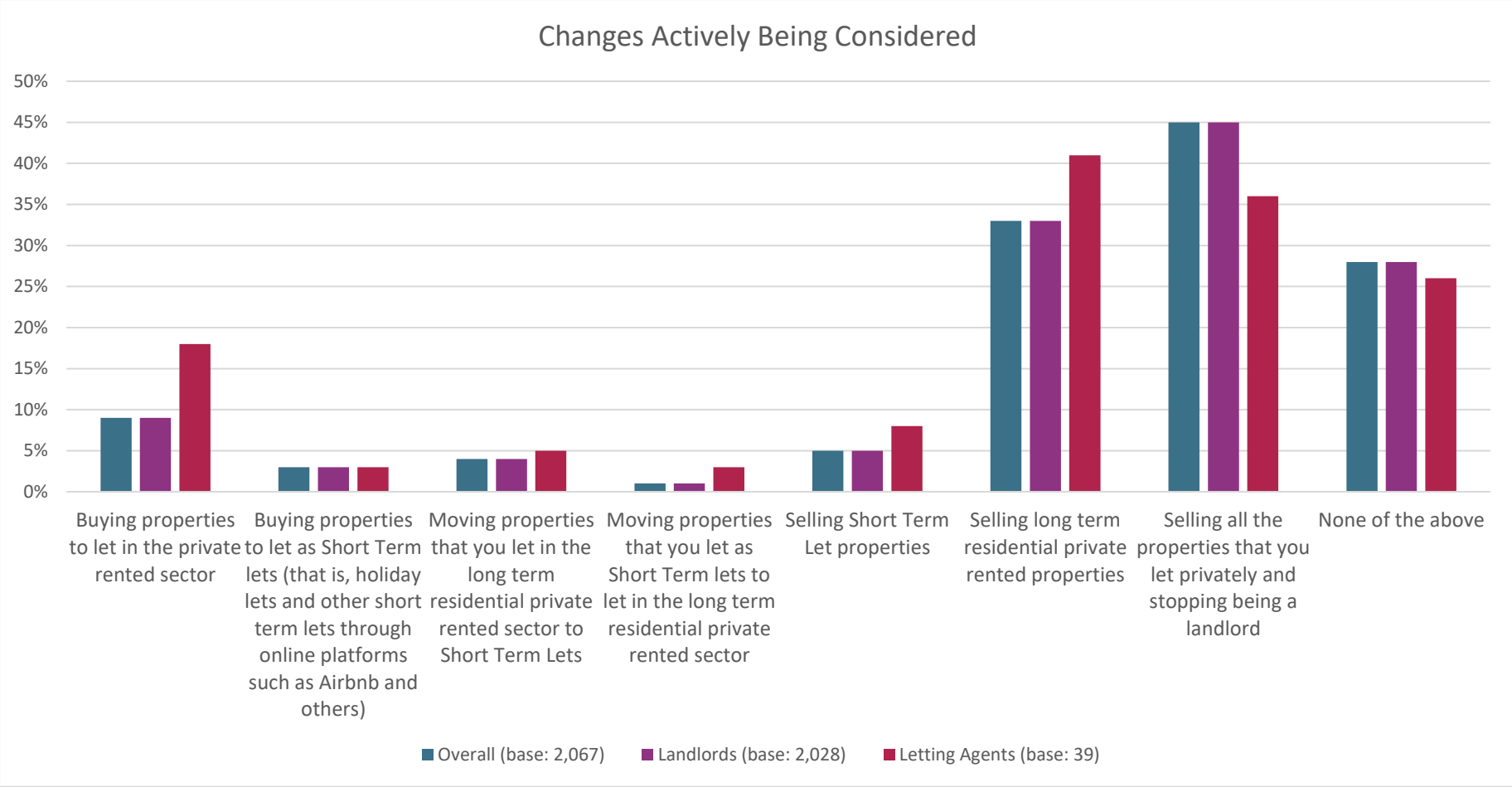
There was not, however, any significant distinction according to whether landlords described their business as an informal arrangement, a sole trader / partnership / a Private Limited Company or another arrangement.

