

LETTING IN THE PRIVATE RENTED SECTOR IN 2025

The Voice of the Landlord
Survey Scotland (Wave 2)

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Executive summary

This is the second wave of the Voice of the Landlord Survey Scotland, a research initiative funded by the SafeDeposits Scotland Charitable Trust. This comprehensive study explores the experiences and perspectives of landlords operating in Scotland's private rented sector. It is a continuous survey that will be conducted annually with a sample of over 1,000 landlords. The survey complements the Trust's Voice of the Tenant Survey Scotland. The executive summary highlights key findings from the survey.

LANDLORD CHARACTERISTICS

- The vast majority of landlords (92%) are either private individuals or a couple/family.
- Most landlords (83%) own small portfolios consisting of up to four properties, while only 5% manage larger portfolios of ten or more properties.
- Over half (54%) of all rental properties are in Edinburgh and Glasgow.
- The vast majority have been landlords for more than four years (98%), with nearly seven in ten (67%) having 11 years or more experience.
- Most landlords (89%) are over the age of 45, with just over a third aged 65 or older.
- Nearly one-third (31%) of landlords have a total pre-tax household income exceeding £50,000 per year (which is income from all sources), while nearly one in four (39%) landlords earn less than £50,000 per year. Some landlords (13%) are on a lower income of under £25,000 per year.
- Almost all landlords are letting property in

addition to other employment, with half viewing their lettings as a contribution towards their pension.

- Only 12% of landlords start letting property with the intention of doing so as a full- or part-time business. Just 3% view their letting as a short-term arrangement.

AFFORDABILITY

- Just over a third (35%) of landlords view their income as critical, while three in ten (30%) landlords see it as non-critical.
- More landlords fund their portfolios without borrowing (58%) than with a mortgage (42%). Fewer landlords (28%) than last year (36%) have an interest-only mortgage.
- Half of landlords increased rents in the 12 months to September 2025, mainly due to higher maintenance costs (52%) and alignment with local market rents (41%). As in previous years, increases were more common among landlords with larger portfolios, higher household incomes (over £100k), and those letting as a full- or part-time business.
- Notably, half of landlords (50%) did not increase rents, mainly to retain tenants (47%) and due to concerns about tenants' cost of living (46%). Those least likely to raise rents include rural landlords (38%), single-property landlords (36%), and low-income landlords (66%).
- Just over one in ten landlords (11%) currently have tenancies in arrears, down from 13% last year. In these cases, landlords most often engage directly with tenants (56%), rather than issue a notice to leave (27%) or seek an eviction order (23%).

SELECTING TENANTS AND CHANGES TO PROPERTY PORTFOLIO

- Most landlords (82%) request a deposit from their tenants. In addition, 37% request rent in advance and 24% a guarantor. Most landlords cite standard practice as the reason for requesting these.
- While almost one in four (39%) landlords consider all tenants, over half (55%) of landlords target the working professional market. Sixteen percent aim to attract students, while 7% prefer tenants who are aged 65 years or older.
- Landlords who are more likely to consider all types of tenants include those that let ten or more properties, those who let in rural areas, and those aged 18-44.
- Nearly seven in ten landlords (69%) feel unable to let to tenants with a history of rent arrears.
- Nearly half of landlords (48%) feel unable to let to tenants housed via their local authority, and 36% feel unable to rent to tenants living with a disability or who require adaptations to the property.
- Fewer landlords (11%) have ended or not renewed tenancies in the past 12 months compared to last year (14%). Forty-five percent of landlords cited selling the property as the reason for ending the tenancy.
- Nearly half (45%) of landlords plan to stick with their current portfolio, slightly more than last year (42%). Nearly a third are looking to sell either some or all their rental properties. Only 4% are looking to acquire more rental properties, down from 7% last year.
- Intentions for portfolio changes correlate with years of experience. In the previous year, landlords with up to three years of experience were more

likely to be looking to buy, with 16% indicating interest. This trend has now reversed, as this group is the least likely to be seeking purchases, with the figure falling significantly to just 2%.

- Looking at changes landlords made to their portfolios in the 12 months to September 2025, the majority (82%) made no changes. Among those who did, landlords were more likely to have removed properties from their portfolios (14%) than to have added them (5%).
- Landlords aged 18-44, those with 10 or more properties, and those who let as a full-time or part-time business are significantly more likely to be looking to buy additional properties.
- The most common reason for acquiring additional properties was a preference to invest in property rather than other investments. The main reasons for selling properties were proposed regulatory changes, perceived negative attitudes towards landlords, and the costs of repairs and maintenance.
- Almost six in ten (57%) of sold rental properties are returned to the owner-occupied market, however this has decreased from 62% in 2024. Sold properties remaining in the private rented sector has significantly increased since last year, rising from 9% in 2024 to 17% in 2025. Two percent ended up in the short-term rental market.

PROPERTY CONDITIONS AND USE OF LETTING AGENTS

- Around two in three (68%) landlords conduct regular property inspections. Around a quarter (26%) of landlords check their properties only when there is cause to do so, or never at all.

- Six in ten landlords (61%) have experienced challenges with repairs and maintenance in the last 12 months (slightly less than the previous year at 67%). Challenges vary, however, over one-third (35%) of landlords cite financial pressures as a significant barrier, and around a quarter have difficulty accessing contractors or tradespeople (26%) and tenants not reporting issues (25%).
- The proportion of landlords making upgrades to meet the new Repairing Standard decreased from 46% last year to 38% this year.
- Nearly four in ten landlords (38%) use a letting agent for at least one service, especially those with larger portfolios.
- Landlords use letting agents for a range of services, with tenant-finding being the most common (30%). Nearly a quarter (23%) use letting services for property management, and 15% for rent collection.
- The most common reasons why landlords chose not to use a letting agent are the perceived ease of self-management of properties or a desire to have a direct relationship with tenant/s.

LANDLORD SATISFACTION AND POLICY CONTEXT

- Around a third (32%) of landlords are satisfied in their role (compared to 34% in 2024). Among them, over half attribute their satisfaction to their relationships with tenants, while 45% highlight their role in delivering a social good or meeting housing needs.
- Most landlords (82%) agree with the statement, 'I have a good relationship with my tenant/s.'
- More landlords say they are dissatisfied (42%) than satisfied, consistent with last year's findings.

This is primarily due to proposed regulatory changes, as well as perceived negative attitudes towards landlords.

- Fewer landlords than last year feel able to keep up with changes affecting their properties, falling from 51% in 2024 to 41% in 2025. Only 21% (down from 28% in 2024) agree that legal changes are clearly communicated, while 44% (up from 39% in 2024) believe they are not.

ENERGY EFFICIENCY

- Seven in ten landlords are aware of the minimum energy efficiency standards (MEES) proposals, while almost one-third are not.
- Support for the introduction of MEES regulations in the private rented sector is generally low, with fewer than one in four landlords in favour. Around one in ten (11%) indicate they do not have enough information to express a view.
- Most landlords (61%) get their information about energy efficiency standards or support schemes from local or national government sources, such as the Scottish Government website or their local council.
- Just under half of landlords report owning properties rated EPC C or above, while 36% own at least one property below EPC C. Of these, only 47% are confident they can meet EPC C by 2028, with around a quarter not confident.
- Nearly two-thirds of landlords (62%) have made at least one energy efficiency improvement, most commonly insulation, citing tenant benefits such as lower energy costs and improved comfort.
- Around 38% of landlords have made no energy efficiency related improvements, mainly due to high upfront costs, technical challenges in older

properties, and tenant disruption.

- Landlords letting in shared or mixed-tenure buildings cite difficulties in securing agreement from other owners as the primary barrier to energy efficiency upgrades.
- Half of landlords let properties in traditional stone-built tenements (pre-1919), with 70% seeing upgrades to meet MEES as unfeasible. Of these, 85% find it technically impossible, and over half cite coordination with other owners as too complex.
- In response to new energy efficiency laws, four in ten landlords are unsure what action to take and need more information; nearly three in ten said they would raise rents after upgrades, and around one-fifth indicate they would sell some or all their properties.

Introduction

This is the SafeDeposits Scotland Charitable Trust's second edition of its regular national survey of landlords' characteristics and experiences of letting property in the Scottish private rented sector. In total, 1,000 landlords were asked various questions related to affordability, changes to their portfolio, property conditions, and energy efficiency. The survey will be repeated annually to track changes and trends over time. This report outlines the findings from the second wave, carried out in November 2025.

Each wave will include additional questions on a key topical issue. This wave featured questions on landlord attitudes and experiences towards energy efficiency in rental properties.

METHODS

- This second wave surveyed 1,000 private sector landlords across Scotland.
- All participants were aged 18+ years.
- Fieldwork ran from 6th - 30th November 2025.
- Using data from the Scottish Landlord register and syndicated sources, the final data is representative of landlords and their portfolios in Scotland in terms of regional distribution.
- Participants were sampled via SafeDeposits Scotland newsletter. The sample may therefore be skewed towards landlords that are more likely to be compliant with the legislation.
- The survey did not include live-in landlords who offer lodgings only.

THIS REPORT

The report is split into seven chapters.

- The first examines the characteristics of landlords, including their years of experience and number of properties.
- The second explores affordability issues, including rent increases and their drivers, and considers landlords' financial circumstances.
- The third looks at landlords' behaviours affecting tenants' access to housing and then explores portfolio changes impacting supply.
- The fourth addresses housing standards, including frequency of property checks and barriers to making improvements. It also looks at landlords' use of letting agents.
- The fifth examines landlord satisfaction and the policy context relating to this, including knowledge and awareness of reform to the private rented sector in Scotland.
- The sixth explores energy efficiency in the private rented sector, and landlords' views on new proposed regulations.
- The seventh provides a discussion around key findings.

CHAPTER ONE

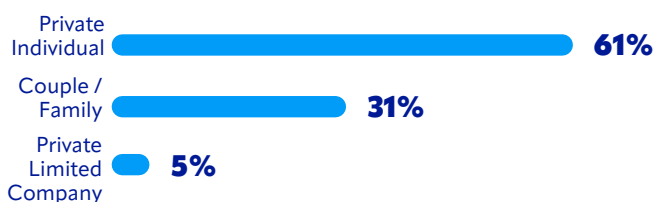
Landlord characteristics

SUMMARY

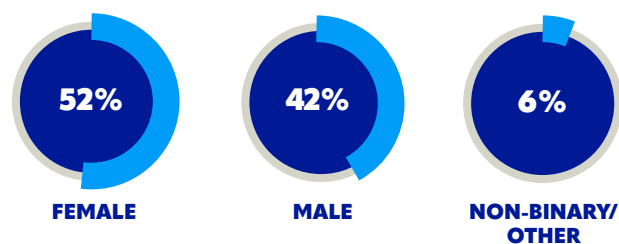
Most landlords in Scotland have small portfolios of under four properties which they manage alongside other forms of employment. Over half operate in Edinburgh or Glasgow and over a third are aged 65 or older.

Types of landlords

The vast majority of landlords (92%) are either private individuals or a couple/family. Only 5% of landlords are a private limited company.

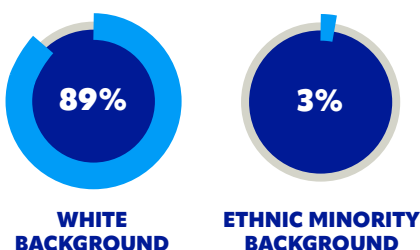


Gender



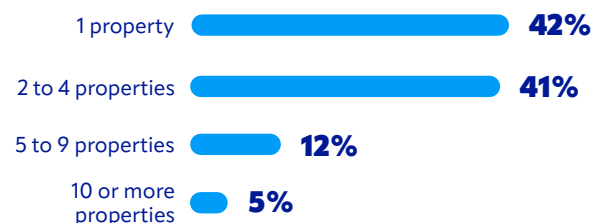
Ethnicity

Most landlords identify as white. Only 3% identify as being from an ethnic minority background.



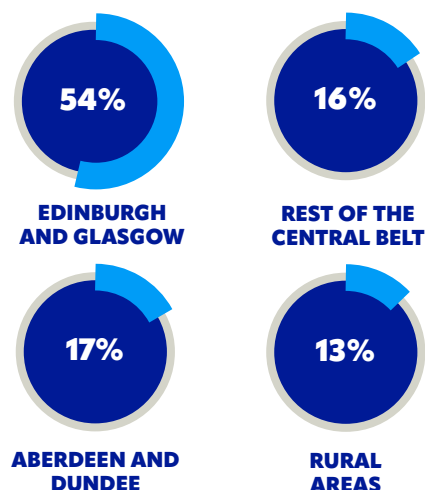
Number of properties

The majority of landlords (83%) own small portfolios consisting of up to four properties, while only 5% manage larger portfolios of ten or more properties.



