

SafeDeposits Scotland Charitable Trust

Giving back to
Scotland's Private Rented Sector
since 2016

–

A Summary



SafeDeposits
Scotland is 10

Safeguarding Scotland's tenancy deposits since 2012



Contents

- 4 – Introduction
Our Trustees
- 5 – About the SafeDeposits Scotland Charitable Trust
About SafeDeposits Scotland
- 6 – Accounts

GRANTS AWARDED
- 7 – Product Forge
Edinburgh Napier Law Clinic
Homes for Good
- 8 – University of Strathclyde Law Clinic
University of Strathclyde Mediation Clinic
Energy Action Scotland
- 9 – Shelter Scotland
- 10 – Andrew Watson
- 11 – Under One Roof
- 12 – Action for Children
- 13 – UK Collaborative Centre for Housing Evidence (CaCHE)
- 14 – Citizens Advice Scotland
- 15 – Positive Action in Housing
- 16 – Scottish Mediation
- 17 – Blairgowrie and Rattray Development Trust
University of Stirling
Deaf Action
- 18 – Chartered Institute of Housing (CIH) Scotland

Introduction

As SafeDeposits Scotland marks its decade milestone we are presented with a fantastic opportunity to reflect on the impact of the SafeDeposits Scotland Charitable Trust, which awarded its first funding grant five years ago.

I have the privilege of chairing a board of trustees representing different experiences and backgrounds across the private rented sector, and together we have been greatly impressed by individuals and organisations who have shown both a passion for enhancing the sector and the innovative means through which to do this.

Thanks to donations from the SafeDeposits Scotland scheme, we have been able to award to date nearly £840,000 in funding grants to projects supporting and educating countless individuals across the length and breadth of Scotland. We are delighted to share stories of these projects in the following pages.



A handwritten signature in black ink that reads "John Duff". The signature is stylized and written in a cursive-like font.

John Duff
Chairman, SafeDeposits Scotland Charitable Trust

Our Trustees



Anne Halsey
Scottish Association of Landlords



Ysella Jago
RICS



Nick Hankey
The Dispute Service Limited



Neil McInnes
Propertymark



Claire Mullen
Independent



Robin Parker
Independent

About the SafeDeposits Scotland Charitable Trust

The SafeDeposits Scotland Charitable Trust is a grant-giving charity aimed at promoting education, training and best practice in Scotland's private rented sector.

The key aims of the 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 sector.

The Trust believes that those actively involved in the sector will have innovative and creative ideas to ensure it is the best that it can be for years to come.

Those interested in applying for a funding grant can do so by visiting www.safedepositsscotlandtrust.com and downloading an application form.



SafeDeposits Scotland
Charitable Trust

About SafeDeposits Scotland

SafeDeposits Scotland is the country's leading tenancy deposit scheme, which protects deposits for approximately 69% of the market.

SafeDeposits is the only tenancy deposit scheme based in Scotland, and Scotland's only not-for-profit tenancy deposit scheme with surpluses donated to the SafeDeposits Scotland Charitable Trust. To date the scheme has donated £1 million to the Trust.

The scheme is approved by the Scottish Government to hold deposits in line with the Tenancy Deposit Schemes (Scotland) Regulations 2011. SafeDeposits holds the deposit during the tenancy to keep it safe and make sure it is available to be returned to the tenant at the end of the tenancy, if they have met the terms of their tenancy agreement.

SafeDeposits also offers an impartial adjudication service if a landlord and tenant can't agree on who the deposit should be repaid to at the end of the tenancy.

In 2022 SafeDeposits Scotland is celebrating its 10th anniversary, having commenced operations in 2012. For further information on the scheme visit www.safedepositsscotland.com



SafeDeposits
Scotland

Accounts

Statement of Financial Activities for the Year Ended 31 March 2022

		2022	2021
	Notes	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	1	100,000	100,000
EXPENDITURE ON			
Charitable activities			
Grant making		189,998	167,748
NET INCOME/(EXPENDITURE)		<u>(89,998)</u>	<u>(67,748)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward		199,692	267,440
TOTAL FUNDS CARRIED FORWARD		<u>109,694</u> =====	<u>199,692</u> =====

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities. The charity has one fund the 'General Fund' and all income and expenditure during the year related to this fund.

