

Key Matters

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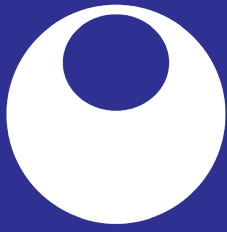
TECHNOLOGY UPDATE

AWARDS NEWS

SAL ON SCOTTISH LETTING DAY



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SCOTLAND**



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WELCOME

Welcome to the first Key Matters of 2024, a year which is shaping up to be another busy and exciting one for SafeDeposits Scotland.

There is much to celebrate within the following pages - from the achievements of SafeDeposits colleagues and others to funds awarded to good causes, and an increasingly buoyant calendar of events.

We're also taking the opportunity to share with you some enhancements to our system and how they can help make your deposit protection and management easier.

So pour yourself a cuppa and catch up on the latest news and features. We hope you enjoy.

Mike Smith
Head of SafeDeposits Scotland

Come on in...

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SafeDeposits at a glance...

Statistics and more from SafeDeposits Scotland

DEPOSIT PROTECTION

At 31st December 2023 we were protecting:

- 159,713 deposits
- with a combined value of £136,767,732
- and an average deposit value of £856

CUSTOMER SERVICE

Between 1st October and 31st December 2023 we:

- answered 7,965 telephone calls, with an average answer time of 13 seconds
- handled 4,367 emails, with an average response time of 39 minutes

UNCLAIMED DEPOSITS

Between 1st October and 31st December 2023 we:

- proactively tracked down and reunited tenants with their money for 748 unclaimed deposits, with a combined value of £319,950

At 31st December 2023 there were approximately 4,659 unclaimed deposits.

ALTERNATIVE DISPUTE RESOLUTION

Between 1st October and 31st December 2023 our ADR team handled:

- 833 dispute cases
- 50% of these were resolved without the need for formal adjudication

REVIEWS AND RECOGNITION

"Niamh was very helpful and sorted my issue quickly and efficiently whilst being friendly!"

- CM, Trustpilot, 12th October

"I had some initial questions regarding the status of a deposit matter and the process going forward. Casey was helpful and explained the steps to me."

- GR, Trustpilot, 7th November

"Amy provided excellent service for us when we contacted SafeDeposits Scotland. Amy made the process of setting up an account easy and hassle free!"

- LC, Trustpilot, 16th December

HAVE YOU HEARD?

THE LATEST NEWS FROM SAFEDEPOSITS SCOTLAND AND THE PRIVATE RENTED SECTOR

SafeDeposits manager wins national award

On 1st December, David Morgan, Resolution Manager at SafeDeposits Scotland, was named Learner of the Year at the Propertymark Qualifications Awards 2023. The announcement was made at a ceremony in London Stadium, where David was presented with his award by property expert and television personality Phil Spencer.



PRS excellence celebrated at housing awards

The CIH (Chartered Institute of Housing) Scotland Housing Awards 2023 were held in Glasgow on 27th October, with SafeDeposits Scotland sponsoring the Excellence in the private rented sector category.

The category was won by Perth & Kinross Council for its PKC Lets & Ukraine Landlord Offer project, which has provided private landlords in Perth and Kinross with incentives to make properties available to vulnerable Ukrainian people displaced by the war.



Housing Minister visits SafeDeposits office

SafeDeposits Scotland welcomed Scotland's Housing Minister, Paul McLennan MSP, to its Glasgow office on 18th December. During his visit, the Minister received an update on the operation of the scheme, discussed the current landscape in tenancy deposit protection and toured the office meeting members of the SafeDeposits team.



Consultation on proposals for Heat in Buildings Bill

On 28th November the Scottish Government opened a consultation on proposals for a Heat in Buildings Bill, as part of its efforts to reach 'net zero' greenhouse gas emissions in Scotland.

The proposed 'Heat in Buildings Standard' will require landlords of private rented homes to meet a minimum energy efficiency standard by the end of 2028.

The consultation is open until 8th March 2024 and further information can be found at www.gov.scot



TECHNOLOGY DIGEST



A ROUND-UP OF ENHANCEMENTS ON SAFEDEPOSITS' SYSTEM AND HELPFUL HINTS ON HOW TO MAKE THE MOST OF IT



Allan, Technical Officer

NEW DEDICATED SECTIONS ON DEPOSIT SUMMARY PAGE

The deposit summary page for user accounts now has dedicated tenant changeovers and deposit transfers sections, making it easier for users to locate deposits that are subject to a tenant changeover or transfer.

