

Key Matters

ISSUE 13 - NOVEMBER 2023

COMMUNITY FUND MAKING AN IMPACT

SAFEDEPOSITS' NEW HOME

CHARITABLE TRUST MILESTONE



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SCOTLAND**



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WELCOME

Hello, and welcome to the latest Key Matters.

This issue is bursting at the seams with news and content. There has been much to celebrate, from our office move to awards recognising the private rented sector, whilst our first Community Fund grants have been awarded and our Charitable Trust has reached a major milestone.

We're pleased to welcome a guest article from the Scottish SPCA, and you'll also find our usual features including SafeDeposits in Numbers, Household Hotspots and Spotlight which this time looks at my hometown of Aberdeen!

As the nights draw in and festivities approach, all of us here at SafeDeposits wish you a safe and happy season ahead.

Mike Smith
Head of SafeDeposits Scotland

Come on in...

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SafeDeposits in Numbers

The most recent figures from SafeDeposits Scotland

DEPOSIT PROTECTION

At 30th September 2023 we were protecting:

- 159,058 deposits
- with a combined value of £134,098,072
- and an average deposit value of £843

CUSTOMER SERVICE

Between 1st July and 30th September 2023 we:

- answered 9,866 telephone calls, with an average answer time of 14 seconds
- handled 6,534 emails, with an average response time of 44 minutes

UNCLAIMED DEPOSITS

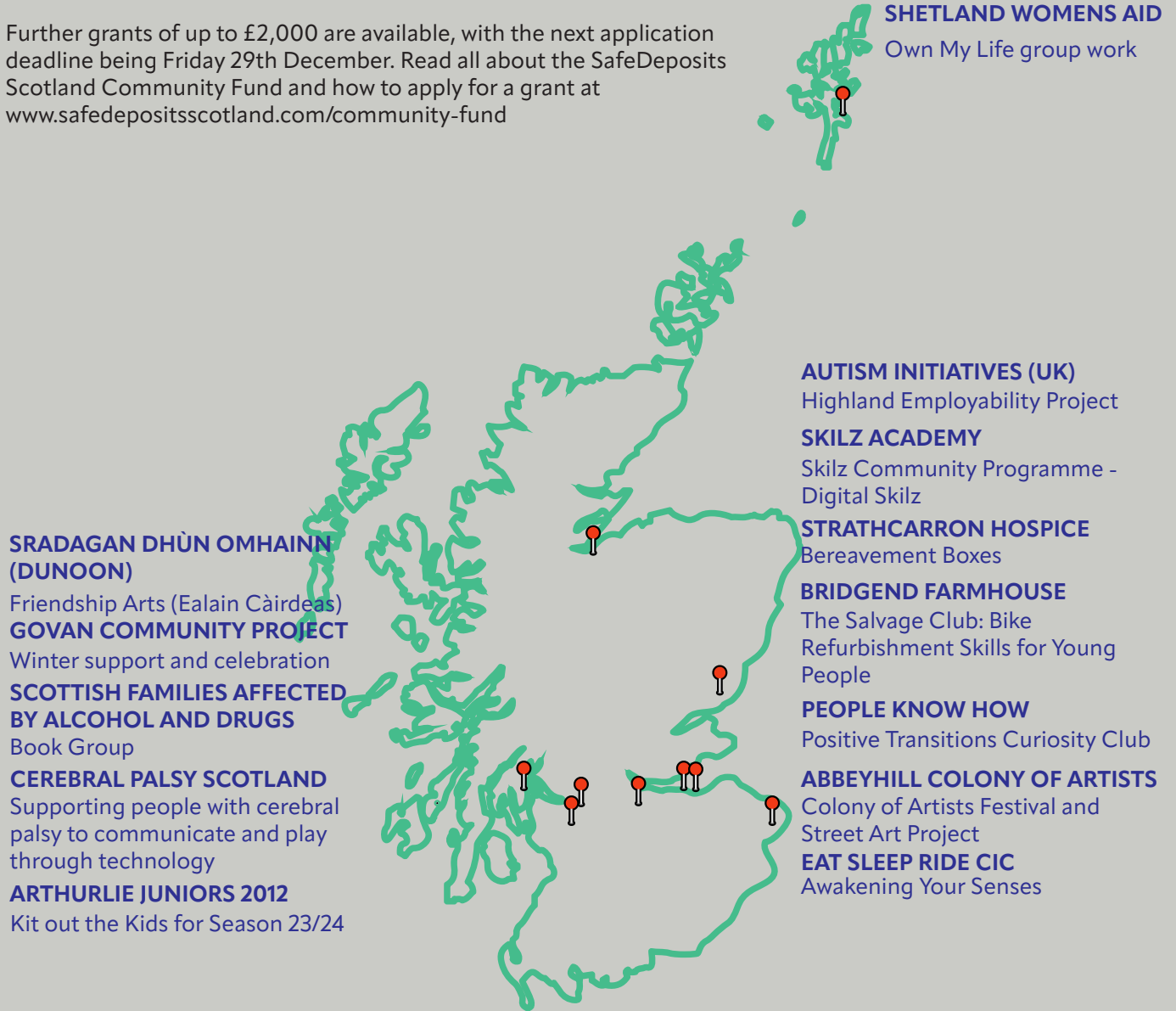
Between 1st July and 30th September 2023 we:

- proactively tracked down and reunited tenants with their money for 955 unclaimed deposits, with a combined value of £413,461.

At 30th September 2023 there were approximately 4,958 unclaimed deposits.

Since launching on 1st June, the SafeDeposits Scotland Community Fund has already awarded 22 small grants to community projects across Scotland, making a positive difference to charities, organisations and local communities.

Further grants of up to £2,000 are available, with the next application deadline being Friday 29th December. Read all about the SafeDeposits Scotland Community Fund and how to apply for a grant at www.safedepositsscotland.com/community-fund



LINTEL SOUP Supporting local projects in a social setting

On 5th October, the SafeDeposits Scotland Community Fund supported a special event in partnership with housing charity Lintel Trust. Lintel Soup, held at the Langside campus of Glasgow Clyde College saw three Glasgow community projects pitch to an assembled audience for their share of £4,500 in funds.

The STEAM Club from Netherholm was awarded £2,500, with South West Kinship Care and Stables Studio in Castlemilk each awarded £1,000.

HAVE YOU HEARD?

A new home for SafeDeposits Scotland



On Friday 8th September Nick Hankey, Group Managing Director for SafeDeposits Scotland, cut the ribbon to officially open the scheme's new headquarters.

Just a stone's throw from SafeDeposits' former office, the new premises at 221 West George Street in Glasgow provide a larger home for the scheme - a reflection of increases in both the team size and scope of services offered.

SafeDeposits remains the only tenancy deposit protection scheme based in Scotland, and has been situated in Glasgow since commencing operations in 2012.

Funds raised for Rock Trust in Aberdeen, Edinburgh and Glasgow

Since the last issue of Key Matters, the SafeDeposits Scotland team have been raising further funds for Scottish youth homelessness charity Rock Trust.

SafeDeposits' fundraising pub quizzes have become a regular annual fixture, and on 26th May the scheme hosted its first such event in Aberdeen, with north east letting agents generously digging deep to raise £947 for Rock Trust.

On 29th September it was another chance for Edinburgh agents to test their general knowledge at a tropical themed quiz in the capital, where a further £820 was raised.



Meanwhile in Glasgow, or rather above Glasgow, SafeDeposits Resolution Manager David Morgan and Resolution Team Leader Samantha Gardner became daredevils for the day on 1st September.

The pair took part in a daring zipline swoop across the River Clyde, organised by Rock Trust. Between them they raised £570 for the charity. Read more about Rock Trust at www.rocktrust.org

CSE accreditation renewed with flying colours

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Following an assessment in September, SafeDeposits Scotland has successfully retained its Customer Service Excellence (CSE) accreditation.

Meeting all 57 criteria in the assessment, the scheme achieved particular credit for: Corporate commitment to putting the customer at the heart of service delivery; Empowering and encouraging all employees to actively promote and participate in the customer focused culture of the organisation; Interacting with wider communities; Performance in relation to timeliness and quality of service.

Further information on the Customer Service Excellence standard can be found at www.customerserviceexcellence.uk.com



THE LATEST NEWS FROM SAFEDEPOSITS SCOTLAND AND THE PRIVATE RENTED SECTOR



Residential letting teams celebrated at awards ceremony

Macleod & MacCallum were named Residential Letting Team of the Year at the prestigious Herald Property Awards for Scotland, held in Glasgow on 28th September.

SafeDeposits Scotland was sponsor of the category and the award was presented to the Inverness based team by Mike Smith, Head of SafeDeposits Scotland.

Cairn and Clan Gordon were the other two letting agencies shortlisted for the award.

Mike Smith said: "We are delighted to have supported The Herald Property Awards for Scotland as a category sponsor."

"As we deal with hard working and dedicated letting agents across Scotland on a daily basis, it was fantastic to see teams celebrated and recognised through these awards."