Balance Sheet 31 March 2022

CURRENT ASSETS			
Cash at bank		172,324	290,663
CREDITORS			
Amounts falling due within one year		(62,630)	(90,971)
NET CURRENT ASSETS		<u>109,694</u>	<u>199,692</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>109,694</u>	<u>199,692</u>
NET ASSETS		<u>109,694</u> =====	<u>199,692</u> =====
FUNDS			
Unrestricted funds		109,694	199,692
TOTAL FUNDS		<u>109,694</u> =====	<u>199,692</u> =====

1. Donation – SafeDeposits Scotland

Product Forge: Generation Rent Product Forge £14,000 awarded in January 2017



With funding from the SafeDeposits Scotland Charitable Trust, in 2018 Edinburgh based Product Forge teamed up with Shelter Scotland to host a hackathon – an event bringing together developers, creatives and entrepreneurs to build new products that solve real world problems.

For the Generation Rent hackathon, participants were asked to come up with ideas, products and services that would demonstrate how technology can better help landlords' and tenants' experiences of the private rented sector.

25 participants took part in the event.

Edinburgh Napier Law Clinic: Mediation Training £1,600 awarded in February 2018



In 2018 the Law Clinic at Edinburgh Napier University was seeking to introduce a mediation service, with a view to providing an alternative means of dispute resolution to allow clients to avoid time consuming and often costly court action in resolving their problems.

The SafeDeposits Scotland Charitable Trust awarded a grant to the Clinic so that it could pay for two of its volunteers to attend a training course delivered by registered Scottish mediators.

Homes for Good: Bridgeton Area PRS Engagement £36,000 awarded in May 2018



The aim of Homes for Good's Bridgeton Area PRS Engagement project was to offer informal advice and awareness around new legislation, rights and responsibilities of both tenants and landlords, as well as signposting to other relevant agencies and services in Bridgeton and the surrounding areas of Dennistoun and Merchant City through a structured landlord and tenant engagement programme, including access to energy efficiency, tenancy changes, money advice and property maintenance issues.

The company noted an increase in engagement from parties following the emergence of the COVID-19 pandemic. During the first lockdown they were contacted by and supported 39 tenants, and provided phone and video call support to 18 landlords.

University of Strathclyde Law Clinic: Housing Rights

£2,770 awarded in July 2017
£2,300 awarded in November 2018



With its Housing Advice Under One Roof project, the University of Strathclyde Law Clinic set out to explore engagement with the newly established Housing and Property Chamber of the First-tier Tribunal for Scotland.

The project both facilitated vital training for Law Clinic staff and volunteers as they undertook research, and resulted in the development of accessible resources for those seeking to raise proceedings through the Housing and Property Chamber.

Resources on the Chamber and other housing matters were made available on the Clinic's website.

University of Strathclyde Mediation Clinic: Housing Project

£20,200 awarded in September 2017
£29,845 awarded in February 2019



With funding from the SafeDeposits Scotland Charitable Trust, the University of Strathclyde's Mediation Clinic introduced its Housing Mediation Project which set out to provide pro bono mediation for the private rented sector.

Between October 2020 and January 2022, 38 housing related referrals were made to the Mediation Clinic, with 19 of these becoming cases.

Of the cases that mediated during the above period, a settlement rate of 81% was achieved.

Energy Action Scotland: Fuel poverty, energy efficiency and sustaining tenancies in the PRS

£5,000 awarded in September 2019



In autumn 2019, the Trust awarded a grant of £5,000 to Energy Action Scotland to organise and host a conference on Energy, Efficiency, Fuel Poverty and Sustaining Tenancies in the Private Rented Sector. The event, held in Glasgow in January 2020, brought together expert views and experiences from those researching in the Scottish built environment and fuel poverty, the retrofit industry who are part of the delivery of solutions, sources of funding, PRS landlords and the Scottish Government.

The final attendance of 100 delegates at the conference achieved the organisers' target.

Shelter Scotland: Renting Scotland

£43,500 awarded in May 2017

What to Expect as a Tenant

£28,083 awarded in November 2017

With private residential tenancies (PRT) coming into force in December 2017, Shelter Scotland wanted to redevelop and update RentingScotland.org – a free online tool offering tenants and landlords a comprehensive guide to private renting in Scotland. The Trust awarded a grant to carry out this work.

The overhauled website went live in early 2018, with the aim of ensuring that Scotland's PRS is more effective at providing high-quality, well-managed homes, existing as an independent platform promoting the tenant information pack, checklist tools for landlords and guidance for both parties.

The Renting Scotland website was retired by Shelter Scotland in 2021.

