



ANNUAL REVIEW 2020





Martin Partington, Chair of the TDS Board

Foreword by Martin Partington

"2019-20 was a period of substantial change for the Dispute Service. Following our catastrophic fire in January 2019 we were up and running working from home the next day and in temporary offices within two days. There was no blip in customer service and our business continuity plans worked very well (and we won the national Business Continuity Award later that year). For eight months the staff team continued to deliver a fantastic service until they moved into new offices in Hemel Hempstead in September 2019. The fire meant we completely upgraded the technology infrastructure moving all services into the cloud and supplying staff with laptops and Voice over Internet Protocol (VOIP) telephony. This paid dividends on 17 March 2020 when we instructed all staff to work from home because of Covid-19. This too worked superbly, meaning that we continued to provide a full suite of services without any disruption right from lockdown through to the time of writing this report in the autumn of 2020. A truly magnificent team of staff and Board members, have risen to the challenge of two business continuity crises in the space of 12 months."

Dispute Service

The Dispute Service Ltd is a not-for-profit company limited by guarantee. The two guarantors are the [Royal Institution of Chartered Surveyors](#) and [Propertymark](#). Established in 2003, it operates [Tenancy Deposit Scheme \(TDS\)](#), Insured and Custodial deposit protection schemes in both England and Wales. [TDS Northern Ireland Ltd](#) is a wholly owned subsidiary of Dispute Service. The Dispute Service holds a controlling interest in [Safe Deposits Scotland Ltd](#).

Dispute Service Board Members

Martin Partington CBE QC
Chair of the Board

Mark Allan
Commercial Director BUPA

Luay Al-Khatib
Global Director of Standards and Professional Development [RICS]

Jodi Berg OBE
Chair of National Residential Landlords Association [from April 2020]

David Cox
Chief Executive ARLA Propertymark [resigned August 2020]

Anda Gregory
Managing Director, Commercial at Glass and Glazing Federation

Mark Hayward
Chief Executive NAEA Propertymark

Nick Hankey
Deputy CEO [Resources]

Steve Harriott
Chief Executive

Paula Quigley
Regional Head of Operations Mears Group plc

Alan Ward
Chair National Residential Landlords Association [resigned April 2020]



Dispute Service Executive team

Steve Harriott
Group Chief Executive

Nick Hankey
Deputy Chief Executive [Resources]

Alex Hillier
Director of Technology [from May 2020]

Rebecca Johnston
Director of Business Development

Alison MacDougall
Director of Resolution

Josanne Leon
Head of Human Resources

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VALUES

Following the Black Lives Matter campaign in the summer of 2020 a staff led Diversity and Inclusion group was formed and asked by the Chief Executive to review what makes TDS such a great place to work and such a fantastic provider of customer service.

This led to the generation of our new values:



