

## **TDS SOCIAL IMPACT REPORT 2024/25**

Laying the foundations for  
measuring what matters

# MESSAGE FROM OUR CHAIR AND CEO

This year marks an important step forward in our journey to understand, measure and grow the social impact we create.

In 2023/24 we published our first Social Impact Report, setting out the breadth of activity across TDS Group — from protecting deposits and resolving disputes, to training, research and charitable funding. In 2024/25 we have built on this foundation by developing a Social Impact Framework with HACT, working towards having a consistent way of measuring what matters most.

Our work touches millions of people every year — tenants, landlords, letting agents, developers, and homeowners. But social impact is not only about the numbers. It is about reducing stress, creating financial security, giving people access to secure housing, and raising standards across the property sector. That is why this year we engaged both our staff and Board to shape which outcomes we should prioritise. Their message was clear: focus on the areas where we can make the biggest difference — **easier access to resolution, reduced financial and mental stress, and a better educated, more professional sector.**

Alongside our core services, we are proud to have invested in partnerships and innovation that drive wider change. This ranges from our three-year collaboration with Crisis to improve access to the private rented sector, to our investment in start-ups through the Reach programme - backing technological innovations that help landlords, tenants and agents raise standards and operate more effectively. It also includes the community grants we have awarded through charitable initiatives in England, Wales, Northern Ireland and Scotland.

This report celebrates the difference these activities make and sets out how we are embedding social impact at the heart of our business. It also marks another step in our journey towards developing more consistent measurement, so that in future we can capture and value our impact in even more meaningful ways.



**Fay Selvan**

Chair of the Board



**Steve Harriott**

Chief Executive

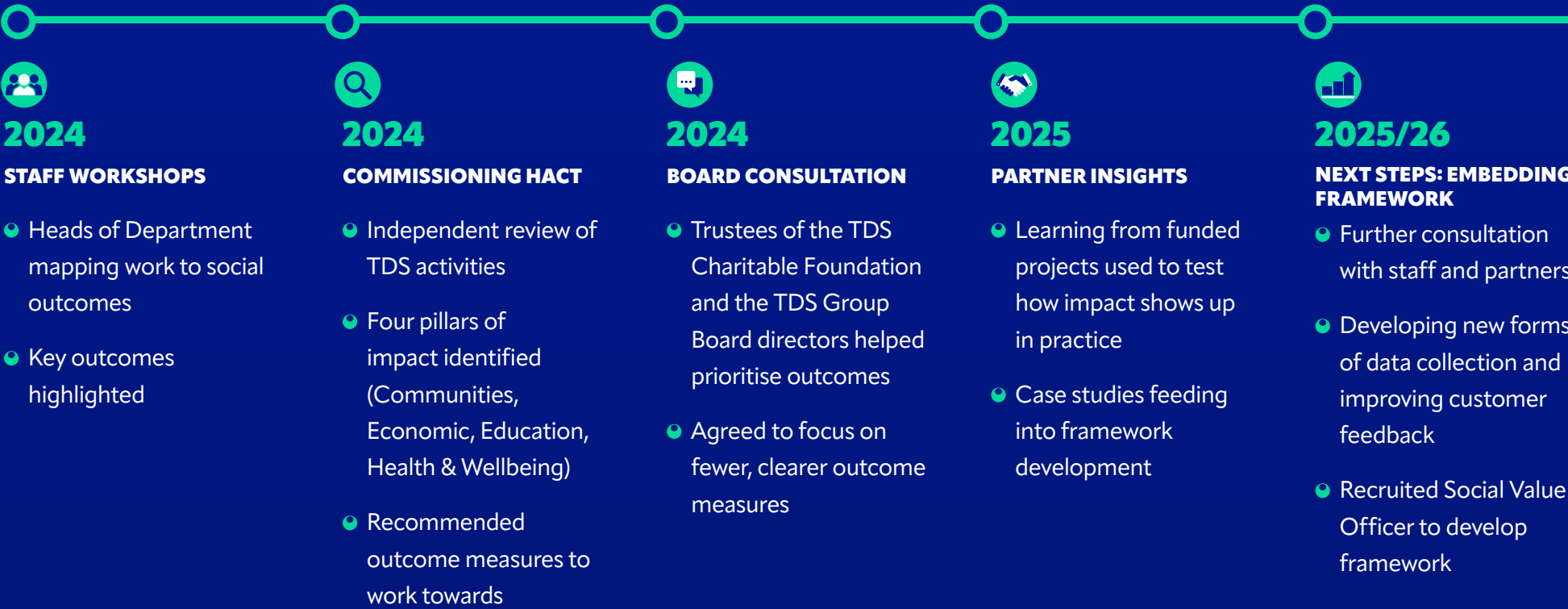


# PURPOSE OF THIS REPORT

This year’s report focuses on progress, strengthening the foundations for measuring and communicating our social impact. Working with HACT, we have developed a new framework structured around five themes aligned with the UK Government’s Social Value Model. This approach connects our purpose — raising standards, reducing disputes, and making life easier — to real outcomes for people, communities, and the sector.

## TIMELINE: DEVELOPING OUR SOCIAL IMPACT FRAMEWORK

TDS is on a journey towards improving how we capture and report on the difference we make.



# HOW WE MAKE A DIFFERENCE | SUMMARY

TDS creates social impact in everything it does — through its core business of deposit protection and dispute resolution, and through additional services such as training, research, partnerships, charitable funded projects and technological innovation. Social impact is embedded in TDS's company objects and sits at the heart of our Purpose: **to raise standards, resolve disputes, and make life easier for our customers.**

**What is social impact?** The change that is brought about in people's lives and the effect that TDS has on individuals, communities, and broader society. Social value is all about how we measure these changes. TDS is currently on a journey to improve how it measures and reports on social value.

Our Social Impact Framework helps us understand these contributions under five key areas:

1

## Stronger Communities

Our charitable funding and partnerships strengthen communities, widen access to housing, and support those most in need.

2

## Tackling Economic Inequalities

By protecting deposits and resolving disputes quickly, we give people financial security and reduce pressure on the courts. We help to tackle economic inequalities through technological innovation and supporting entrepreneurship and growth in the sector.

3

## Education, Training and Research

We equip landlords, agents and tenants with the knowledge and skills to sustain tenancies and improve standards. We produce research to inform better practice and support positive change across the housing sector.

4

## Health and Wellbeing

We reduce stress and improve relationships by helping people resolve disputes early and fairly.

5

## Equal Opportunity and Work which Makes a Difference

We promote fairness, equality and professional development — ensuring everyone in housing has the opportunity to learn, work and succeed.

# OUR VEHICLES FOR CHANGE

Together, our staff, members, and partners form the foundation of our social impact — ensuring that TDS delivers impactful services and drives meaningful change across the UK housing landscape.

The **TDS Group** creates social impact through its core business of deposit protection and dispute resolution and by investing its profits in a range of additional initiatives, products and services.

The **TDS Charitable Foundation** — funded by TDS — supports projects in England and Wales that promote education, improve standards, support vulnerable groups and raise awareness of rights and responsibilities in the private rented sector.

