

Letting Protection Service Scotland

Deposits for the period ending 31 March 2021

Total number of tenancy deposits paid to the Scheme	16,309
Total value of tenancy deposits paid to the Scheme	£11,318,899.29
Total number of tenancy deposits repaid to tenants	12,405
Total number of tenancy deposits repaid to landlords (and their agents)	2,672
Total number of tenancy deposits repaid to both tenant and landlord (split repayments)	11,179
Total number of tenancy deposits repaid	26,256
Total value of tenancy deposits repaid to tenants	£6,261,067.50
Total value of tenancy deposits repaid to landlords (and their agents)	£1,523,535.27
Total value of tenancy deposits repaid to both tenant and landlord (split repayments)	£4,858,025.82
Total value of tenancy deposits repaid	£12,642,628.59
Total number of tenancy deposits held in designated accounts at 31 March 2021	29,096
Total value of tenancy deposits held in designated accounts at 31 March 2021	£26,739,930.23
Total number of 'unclaimed' deposits	1,900
Total value of 'unclaimed' deposits	£616,199.32

Dispute Resolution during the period ended 31 March 2021

Number of referrals requested by landlord	0	
Number of referrals requested by tenant	436	
Basis of the Dispute	% of total referrals	
Rent arrears	9.17	
Cleaning	49.4	
Damage	33.9	
Redecoration	10.09	
Gardening	5.04	
Missing items	7.79	
Outstanding utilities	0.91	
Other	12.61	
Time taken to resolve disputes (average number of working days)		16.27
Outcome of referrals (%):	% of total	Average value of award
Award to landlord	12%	511.74
Award to tenant	21%	368.12
Split award (landlord)		178.75
(tenant)	67%	244.11
Time taken to repay the deposit in accordance with the decision (average number of working days)		1.96
	Accepted	Rejected
Number of requests for review	26	46
Affirm decision Different decision	Affirm decision	Different decision
Outcome of review	10	16

Complaints during the period ended 31 March 2021

Complaints

(any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision of a service, or failure to provide a service, or the complaint handling process itself, where a response or resolution is explicitly or implicitly expected)

	Number
Complaints about the operation of the Scheme	37
Complaints about the dispute resolution mechanism	23
Average time taken to respond –	4.85 days

my|deposits Scotland
Annual Report 1st April 2020 - 31st March 2021

Deposits

Total number of tenancy deposits paid to the scheme		17,289
Total value of tenancy deposits paid to the scheme		£11,164,508
Total number of tenancy deposits repaid to tenants	12,204	
Total number of tenancy deposits repaid to landlords (and their agents)	2,748	
Total number of tenancy deposits repaid to both tenant and landlord (split repayments)	4,751	
Total number of tenancy deposits repaid		19,703
Total value of tenancy deposits repaid to tenants	£6,256,963	
Total value of tenancy deposits repaid to landlords (and their agents)	£1,339,506	
Total value of tenancy deposits repaid to both tenant and landlord (split repayments)	£3,872,829	
Total value of tenancy deposits repaid		£11,469,298
Total number of tenancy deposits held in designated accounts at 31 March 2020		58,401
Total value of tenancy deposits held in designated accounts at 31 March 2020		£27,870,594
Total value of 'unclaimed' deposits		£1,775,906
Total number of 'unclaimed' deposits		7,298

Dispute Resolution

Number of referrals requested by landlord	0	
Number of referrals requested by tenant	999	
Basis of the dispute:	% of total referrals	average value (of the disputed amount)
Cleaning	29%	£343
Damage	20%	£426
Redecoration	12%	£472
Missing Items	9%	£407
Rent Arrears / Outstanding Bills	14%	£447
Other	16%	£386
Total	100%	£413
Time taken to resolve disputes (average number of working days)	11	
Outcome of referrals (%):	% of total	average value of award
Award to landlord	14%	£316
Award to tenant	14%	£342
Split award	72%	£415
Time taken to repay the deposit in accordance with the decision (average number of working days)	1	
	Accepted	Rejected
Number of requests for review	14	98
	Affirm decision	Different decision
Outcome of reviews	1	13

Complaints

(any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision of a service, or failure to provide a service, or the complaint handling process itself, where a response or resolution is explicitly or implicitly expected.)

