

# Key Matters

ISSUE 10 - NOVEMBER 2022

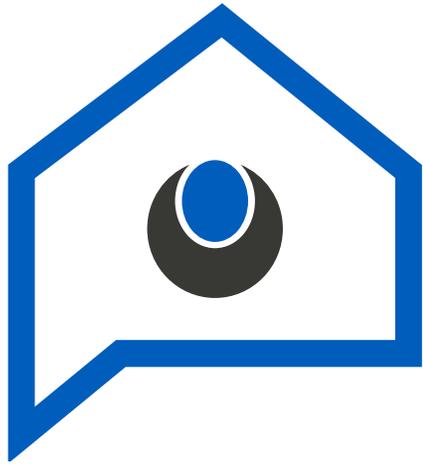
NEW WEBSITE FEATURES

10TH ANNIVERSARY

SPOTLIGHT ON STIRLING



SafeDeposits  
Scotland



# SDS Resolve

## Free, Independent Resolution for Landlords and Tenants



Owned and operated by SafeDeposits Scotland, SDS Resolve is a conciliation/mediation service that aims to facilitate a satisfactory resolution between landlords and tenants to help sustain tenancies and avoid the need for any further action.

Find out more at [www.sdsresolve.com](http://www.sdsresolve.com)



# Come on in...

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## WELCOME

Welcome to the latest issue of Key Matters, which is published following an eventful summer and autumn for SafeDeposits Scotland.

We celebrated 10 years of tenancy deposit protection, introduced a Rent Deposit Fund and continued to grow the number of deposits we protect. We have also witnessed a number of developments in the wider PRS and political spheres, some of which are included on our news page.

Summer was of course when we introduced our brand new system. The launch was not without its challenges, but we are now past the initial hurdles and reiterate that the new technology will both improve and future-proof processes for protecting deposits. You can read more about the new features, as well as an update on our service levels following the launch, within this magazine.

I would like to offer my sincere thanks to our customers and partners for their patience and co-operation, and to my team for their professionalism and resilience, during the introduction of the new system.

Wishing all readers the very best for 2023!

**Mike Smith**  
Head of SafeDeposits Scotland



**SafeDeposits**  
Scotland

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# Service Update

Developments following the launch of our new system in July

This summer, SafeDeposits Scotland received the second annual review of its Customer Service Excellence accreditation, with the scheme achieving its highest number of compliance points to date. Shortly after this however, we did experience an unprecedented interruption to our normal levels of service and would like to address this here.

The creation of our new system, which launched in July, has been a project over two years in the making. This technological overhaul was necessary as the code our legacy system was written in was no longer supported, we needed to tighten access as part of our ongoing fraud prevention measures and the linear data storage system was out of date and was preventing us from making updates that technology changes in the sector are demanding. The new system will benefit all of our customers, and on pages 8 and 9 of this magazine you can read about just some of the new features and enhancements.

It was disappointing that some features which had worked during vigorous and repeated testing did not initially function properly when the system went live with the legacy data. These teething problems, which otherwise would have affected a small percentage of our users at a given time, were further compounded by the new system sending activation emails to all users on the system in one day, instead of them being staggered.

The result was an unprecedented volume of telephone calls, emails and social media enquiries that the scheme has not seen in its 10 years of operation. To put this in perspective, during the week commencing 18th July alone our contact centre was presented with 92% of our annual call volumes.

Prior to the launch our average call answer time was 9 seconds, with emails responded to in an average of 9 minutes. We are aware however that at the peak of the influx of enquiries in July some callers were having to wait for an hour to speak to someone, with email responses also delayed. We pride ourselves on our service and are sorry that levels slipped in these exceptional circumstances.