A summary of these findings is detailed graphically on the at the end of this section. The table below summarises the comparative findings for each group between 2019 and 2024 for those elements that were asked in both periods.

Table 44: Changes Actively Being Considered (2019-2024 Comparisons) – 2019 figures provided in brackets

Issue	Overall	Landlords	Letting Agents
Buying properties to let in the private rented sector	9% (17%)	9% (16%)	18% (21%)
Selling long term residential private rented properties[24]	33% (35%)	33% (38%)	41% (20%)
Buying additional properties as Short Term Lets	3% (6%)	3% (5%)	3% (12%)
Moving properties that you let in the long term residential private sector to Short Term Lets[25]	4% (15%)	4% (16%)	5% (11%)
Selling all the properties that you let privately and stopping being a landlord	45% (23%)	45% (27%)	36% (14%)
Base	**2,067 (514)**	**2,028 (430)**	**39 (84)**

[24] In the 2019 survey, the comparator statement was "Selling properties that you currently let in the private rented sector". Wording was changed in 2024 to ensure that the distinction between the long term private residential sector and short term Lets was recognised.
[25] In the 2019 survey, the comparator statement was "Moving properties that you currently let in the private rented sector to Short Term Lets. Wording was changed in 2024 to ensure that the distinction between the long term private residential sector and short term Lets was recognised.


Changes Actively Being Considered
50%
45%
40%
35%
30%
25%
20%
15%
10%
5%
0%
Buying properties to let in the private rented sector
Buying properties to let as Short Term lets (that is, holiday lets and other short term lets through online platforms such as Airbnb and others)
Moving properties that you let in the long term residential private rented sector to Short Term Lets
Moving properties that you let as Short Term lets to let in the long term residential private rented sector
Selling Short Term Let properties
Selling long term residential private rented properties
Selling all the properties that you let privately and stopping being a landlord
None of the above
Overall (base: 2,067)
Landlords (base: 2,028)
Letting Agents (base: 39)

Summary

Only 17% of respondents (down from 41% in 2019) were either very or quite confident in the future sustainability of the private rented sector. 70% of respondents (up significantly from 42% in 2019) were not very or not at all confident – this was higher for landlords at 72% and lower for letting agents at 61%.

It is clear that all of the issues presented to landlords as a potential risk were seen as such by a significant proportion of respondents. Other than in relation to benefits changes for tenants (which 41% considered to be a risk) between 51% and 81% considered the various issues to be a risk (these relating to changes in mortgage interest tax relief, the regulatory regime, enhanced rights given to private sector tenants, restrictions on evictions and rent controls).

In particular, 81% of respondents considered rent controls as a risk to their operation (and it is noted that 65% considered this to be a significant risk) and 76% considered restrictions on evictions to be a risk to their operations (of whom 55% considered this to be a significant risk).

When asked to comment on other risks and / or opportunities, landlords commonly indicated a concern as to the range of legislative changes reducing the viability of private renting and this tending to reduce supply and drive up costs. There was also concern as to the potential for additional changes to further impact on financial viability (for example, the potential for a rent freeze applying to new tenancies).

A significant proportion of respondents (33%) indicated that they had bought properties to let in the private rented sector in the past five years or so with 22% having sold properties that they let in the private rented sector in the past five years or so.

There are significant indications of potential disinvestment from the private rented sector. 33% of landlords indicate that they are considering selling long term residential properties and 45% of landlords (up significantly from 23% in 2019) indicate that they are actively considering selling all their properties and stopping being a landlord altogether. In response to the aforementioned “opportunities and risks” write-in question, a number of landlords indicated that they have or will exit or reduce investment in the private rented sector in Scotland, including some that indicate they have already shifted investment in private renting to elsewhere in the UK.

Appendix: Survey Questionnaire

RESEARCH INTO THE IMPACT OF THE PRIVATE RENTED SECTOR REGIME IN SCOTLAND

Landlord and Letting Agent Survey

Nationwide Foundation, which is a charitable foundation, has commissioned Indigo House, working alongside IBP Strategy and Research, to undertake research with tenants and landlords / letting agents to understand the impact of changes to the Scottish private rented sector tenancy regime. The research is being undertaken over a 5-year period, from 2019 to 2024.