Like the Foundation, the **SafeDeposits Scotland Charitable Trust** — funded by SafeDeposits Scotland, a subsidiary of TDS — works to raise standards in the Scottish private rented sector through a wide range of social impact activities. It supports local communities via a small grants programme focused on education, skills development, and dispute resolution.

In **Northern Ireland**, **TDS Northern Ireland**, a wholly owned subsidiary of TDS, reinvests unclaimed deposits (with the consent of the Department for Communities) and company donations to support a range of community and sector development projects.

## Our staff

Our people are at the heart of everything we do. From resolving disputes and developing training resources to volunteering their time and expertise for charitable causes, TDS staff play an active role in driving social impact.

## Our members

Our two Members — **the Royal Institution of Chartered Surveyors (RICS) and Propertymark** — are central to how we deliver and promote professionalism across the housing sector through providing social impact grants to them to develop this aspect of their work.

We also work with a growing network of partners who share our commitment to raising standards and improving experiences in housing.

## IMPACT HIGHLIGHTS 2024/25 (AT A GLANCE)

- ★ **£2.45 billion** deposits protected across TDS Group (England, Wales, Scotland, Northern Ireland)
- ★ **Over £1 million** invested in charitable initiatives across the UK
- ★ **129 complaints investigated and resolved** about **New Homes** by our New Homes Ombudsman Service including 60 early resolution agreements
- ★ **Over 33,000 disputes resolved**, keeping pressure off the courts and giving people faster, fairer outcomes
- ★ **158 people rehoused and 95 tenancies sustained** through our Crisis partnership in its first year of operation with TDS/TDS Charitable Foundation funding
- ★ **My Housing Issue Gateway launched** to help tenants navigate the redress landscape and resolve their housing issues
- ★ **42% of disputes resolved early or through self-resolution**, reducing stress and speeding up access to deposits
- ★ **National Refugee Tenancy Deposit Scheme** launched in partnership with the **Migration Foundation, the British Red Cross and the City Bridge Foundation**, supporting households to overcome barriers to accessing the sector
- ★ **Outbound call centre launched** where we proactively make calls to encourage tenants and landlords to activate their accounts with TDS Custodial and other schemes and to provide them with access to other TDS backed products and services
- ★ **Over 2,000 landlords and 2,000 tenants** surveyed through our "Voice of" research programmes, ensuring their experiences shape policy
- ★ **Thousands of landlords and tenants supported** through guidance, educational resources and initiatives like tylfe
- ★ **First draft of our social impact measurement framework developed** together with staff and the Board to help us better understand and measure our impact
- ★ **1000+ hours of training** delivered through the TDS Academy

# IMPACT STORIES PUTTING PEOPLE FIRST

Before exploring our work through the five social impact themes, we begin with two stories that capture what social impact means for us in practice.

## 1 CRISIS PARTNERSHIP – OPENING DOORS IN THE PRIVATE RENTED SECTOR

### THE CHALLENGE

Only 2.5% of privately rented properties are affordable for people on housing benefit in England, and fewer than 3 in every 100 across Great Britain. Many landlords are reluctant to let to people moving out of homelessness, citing affordability and lack of support. Without intervention, too many people are locked out of secure housing, perpetuating cycles of homelessness.

### OUR RESPONSE

With funding from TDS, Crisis has created specialist **Housing Access** roles in Merseyside, Newcastle, Oxford, Birmingham, and South Wales. These staff work directly with landlords and letting agents to source suitable, safe and affordable homes for members, while providing ongoing support to sustain tenancies.

In its first year, the partnership has:

- Supported 158 people into new private rented sector homes.
- Helped 95 people to sustain their existing tenancies.
- Improved landlord confidence through tailored training and engagement.

### CHRIS'S STORY

Chris had been recalled to prison and faced release with nowhere to live. With the support of Crisis and his Housing Access Specialist Jo, he secured a two-bedroom flat that allowed him to rebuild his relationship with his daughter and find full-time work.

For once in my life, I actually feel safe. Having a home is so important because it's stability and security. If Crisis didn't have somebody like Jo doing that vital role, maybe I wouldn't be in the position I am in.

– Chris, Crisis member

### How this cuts across our impact areas

#### Communities

Strengthening local housing markets and improving access to PRS homes.

#### Economic Inequality

Enabling financial security for tenants and reducing reliance on temporary accommodation.

#### Education, Training & Research

Crisis staff and landlords trained in mediation, tenancy law and relationship-building, with TDS expertise supporting.

#### Health & Wellbeing

Reducing the stress and trauma of homelessness by providing safe, sustainable homes.



## 2 MY HOUSING ISSUE GATEWAY: HELPING TENANTS ACCESS RESOLUTION

### THE CHALLENGE

Research shows tenants struggle to know where to turn when things go wrong with their home. From repairs not being addressed, to rent disputes, to difficulties escalating complaints, the system can feel confusing and inaccessible. This can leave people stuck in unsafe conditions, paying for homes that do not meet basic standards, or simply giving up on their rights.

### OUR RESPONSE

In 2023/24, the TDS Charitable Foundation funded the development of the **My Housing Issue Gateway** – an interactive signposting and diagnostic tool that helps tenants identify the right route to resolve their housing issues. The tool encourages early resolution wherever possible, while ensuring tenants can access the correct redress scheme, tribunal, or local authority if needed.

## MY HOUSING ISSUE GATEWAY

### WHAT WE ACHIEVED IN 2024/25

- December 2024: Soft launched in Parliament with widespread support from across the sector.
- February 2025: Full public launch of the Gateway website following prototype testing.
- 5,500 tenants have accessed the Gateway in February - March 2025.
- Feedback from tenants and housing advisers shows it is easy to use and provides clarity in a complex system.
- March 2025: Influencing policy discussions on tenant redress.
- ✓ Baroness Thornhill tabled a new amendment to the Renters' Rights Bill that would allow the Secretary of State to link to useful resources in the private rented sector landlord database – including the My Housing Issue Gateway. Whilst the amendment did not get into the Act, we continue to promote the Gateway as key to ensuring its effective implementation.
- ✓ Joint briefing to Peers with legal charity JUSTICE presenting the Gateway as a means of ensuring the Renters' Rights Bill can achieve its aim of empowering tenants and improving standards.

### A TENANT'S PERSPECTIVE

It was so helpful to be told exactly who I needed to contact. I wouldn't have known where to start otherwise. It made the whole thing feel less overwhelming.

– Gateway user

### How this cuts across our impact areas

#### Communities

The Gateway supports tenants across England access resolution and resolve housing issues.

#### Economic Inequality

Helping tenants resolve issues early, avoids costly disputes and sustains tenancies, possibly reducing pressure on courts.

#### Education, Training & Research

Improving tenants' knowledge of their rights and responsibilities, while generating data to inform policy.

#### Health & Wellbeing

Reducing stress and frustration by giving tenants a clear route to resolution.



# OUR IMPACT BY THEME

The impact of our work can be seen most clearly through the people and communities we support — but it also extends across systems, services and the wider housing sector. To understand this breadth, we have grouped our activities under five themes that reflect our Social Impact Framework, developed with HACT and aligned to the UK Government's Social Value Model.