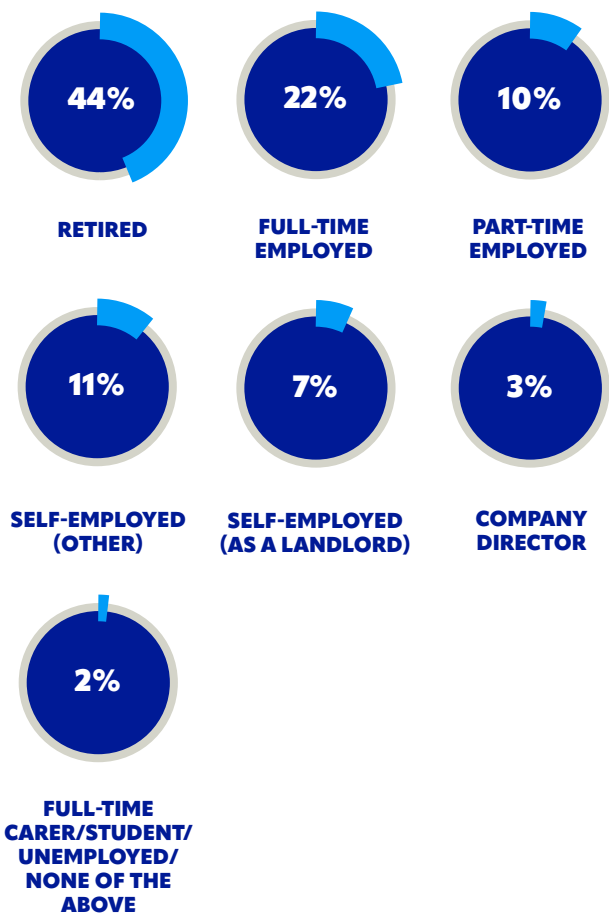
Geography

There are geographical variations in the size and nature of the private rented sector across Scotland. Over half of all rental properties are in Edinburgh and Glasgow.



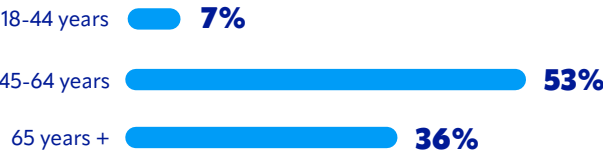
Employment status

Most landlords are employed in work other than letting private rental property; only 7% are self-employed as a landlord. Just over four in ten landlords are retired.



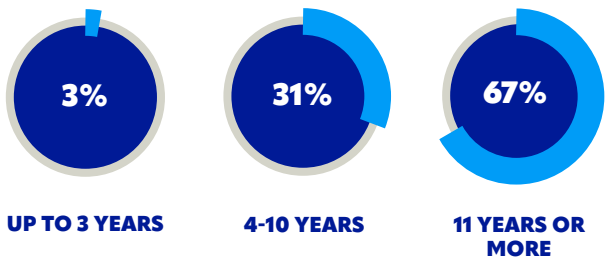
Age

Most landlords are over the age of 45 (89%), and just over a third are aged 65 or older. Scottish landlords are widely acknowledged as an ageing group, raising concerns about future supply as fewer young people enter the market and older landlords leave the sector.



Years of experience

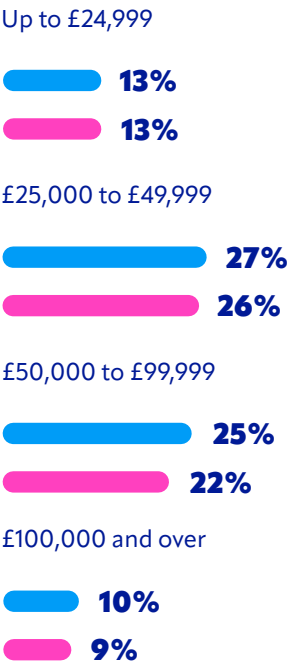
Most landlords have 11 years or more of experience in letting property.



Annual pre-tax income

Nearly one-third of landlords have a total pre-tax household income exceeding £50,000 per year (which is income from all sources), while nearly two in five earn less than this amount. Some landlords (13%) are on a lower income of under £25,000 per year. The UK's median pre-tax household income for employees was £39,039 in April 2025.¹

2024
2025



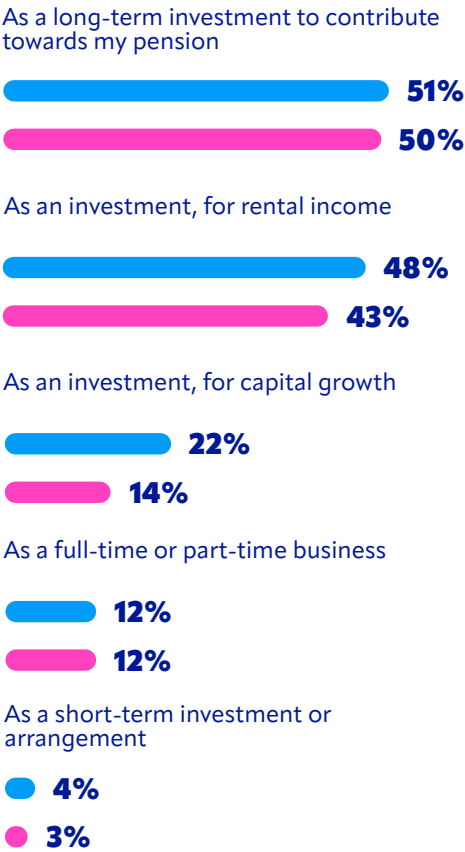
1 Office for National Statistics, 'Employee earnings in the UK: 2025', October 2025.

HOW LANDLORDS VIEW THEIR PROPERTY INVESTMENTS

Landlords vary in how they perceive their investments. As in 2024, half of landlords view their current role as a long-term investment to contribute towards their pension. However, fewer landlords (57%) than last year (70% in 2024) view their current role as an investment for rental income or capital growth. Only 3% regard their role as a short-term investment or arrangement.

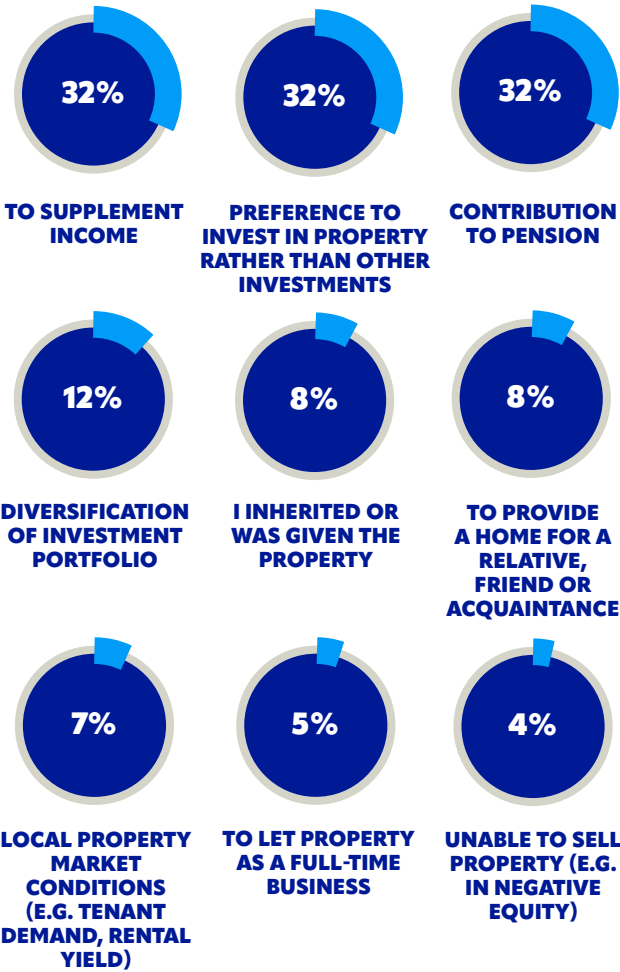
How landlords view their current role

● 2024
 ● 2025



Many landlords started letting property to supplement their income or to contribute to their pension, with almost one-third preferring to invest in property rather than make other investments. A recent study by CaCHE found that landlords often favour physical property as investment because it feels more tangible and secure than other types of investments such as bonds.²

Reasons for starting to let property

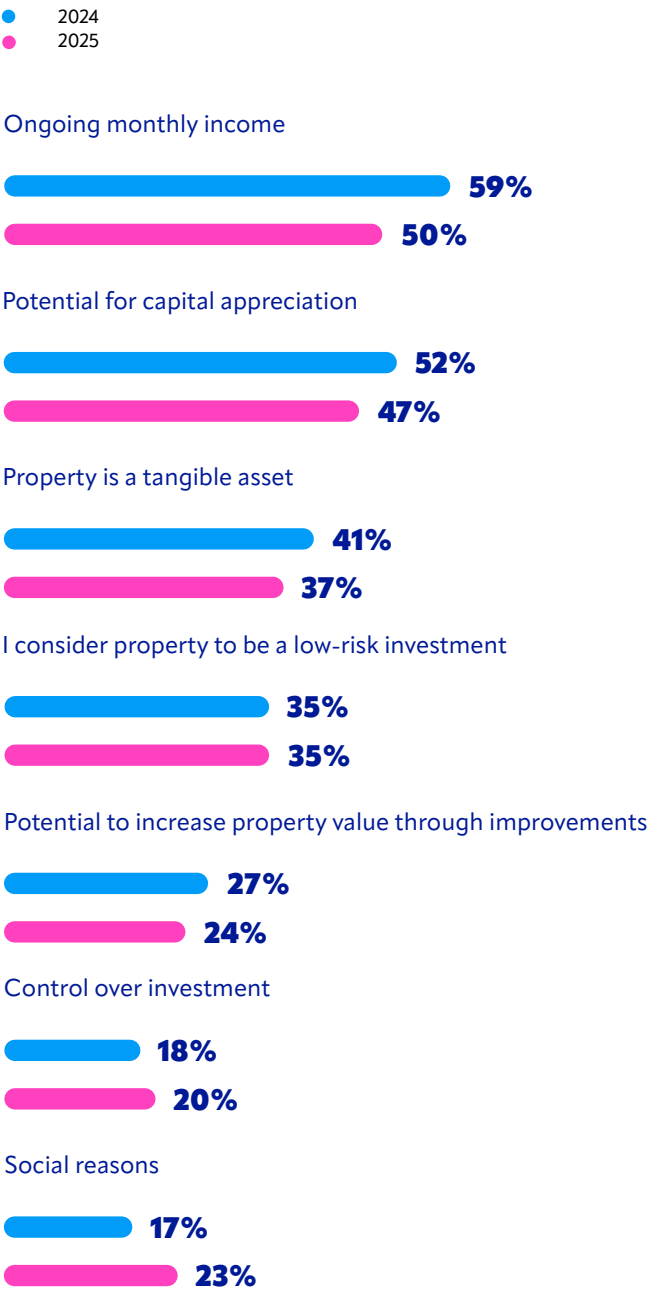


2 [Watson, 'You Can Touch the Bricks: The Role of Asset Tangibility in Landlord Investment Decision Making', October 2025, UK Collaborative Centre for Housing Evidence.](#)

WHY DO SOME LANDLORDS PREFER TO INVEST IN PROPERTY?

A follow-on question explored why landlords prefer to invest in property as opposed to other investments. For the 32% who said this was their preference, around half (down from 59% in 2024) were motivated by the possibility of an ongoing monthly income as well as the potential for capital appreciation. Notably, nearly a quarter (23%) of landlords (up from 17% in 2024) preferred to invest in property for social reasons, such as delivering a social good or meeting housing need.

What were your reasons for preferring to invest in property rather than other investments?



CHAPTER TWO

Affordability

SUMMARY

Over half of landlords fund their properties without any borrowing at all, while just over a third have a buy-to-let mortgage. In the past year, 50% of landlords increased rent on at least one of their properties, a decrease from the previous wave. Landlords were less likely to raise rent due to increased rental costs this year, instead motivated by increased maintenance costs and to align with local market rents. Many landlords opted not to increase rents due to concerns about the cost of living for tenants.

IMPORTANCE OF RENTAL INCOME

Like last year, over one-third of landlords rely heavily on their rental income, while for 65%, it serves as a supplementary or secondary source of income.

How important is the rental income you receive in relation to your own financial circumstances?

- 2024
 ● 2025

The income is non-critical/secondary income



The income is somewhat critical/secondary income



The income is critical/primary income



The importance of rental income significantly increases as landlords grow their profile. Like last year's findings, landlords with larger portfolios were more likely to consider their rental income as critical, while those with smaller portfolios were more likely to see it as non-critical. This could be due to the scale of income generated by larger portfolios, making it a more significant source of financial support. In contrast, landlords with fewer properties may rely on other income sources, such as their primary job or savings, and therefore may not depend as heavily on rental income.