Customer Excellence



Fairness



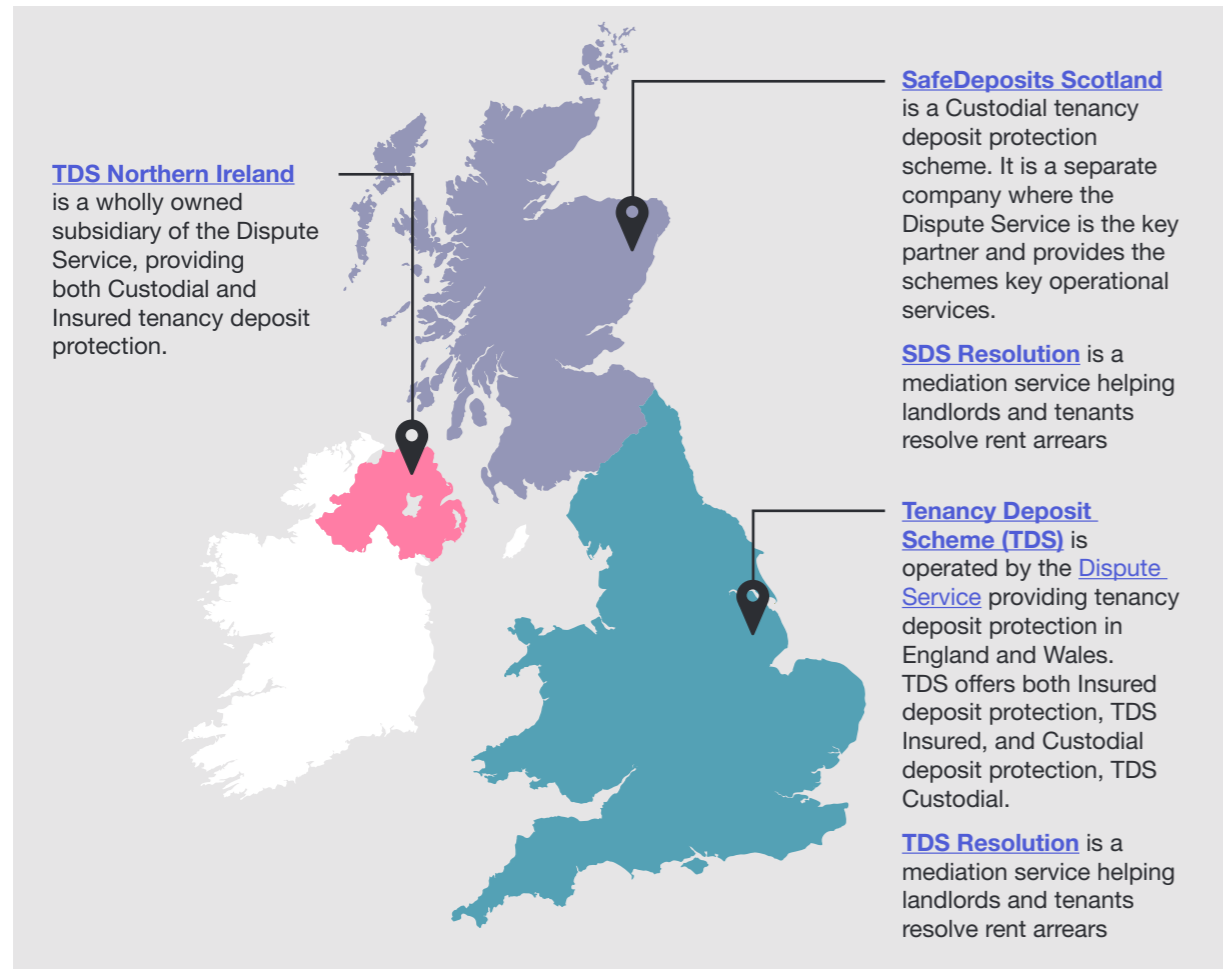
Making a Difference



Teamwork

WHERE WE OPERATE

THE DISPUTE SERVICE IS A NOT-FOR-PROFIT COMPANY, LIMITED BY GUARANTEE, WHICH OPERATES TENANCY DEPOSIT SCHEMES ACROSS THE UK.



DEPOSITS PROTECTED BY THE DISPUTE SERVICE GROUP SCHEMES ACROSS THE UK AT 31 MARCH 2020

SCHEME	DEPOSITS PROTECTED	VALUE
TDS Insured	1,310,561	£ 1,653,631,677
TDS Custodial	120,346	£ 117,909,391
TDS Northern Ireland	50,114	£ 30,533,567
SafeDeposits Scotland	137,027	£ 103,407,492
TOTAL	1,618,048	£ 1,905,482,127

CUSTOMER EXCELLENCE

/ˈkʌstəmə/

noun

By putting your customer at the centre of everything the company does, you'll ensure that you're delivering the product or service that they need.



DELIVERING CUSTOMER EXCELLENCE IN 2019-20



CALLS ANSWERED IN **34 SECONDS**



EMAILS ANSWERED IN **1 HOUR 20 MINUTES**



DISPUTES RESOLVED WITHIN **16 DAYS**

*TDS Insured statistics 2019-20

"Customer excellence is at the heart of what we do. It's what makes us stand out from the crowd. It's who we are and what we believe in"

Steve Harriott, Group Chief Executive





CUSTOMER SERVICE EXCELLENCE

The **Customer Service Excellence Award** is a Government backed standard designed to assess how well companies meet common customer service standards. Dispute Service has held this award since 2011 and we secured a new Customer Service Excellence accreditation in May 2019. We were the only Tenancy Deposit Scheme in the UK to have this award until our subsidiary SafeDeposits Scotland became the second scheme to get this award in the summer of 2020.

BSI HANDLING COMPLAINTS WELL

Following our annual inspection in November 2019, the British Standards Institution (BSI) re-awarded Dispute Service its Certificate of Registration confirming we operate an effective Customer Satisfaction Management system in relation to complaints handling. This is the fifth consecutive year TDS has achieved the BSI ISO 10002 – the international standard for customer satisfaction.