	Number	Time taken to respond (Average number of working days)
Complaints about the operation of the scheme	29	3
Complaints about the dispute resolution mechanism	18	2

To be attached:

Statement of the financial position of the Scheme

Set of independently audited accounts

Breakdown of income and expenditure during the financial year assessed against the projected income and expenditure for that year

Statement of how accrued interest has been distributed, applied or invested

Business Plan - During the original evaluation of proposals, all schemes were asked to provide a business plan up to the point of being able to cover the cost of its operations using only its own finances, including interest - self-financing. All schemes are asked to revisit this and to provide a revised business plan for a minimum of 3 years including a revised estimate of when each scheme believes they will be self financing.

Key Performance Indicators (See separate word table)

SafeDeposits Scotland Limited
Annual Report 1 April 2020 - 31 March 2021

Deposits

Total number of tenancy deposits paid to the scheme		73,076
Total value of tenancy deposits paid to the scheme		£53,624,603.89
Total number of tenancy deposits repaid to tenants	23,762	
Total number of tenancy deposits repaid to landlords (and their agents)	9,802	
Total number of tenancy deposits repaid to both tenant and landlord (split repayments)	32,768	
Total number of tenancy deposits repaid		66,331
Total value of tenancy deposits repaid to tenants	£20,046,247.33	
Total value of tenancy deposits repaid to landlords (and their agents)	£5,842,600.01	
Total value of tenancy deposits repaid to both tenant and landlord (split repayments)	£21,014,058.02	
Total value of tenancy deposits repaid		£46,902,905.36
Total number of tenancy deposits held in designated accounts at 31 March 2021		146,044
Total value of tenancy deposits held in designated accounts at 31 March 2021		£110,671,759.12
Total value of 'unclaimed' deposits		£909,153.51
Total number of 'unclaimed' deposits		3,552

Dispute Resolution		
Number of referrals requested by landlord	0	
Number of referrals requested by tenant	3,577	
Basis of the dispute:	% of total referrals	average value (of the disputed amount)
Cleaning	70%	£170.71
Damage	43%	£194.06
Rent arrears	15%	£343.74
Redecoration	21%	£195.71
Gardening	8%	£137.45
Missing Items	0%	£0.00
Unpaid Utilities / Bills	0%	£0.00
Other	46%	£182.67
Total		
Time taken to resolve disputes (average number of working days)	8.5	
Outcome of referrals (%):	% of total	average value of award
Award to landlord	19%	£323.46
Award to tenant	17%	£288.08
Split award	64%	£176.67
Time taken to repay the deposit in accordance with the decision (average number of working days)	1	
	Accepted	Rejected
Number of requests for review	19	124
	Affirm decision	Different decision
Outcome of reviews	4	15

Complaints

(any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision of a service, or failure to provide a service, or the complaint handling process itself, where a response or resolution is explicitly or implicitly expected.)

	Number	Time taken to respond (Average number of working days)
Complaints about the operation of the scheme	1	2
Complaints about the dispute resolution mechanism	3	2

To be attached:

Statement of the financial position of the Scheme

Set of independently audited accounts

Breakdown of income and expenditure during the financial year assessed against the projected income and expenditure for that year

Statement of how accrued interest has been distributed, applied or invested

Business Plan - During the original evaluation of proposals, all schemes were asked to provide a business plan up to the point of being able to cover the cost of its operations using only its own finances, including interest - self-financing. All schemes are asked to revisit this and to provide a revised business plan for a minimum of 3 years including a revised estimate of when each scheme believes they will be self financing.

