

LANDLORD COMPLIANCE BEHAVIOUR IN SCOTLAND'S PRIVATE RENTED SECTOR:

Challenges, Motivations, and
Recommendations

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Executive Summary

This research project, commissioned by the SafeDeposits Scotland Charitable Trust, explores the behaviours and motivations of 34 small-portfolio, self-managing landlords to understand how they understand, interpret, and comply with legal standards within Scotland's private rented sector (PRS). It complements a nationally representative survey, the [Voice of the Landlord](#), also funded by the Trust.

The findings suggest that most landlords are willing to comply, but face significant challenges linked to fragmented information, system complexity, cost pressures, and practical constraints, increasing the risk of unintentional non-compliance.

FRAGMENTED AND INCONSISTENT INFORMATION

Landlords actively seek information but must navigate a fragmented and inconsistent system of sources, including government and local authority websites, online searches, and informal channels such as forums and social media. While official guidance is generally viewed positively, it is dispersed, difficult to navigate, and not always consistent. Landlords also rely on passive updates such as emails, news, or word of mouth, which can create false confidence and increase the risk of missed or misunderstood changes.

COMPLEX AND BURDENSOME REGULATORY ENVIRONMENT

The PRS regulatory framework is widely viewed as complex, technical, and fast-changing. Landlords report difficulty interpreting requirements and applying them in practice, particularly where guidance is unclear or highly detailed. Administrative processes

and digital systems add further burden. This creates ongoing uncertainty about whether full compliance has been achieved.

COMPLIANCE INVOLVES TRADE-OFFS IN PRACTICE

Compliance decisions are shaped by financial pressure, time constraints, and operational capacity. Landlords must balance regulatory requirements against repair and upgrade costs, contractor availability, and uncertainty about expectations. In practice, this leads to prioritisation, with some requirements delayed or only partially implemented.

MOTIVATION IS STRONG BUT UNDERSTANDING IS UNEVEN

Participating landlords identify as responsible actors and are motivated by a "good landlord" identity, often framing compliance as part of doing the right thing. However, understanding of specific obligations is uneven. Administrative or lower-visibility requirements are more likely to be overlooked, meaning perceived compliance does not always match actual compliance.

INFORMAL SYSTEMS DOMINATE COMPLIANCE PRACTICE

Compliance is heavily shaped by informal networks and experience. Landlords rely on peers, family, tradespeople, and online forums for advice, alongside simple personal systems such as reminders and diaries. Confidence builds with experience, but access to reliable support is inconsistent, leading to variation in compliance practices across the sector.

STRUCTURAL PRESSURES DRIVE INCONSISTENCY

Financial constraints, rising costs, time pressures, and difficulties accessing contractors significantly affect landlords' ability to comply. Combined with administrative workload and competing

responsibilities, these pressures contribute to delays, inconsistency, and unintentional non-compliance even among engaged landlords.

KEY REFLECTIONS

Compliance behaviour is found to be shaped by a combination of financial considerations, legal and administrative requirements, and broader social, relational, and motivational factors, rather than a single dominant driver.

A key finding revealed that deterrence-based motivations were relatively limited, with only a small number of landlords citing fear of penalties or enforcement action as a driver of compliance. In contrast, compliance was more commonly framed in relational and moral terms, particularly around safety and wellbeing, with landlords emphasising their responsibility to ensure tenants feel secure and well-protected in their homes. This suggests that for this group of landlords, day-to-day compliance behaviour is more strongly shaped by perceived duties to tenants than by enforcement led incentives.

Overall, these findings suggest that policy and practice need to consider the full range of motivations and constraints that shape landlord behaviour, rather than relying primarily on enforcement and deterrence-based approaches. Enforcement and punishment-based interventions tend to assume that landlords are primarily driven by financial incentives and a fear of the penalties. This research shows that for landlords with small portfolios who are generally willing to comply, financial considerations are only one factor among a broader mix of moral, relational, and practical factors which influence how they respond to legal obligations.

CONCLUSION

Unintentional non-compliance in the PRS is driven primarily by system design and practical constraints rather than lack of willingness. These landlords are

engaged but operate within a fragmented, complex, and demanding regulatory environment. Improving compliance will depend less on enforcement alone and more on simplifying systems, improving clarity, and delivering more centralised, practical, and accessible support.

CHAPTER ONE

INTRODUCTION AND METHODOLOGY

Summary

Survey findings show landlords in Scotland's private rented sector (PRS) are increasingly struggling to keep pace with regulatory change, with declining confidence and concerns about unclear communication. This increases the risk of unintentional non-compliance, where landlords are willing but unable to fully interpret or implement obligations. Given the prevalence of small-scale, self-managing landlords with limited time and resources, this study seeks to better understand the diversity of drivers, motivations, and barriers shaping landlord compliance behaviour.

Background

Understanding the factors that shape landlord compliance is essential for the development of effective and proportionate housing regulation, alongside mechanisms to support compliance.

Recent evidence from the *Voice of the Landlord (Wave 2)* survey, commissioned by SafeDeposits Scotland Charitable Trust, highlights growing challenges in this area. The proportion of landlords who feel able to keep up with regulatory changes has fallen from 51% in 2024 to 41% in 2025.¹ The survey further showed that a quarter of landlords with smaller portfolios (four or less properties) feel unable to keep up with changes to the law compared to 15% of landlords with larger portfolios (10 or

more properties) - indicating that landlords with smaller portfolios may struggle more to keep up with regulatory changes. Only 21% of landlords now agree that changes in the law are clearly communicated, down from 28% in 2024, while 44% believe this is not the case.²

These findings indicate a widening gap between the pace and complexity of regulatory change and landlords' perceived ability to understand and implement requirements. This gap increases the likelihood of unintentional non-compliance, where landlords do not deliberately seek to avoid their obligations but are nevertheless unable to fully interpret or apply them in practice. This behaviour can be seen as distinct from intentional non-compliance, where criminal actors consciously commit breaches of tenancy law, usually to maximise rental profit.

The consequences of unintentional non-compliance are, however, significant. Tenants may experience poor housing conditions, unlawful eviction, and adverse impacts on wellbeing, while landlords may face financial penalties, legal proceedings, or reputational harm. This risk is particularly relevant among small-scale, self-managing landlords, who may not identify as operating a business or even as "landlords" in a formal sense. As a result, they may be well intentioned and motivated to comply, but still inadvertently fall short of regulatory requirements.

1 McGregor & Smith, 'Letting in the Private Rented Sector in 2025: Voice of the Landlord Survey Scotland, Wave 2, November 2025, SafeDeposits Scotland Charitable Trust.

2 McGregor & Smith, 'Letting in the Private Rented Sector in 2025: Voice of the Landlord Survey Scotland, Wave 2.

Other research has shown that unintentional non-compliance is one of the key PRS-related challenges faced by local authorities across the UK.³ Better compliance and self-regulation among this cohort of landlords would free up council resources to focus on criminal activity.

In the context of ongoing regulatory reform and increasing expectations within the PRS it is therefore critical to better understand the behavioural, practical and motivational factors that contribute to unintentional non-compliance. Strengthening this evidence base will support the design of more targeted, accessible, and effective interventions to support landlords and encourage compliance, in turn improving outcomes and housing standards for tenants.

