

**The Dispute  
Service**

# Annual Review

2017–18



**SafeDeposits  
Scotland**

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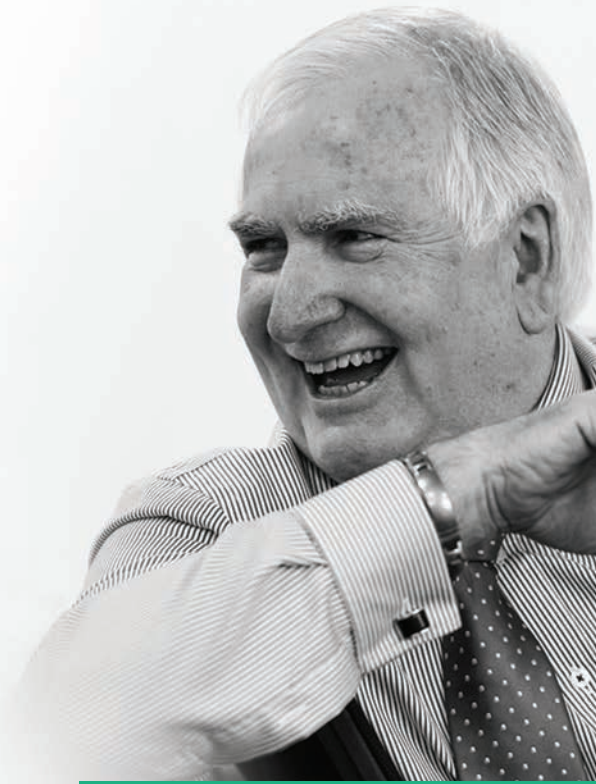
# Making life easier

The Tenancy Deposit Scheme (TDS) exists to make life easier for tenants, agents and landlords by delivering safe, secure and hassle-free tenancy deposit protection solutions backed by great customer service.

Our award-winning service enables our agent and landlord customers to focus on their core business of letting homes successfully, safe in the knowledge that deposits are protected properly, and that disputes can be handled fairly. Through our expert advice, education and training services we help them to minimise disputes, keep their customers happy and drive down the cost of tenancy deposit protection.

For tenants we provide support and guidance as to what they need to do if they cannot agree the release of the deposit with their landlord.

Where tenancies end in dispute we provide a free and fair dispute resolution service to help resolve disputes between agents, landlords and tenants.



**Steve Harriott**, Group CEO  
The Dispute Service Ltd

## Why TDS?

### We care about you

We deliver great service, answering calls and emails quickly and assisting on all matters involving tenancy deposit protection.

### We're here for you

We're a not-for-profit company with no shareholders and all surpluses are put back into the business to further improve our services.