	 H . M . S	 H . M . S
TDS INSURED	AVERAGE ANSWERING TIME 00.00.34 VOLUME 104,338	AVERAGE ANSWERING TIME 01:20:00 VOLUME 50,737
TDS CUSTODIAL	AVERAGE ANSWERING TIME 00:00:33 VOLUME 44,827	AVERAGE ANSWERING TIME 01:43:00 VOLUME 53,269
TDS NORTHERN IRELAND	AVERAGE ANSWERING TIME 00:00:39 VOLUME 9,423	AVERAGE ANSWERING TIME 01:00:00 VOLUME 8,201
SAFEDEPOSITS SCOTLAND	AVERAGE ANSWERING TIME 00:00:06 VOLUME 43,187	AVERAGE ANSWERING TIME 00:21:00 VOLUME 20,605

FAIRNESS

/'fɛ:nəs/

noun

impartial and just treatment or behaviour without favouritism or discrimination

DISPUTE RESOLUTION

Fairness is crucial to the Dispute Service role as an impartial adjudicator of tenancy deposit disputes.

All of the disputes which take place in TDS Insured, TDS Custodial, SafeDeposits Scotland and TDS Northern Ireland are decided by adjudicators employed through the Dispute Service.

HOW OUR DISPUTE PROCESS WORKS

- 1 A dispute is raised with the various tenancy deposit schemes about how a tenancy deposit should be allocated between the tenant and the landlord at the end of the tenancy
- 2 We ask the landlord and tenants to supply us with evidence about the dispute through our on line portal
- 3 We try to resolve the dispute informally through speaking to the parties in our "early resolution process"
- 4 If the dispute remains unresolved we pass the evidence and case file to an adjudicator and they then issue a binding decision.

NUMBERS OF DISPUTES ADJUDICATED IN THE UK THROUGH THE DISPUTE SERVICE

SCHEME	NUMBER OF ADJUDICATIONS 2019-20
TDS Insured	13,340
TDS Custodial	749
TDS Northern Ireland	535
SafeDeposits Scotland	2,254
TOTAL	16,878

AVERAGE TIME IN DAYS TO RESOLVE DISPUTES [FROM WHEN AN ADJUDICATOR HAS ALL THE EVIDENCE]

SCHEME	AVERAGE TIME PER DISPUTE 2019-20
TDS Insured	15.63 calendar days
TDS Custodial	13.49 calendar days
TDS Northern Ireland	4.60 business days
SafeDeposits Scotland	8.00 business days

"As adjudicators we abide by a clear Code of Conduct which requires all adjudicators to exercise independent judgement on disputes without fear of favour to either side. This commitment to fairness is at the heart of what we do."

Alison MacDougall, Director of Resolution

REASONS FOR DISPUTES 2019-20

The table below highlights the most common reasons for tenancy deposit dispute claims.

REASON	TDS INSURED	TDS CUSTODIAL	TDS NORTHERN IRELAND	SAFEDEPOSITS SCOTLAND
Cleaning	42%	53%	45%	69%
Damage	40%	49%	41%	42%
Redecoration	35%	32%	28%	21%
Rent arrears	15%	17%	24%	15%
Gardening	11%	16%	12%	9%

*The columns do not add up to 100% because claims can often include more than one reason.

IT'S GOOD TO TALK; EARLY RESOLUTION PROCESS IN TENANCY DEPOSIT DISPUTES

Since 2019 the number of disputes over tenancy deposits, resolved before going to adjudication, has risen dramatically. TDS Insured, TDS Custodial, TDSNI and SafeDeposits Scotland have been promoting mediation and early intervention in disputes to help parties resolve their differences at an earlier stage.

In England and Wales the number of tenancy deposit disputes being resolved before going to adjudication increased by 31% compared to the previous period. In Scotland, the increase was 18% and in Northern Ireland 56%.

We find that by facilitating a negotiation, we can help defuse situations and settle disagreements quickly and fairly.

WHO RAISES DISPUTES IN TDS INSURED?

We actively collect data on who raises disputes in the TDS Insured scheme. In the other jurisdictions disputes fall out of the self-resolution process which is conducted online between the parties. However, in TDS Insured one party or the other normally approaches us to advise that there is an unresolved dispute about the deposit.

RAISING THE INITIAL DISPUTE WITH TDS INSURED	2019-20	2018-19
Tenant	74%	67%
Landlord	7%	9%
Letting Agent	19%	24%



ZERO DEPOSIT

Dispute Service has teamed up with [Zero Deposit](#) to provide the alternative dispute resolution (ADR) service for claims against the Zero Deposit Guarantee.