POLICY CONTEXT

In recent years, Scotland's private rented sector (PRS) has undergone significant regulatory change, including the introduction of the Private Residential Tenancy (PRT), reforms to Mortgage Interest Tax Relief (MITR) and the Additional Dwelling Supplement (ADS), emergency measures during the COVID-19 pandemic and cost of living crisis, and ongoing legislative developments through the Housing (Scotland) Act. Emerging requirements such as Awaab's Law and proposed Minimum Energy Efficiency Standards (MEES) indicate continued movement towards higher regulatory expectations and housing standards.

This evolving regulatory framework often assumes relatively uniform landlord behaviour, with compliance driven primarily by financial drivers or regulatory pressure.⁴ However, the PRS is highly diverse, ranging from small-scale, self-managing landlords with limited time and resources to professional landlords with larger portfolios and

access to specialist support.

While core regulatory frameworks such as the Private Residential Tenancy (PRT) and Repairing Standard apply consistently across the sector, they can present different levels of complexity depending on landlord capacity, experience, and property type. Similarly, emerging policies such as Minimum Energy Efficiency Standards (MEES) may not affect all landlords equally, particularly in relation to their ability to interpret requirements, access advice, and finance improvements.

More broadly, landlords are often treated as a relatively homogenous group. This occurs despite evidence of variation in behaviours and motivations,⁵ and risks oversimplifying how landlords respond to regulation and policy change.

Against this backdrop, there is a need for a more nuanced understanding of landlord behaviour and decision-making. Limited systematic evidence on how landlords engage with regulation means policy may inadvertently rely on simplified assumptions. A clearer understanding of sector diversity is therefore essential to support proportionate, targeted, and effective policy design and practical interventions to encourage compliance and improve standards.

METHODOLOGY

This research was designed to complement findings from the Voice of the Landlord survey, particularly those highlighting that landlords are having difficulty keeping up with law changes and feel that communication around these changes is lacking (see above).⁶ The aim was to uncover deeper reasons behind this pattern.

The study used the COM-B model (Capability, Opportunity, Motivation - Behaviour) to frame the research questions. The COM-B model is a widely

3 Harris, Cowan, Marsh, 'Improving Compliance with private rented sector legislation', August 2020, UK Collaborative Centre for Housing Evidence.

4 Harris, Cowan, Marsh, 'Improving Compliance with private rented sector legislation'.

5 Harris & Marsh, 'Understanding Landlord Behaviour in the Private Rented Sector in the UK', November 2022, University of Bristol.

6 McGregor & Smith, 'Letting in the Private Rented Sector in 2025: Voice of the Landlord Survey Scotland, Wave 2, November 2025, SafeDeposits Scotland Charitable Trust.

used framework in social research for understanding behaviour. It explains **Behaviour** as the result of three interacting factors:

- **Capability:** Knowledge, skills, and abilities to act - both *physical* and *psychological*.
- **Opportunity:** External factors that help or hinder action. These can be *physical* (e.g., time, location, resource) or *social opportunities* (e.g., social cues or cultural norms).
- **Motivation:** Beliefs, values, and goals driving decisions and behaviour. This can be *reflective motivation* (e.g. making plans, evaluating things that have happened) or *automatic motivation* (e.g., desires, impulses, inhibitions).

Using COM-B helped the study explore not just whether landlords comply, but **why** and **how** compliance happens in practice.

The model suggests that lasting behaviour change requires modifying one or more of its core components. By influencing a person's **capability** and **opportunity**, their **motivation** can also be shaped, making the desired **behaviour** more likely than competing alternatives and supporting long-term change.

The study explored three key research questions:

1. How do landlords understand, interpret, and make sense of the legal and regulatory requirements they are expected to meet? (**Capability**)
2. What external factors, such as resources, systems, social networks, and practical constraints, support or hinder landlords' ability to comply in practice? (**Opportunity**)
3. How do landlords' beliefs, values, habits, and moral motivations shape their compliance

behaviours, including the use of workarounds or informal practices when compliance is difficult? (**Motivation**)

In-depth semi-structured qualitative interviews were conducted online with 34 landlords between November and December 2025. All landlords owned four or less properties and were directly involved in the day-to-day management and compliance responsibilities (i.e. do not use a letting agent for full management services). This group were selected based on survey findings indicating they are more likely to struggle with keeping up to date with legal and regulatory changes than landlords with larger portfolios (10+ properties), and therefore at higher risk of unintentional non-compliance.⁷

Recruitment for the study was conducted via the *Wave 2 Voice of the Landlord* survey in November 2025, for which participants were recruited through the SafeDeposits Scotland landlord newsletter. Using purposive sampling, landlords whose survey responses met the criteria of having a small portfolio (four or less properties) and not using a letting agent for full management services were invited to opt in to the study.

Sampling, data collection and thematic analysis were carried out by SafeDeposits Scotland's Policy and Research team.

PARTICIPANT PROFILE

Participants were small-scale, self-managing landlords with four or fewer properties, as set out in the study's eligibility criteria. The sample included landlords across a range of ages and employment statuses, including both working and retired participants (See Appendix 1). All participants had direct responsibility for managing their own properties, and most were experienced landlords

operating for more than 11 years in the private rented sector. The role of letting agents as a key intermediary in shaping compliance behaviours, whilst worthy of consideration, is not addressed within this study.

As the study relied on voluntary participation, the sample is self-selecting and may reflect landlords with a higher level of engagement or interest in regulatory and policy issues.

CHAPTER TWO

FINDINGS

Summary

This chapter presents findings from the qualitative interviews with 34 landlords with small portfolios and who self-manage their properties to explore the factors that contribute to compliance behaviour. The landlords taking part were found to be motivated by a range of drivers, including moral and social responsibility (such as relationships with tenants and maintaining a 'good landlord' identity); financial considerations, and practical constraints and enablers. While there is a strong expressed desire to comply and to be seen as responsible actors, the findings also indicate numerous barriers and associated instances of inadvertent non-compliance arising from system complexity, information gaps, and competing pressures. Compliance is therefore uneven and context dependent rather than uniform. Taken together, this suggests that interventions need to address differences in motivation, capacity, and access to support, rather than assuming a single, uniform driver of compliance.

1. KNOWLEDGE AND SYSTEM BARRIERS

The landlords taking part were not disengaged, and many are actively seeking information, but fragmented guidance, unclear regulations, and system complexity creates persistent uncertainty and misunderstanding, making compliance difficult.

Navigating Fragmented Guidance

Most landlords seek formal, official guidance when first setting up a tenancy. The Scottish Government website currently provides tenancy document templates (e.g. tenancy agreements, rent increase notices, and notice to leave forms), which are widely used and positively received by landlords for their clarity and ease of use. However, difficulties arise when navigating ongoing compliance, particularly in tracking legal changes, understanding updates, and confirming requirements, where gaps in clarity become more apparent.

Landlords report consulting a wide range of sources when searching for the information they require. These include search engines such as Google, letting agent websites, official government or local authority websites, as well as more informal channels such as social media platforms and online forums. This reflects an active effort to find and verify information, but also highlights the fragmented nature of available guidance, with landlords often needing to navigate multiple sources to build a complete understanding.

"They don't always come direct to you via an email or anything like that. So you're kind of picking it up from different places." (P1)

In addition to active searching, many landlords also report engaging in passive information seeking. This typically involves receiving newsletters, following news coverage, or hearing about changes through informal channels or in passing. Several landlords described relying on information "coming to them" through emails, media, or professional networks, rather than actively checking official sources. While

this can create a sense of staying informed, it is often based on assumptions that important updates will be communicated clearly and directly.