Each theme highlights the ways our programmes, services and partnerships contribute to fairer, safer and more sustainable housing — from building stronger communities and tackling economic inequality, to promoting education, wellbeing and equal opportunity.



## THEME 1 COMMUNITIES

Through our partnerships, funding and additional services we strengthen communities, support people into housing, and prevent homelessness.

### DENS PARTNERSHIP

#### Tackling homelessness in our local communities

In 2024, the TDS Charitable Foundation funded research with DENS to explore how the private rented sector in Dacorum [where the TDS head office is based] could play a stronger role in preventing and relieving homelessness. The study showed that the ending of private tenancies was the leading cause of homelessness in the borough, with single adults, single parents, and refugees particularly at risk. Interviews with people with lived experience showed a need to help people both access and sustain tenancies.

These findings created the evidence base for a new **DENS Private Rented Sector Access and Sustainment Programme**, developed in partnership with Dacorum Borough Council and TDS Charitable Foundation in 2024/25. The programme will launch in late 2025 and has two goals:

- **Improving access to the PRS**

Working with landlords to overcome barriers, offering incentives, and supporting people moving on from homelessness.

- **Preventing evictions from the PRS**

Providing tenancy sustainment support to people at risk of losing their homes, tackling underlying issues such as debt.

The project will bring in new roles — including a Senior PRS Co-ordinator and a Tenancy Sustainment Officer — to engage landlords, assess property standards, and give tenants up to 18 months of tailored support.

By linking local insight with practical intervention, this partnership demonstrates how community organisations, councils and the Foundation can co-design innovative models that address both the causes and consequences of homelessness.

### CRISIS PARTNERSHIP

#### Strengthening communities across England and Wales

The TDS and TDS Charitable Foundation funding does not just help individuals into homes — it strengthens communities.

- By funding Housing Access Specialists in five regions, we have enabled Crisis to build trusted local networks with landlords, councils and letting agents.
- This has improved landlord confidence, reduced stigma about renting to people moving out of homelessness and created new housing opportunities where they are most needed.
- In South Wales, for example, Crisis now works hand in hand with Swansea Council and The Wallich to coordinate tenancy support from the moment someone is referred, ensuring homes are not only found but sustained.
- In Newcastle, our partnership has helped Crisis engage directly with landlords at regional forums and sector events, changing perceptions and encouraging more inclusive letting.

At the same time, these frontline insights are feeding directly into policy debates:

- Evidence on the affordability gap created by the Local Housing Allowance freeze has been shared with the Department for Work and Pensions.
- TDS and Crisis have jointly briefed policymakers on how the new Landlord Database under the Renters' Rights Act can work effectively in practice.

## SAFEDEPOSITS SCOTLAND COMMUNITY FUND

### Making a Difference Across Scotland

Launched in April 2023 and renewed for 2024/25, the SafeDeposits Scotland Community Fund embodies one of SafeDeposits' core values — Make a Difference. The Fund champions positive change across Scotland, supporting projects that improve lives in the communities where our customers and colleagues live and work.

The Fund is open to projects that support at least one of the following priorities:

- Sustainability and the environment
- Employability and career skills
- Social inclusion
- Technology and digital inclusion
- Improving the local community

### Small Grant Programme

At the heart of the Fund is a **small grant programme**, providing grants of up to £5,000 each quarter. In 2024/25, **13 organisations** were awarded funding totalling **£49,881**, selected from **394 applications** received. Together, these projects are estimated to have benefited more than **3,700 people** across Scotland.

### What our partners say:

We are deeply grateful for the support from SafeDeposits Scotland. This grant will enable us to transform our social room into a modern, inviting space that truly embodies the warmth and spirit of our community.

– Gemma Telfer, Club Secretary, Stamperland Community and Social Club

This funding has been instrumental in allowing us to strengthen our two groups, Chai and Chat and Bubbles. Over the course of the year, these groups provided crucial support to nearly 50 women and around 20 children, fostering community among women and families in Greater Govanhill.

– Alicia Macrae, Head of Partnerships and Communications, The Well Multi-Cultural Resource Centre

We are thrilled to receive this support from SafeDeposits Scotland. This funding allows us to continue delivering immersive nature experiences that inspire curiosity, build confidence, and strengthen connections between people and the natural world.

– Joanne Johnstone, Countryside Ranger, We Are Nature

### Money Ready (formerly MyBnk)

In addition to the small grants, a **discretionary grant of £35,000** was awarded to financial education charity **Money Ready** (formerly MyBnk). The charity aims to create a financially fluent population where financial literacy is recognised as a right for all.

The grant funded nine **“Money House” financial education programmes**, initially targeted to reach 45 young adults in Scotland. The project exceeded expectations, supporting **74 individuals** to build financial confidence and practical money management skills.

#### Participant feedback:

I enjoyed learning the important things about managing money that schools don't teach.

Now I put money away before I start spending...  
I save a lot more than I did before.

### Smart Move – Facilitating access to the PRS – £20,000 over 2 years

This project has been funded by TDS Northern Ireland.

**Impact:** 35 clients provided with a deposit. 37 new tenancies created in Belfast and Derry offices.

### Clackmannanshire Citizens Advice Bureau (CAB) – Advice & Mediation Project £78,227 awarded (over two years)

The SafeDeposits Scotland Charitable Trust awarded £78,227 to **Clackmannanshire CAB** to provide free, holistic advice and mediation for tenants and landlords. The service supports tenancy sustainment and homelessness prevention, offering tailored advice on housing, debt, financial education, and representation at the First-tier Tribunal. It also educates landlords on current regulations and standards.

#### Impact

- **226 tenants and landlords** advised on homelessness prevention and tenancy sustainment.
- **Early intervention** and mediation enabled tenants to avoid eviction, relieving pressure on local authority housing services.
- **97%** of clients rated the service as excellent or good.
- **63%** said they would have been unable to resolve their issue without the service.
- **95%** would recommend the service to others.
- Financial gains for **80 clients totalled over £143,000**.

This project demonstrates how local advice, mediation and education services — supported by the SafeDeposits Scotland Charitable Trust — deliver tangible social and economic benefits for both tenants and communities.



# SIMON COMMUNITY

**£40,000 over 2 years from  
TDS Northern Ireland**

Funding for a dedicated support worker to provide expert housing advice to break down barriers to accessing private renting.

## IMPACT

15 deposits funded whilst the Housing Support Worker has helped hundreds more people who are facing or at risk of homelessness. In total 18,000 calls made to the helpline last year.



## CASE STUDY

## SIMON COMMUNITY

John\* was experiencing homelessness, living in a car and trying to hold down employment when he reached out to us. With TDS's support, we were able to help with a tenancy deposit, breaking down the financial barrier that stood between him and a stable home.

The impact of this support went far beyond giving John a place to live - it meant John could keep his job, regain his independence, and significantly improve his mental and emotional well-being.

"The service was amazing and easy to access, gaining my own tenancy through renting gave me my life back and improved my mental health, the money offered was freedom to get ahead in my life."