When we receive a tenancy deposit dispute we stand in judgment on these disputes between tenants, landlords and letting agents.

For many tenants and landlords the issue of deposit deductions can be difficult. Significant amounts of money can be at stake, property may be damaged, accusations of misbehaviour may be made, tensions can escalate and sometimes harsh words and threats may be used.

The Dispute Service has to deal with these issues with integrity. Our staff have to behave with honesty in their dealings with landlords and tenants; sometimes we have to tell people things they do not want to hear. We cannot take sides in disputes. We need to do our best to either broker a mutually acceptable resolution or collect the evidence and ask one of our adjudicators to assess the claim and make a binding decision.

STAFF TRAINING AND DEVELOPMENT

We invest substantial resources into making sure our staff are well trained. All new staff now have to pass the PropertyMark Level 3 course in Tenancy Deposits and Dispute Management. Adjudicators need to be Associate Members of the Chartered Institute of Arbitrators. All staff are trained on our Values and our Together Drives Success programme. All staff must attend our Diversity and Inclusion programme.



GUIDANCE AND ADVICE

We have invested heavily in producing a wide range of guidance on tenancy deposit disputes which is freely available on our website in the [TDS Lounge](#).



"As an organisation dealing with people in dispute, it's hugely important that we always act with integrity; being open and honest, delivering on our promises and making sure we do the right thing."

Nick Hankey, Deputy Chief Executive

INDEPENDENT COMPLAINTS REVIEWER



We sometimes get things wrong and this is why we have put in place an Independent Complaints Reviewer.

Margaret Doyle is completely independent of the Dispute Service and she looks at the way we investigate complaints and ensure the process is fair and transparent. In her first Annual Report she investigated 12 complaints referred to her and upheld fully or partially 5 of these. This provided helpful guidance to our Dispute Service staff as to what we need to do to further improve the service.

MAKING A DIFFERENCE

idiom
to cause a change, to be important in some way, to do something that is important to do something that helps people or makes the world a better

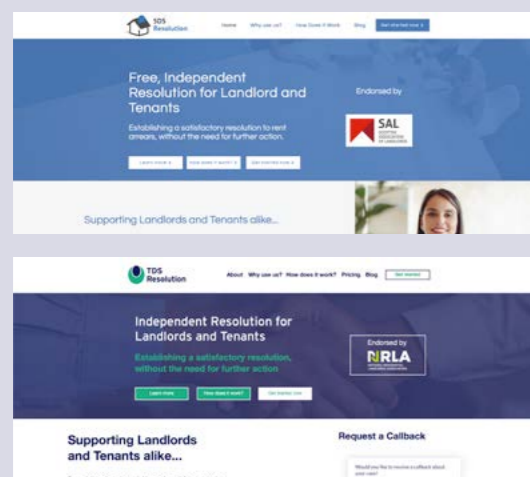
The Dispute Service aims to make a difference to people's lives. At the heart of our mission; we want to **make life simpler for landlords, tenants and agents**. We know that tenancy deposits are important for landlords as in some cases it's all they can turn to when tenants do not pay the rent or damage the property. We also know for tenants that the deposit is often their largest financial asset and we are here to protect them if the deposit is unfairly withheld.

We also have a wider commitment to raising standards in the private rented sector and have helped to establish two charitable trusts to help deliver better management of private rented housing in the UK.

IT'S GOOD TO TALK

INTRODUCING TDS RESOLUTION AND SDS RESOLUTION

In the light of the Covid-19 crisis and escalating rent arrears we decided to build on the success of our early resolution processes. We launched two new services over the summer of 2020 to help broker rent arrears repayment plans between landlords and tenants to avoid the need for court action and potential eviction. It's a great service designed to **make a difference**.



TDS CHARITABLE FOUNDATION AND SAFEDEPOSITS CHARITABLE TRUST



Both of these organisations were set up by the Dispute Service and SafeDeposits Scotland as charities with a mission to "raise standards in the private rented sector through the more effective education of tenants and landlords in best practice in the management of private rented sector housing".

Both organisations have funded a large number of projects over the years and in 2019-20 the two charities came together to give a significant grant to the UK Centre for Collaborative Housing Evidence [CaCHE]. CaCHE is a joint research programme between a number of English and Scottish Universities and in the first year of the programme CaCHE published four [key papers](#).