### We're experts

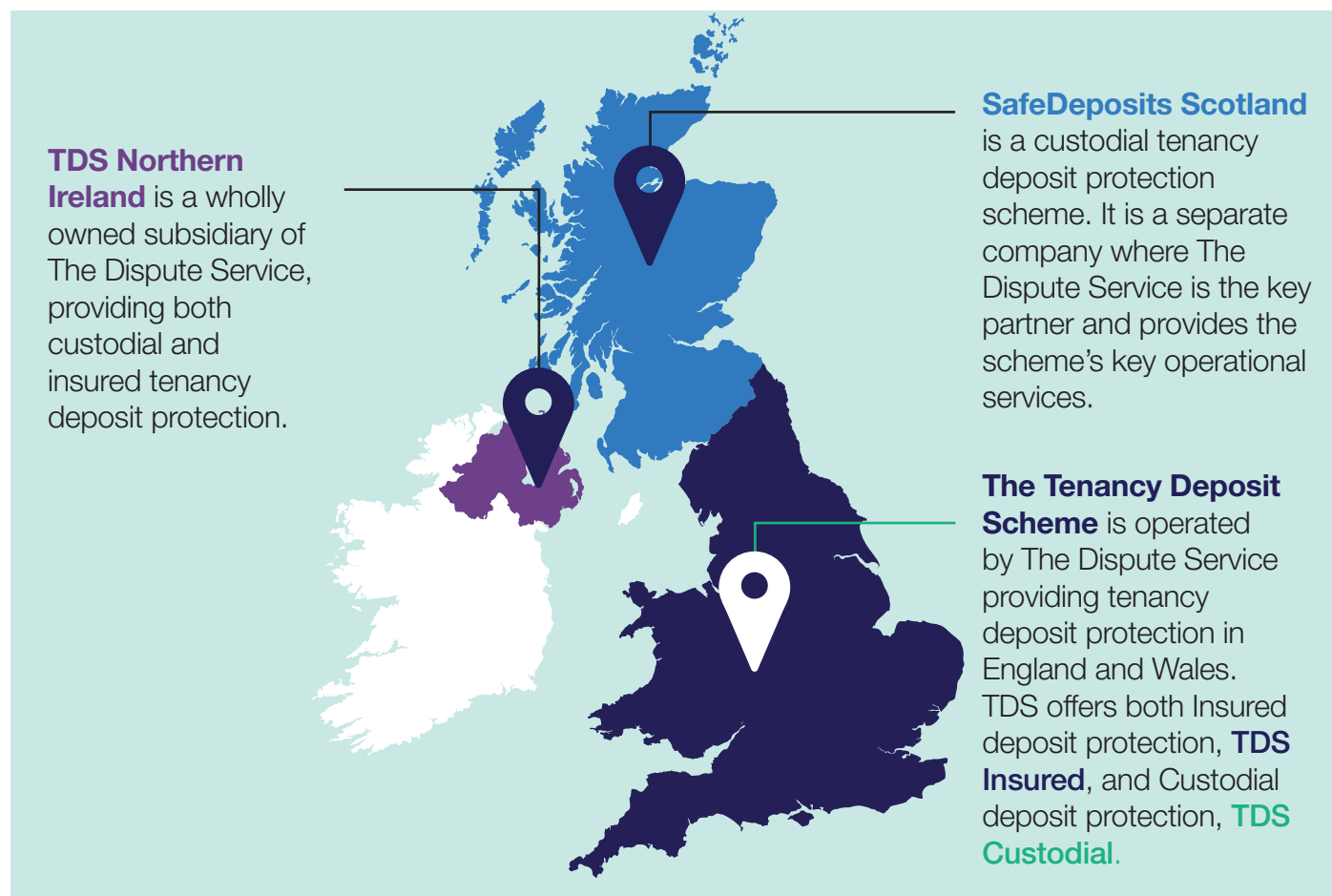
Tenancy deposit protection and dispute resolution is all we do. Our focus is better systems, better solutions and better services for you.



**Martin Partington**, Board Chair  
The Dispute Service Ltd

# Where we operate

The Dispute Service is a not-for-profit company, limited by guarantee, which operates Tenancy Deposit Schemes across the UK.



## Deposits protected

Scheme	Deposits at March 2018	Value
TDS Insured	1,277,173	£1,665.78m
TDS Custodial	40,763	£38.85m
TDS Northern Ireland	43,657	£25.76m
SafeDeposits Scotland	119,892	£85.84m
<b>TOTAL</b>	<b>1,481,485</b>	<b>£1.82bn</b>

## Growth in deposits over the last 12 months

Scheme	Deposits at March 2017	Deposits at March 2018	Change %
TDS (Insured & Custodial)	1,237,224	1,317,936	6.52%
TDS Northern Ireland	38,345	43,657	13.85%
SafeDeposits Scotland	111,003	119,892	8.00%
<b>TOTAL</b>	<b>1,386,572</b>	<b>1,481,485</b>	<b>6.85%</b>

# Making life easier through...

# technology

**TDS operates its deposit protection and dispute resolution services through its online platforms and we aim to ensure that all activities, from registering a deposit through to supplying evidence in a dispute, can be done online.**

Over the last few years we have invested heavily in our solutions; for example, delivering a completely new deposit protection platform for TDS Custodial and TDS Northern Ireland and upgrading our existing platforms for both TDS Insured and SafeDeposits.