\*not real name



## HOMES FOR GOOD

### North Ayrshire PRS Engagement and Learning Project

£48,500 awarded (1 year) from SafeDeposits Scotland Charitable Trust

Funding from the SafeDeposits Scotland Charitable Trust supported the creation of a Homes for Good Engagement and Learning Hub in Largs, North Ayrshire, employing a full-time Learning and Engagement Officer. The Hub provides targeted support and advice for landlords and tenants in the private rented sector, helping them understand their rights, responsibilities and standards. The Hub also works with the local council to improve property quality and access.



#### Impact:

- Supported 61 adults and 17 children to sustain their tenancies through tailored advice and practical support.
- Worked with 6 landlords to promote good standards and tenancy management.
- 21 tenants had medium to high support needs, receiving guidance on budgeting, financial inclusion and welfare entitlements.
- 40 tenants required only light-touch support, mainly younger renters who benefited from clear information on how tenancies operate and what is expected of them.

By combining practical education with hands-on tenancy support, the project has strengthened housing stability in the region and helped create a more informed, confident and connected local renting community.

*This project contributes to our Stronger Communities theme by promoting secure housing, collaboration and learning within the local private rented sector.*

## THEME 2 TACKLING ECONOMIC INEQUALITY

We help people access and sustain secure, affordable housing — improving financial stability and reducing inequality while reducing pressure on public services and investing in the future of the private rented sector.

### REFUGEE RENT DEPOSIT INITIATIVE

In 2024/25, TDS funding supported the launch of the Refugee Rent Deposit Initiative with Beam, Metropolitan Thames Valley Housing (MTVH), and the British Red Cross. The scheme helps refugee households overcome the upfront financial barriers to renting — such as deposits, rent in advance, and move-in costs — while also providing tenancy sustainment support.

- 305 referrals received since launch, with 22 households securing PRS homes so far.
- 70 participants received one-to-one support with budgeting, house hunting, and understanding their tenancy rights.
- 19 landlords who had not previously worked with refugee tenants joined the scheme, supported through tailored onboarding and myth-busting engagement.
- Ongoing learning, including affordability challenges and guarantor barriers, is being fed into policy advocacy with the Ministry of Housing, Communities and Local Government (MHCLG) and the Department of Work and Pensions (DWP), with TDS contributing evidence from our own landlord surveys.

This initiative demonstrates how targeted financial support, backed by tenancy education and landlord engagement, can help vulnerable households access secure housing and reduce the long-term economic and social costs of homelessness.

### DEPOSIT DISPUTE RESOLUTION SERVICES

At the core of our work are our deposit protection and dispute resolution services, which safeguard billions of pounds in tenancy deposits and provide free, impartial adjudication when disagreements arise between landlords, agents, and tenants.

- In 2024/25, TDS protected over £2.4 billion in deposits, safeguarding tenants' money and providing landlords and agents with assurance.
- By resolving more than 30,000 tenancy deposit disputes, we ensured that deposits were returned fairly and quickly, helping households avoid the financial strain of lengthy court processes.
- Our early resolution service saved both tenants and landlords time and stress, with 42% of disputes settled without adjudication.
- By diverting disputes from the courts, we reduce demand on the justice system, creating wider savings for the public purse.

DEPOSITS PROTECTED AT MARCH 2025	DEPOSITS PROTECTED BY TDS GROUP	VALUE OF DEPOSITS PROTECTED AT MARCH 2025
TDS Insured	1,246,823	£1,804,317,010
TDS Custodial	469,810	£502,980,133
SafeDeposits	166,839	£148,537,981
TDS Northern Ireland	61,135	£43,552,000
Total TDS Group	1,944,607	£2,499,387,124

INVESTING IN INNOVATION



TDS is committed to shaping a better private rented sector not only through our services and charitable work, but also by **backing innovation in housing and property technology**. Our participation in the **Reach UK programme** enables us to support start-ups whose ideas can transform the way tenants, landlords, and agents experience renting.

Why Reach matters

By investing in early-stage companies, we help accelerate solutions that:

- **Raise standards** in the PRS through better compliance and transparency.
- **Reduce disputes** by improving communication and trust between tenants and landlords.
- **Make life easier** with tools that simplify processes for agents, landlords, and renters.
- **Support sustainability** through retrofit and environmental innovations.

We invested in **14 start-ups across the 2024 and 2025 Reach UK cohorts**. These include:

- **Retrofit finance solutions** to help landlords and homeowners fund energy improvements.
- **AI-driven compliance and prospecting tools** for agents.
- **Platforms to connect students with landlords and agents**, improving choice and transparency.
- **Digital legal and documentation services** to speed up transactions.
- **Environmental monitoring and waste reduction technologies** for residential and commercial property.

The difference this makes:

- New technologies are entering the sector faster, offering landlords and tenants better products and services.
- Start-ups benefit from our sector expertise, with opportunities to integrate into TDS platforms such as Agent+ and Landlord+.
- Our investment portfolio positions TDS at the forefront of positive change in the property sector.



## THEME 3 EDUCATION AND TRAINING

Education and training are central to raising standards and preventing disputes in the private rented sector. Through our TDS Academy, guidance and resources, and the projects funded by our charitable foundations, we help landlords, agents and tenants build the knowledge and confidence they need.

We also fund research and share evidence with policymakers, researchers and industry bodies to inform better practice and support positive change across the housing sector.

### POLICY AND RESEARCH

**Voice of the Tenant Survey (England):** Now in its fifth wave, the Voice of the Tenant Survey continues to provide nationally representative data on the experiences of over 2,000 tenants in England each year.

#### Impact

- This evidence informed our submission to the House of Commons Renters' Rights Bill Committee, leading directly to an amendment on tenant education being tabled in the Lords.
- Research was cited in second reading of the Renters' Rights Bill in the House of Lords.

**Voice of the Landlord Survey (England):** The first Voice of the Landlord Survey was published in August 2024, with a representative sample of over 2,000 landlords.

#### Impact

- Evidence submitted to Parliament and a government consultation on energy efficiency in the PRS, ensuring the landlord perspective was represented in policy debates.

**Voice of tenants and landlords in Scotland:** We launched the **Voice of the Tenant** and **Voice of the Landlord surveys in Scotland**.

- These nationally representative studies capture the lived experience of over 1,000 tenants and 1,000 landlords each year, providing robust evidence on issues such as affordability, security of tenure, property standards and rent setting.
- The first wave in 2024 included additional questions on recent reforms, giving policymakers and the sector a clear picture of how changes are being felt on the ground.

## TDS GROUP EDUCATION ACTIVITIES

Across the TDS Group, our education activities give landlords, agents and tenants the tools to prevent disputes, raise standards and make renting fairer. From accredited training and webinars to direct tenant outreach, we are helping to embed knowledge and professionalism across the sector.

### • Help Centre articles

Between 1 April 2024 and 31 March 2025, 61 new blogs were published on the Tenancy Deposit Scheme website, covering education topics for tenants, landlords, and agents.

### • Guides

We continue to develop quarterly guides in partnership with the National Residential Landlords Association (NRLA) for landlords and agents, covering topics such as Damp & Mould and Property Inventories.

### • Case Studies

We published on the TDS website monthly real-life case studies, highlighting how adjudicators reach decisions to help our customers better understand disputes.