Tenant changeovers started by either a landlord, letting agent or tenant now appear in the tenant changeovers section.

Outbound transfers processed by the bulk transfer facility or individually from the deposit summary now appear in the deposit transfers section.

Should any party choose to cancel a tenant changeover or deposit transfer process, the deposit(s) concerned will simply return to the deposits held by scheme section of the deposit summary page.

Carol, Customer Relations Manager

ADDITIONAL USER PERMISSIONS MORE ACCESSIBLE

A helpful new enhancement, particularly for larger organisations with a long list of additional users spanning several pages on their account, has been the introduction of a new column indicating users' permissions.

The new additional permission column states "Yes" or "No" next to each person listed on the additional users page of the My Account section. If a user has "Yes" next to their name, hover your cursor over "Yes" and a pop-up will display both the basic level of access and any additional permissions that user has.





Gurjit, Resolution Advisor

THE BENEFITS OF SELF-RESOLUTION

Since the launch of our new system in 2022 we have seen a significant increase in customers engaging in self-resolution. This is largely due to the introduction of the facility for both parties in a dispute to make an offer to each other. Offers are a fantastic way to settle amicably without the need for formal adjudication. This, along with the chat function, provides far more opportunity for communication between dispute participants than the previous system. Claims are presented more clearly and there is less confusion surrounding a landlord or letting agent's claim, as the tenant can quickly ask questions about the deductions. This means that more cases are being resolved without the intervention of an Adjudicator, which leaves both parties in more control of the funds and how they are distributed. Around 50-60% of cases are resolved using the system and by the ADR team who are always on hand to help broker an agreement between disputing parties.

The self-resolution stage can be daunting for some. This part of the process requires that you at least try to come to a resolution before the case can be progressed further. If the relationship between tenant and landlord or letting agent has broken down, it may be uncomfortable for one or both participants to actively engage in negotiations. This is where the ADR team come in. We can act as facilitators on behalf of either party and work with the strictest impartiality. SafeDeposits Scotland understands that not all disputes can be resolved and that these must move forward to formal adjudication. We just need to see your attempts at resolving the dispute in order to progress the case. This could be an outline of verbal conversations or email/text correspondence between the parties. Remember, according to our latest dispute statistics, just over 1% of deposits end up in dispute so whether you find yourself in the dispute process for the first time or the tenth time our team and our system can help make the journey seamless and easy.

Feedback from our ADR workshops regarding self-resolution has been for the most part positive. Delegates have told us they find the system intuitive and are thankful that more means of communication have been made available to help justify deductions. Landlords with large portfolios and letting agents find it to be a great tool in resolving disputes quickly and fairly. The dispute process can be lengthy given the legislative timeframes, so generally both parties are appreciative of any way to speed things up. Resolving in self-resolution not only saves on administration time, but also gets the funds returned to parties more quickly.





Household Hotspots

with Resolution Team Leader Samantha Gardner

Welcome to our latest Household Hotspots feature. In this issue, we take a look at tenancy deposit disputes that can arise from the bedroom.

Every bedroom is different and typically represents the person or people who occupy it. It's perhaps the most personalised room in the house, with posters and other decorations. We tend to spend a lot more time there than we realise as it's where we sleep, get dressed and generally spend a lot of time lounging. As a result it can often end up messier than most other rooms. The tips on these pages could help prevent this place of slumber from becoming the cause of a dispute nightmare...

Some fitted wardrobes are opened and closed via runners. Care should be shown when using a feature like this, as sliding the doors too hard can damage the runners and affect the wardrobe's function.

Make sure that before leaving the property at the end of a tenancy, you check the switches and lightbulbs to see if they are still working and are in the same condition as noted on the inventory list. This includes not just ceiling lights, but also lamps if any were provided and are on the inventory.





Perhaps more than most other rooms, the bedroom walls are likely to be a spot where decorations such as picture frames and posters are put up. The walls should be left in the same condition as described on the inventory, with no more than a few pinholes, if any. Before hanging any posters or frames, check with the landlord that you have permission to do so. The colour of the wall paint or condition of wallpaper should be the same as described in the check-in report.

Drawers need to be emptied before the property is vacated. This is another part of the bedroom that is easy to forget about because stored items aren't immediately visible, but no personal belongings should be left behind in drawers. The same applies to wardrobes. Personal items left behind could result in a claim against the deposit for cleaning.