"I get a newsletter now and again, and I'm assuming that they tell me everything I need to know." (P2)

However, this approach can also introduce risk. Landlords expressed concern that they may have missed important changes, while others assumed that no news meant no change. This highlights a tension between perceived awareness and actual understanding, where passive information seeking can reinforce confidence but also lead to gaps in knowledge and unintentional non-compliance.

Conflicting and Unclear Information

Landlords frequently report that the information available to them is unclear, making it difficult to understand and act on their legal and regulatory obligations. Many described a persistent sense of uncertainty about whether they were fully compliant or if they might be missing critical updates.

"All the information I was looking for online turned out to be out of date, frankly wrong, even on the Government website." (P15)

This uncertainty is often compounded by contradictory or conflicting information. Landlords often reported inconsistencies between online sources and official guidance, leaving landlords unsure which rules apply in practice and how they should be correctly implemented. Landlords also reported encountering guidance and information that was relevant to England but not Scotland, with

this distinction not always clearly signposted, leading to further confusion.

"I think they change all the time and there's no one place that gets clearly communicated." (P30)

Beyond inconsistency, landlords highlighted significant ambiguity within the rules themselves. Key aspects of compliance, such as acceptable standards, responsibilities, and thresholds for action, were often perceived as unclear or open to interpretation. This was particularly evident in areas involving judgement, such as property condition or improvement requirements, where landlords were unsure what constituted sufficient compliance in practice.

For example, landlords described uncertainty over:

- What constitutes an acceptable standard of repair under the Repairing Standard, including areas such as plumbing systems (leaks or water problems) and electrical installations (e.g., landlord-provided white goods).
- Thresholds for when disrepair becomes serious enough to require immediate action.
- Obligations relating to safety checks (e.g., whether Legionella checks were necessary for certain water systems).
- Obligations related to shared elements in tenement buildings (e.g., leaks from other properties or roofing issues).

One landlord highlighted conflicting guidance for HMO properties between fire safety requirements and health and safety regulations, particularly in relation to window openings, which created uncertainty about the correct standard to follow.

Uncertainty also extended to the timing of regulatory changes, with many landlords unclear about when

new requirements would come into force or how quickly they were expected to act. Landlords also described unclear guidance from official sources. Consultation papers, council websites, and surveys were often experienced as vague, incomplete or difficult to interpret.

These factors reflect a constraint on psychological capability, where ambiguity and inconsistency make it difficult for landlords to interpret and apply requirements with confidence.

Regulatory Burden and Complexity

Landlords taking part consistently described the regulatory environment as complex, administratively demanding, and increasingly burdensome, shaping both their capacity and willingness to comply. Many landlords highlighted difficulties in understanding regulatory requirements, pointing to "complex" rules, unfamiliar terminology, and a sense that both Scottish Government and Local Authority guidance is not always accessible or user friendly.

This complexity was compounded by the perceived growth in both the volume and frequency of regulatory change, with landlords noting that requirements have become "more cumbersome" over time and harder to keep up with. Frequent law changes made it difficult for landlords to maintain confidence in compliance, and even those with more experience expressed frustration at constantly shifting requirements.

"If something came up... I don't think I have it at my fingertips. All the regulations now about being a landlord... it seems to have become a lot more complicated." (P14)

Alongside this, administrative demands, particularly around documentation, tax filing, and certification,

were framed as time-consuming and, at times, disproportionate, with processes such as lengthy tenancy agreements and extensive paperwork contributing to a sense of fatigue.

"Don't keep changing them. Once you learn the rules, that's easy. But it's just because they've been changed the whole time does make it a bit more complicated." (P5)

This sense of burden is further reinforced by challenges in navigating administrative and digital systems (e.g., online tax filing systems, landlord registration, council tax), with some landlords experiencing difficulties engaging with online platforms or completing processes through official channels. Even where systems are functional, they are not always intuitive, adding to the effort required to remain compliant.

While some landlords acknowledged the rationale behind the regulation, there was a strong perception that aspects of the system are excessive or "over the top", creating a feeling of regulatory overload. This was further reinforced by concerns about rigidity, with prescriptive rules seen as insufficiently flexible to accommodate real-world constraints such as contractor availability or practical risk levels. In some cases, regulations were viewed as counterproductive or lacking common sense, undermining their legitimacy.

This sense of rigidity was reported to influence compliance behaviours, with some landlords describing a more selective or pragmatic approach to certain requirements. For example, one landlord reported having a gas safety inspection carried out but not receiving the certificate as it was just a formality, while another questioned the necessity of Legionella testing in their property, viewing the risk as highly unlikely and therefore not prioritising it. Others suggested that short delays in completing routine

safety checks would not meaningfully increase risk and therefore should not be treated as serious non-compliance.

These accounts suggest that where rules are perceived as overly prescriptive or where the regulatory system is seen as lacking legitimacy, landlords may prioritise practical judgement over strict procedural compliance, which can lead to variability in how requirements are understood and applied in practice.

Lack of Accessible Support

The Landlord Registration Scheme in Scotland was introduced in 2004 and is intended to ensure landlords are “fit and proper” persons and to support local authority oversight of the private rented sector, including monitoring standards, support compliance behaviours, and enable enforcement. However, findings from this study suggest that, despite being registered, many landlords experience limited ongoing communication from their local authority, indicating a gap between the scheme’s intended regulatory function and landlords’ lived experience of it.

“There’s no direct communication (from the council). We’re all on the register, but there’s no actual communication.” (P7)

Only six landlords mentioned that their local council offered activities designed to support landlord compliance. The activities mentioned included: webinars and online events, direct advice/phone contact with council officers, landlord registrations communications (updates and reminders), email updates and newsletters, and landlord forums. Council activity in this area was described as mostly

informational rather than interactive, with emails and newsletters the most common but not actively engaged with.

Some landlords used council updates selectively to ‘keep an eye on things’ or stay up to date with rules. Even where structured support existed (forums, webinars), landlords often did not actively participate. For instance, forums were noted but not attended and newsletters were received but ‘not really read’. Where landlords did engage, webinars stood out as the most useful format and was seen as helpful for clarifying compliance expectations and particularly valued when they included practical examples of compliance vs. non-compliance. However the number of landlords engaging with these webinars was very small.

More generally, participating landlords widely reported a lack of accessible, reliable support, which constrained their ability to navigate regulatory requirements. Many described minimal proactive communication from local authorities, with several noting that being registered did not translate into receiving guidance, updates, or clear instructions. As a result, landlords often relied on informal sources such as online searches, leading to uncertainty and inconsistent understanding. Most did not recall receiving any communication from the council regarding compliance-related updates or activities. This highlights variability between local authorities across Scotland in relation to compliance support activities offered, echoing previous research in this area.⁸

However, there appears to be inconsistency in council communications - or in the extent to which landlords recall receiving them - as some landlords operating within the same large urban authority reported differing levels of correspondence. This variability suggests a need for further exploration to understand the underlying reasons for these differences.

Most participating landlords were not members of a landlord association. However, those with membership, particularly the Scottish Association of Landlords (SAL), generally reported positive experiences, particularly in terms of receiving regular updates, guidance, and access to webinars and discussions that supported their understanding of compliance requirements. Despite these benefits, membership was not widespread, with landlords reporting factors such as cost, limited awareness, or a perception that available information can be accessed through other channels without joining.