### • Newsletters

#### ✓ Landlord & Agent Newsletters

Currently, 161,836 landlords and 9,557 agents receive our newsletters.

#### ✓ Tenant Newsletter

As of July 2025, 743,299 tenants are signed up. Three tenant newsletters were issued during the period (Nov 2024, Feb 2025 & July 2025), with the last newsletter achieving an open rate of 65%.

#### ✓ Overall Newsletter Open Rates

Across all newsletters (landlords, agents, and tenants) from 1 April 2024 to present, the average open rate is 43%.

### • Webinars & Education Events

On average, one webinar per month was delivered, either with external partners (NRLA for landlords, Propertymark for agents) or TDS-led webinars for landlords, agents, and tenants. All webinars focused on education around deposit protection, disputes, and related topics.

### • TDS Academy

In 2024/25 TDS Academy delivered 50 training sessions on tenancy deposit protection and disputes to 274 landlords and agents. All attendees receive a certificate which can be used to gain CPD points. Courses include TDS Foundation Course and TDS Adjudication Workshop.

### • Dampsmart Partnership

Helps landlords and tenants manage damp and mould cost-effectively. Dampsmart is a technology tool which assesses the amount of moisture in a home and uses numerous data points to identify the root cause and the most effective solutions.

## OUTBOUND CALL CENTRE

Our Outbound Call Centre is a key part of how we proactively educate and support customers. By reaching out directly to tenants and landlords, the team helps build awareness of deposit protection, dispute resolution and tenancy rights – ensuring issues are resolved before they escalate.

## SUPPORTING TENANTS

Each call aims to help tenants feel more confident and financially secure by:

- Confirming deposit protection – reassuring tenants their deposit is safely held and accessible through their TDS account.
- Educating on tenant support and dispute resolution – explaining how TDS services work and what to do if issues arise during or at the end of a tenancy.
- Introducing digital tools – encouraging use of Tylfe, which allows users to manage their deposit, download their certificate, and access useful services such as Info Hub, My Housing Issue Gateway, and Tenancy Redress Service (TRS) via a free tenant app.
- Promoting financial wellbeing – reminding tenants about the importance of contents insurance and, with consent, referring them to Safe House Insurance for tailored cover.
- ✓ From April 2025, all policies included pet damage cover by default, supporting upcoming requirements under the Renters' Rights Act.

It's been really helpful to have someone explain how it all works – I didn't realise how easy it was to check if my deposit was protected.

– Tenant contacted through the Outbound Call Centre

## SUPPORTING LANDLORDS

The team ensures landlords are aware of resources designed to help them manage properties responsibly and in compliance with regulations through:

- **Account access and management**  
Confirming login details and ensuring landlords can administer deposits directly.
- **Promoting Landlord+**  
Introducing benefits and offers such as TDS Academy courses, Safe2 certificates, and guidance to support compliance.
- **Insurance and rent protection**  
Informing landlords of Safe House Insurance products, including building and contents cover and Rent Guarantee Insurance, launched in April 2025 ahead of the Renters' Rights Act; gaining consent for follow-up calls where appropriate.
- **Re-protection reminders**  
Prompting landlords to re-protect deposits to ensure full coverage; activity peaked in July, when seasonal tenancy renewals were at their highest.

## KEY PROGRESS TO DATE

The Outbound Call Centre service launched in October 2024. By end March 2025 the team contacted **36,858 tenants and landlords**.

- 17,352 tenants – downloaded Tylfe
- 16,212 tenants – activated their account
- 2,019 landlords – confirmed use of Landlord+
- 74 landlords – confirmed deposits re-protected

## UNIVERSITY OF STRATHCLYDE LAW CLINIC

### Housing Dispute Resolution Project

**£123,375 awarded (over 3 years)** by SafeDeposits Scotland Charitable Trust

This project funds a supervising solicitor and support staff to expand the Law Clinic's capacity in housing casework, mediation, and representation for tenants and landlords. It also provides practical training for law students in real housing disputes.

#### Impact

- 110 housing enquiries handled; 50+ cases taken on for full representation.
- Secured successful outcomes, including financial redress for tenants wrongly charged or evicted.
- Strengthened access to justice where clients were ineligible for legal aid.
- By combining education, access to justice, and direct service delivery, the Law Clinic helps resolve disputes fairly and develop the next generation of housing law specialists.

## SHARE LEARNING LTD

### Tenant PRS Portal

**£15,000 awarded (1 year)** by the SafeDeposits Scotland Charitable Trust

Share Learning developed an interactive online learning portal for private renters. The platform provides accessible guidance on rights, responsibilities, and tenancy management, with pathways to formal qualifications and even careers in housing.

#### Impact

- Portal launched and piloted with early users from local tenant networks.
- Received interest from local authorities and universities as a model for digital tenancy education.
- Participants described it as "a game changer for anyone trying to understand their tenancy rights."

The project demonstrates how digital tools can widen access to information and support, building confidence and long-term resilience among tenants.



## UNDER ONE ROOF

### Training for Landlords and Agents

**£50,000 awarded (over 2 years)** by SafeDeposits Scotland Charitable Trust (SDSCT)

Funding from SDSCT enabled Under One Roof to expand its education and training for landlords, agents, and property owners. The project promotes better understanding of maintenance, energy efficiency, and regulation, while piloting approaches to involving tenants in property management decisions.

#### Impact

- 248 landlords and professionals trained in just five months.
- 459 individual enquiries responded to through the advice service.
- Engagement with six MSPs, raising awareness of private rented sector issues at constituency level.

By improving knowledge and standards, Under One Roof helps make housing safer and more sustainable for tenants across Scotland.

## SHELTER

### Private Rented Sector Learning Officer

**£23,438 awarded** from SafeDeposits Scotland Charitable Trust

The project involved the appointment of a part-time PRS Learning Officer to gather information, create content and video resources and training sessions, and assist helpline staff with private rented sector (PRS) queries regarding recent updates and changes to legislation.

#### Impact

The project delivered a briefing to 56 practitioners on rent adjudication. It also delivered two workshops to Citizens Advice Bureau advisers. Attendees reported as “more confident in their knowledge after the session”. The project developed a tool for assured and short-assured tenants in relation to new rent adjudication process and collaborated with Student Advisory Services to produce 3 videos to help students in the PRS.

## UNIVERSITY OF STRATHCLYDE LAW SCHOOL

### PhD on PRS Evictions

**£78,113 awarded (over 3 years)** by SafeDeposits Scotland Charitable Trust (SDSCT)

A research partnership between SDSCT and the University of Strathclyde Law School is examining eviction practices in the private rented sector. The study aims to improve understanding of how tenancy law reforms are working in practice and to provide evidence that supports fairer outcomes for tenants and landlords alike.

#### Impact

- PhD in progress; initial findings already shared at housing policy forums.
- Expected to inform future tenancy reform and access to justice policy in Scotland.

## CIH NORTHERN IRELAND

### Educating Landlords

**£10,000** from TDS Northern Ireland

To provide a cohort of landlords in Northern Ireland with the CIH Level 2 qualification, promoting professionalism in property management, with a focus on Northern Ireland legislation. Project launched in 2024/25 with first training sessions set to be delivered in 2025/26.