Key Performance Indicators (See separate word table)

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 Letting Protection Service Scotland
 Period: 01 April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
1. Response to customer enquiry or complaint		15 working days from receipt of enquiry or complaint		100%								
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<p>Evidence</p> <p>All enquiries and complaints have been responded to within the KPI.</p> <p>60 complaints have been processed over the year (37 complaints about the operation of the scheme, 23 complaints about the dispute resolution mechanism).</p>												
<p>Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)</p>												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 Letting Protection Service Scotland
 Period: 01 April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
2. Return of undisputed deposit		5 working days (in accordance with regulation 26(2), 27(2)(b) or 28(2))		100%								
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Evidence												
All disputed funds have been returned within the KPI.												
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)												
Our automated system processes payments as soon as they have been authenticated by both parties, or a 30 day period has expired where a response has not been received to a claim that has been started. Undisputed deposit amounts are returned within 2 working days.												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 Letting Protection Service Scotland
 Period: 01 April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
3. Resolution of a referral to dispute resolution		20 working days from referral of dispute		100%								
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<p>Evidence</p> <p>436 Adjudications have been completed over the year. All Decisions were completed within 20 working days.</p>												
<p>Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)</p>												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 Letting Protection Service Scotland
 Period: 01 April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
4. Notification of dispute resolution decision		5 working days from decision		100%								
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Evidence												
All notifications have been issued within the KPI.												
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 Letting Protection Service Scotland
 Period: 01 April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
5. Return of deposit following notification of dispute resolution decision		5 working days from the expiry of the 10 day period allowed for request of review		100%								
Note: KPI 5 as set out in the Schedule to the Tenancy Deposit Schemes (Scotland) Regulations 2011 is incorrect. Please report on performance against the correct definition of the KPI, as set out above.												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Evidence												
All payments have been made within the KPI.												
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 Letting Protection Service Scotland
 Period: 01 April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
6. Accept or reject request for review of adjudicator decision in dispute resolution		5 working days from receipt of request		100%								
Note: It is acknowledged that KPI 6 may be difficult to achieve given that the scheme administrator may not accept a request for review without inviting written representations from the other party. SG will take this into account when assessing performance against this KPI.												
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Evidence												
72 requests have been received over the year; all requests have been dealt with within the KPI.												
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)												
The quarterly report for Q3 quoted 26 requests for review, where the total was subsequently changed to 27. The quarterly report for Q4 quoted 18 requests, where the total was subsequently changed to 19. The reasoning for these discrepancies is due to the manual completion of the data log, where items were added following the quarterly reports being issued.												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 Letting Protection Service Scotland
 Period: 01 April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
7. Complete review of adjudicator decision		10 working days from referral under regulation 38(1)		100%								
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<p>Evidence</p> <p>26 reviews have been accepted over the year; all reviews have been completed within the KPI.</p>												
<p>Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)</p> <p>The quarterly report for Q3 quoted 4 reviews accepted, where the total was subsequently changed to 5. The reasoning for this discrepancy is due to the manual completion of the data log, where an item was added following the quarterly report being issued.</p>												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
my|deposits Scotland
Period: 1st April 2020 – 31st March 2021

Performance area	Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)
1. Response to customer enquiry or complaint	15 working days from receipt of enquiry or complaint	100%

Actual Performance

April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 my|deposits Scotland
 Period: 1st April 2020 – 31st March 2021

Performance area	Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)
2. Return of undisputed deposit	5 working days (in accordance with regulation 26(2), 27(2)(b) or 28(2))	100%

Actual Performance

April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
96%	99%	100%	100%	100%	100%	99%	100%	100%	100%	100%	100%	100%

Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)

KPI 2 - The 99% achievement is due to us being provided with incorrect tenant payment details which in turn makes us unable to complete the payment process in our system. If we remove these cases we achieve the full 100% of this KPI.

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 my|deposits Scotland
 Period: 1st April 2020 – 31st March 2021

Performance area	Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)
3. Resolution of a referral to dispute resolution	20 working days from referral of dispute	95%

Actual Performance

April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	98%	100%	100%

Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 my|deposits Scotland
 Period: 1st April 2020 – 31st March 2021

Performance area	Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)
4. Notification of dispute resolution decision	5 working days from decision	100%

Actual Performance

April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
mydeposits Scotland
Period: 1st April 2020 – 31st March 2021

Performance area	Acceptable performance time	Performance area
5. Return of deposit following notification of dispute resolution decision	5 working days from the expiry of the 10 day period allowed for request of review	100%

Note: KPI 5 as set out in the Schedule to the Tenancy Deposit Schemes (Scotland) Regulations 2011 is incorrect. Please report on performance against the correct definition of the KPI, as set out above.