There was a strong desire among landlords for more centralised and structured support, including regular communications, clear checklists, and a single trusted point of contact. In addition, landlords highlighted difficulties accessing tailored or human support, particularly when dealing with complex or legal issues, leaving some feeling "on their own" and unsure where to turn.

These findings highlight a gap in *physical opportunity*, where limited access to clear, reliable compliance focused support restricts landlords' ability to act on regulatory requirements.

System-Level Frustration

Landlords expressed strong system-level frustration, rooted in perceptions of unfair treatment, negative stereotyping, and an imbalance in how regulations are applied. Many felt that current policies disproportionately favour tenants, with several describing the system as "one-sided", and lacking parity in rights and responsibilities. This perceived imbalance was often linked to a broader belief that private landlords, particularly smaller or "good" landlords, are unfairly penalised for actions of the minority, while non-compliant actors remain outside the regulatory net.

"I'm having to prove like every small detail that I've done everything by the book, but my tenant doesn't even have to pay their rent. I just feel that it's really one-sided." (P15)

Alongside this, landlords highlighted a sense of political and societal hostility, describing a prevailing narrative that casts landlords in a negative light and fails to recognise their role in housing provision. This is reflected in the Voice of the Landlord survey findings, with 28% of landlords who had sold property in the past year citing perceived negative attitudes for selling as a main reason for selling.⁹

"The other thing is, you know, landlords have got a terrible name... you're the scum of the earth... you're exploitative and all that thing." (P22)

This combination of perceived bias, lack of recognition, and punitive regulation contributed to feelings of resentment and disengagement, with some questioning the sustainability of remaining in the sector.

It is important to note, however, that at the same time, system-level frustrations coexisted with a strong sense of responsibility among landlords regarding their roles and obligations. Many described compliance as an inherent part of being a landlord, with expectations to follow regulations, maintain standards, and provide safe, decent housing. This was often framed in terms of fairness and personal duty. Taken together, this suggests that while landlords may express frustration and question aspects of the regulatory system, this does not necessarily diminish from a sense of responsibility.

These findings point to reduced *reflective motivation*, where perceptions of unfairness and low trust in the system weaken commitment to full compliance.

COM-B Interpretation: Barriers to compliance are driven by gaps in **Capability** (understanding and interpreting requirements) and **Opportunity** (fragmented guidance, complex systems, limited support). Even where motivation exists, these constraints make consistent compliance difficult and increase the risk of unintentional non-compliance.

2. COMPLIANCE AS FINANCIAL & PRACTICAL TRADE-OFFS

Compliance decisions were found to be influenced by financial pressures, time constraints, and an investment mindset. Landlords taking part weighed legal obligations against cost, effort, and resource availability, often making pragmatic decisions within a context of uncertainty and perceived risk.

Investment Logic Dominates

Landlord decision-making is strongly shaped by an underlying investment logic, with property widely framed as a long-term financial asset rather than a primary occupation. Many landlords describe their portfolios as pension substitutes or retirement strategies, often reinvesting income and prioritising capital appreciation over short-term gains. This is reflected in the Voice of the Landlord survey, in which over 50% of landlords in Scotland described their role as a long-term investment to contribute to pensions.

"100% of the properties we've got are an investment to us." (P1)

Letting was frequently positioned as a means of supplementing income or providing financial security, rather than profit maximalisation in the immediate term. Several landlords indicated that rental income

was generally offset by costs, leaving little or no monthly profit. This suggests that, for some, there is limited financial buffer, which may constrain their ability to absorb additional costs or respond proactively to compliance requirements.

This long-term, investment-orientated mindset influenced how landlords approached compliance, with decisions often weighed against financial returns, costs, and the sustainability of holding property over time.

"Basically, I take no money out of them, so they cover their own expenses with the aim that they're paid off. So when I want to retire, I've got some sort of retirement income." (P9)

Within this framing, compliance is not viewed in isolation but as a broader calculation about maintaining asset value and ensuring the viability of property as an investment.

Cost and Resource Constraints

Participating landlords frequently cited significant financial and practical challenges when trying to comply with regulations. The costs associated with property maintenance, safety checks, and upgrades often exceed what landlords can reasonably afford, particularly for older or tenement properties.

Uncertainty around costs can further complicate decision-making, particularly in areas where regulatory expectations are unclear or open to interpretation. In some cases, landlords expressed uncertainty about what level of investment is required to meet compliance standards, for example in the case of the proposed Minimum Energy Efficiency Standard (MEES), or whether certain costs are necessary, proportionate, or enforceable. This can lead to hesitation, delay, or selective implementation

of requirements.

Even when the funds are available, logistical challenges such as finding reliable tradespeople create delays in completing necessary work. Limited availability, long lead times, and difficulties in securing smaller jobs often mean that safety checks, repairs, and mandatory upgrades are postponed or only partially completed. These trade-related obstacles directly impact landlords' ability to remain fully compliant, increasing stress, and the risk of falling short of legal requirements despite their willingness to adhere to regulations.

"It's really hard to get tradespeople. They'll quote and then never come again because it's difficult parking. So I guess I haven't managed to get a gas safety certificate for the last couple of years." (P7)

The findings suggest only limited evidence of a fully developed "business-like" mindset approach to managing cost and time implications of compliance. While some landlords exhibit elements of business reasoning (particularly around cost sensitivity and risk avoidance), most landlords appear to be making reactive decisions rather than systematically planning compliance costs and time as part of a structured business model. Costs are frequently framed as prohibitive rather than as planned business expenditure, and compliance requirements are sometimes treated as externally imposed burdens rather than integrated operational overheads. Some landlords expressed a desire for more transparency around upfront costs when starting out.

Perceptions of enforcement also shape how these constraints are managed. Many landlords noted a lack of visible monitoring or follow-up from authorities, which can reduce the perceived urgency of compliance and influence how strictly requirements are prioritised. At the same time, some landlords

expressed concern about potential penalties, particularly where rules are unclear, creating a tension between low perceived enforcement and uncertainty about consequences.

These findings represent a key constraint on *physical opportunity*, where financial and practical limitations shape what landlords can deliver in practice.

Time and Effort Pressures

Participating landlords frequently described the management of their properties as a substantial time and effort commitment, particularly when balancing it with other work and family responsibilities. Coordinating inspections, viewings, or repairs around full-time jobs and childcare often requires careful planning and can become stressful, especially when tenant availability is limited.

"Trying to arrange inspections... I don't know. The guy doesn't mind, as he's so busy with work and not in. It doesn't align with my schedule, I've got a full-time job and kids. It's really hard for us to both align and I have to plan it so far ahead and it's really awkward." (P7)

Beyond scheduling, the administrative workload, including tax filings, inventories, and lengthy tenancy agreements, adds another layer of complexity, making compliance feel burdensome. Many participating landlords also expressed frustration with constantly changing regulations, which require ongoing attention and adjustment, amplifying both the time and mental effort needed to stay compliant.

Landlords generally recognised that managing rental properties requires time and effort, but this was often experienced as a personal constraint rather than something actively planned for or managed. As a result, time pressures were often cited as a practical

barrier, contributing to delays or a more reactive approach to meeting requirements rather than something that should be operationally managed.