The welcome news is that call volumes are returning to normal levels; our call answer and email response times are also significantly reduced in parallel with this. Our technology partners have fixed the majority of bugs and issues raised by customers. We thank our customers for their patience during the summer, and can confidently say that you can once again expect a prompt response from us on 03333 213 136 or [info@safedepositsscotland.com](mailto:info@safedepositsscotland.com)



# Have You Heard?

The latest news from SafeDeposits Scotland and the wider private rented sector

## **A New Deal for Tenants: Consultation Analysis Report Published**

In August the Scottish Government published the analysis report presenting findings from the public consultation on its draft rented sector strategy, A New Deal for Tenants. The consultation took place between 20th December 2021 and 22nd April 2022, with 8,346 responses received.

The report can be found on the Scottish Government website.

Among the content relating to tenancy deposits within the report are discussions surrounding the re-investment of unclaimed deposits, the possibility of landlords taking higher deposits where the tenant has a pet and the approach to deposits and rent arrears where joint tenants are concerned.



## **Scottish Government Announces Rent Freeze**

News which has generated a considerable amount of conversation and debate in Scotland's private rented sector has been the Scottish Government's announcement in September of a rent freeze and moratorium on evictions.

The Government billed these actions as the centrepiece of its 2022-23 Programme for Government, which outlined plans to help people through the cost of living crisis.

The emergency legislation puts in place a freeze on rent increases until at least 31st March 2023. Following a meeting with the Government on 27th September, the Scottish Association of Landlords (SAL) published a clarification that the freeze will apply only to mid tenancy rent increases, and will not prevent landlords from increasing rent between tenancies.



## **CaCHE Launch Event in Glasgow**

Glasgow hosted the first of two roundtable events held by the UK Collaborative Centre for Housing Evidence (CaCHE) in November, to launch its new project Understanding Landlord Behaviour in the Private Rented Sector in the UK.

The study is the latest output which is part of CaCHE's Raising Standards in the UK PRS research programme, funded by the SafeDeposits Scotland Charitable Trust and TDS Charitable Foundation.

The full suite of these funded projects can be found at [www.housingevidence.ac.uk](http://www.housingevidence.ac.uk)



## **Tasty Fundraising at Macmillan Coffee Morning**

The SafeDeposits team took part in the World's Biggest Coffee Morning, in aid of Macmillan Cancer Support, in September.

No strangers to coffee and tea, colleagues complemented their cuppas with an array of delicious treats including raspberry streusel cheesecake, pina colada sponge and carrot cake.

£80 was raised for Macmillan Cancer Support, which provides vital cancer services, researches and campaigns to achieve better cancer care and supports the cancer workforce.





# SafeDeposits Scotland Charitable Trust

Do you know of a project that could qualify for funding?

## Scottish Mediation receives funding to deliver conflict resolution workshops for letting agents and landlords and mediation for neighbour disputes

In June of this year the SafeDeposits Scotland Charitable Trust awarded a funding grant of £28,763 to Scottish Mediation to deliver 10 workshops to improve relationships between agents, landlords and tenants in the private rented sector, and to provide up to 20 mediations for neighbour disputes where at least one party is in the PRS.

Scottish Mediation has been delivering Mediating Skills workshops to letting agents and landlords with support from the SafeDeposits Scotland Charitable Trust since 2019. The workshops give participants the chance to learn about the causes of conflict and how it can escalate, as well as how to avoid situations where relationship breakdowns can lead to conflict with a view to avoiding costly and time-consuming disputes, tenancies ending prematurely, deposit disputes and cases being referred to the First-tier Tribunal for Scotland (Housing and Property Chamber).

The second part of the funding is to provide a new mediation service for neighbour disputes. These disputes can be extremely stressful and destructive and can lead to time-consuming complaints and loss of tenancies. The service will be administered by Scottish Mediation and provided by a panel of fully qualified accredited mediators from the Scottish Mediation Register. There is a gap in the existing services for providing accessible mediation for neighbour disputes and this will benefit not only the individuals but also their letting agents and landlords.



WE'RE HERE  
TO HELP...