The second grant awarded by the Trust to Shelter Scotland was for its What to Expect as a Tenant project, which took the form of a free online Toolkit for Tenants available on the charity's training hub. The aim of the toolkit was to address the housing rights knowledge gap so that individuals renting in the PRS could understand the changes introduced by new legislation, their responsibilities and how to access further advice and support if required.

The Toolkit for Tenants was promoted via a variety of channels and partners, including PRS events and conferences, e-newsletters, social media, student advisory services, the Scottish Housing Network and local authorities.

At the end of the project's first year, 81 people had enrolled on and accessed the What to Expect as a Tenant resources.



Andrew Watson: Risk Awareness and Management Practices of Private Landlords

£5,700 awarded in November 2017

Ready for Anything - Improving Resilience and Financial Literacy in the PRS

£8,186 awarded in March 2022

Andrew Watson is a PhD Student Researcher at the University of Glasgow, who has a background in the private rented sector. In late 2017 he was awarded funding to carry out research work on risk awareness and the management practices of private landlords, which is ongoing.

The research has a number of objectives. For policy makers and those supporting the private rented sector, the research should provide valuable insights into landlord investment behaviours enabling better informed policy decisions. For landlords and tenants, the research will identify and share best practice allowing landlords to improve their financial decision making, financial literacy and financial resilience, and better manage their PRS investments overall. For academics, the aim is for findings to plug gaps in existing literature and identify a number of areas for further research.

To date the project has adopted a mixed methods approach incorporating a quantitative survey and qualitative interviews, with an online survey obtaining 1,054 valid responses from landlords across a geographically representative sample. 32 landlords and property professionals have also been interviewed to allow key findings to be explored further.

On completion, the research findings will be disseminated in differing formats to policy makers, local authorities, membership and third sector organisations and academics.



A further part of the dissemination will be the production of a series of animated videos which will utilise the findings to help Scottish landlords improve financial decision making, financial literacy and financial resilience.

This 'Ready for Anything' video series project was awarded a grant by the SafeDeposits Scotland Charitable Trust in March 2022.

Under One Roof:
Pilot of Common Repair Issues Seminars
£5,150 awarded in February 2018
Rollout of Common Repair Issues Seminars
£15,462 awarded in November 2018
Common Repairs Fairs
£28,200 awarded in December 2019
Tenement Landlord Webinar Advice
£35,985 awarded in April 2021

Under One Roof launched its website in 2016 as part of the Scottish Government's Year of Innovation, Architecture and Design and between November 2017 and October 2020 partnered with environmental charity Changeworks, before registering as a charity in its own right. The charity provides impartial advice on repairs and maintenance for flat owners in Scotland.