"Huge congratulations to the team at Macleod & MacCallum on their win, and to Cairn and Clan Gordon on being shortlisted."

Picture: Newsquest



Scottish Parliament approves final extension of tenant protections

The Scottish Parliament has voted for a final extension to The Cost of Living (Tenant Protection) Act, meaning rent cap and eviction protections first introduced in October 2022 will be in place until March 2024 at the latest.

Following the vote, Tenants' Rights Minister Patrick Harvie said: "This is the final time these measures can be extended. We will continue to keep them under review to make sure they are justified and proportionate based on the pressures both tenants and landlords are experiencing."

Further information on the extension and the legislation itself can be found on the Scottish Government website at www.gov.scot



MILLION POUND

RECENT AWARDS GRANTED BY THE SAFEDEPOSITS SCOTLAND CHARITABLE TRUST MARK OVER £1 MILLION DISTRIBUTED TO PRIVATE RENTED SECTOR PROJECTS SINCE 2016

In September the Trustees of the SafeDeposits Scotland Charitable Trust met to consider the latest applications to SafeDeposits' grant giving charity and agreed to award grants to two projects. These represented the 40th and 41st projects to receive funding from the Trust since 2016, but perhaps more significantly passed the milestone of £1 million awarded by the charity since its inception. £1,028,024 is the precise running total to date.



Details on the two most recent awards, along with two prior awards made in June, can be found opposite, and here we look at the purpose of the SafeDeposits Scotland Charitable Trust and the opportunities it presents to charities and other organisations looking to make a positive difference to Scotland's private rented sector...

THE PURPOSE

The SafeDeposits Scotland Charitable Trust has two key aims:

- 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.

APPLY FOR FUNDING... OR SPREAD THE WORD

Do you have a project in mind that meets the aims of the SafeDeposits Scotland Charitable Trust? Download the easy-to-complete application form from www.safedepositsscotlandtrust.com and email it to info@safedepositsscotlandtrust.com

You can also email the above address to arrange an initial conversation, if you would like to discuss an idea before getting to work on an application.

If you are aware of any charities, organisations or individuals that might have the capability to deliver an initiative that meets the aims of the SafeDeposits Scotland Charitable Trust, please do spread the word and point them in the right direction!

SOME INSPIRATION...

In July of this year the Trust surveyed landlords on which areas they felt they needed education or help, to identify which types of project are most required. Compliance with legislation was the most in demand subject, with 44% of respondents expressing a desire for additional education and help on this. 37% of respondents said they require help in relation to energy efficiency, while 35% would like more information on dealing with anti-social behaviour.



MILESTONE



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**CLACKMANNANSHIRE
CITIZENS ADVICE
BUREAU:
Clackmannanshire
Landlord and Tenant
Advice, Mediation and
Support Service - £39,114
awarded in June.**

Clackmannanshire Citizens Advice Bureau applied to the SafeDeposits Scotland Charitable Trust having identified a strong demand for a holistic advice service to meet the needs of both tenants and landlords within the private rented sector in Clackmannanshire.

Through the Clackmannanshire Landlord and Tenant Advice, Mediation and Support Service, the Bureau aims to contribute to an increase in sustainable tenancies. To achieve this, support provided will include housing and debt advice, financial education, mediation and representation at the First-tier Tribunal for Scotland (Housing and Property Chamber).

The Bureau is also working to revive the area's Private Landlord Forum and the project will provide specialist advice to landlords.

clackscab.org.uk



**MILAN SENIOR WELFARE
ORGANISATION:
Your Rights Matter -
£12,200 awarded in June.**

Milan Senior Welfare Organisation is a charity that provides education and support to the South Asian community in Edinburgh and the Lothians.

The charity has been experiencing an increase in enquiries from both tenants and landlords regarding PRS issues. They sought funding for their Your Rights Matter project, which seeks to provide housing advice, support around the legality of eviction notices, best practice in tenancy management, dispute resolution and benefits advice.

Having been awarded a grant by the SafeDeposits Scotland Charitable Trust, Milan Senior Welfare Organisation is proceeding with this project and expects to provide around 250 tenants and landlords with one to one support, and assist a further 600 tenants and landlords at community events and outreach surgeries.



**POSITIVE ACTION IN
HOUSING:
The Migrants Rights
Project - £14,835 awarded
in September.**

Glasgow-based Positive Action in Housing sought funding from the SafeDeposits Scotland Charitable Trust to be able to continue its Migrants Rights Project.