## HOUSING RIGHTS

### Empowering Tenants

**£20,000 over 2 years** from TDS Northern Ireland

Surveys to better understand experiences of private tenants to inform policy alongside bursaries for low-income tenants to participate in Housing Rights’ training programme.

#### Impact

Project launched in 2024/25. Two surveys currently being drafted exploring issues related to access, affordability and property condition.

## THEME 4 HEALTH AND WELLBEING

Our services do not just protect money or resolve disputes — they also improve people's wellbeing. Renting and housing disputes can be stressful, time-consuming, and emotionally draining. By offering quicker, fairer routes to resolution and supporting constructive relationships, we help reduce stress and create a more positive experience for everyone involved.

### EARLY RESOLUTION

As part of our core deposit dispute resolution services, we provide opportunities for customers to settle disagreements quickly and informally before formal adjudication. We hope that this process helps parties reach agreement sooner, reduces stress and promotes positive relationships.

- Our **self-resolution and early resolution services** give tenants and landlords clarity and closure faster, preventing disputes from dragging on.
- Tenants receive deposits back more quickly, while landlords can prepare their properties for new lets without unnecessary delays.
- In 2024/25 42% of cases are being resolved early due to our early and self-resolution processes.



# THE POWER OF EARLY RESOLUTION

## CASE STUDY

Dealing with property disputes can be a stressful experience for both landlords and tenants. However, embracing early resolution can transform what might be a lengthy process into a swift, mutually beneficial outcome. A recent dispute involved a £140 claim for damage to external brickwork. The tenant argued the area was public and regularly accessed by contractors. After reviewing the evidence, our team advised the agent that success at adjudication was unlikely. The landlord agreed to withdraw the claim.

Where a case is resolved early with an agreement for a deduction from a tenant's deposit, the landlord can access the disputed funds straight away. This means they have the resources required to carry out remedial works promptly, preparing the property for the next tenancy without unnecessary delay. For the tenants, early resolution means they can receive their deposit or a portion of it back quickly and move on to their next rental, avoiding the stress of a drawn-out formal adjudication.



## CASE STUDY

## TENANCY REDRESS SERVICE

The Tenancy Redress Service (TRS) is part of our core mission to make renting fairer and less stressful. It offers free, impartial mediation to help landlords and tenants resolve mid-tenancy issues before they escalate into legal disputes.

In August 2024, TDS Resolution (England & Wales) became the Tenancy Redress Service, and in May 2025, SDS Resolve (Scotland) joined the scheme — creating a single, UK-wide service accessible to tenants and landlords in England, Scotland, and Wales.

### Impact

Between April 2024 and January 2025, TRS:

- Received 169 enquiries, the majority from tenants (102).
- Supported 6 mediation cases, all successfully resolved.
- Provided advice and early intervention in 5 additional cases, leading to informal resolution.
- Dealt with issues including repairs (13 cases), rent arrears (31), property standards (11), and threatened evictions (15).

Each mediation not only resolves a problem but also improves communication and confidence between landlords and tenants, reducing anxiety and preventing repeat issues.

## CASE STUDIES

### Mediation in Action

1

#### Repair Dispute Resolved Through Mediation

A tenant raised concerns about delays to essential repairs. The landlord explained they were awaiting parts and had experienced contractor issues. With TRS mediation, both parties agreed on a new timetable for works and regular progress updates. The tenant was satisfied with the outcome and remained in the property.

2

#### Rent Arrears Agreement Prevented Eviction

A landlord approached TRS about rent arrears after a tenant's job loss. Through mediation, the tenant provided evidence of a new income and proposed a realistic repayment plan. The landlord accepted, avoiding eviction and allowing the tenancy to continue successfully.

3

#### Access for Inspection Dispute Resolved Amicably

A landlord sought access to carry out a routine inspection, but the tenant was uncomfortable due to short notice and previous privacy concerns. TRS facilitated a conversation that led to agreement on a clear notice period and mutually acceptable timings for future visits.



## PARTNERSHIP AND PREVENTION

TRS worked closely with Crisis and Age Concern in 2024/25 to promote mediation and ensure vulnerable groups had access to early support. These partnerships demonstrate how redress and prevention can work hand in hand to reduce homelessness risk and housing stress.

We often see how a simple conversation, supported by a neutral mediator, can turn conflict into agreement — giving both tenants and landlords confidence and peace of mind.

– TRS Mediator

### Why it matters

Going forwards we hope to measure how, by offering a simple, accessible route to resolution, it:

- Reduces stress and uncertainty for tenants and landlords.
- Prevents escalation into costly legal processes.
- Supports housing stability and tenancy sustainment.

## POSITIVE ACTION IN HOUSING

### Migrants' Rights Project

**£12,974 awarded (1 year)** by SafeDeposits Scotland Charitable Trust

Funding from the Trust supported Positive Action in Housing's Migrants' Rights Project, which provides housing and immigration advice, mediation, and advocacy for migrants and refugees across Scotland. The project also trained advisers in mediation and conflict resolution to help prevent homelessness and reduce stress for vulnerable tenants.

### Impact

- **102 tenants supported**, including many from Romanian Roma communities.
- **27 individuals** secured Settled Status and access to stable income.
- Advisers resolved multiple discrimination and housing condition cases.
- One participant described the project as "a bridge to a safer home and a fair chance to rebuild."

This project demonstrates how early advice and culturally competent mediation can tackle inequality and promote housing stability.

## RESILIENT RENTERS

### Southside Community Centre Association

**£11,780 awarded (1 year)** by SafeDeposits Scotland Charitable Trust

This project delivers weekly sessions in Edinburgh that help current and future private tenants understand their rights and responsibilities, manage finances, and build the confidence to sustain tenancies. The workshops also offer practical support on energy efficiency, budgeting, and communication with landlords.

#### Impact

- Provided direct support to over **70 tenants and prospective renters**.
- Participants reported increased confidence in approaching landlords and resolving issues early.
- Feedback highlighted that the sessions reduced stress and improved understanding of tenancy responsibilities.

By empowering tenants to take control of their housing situations, Resilient Renters helps to prevent crises before they arise, strengthening both individuals and communities.

## SCOTTISH MEDIATION

### Mediating Skills Workshops and Neighbours Mediation Service

**£28,763 awarded (1 year)**

This project delivered two strands of work: a series of **Mediating Skills Workshops** for landlords and letting agents, and a **free neighbour mediation service** to address disputes not covered by existing provision. The initiative was developed in response to a clear need for more accessible mediation and better conflict-resolution skills within the private rented sector.

#### Impact

- **12 mediation workshops** delivered across 2024/25, attended by **158 landlords and letting agents**.
- Workshops focused on mediation techniques, communication and relationship-building skills to help prevent conflicts escalating into costly disputes.
- **3 neighbour mediation enquiries** successfully supported, covering issues such as noise and shared space disagreements.
- **Landlord Accreditation Scotland** described the workshops as "essential training that fills a clear gap in the industry."
- Participant feedback was overwhelmingly positive, with one agent noting:

*"I'm really keen to take some of these methods back to the team — I'd love for everyone to do this training."*

By equipping housing professionals with mediation skills and providing accessible support for neighbour disputes, this project strengthens relationships, reduces conflict, and contributes to healthier, more harmonious communities.