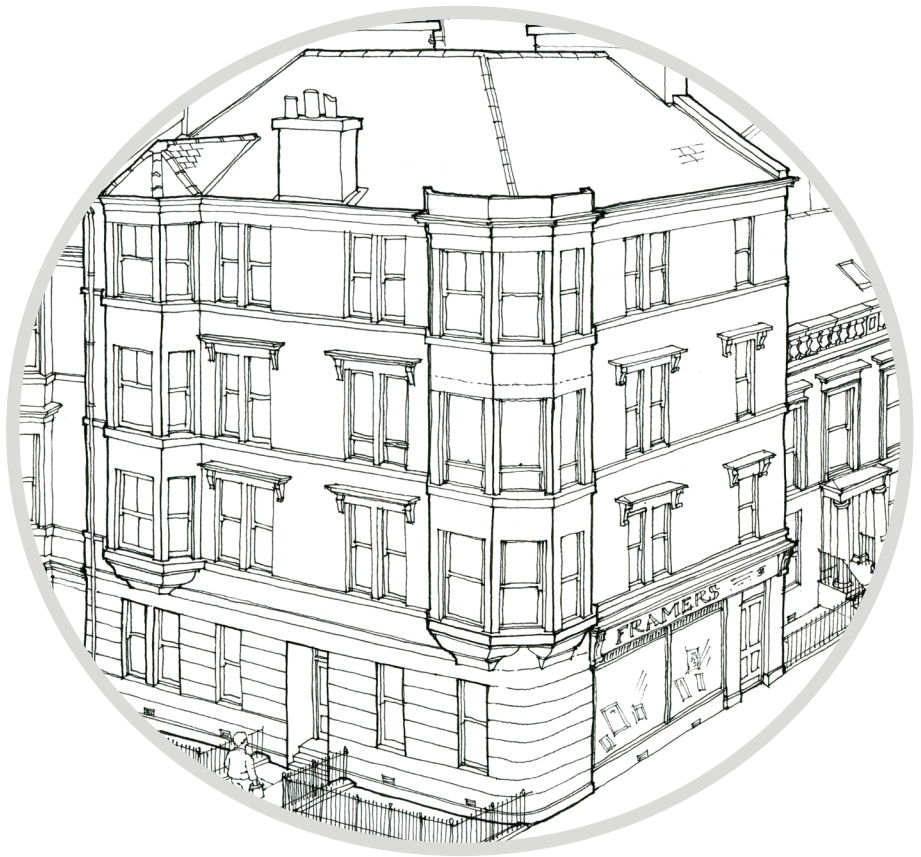


The first grant awarded to Under One Roof was in February 2018 for a short pilot series of seminars aimed at private rented sector landlords organised and delivered by Under One Roof author Annie Flint. These took place in conjunction with local authorities at a variety of locations in Scotland and following excellent feedback a larger grant was awarded to roll out further seminars. The enlarged programme in 2019 saw 372 landlords and letting agents attend 10 events across different local authority areas stretching from Highland to the Scottish Borders.

At the end of 2019 another grant was awarded to develop Under One Roof's landlord engagement further, with a series of Common Repair Fairs – each of which would comprise multiple seminars, surgeries and an information exhibition – at locations across Scotland. The COVID-19 pandemic unfortunately meant that these 2020 in-person events had to be cancelled, but Under One Roof adapted to the circumstances and instead delivered a series of webinars.

Most recently, following the success of and engagement with the 2020 webinars, a grant was awarded to deliver 20 webinars covering a variety of subjects between June 2021 and May 2022.

By the conclusion of the first 18 webinars in this series, there had been 517 live views of the sessions and 545 views of their recordings with 182 enquiries answered and 260 hours of housing professionals' CPD logged.



Action for Children: Family Sustainment Service

£49,964 awarded in November 2018

National charity Action for Children was awarded a grant by the SafeDeposits Scotland Charitable Trust for a project focused specifically on the city of Dundee.

By taking a more proactive approach to working with families in fear of eviction from private rented tenancies as a result of financial hardship, the project sought to introduce a safety net of support and indicators with aims of preventing eviction and the displacement of parents and children into temporary homeless accommodation.

Between April 2019 and March 2020, the Family Sustainment Service supported 59 Dundee families with 150 children between them. Families were supported to maximise benefits, and the Tier 1 vulnerability scheme was used to ensure that landlords received payments direct from day one, reducing potential homelessness. 116 children were referred by the service into a Leisure Active Dundee programme which provided access to the same chances as others.

Families were also supported to access the SCARF scheme which, if the tenant is on benefits, provides their landlord with access to funding to upgrade windows and heating systems. Over £30,000 of rent arrears was returned to landlords through different means such as payment plans and benefit applications.

The service was well received by landlords, as exemplified by feedback published in the annual report on the project, such as: "I just wanted to let you know that payments have come through from K and DWP so the rent is now fully paid and up to date. A huge thank you for all your hard work."

Families also expressed their gratitude to Action for Children for the service, for example: "I have been so worried about my rent arrears and losing my house, having you to help me to sort this has been a god send – thank you!"

Praise for the service was also received from others. Chris Law MP told Action for Children: "I have been appraised of the fantastic service that your project provides and will ensure that my staff contact you, should they feel that any of my constituents would benefit from these services."

Andy McColl of Dundee City Council's Homefinder initiative said: "I'm getting some very positive feedback from my team re the work you guys are doing with clients. Great to hear this sort of stuff. Well done and keep up the good work."



UK Collaborative Centre for Housing Evidence: Raising Standards in the UK Private Rented Sector **£100,000** awarded in March 2019

The UK Collaborative Centre for Housing Evidence (CaCHE) is a consortium of 13 institutions led by the University of Glasgow, with researchers producing evidence and new research that contribute to tackling the UK's housing problems at a national, devolved, regional and local level.



**UK COLLABORATIVE
CENTRE FOR
HOUSING EVIDENCE**

This grant award is unique not only in its scale (the £100,000 award from the SafeDeposits Scotland Charitable Trust is being released to CaCHE in tranches), but in that the Raising Standards in the UK Private Rented Sector project is being supported jointly by the Trust and the TDS Charitable Foundation, the grant-giving charity of SafeDeposits' sister tenancy deposit scheme in England and Wales.