The survey should take in the region of 20 minutes to complete. It asks about your experience and views relating to the Scottish private residential tenancy arrangements which started in December 2017 and about other developments affecting the private rented sector in Scotland since this time.

We expect the research findings to be of interest to a range of stakeholders including the Scottish Association of Landlords, the Council of Letting Agents, Shelter Scotland and the Scottish Government. Findings will be published on a dedicated website.

The information that you provide will be held securely by IBP Strategy and Research and Indigo House group, and will be destroyed when it is no longer needed for the purposes of the research. It will be used only in aggregate for the purposes of statistical research and no information about your individual response will be passed on to the Nationwide Foundation or any other party.

Please select the box below to confirm that you are a private sector landlord or a residential letting agent operating in Scotland and are happy to proceed with the survey on the basis outlined.

Yes ◯

1. Your Business

Q1.1 **Are you a landlord or a letting agent? If you are both of these things, please consider submitting a separate survey response for each.**

- Landlord (you will be taken to an initial section about your experiences as a landlord) ◯
- Letting agent (you will be taken to an initial section about your experiences as a letting agent) ◯

2. Your Experience as a Landlord

Q2.1 **For how long have you been a landlord in the private rented sector?**

- Fewer than 2 years ○
- Over 2 years and up to 5 years ○
- Over 5 years and up to 10 years ○
- Over 10 years ○
- Prefer not to say ○

Q2.2 **Thinking back to when you FIRST started letting properties in the private rented sector, how did you acquire the property or properties that you let out?**

- Inherited property ☐
- Bought property ☐
- Received property as a gift ☐
- Built property ☐
- Other (please say what below) ☐
- Prefer not to say ☐

Q2.3 **Did you acquire the property with the intention of letting it from the start?**

- Yes ○
- No ○
- Don't know ○
- Prefer not to say ○

Q2.4 **How many properties do you own and let out to private tenants in Scotland?**

- One only ☐
- Between 2 and 5 ☐
- Between 6 and 10 ☐
- Between 11 and 50 ☐
- Between 51 and 100 ☐
- More than 100 (please say how many below) ☐
- Prefer not to say ☐

Total number of properties (if more than 100)

Q2.5 Please say which of the following types of property you let out to private tenants in Scotland? Please select all that apply.

- [ ] House or bungalow
- [ ] Flat
- [ ] House or flat shares (i.e. individual rooms in larger properties)
- [ ] Other (please say what below)
- [ ] Prefer not to say

Q2.6 In which Scottish Local Authority areas do you own properties and let them out to private tenants? Please select all that apply.

Aberdeen City	Edinburgh City	Perth and Kinross
Aberdeenshire	Falkirk	Renfrewshire
Angus	Fife	Scottish Borders
Argyll and Bute	Glasgow City	Shetland Islands
Clackmannanshire	Highland	South Ayrshire
Dumfries and Galloway	Inverclyde	South Lanarkshire
Dundee City	Midlothian	Stirling
East Ayrshire	Moray	West Dunbartonshire
East Dunbartonshire	North Ayrshire	West Lothian
East Lothian	North Lanarkshire	Western Isles
East Renfrewshire	Orkney Islands	Prefer not to say

Q2.7 Which of the following best describes your business as a private sector landlord?

- ○ Informal arrangement
- ○ Sole trader or partnership business
- ○ Private Limited Company
- ○ Something else (please say what below)
- ○ Prefer not to say

Q2.8 For how long has your private sector landlord business been established as a Private Limited Company?

- Fewer than 2 years ○
- Over 2 years and up to 5 years ○
- Over 5 years and up to 10 years ○
- Over 10 years ○
- Prefer not to say ○

Q2.9 Which of the following would you say were reasons why you operate your business as a private sector landlord as a Private Limited Company? Please select all that apply.