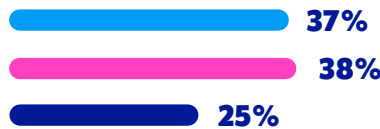
Importance of rental income by number of properties

- The income is critical/is part of my primary income
 ● The income is somewhat critical/is part of my secondary income
 ● The income is non-critical/is part of my secondary income

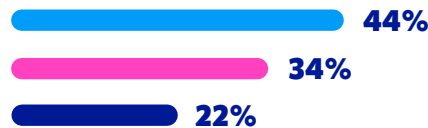
1 property



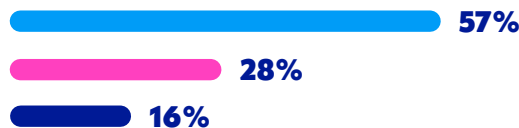
2 to 4 properties



5 to 9 properties



10 or more properties



FUNDING OF RENTAL PROPERTY

Almost six in ten landlords have no debt or borrowing, an increase from last year (53%).

However, 36% of landlords have a buy-to-let mortgage demonstrating that a significant proportion of landlords do rely on borrowing to fund property acquisitions. At the same time, the proportion with buy-to-let mortgages has decreased. This could be due to the substantial rise on interest rates in the past few years, making borrowing less appealing.

Landlords' funding of rental properties

2024
2025

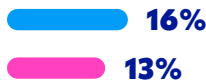
No debt or borrowing



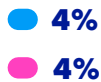
Buy-to-let mortgage (interest only)



Buy-to-let mortgage (repayment)



Conventional mortgage (repayment)



Conventional mortgage (interest only)



Commercial loan

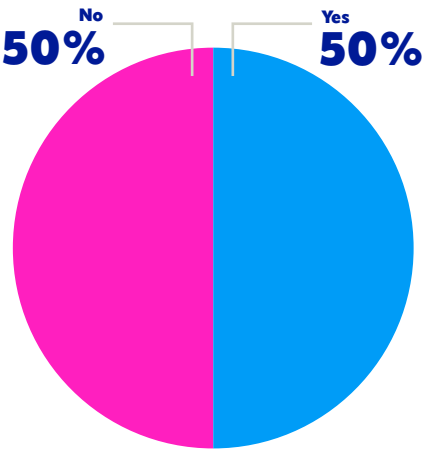


RENT INCREASES

Whilst five in ten (50%) landlords have increased their rents in the 12 months to November 2025, this proportion has significantly dropped since last year. Rental market data indicates a slowdown in annual growth for new let rents in Scotland.³

Rent increases were more common among landlords with 10 or more properties; those with a household income of more than £100k; those who let property as a full or part time business; and those renting out property in Edinburgh or Glasgow.

In the past 12 months, have you increased the rent on any of your rental properties?



3 Scottish Government, 'Scottish Housing Market Review Q3 2025', October 2025.

Increased rents in last 12 months



Notably, the same number of landlords (50%) as last year chose not to increase the rent in the last 12 months.

Rent increases were less common among landlords in Scotland's smaller cities, such as Aberdeen and Dundee, and in rural areas. This pattern mirrors findings from Wave 1 and may reflect comparatively lower demand in these markets than in Edinburgh and Glasgow, where competition for private rental properties remains higher.

Landlords with a single property were also less likely to report increasing rents. As in the previous wave, this may indicate that smaller-scale landlords are less dependent on rental income than those with larger portfolios. Similarly, landlords with an annual income of less than £25,000 were less inclined to raise rents.

Did not increase rent in the last 12 months



The way in which landlords fund their portfolios impacted their decision to increase the rent. Those with interest-only repayments on their buy-to-let mortgages were more likely to raise rents.

Increased rent in the last 12 months by type of funding



When asked about their reasons for increasing rents, most landlords (52%) said this was due to rising costs and fees, particularly those related to maintenance and running costs, which has increased since last year (47%). Landlords may be aware that tenants are already struggling with higher living costs, so they focus rent increases on covering property specific costs rather than passing on general inflation.

Landlords wanting to align with local market rents has increased significantly since last year, rising from 34% to 41%. Landlords citing reasons relating to increased mortgage costs (23%) and an increase in cost of living (23%) has fallen since last year (32% and 27%, respectively). UK mortgage rates are generally lower than the average rates seen in 2024.

Significantly, uncertainty over Government proposals for restrictions on rent increases motivated nearly a quarter of landlords to increase rents. The Housing (Scotland) Act passed by Parliament in November 2025, proposes the introduction of permanent rent controls where local councils would have to assess rent levels and, if necessary, limit rent increases in certain areas.

Reasons for increasing the rent

- 2024
- 2025

Increased costs for property maintenance



Aligning with local market rents



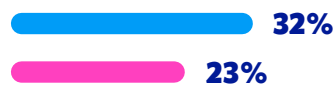
Change of tenants



Uncertainty over restrictions on rent increases



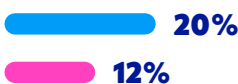
Increased mortgage costs



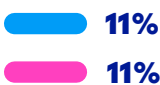
Increase in the cost of living



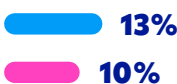
To offset income limits from the 3% rent cap



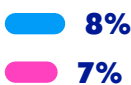
Recent tax changes



Advice from a letting agent



Increase in letting agent or property factor fees



Increased tenant demand



Like last year, for the 50% who did not increase their rent in the last 12 months, concern about costs to the tenant and retention rates continue to be the key reasons. A quarter of landlords chose not to raise rents because they felt they were already making an acceptable profit, though this has decreased from 32% last year.

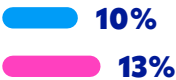
Reasons for not increasing the rent

2024
2025

To keep current tenant



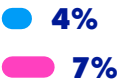
Aligning with local market rents



Concerned about cost of living for tenants



Less than 12 months since last increase



I am making an acceptable profit



Advice from letting agent



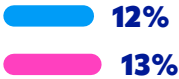
Property is a long-term investment



Tenant requested or negotiated no increase



No or low mortgage costs

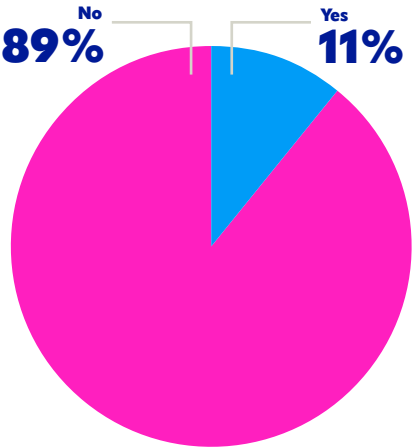


RENT ARREARS

While over one in ten (11%) landlords currently have tenancies that are in arrears, this has decreased since last year (13%).

Landlords who let ten or more properties, use an agent for rent collection, and let as a full or part-time business are more likely to have a tenant in rent arrears.

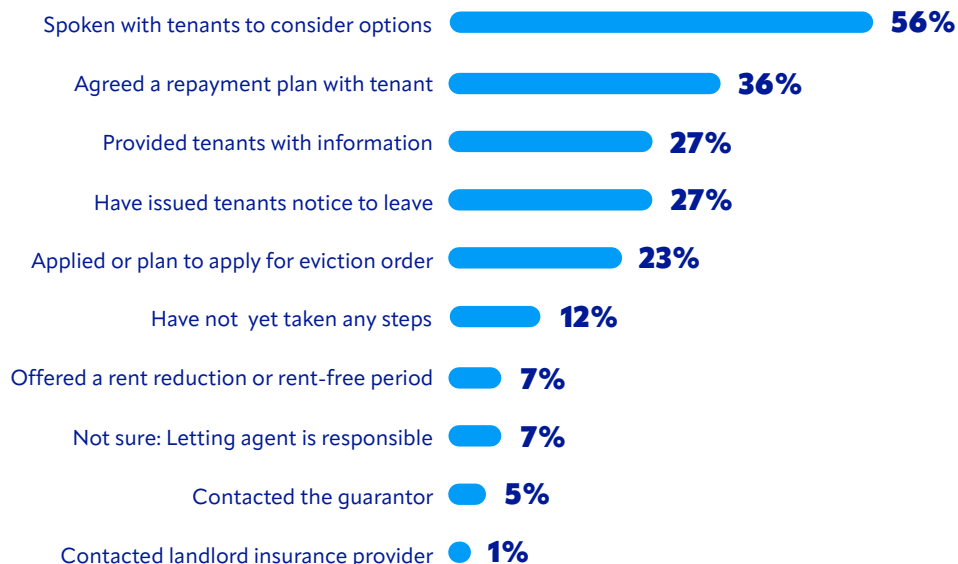
Do you have any tenants in rent arrears?



When tenants are in arrears, most landlords (88%) have taken steps to address the problem, typically engaging with tenants to discuss options.

In over a quarter of cases, landlords have issued tenants notice to leave or applied or plan to apply for an eviction order (23%), although these steps are less common. In many cases, landlords prefer to provide tenants with information on their rights or support services, or to agree on a repayment plan.

Steps taken to address rent arrears



CHAPTER THREE

Selecting tenants and changes to portfolios

SUMMARY

Most landlords exercise their right to request a deposit, with nearly four in ten asking for rent in advance and a quarter requiring a guarantor. In the past 12 months, around one in ten landlords either ended or chose not to renew tenancies. During the same period, just 5% added properties to their portfolio, while 14% sold properties. Of the properties sold, almost six in ten were transferred to owner-occupation, and 17% re-entered the private rented sector.



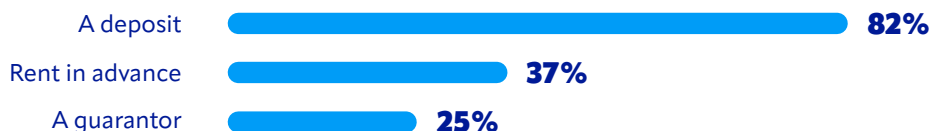
PART 1 - SELECTING TENANTS

SECURITY REQUESTS

Most landlords require a deposit, and four in ten also request rent in advance. These practices provide financial protection against late payments or arrears, especially when tenants fail affordability checks. The use of guarantors, requested by around a quarter of landlords, further illustrates the precautionary steps taken.

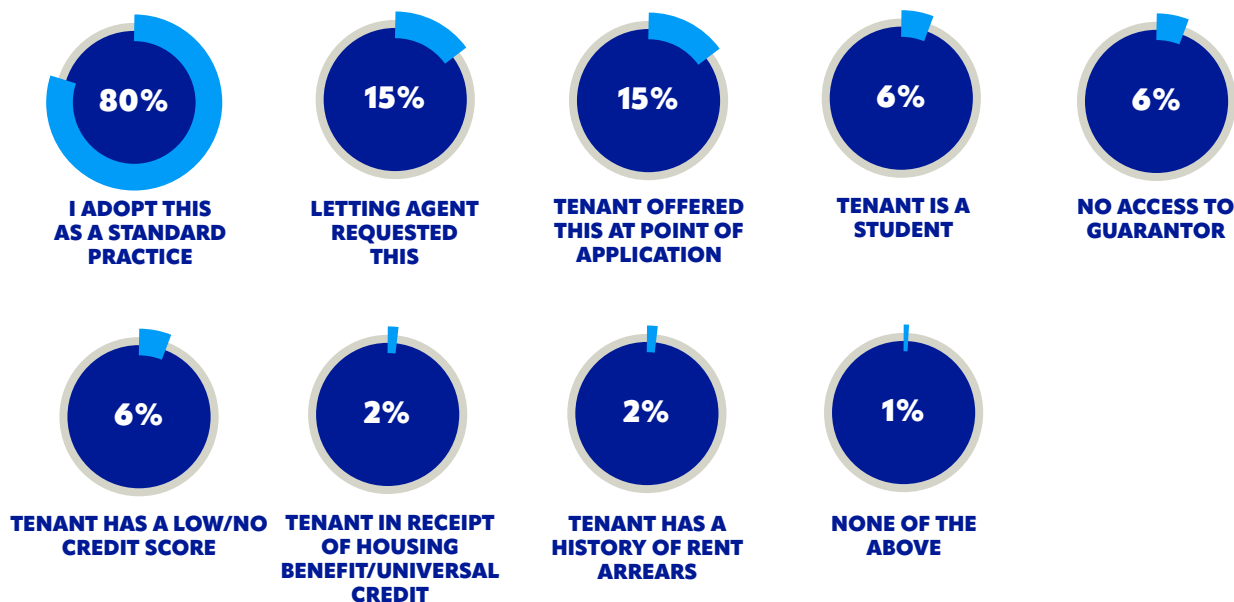
Landlords renting multiple properties (five to nine properties) and those who do not use a letting agent are more likely to request rent in advance.