To date the project team comprising Professor Alex Marsh, Professor Ken Gibb, Dr Jennifer Harris and Dr Gareth James has completed the following research projects:

- Innovations in Housing Advice
- Alternative approaches to resolving housing disputes
- Improving compliance with private rented sector legislation
- Understanding the discrepancies between the number of tenancies in the private rented sector and the number of deposits protected.

Further work is being carried out on the subjects of Housing and wellbeing in the private rented sector and Energy efficiency in the private rented sector.

Dissemination of the work so far has been widespread, even reaching as far as French television news. Closer to home, the research outputs have been presented at webinars and conferences including a Scottish Government event on Housing to 2040.



Citizens Advice Scotland: Individual grants totalling **£180,761** awarded to Bureaux in Clackmannanshire, Airdrie, Glasgow North West, Inverness Badenoch & Strathspey and Stirling between May 2019 and September 2021

To date the SafeDeposits Scotland Charitable Trust has awarded grants to five separate Citizens Advice Bureaux across Scotland.

Clackmannanshire Citizens Advice Bureau in Alloa was the first Bureau to apply to the Trust, receiving a £38,710 grant for its two-year Housing Advice and Mediation Service (HAMES). The aims of the project were to actively prevent homelessness and assist private tenants to remain in their tenancies, and to resurrect the area's Private Landlords Forum. During its lifetime HAMES saw 271 cases recorded on the Citizens Advice system, with advice provided on 726 issues. The direct financial gain to clients during this time was £40,113, made up largely of unclaimed benefits and access to charitable assistance and support such as food banks and energy top ups.

In 2020 a grant was awarded to Airdrie Citizens Advice Bureau to deliver a Housing Mediation and Representation Service, aimed at private rented tenants and landlords within North Lanarkshire. At April 2022 the service had assisted 688 clients from the private rented sector with a variety of issues on 1,612 occasions. A total of £405,113 in financial gains and entitlements was generated for these clients. By this point in time the service had also advised 418 people who were either homeless, at risk of becoming homeless or looking to rent on their rights and responsibilities in becoming a private rented sector tenant.

Three further Bureaux were awarded funding for separate projects in September 2021 and these are currently ongoing. The Glasgow North West Citizens Advice Bureau is delivering a project entitled Applied Human Rights - Housing Advice & Training, aimed at advancing education and conflict resolution for vulnerable people in the private rented sector by delivering increased levels of housing advice to 600 people during the course of a year.

A Private Rented Sector Advice Project is being delivered by Inverness Badenoch & Strathspey Citizens Advice Bureau. This project aims to increase capacity and early access to a fully responsive, holistic, person-centred specialist housing, debt and income maximisation advice service for all private rented sector tenants in the area, as well as improving links and engagement with landlords and letting agents. By February 2022 the project had engaged with 54 clients, and six tenancies had been sustained thanks to intervention.

The Housing Advice Mediation Project & Education Resource Service (HAMPERS) operated by Stirling District Citizens Advice Bureau is working to actively prevent homelessness and assist private rented tenants to remain in their tenancies.



**Positive Action in Housing:
Information Service for Refugees
£25,395 awarded in September 2018
Action and Education in the Private Rented Sector
£30,785 awarded in December 2019
New Migrants Action Project
£24,937 awarded in March 2022**

Since 2018, independent charity Positive Action in Housing has been awarded three funding grants for separate projects aimed at supporting refugees and migrants – primarily in the Greater Glasgow area.

The first award was for a year-round programme of multilingual services, named Understanding the Private Rented Sector, targeting refugees, new migrants and other minority ethnic groups.

During its lifetime, the programme delivered 36 outreach advice surgeries and 38 drop-in advice surgeries. The programme provided in-depth support for 49 households, benefitting 103 adults and 100 children with cases including issues relating to housing conditions and tenure security. Positive Action in Housing also developed and distributed multilingual information and leaflets during the programme.

At the end of 2019 Positive Action in Housing was awarded a new grant for a project entitled Action & Education in the Private Rented Sector, which sought to build on the success of the previous programme. Among its aims were to help disadvantaged people in refugee, new migrant and other BAME communities make more positive, informed housing choices, and to assist landlords and letting agents of tenants from these communities with advice and mediation support. The onset of the COVID-19 pandemic occurred just as the project was due to start in early 2020, however the team adapted to the circumstances and using phone and video calls was still able to



deliver this valuable service. 71 households comprising 139 adults and 138 children were supported and the pandemic crisis made the project all the more important for many – advisors handled 40 cases relating to rent and deposit issues that had arisen directly from lost income caused by the lockdown.