- To keep your finances as a landlord separate from your personal finances ☐
- To limit the financial liability of the owners / shareholders ☐
- To be able to easily pass on or sell the business ☐
- Tax advantages ☐
- Other financial advantages ☐
- Another reason (please say what below) ☐
- Prefer not to say ☐

Q2.10 Which of the following best describes your landlord business?

- "Accidental" (a small number of properties where, for example, you originally lived in the property or inherited it, without planning to be a landlord) ○
- "Investment" (you have other sources of income through employment or savings / pensions as well as being a landlord, while generating income from a small number of properties for which you are the landlord) ○
- "Portfolio" (you have a number of properties that you are actively involved in managing and which represents a major part of your income) ○
- "Business" (an organisation that employees people and has a relatively large number of properties that it rents out) ○
- Other (please give details below) ○
- Prefer not to say ○

Q2.11 Typically, how do you go about finding tenants? Please select the most common method used.

- Through a letting agent ◯
- By advertising properties to let online ◯
- By advertising properties to let in a different way ◯
- By word of mouth ◯
- Another way (please say what below) ◯
- Prefer not to say ◯

Q2.12 Which of the following best describes your use of letting agents?

- Do not use letting agents - let and manage properties directly ◯
- Use a letting agent to let properties but then manage the properties directly ◯
- Use a letting agent to let and manage properties (fully managed service) ◯
- Use letting agents in different ways, sometimes only to let and manage properties ◯
- Other (please give details below) ◯
- Prefer not to say ◯

Q2.13 How easy or difficult do you typically find it to source tenants?

- Very easy ◯
- Quite easy ◯
- Neither easy nor difficult ◯
- Quite difficult ◯
- Very difficult ◯
- Don't know / Can't remember ◯
- Prefer not to say ◯

Q2.14 Should you wish, please use the space below to comment on any other issues relating to how you go about getting tenants.

3. Your Experience as a Letting Agent

Q3.1 Which of the following best describes your letting agent business?

- Independent business (a local or regional letting agent) ◯
- Franchised business (a local or regional letting agent) ◯
- Branch of a larger business (i.e. a national branded chain) ◯
- Other (please say what below) ◯
- Prefer not to say ◯

Q3.2 For how long have you been a letting agent in the private rented sector?

- Fewer than 2 years ◯
- Over 2 years and up to 5 years ◯
- Over 5 years and up to 10 years ◯
- Over 10 years ◯
- Prefer not to say ◯

Q3.3 Do you also own and let properties directly to tenants (that is, act as a landlord)?

- Yes ◯
- No ◯
- Prefer not to say ◯

Q3.4 How does your letting agency operate?

- On the internet only ◯
- Physical outlet only ◯
- Both internet and physical outlet ◯
- Other (please give details below) ◯
- Prefer not to say ◯

Q3.5 How many properties do you or your organisation let out to private tenants in Scotland?

- One only ○
- Between 2 and 5 ○
- Between 6 and 10 ○
- Between 11 and 50 ○
- Between 51 and 100 ○
- More than 100 (please say how many below) ○
- Prefer not to say ○

Q3.6 Please say which of the following types of property you let out to private tenants in Scotland? Please select all that apply.

- House or bungalow ☐
- Flat ☐
- House or flat shares (i.e. individual rooms in larger properties) ☐
- Other (please say what below) ☐
- Prefer not to say ☐

Q3.7 In which Scottish Local Authority areas do you let properties out to private tenants? Please select all that apply

Aberdeen City ☐	Edinburgh City ☐	Perth and Kinross ☐
Aberdeenshire ☐	Falkirk ☐	Renfrewshire ☐
Angus ☐	Fife ☐	Scottish Borders ☐
Argyll and Bute ☐	Glasgow City ☐	Shetland Islands ☐
Clackmannanshire ☐	Highland ☐	South Ayrshire ☐
Dumfries and Galloway ☐	Inverclyde ☐	South Lanarkshire ☐
Dundee City ☐	Midlothian ☐	Stirling ☐
East Ayrshire ☐	Moray ☐	West Dunbartonshire ☐
East Dunbartonshire ☐	North Ayrshire ☐	West Lothian ☐
East Lothian ☐	North Lanarkshire ☐	Western Isles ☐
East Renfrewshire ☐	Orkney Islands ☐	Prefer not to say ☐

Q3.8 Typically, how do you go about finding tenants? Please select the most common method used.