## **Evidence Portal**

Less than 5 years ago most of TDS' disputes (now about 15,000 a year) were dealt with by post. In 2017-18 almost 99% of all of the dispute evidence submitted to TDS, in relation to disputes, came in through the TDS Evidence Portal. This service enables tenants, landlords and agents to both upload and view evidence online.

## **Zero Deposit**

Our alternative dispute resolution team undertakes adjudications for disputes which Zero Deposit needs to resolve to ensure fairness and impartiality to all of their customers. This is done via a dedicated online portal which mirrors the approach we take in our main dispute resolution platforms across the UK.



**François Josserand**  
Chief Technology Officer

## **API**

In 2017-18, we have been developing our Application Programming Interface (API) which will allow our users to create and end deposits in 'real time' through links between their own software solutions and our platforms.

## **Single Website**

Currently, we have separate websites for our TDS Insured scheme and for our TDS Custodial scheme. We are working on a single website for both of our schemes to improve the user experience and ensure all of our resources are available in one place.

## **Customer contact**

We are currently reviewing all of our customer contact channels (phone, email, live chat, post) and we will be developing detailed proposals to further improve the way these contacts are dealt with by our technology solutions, as well as improving the user journeys to ensure more of these queries can be resolved directly on the platforms rather than having to contact our Operations teams.

Making life easier through...

# delivering great customer service

**Customer service really does matter to us and those who rely on our tenancy deposit protection schemes.**

Whether it's giving support to our letting agent and landlord members to resolve registration enquires or assisting tenants who need guidance about our alternative dispute resolution service, we are determined to provide the highest quality experience to all our customers. The ultimate aim is to make helpful information about tenancy deposit protection easily available and the whole process as hassle-free as possible.



## Calls and Emails

We have designed our website to be simple to use but we know that sometimes our customers need to access our services with a phone call or an email so we can discuss any issues in person.

We pride ourselves on delivering an excellent service and in 2017-18 we answered calls to our Operations Team colleagues on average in less than 30 seconds; and we responded to emails in just a few hours.



**John King**  
Director of Customer Services

## Call and email answering (2017-18)



### TDS Insured

	Volumes	Average response time
	90,665	28 seconds
	45,277	4hrs 7 mins



### TDS Custodial

	Volumes	Average response time
	19,396	25 seconds
	15,031	3hrs 40 mins

### TDS Northern Ireland

	Volumes	Average response time
	13,824	21 seconds
	11,113	1hr 15 mins

### SafeDeposits

	Volumes	Average response time
	35,973	11 seconds
	18,568	31 mins



At TDS, we pride ourselves on providing excellent customer service. As a result, TDS have obtained a number of awards which reflect the level of service we provide. The awards and accreditations are achieved through either an independent assessment or through a vote carried out within the sector.

### Customer Service Excellence Accreditation

In 2018, TDS has once again been awarded the Government standard for Customer Service Excellence; we have held this award since 2011 and each year we are interviewed and inspected to maintain our accreditation.

The standard is set high and it 'tests in great depth those areas that research has indicated are a priority for customers, with particular focus on delivery, timeliness, information, professionalism and staff attitude. There is also emphasis placed on developing customer insight, understanding the user's experience and a robust measurement of service satisfaction.' TDS aims to deliver a great service and this year we met with the independent assessor and we are proud to have been successful in retaining the prestigious award.

### BSI ISO 10002: Customer Satisfaction Management

We have held the BSI Customer Satisfaction Management Standard since 2014 and have again retained our accreditation in 2018 by meeting all the required criteria under ISO 10002.