The project is a multifaceted initiative focused primarily, although not exclusively, on assisting the Romanian Roma community in and around Glasgow.

The funding will enable Positive Action in Housing to incorporate a formal mediation branch to the project, alongside continuing the vital work it does in the face of increasing demand. The team will act as intermediaries to ensure clear and correct communication between landlords and tenants.

paih.org



**SHELTER SCOTLAND:
Private Rented Sector
Learning Officer - £23,438
awarded in September.**

National charity Shelter Scotland was awarded a grant to appoint a part-time PRS Learning Officer, in response to a notable increase in people calling their helpline regarding issues within the PRS.

The Learning Officer's duties will include gathering information, creating content and video resources, creating training sessions and assisting helpline staff as they deal with PRS queries.

The objectives of this project include: Enhancing tenants' knowledge of their rights through the information given by Shelter Scotland's helpline advisors, online chat advisors and front-line workers; Providing Shelter Scotland staff with dedicated PRS resources to enhance their understanding of the laws and legislation regarding the PRS in Scotland; Making these resources available to external agencies who deal with PRS clients.

scotland.shelter.org.uk



Household Hotspots

with Resolution Team Leader Samantha Gardner

Toilets and bathrooms come in different shapes and sizes - from under the stair conveniences to luxurious suites with whirlpool baths, and everything in between. They also come with their own unique set of considerations when it comes to taking care of a rented property. Their day to day use can result in mould damage, whilst unattended leaks can grow into problems that extend beyond the confines of the toilet.


Here we look at how to prevent bathroom related disputes happening, through taking steps to avoid issues and effectively handling them if and when they do arise.

When suitable to do so, open a window during or after having a bath or shower to avoid mould and damp forming. Even if there is an extractor in the bathroom, a bit of extra ventilation helps to keep condensation to a minimum.

Avoid the growth of mould in silicone bath sealant by preventing a build up of moisture and condensation. A simple wipe down of the sealant after each bath or shower should help this.

Similarly a wipe down or spray of the shower head onto tiles at the end of a shower can help prevent soap scum accumulating on the tiles and grout.

It's easy to spot when a toilet is not clean. But the amount of cleaning claims we see related to toilet bowls suggests they are often overlooked when it comes to the end of a tenancy. The best advice is to keep the toilet clean and fresh for the duration of the tenancy to ensure the last clean is not a challenging one.



If an extractor fan is not working, the tenant should notify the landlord. Having it fixed could make a difference in preventing mould and damp, and if it is not fixed the tenant can at least provide evidence that they raised the issue. Make sure this is kept clean too.

Where mould forms and the landlord believes this was due to the tenant failing to ventilate the bathroom properly, the landlord should secure a contractor's statement confirming the cause of the mould if making a claim against the deposit for this damage.

Leaks or damp spots should be reported to the landlord as soon as they are spotted so that they can be addressed as quickly as possible. In flats in particular, the issue could escalate to affect the property below; or indeed your flat could be the one suffering from an issue in the property above.

Don't forget to clean taps. Splatter from toothpastes and soaps can take the shine off taps, and grime can form within the spout.

GUEST FEATURE:



PETS AND TENANTS TOGETHER

What lengths would you go to for your pet? If you own a pet, as virtually half of adults in Scotland do, the answer is probably anything. For 69% of people we surveyed about pets in rented accommodation, they told us they'd rather become homeless than give up their pet which is in contrast to only 18% of landlords believing a lack of pet friendly housing causes people to give up their pet.

Our campaign, Pets and Tenants Together, focuses on the issue of the lack of pet-friendly accommodation across Scotland. A 'tenant' is anyone who is renting a property which includes social housing, private lets as well as those being supported by a refuge or shelter. When we talk about 'landlords' this includes private landlords but also those responsible for running any property where someone is paying a fee or is being supported to stay there. This would include housing associations and refuges. Our survey found that 37% of tenants said they had previously had to make the impossible choice between a roof over their head and a beloved pet. From a landlord's perspective, allowing a pet into a rented home can be off-putting due to fears around damage, insurance and other financial implications.

What was interesting in the survey was that three in every four landlords who responded had their own pet, so we know they understood how positive a role an animal can play in a life. In fact, 61% of them said pets are an important member of the family and 64% stated they do offer pet friendly accommodation.

How do we bring together tenants and landlords, with their different perspectives on animal ownership in rented homes, for the benefits of animals and people? Well, our campaign is not just about calling for a blanket introduction of pet-friendly accommodation. We need to reassure and provide

the supportive resources that landlords need if we are to get more landlords to allow pets to stay in properties.