- By advertising properties to let online
- By advertising properties to let in a different way
- By word of mouth
- Another way (please say what below)
- Prefer not to say

Q3.9 How easy or difficult do you typically find it to source tenants?

- Very easy
- Quite easy
- Neither easy nor difficult
- Quite difficult
- Very difficult
- Don't know / Can't remember
- Prefer not to say

Q3.10 Should you wish, please use the space below to comment on any other issues relating to how you go about getting tenants.

4. Tenancy Arrangements

Q4.1 **Which of the following apply in relation to your agreement(s) with tenants? Please select all that apply.**

- [ ] There is a signed lease for the tenancy
- [ ] There is an informal arrangement with the tenant
- [ ] It varies; sometimes there is a signed lease and sometimes it is an informal arrangement
- [ ] The lease is tied to the tenants' job and the arrangement is with their employer
- [ ] Prefer not to say

Q4.2 **Are new tenants required to provide a deposit? Please select one option only. If you require different levels of deposit, please choose that which you require most commonly.**

- ○ No
- ○ Yes, less than one month's rent
- ○ Yes, one month's rent
- ○ Yes, six week's rent
- ○ Yes, two month's rent
- ○ Yes, more than two month's rent (please say what below)
- ○ Other (please say what below)
- ○ Prefer not to say

Q4.3 **Are deposits logged with an approved tenancy deposit scheme? Please select all that apply.**

- [ ] Yes - Letting Protection Service Scotland
- [ ] Yes - SafeDeposits Scotland
- [ ] Yes - mydeposits Scotland
- [ ] None of the above
- [ ] Prefer not to say

Q4.4 **Do you accept new tenants where the rent for the property is paid (in full or in part) by Housing Benefit / Universal Credit or Local Housing Allowance?**

- ○ Yes
- ○ No
- ○ Only sometimes
- ○ Prefer not to say

Q4.5 If any of your tenants are in rent arrears what type of support do you offer? Please select all that apply.

- [ ] Not relevant, have not had tenants in arrears
- [ ] Information and advice directly from yourself / your organisation
- [ ] Referral to advice agencies
- [ ] Rent payment holidays
- [ ] Rent discounts
- [ ] Something else (please give details below)
- [ ] Don't offer any of these elements of support
- [ ] Prefer not to say

Q4.6 Thinking about the period prior to the establishment of the rent increase cap in September 2022, typically, how often would you increase rents? Please select one option only.

- ○ Once a year
- ○ More than once a year
- ○ Once every couple of years
- ○ Never
- ○ Only when the tenant changed
- ○ Prefer not to say
- ○ Another approach (please say what below)
- ○ Prefer not to say

Q4.7 Typically, what level of increase in rents, expressed as an annual increase, would you have increased rents by in this period (prior to September 2022)?

- ○ Up to 3%
- ○ 3% to 5%
- ○ 6% to 10%
- ○ 11% to 15%
- ○ 16% to 20%
- ○ More than 20%
- ○ Don’t know
- ○ Prefer not to say

Q4.8 **Have you increased rents for sitting tenants since the establishment of the rent increase cap in September 2022?**

- Yes ◯
- No ◯
- Don't know ◯
- Prefer not to say ◯

Q4.9 **Since the establishment of rent caps in September 2022, have you established any new tenancies on properties that you were letting previously to other tenants?**

- Yes ◯
- No ◯
- Prefer not to say ◯

Q4.10 **Typically, how have rents charged on any such new tenancies (post September 2022) changed, compared to the rent charged on the tenancy prior to September 2022?**

- Rents have been lower ◯
- Rents have been the same ◯
- Rents have been up to 3% higher ◯
- Rents have been between 3% and 5% higher ◯
- Rents have been between 6% and 10% higher ◯
- Rents have been between 11% and 15% higher ◯
- Rents have been between 16% and 20% higher ◯
- Rents have been more than 20% higher (please say by how much below) ◯
- Prefer not to say ◯

Indicative level of increase (if more than 20%)

5. Changes to the Private Rented Sector Tenancy Regime

A number of changes to the private sector tenancy regime in Scotland have been implemented over the past decade, including the Private Housing (Tenancies) (Scotland) Act 2016 and the subsequent Covid and Cost of Living-related legislation. This section asks about your awarness of some of these changes and your experiences and views on their impact.