# NEW HOMES OMBUDSMAN SERVICE DRIVING STANDARDS AND RESTORING TRUST

The New Homes Ombudsman Service (NHOS) plays a vital role in improving quality, fairness, and confidence in the new homes sector. It provides a free, impartial route for homeowners to raise concerns with their builders or developers, helping resolve disputes efficiently and ensuring lessons are learned across the industry.

NHOS not only secures redress for individual homeowners but also supports the wider goal of improving build quality and customer service in new housing — contributing to greater wellbeing, accountability, and trust.



## Our impact in 2024/25

In the 2024/25 financial year, NHOS continued to expand its casework and strengthen outcomes for consumers:

- **69 formal Ombudsman decisions** were issued.
- ✓ 11 upheld in full
- ✓ 43 upheld in part
- ✓ 15 not upheld
- **£66,697** in compensation awarded through formal decisions.
- ✓ Average award: £1,710
- ✓ Average time to issue a decision: 21 days
- ✓ Average case handling time: 64 days

Alongside formal adjudications, NHOS promotes early engagement between developers and homeowners to reach fair outcomes faster.

## EARLY RESOLUTION AGREEMENTS

- **60 cases** were settled through early resolution in 2024/25.
- A total of **£204,058** in compensation was agreed between parties (excluding agreed corrective works).
- **Average financial agreement: £3,401.**

Early resolution allows issues to be addressed before they escalate, reducing stress for homeowners and helping developers maintain positive relationships with their customers.

*The Ombudsman's decision helped us feel heard and restored our confidence that developers can be held accountable when things go wrong.*

– NHOS Homeowner

## Why it matters

Through fair, transparent decisions and constructive early resolution, NHOS:

- Provides homeowners with confidence and peace of mind.
- Encourages better communication and accountability from developers.
- Drives continuous improvement across the new homes industry.

The service continues to play a critical role in protecting consumers and promoting higher standards — ensuring that new homes meet not only building requirements but also customer expectations of fairness and quality.

# RESTORING TRUST IN NEW HOMES

## CASE STUDY

A homeowner complained about poor communication and long delays in fixing defects after moving into their new property. The issues had caused stress and left them feeling ignored.

Through the New Homes Ombudsman Service, the case was reviewed impartially. The developer was required to carry out remedial works within an agreed timescale and to improve its communication with the customer.

For the homeowner, this meant clarity, closure and the reassurance that their concerns had been taken seriously. For the developer, the process highlighted where systems needed to change to prevent similar problems in the future.

This case demonstrates how fair dispute resolution not only reduces stress for individuals but also helps raise standards across the sector — creating better experiences for future homebuyers.



CASE STUDY



NEW HOMES  
OMBUDSMAN SERVICE



## **THEME 5** EQUAL OPPORTUNITY AND WORK WHICH MAKES A POSITIVE DIFFERENCE

Promoting equality, fairness and opportunity is central to how we work. Across our Group and with our partners and member organisations, we champion professional standards, create opportunities for learning and growth and help to build a more inclusive and professional housing sector.



## MEMBERS' USE OF SOCIAL IMPACT GRANTS FROM TDS



RICS is a professional body working for the public advantage to advance knowledge, uphold standards, and inspire current and future professionals. Its members, working to RICS standards, help to create and protect built and natural environments that are sustainable, resilient and inclusive for all. The Institution's work delivers social value by helping to ensure that the management of housing and the associated built environment operates transparently, ethically and with consumer protection at its heart.

As one of its Members, TDS provides RICS with a social impact grant. In 2024/25 the grant helped to support RICS' investment in a range of initiatives aimed to bring positive social and environmental impact in areas such as industry standards, guidance, support, consumer advice, research and education.

Examples of initiatives in 2024/25 which the TDS grant has helped to support include:

### Tackling Economic Inequality

- RICS has continued its programme of financial support to encourage social mobility and inclusion for example:
  - ✓ The Chartered Surveyors Student Bursary Programme, established and run by the Worshipful Company of Surveyors (WCCS), assists talented students from underrepresented backgrounds in entering the property industry
  - ✓ In 2025, RICS sponsored two RICS members through the We Rise In Leadership Development Programme for senior level talent from Global Ethnic Minority backgrounds

While the work of our Members contributes across multiple social impact themes — including education, consumer protection and community confidence — we present it here together to reflect their role as system-wide enablers of professional standards.

### Education and Training

- RICS developed and published a new industry standard on the Responsible use of Artificial Intelligence [Artificial Intelligence in the natural and built environment sector] in surveying practice to support property professionals harness the potential of AI in a responsible way in order to uphold ethical standards and protect the public
- RICS added to its body of accessible and impartial consumer guidance [Consumer guides] with a number of new areas of advice on critical issues of public concern:
  - ✓ Retrofitting and improving the energy efficiency of your home
  - ✓ Fire safety for homeowners, occupiers and residents including landlords
  - ✓ Reinforced autoclaved aerated concrete (RAAC)
  - ✓ Damp and mould
- Development of a new standard in Residential Stock Condition survey [New social housing stock condition survey standard to be developed by RICS and NHF] which provides a framework to be used across residential housing stock ensuring that stock condition surveys meet an agreed standard, and can be audited consistently by bodies such as the Social Housing Regulator. The initial consultation draft (from late 2025) will focus on stock owned and operated by housing associations, local authorities, for profit registered providers and the Ministry of Defence.

- The RICS Home Survey Standard [Home survey standard] is relied upon tens of thousands of home purchases each year. In 2025 RICS undertook a public consultation on extensive changes to the standard for home condition surveys.
- Following publication of a new RICS standard for the retrofit of domestic property, in 2025 RICS has developed a new professional pathway for retrofit specialists to qualify as RICS members. The new planned Associate RICS membership pathway [Residential Retrofit Surveying (AssocRICS) pilot pathway], will be piloted in 2026 with a view to rolling it out promptly following this.
- Throughout 2024-5 RICS held an extensive programme of events to encourage a diverse and talented next generation of professionals and increase social mobility. For example:
  - ✓ RICS hosted more than 300 students, graduates and apprentices for insight days and professional/career development events in partnership with non-profit organisations such as The Land Collective, Muslims in Construction and Gen Z Recruits
  - ✓ Exhibited at the Festival of the Girl, introducing roughly 1,100 children aged 7-11 to Surveying
  - ✓ Collaborated with more than a dozen grassroots organisations supporting students into the built and natural environment to develop the Inspire to Hired project, a new platform launching in 2026



## propertymark

Propertymark is the professional body for letting and estates agents, and other professionals in the UK property sector and it works for the public advantage by championing high standards, offering trusted guidance, and ensuring the voices of property professionals and consumers are reflected in both policy and practice.

Alongside RICS, Propertymark is a Member of TDS, which provided Propertymark with a Social Impact Grant in 2025/25 which has been utilised to support a number of initiatives in furtherance of TDS' social purposes.