[scottishmediation.org.uk](http://scottishmediation.org.uk)

scottish  
mediation

The key aims of the SafeDeposits Scotland Charitable Trust are:

- To advance education, particularly in relation to best practice in the management of private rented housing, and to legal rights and obligations which are of particular relevance to those who are involved in the provision or management of private rented sector housing or who hold tenancies within the private rented housing sector.
- To advance conflict resolution through promoting the use of alternative dispute resolution processes for the more efficient resolution of disputes between landlords and tenants within the private rented housing sector.

Interested parties can find further information, bid guidance and an application form at [www.safedepositsScotlandtrust.com](http://www.safedepositsScotlandtrust.com)

# A Helping Hand

SafeDeposits Scotland and Rock Trust introduce Rent Deposit Fund

SafeDeposits Scotland and Scottish youth homelessness charity Rock Trust have announced a partnership to deliver a Rent Deposit Fund, offering non-returnable tenancy deposits to young people who are homeless or at risk of homelessness to support them in moving into Scotland's private rented sector (PRS).



SafeDeposits  
Scotland

**rock trust**  
ENDING YOUTH HOMELESSNESS

## Rent Deposit Fund



Mike Smith, Head of SafeDeposits Scotland, and Gary Neil, Assistant Director of the Rock Trust at the charity's office in Edinburgh

### How the Rent Deposit Fund works

Young people aged 16-25 who are homeless or at risk of homelessness can apply to the Rock Trust for a deposit funded by SafeDeposits Scotland. Rock Trust will carry out a full assessment on affordability, suitability of preferred housing options, housing history and references (if available) and provide low level support to assist the applicant to prepare for and maintain their own tenancy.

If the application is successful, the deposit will be held by SafeDeposits Scotland throughout the young person's stay in the rented accommodation. When the tenancy ends the funds will be returned to the Rent Deposit Fund to support other young people via the scheme.

In the event that the landlord feels compelled to claim a deduction from the deposit at the end of the tenancy, SafeDeposits' impartial adjudication service will be available. This means that, as with any tenancy deposit dispute, the scheme will ask the landlord and tenant for further information so an impartial adjudicator can decide what repayment is fair.

### Criteria for the Rent Deposit Fund

On receiving an application, Rock trust will carry out a full assessment as detailed opposite. The Rent Deposit Fund criteria are for young people who:

- are aged 16-25
- are homeless or at risk of homelessness
- are 'stuck' in a housing situation that is detrimental to their wellbeing or preventing them from reaching their potential
- are unable to meet the full cost of setting up home in the PRS without assistance from the Rent Deposit Fund
- have been assessed by Rock Trust as suitable for the scheme in terms of affordability, suitability of housing and ability to live independently within the conditions of a tenancy agreement
- have no current rent arrears or who have maintained a repayment plan for historical rent arrears for a minimum of six months

### Get in touch

To enquire about the Rent Deposit Fund, please contact Rock Trust on [hello@rocktrust.org](mailto:hello@rocktrust.org) or 0345 222 1425.

# New System, New Features

The introduction of our new system in July of this year represented SafeDeposits' biggest investment in and development of technology since the scheme commenced operations a decade ago.

The online overhaul has taken place to ensure that the system remains compatible and responsive to wider developments in technology, not least maintaining the ability to communicate seamlessly with letting agency systems via application programming interfaces (APIs).

The upgraded system brings with it a host of new features which make it more user friendly for landlords, letting agents and tenants than it has ever been.

Here, members of our team highlight some of these brand new features.



Tracy, Client Advisor

## Tenants can now start the tenant changeover process

Our tenant changeover feature has always been popular with landlords and letting agents, as this simplifies the administration in instances where one tenant leaves a tenancy but others remain.

This process is now even more accessible, with tenants able to initiate tenant changeovers for the first time as well as the feature remaining in place for landlords and agents to initiate. If the tenant initiates the changeover, the landlord and agent will be invited to respond and complete the process.

The new system also provides tenants with their own user accounts, where they can view any of their present or past deposits that have been protected by SafeDeposits Scotland - something that should help them spot if they have an unclaimed deposit from a previous tenancy. And in terms of alternative dispute resolution tenants, along with other users, have more direct access to online dispute negotiation.