Risk considerations can shape tenant selection practices, with landlords placing significant emphasis on choosing tenants perceived as reliable, financially stable, and likely to minimise problems. Careful vetting is often seen as a way of reducing the likelihood of rent arrears, property damage, or disputes, thereby lowering both financial risk and the ongoing effort required to manage the tenancy. To further mitigate these risks, many landlords report using a letting agent for tenant find purposes.

While risks such as rent arrears, damage and anti-social behaviour were recognised by many landlords, no landlord mentioned having formal financial provision in place to account for the potential impact of these, further indicating a more reactive rather than business-like mindset, as also reported in other research.¹⁰ Other risks considerations reported by landlords included choosing property in close proximity to their home. This enabled landlords to respond more quickly to maintenance issues, monitor property condition, and manage tenant interactions more easily.

Time and effort pressures further limit *physical opportunity*, when competing demands reduce the capacity to prioritise and sustain compliance activities.

COM-B Interpretation: Compliance is shaped by **Opportunity** constraints (costs, time, resource access) and **Motivation** (risk, value, and investment logic). Landlords make pragmatic, selective decisions, particularly where requirements are unclear or perceived as disproportionate.

3. MORAL & IDENTITY-BASED MOTIVATIONS

Landlords' compliance was found to be shaped by moral identity and a sense of responsibility towards tenants. Reputation, tenant relationships, and social norms strongly influence behaviour. Many landlords view themselves as responsible actors, even where full compliance is not achieved.

"Good landlord" Identity

As also reported in other research, landlords taking part were found to be strongly motivated by a self-identified "good landlord" identity, which shapes their approach to property management and compliance.¹¹ Landlords emphasised providing a positive experience for tenants, maintaining properties to a standard they would accept themselves, and building respectful relationships.

"It's absolutely about doing the right thing, and I believe that, it's someone's home." (P34)

Compliance was often framed as "doing the right thing", rather than simply meeting legal requirements, with landlords expressing a strong sense of duty to follow rules and fulfil their responsibilities. Regulatory requirements were frequently viewed as legitimate in principle, particularly where they were seen to protect tenants or improve standards, reinforcing landlords' self-perception as responsible and compliant actors. For some, these behaviours are also reinforced by self-interest, as maintaining good relationships and property standards support tenant retention and long-term asset value. As previously mentioned, this sense of responsibility co-exists, however with a degree of scepticism towards aspects of the

regulatory framework, particularly where requirements are perceived as overly administrative, burdensome, or not clearly linked to tenant safety or wellbeing. However, this did not typically undermine landlords' commitment to meeting core obligations.

"If I maintain my property in a good way, it maintains the value of that property... happy tenants, make a happy landlord thing that motivates me." (P9)

This 'good landlord' identity was primarily grounded in personal standards and moral responsibility rather than detailed engagement with legal frameworks. Compliance was often understood as an extension of being reasonable and fair, rather than strict adherence to legal requirements.

In practice, this allowed for selective prioritisation. While core duties were strongly endorsed, such as safety checks, minor or administrative requirements were sometimes delayed or deprioritised, particularly where they were perceived as low risk or lacking clear purpose (for example Legionella testing). Occasional lapses were therefore framed as understandable oversights rather than deliberate non-compliance.

This selective framing also shaped how non-compliance was interpreted. Minor administrative breaches were often normalised as part of routine management, while more serious misconduct was associated with 'rogue landlords'. This distinction enabled landlords to maintain a self-perception of being responsible or 'good' landlords even where occasional non-compliance occurred.

Finally, a much smaller number of landlords (six participants) referenced deterrence-based motivations, particularly fear of penalties, fines, or regulatory repercussions as a driver of compliance. These landlords expressed uncertainty about the consequences of non-compliance and, in some

cases, described compliance as motivated by avoiding financial or legal sanctions. However, this was not a dominant theme across the sample. Instead, moral, relational, and identity-based motivations were far more consistently cited as guiding compliance behaviour. This suggests that enforcement-based drivers may play a secondary role in shaping behaviour for most landlords in the study. It also indicates a potential mismatch between policy approaches that emphasise deterrence and the more prevalent moral and practical considerations that underpin day-to-day compliance decisions.

The 'good landlord' identity shows *reflective motivation* and *social opportunity*, where perceptions of fairness and social norms shape how compliance is understood and enacted.

Tenant-Focused Motivations

Tenant-focused motivations shape how landlords interpret and prioritise compliance in practice. Many participants framed compliance, particularly around safety, as a core part of their responsibility to ensure tenants feel secure in their homes, with requirements such as electrical checks and fire alarms widely accepted as necessary. However, compliance was often approached relationally rather than formally, embedded in day-to-day interactions and responsiveness to tenant needs.

"You know, it's their home, they need to feel safe."
(P17)

Landlords frequently prioritised actions that had visible impacts on tenant wellbeing, such as timely repairs or maintaining property standards, while more procedural requirements, such as property inspections, were less central. There is also evidence

of a reciprocal dynamic, where positive tenant relationships reinforce compliance behaviours, with landlords more willing to invest time and effort when tenants are perceived as reliable, communicative, and respectful.

"Try and get a good relationship, and then there's a bit of flexibility between the two." (P23)

This suggests that compliance is not only rule-driven but socially mediated through tenant experience and relationships.

Reputation and Legitimacy

Reputation and a desire for legitimacy within both local communities and the wider landlord sector act as important motivators shaping compliance behaviour. Many participating landlords expressed a strong concern with how they are perceived, both in relation to tenants and in comparison to other landlords.

In smaller, more localised contexts, maintaining a positive reputation was seen as particularly important, with landlords noting that "people get to know you" and that being recognised as a "good landlord" carries social and, at times, commercial value. For some, this reflects an element of competitiveness or pride, with compliance and property standards functioning as a way of signalling professionalism and distinction within the sector.

"You're still wanting to be a good landlord because it's a small village, so people get to know you." (P6)

At the same time, landlords frequently defined their own practices in opposition to "bad" or "rogue" landlords, drawing on media narratives and personal experiences of poor practice to reinforce their own standards. However, this is accompanied by scepticism towards aspects of the regulatory system and the effectiveness or proportionality of certain requirements. Some landlords questioned the value or credibility of specific compliance measures, particularly where they were seen as excessive, impractical, or poorly implemented. For example, requirements such as legionella risk assessments in low-risk properties, the perceived cost and frequency of electrical safety inspections, or detailed documentation and procedural rules were sometimes viewed as 'tick-box' exercises with limited impact on tenant safety or well-being.

Perceptions that others are not complying, combined with low trust in the consistency or quality of compliance standards, can further undermine the perceived legitimacy of the system. As a result, compliance is partly motivated by a desire to avoid negative categorisation and reputational damage, but is also shaped by judgements about fairness, relevance, and the behaviour of others.

"I know there's a lot of landlords that... make landlords have a really bad reputation." (P28)

COM-B Interpretation: Compliance is strongly influenced by **Motivation**, including identity, values, and perceptions of fairness. While a "good landlord" identity supports adherence, doubts about legitimacy and peer behaviour can weaken full compliance.

4. COMPLIANCE PRACTICES & ENABLERS

The findings suggest that for some landlords with

smaller portfolios who are self-managing, compliance is often enacted through reactive, informal, and socially embedded practices rather than systematic processes. While tools, networks, and trusted professionals can support compliance, engagement with these supports is uneven and shaped by landlord experience, context, and capacity.