### ESTAS

TDS Northern Ireland has had an impressive track record of achievement at the industry led ESTAS awards winning:

- Best in Sector 2018
- Best TDP Scheme in 2016 and 2017
- Best Industry supplier in 2017

### Other Awards

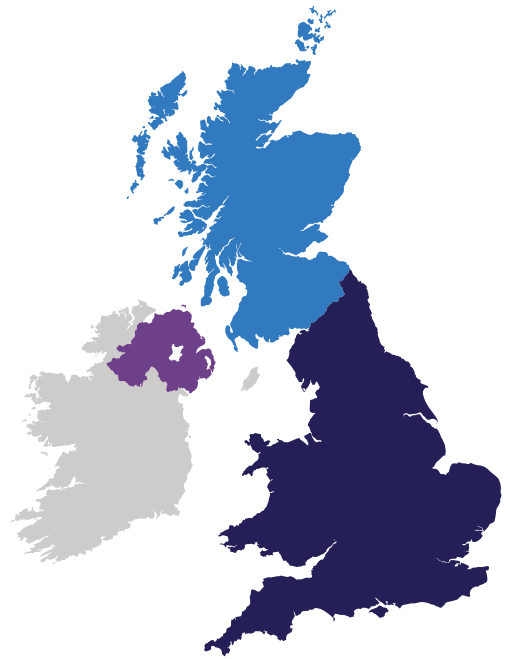
- Chartered Institute of Housing 2015 - Chairman's Award
- TDS has been shortlisted in the Supplier of the Year category in the Negotiator Awards 2018, and was also shortlisted in the awards in 2017.
- TDS has also been shortlisted in the National Landlord Investment Show (LIS) Awards 2018 in the Best Property Education Provider category.

# Making life easier through... understanding disputes

TDS provides the ADR service for TDS Insured, TDS Custodial, TDS Northern Ireland and SafeDeposits Scotland. In 2017-18 TDS completed a total of 18,620 adjudications.

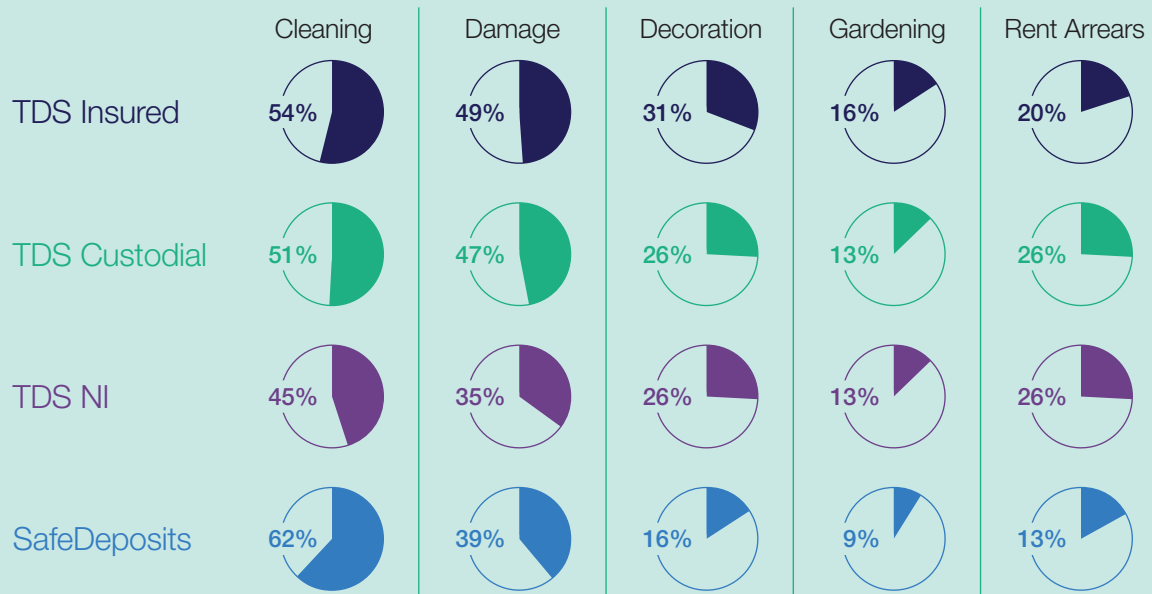
## Numbers of disputes adjudicated in 2017-18

Scheme	Disputes	Disputes as a % of deposits protected
TDS Insured	14,430	1.13%
TDS Custodial	200	0.49%
TDS Northern Ireland	460	1.05%
SafeDeposits Scotland	3,530	2.94%



## What claims feature in disputes?

Whenever we get a dispute to adjudicate it is usually the case that the dispute will include a number of claims. The chart below shows what claims feature in disputes across our four schemes.