Thinking about your most recent letting, did you request any of the following?



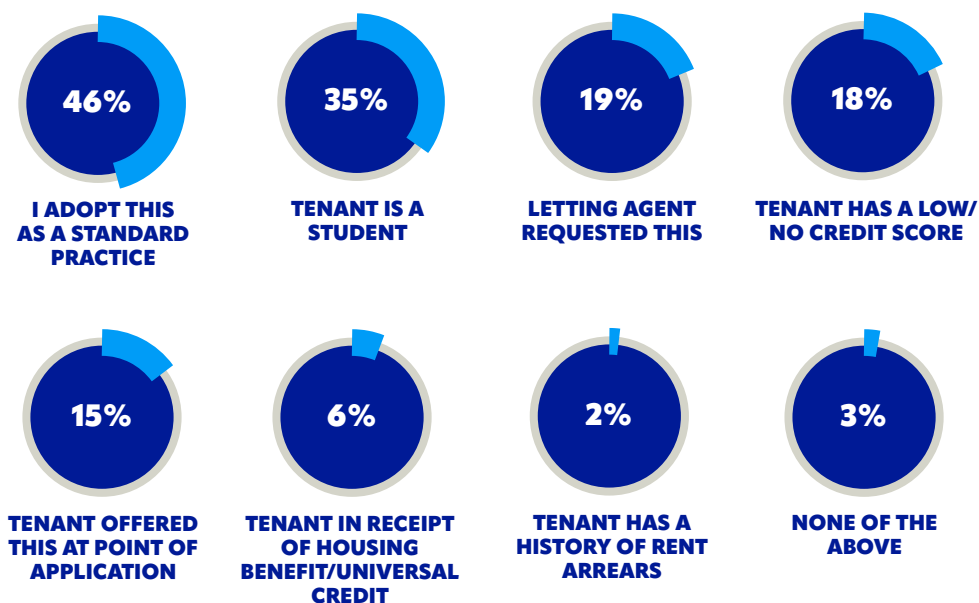
Most landlords who request rent in advance say they do this as a standard practice, indicating a preference for reassurance at the outset of the tenancy.

What were the main reasons for requesting rent in advance?



When landlords were asked their reasons for requesting a guarantor, the responses were more varied, reflecting the different risk management strategies employed by landlords. Around a half of landlords request a guarantor as standard practice, and over a third will do so specifically if the tenant is a student. As many students will lack a strong credit history or financial stability, they may be considered as a high-risk tenant.

What were the main reasons for requesting a guarantor?

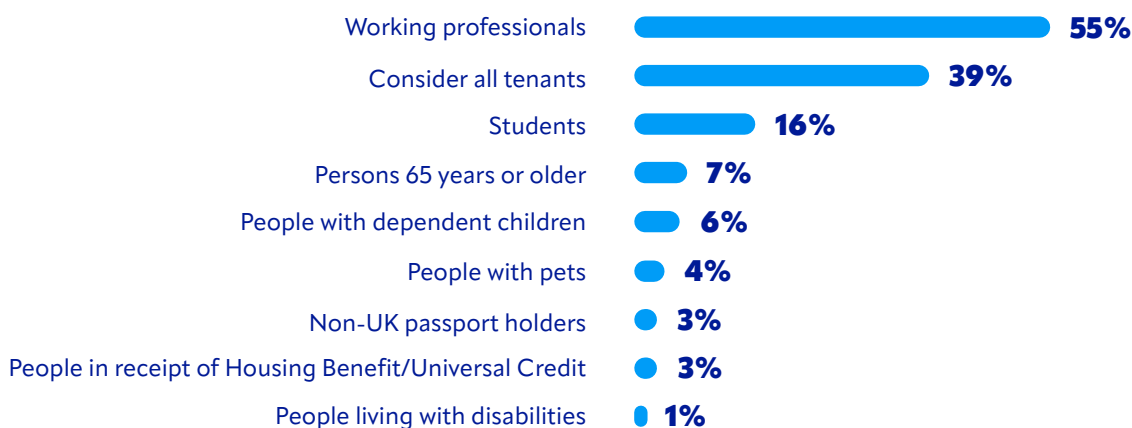


TARGETED MARKETS

Around six in ten landlords target specific tenant groups. The majority focus on targeting working professionals (55%), and 16% target the student market. Very few operate in the housing benefit market.

Landlords who target specific types of tenants are more likely to rent properties for up to three years, use a letting agent to find tenants, treat the property as a short-term investment, and let in Edinburgh or Glasgow.

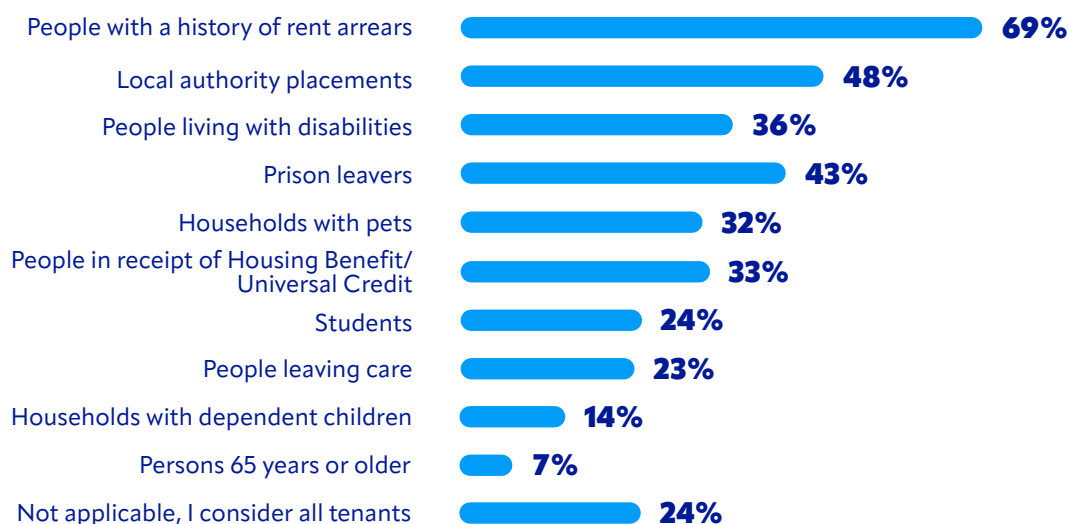
When looking for a tenant, do you target any of the following markets?



Most landlords said they would feel unable to let to tenants with a history of rent arrears, but 31% indicated that this would not necessarily deter them. Additionally, nearly half of landlords (48%) feel unable to let to tenants housed by a local authority, which is an increase from last year (44%).

Compared to last year (43%), fewer landlords (36%) said they feel unable to let to people living with disabilities or who require adaptations to the property.

Which, if any, of the following groups of tenants do you feel unable to let your property to?



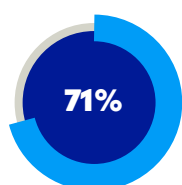
At least 24% of landlords express willingness to rent to all types of tenants (an increase from 20% last year). However, responses vary based on how the question is phrased, with 39% indicating they are open to all tenants when asked about their target, rather than who they feel unable to let to.

Landlords that are most likely to let to a wide range of tenants include those that let ten or more properties; those letting in rural areas; and those aged 18-44.

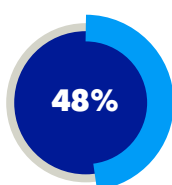
Like last year, one-third of landlords feel unable to let to people in receipt of Housing Benefit or Universal Credit, largely due to concerns about financial stability. Additionally, nearly half (48%) were concerned about the gap between Local Housing Allowance (LHA) and market rent. While welfare benefits have generally risen with inflation, research has shown that only 8% of private tenants would have their rent covered by LHA, and only 1% of adverts for rental properties were below the LHA threshold.⁴

Three-quarters (75%) of landlords cited the delays associated with benefits, such as slow processing or payment in arrears, as another reason for their reluctance to rent to tenants receiving benefits.

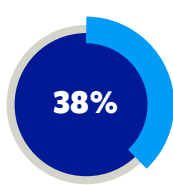
Which, if any, of the following are reasons why you are unable to let to people in receipt of Housing Benefit/Universal Credit



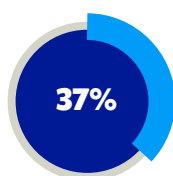
TENANTS IN RECEIPT OF BENEFITS SEEM MORE FINANCIALLY PRECARIOUS



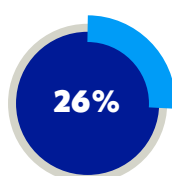
GAP BETWEEN LHA AND MARKET RENT



DELAYS IN PROCESSING APPLICATIONS FOR BENEFITS



HOUSING BENEFIT PAID IN ARREARS



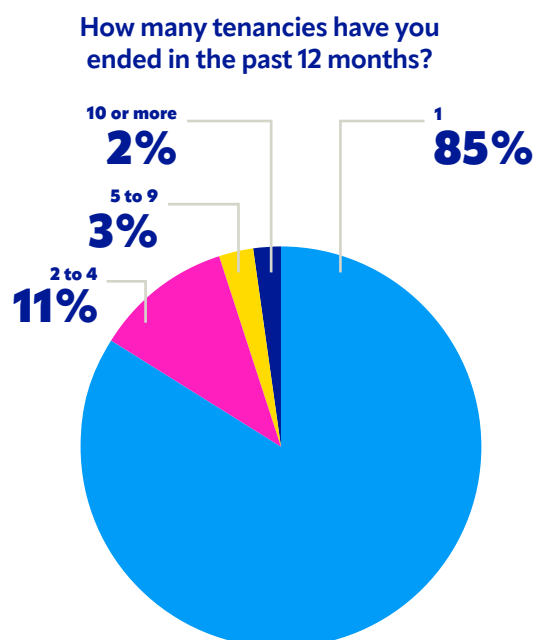
RESTRICTION IN MORTGAGE AGREEMENTS AND INSURANCE REQUIREMENTS

ENDING TENANCIES

Fewer landlords (11%) have ended or not renewed tenancies in the past 12 months compared to last year (14%). Almost nine in ten landlords have not ended any tenancies in the past 12 months.

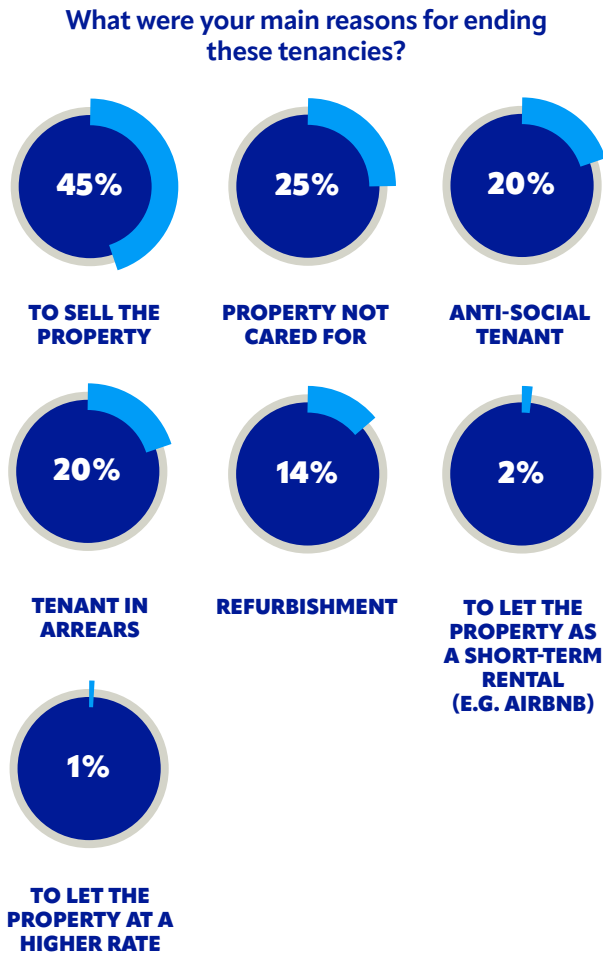
The introduction of the Private Residential Tenancy in 2017 ended “no-fault” evictions in Scotland. Landlords can only evict tenants if one of the 18 grounds for eviction apply.

Landlords who had ended tenancies in the past 12 months were asked how many. Nearly nine in ten (85%) landlords had ended just one tenancy. Only 2% had ended ten tenancies or more.



The most common reason for ending tenancies was to sell the property.

Fewer landlords than last year ended their tenancy because the property had not been cared for, falling from 34% to 25%. Additionally, ending a tenancy due to rent arrears fell significantly from 33% in 2024, to 20% in 2025.