## Transferring a deposit from one property to another is simplified

It's not unusual for a tenant to move from one property to another within their landlord's portfolio. Our new property-to-property transfer feature makes things easy in these circumstances.

Instead of having to go through the repayment process for the old property and make a payment for the new one, landlords and letting agents can now transfer tenant details and funds from one property to another within their account.

If the deposit amount for the new tenancy is larger than the previous one, a top up can be made once the transfer is completed.



Alan, Technical Officer



Carol, Customer Relations Manager

### Agents and landlords can run reports from their accounts

Most businesses require reports in some form, whether to review previous activity, plan for the future or get an update on the here and now.

Our new system gives letting agent and landlord users access to a variety of comprehensive reports at their fingertips.

Logging into their account, a user can run reports on current deposits, deposits by status, archived and closed deposits, repaid deposits and the breakdown of payments.

### Parties in dispute can negotiate online

Self-resolution between parties in the event of a disagreement about deposit repayment can result in a more agreeable outcome for all, as well as allowing faster repayment of funds by avoiding the longer formal adjudication process.

The online negotiation process has now been expanded so that - prior to committing to alternative dispute resolution (ADR) - parties can adjust their claims and negotiate back and forth via their accounts.

We believe this feature will be of particular benefit to individuals who find the prospect of speaking to the other party in person or over the phone daunting when there has been a disagreement. The chat feature that is part of this development is already proving to be popular.

### Evidence gathering has been streamlined

Another improvement in the area of disputes has been the enhancement of the evidence gathering process to help all parties ensure their evidence submissions are watertight.

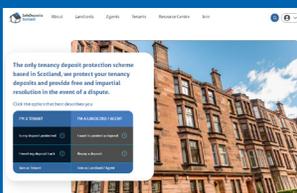
Landlords and letting agents are asked to provide details and evidence specific to each head of claim (e.g. cleaning, damage, rent arrears etc).

Users will be alerted by the system if a key evidence document such as a tenancy agreement or inventory is missing.

Photographs are now limited to five per head of claim (10 for cleaning claims) and must be labelled.



David, Resolution Manager



Explore these features and more at:

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



Kitchen cupboards can be opened and closed multiple times every day, but they are generally built to withstand this level of usage. If a cupboard door comes off at the hinges it would suggest that it has not been used reasonably and this would count as damage rather than fair wear and tear.

Evidence of the unit's condition at the start of the tenancy would still be required in the event of any claim.

As with an oven, don't let the closed doors of the fridge make you forget to clean inside it at the end of your tenancy. And don't leave any food or drink within the fridge, even with the good intention of leaving it for the next tenant to enjoy. The gesture could result in a deduction from your deposit for cleaning.

If there is a single scratch or chip to a kitchen worktop, any compensatory award will be relative to the area of the surface damaged. The cost to replace a full worktop would not be awarded in such circumstances.



# Household Hotspots

In this brand new feature, our ADR team takes a look around a different room found in a residential property and highlights common causes of disputes. Household Hotspots is intended as a helpful guide for everyone: Tenants can take away tips to prevent issues arising and resulting in a claim against their deposit, while landlords can learn what constitutes a viable claim if they do need to make a deduction.

Starting the series off, Senior Resolution Advisor Samantha Gardner explores a part of the property with lots of moving parts, and therefore lots of potential issues... the kitchen.



The kitchen is the room most likely to have smaller items provided by the landlord, such as utensils, crockery and glassware. Any such items and their quantity should be detailed in the inventory so that any missing or broken items can be noted in the check out report.

Cleaning an oven is not the most fun chore in the world, but it can be even less pleasant if grime is allowed to build up over a prolonged period. Regular cleans can help tenants avoid a mammoth task at the end of their tenancy or a deposit deduction if the landlord has to arrange cleaning.

Avoid incurring not only a cleaning claim, but also a damage claim, by keeping the dishwasher in your rented property clean. Keep the filter clean and use rinse aid and salt - failure to do so can cause breakages.