Q5.1 **Private Residential Tenancies were introduced on 1st December 2017. Are you aware of this change?**

- Yes ○
- No ○
- Not sure ○
- Prefer not to say ○

Q5.2 **Do you have any tenants on prior-existing Short-Assured Tenancies?**

- Yes ○
- No ○
- Prefer not to say ○

Q5.3 **If so, what are the reasons for this?**

Q5.4 **Have you changed any prior-existing Short-Assured Tenancies over to the new Private Residential Tenancy since it came in?**

- Yes ○
- No ○
- Not sure ○
- Prefer not to say ○

Q5.5 **Please indicate whether or not you were aware of the following specific differences that were introduced as part of the establishment of Private Residential Tenancies. Please select one option in each row.**

	Yes	No	Prefer not to say
(i) End of fixed term short assured tenancies	○	○	○
(ii) End to "no fault" evictions	○	○	○
(iii) Tenants can now give 28 days' notice to leave	○	○	○
(iv) Landlords must give 84 days' notice after 6 months, under certain grounds	○	○	○

Q5.6 **To what extent have the changes created by the Private Residential Tenancy had a positive or negative impact on YOU AS A LANDLORD? Please select one option in each row.**

	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Prefer not to say
(i) End of fixed term short assured tenancies	○	○	○	○	○	○

Should you wish, please give brief reasons for your answer in the space below.

	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Prefer not to say
(ii) End to "no fault" evictions	○	○	○	○	○	○

Should you wish, please give brief reasons for your answer in the space below.

	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Prefer not to say
(iii) Tenants can now give 28 days' notice to leave	○	○	○	○	○	○

Should you wish, please give brief reasons for your answer in the space below.

	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Prefer not to say
(iv) Landlords must give 84 days' notice after 6 months, under certain grounds	○	○	○	○	○	○

Should you wish, please give brief reasons for your answer in the space below.

Q5.7 **Please indicate whether or not you are aware of the following additional changes that have been implemented since the establishment of Private Residential Tenancies. Please select one option in each row.**

	Yes	No	Prefer not to say
(i) Reduction in the level of mortgage interest tax relief to 20%, with 40% relief no longer available for higher income earners	○	○	○
(ii) Establishment of a freeze on rent increases (and subsequent cap on rent increases) as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022	○	○	○
(iii) Temporary pause to the enforcement of evictions established as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022	○	○	○
(iv) Extended notice periods and eviction moratorium established as part of the Covid (Scotland) Act 2020	○	○	○
(v) Increase in the level of Additional Dwelling Supplement (ADS) from 4% to 6%	○	○	○

Q5.8 **To what extent have these additional changes had a positive or negative impact on YOU AS A LANDLORD? Please select one option in each row.**

	Significant positive impact	Some positive impact	No impact	Some negative impact	Significant negative impact	Prefer not to say
(i) Reduction in the level of mortgage interest tax relief to 20%, with 40% relief no longer available for higher income earners	○	○	○	○	○	○

Should you wish, please give brief reasons for your answer in the space below.

(ii) Establishment of a freeze on rent increases (and subsequent cap on rent increases) as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022	○	○	○	○	○	○

Should you wish, please give brief reasons for your answer in the space below.

(iii) Temporary pause to the enforcement of evictions established as part of the Cost of Living (Tenant Protection) (Scotland) Act 2022

Should you wish, please give brief reasons for your answer in the space below.