The purpose of a mattress protector is to prevent damage to the mattress itself. For hygiene purposes, a mattress protector should be replaced at the end of a tenancy with a new one for the new tenant. As such, a mattress protector is not something that can be claimed for.

It's easy to forget as it's an area we rarely see, but when cleaning the property that should include making sure that underneath the bed is tidy. This could involve sweeping and hoovering under the bed.



**EAST LOTHIAN, EDINBURGH, GLASGOW,
NA H-EILEANAN SIAR, SOUTH AYRSHIRE AND
SOUTH LANARKSHIRE INITIATIVES ARE LATEST TO
RECEIVE COMMUNITY FUND GRANTS**

The SafeDeposits Scotland Community Fund closed its third funding round in December, awarding small grants totalling £11,097 to six good causes across Scotland.

Further grants will be available in March of this year, and organisations interested in applying for funding are encouraged to do so by the next closing date of Friday 15th March.

Details on the Community Fund and criteria for funding can be found at www.safedepositsscotland.com/community-fund

Community Fund spreads festive cheer

In December, on learning about the Lord Provost of Glasgow's Christmas appeal for toys and jackets to families in need across the city, SafeDeposits Scotland through the SafeDeposits Scotland Community Fund gifted sacks of toys to the cause.

Members of the SafeDeposits team donned their Santa hats to deliver games, dolls, construction sets, musical instruments and more to the City Chambers.



The latest projects to be awarded funding are:

AFRICA FUTURE
Africa Future IT Skill

EDINBURGH TOOL LIBRARY
Edinburgh Cosy Homes

LANARK COMMUNITY FIRST RESPONDERS
Carluke Response Equipment

OUTER HEBRIDES FISHERIES TRUST
Community Angling Days

SUSTAINING DUNBAR
Pledgehog Project

VOLUNTARY ACTION SOUTH AYRSHIRE
Creating Digital Connections



Match funding boosts Rock Trust's Christmas appeal

Over the festive period the SafeDeposits Scotland Community Fund also lent its support to

Edinburgh-based youth homelessness charity Rock Trust.

The charity's Christmas campaign shone a light on its schools-based homelessness prevention work and how it is helping young people before they reach crisis point, through programmes like Upstream Scotland.

SafeDeposits committed £2,000 in match funding for the first £2,000 raised through the campaign. In total over £7,000 was raised, making it Rock Trust's most successful Christmas campaign to date.



Your donation could stop youth homelessness at the school gates.

Thank you:





SAFE DEPOSITS SCOTLAND CHARITABLE TRUST

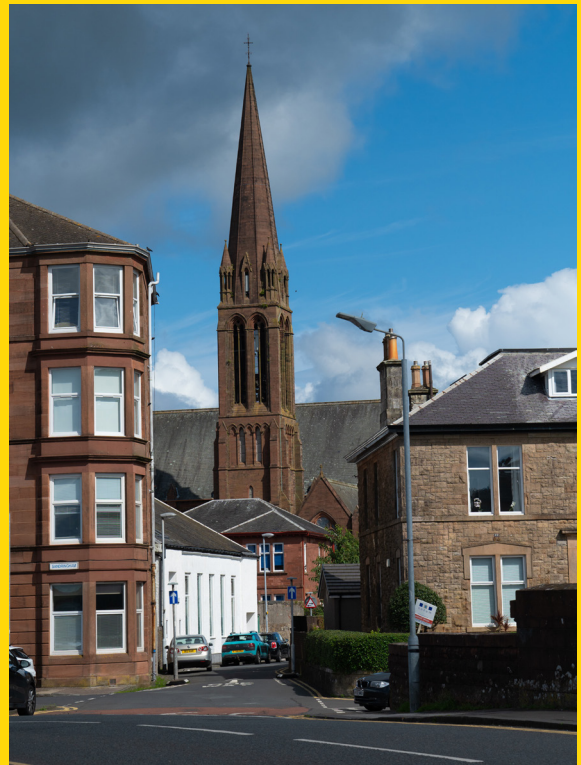
GRANT AWARDED FOR ENGAGEMENT AND LEARNING PROJECT IN NORTH AYRSHIRE



Homes For Good

The SafeDeposits Scotland Charitable Trust has awarded a grant to letting agent and property management company Homes for Good, after they submitted a funding bid to deliver a PRS engagement and learning project in North Ayrshire.