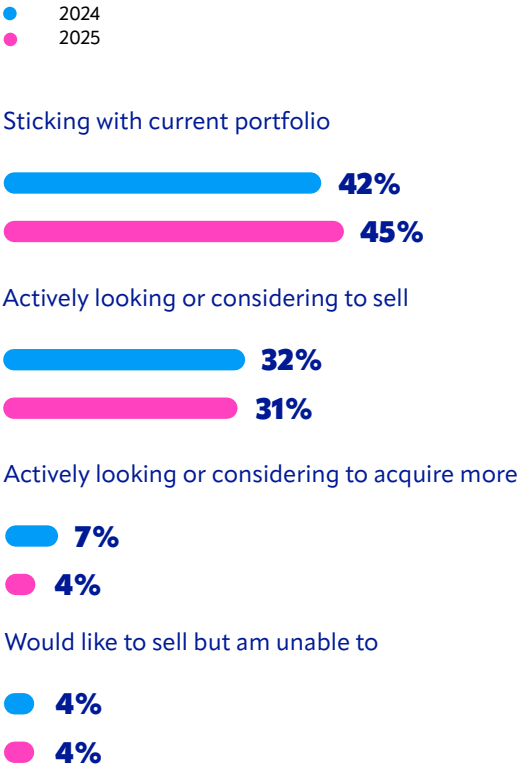


PART 2 - CHANGES TO PROPERTY PORTFOLIO

CURRENT INTENTIONS

Nearly half (45%) of landlords plan to stick with their current portfolio, a slight increase from last year (42%). Around a third are looking to sell either some or all their rental properties. Just 4% are looking to acquire more rental properties, down from 7% last year.

What is your current plan regarding your rental properties



There is a correlation between intended changes to portfolios and length of experience. Like last year, landlords with more experience are more likely to be looking to sell properties.

In the previous year, landlords with up to three years of experience were more likely to be looking to buy, with 16% indicating interest. This trend has now reversed, as this group is the least likely to be seeking purchases, with the figure falling significantly to just 2%.

Plans for portfolio, by years of experience

Plans for portfolio, by years of experience				
	Up to 3 years	4 to 10 years	11 or more years	All landlords
Looking to sell	17%	20%	35%	31%
Looking to buy	2%	6%	3%	4%

PORTFOLIO CHANGES OVER THE PAST 12 MONTHS

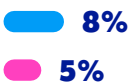
Surveys capturing landlords stated intentions may not accurately reflect how firm those plans are or whether they will materialise. Tracking changes in landlords’ portfolios over the past year provides a more reliable indication of shifts in property supply.

There has been considerable concern about an ‘exodus’ of landlords from the private rented sector in Scotland in recent years. As in the previous wave, the majority of landlords (82%) made no changes to their portfolios in the past 12 months. In 2025, only 5% of landlords added a property to their portfolio in the previous 12 months, a decrease from 2024. Meanwhile, 14% of landlords sold properties.

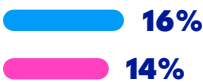
Have you added/removed properties from your portfolio over the past 12 months?

2024
2025

Added



Removed



Neither added or removed

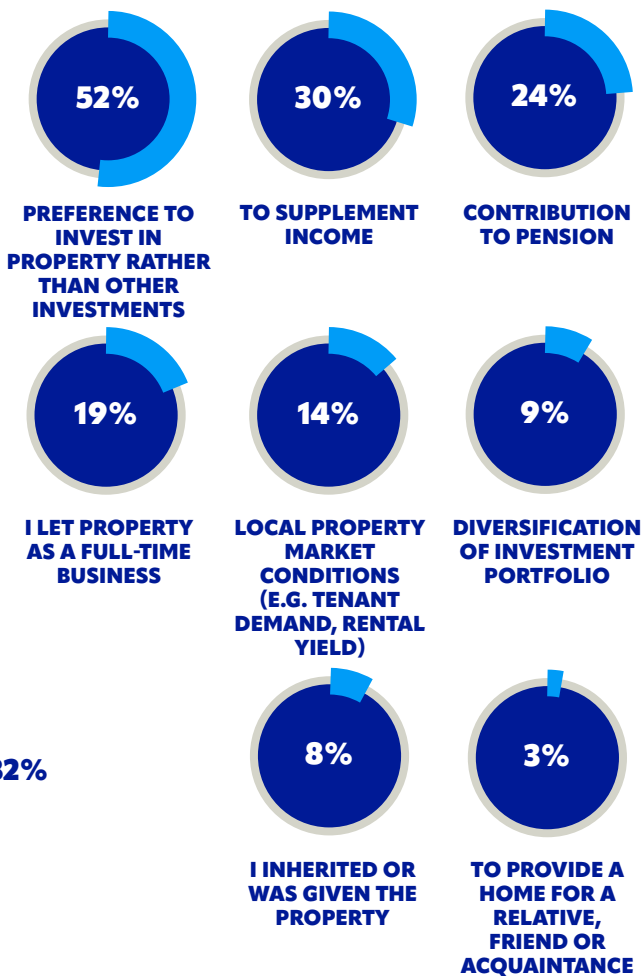


The findings show, unsurprisingly, that dissatisfied landlords are more likely to be looking to sell (49%), while only 2% of those who are interested in acquiring more properties report being dissatisfied.

Landlords aged 18–44, those with ten or more properties, and those who let as a full-time or part-time business are significantly more likely to be looking to buy additional properties, at 15%, 13%, and 12% respectively, compared to 4% of all landlords.

Landlords were asked about their motivations for purchasing additional properties, which were similar to their reasons for initially entering the rental market. For example, supplementing income remains the most popular reason for investing in additional properties. However, preference for investing in property rather than other investments was cited more frequently than when landlords were asked why they first entered the sector (52% and 32%, respectively).

What were your main reasons for purchasing additional property?

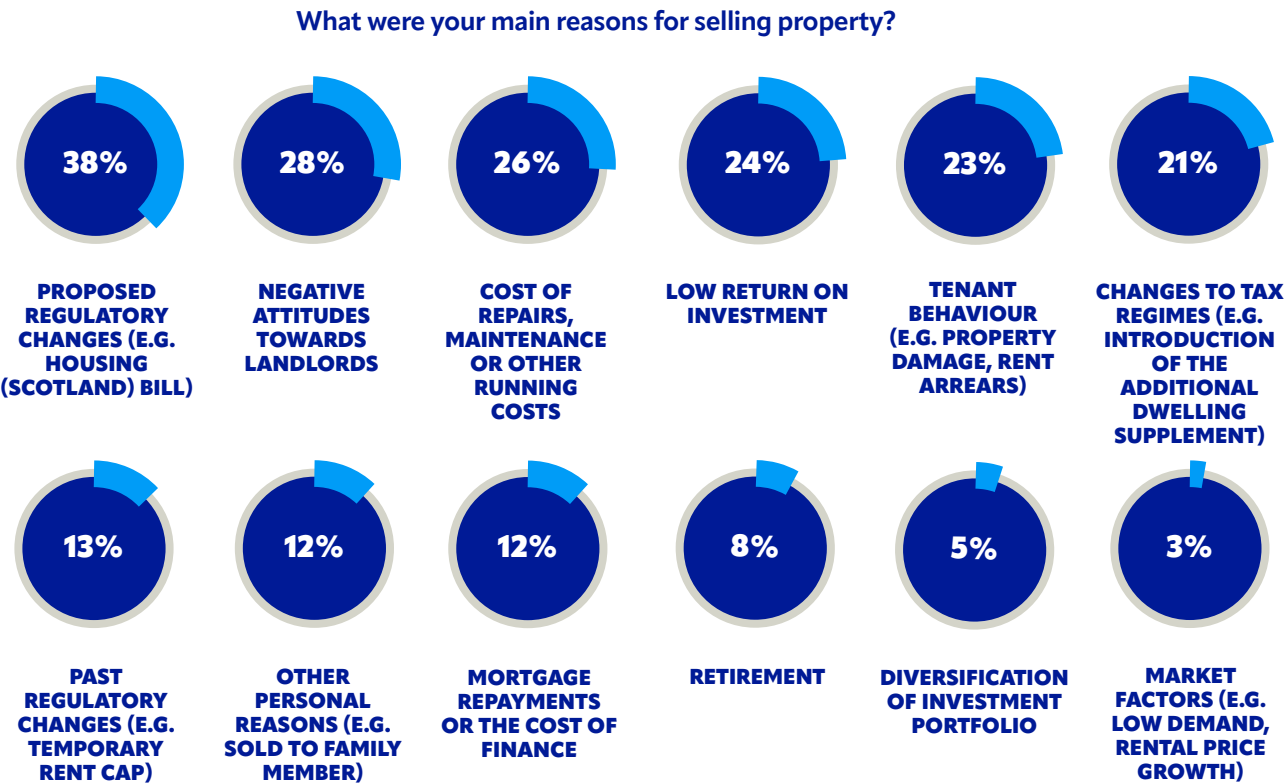


There have been concerns that legislative change in the private rented sector in Scotland is prompting landlords to leave the market.

Like last year, the most common reason for landlords selling property in the past 12 months was the proposed regulatory changes to the sector in Scotland (i.e., the Housing (Scotland) Bill, 2024). Other regulatory changes such as the proposed Minimum Energy Efficiency Standard (MEES) which requires all private rented properties to reach an EPC C by 2028 - were also cited by a proportion of landlords.

A significant number (28%) of landlords report perceived negative attitudes towards landlords as a main reason for selling, though this has decreased slightly from last year (33%).

Changes to tax regimes is a less commonly cited reason compared to last year, falling from 38% to 21%. The higher response last year may reflect the raise of the Additional Dwelling Supplement from 6% to 8% in December 2024.



NUMBER OF PROPERTIES BOUGHT AND SOLD

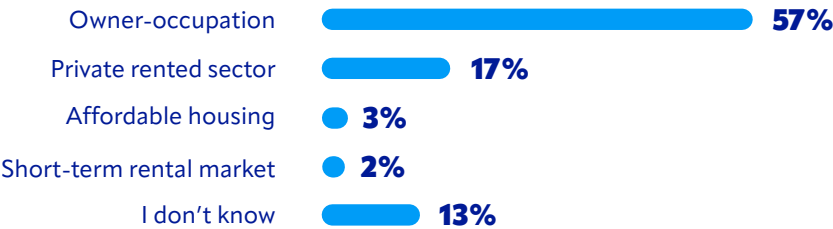
Landlords were asked how many properties they had bought and sold in the last 12 months. On average, they bought slightly fewer properties (1.6) than they sold (1.8). This marks a shift from the previous survey wave, when landlords purchased more properties than they sold (2.4 and 1.9, respectively).

HOW MANY PROPERTIES HAVE YOU ADDED TO YOUR PORTFOLIO OVER THE PAST 12 MONTHS?		HOW MANY PROPERTIES HAVE YOU REMOVED FROM YOUR PORTFOLIO OVER THE PAST 12 MONTHS?	
1	4%	1	10%
2 to 4	1%	2 to 4	3%
5 to 9	0%	5 to 9	1%
10 or more	0%	10 or more	<1%
Average number of properties added	1.6	Average number of properties sold	1.8

WHICH HOUSING SECTORS ARE SOLD PRIVATE RENTALS MOVING TO?

Landlords who sold properties in the past twelve months were asked if they knew which housing sector their properties moved to. Almost six in ten (57%) of sold rental properties are returned to the owner-occupied market, however this has decreased from 62% in 2024. Sold properties remaining in the private rented sector has significantly increased since last year, rising from 9% in 2024 to 17% in 2025.

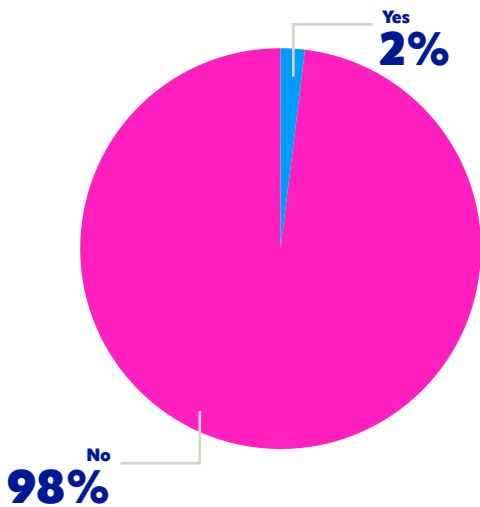
Which sector did your property move to after you sold it?
 (If you sold more than one property, please answer for the most recently sold property)



MOVING PROPERTIES TO THE
SHORT-TERM RENTAL MARKET

Despite concerns about private rented properties shifting to the short-term rental market, the survey indicates that the number of landlords moving properties to this sector has declined from 3% in 2024 to just 2% in 2025.