(iv) Extended notice periods and eviction moratorium established as part of the Covid (Scotland) Act 2020

Should you wish, please give brief reasons for your answer in the space below.

(v) Increase in the level of Additional Dwelling Supplement (ADS) from 4% to 6%

Should you wish, please give brief reasons for your answer in the space below.

Q5.9 Overall, how satisfied or dissatisfied are you with each of the following?

	Very Satisfied	Quite Satisfied	Neither Satisfied nor Dissatisfied	Quite Dissatisfied	Very Dissatisfied	Don't Know	Prefer not to say
The Private Residential Tenancy that was introduced in December 2017, which included the introduction of the role of First Tier Tribunal to private rented housing, along with amendments to rent ajudication	○	○	○	○	○	○	○
The various Covid-related legislation introduced from April 2020, as it pertains to the private rented sector	○	○	○	○	○	○	○
The Cost of Living-related legislation introduced from September 2022, as it pertains to the private rented sector	○	○	○	○	○	○	○

Q5.10 Private rented tenants that have a dispute with landlords or letting agents can take these to a First Tier Housing Tribunal as can landlords or letting agents who have a dispute with their tenants. It considers rent or repair issues in private sector housing as well as civil cases about deposits and landlords' rights of entry and eviction / possession. Were you aware of this?

- Yes ○
- No ○
- Not sure ○
- Prefer not to say ○

Q5.11 Has a tenant ever taken you to either of the following? Please select all that apply.

- Yes, First Tier Housing Tribunal ☐
- Yes, the former Private Rented Housing Panel (PRHP) and / or Sheriff Court ☐
- No ☐
- Prefer not to say ☐

Q5.12 Have you ever taken a tenant to either of the following? Please select all that apply.

- Yes, First Tier Housing Tribunal ☐
- Yes, the former Private Rented Housing Panel (PRHP) and / or sherriff court ☐
- No ☐
- Prefer not to say ☐

Q5.13 What issues were raised at the First Tier Housing Tribunal? Please select all that apply.

- [ ] Condition of property
- [ ] Eviction or similar
- [ ] Landlord access
- [ ] Payment order for rent arrears
- [ ] Rent increases
- [ ] Repairs
- [ ] Return of deposit
- [ ] Another issue (please say what below)
- [ ] Prefer not to say

Q5.14 What issues were raised at the former Private Rented Housing Panel (PHRP) and / or Sherriff Court? Please select all that apply.

- [ ] Condition of property
- [ ] Eviction or similar
- [ ] Landlord access
- [ ] Payment order for rent arrears
- [ ] Rent increases
- [ ] Repairs
- [ ] Return of deposit
- [ ] Another issue (please say what below)
- [ ] Prefer not to say

Q5.15 How satisfied or dissatisfied were you with your overall experience of the First Tier Housing Tribunal?

- ○ Very Satisfied
- ○ Quite Satisfied
- ○ Neither Satisfied nor Dissatisfied
- ○ Quite Dissatisfied
- ○ Very Dissatisfied
- ○ Prefer not to say

Q5.16 Should you wish, please give reasons for your answer to this question in the space below.

Q5.17 How satisfied or dissatisfied were you with your overall experience of the former Private Rented Housing Panel and / or Sherriff Court?

- Very Satisfied
- Quite Satisfied
- Neither Satisfied nor Dissatisfied
- Quite Dissatisfied
- Very Dissatisfied
- Prefer not to say

Q5.18 Should you wish, please give reasons for your answer to this question in the space below.

Q5.19 Have any of your tenants ever referred a rent increase proposed by you to a Rent Officer at Rent Service Scotland for adjudication?

- Yes
- No
- Don't know
- Prefer not to say

Q5.20 Please use the space below to comment on your experiences of this.