Most recently the Trust has awarded funding to Positive Action in Housing to incorporate private rented sector housing advice into its New Migrants Action Project, which has the purpose of helping Romanian Roma people in Greater Glasgow build a stable foundation for their life.

The charity aims to work with 250 beneficiaries from the Romanian Roma community during the course of the year.

Scottish Mediation: Mediating Ways Workshops £14,700 awarded in November 2018 Mediation Techniques Workshops £25,077 awarded in March 2020

With its first grant from the SafeDeposits Scotland Charitable Trust, Scottish Mediation delivered a series of “Mediating Ways” workshops which used mediation techniques to focus on helping letting agents to improve their conflict and relationship building skills to prevent issues escalating into costly disputes.

These three-hour in-person workshops were delivered across Scotland at locations including Edinburgh, Inverness, Prestwick, Aberdeen, Hamilton and Perth.

In March 2020 Scottish Mediation was awarded a second grant with a view to delivering six further mediation techniques workshops for letting agents as well as developing and delivering six workshops for landlords and piloting a webinar. Shortly after the grant was awarded, the first COVID-19 lockdown was imposed. Like other charities and organisations, Scottish Mediation adapted to the situation and instead of delivering in-person workshops researched and developed online meetings.

Separate from the original plans for a webinar, the online meetings maximised attendee participation and used features such as breakout rooms.

The revised programme saw 10 online meetings for letting agents and three online meetings for landlords delivered, with a total of 205 participants attending these events.



Blairgowrie and Rattray Development Trust: The HEAT Project

£52,800 awarded in February 2020



Blairgowrie and Rattray Development Trust was awarded funding for its service, The HEAT Project, which set out to help landlords in the Highland and Eastern Perthshire area meet Scottish Government EPC targets for the PRS through providing practical advice on energy conservation measures and helping them to plan, finance and implement improvements.

Across two years, The HEAT Project's achievements included holding 51 online and face to face events, providing advice to 276 households, carrying out 208 home surveys and successfully applying for over £22,000 from the Home Heating Fund for 43 households.

University of Stirling: Making a House a 'Home' in the Private Rented Sector

£7,279 awarded in May 2020



Dr Kim McKee at the University of Stirling lead a joint project with Edge Hill University and Cardiff University, to produce "Making a House a 'Home' in the Private Rented Sector: Good Practice Guidance for Landlords." The aim of the project was to support evidence-based best practice in the management of private rented housing, with a particular focus on the positive role landlords and letting agents can play in helping their tenants create a home and sustain their tenancy in more general terms.

The three partner universities published an evidence review and good practice leaflet, with dissemination of these outputs including presentations to the Scottish Parliament's cross-party housing group, the CIH Scotland Housing Festival, the Housing Studies Association conference and the Social Policy Association conference.

Deaf Action: Safe & Sound

£20,000 awarded in September 2020



Edinburgh-based charity Deaf Action secured funding from the SafeDeposits Scotland Charitable Trust to address a lack of specialist advice and support for an estimated 150,000 Scottish people affected by hearing loss who live in households with a private tenancy agreement, as well as for landlords who are deaf or hard of hearing.

The charity's Safe & Sound project has delivered: a dedicated page on the Deaf Action website with a growing range of tools; a consultancy service for landlords and letting agents; deaf awareness workshops and a deaf awareness information pack for landlords and letting agents; British Sign Language (BSL) video resources delivering information on a number of topics, including resolving disputes, how to book an interpreter, home safety, your rights as a tenant and housing standards.

Chartered Institute of Housing (CIH): Review of letting agent professionalisation **£31,080** awarded in December 2021



CIH applied for funding from the SafeDeposits Scotland Charitable Trust in order to carry out a review of existing qualification and training requirements for letting agencies in Scotland.

The aim of the review is to assess the impact of these requirements over the last three years, and determine if and where they have improved housing management practice and customer service. CIH appointed an independent research consultancy to engage with agents, landlords, housing professionals, academics and tenants as part of this work. CIH aims to publish a final report on findings and its recommendations in August/September 2022.

Could your project be next?

The SafeDeposits Scotland Charitable Trust continues to invite applications from organisations and individuals with ideas that meet its aims and could help shape the future of Scotland's private rented sector for the better.

For further information on the Trust visit:

www.safedepositsscotlandtrust.com

Here you can find bid guidance and an application form to start your journey towards potential grant funding.

Would you like to discuss an idea before starting the application process? Contact Alan Partridge via info@safedepositsscotlandtrust.com or 03333 213 136 for an informal chat.