Detailed Statistical Briefings have been produced for 2017-18 and are available on the respective websites.





Making life easier through...

# our streamlined dispute resolution process

**We've worked tirelessly to ensure that our dispute process is as simple as possible. Our process is set up to ensure both parties are provided with a fair and reasonable opportunity to submit their evidence and have their say.**

Our Technology solutions allow the parties to submit evidence and monitor the progress of their dispute. All evidence and submissions can be viewed by both parties.

Our adjudicators are independent and are all members of the Chartered Institute of Arbitrators.

An overview of our dispute process:

1. The agent/landlord submits their reasons for dispute and their evidence.
2. The tenant reviews the claim and responds, submitting their evidence.
3. TDS' Dispute Resolution Executive reviews the case and corresponds with the parties to ensure the file is ready for an adjudicator.
4. The case file is passed to an adjudicator.
5. The adjudicator reviews the evidence and parties' submission before making a decision and writing the adjudication report.
6. The report is issued to all parties and payments are made in line with the decision.

## Deductions Template

We introduced our 'Deductions Template' for our members to fill out when making a claim against a deposit. The template helps to set out the claims clearly and concisely, along with boxes to direct the tenant to relevant evidence or tenancy agreement clauses. We've found this tool to be great in helping the parties settle disputes as the tenant can see clearly the claim and evidence which is relevant.

## Self-resolution

Our custodial scheme has a portal for our members which allows them to make a proposal to the other party with how much of the deposit should be repaid to each party. They can then use our self-resolution portal to negotiate the return of the deposit, saving them going to dispute.



**Alison MacDougall**  
Director of Dispute Operations

# Making life easier through... education and training

“ I recently attended a TDS Academy training course in Exeter. To say that it was probably **one of the best training sessions**, regarding deposit returns, that I have ever had, is an **understatement**. ”

Plymouth Homes Lettings

**Michael Morgan,**  
Director of Dispute Resolution

## TDS Academy

The TDS Academy is our own training programme designed to help agents and landlords get it right.

### Foundation course

This in-depth training day covers everything you need to know about tenancy deposit protection: the traps it is easy to fall in to when taking deposits; tips for avoiding the statutory penalty; and the things that can go wrong from the start of tenancy that make deposit deductions more difficult.

### Adjudication workshop

This half-day course covers how to approach deposit deductions at tenancy end. Understanding the approach taken by an adjudicator, and the evidence they look for, makes it much easier to negotiate the return of a deposit at tenancy end.

### TDP qualification

Propertymark's Level 3 Award in Residential Tenancy Deposits examines handling, protecting and processing tenancy deposits, including dispute resolution. Exemptions apply to anyone already holding the Property Mark Level 3 Award in Residential Letting and Property Management.

### In-house training

TDS also offers in-house training for letting agent's staff, in their own offices, on deposit protection and dispute management in order to help them comply with the law, and reduce disputes.

# Making life easier through... advice and guidance

## Guides, Templates and Documents

Our website hosts a variety of guidance on tenancy deposit protection. Notable publications include the Code of Recommended Practice and our Deposit Deductions Template.



## TDS on the web

We've worked hard on making our website user-friendly and easy to navigate. All our guides and FAQ's are clearly signposted to assist our customers.

## Social Media

TDS has an increased presence on social media, making us accessible to all letting agents, landlords and tenants.

## Blogs

Our social media presence is supported by weekly blogs covering a wide range of tenancy deposit related topics. Our #ExpertView blogs, authored by industry leaders, provide up-to-date information on the private rented sector (PRS), while our #AskTDS series answers deposit-related questions from lettings agents, landlords and tenants.

## Events & Conferences

We attend various events across the country, talking to letting agents, landlords and tenants about their deposit protection responsibilities and updating our members on new features that we have launched to make their deposit-protection journey more streamlined.