The project will see Homes for Good establish an Engagement and Learning Hub in Largs, with a full-time officer providing ongoing support and advice to existing tenants and landlords to ensure tenancies are sustained and run smoothly, providing regular education, advice sessions and drop in surgeries open to all PRS tenants and landlords in North Ayrshire and working alongside North Ayrshire Council and PRS owners to address issues of quality and access through targeted engagement and advice.



APPLYING TO THE TRUST - DATES FOR THE DIARY



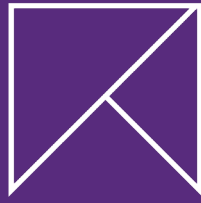
The SafeDeposits Scotland Charitable Trust is continually keen to hear from charities and organisations who wish to deliver a project that will meet the aims of promoting education, training and best practice in Scotland's private rented sector.

As a starter for any potential applicants, we recommend an initial chat with us. You can reach out to the Trust on info@safedepositscotlandtrust.com and receive an informal call to discuss your vision, how it relates to the PRS and how it meets the aims and guidelines of the Trust. Once you are ready to apply, you can complete our straightforward application form and submit it. The application deadline dates for funding rounds in 2024 are:

THURSDAY 22ND FEBRUARY
THURSDAY 23RD MAY

THURSDAY 22ND AUGUST
THURSDAY 21ST NOVEMBER

GUEST FEATURE:



SAL
SCOTTISH
ASSOCIATION
OF LANDLORDS

A LOOK BACK AT SCOTTISH LETTING DAY

The Scottish Association of Landlords (SAL) were delighted to herald the return of their flagship event, Scottish Letting Day, in November 2023. Held at a new location to allow the event to be bigger and better than ever before, they welcomed over 700 delegates, guests and exhibitors to the conference and exhibition at Scottish Gas Murrayfield on Wednesday 8th November. The must-attend event continues to receive excellent feedback and is the largest annual gathering of letting professionals in Scotland.



The day featured a diverse programme where session choices offered content designed for both landlords and letting agents, respectively. Delegates had a wide variety of speakers to choose from and were able to tailor their day to meet their own interests. High profile expert speakers addressed various aspects of sustaining and developing a lettings business, explained what is new and what to expect next in the Scottish private rented sector and delegates had the opportunity to gain essential information to help make letting easier and more profitable.

The speaker programme included speakers covering topics such as the judicial review, the Repairing Standard, cyber security, taxation and succession planning, energy efficiency and many many more.



Alongside the speaker programme, there was also a huge trade exhibition featuring 47 exhibitors, covering a wide range of services and products and who were keen to meet delegates, showcase their companies and give out great offers and freebies.

SAL's conference partner was SafeDeposits Scotland, the country's leading tenancy deposit scheme, based in Scotland, not-for-profit and providing excellent customer service to landlords, letting agents and tenants and the conference sponsors were Aspray, PayProp and TC Young Solicitors. The conference partner and sponsors worked together with SAL to offer members and all letting professionals attending the opportunity to meet, learn, collaborate and share experiences of our private rented sector.

The team at SAL are already working to deliver the next Scottish Letting Day 2024 conference and look forward to welcoming even more delegates, speakers and exhibitors.



Spotlight On...

NORTH LANARKSHIRE

North Lanarkshire is one of Scotland's 32 council areas formed in 1996 and covers parts of the historic counties of Dunbartonshire, Lanarkshire and Stirlingshire. Approximately 340,000 people reside within North Lanarkshire's 466 square kilometres, which includes towns such as Cumbernauld, Coatbridge, Airdrie, Motherwell and Wishaw to name a few.

North Lanarkshire Council is based in Motherwell, one of the area's largest towns. Motherwell was once nicknamed 'Steelopolis' as it was considered the steel production capital of Scotland. The town prospered in the 19th and early 20th century as a titan of the steel industry, producing over a million tonnes of the alloy annually in Ravenscraig - once the largest steelworks in Europe. Following the collapse of the steel industry and the closure of factories across Motherwell, Ravenscraig is now the site of a new town and is home to Ravenscraig Regional Sports Facility, as well as being just a short distance away from New College Lanarkshire.

Also on the outskirts of Motherwell and next to the River Clyde is Strathclyde Country Park. Commonly referred to as 'Strathy' by the locals, the park is the perfect place for a woodland walk, abundant with wildlife and greenery. Steeped in history, the park is home to the remains of Roman bathhouses and bridges. T in the Park, perhaps the most famous music festival in Scotland, originated in Strathclyde Park in 1994 and was held there annually for the first three years of its lifespan. Located within the park is theme park M&Ds, where visitors can enjoy fun rides or a game of 10-pin bowling. Strathclyde Park is perhaps best known however for Strathclyde Loch, where many watersport events have taken place including the 2009 Great Scottish Swim and 2018 European Rowing Championships.