6. Issues and Challenges

Q6.1 **Thinking about your experiences as a private sector landlord and / or letting agent, how commonly have each of the following been issues or challenges for you? Please select one option in each row.**

	Never	Rarely	Sometimes	Frequently	Prefer not to say
Physical damage to property caused by tenants	○	○	○	○	○
Neighbour complaints / Anti-social behaviour	○	○	○	○	○
Demands from tenants for property improvements / facilities that you consider to be unrealistic	○	○	○	○	○
Tenants failing to pay their rent	○	○	○	○	○
Tenants failing to meet other financial obligations (Council Tax, Utilities etc.)	○	○	○	○	○
Tenants failing to comply with aspects of tenancy agreement (e.g. number of residents, pets etc.)	○	○	○	○	○
Tenants imposing barriers to you accessing your property	○	○	○	○	○
Tenants leaving without providing the required notice period	○	○	○	○	○

Q6.2 **Should you wish, please use the space below to comment on any other issues and challenges you have faced in dealing with tenants as a private landlord and / or letting agent.**

Q7.3 **To what extent do you think each of the following will represent an OPPORTUNITY to your operation as a private sector landlord in Scotland over the next few years?**

	Not at all	To a slight extent	To some extent	To a significant extent	Prefer not to say
Recent benefits changes for tenants	○	○	○	○	○
The regulatory regime (including landlord registration, health and safety requirements and so on)	○	○	○	○	○
Impacts arising as a result of changes to mortgage interest tax relief	○	○	○	○	○
Enhanced rights given to private rented sector tenants	○	○	○	○	○
Additional Dwelling Supplement (ADS)	○	○	○	○	○
Rent controls such as rent freezes, caps or ceilings	○	○	○	○	○
Restrictions on evictions	○	○	○	○	○

Q7.4 **Should you wish, please use the space below to comment on the reasons for your answers to questions 7.2 and 7.3 and to comment on any further risks and / or opportunities that you perceive to your operation as a private sector landlord in Scotland over the next few years.**

Q7.5 **Which, if any, of the following things have you done in the past 5 years or so?**

- Bought properties to let in the private rented sector ☐
- Sold properties that you let in the private rented sector ☐
- Bought additional properties as Short Term Lets (that is, holiday lets and other short term lets through online platforms such as Airbnb and others) ☐
- Moved properties that you let in the private rented sector to Short Term Lets (that is, holiday lets and other short term lets through online platforms such as Airbnb and others) ☐
- Sold all the properties that you let privately and stopped being a landlord ☐
- None of the above ☐
- Prefer not to say ☐

Q7.6 For any properties that you have sold in the past year, please say who the property or properties were sold to, if you have this information? Please select all that apply.

- Sold to existing tenants ☐
- Sold to a new landlord with existing tenants in situ ☐
- Sold to a new landlord with vacant possession ☐
- Sold to a new owner-occupier with vacant possession ☐
- Don't know ☐
- Prefer not to say ☐

Q7.7 Which, if any, of the following changes are you actively considering at present?

- Buying properties to let in the private rented sector ☐
- Buying properties to let as Short Term lets (that is, holiday lets and other short term lets through online platforms such as Airbnb and others) ☐
- Moving properties that you let in the long term residential private rented sector to Short Term Lets ☐
- Moving properties that you let as Short Term lets to let in the long term residential private rented sector ☐
- Selling Short Term Let properties ☐
- Selling long term residential private rented properties ☐
- Selling all the properties that you let privately and stopping being a landlord ☐
- None of the above ☐
- Prefer not to say ☐

8. Further Comments

Q8.1 **Should you wish, please use the space below to make any further comments that you would like about the issues raised in this survey.**

9. Finding Out Your Views in More Detail

Q9.1 **We would like to speak with a selection of landlords to explore your views in more detail. This will involve one of our consultants contacting you for a short telephone interview of approximately 30 minutes duration. Would you be willing to take part in such an interview?**

Yes ◯

No ◯

Q9.2 **Please provide the following information so that we can contact you. This will be used only for the purposes of this research project and will be kept only by members of the study team and will not be shared with our client or any other party. The information will be deleted and securely destroyed as soon as it is no longer needed for the purposes of this survey.**

Name

Contact telephone

Contact email

Thank you for taking the time to complete this survey.

Please click the "Submit" button below to upload your response. You will be taken to the home page of the Nationwide Foundation and this means that your response has been uploaded successfully.