In the past 12 months, have you moved any properties within your portfolio over to the short-term rental market?



Among those who had moved properties to the short-term rental sector, the majority (82%) had moved just one property and only 18% had moved between two and four, down from 24% in 2024. Notably, the findings showed no landlords had moved five or more properties into the short-term rental sector, compared to 10% in 2024.

In October 2023, the Scottish Government introduced a licensing scheme for short-term lets. Most landlords (67%) said the requirement for a licence had no impact on their decision to move properties to the short-term rental market. Like the previous year, around one in five (22%) landlords are not aware of the requirement for licences.

DID THE REQUIREMENT FOR A LICENCE AFFECT YOUR DECISION TO MOVE PROPERTIES TO THE SHORT-TERM RENTAL MARKET?	
It has had no impact on my decision	67%
I have moved fewer properties to the short-term rental market than I would have liked	6%
It added work for me, but has not influenced my decision	5%
It has enabled me to demonstrate professionalism and credibility to guests	1%
I am not aware of the requirement for licences	22%

CHAPTER FOUR

Property conditions and use of letting agents

SUMMARY

Most landlords carry out regular property inspections. However, nearly a third adopt a more reactive approach, carrying out inspections only in response to specific issues or not at all. Repairs and maintenance represent a key challenge, with 60% of landlords experiencing difficulties, primarily driven by rising costs, difficulty securing tradespeople, and delayed issue reporting by tenants. Despite these challenges, most landlords do not use a letting agent, rather choosing to self-manage in order to retain direct oversight of the property and have a direct relationship with their tenant/s.

FREQUENCY OF PROPERTY INSPECTION

As in the previous year, around two in three landlords conduct regular property inspections (68%), with a quarter inspecting their property every six months. However, nearly a third (29%) of landlords check their property only when there is a reason (e.g., when issues are reported) or never at all. This indicates some landlords may take a more reactive approach to maintaining their properties. These figures are similar to last year.

How often do you carry out inspections while a property has a tenant in it?



CHALLENGES ASSOCIATED WITH REPAIRS AND MAINTENANCE

Six in ten landlords (61%) have experienced challenges with repairs and maintenance in the last 12 months, which is slightly less than the previous year (67%). Just over one-third of landlords cited financial pressures as a barrier, whilst difficulty accessing contractors or tradepersons remains a key challenge in the sector. Tenants not reporting problems remains a key challenge faced by landlords.

Have you experienced any of the following challenges related to repairs and maintenance in the last 12 months?

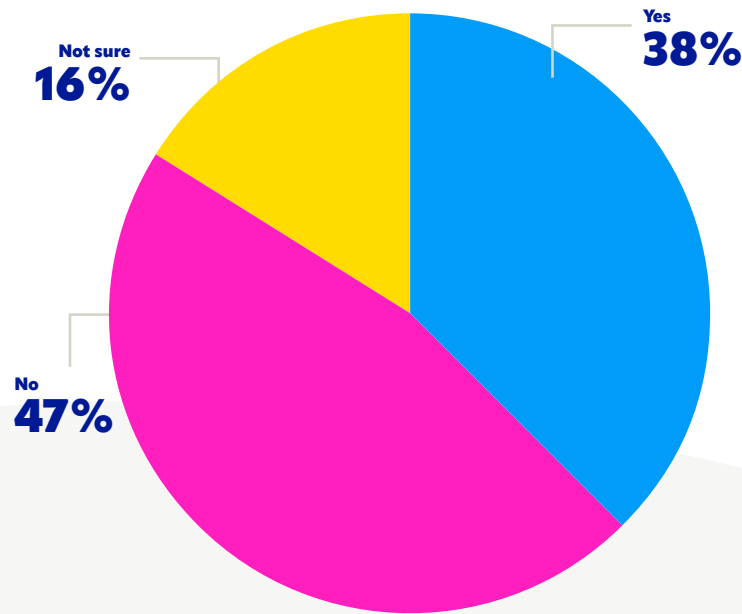


MEETING THE REPAIRING STANDARD

On 3 September 2007, the Repairing Standard came into force in Scotland as the standard at which a landlord must keep property which is let for human habitation. New elements of the Repairing Standard were introduced in March 2024.

The survey explored the extent to which landlords have undertaken improvements to meet the updated Repairing Standard. The proportion of landlords making upgrades fell from 46% last year to 38% this year. However, 16% were unsure, which may imply a need for clearer guidance, improved enforcement, or additional support for landlords.

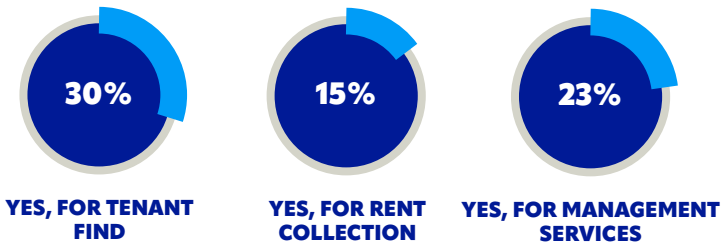
Have you made improvements to your property to meet the new repairing standard?



USE OF LETTING AGENT SERVICES

Nearly four in ten landlords (38%) use a letting agent for at least one service, with landlords with larger portfolios more likely to do so. Three in ten (30%) landlords use a letting agent for finding tenants, and nearly one quarter (23%) of landlords opt to use an agent for full management services. These findings are similar to last year.

Do you currently use a letting agent to let or manage any of your rental properties?



Consistent with last year’s findings, most landlords chose not to use a letting agent for full management service, or at all, because they prefer to manage properties themselves or cultivate a direct relationship with tenants. One in four landlords cite fees as a barrier.

Why did you decide not to use a letting agent for full management service?



CHAPTER FIVE

Landlord satisfaction and policy context

SUMMARY

Around a third (32%) of landlords report being satisfied overall, while 42% say they are dissatisfied. The relationship with tenants continues to be the main factor which influences feelings of satisfaction. Most landlords (82%) report having a good relationship with their tenants. On the other hand, feelings of dissatisfaction are driven by proposed regulatory changes and perceived negative attitudes towards landlords. Only four in ten landlords feel they can keep up with changes to the law that affect landlords, and just two in ten agree these changes are clearly communicated.

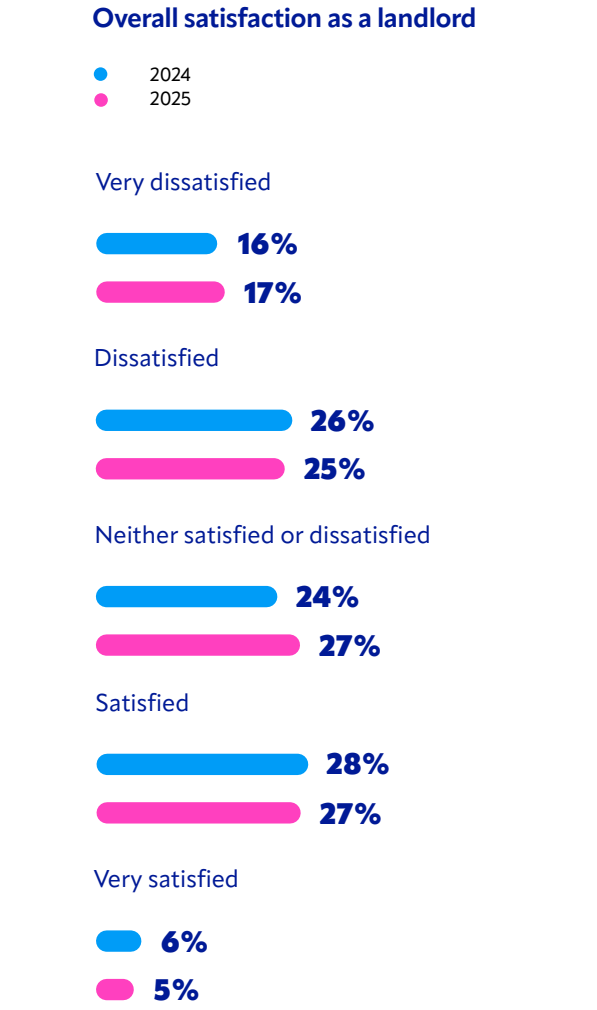
OVERALL LANDLORD SATISFACTION

Around a third (32%) of landlords are satisfied in their role (compared to 34% in 2024), and 42% say they are dissatisfied (the same as in 2024).

Consistent with the previous year’s findings, landlords with larger portfolios continue to report higher levels of dissatisfaction.

Dissatisfaction among landlords with fewer years’ experience has significantly increased since last year, rising from 33% in 2024 to 51% in 2025.

Landlords that are dissatisfied, by years of experience			
	Up to 3 years	4 to 10 years	11 or more years
Dissatisfied	51%	32%	46%

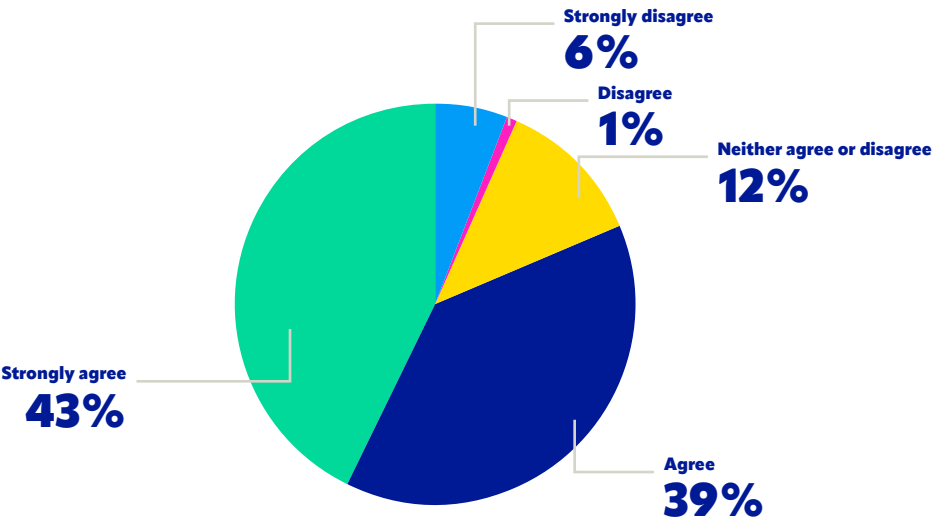


Landlords that are dissatisfied, by size of portfolio			
	1 property	2-4 properties	10 or more properties
Dissatisfied	34%	44%	58%

RELATIONSHIP WITH TENANTS

Most landlords (82%) agreed with the statement, "I have a good relationship with my tenant/s". This is consistent with findings from the Voice of the Tenant survey, which revealed that nearly three-quarters of tenants feel they have a good relationship with their landlord. Together, these findings suggest that positive landlord-tenant relationships are common across the sector.

Extent to which landlords agree with the statement, 'I have a good relationship with my tenant(s)'



Over one-third (34%) of landlords that have a good relationship with their tenants are satisfied, compared to just 22% who do not have a good relationship. While this does not establish causation, it indicates a positive association between perceived relationship quality and overall landlord satisfaction.

		'I have a good relationship with my tenants'	
		Disagree	Agree
How satisfied are you as a landlord?	Dissatisfied	46%	41%
	Satisfied	22%	34%



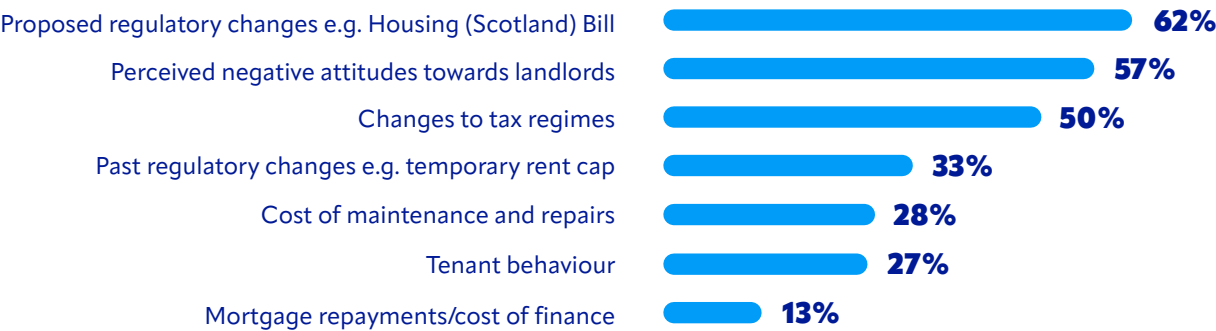
DRIVERS OF SATISFACTION/DISSATISFACTION

While a good relationship with tenants remains important, nearly half of landlords (45%) also highlighted their role in providing a social benefit or meeting housing needs as a key source of satisfaction, up from 39% in 2024. Additionally, 38% of landlords stated that the ability to save for retirement was a cause for satisfaction, which has decreased from 42% in 2024. Social motivations are cited slightly more often than financial ones.