Examples of some initiatives which the TDS Social Impact Grant has supported in 2024/25 include:



### Communities

- Propertymark commissioned consumer research from YouGov in relation to grounding standards and policy in lived experience. This project explored consumer experiences of buying, selling, letting and renting homes. More than 1,000 consumers with recent involvement in property transactions participated in the research.

### Key Findings

- Consumers consistently prioritised trust, transparency and clear communication from agents.
- Many reported uncertainties about their rights and responsibilities during transactions.
- There was a strong appetite for accessible guidance and visible markers of professionalism when choosing an agent.

The research also reinforced that consumers value agents who can explain processes plainly, set realistic expectations on costs and timelines, and demonstrate up-to-date knowledge of legal obligations. These insights are informing Propertymark's consumer guides work, activity, learning content and member resources, ensuring that the standards Propertymark promote and the advice it gives to the UK Government along with devolved administrations, reflects what consumers say will most improve confidence and outcomes.

## Education and Training

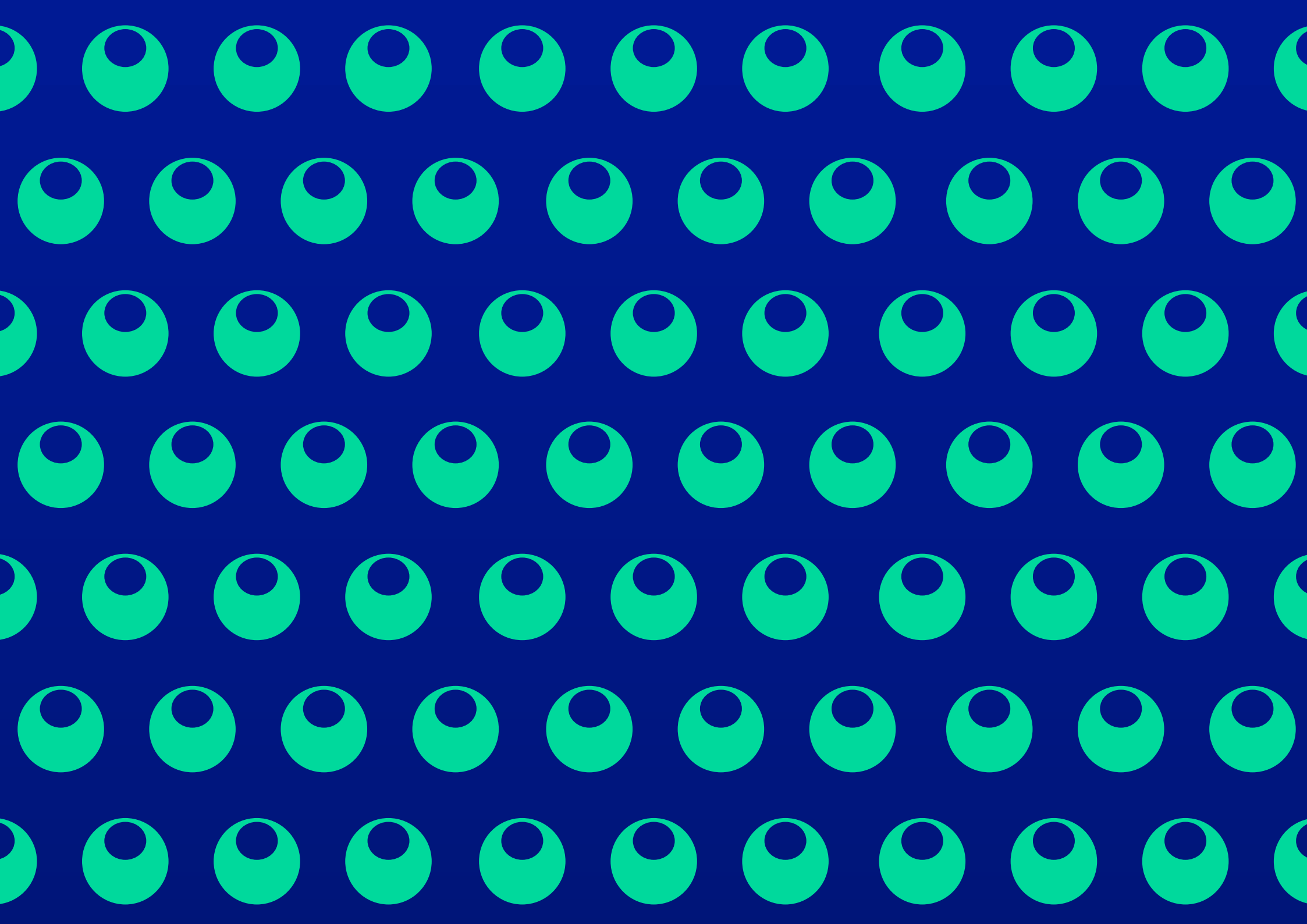
### Renters' Rights Act

- Propertymark has been running Renters' Rights Act roadshows to ensure that its members and consumers are ready for the implementation of the new Act.
- A flagship programme this year has seen the delivery of seven national Renters' Rights Act roadshows. These events were designed as open, practical learning forums to educate all key stakeholders affected by the forthcoming legislation letting agents, landlords, suppliers, local authorities and partners.
- Each roadshow combined accessible policy briefings with implementation guidance, real-world case studies and extended Q&As with technical experts.
- By making attendance inclusive and taking the programme nationwide, Propertymark has helped reduce uncertainty, support early compliance planning, and promote consistent standards of service for renters and landlords.
- Across the series, more than 2,000 people were reached in-person, strengthening sector preparedness and supporting a smoother transition to the new regulatory framework.

### Move iQ partnership

- Propertymark's partnership activity with Phil Spencer's consumer advice organisation, Move iQ, has extended public impact by giving practical guidance on property issues to more than 1.2m consumers in 2025 alone.
- Through joint content, media collaboration and mutual signposting, Propertymark has broadened access to practical, independent advice for households navigating complex property decisions.
- Propertymark engaged practicing agents in the creation of Phil Spencer's ebook "No Nonsense Guide to Selling your Home", helping consumers understand the value of choosing qualified, regulated professionals, reducing transaction risk and supporting better-informed choices.

Collectively, these initiatives alongside wider work across Propertymark's digital platforms, demonstrate measurable social impact: large-scale education on systemic reform, robust consumer insight to guide sector change, and trusted advice delivered through high-reach partnerships. They reflect Propertymark's commitment to act with integrity, lead the industry, pursue continuous improvement, and champion education for the benefit of the public and the long-term health of the lettings sector.







## TDS GROUP

Established since 2003, TDS (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. TDS Northern Ireland Ltd is a wholly owned subsidiary of TDS. TDS holds a controlling interest in SafeDeposits Scotland Ltd and a non-controlling interest in Money Shield Ltd. NHO Service Ltd is a subsidiary of TDS.



RICS and Propertymark are Member guarantors of TDS and are represented on the Board.

NRLA is a key partner of TDS and is also represented on the Board.

Future Social Impact Reports will include examples of how our Members are helping to deliver TDS' social purpose objectives.



**0300 0371000**



[tdsgroup.uk](https://tdsgroup.uk)



West Wing, First Floor, The Maylands Building, 200 Maylands Avenue, Hemel Hempstead, HP27TG