## Digital

TDS tries to be as accessible as possible to letting agents, landlords and tenants, and we regularly contribute to industry forums, newsletters and website blogs including Property Tribes, RLA and ARLA | PropertyMark.

## Newsletters

In order to ensure that our customers are getting the latest information about TDS and tenancy deposit protection, we send our letting agent and landlord members weekly newsletters.

## Publications

TDS features regularly in numerous industry-leading magazines such as Property Professional, Residential Property Investor and Landlord Investor. These include our Annual Review, our annual Statistical Briefings and our member magazine, Letterbox.

## Adjudication Digests and Case Studies

We are keen for our customers to benefit from the knowledge TDS has gained over 15 years of tenancy deposits. We produce a monthly Adjudication Digest case study for our websites which show how and why a TDS adjudicator has made a decision about a deposit dispute.



# Making life easier through... offering choice



**Rebecca Johnston**

Managing Director of TDS Custodial  
Director of Business Development












**TDS Insured remains our main scheme. However, TDS Custodial launched in 2016 and has been growing quickly ever since. Our Custodial scheme is free to use and allows agents and landlords to send the protected deposit to TDS to hold for the duration of the tenancy.**

At the end of the tenancy, our bespoke deposit management IT systems allow all parties to log on and action a deposit repayment quickly and securely. As in our Insured scheme, if the parties are unable to reach an agreement, TDS offers free alternative dispute resolution.

If you're interested in using our Custodial scheme, check out our website or contact our dedicated membership team direct. Our team of experts will be able to transfer your deposits from our Insured scheme or from any of the other deposit protection schemes.

TDS Insured or TDS Custodial - you can have a choice.

## Why use TDS Custodial

-  **Tenant changeover function:** Is one tenant moving out during the tenancy? Amend the deposit easily online without repaying the entire deposit.
-  **Pre-populated version of the prescribed information:** Making complying with the law quicker and easier.
-  **Communications dashboard:** See what we have sent, when and where.
-  **Update tenant contact details directly:** With their permission, we share the tenant's new details with you too.
-  **Change the lead tenant mid-tenancy:** Lead tenant on holiday? Make the change at the click of a button.
-  **Split repayments between tenants:** Both you and TDS engage with all tenants, not just the lead tenants.
-  **Powerful online evidence portal:** Dispute arisen over deposit repayment? Upload your evidence to our impartial adjudicators.
-  **Tenancy activity function:** View a history of the tenancy and how a deposit dispute is progressing.
-  **No repayment IDs:** Once logged in, you have permission to oversee and manage your TDS Custodial.
-  **Multiple users:** Add additional users to your account.
-  **Repayment deadlines:** We put a deadline on your repayment request, and send the tenant 4 reminders – assisting you to repay the deposit as soon as possible.

# Making life easier through... new initiatives

TDS never stands still; we are always looking at what else we can do to make life easier for our customers. Throughout the year we've been looking at a number of new initiatives:

## What's new?



### Zero Deposit

In recent years there has been increasing interest in deposit replacement insurance. TDS has teamed up with the Zero Deposit and is providing the expert dispute resolution service for claims against the Zero Deposit Guarantee. Feedback from tenants for the new product has been very encouraging and Zero Deposit aims to be the market leader in deposit alternatives.

### Depository

We've been working closely with Base Property Specialists on a new initiative which will allow our members to submit an entire case file with their comments and evidence all rolled into one. The platform will also help agents and landlords streamline the end of tenancy process.

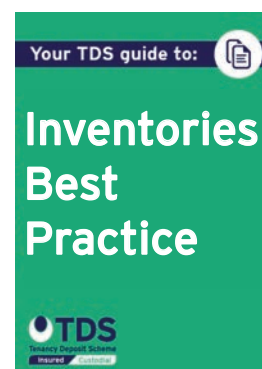


### Money Shield

This is a new joint venture between TDS and ARLA|Propertymark in partnership with The Property Ombudsman (TPO). Money Shield is a client money protection (CMP) scheme enabling lettings and estate agents to reassure tenants, landlords, buyers and vendors that their money is safe. Money Shield will step in to reimburse landlords and tenants should a property agent misappropriate their funds.