Reactive Compliance

Compliance is commonly enacted through reactive and relatively hands-off practices, with landlords intervening primarily in response to tenant contact or emerging issues rather than through routine, proactive management (such as a regular system of property inspections). Many participating landlords describe maintaining distance from day-to-day property oversight, relying instead on tenants to initiate contact when problems arise.

“When my tenants ask for help, then I jump, but being proactive... it’s just not on my radar.” (P7)

In this context, compliance is triggered by events, with landlords eager to resolve issues when they are reported, but with limited ongoing monitoring in the absence of visible problems. While some formal requirements, such as safety checks, are carried out at regular intervals, broader compliance activities such as regular monitoring for repairs and maintenance, are often deprioritised or “not on the radar” between incidents.

This reactive approach is also shaped by practical constraints, including difficulties accessing properties for inspections or repairs, particularly where tenant availability or coordination with contractors is limited. Even when landlords are willing to act, delays in access can disrupt timely compliance resulting

in inspections being postponed, conducted less frequently than intended, or arranged at short notice when access becomes available rather than as part of a planned schedule.

At the same time, landlords’ level of engagement does vary. A small subset of landlords described themselves as highly involved in the day-to-day management of their properties, taking a proactive and hands-on approach. These landlords reported maintaining regular contact with tenants, carrying out frequent check-ins, and being readily available to respond to issues, often at short notice. Several emphasised their responsiveness, highlighting that problems were dealt with immediately to prevent escalation, while others noted their close proximity to properties as enabling quick intervention.

In contrast, many landlords reported more limited day-to-day involvement due to work and family commitments or greater distance from their properties. This contributes to uneven levels of proactivity across the sector and suggests that high levels of engagement are not solely a matter of preference, but are shaped by practical factors such as proximity and available time

Around a third of those interviewed described becoming landlords through circumstance rather than intention, including through inheritance of family homes, difficulty selling a previous residence, temporary relocation or informal arrangements such as investing with friends or family. Others entered the sector opportunistically, for example after recognising potential rental returns or deciding to retain a property rather than sell. In these cases, landlordism was often not a planned or primary activity, but something that ‘happened’ alongside full-time employment and other responsibilities. The circumstantial entry into the sector appeared associated with compliance behaviours, with landlords less likely to approach property management in a structured or proactive way. Instead, responsibilities were often managed on an ad

hoc basis, reflecting the fact that being a landlord was not central to their identity or day-to-day priorities. As a result, compliance was more likely to be reactive, with limited forward planning and engagement with regulatory requirements. This suggests that where landlordism is incidental rather than deliberate, it may constrain both the capacity and motivation to consistently prioritise compliance.

"I have a full time job and two kids. That's not on top of the list. So this is really like I say, I didn't even mean to end up being a landlord. It wasn't on. It wasn't on purpose." (P21)

This more 'hands-off', reactive approach was frequently enabled by stable tenancies and trust in tenants to report issues promptly, with landlords actively encouraging tenants to flag faults as they occur. However, this reliance on tenant reporting and intermittent engagement can result in gaps in awareness, with landlords acknowledging that problems may go unnoticed for extended periods.

In some cases, responsibility is further mediated through informal delegation to family members or trusted tradespeople, who act as intermediaries in identifying and addressing issues. For example, some landlords described asking tradespeople already attending the property for other work such as a safety checks, to also have a general look around while on site to flag any issues. Others reported relying on family members to carry out informal "drop-in" visits to check a problem or undertake basic inspections. This approach can create compliance risks as informal checks are unlikely to be systematic or properly documented against regulatory requirements, meaning issues may be missed and compliance may not be clearly evidenced. It can also lead to errors in following legal notice periods, where formal processes are not properly tracked or applied.

"The plumber kind of does the landlord inspection for me when he goes. Does the gas check each year. So, it's just a handy way of someone else going in." (P31)

This pattern of reactive compliance was also evident in other compliance activities, such as landlord registration or awareness of HMO legislation. Some landlords reported renewing their registration only when prompted by expiry notices, while those operating HMO properties described becoming aware of new or updated requirements only following inspections from the local authority.

This reactive approach also extends to information-seeking behaviours, with landlords often looking for guidance only when specific issues arise rather than proactively seeking out information of regulatory requirements on a regular basis. For example, a few landlords reported only becoming aware of the shift from Short Assured Tenancies to Private Residential Tenancies at the point of preparing a new tenancy agreement, while another described checking requirements for EICR only when they believed a renewal might be due. This suggests that knowledge of compliance obligations is often developed in response to immediate tasks or triggers, rather than through proactive or continuous engagement.

Reactive compliance points to the role of *automatic motivation*, where behaviour is shaped by reactive and habitual responses rather than proactive planning.

Informal Systems & Social Influence

Compliance among landlords is often supported through informal systems, where peer networks, family, and local forums provide practical guidance and social cues about acceptable practice. Landlords

frequently consult family, friends, or relatives who also manage properties for advice on routine management, regulatory obligations, and problem-solving, often describing these contacts as mentors or trusted confidants.

"I did that on the back of seeing others who did it and did it well... she was a really good sort of confidant and mentor, if you like." (P34)

Engaging in local or online forums allows landlords to observe others' practices, compare approaches, and gauge norms within the sector, reinforcing what is considered "good practice". These interactions provide practical support and also influence landlords' behaviour, as they learn what is expected and valued from observing and talking with others.

Informal systems are useful as they are quick and relevant to day-to-day situations, but reliance on them varies and depends on personal connections and experience. Some landlords supplement informal advice with proactive verification of information, particularly when regulations change, by checking official sources to ensure accuracy and reduce risk of non-compliance.

Landlords' behaviour is also shaped by what they observe in others and by the nature of their tenant relationships. Seeing peers neglect certain obligations can create a sense that full compliance is uncommon or unnecessary, sometimes making extra effort feel less worthwhile. At the same time, landlords often balance formal requirements with tenants' privacy and comfort, moderating inspections or repairs based on trust and rapport rather than strictly following procedures.

"I don't tend to go and do the checks. I do find that a bit invasive to go into somebody's privacy and so I know you're supposed to check it." (P30)

These findings reflect *social opportunity*, where peer networks and observed norms influence everyday compliance practices.

Tools & Systems

Simple tools and systems play an important role in supporting compliance, particularly in helping landlords manage routine and time-sensitive requirements. Many landlords describe using basic organisation tools such as calendars, diaries, reminders, and folders to track key activities including safety checks, insurance renewals, inspections, and registration deadlines. These systems help embed compliance into regular routines, with some landlords describing requirements as becoming automatic or a habit over time.

"Just put a reminder on my calendar and it pops up every year and I get it done." (P4)

However, the tools used are typically informal and self-developed rather than standardised. While these approaches can be effective in maintaining core regulatory tasks, they rely heavily on individual organisation and consistency, with limited use of more advanced or integrated systems.

Experience & Confidence

Landlords described confidence and competence as something that developed gradually through

experience rather than through formal training. Many reflected a process of "learning by doing", with knowledge of regulatory requirements, such as safety checks and compliance obligation, accumulating over time as they encountered them in practice.