# Time to Celebrate

Looking back at two special events hosted by SafeDeposits this year

## 10th Birthday of SafeDeposits Scotland

SafeDeposits Scotland celebrated 10 years of tenancy deposit protection on 2nd July and marked this with an event for team members, partners and long-standing clients on 1st July.



Attendees heard reflections on the scheme's first decade from Head of SafeDeposits Scotland Mike Smith, SafeDeposits Scotland Chair Ian Potter, SafeDeposits Scotland Group Managing Director Nick Hankey and The Dispute Service Group Chief Executive Steve Harriott.

The event also saw long service awards presented to SafeDeposits team members Andy Bell, Paula Braceland, Alan Hughes, Fraser Johnston

and Allan MacDonald (pictured receiving his award from Steve Harriott).



## Edinburgh Pub Quiz in aid of the Rock Trust

Since 2018, SafeDeposits' fundraising pub quiz events in Glasgow have proven hugely popular and on 23rd September the scheme expanded the concept into Edinburgh for the first time.

Letting agents, partners, colleagues and friends assembled in the capital to quiz and raise funds for Scottish youth homelessness charity the Rock Trust. £800 was raised for the charity thanks to everyone who took part.

The following businesses kindly donated a variety of excellent prizes which made the fundraising raffle on the night a big success:

- \* Cab-arette
- \* Escape Reality
- \* Loch Lomond Group
- \* Lothian Buses
- \* Next
- \* Scotmid
- \* Scottish Rugby
- \* Slater Menswear
- \* St. Clair's Tattoo
- \* Tattu Edinburgh
- \* Tesco



# Spotlight On...

# STIRLING

Sandwiched between Scotland's built up central belt and its rural Highlands, the Stirling Council area is packed with history.

Not one, but two landmarks look over the city of Stirling itself: Stirling Castle sits on Castle Hill in the heart of the city, its walls having witnessed events such as the coronation of a six-day-old Mary, Queen of Scots, in 1542 and Bonnie Prince Charlie's unsuccessful 1746 siege; across town the National Wallace Monument, commemorating Scottish warrior Sir William Wallace, is a 67 metre high tower sitting on the Abbey Craig hilltop and commanding impressive views that go on for miles.

Modern Stirling has much to offer too, with the University of Stirling, the sportscotland institute of sport (on the university's grounds) and nearby Blair Drummond Safari and Adventure Park contributing to the lives of locals and visitors alike.

Beyond Stirling city are many more well known settlements. In Dunblane stands Dunblane Cathedral, where tennis hero Sir Andy Murray - who grew up in the town - was married in 2015. Near the village of Doune is the medieval Doune Castle, a popular location for filming with its CV including everything from 1952 Elizabeth Taylor movie "Ivanhoe" to "Monty Python and the Holy Grail" and even the pilot episode of "Game of Thrones". The village of Aberfoyle and town of Callander are popular with tourists, both in their own rights as pretty destinations and as gateways to the surrounding areas of natural beauty.

Its picturesque villages and towns, as well as its easy access to lochs, mountains and big cities Edinburgh and Glasgow, make Stirling an attractive option for making a home and this is perhaps reflected in the property market.

A 2022 Statista report included Dunblane and Lochearnhead among the 20 most expensive towns for housing in Scotland, by average property price.

In terms of the private rented sector, the average deposit held for the area by SafeDeposits Scotland is £846 - something of a jump from the national average of £763 for deposits held by the scheme.

During the last full financial quarter (July-September 2022) only a handful (1.26%) of decisions published by SafeDeposits' adjudicators related to tenancy deposit disputes within the Stirling Council area. The common factor across all of those Stirling disputes was that claims were made for cleaning.



Callander



Doune



Dunblane



Stirling

# Calendar of Events

Online and in-person events coming up in Scotland's private rented sector

On this page you will find information on a selection of PRS related events taking place in Scotland during the coming months. Please note that all events are subject to change and places are subject to availability. Booking details are provided below.