That's why through our Pets and Tenants Together we are keen to provide these resources that can support landlords in both the private and public sector. Scottish Government data shows 38% of homes are rented, so we are talking about close to one million properties nationwide. We know that the cost of living crisis is having a significant impact on pet ownership. 88% of Scottish pet owners are stating that it has become more expensive to care for their animal and 32% of Scottish pet owners are making personal cost saving decisions in order to continue to care for their pet such as cutting back on the weekly food shop and skipping meals. The Scottish SPCA has seen calls to its helpline quadruple since 2021 from people looking to relinquish their pet with many citing they are not able to find accommodation that will take them and their pet with others stating they are unable to access affordable veterinary care. Reassuringly our survey found that 71% of landlords stated that if resources were made available addressing concerns and outlining the benefits of allowing pets within tenants' homes, they would access these materials. Would that then help open up the doors for more pet friendly accommodation to be available in Scotland?

The Scottish SPCA believes no-one should have to make the impossible choice between a roof over their head and a beloved pet. An animal has so many benefits on someone's physical, mental and social health. In fact, over 75% of tenants responded stating they had a pet for emotional (77%) and mental health (83%) support.

The Scottish SPCA is delighted to be working in partnership with SafeDeposits Scotland to help bring our Pets and Tenants Together action plan to life. Working in partnership is key to tackling this societal issue and the Scottish SPCA is committed to making Scotland the best place in the world for an animal to be. That means finding common ground with tenants and landlords to benefit pets and their owners.



Spotlight On...

ABERDEEN CITY

On the north east coast of Scotland, sandwiched between the Rivers Dee and Don, lies the Granite City - named so for its stunning stone architecture, which is said to shimmer like silver in the sun, constructed with Aberdeen's natural resources. Many of the city's most famous landmarks were built with Aberdeen's very own granite, including the world's largest granite building, Marischal College. The city has an estimated population of 213,688, ranking it as Scotland's third largest city, and is surrounded by the captivating Cairngorms.

Towards the north of Aberdeen is Brig o' Balgownie, Scotland's oldest bridge. Originally constructed between 1314 and 1318, it was later rebuilt in the early 17th century with sandstone and of course more of Aberdeen's famous granite. Not only is the city home to Scotland's oldest bridge, the UK's oldest newspaper - The Press and Journal - also originated in Aberdeen in 1747 under its original name of The Aberdeen Journal. The city is rich in history and once bore witness to Robert the Bruce's siege of Aberdeen Castle in 1306 during the Scottish Wars of Independence. The password used to enter the gate was "Bon Accord" (French for "good agreement"), which would become the city's motto and is present on its coat of arms. As a titan of the oil industry in the 1970s, Aberdeen was once revered as the oil capital of Europe following the discovery of the Forties Oil Field off to the east.

The city is well known for its very distinct dialect known as Doric. Tourists might find themselves often asking Aberdonians to clarify terms like "acting feel" and "fit like". The city has two universities, the University of Aberdeen and Robert Gordon University, with the former being voted as one of the top 200 universities in the world. This makes the city a hotspot for students from all around the UK and beyond.

One of the luckiest places to live in the UK, Aberdeen has had over 47 lottery winning millionaires. It has also been called one of the happiest places to live in the UK and has one of the lowest unemployment rates. Interestingly, while housing prices throughout the UK have been on the rise, prices in Aberdeen have actually been decreasing over the last decade.

The average deposit currently held by SafeDeposits for tenancies in Aberdeen City is £674, which is lower than the national average of £828.

16% of tenancy deposit disputes handled by SafeDeposits Scotland in the second quarter of 2023 related to tenancies in Aberdeen City. The biggest source of disputes in the city was cleaning, with 71% of disputes involving a cleaning claim - a little higher than the national average of 62%. At 3%, gardening claims featured least frequently in Aberdeen disputes, while 43% of cases involved damage claims (closely reflecting the national average of 44%), 14% involved redecoration and 11% were a result of rent arrears.



Bridge of Don



Harbour



Hazlehead



Torry

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.



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.



PROUD CONFERENCE PARTNERS OF



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OF LANDLORDS

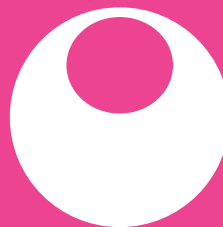


COME AND SEE US...



**SAFE
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STAND 18



**SAFE
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STAND 19

Scottish Letting Day 2023 - Wednesday 8th November
BT Murrayfield Stadium, Edinburgh
www.scottishlandlords.com/events/scottish-letting



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