With approximately 50,340 residents, Cumbernauld is now the largest population centre in North Lanarkshire. After being designated the site of a new town in the 1950s to accommodate overspill from the neighbouring city of Glasgow, Cumbernauld saw rapid expansion. Its town centre is said to be the world's first multi-level covered town centre as well as Britain's first shopping centre. The Bill Forsyth movie "Gregory's Girl" was filmed in the town and more recently Cumbernauld's Wardpark Studios has been the base of American television series "Outlander".

In terms of the private rented sector, a 2022 report named Motherwell as the cheapest place to rent a house in Scotland, with an average rent of £714. This aligns with SafeDeposits' statistics for deposits protected - the average deposit held by the scheme for North Lanarkshire tenancies is £674, which is somewhat lower than the Scotland-wide average of £856.

Within the third quarter of 2023-24, North Lanarkshire accounted for only 3% of dispute cases handled by SafeDeposits Scotland. Cleaning, damage and redecoration claims were each present in 27% of disputes for the area. This placed North Lanarkshire close to the national figure of 28% for redecoration claims, but was in contrast to 66% of disputes involving cleaning claims and 36% relating to damage across the country as a whole. Claims relating to rent arrears and gardening were both present in 18% of cases. Although these were the least frequent claims in the area, these figures are actually higher than the equivalents for rent arrears (8%) and gardening (10%) nationally.



Cumbernauld



Kilsyth



Motherwell

Calendar of Events

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.

Various dates - SafeDeposits Scotland webinars

Various times Online

Read more at www.safedepositsscotland.com/resource-centre/events/

SafeDeposits Scotland's FREE webinars are back. Visit the resource centre on our website for further details and booking links. First up will be a pair of sessions on Tuesday 20th February, taking a retrospective look at 2023 and trends in alternative dispute resolution (ADR). Sessions on cleaning and inventories are scheduled for Tuesday 19th March.



Tuesday 5th March - Propertymark Scottish National Conference

09.30am Scottish Gas Murrayfield Stadium, Edinburgh EH12 5PJ

Book at www.propertymark.co.uk/careers-learning/conferences/scottish-national-conference.html

Propertymark conferences are an ideal place to network with like-minded professionals, stay up to date with Scotland's residential sales and lettings industry, learn business skills as well as providing you with the latest thinking on best practice. Propertymark members can also record their attendance as Continuing Professional Development (CPD).

propertymark

Tuesday 5th-Wednesday 6th March - Scotland's Housing Festival 2024

08.30am SEC, Exhibition Way, Glasgow G3 8YW

Book at www.cih.org/events/shf-2024

CIH Scotland has reimagined its annual two-day event so you can come together with housing professionals from across Scotland and the UK. With thought-provoking sessions and plenty of innovation and collaboration, you'll have the chance to build strong working relationships with peers across the sector.



Chartered
Institute of
Housing
Scotland

Thursday 7th March - Talking Deposits with SafeDeposits and SAL

11.30am Online

Book at www.scottishlandlords.com/events

Talking Deposits sessions for Scottish Association of Landlords (SAL) members are always well attended, and even made the leap from online to a packed in-person session at November's Scottish Letting Day. Head of SafeDeposits Scotland Mike Smith and SAL Chief Executive John Blackwood are back online in March for the first Talking Deposits of 2024.

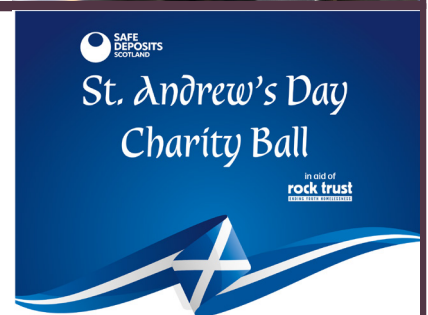


Saturday 30th November - St. Andrew's Day Charity Ball

Time TBC Glasgow Marriott Hotel, Glasgow G3 8RR

SAVE THE DATE!

Keep an eye on SafeDeposits' website and social media channels in the coming months for details on a very special new event we will be hosting in aid of Rock Trust...



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.





SAFE DEPOSITS SCOTLAND

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