## Wednesday 7th December - The SafeDeposits Selection Box

11.30am - 12.30pm Online

Book at [www.safedepositsscotland.com/resource-centre/events](http://www.safedepositsscotland.com/resource-centre/events)

In the run up to Christmas this online session will discuss an eclectic variety of tenancy issues, how they can be handled and prevented from turning into disputes. Subjects will be topical for the season, but could equally apply at any time of year, for example... Who is responsible when a tenant's guest causes damage to property?



## Wednesday 14th December - Ask an Adjudicator

11.30am - 12.30pm Online

Book at [www.safedepositsscotland.com/resource-centre/events](http://www.safedepositsscotland.com/resource-centre/events)

This is an opportunity to hear an adjudicator in conversation with Head of SafeDeposits Scotland Mike Smith, and to ask any adjudication related questions you might have. Attendees who would like to submit a question in advance of the session can do so by emailing their question to [events@safedepositsscotland.com](mailto:events@safedepositsscotland.com)



## Thursday 15th December, - Talking Deposits with SafeDeposits and SAL\* Tuesday 17th January, Thursday 9th February

11.30am - 12.30pm Online

Book at [www.scottishlandlords.com/events](http://www.scottishlandlords.com/events)

Informal online meetings for SAL members to ask questions or chat in general about deposits. SAL Chief Executive John Blackwood speaks to Head of SafeDeposits Scotland Mike Smith.



\*Available to SAL members only. Details on how to join can be found on the SAL website.

## Festive Opening Hours

SafeDeposits Scotland's regular opening hours are Monday-Friday, 9am-5pm. There will be some slight alterations to this over the festive season. These apply to the following dates.

Monday 26th December: CLOSED  
Tuesday 27th December: CLOSED  
Monday 2nd January: CLOSED  
Tuesday 3rd January: CLOSED

Friday 23rd December: Open 9am-4pm  
Wednesday 28th December: Open 9am-4pm  
Thursday 29th December: Open 9am-4pm  
Friday 30th December: Open 9am-4pm

Regular opening hours apply on all other working days over the period. The online portal is available to use 24/7.



# Meet Our Partners

SafeDeposits Scotland is an innovative partnership in the private sector. We're governed by people who understand and have a wealth of experience in the Scottish private rented sector. Our partners are:



The over-arching aim of ARLA Propertymark is to promote the highest standards of professionalism and integrity among those working within the property industry and to encourage members of the public to proactively seek out their members when involved in any kind of property transaction. ARLA Propertymark also runs some 250 short courses each year covering a wide range of property and industry related subjects, as well as holding a number of specialist conferences and forums throughout the year.



The Royal Institution of Chartered Surveyors (RICS) provides the world's leading professional qualification in land, property, construction and the associated environmental issues. An independent organisation, RICS acts in the public interest: setting and regulating the highest standards of competence and integrity among their members; and providing impartial, authoritative advice on key issues for business, society and governments worldwide.



The Scottish Association of Landlords (SAL) represents the interests of all landlords and letting agents throughout Scotland. Working with various Holyrood and Westminster government departments, plus Scotland's local authorities, SAL campaigns for recognition of their interests as a profession and provides information, training and advice to their members nationally, and through their local branch network.



SAL provides a comprehensive package of membership services, advice support and policy work for Scotland's registered letting agents via its Council of Letting Agents (CLA) membership plan. The CLA represents Scotland's leading letting agents and leads the lettings industry in Scotland.



Click | Protect | Resolve

The Dispute Service Ltd (TDS) was originally set up in 2003 to provide a voluntary deposit disputes service for letting agents. Since then the company has secured Government backed tenancy deposit protection services across the UK, undertakes conciliation and mediation activities in the private rented sector, operates an insurance claims adjudication service, develops dispute resolution software solutions and has recently launched an Ombudsman redress service for purchasers of new homes.



# SafeDeposits Scotland

[safedepositsscotland.com](https://safedepositsscotland.com)

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