Early stages of being a landlord were often characterised by uncertainty and a limited awareness of the full range of responsibilities, but repeated exposure and longevity in the sector contributed to greater familiarity and self-reliance. While some respondents expressed high or even complete confidence in their knowledge, others described themselves as only "reasonably" confident, particularly in light of increasingly complex and evolving regulations. Overall, confidence appeared uneven, shaped by duration of experience, professional background, and engagement with sector networks, with even experienced landlords acknowledging that occasional gaps or oversights can occur.

These findings highlight *psychological capability*, developed over time through experience and learning rather than formal training.

External Supports

External supports play an important role in enabling compliance, particularly where landlords draw on formal organisations and trusted professional relationships to supplement their own capacity. However, the majority of participating landlords are not members of formal bodies such as the Scottish Association of Landlords (SAL) or Landlord Accreditation Scotland (LAS), often citing subscription cost or lack of perceived necessity as barriers to joining.

Among those who are members, associations provide access to updates, guidance, and training, helping landlords stay informed and navigate regulatory change. Engagement nonetheless

varies, with some actively participating, while others use these resources more passively. For example, some landlords regularly attended meetings and engaged in discussions to keep up to date with regulatory changes, while others engaged more passively, mainly relying on newsletters and guidance materials when needed. However, as mentioned, most landlords interviewed were not members of any association, indicating that while associations can provide structured support for compliance, this is not widely accessed in practice, and where it is used, engagement varies from active participation to more limited information-led use.

"They're great at keeping you updated, you do learn a lot, from the talks, and the conversation other people bring up." (P8 - talking about Scottish Association of Landlords)

Trusted tradespeople and service providers are a central component of compliance practice. Many landlords rely on established relationships with electricians, plumbers, and maintenance professionals to carry out checks, manage repairs, and, in some cases, identify issues independently. These relationships help reduce the administrative burden of compliance and embed routine requirements into ongoing service arrangements. Access to such support is shaped both by context and experience. Landlords operating in larger or more pressured urban markets report greater challenges in availability and coordination, while those with longer tenure in the sector are more likely to have developed a stable network of trusted professionals. As a result, access remains uneven, contributing to variation in how effectively landlords are able to meet requirements.

"Tradespeople was a problem, but over time you build up a sort of network of people that you can go to."

(P13)

COM-B Interpretation: Compliance practices reflect the interaction of **Capability, Opportunity,** and **Motivation**, but are often informal and reactive. Reliance on experience and social networks supports some behaviours, while also leading to inconsistency in how compliance is implemented.

CHAPTER THREE

CONCLUSION AND RECOMMENDATIONS

Summary

The findings from this study highlight that landlord compliance is shaped by interacting constraints across capability, opportunity, and motivation. Key issues include fragmented and inconsistent information, financial and time pressures, reliance on informal systems, and varying levels of trust in the regulatory framework. Drawing on these insights, the recommendations identify where targeted interventions could reduce barriers, strengthen support, and improve consistency in compliance, particularly as the regulatory landscape continues to evolve.

The COM-B model proposes that behaviour is shaped by three components: Capability, Opportunity, and Motivation. As these components interact, effective interventions must target one or more of them to achieve and sustain behaviour change (refer to Appendix 2 for an overview of how the following recommendations map to the COM-B components).

1. Develop a single, centralised source of guidance and proactive updates

Landlords described actively seeking information but facing fragmented, inconsistent sources, and at times relying on passive updates, which led to uncertainty and missed regulatory changes. Current information

provision lacks a single, authoritative source and does not consistently provide proactive, targeted communication to landlords.

Landlords participating in this study expressed a clear desire for:

- The development of a centralised, authoritative, "one-stop" platform for private rented sector regulations in Scotland, with up-to-date, plain language guidance and step-by-step compliance information. This should include concise summaries of changes, implementation timelines, and required actions, to support quick understanding and practical application. The platform should be interactive and dynamic, personalised and avoid text-only information provision. It must be designed and delivered with the needs, circumstances and behaviours of different groups of landlords in mind including but not limited to: those with smaller portfolios, landlords who new to letting, those who self-manage their properties and those who may be struggling to keep up to changes to the law.
- Integration with the landlord registration system, enabling targeted, proactive communications (e.g. email updates) to all registered landlords when regulations change or common compliance issues are identified.

A more centralised and proactive approach would reduce reliance on fragmented and unreliable information sources, improve clarity of landlord responsibilities, and support more consistent compliance across the private rented sector.

2. Expand practical compliance tools

Findings highlight that confusion among landlords is not only driven by fragmented information, but by difficulty interpreting and applying requirements in practice. The Scottish Government currently provides tenancy document templates (e.g. tenancy agreements, rent increase notices, and notice to leave forms), which are widely used and positively received by landlords for their clarity and ease of use. However, this level of practical support is not consistently available across other areas of landlord responsibility.

We recommend expanding practical compliance support, focused on helping landlords apply requirements in real-world scenarios. This could include:

- Task-based checklists and step-by-step processes aligned to key landlord activities (e.g. starting a tenancy, managing repairs, ending a tenancy).
- Expansion of standardised templates and model documents beyond core tenancy forms (e.g., property inventory template; repair response time guidance/checklist; safety compliance checklist).
- Worked examples and scenarios (e.g., managing rent arrears; responding to repairs) demonstrating step-by-step how requirements should be applied in practice.
- Consistent use of plain language and standardised terminology to reduce ambiguity across materials.

3. Introduce targeted financial support and improve transparency around compliance costs

Landlords consistently described high and uncertain costs, particularly for maintenance, upgrades, and emerging standards, as a key barrier, often leading to delay or partial compliance. This is especially

evident in relation to the proposed Minimum Energy Efficiency Standard (MEES), where uncertainty around potential requirements and costs is already influencing investment decisions and portfolio intentions.

We recommend that the Scottish Government:

- Develop a targeted package of financial support in advance of MEES implementation, including grants, low-interest loans, and/or phased approaches, with particular focus on small-scale landlords and harder-to-treat properties.
- Provide clear, detailed, and timely information on proposed standards, indicative costs, and implementation timelines, to support forward planning and reduce uncertainty.
- Set out early, property-specific guidance on how MEES is expected to apply to different property types (particularly older and 'hard-to-treat' properties), including likely exemptions, flexibilities, and alternative compliance routes.

The effective implementation of MEES will be dependent on both the availability of financial support and the clarity of information provided, particularly in relation to cost expectations and property-specific requirements. Without these, there is a significant risk of delayed uptake, uneven compliance, and unintended exclusion of certain property types from feasible compliance pathways.

4. Enable access to trusted contractors and coordinated services

Practical barriers, particularly difficulties sourcing reliable tradespeople and long lead times, were a major constraint even where willingness to comply existed. Access to reliable tradespeople and external professionals is a key enabler of compliance but is uneven, particularly in urban areas with high demand and limited availability.

Landlords participating in this study expressed a clear desire for:

- The development of vetted contractor networks or approved supplier lists to support landlords in identifying reliable tradespeople.
- The introduction of a local authority-facilitated contractor referral system to connect landlords with vetted suppliers.

These measures would help reduce delays, improve confidence in contractor quality, and support timely completion of required works.