Actual Performance

April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	99%	100%	100%	100%

Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
my|deposits Scotland
Period: 1st April 2020 – 31st March 2021

Performance area	Acceptable performance time	Performance area
6. Accept or reject request for review of adjudicator decision in dispute resolution	5 working days from receipt of request	100%

Note: It is acknowledged that KPI 6 may be difficult to achieve given that the scheme administrator may not accept a request for review without inviting written representations from the other party. SG will take this into account when assessing performance against this KPI.

Actual Performance

April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)

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Tenancy Deposit Scheme – Annual Report – Key Performance indicators
 my|deposits Scotland
 Period: 1st April 2020 – 31st March 2021

Performance area	Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)
7. Complete review of adjudicator decision	10 working days from referral under regulation 38(1)	95%

Actual Performance

April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
(SafeDeposits Scotland)
Period: 1st April 2020 – 31 March 2021

+ Performance area		Acceptable performance time					Key indicator for acceptable performance (% of instances in which performance is achieved)						
1. Response to customer enquiry or complaint		15 working days from receipt of enquiry or complaint					100%						
Actual Performance													
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year	
n/a	n/a	n/a	100%	100%	n/a	n/a	n/a	n/a	n/a	100%	100%	100%	
<p>Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)</p> <p>Average time to respond was 2 days. 1 complaint about customer service and 3 complaints about adjudication decisions.</p> <p>The complaint about customer service was upheld and an apology issued. The team member in question was addressed directly. The other complaints were not upheld.</p> <p>Complaints received in July (1), August (1), February (1) and March (1).</p>													

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
(SafeDeposits Scotland)
Period: 1st April 2020 – 31 March 2021

Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)												
66,331 payments made for the year.												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
(SafeDeposits Scotland)
Period: 1st April 2020 – 31 March 2021

Performance area					Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)							
3. Resolution of a referral to dispute resolution					20 working days from referral of dispute	95%							
Actual Performance													
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year	
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance) Decisions were issued in an average of 8.5 working days in the year.													

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
(SafeDeposits Scotland)
Period: 1st April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
4. Notification of dispute resolution decision		5 working days from decision		100%								
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<p>Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)</p> <p>Decisions were issued in an average of 1 working day in this year.</p>												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
(SafeDeposits Scotland)
Period: 1st April 2020 – 31 March 2021

Performance area		Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)										
5. Return of deposit following notification of dispute resolution decision		5 working days from the expiry of the 10 day period allowed for request of review	100%										
Note: KPI 5 as set out in the Schedule to the Tenancy Deposit Schemes (Scotland) Regulations 2011 is incorrect. Please report on performance against the correct definition of the KPI, as set out above.													
Actual Performance													
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year	
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)													
3,333 payments following adjudication were made in this year.													

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
(SafeDeposits Scotland)
Period: 1st April 2020 – 31 March 2021

Performance area		Acceptable performance time	Key indicator for acceptable performance (% of instances in which performance is achieved)									
6. Accept or reject request for review of adjudicator decision in dispute resolution		5 working days from receipt of request	100%									
Note: It is acknowledged that KPI 6 may be difficult to achieve given that the scheme administrator may not accept a request for review without inviting written representations from the other party. SG will take this into account when assessing performance against this KPI.												
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)												
Review requests were responded to in an average of 2.4 days this year. 143 review requests were received. 124 review requests were declined and 19 were accepted in the year.												

Tenancy Deposit Scheme – Annual Report – Key Performance indicators
(SafeDeposits Scotland)
Period: 1st April 2020 – 31 March 2021

Performance area		Acceptable performance time		Key indicator for acceptable performance (% of instances in which performance is achieved)								
7. Complete review of adjudicator decision		10 working days from referral under regulation 38(1)		95%								
Actual Performance												
April	May	June	July	August	September	October	November	December	January	February	March	Average for financial year
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Comments (including, where appropriate, reason for any failure and steps being taken to improve performance)												
19 accepted review decisions were reviewed in the year. Second decisions were issued in an average of 5.7 days in the year.												