Which aspects of being a landlord are you most satisfied with?



Which aspects of being a landlord are you most dissatisfied with?

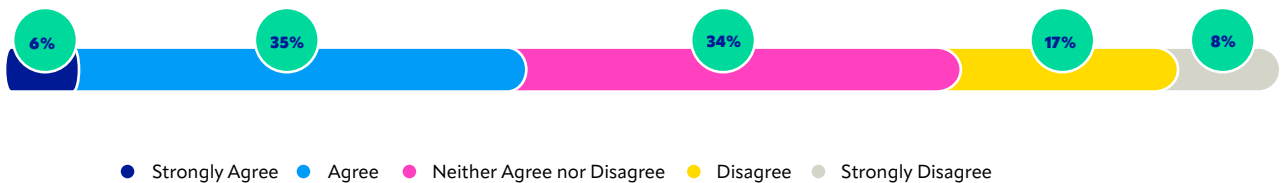


Landlords are mostly dissatisfied with the prospect of future regulatory changes in the private rented sector, such as the Housing (Scotland) Bill, which has slightly increased from the previous wave (58%). The proportion of landlords whose dissatisfaction is driven by perceived negative attitudes toward them has risen to 57%, compared with 50% last year. As with last year, changes to tax regimes and past regulatory changes were also key sources of dissatisfaction.

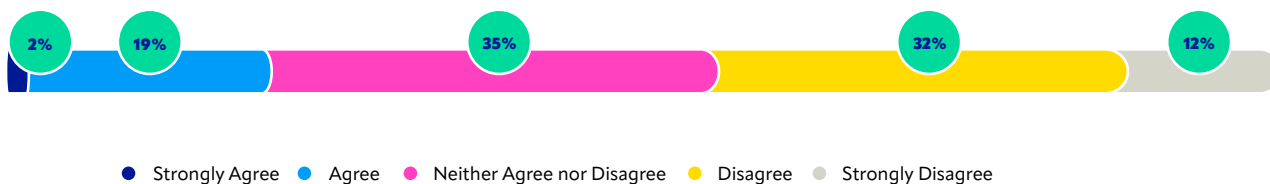
KEEPING UP WITH CHANGING LAWS AND REGULATIONS

Fewer landlords than last year feel they can keep up with changes that affect landlords, falling from 51% in 2024 to 41% in 2025. Only 21% (compared to 28% in 2024) agree that changes in the law are clearly communicated to landlords, with 44% (compared to 39% in 2024) believing that this is not the case. The findings suggest landlords are finding it increasingly difficult to keep up with changes, while clarity in communication appears to be declining, pointing to a widening information gap.

"I can keep up with changes that affect landlords"



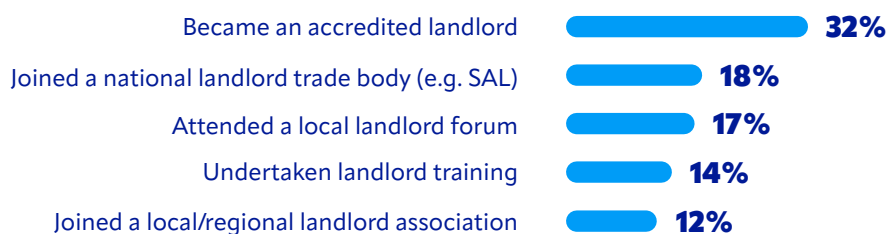
"Changes to the law are clearly communicated to landlords"



LANDLORD MEMBERSHIP GROUPS AND OTHER ASSOCIATIONS

The survey found that 56% of landlords had engaged in some form of professional development or industry-related activity since becoming a landlord. As with the previous wave, around a third of respondents said they had become an accredited landlord, while around another third had joined a national trade body or local/regional association.⁵

Activities undertaken since becoming a landlord



CHAPTER SIX

Energy efficiency

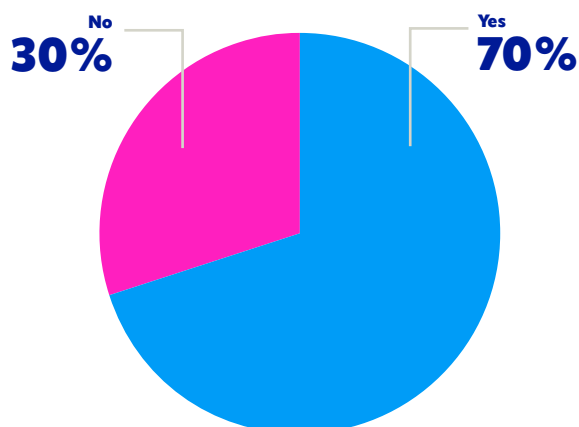
SUMMARY

Currently, there are no mandatory Minimum Energy Efficiency Standards (MEES) in Scotland. However, the Government has proposed new rules for private rented properties, aiming for EPC Band C by 2028 for new tenancies and by 2033 for all tenancies. The new standard will rely on the Heat Retention Rating (HRR) of the property's fabric (walls, roof, windows) and heating system.

AWARENESS AND SUPPORT OF ENERGY EFFICIENCY PROPOSAL

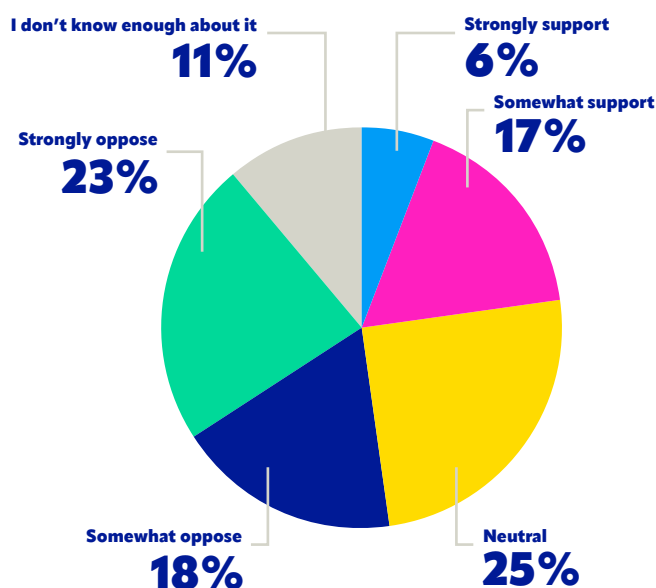
Seven in ten landlords are aware of the minimum energy efficiency standards proposal, however almost one-third of landlords are not.

Are you aware of the Government proposals to require a minimum EPC rating of C



Support for the introduction of MEES regulations in the private rented sector is generally low, with fewer than one in four landlords in favour. While 41% of landlords oppose it, 11% indicate they do not have enough information to form an opinion.

To what extent do you support the introduction of Minimum Energy Efficiency Standards (MEES) in the private rented sector?



Landlords were asked where they currently get information about energy efficiency standards or support schemes. Most landlords (62%) get their information from local and national government sources, such as the Scottish Government website and their local council. Around one-quarter of landlords prefer to use Landlord Associations as a source of information. Nearly one-fifth of landlords do not seek information on energy efficiency standards or support schemes, likely contributing to the low awareness of the MEES proposal.

Where do you currently get information about energy efficiency standards or support schemes?

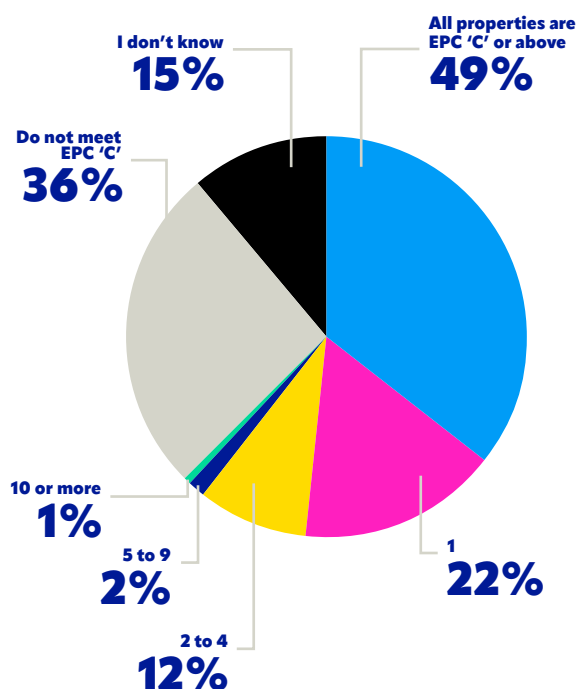


EPCS AND ENERGY EFFICIENCY IMPROVEMENTS

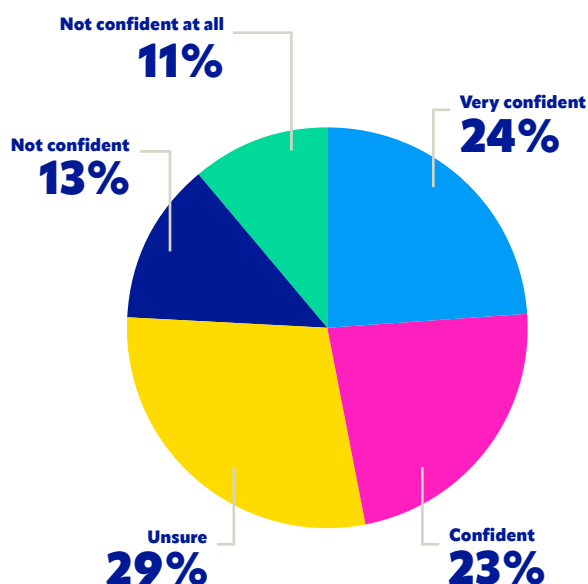
Just under half of landlords report that their properties are EPC C or better. Nearly one in four (36%) landlords own at least one property that does not meet this standard. Amongst landlords who own properties below EPC band C, most (22%) own one property like this. Fifteen percent of landlords are unsure about their property's EPC rating.

Only 47% of landlords feel confident they can meet EPC C by 2028, while around one-quarter do not.

Number of properties a landlord owns which are below EPC



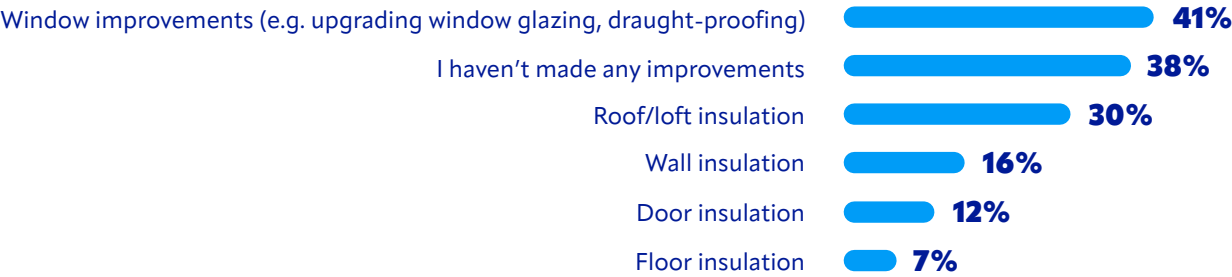
How confident are you in your ability to meet the new proposed EPC requirement by 2028?



STEPS TAKEN TO IMPROVE ENERGY EFFICIENCY

Nearly two-thirds (62%) of landlords have made at least one improvement to raise the energy efficiency of their properties. Insulating the property in some way (65%) was the most common improvement undertaken, followed by upgrades to windows (41%).

Steps taken to improve energy efficiency



When asked about the main benefits of energy efficiency improvements, most landlords highlighted reduced energy costs, improved comfort, and tenant satisfaction and retention. Around half of landlords (51%) consider compliance with legal requirements as an important benefit. One-third cited benefits related to environmental impact and lower carbon-emissions.

Fourteen percent of landlords could not see any significant benefits in improving the energy efficiency of rental properties. These landlords were more likely to have larger portfolios (five or more properties).

PERCEIVED MAIN BENEFITS OF IMPROVING THE ENERGY EFFICIENCY OF RENTAL PROPERTIES	
Lower energy bills for tenants	56%
Increased comfort for tenants (e.g. warmer, less damp)	56%
Meeting legal requirements/avoiding penalties	51%
Improved tenant satisfaction or retention	47%
Easier to let or sell the property	38%
Improved property value	37%
Reduced environmental impact/lower carbon emissions	33%
I don't see any significant benefits	14%

BARRIERS TO MAKING ENERGY EFFICIENCY IMPROVEMENTS

Landlords were asked what barriers, if any, do they feel may prevent them from making energy efficiency improvements.