5. Strengthen the role of local authorities in promoting a 'good landlord' identity

Landlords are strongly motivated by a self-identified "good landlord" identity and a desire to "do the right thing", even where full compliance is not always achieved. Landlord accreditation and other interventions should be used more effectively to reinforce positive "good landlord" identity. Current provision in accreditation and compliance-focused activities across Scotland is inconsistent. Some local authorities operate various support services for landlords (for example, West Lothian Council's free scheme offering training, information forums, advisory services, and tenancy resources), others support or partner with external schemes, such as Landlord Accreditation Scotland, and deliver less activity in this space resulting in a fragmented national landscape. We recommend:

- Review existing compliance support and accreditation activities across local authorities to identify gaps in provision and examples of effective practice, with a view to developing a more consistent national model of landlord engagement and support.

6. Framing compliance around tenant outcomes and relationships

Findings show that landlords prioritise actions with visible impacts on tenant wellbeing and are strongly influenced by tenant relationships. National survey findings show that the vast majority of landlords (82%) report having a good relationship with their tenant.¹² This presents an opportunity to leverage these relationships to support improved compliance behaviour. We recommend:

- Framing regulatory requirements in terms of tenant safety, comfort, and lived experience, rather than solely legal obligations.

This would align more closely with existing motivations and support greater engagement with compliance.

7. Improve landlord engagement through point-of-need and targeted delivery

The findings suggest that while many landlords report limited access to information and support, they rarely engage proactively with formal training or structured provision. Instead, they tend to rely on informal networks and ad hoc sources of advice, such as peers or family members, even where these may be incomplete or inconsistent. This indicates that current opt-in, training-based models are not effectively reaching a significant proportion of the small-scale landlord sector.

We recommend shifting towards a more embedded, point-of-need approach to support. This could include:

- Providing standardised guidance at landlord registration and renewal, including a concise mandatory information pack covering core legal responsibilities.
- Issuing targeted updates directly to registered

landlords (e.g., email bulletins linked to regulatory changes or common compliance issues).

- Embedding prompts and guidance into key processes, such as registration, licensing, and enforcement activity (e.g., requiring landlords to review relevant guidance when completing forms).
- Automated chatbots to support reactive information-seeking.
- Developing a core set of short, practical guidance tools (e.g., checklists and templates) for common tasks, centrally produced and used consistently across local authorities.

This approach would ensure landlords receive relevant information at the point it is needed, improving engagement and supporting more consistent compliance, particularly among small-scale landlords.

8. Promote simple, standardised compliance tools and systems

Landlords commonly use informal tools such as diaries, folders, and reminders to track obligations, leading to uneven and sometimes unreliable compliance practices. We recommend:

- Providing standardised systems to embed routine compliance and reduce missed obligations, alongside encouraging a more structured, proactive approach to property management and compliance.
- In practice, this could include: a digital compliance dashboard linked to landlord registration showing key deadlines (e.g., gas safety, ECIR); automated email or text reminders ahead of key regulatory deadlines; downloadable “compliance packs” including templates for tenancy agreements, inspection checklists, and maintenance logs.

9. Support further research and testing of behaviourally informed interventions

While this study identifies a range of drivers shaping landlord compliance, there is limited evidence on which interventions are most effective in addressing these in practice. We recommend further exploration of how different drivers (e.g. moral motivations, financial constraints, social norms) can be targeted through supportive, behaviourally informed interventions, including testing and evaluation of tools, communications, and support models to identify what is most effective in improving compliance outcomes.

Final Reflections

Overall, this study indicates that compliance among small-scale, self-managing landlords is shaped by the structure and functioning of the regulatory system. Instances of unintentional non-compliance appear to arise primarily from system complexity, fragmented information, and practical constraints, rather than from a lack of intent to comply. While landlords are generally engaged, they are not a homogenous group, and their behaviours reflect a combination of financial pressures, legal and administrative demands, and wider social, relational, and motivational influences rather than a single dominant driver.

The current regulatory framework often assumes relatively uniform landlord behaviour, with compliance thought to be driven primarily by financial incentives or regulatory pressure. However, a key finding was that deterrence-based motivations are relatively limited, with only a small number of landlords citing fear of penalties or enforcement as a driver of compliance. Instead, compliance is more commonly understood through moral and relational lenses, particularly in relation to tenant safety and well-being, with landlords emphasising their responsibility to provide secure and adequate housing. This suggests that everyday compliance is shaped more strongly by perceived duties to tenants than by enforcement-led incentives.

Taken together, these findings

point to the importance of system design in shaping outcomes. The recommendations therefore focus on reducing structural and informational barriers, strengthening practical and financial support, leveraging moral and relational drivers, and ensuring regulatory requirements are clearer and more navigable in practice. Overall, they highlight the need for a more coherent and proactive regulatory approach, one that facilitates compliance within existing behaviours and motivations, rather than relying on landlords to independently interpret and navigate complex requirements.

Appendix 1: Participant Demographic Profile

The demographic characteristics of the interview sample are summarised below.

AGE	COUNT	%
25-34	1	3%
35-44	4	12%
45-64	16	47%
65+	13	38%

EMPLOYMENT STATUS	COUNT	%
Retired	13	38%
Full-Time Employed	7	21%
Part-Time Employed	5	15%
Unemployed	2	6%
Self-Employed as Landlord	4	12%
Self-Employed (Other)	3	9%

LANDLORD EXPERIENCE	COUNT	%
Less than one year	1	3%
4-10 years	5	15%
11+ years	28	82%

PORTFOLIO SIZE	COUNT	%
1 property	16	47%
2-4 properties	18	53%

Appendix 2: Mapping COM-B Components to Intervention Recommendations

The COM-B model proposes that behaviour is shaped by three components: Capability, Opportunity, and Motivation. As these components interact, effective interventions must target one or more of them to achieve and sustain behaviour change.

Theme	Recommendation	Primary COM-B Component(s)	Summary of Link to Behaviour Change
Knowledge & System Barriers	(1) Develop a single, centralised source of guidance and proactive updates	Capability, Opportunity	Improves access to clear, reliable information and reduces fragmentation of guidance, supporting understanding and awareness of obligations.
Knowledge & System Barriers	(2) Expand practical compliance tools	Capability	Reduces ambiguity and improves psychological capability through clearer interpretation of legal requirements and provision of practical tools.
Financial & Practical Trade-offs	(3) Introduce targeted financial support and improve transparency around compliance costs	Opportunity, Motivation	Reduces cost uncertainty and financial barriers, enabling landlords to plan and increasing willingness to invest in compliance.
Financial & Practical Trade-offs	(4) Enable access to trusted contractors and coordinated services	Opportunity	Improves practical ability to complete compliance tasks by reducing delays, improving access to skilled professionals, and addressing capacity constraints.
Moral & Identity-Based Motivations	(5) Strengthen the role of local authorities in promoting a 'good landlord' identity through compliance-focused activities	Motivation	Reinforces pro-social identity and intrinsic motivation to comply through recognition and validation of responsible behaviour.
Moral & Identity-Based Motivations	(6) Framing compliance around tenant outcomes and relationships	Motivation, Social Opportunity	Aligns regulatory expectations with landlords' existing focus on tenant wellbeing and relational responsibility.
Compliance Practices & Enablers	(7) Improve landlord engagement through point-of-need and targeted delivery	Capability, Opportunity	Reduces reliance on informal networks and improves access to consistent, reliable compliance knowledge through targeted delivery.
Compliance Practices & Enablers	(8) Promote simple, standardised compliance tools and systems	Capability, Opportunity	Embeds routine compliance behaviours through accessible tools and reduces variability in self-managed systems.



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