### TDS Inventory Guide

TDS is working with ARLA|Propertymark Inventories and Association of Independent Inventory Clerks (AIIC) to construct an inventory guide. We believe that consistent inventory reports of the highest standard are the key to reducing disputes and ensuring agreement between our landlords and tenants. We'll be launching a guide on best practice for preparing and presenting inventory and inspection reports in 2019.



Making life easier...

# in Northern Ireland



TDS Northern Ireland (TDSNI) is the largest Tenancy Deposit Scheme in Northern Ireland with 43,657 deposits in the scheme and an 81% market share. The scheme is operated out of our Belfast office with the finance, IT and Alternative Dispute Resolution (ADR) services provided via TDS in Hemel Hempstead.

## Deposits held in Northern Ireland

Scheme	Deposits	Value	Average
TDS Northern Ireland	43,657	£ 25,760,545.84	£590.07
MyDeposits NI	8,179	£ 4,759,866.00	£581.96
LPS	1,674	£ 875,354.82	£522.91

## Growth in deposits held by TDS Northern Ireland since 2013

Scheme	Deposits	Growth %
March 2014	13,061	-
March 2015	25,148	+92.54%
March 2016	33,731	+34.13%
March 2017	38,345	+13.68%
March 2018	43,657	+13.85%

### Training

In 2012 we launched the TDSNI Academy and this year we have carried out 4 half day workshop sessions across Northern Ireland as well as carrying out individual training courses with 50 letting agents.

### Member Forum

TDSNI has an active Forum of letting agent, landlord and tenant group representatives. The Forum is intended to ensure everyone is updated on what TDSNI have been working on and answer any relevant questions.

### Engagement with other partners

TDSNI works closely with a number of partners in Northern Ireland:

- Landlord Association of Northern Ireland
- Propertymark
- RICS
- Chartered Institute of Housing NI
- Housing Rights
- NUS-USI



**Alison MacDougall**  
Managing Director of TDSNI

# Making life easier... in Scotland



SafeDeposits Scotland is the largest Tenancy Deposit Scheme in Scotland with 122,246 deposits in the scheme. The scheme is operated out of our Glasgow office. SafeDeposits is a unique collaboration of property bodies in Scotland with the Scottish Association of Landlords, the Scottish branch of the Royal Institution of Chartered Surveyors and Propertymark on the Board along with TDS.

## Growth in deposits held by SafeDeposits Scotland since 2012

Scheme	Deposits	Growth %
March 2013	63,899	-
March 2014	82,609	+29%
March 2015	94,673	+15%
March 2016	103,694	+10%
March 2017	113,398	+9%
March 2018	122,246	+8%

### Training

SafeDeposits Scotland runs a number of training events and has this year run 12 free training academies for agents and landlords from Inverness to Oban. We help our agent customers by delivering onsite training for new customers and to help refresh their staff's knowledge. In the year to 31 March 2018 we visited 36 clients.

### Engagement with partners

SafeDeposits Scotland works closely with a number of partners in Scotland. In the year to 31 March 2018 we took part in 9 landlord workshops run by local authorities, we visited 24 Citizens' Advice Bureaux from Benbecula to Stranraer, we worked with Landlord Accreditation Scotland at three events and attended 2 industry conferences.

During the year we have developed, with the Landlord Accreditation Scotland, the Scottish Tenancy Deposit Academy which gives CPD points to attendees.



### Nick Hankey

Deputy Chief Executive (Resources)  
Managing Director of SafeDeposits Scotland

### Great service

SafeDeposits Scotland prides itself on its excellent customer contact response time. Throughout the year, **35,973 calls** were taken with an average response time of **11 seconds** and **18,568 e-mails** were answered with an average response time of **31 minutes**.



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tenancydeposits

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[www.tenancydepositscheme.com](http://www.tenancydepositscheme.com)



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