Five in ten landlords consider high upfront costs to be a key barrier from making energy efficiency upgrades, and four in ten landlords feel there is a lack of grants or incentives to help support them with this.

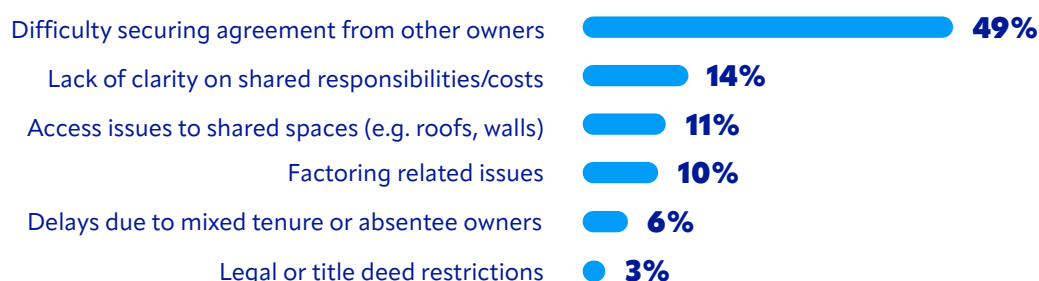
Nearly a third of landlords report the technical challenges of retrofitting a tenement/pre-1919 property as a key barrier to making improvements. Around one in three (29%) landlords are concerned about the disruption to tenants. Contrary to this, the Voice of the Tenant survey found that most tenants (88%) would support their landlord in making energy efficiency upgrades even if it meant temporary disruption. This highlights the importance of communication around tenancy related issues.

BARRIERS TO MAKING ENERGY EFFICIENCY IMPROVEMENTS	
High upfront costs	50%
Lack of grants or incentives	40%
Technical challenges of retrofitting tenement/pre-1919 properties	30%
Disruption to tenants	29%
Uncertainty about future regulations	29%
No clear benefit to me as a landlord	24%
Difficulties accessing existing grants or incentives	23%
Slow return on investment	23%
Shortage of skilled tradespeople	18%
Lack of knowledge/awareness of best options	17%
Difficulties associated with shared/mixed tenure buildings	17%
Restrictions on listed buildings and conservation areas	16%
I don't feel that there are any barriers preventing me from making energy efficiency improvements.	16%

Problems associated with shared/mixed tenure properties

Landlords who let a property in a shared/mixed tenure building were asked what the main challenges were in relation to making energy efficiency improvements, with around five in ten landlords reporting difficulties in securing agreement from other owners. A further one in ten (14%) reported a lack of clarity around who was responsible for certain aspects of the works and costs.

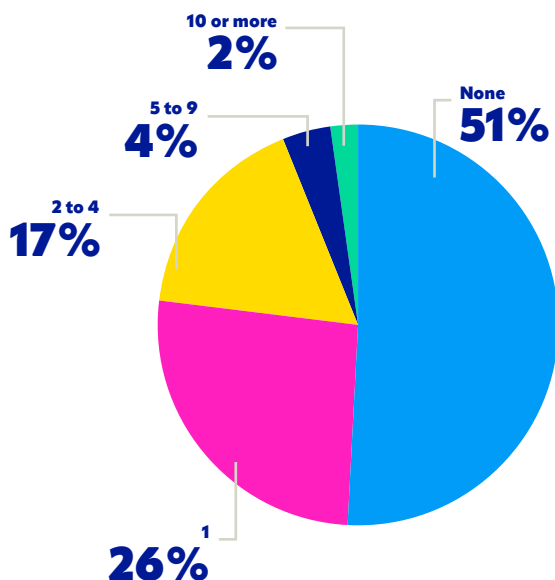
Main challenges associated with shared/mixed tenure buildings



Pre-1919 tenement properties

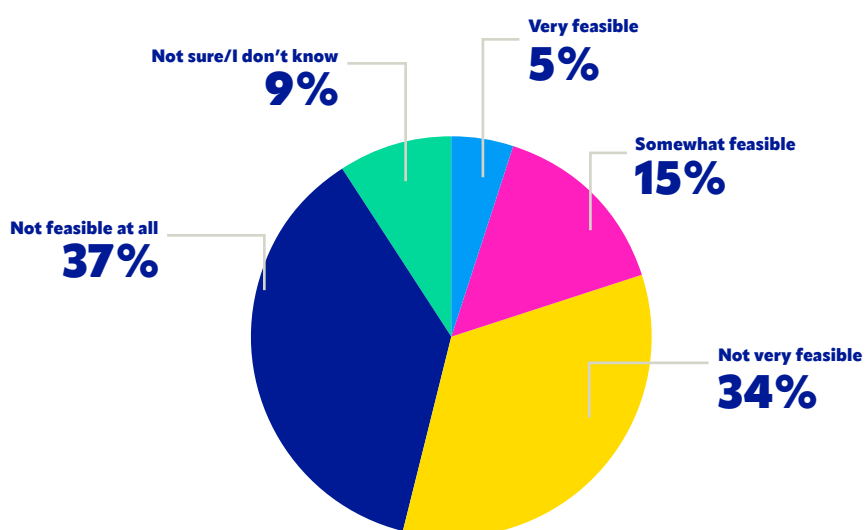
Around half of landlords (49%) currently let a property in a traditional stone-built tenement property (typically built before 1919). Most of these landlords (26%) let just one of these property types, and 24% let two or more.

How many of your properties are in a traditional stone-built tenement property (typically built before 1919)?



Seven in ten landlords believe it is not feasible to upgrade this type of property, mostly due to the structure of the building. Over half express concerns around a knock-on effect of risk of damp from retrofit works. Only two in ten landlords believe upgrades are feasible, and around one in ten are unsure.

Feasibility of upgrades to pre-1919 tenement properties



Given that tenements are inherently shared, multi-tenure buildings, it is understandable that over half of landlords are concerned about the coordination required with other owners.

Key concerns about upgrades to pre-1919 tenement properties



POTENTIAL IMPACT OF INTRODUCING ENERGY EFFICIENCY REGULATIONS

Finally, landlords were questioned on the likely impact of the new energy efficiency regulations. Four in ten landlords are still unsure of what action to take and require more information before deciding.

Nearly three in ten landlords said they would raise the rent after carrying out energy efficiency measures. Around one-fifth of landlords said they would sell some or all their rental properties in response.

If the Government's proposed energy efficiency regulations become law, which of the following do you expect could apply to you, if any?



CHAPTER SEVEN

Discussion

LANDLORD CHARACTERISTICS

Since last year, the demographic characteristics of landlords have not drastically changed. Most are either private individuals or a couple/family, own small portfolios of up to four properties, and are over the age of 45. While landlord characteristics may appear homogenous, the findings show that their motivations, behaviours, and approaches to property management are diverse and complex.

Current and proposed policies in the private rented sector often assume that landlords behave in similar ways, for example, that their decisions are driven primarily by financial considerations or regulatory pressures. The Private Residential Tenancy (PRT) framework provides a uniform set of rights and responsibilities for landlords and tenants, including requirements around notice periods, dispute resolution, and the Repairing Standard. While these requirements aim to protect tenants and ensure consistency across the sector, they apply equally to all landlords, regardless of size, experience, or resources. In practice, landlords are highly diverse, ranging from small-scale owners managing a single property alongside other work, to professional landlords with multiple homes and access to dedicated management teams or professional services. Some landlords are also members of professional associations and therefore more likely to be up-to-date with regulatory changes, while others do not have this information as easily accessible. Compliance with PRT obligations can therefore present very different challenges. Some landlords may navigate legal requirements and access professional advice easily, while others may struggle with administrative burdens or interpreting technical standards.

Similarly, the Repairing Standard assumes that all landlords approach maintenance in the same way, responding proactively and uniformly to guidance or enforcement, while the proposed Minimum Energy Efficiency Standards presume landlords will make upgrades if financial support or regulatory

deadlines are provided. These assumptions overlook important differences in portfolio size, property type, resources, priorities, and general attitudes towards repairs or energy efficiency. More broadly, many policies treat landlords as if they will respond in the same way to regulation, guidance, or incentives. For example, by investing in improvements, seeking accreditation, or complying with technical standards. In reality, landlords' motivations are more complex. The finding that nearly half of landlords value their role in providing a social benefit or meeting housing needs, highlights that social and relational incentives are also important alongside financial and regulatory factors.

Recognising this diversity is essential, where motivations and behaviours vary widely, standardised approaches may be ineffective, and more tailored or nuanced policies are needed. To develop strategies that reflect the realities of the sector, it is crucial to account for the varied experiences, approaches, and capacities of landlords, as well as the psychological, social, and relational factors that influence their decisions.

TRENDS IN HOUSING SUPPLY

The findings point to a cautious approach among landlords, with little sign of growth in the private rented sector. Most landlords have made no recent changes to their portfolios and nearly half plan to keep their current number of properties, while selling remains slightly more common than buying. Less experienced landlords are now the least likely to invest, and those with larger portfolios are more likely to consider purchases. While most sold properties still move into the owner-occupied market, a share remain in the private rented sector, indicating some redistribution rather than complete loss of supply. Echoing the findings of this, other evidence indicates that increased regulation, high expenses, and limited returns have reduced the attractiveness of the sector for investment.⁶

At present, a lack of reliable data makes it difficult to accurately track private rented sector supply,

resulting in differing views on whether the sector is shrinking and by how much.⁷ The lack of reliable data creates uncertainty for decision-makers, making it harder to identify emerging supply pressures and respond effectively.

KNOWLEDGE AND AWARENESS OF POLICY REFORM

Changes in regulation in Scotland's private rented sector are a key factor shaping concerns about housing supply. There have been significant regulatory changes in recent years, including the introduction of the Private Residential Tenancy, changes to tax reliefs, and emergency measures related to COVID-19 and the cost-of-living crisis. With the recently passed Housing (Scotland) Act and additional proposals such as Minimum Energy Efficiency Standards and Awaab's Law, further reforms are expected that will continue to shape the responsibilities and obligations of landlords.

The findings indicate that these ongoing regulatory changes appear to be contributing to landlord dissatisfaction. Confidence in managing these changes is also declining, with fewer landlords feeling able to keep up with regulatory reform compared to 2024, and only a small proportion agreeing that legal changes are clearly communicated. The findings suggest that the pace and complexity of regulatory reform may be outstripping landlords' capacity to respond. Furthermore, the perception among many landlords that legislative changes are not clearly communicated points to a potential communication gap that could undermine engagement with policy and efforts to comply.

ATTITUDES TOWARDS ENERGY EFFICIENCY

Landlord awareness of the Minimum Energy Efficiency Standards (MEES) is mixed, with most aware of the proposals but a substantial minority remaining uninformed. Support for MEES regulations is generally low, and many landlords feel they lack sufficient information on how to comply. While the majority access information through Government sources, confidence in meeting EPC C requirements by 2028 is limited, particularly for those with properties below this standard.

Most landlords have made at least one energy efficiency improvement, often motivated by tenant benefits such as lower energy costs and improved comfort. However, a significant portion have made no improvements, citing high costs, technical

challenges in older properties, tenant disruption, or difficulties in shared or mixed-tenure buildings. Landlords of traditional stone-built tenements perceive upgrades as largely unfeasible due to technical constraints and coordination challenges.

Uncertainty about required actions is widespread, with some landlords indicating they may respond by raising rents or selling properties. While acknowledging the benefits of MEES regulations are important, Consumer Scotland emphasise that they need to be considered alongside potential risks and unintended consequences, such as increased rents or reduced supply.⁸

Overall, these findings suggest that while landlords recognise the benefits of energy efficiency improvements, practical, technical, and financial barriers, particularly in older or shared buildings, may limit uptake and generate cautious attitudes toward new regulatory requirements.

7 Consumer Scotland, 'A Fairer Rental Market: Consumer challenges in the private and social rented sectors', November 2024.
8 Consumer Scotland, 'Response to Scottish Government consultation on PRS MEES regulations', September 2025.

Appendix

For the purpose of the report, Scottish councils were put into the following groupings:

Edinburgh and Glasgow

City of Edinburgh

East Dunbartonshire

East Lothian

East Renfrewshire

Glasgow City

Midlothian

North Lanarkshire

Renfrewshire

South Lanarkshire

West Dunbartonshire

West Lothian

Aberdeen and Dundee

Aberdeen City

Aberdeenshire

Angus

Dundee City

Rest of the central belt

Clackmannanshire

East Ayrshire

Falkirk

Fife

Inverclyde

North Ayrshire

South Ayrshire

Stirling

Rural areas

Argyll and Bute

Comhairle nan Eilean Siar

Dumfries and Galloway

Highland

Moray

Orkney Islands

Perth and Kinross

Scottish Borders

Shetland Islands