[The private rented sector in the UK](#)
 [July 2019]



[Alternative approaches to resolving housing disputes](#)
 [February 2020]



[Improving compliance with private rented sector legislation](#)
 [August 2020]



[Assessing compliance with deposit protection requirements](#)
 [September 2020]

TEAMWORK

/'ti:mwə:k/
noun

the combined action of a group, especially when effective and efficient

Dispute Service has a great team of committed individuals who all pull together to deliver a great service. The proof is in the [awards](#) we receive to reflect our great service.

BEST COMPANIES AWARD 2019

Every year, the Sunday Times celebrates the best examples of workplace engagement in four categories, including the best not-for-profit company to work for. In 2019, the Dispute Service reached 63rd place. Companies are judged on eight factors of workplace engagement: Giving Something Back, My Manager, Leadership, My Company, Personal Growth, My Team, Wellbeing and Fair Deal. All colleagues at TDS are aware of the positive attitudes that we aim to develop across the whole company to maintain TDS' position as the leading tenancy deposit scheme in the UK.



DIVERSITY AND INCLUSION WORKING GROUP

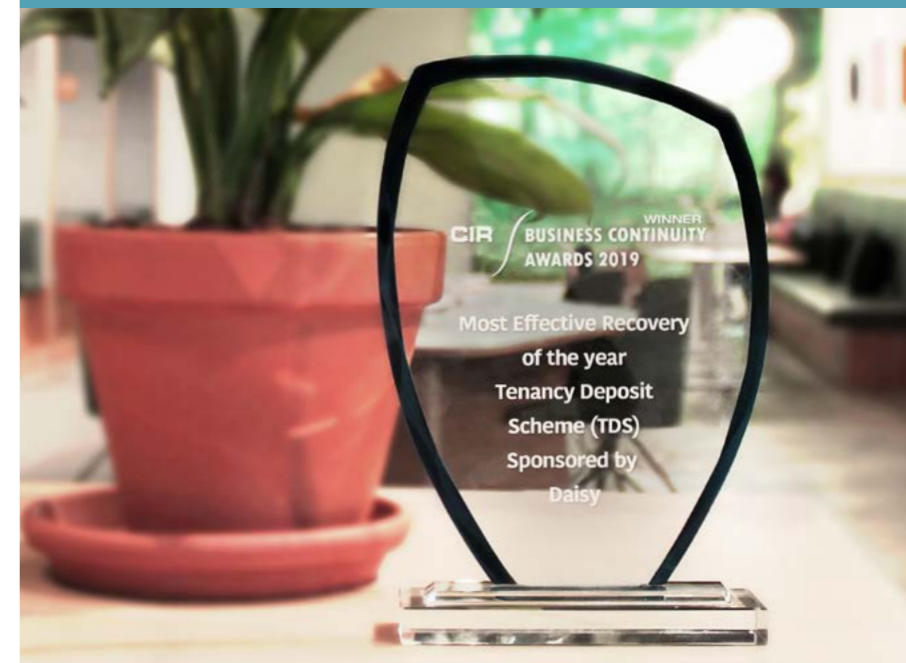
Over the summer of 2020 a number of our staff were affected directly by the Black Lives Matter campaign and in response we created a Diversity and Inclusion Working Group which has been reviewing our values as a company, the various equalities, diversity and inclusion policies and also how we can best recruit and train staff in these Covid-19 times. This work is on-going and is supplemented by the Dispute Service Wellbeing Group, which works with staff and managers, particularly on mental health and wellbeing.

BUSINESS CONTINUITY AWARD

Less than 12 hours after a fire burnt down the TDS office the Chief Executive said to the staff gathered together in a local hotel;

"Well that was a bit of a shock! The fire may have destroyed the building but it hasn't destroyed the Dispute Service, because the Dispute Service is here in this room; the people who make TDS what it is"

And so it proved. We were all back up and running that afternoon and the speed of our recovery led to us winning the Award for the Most Effective Recovery of the year" It's not an award we want to win again though!



ESTAS

These awards are based on the votes of the lettings agents we work with across the country.

In the 2020 awards TDS, TDS Northern Ireland and SafeDeposits Scotland were all shortlisted in the Best Supplier category. A fantastic achievement for all of the staff employed across the Group. For the 5th year running TDS Northern Ireland won the ESTAS award as Best in Sector, just pipping SafeDeposits to the top spot.

	2020 AWARDS	2019 AWARDS	2018 AWARDS
TDS Northern Ireland	Best TDP Scheme	Best TDP Scheme	Best TDP Scheme
SafeDeposits Scotland	Shortlisted	Shortlisted	Shortlisted
Tenancy Deposit Scheme (TDS)	Shortlisted	Shortlisted	Shortlisted



www.thedisputeservice.co.uk



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