## The role and impact of TDS in **Northern Ireland**

Ben Beadle **Managing Director** 











#### Who we are

- Owner by The Dispute Service Ltd
- □ Based in Belfast
- Not for Profit
- ☐ Founded in 2003 by RICS and ARLA

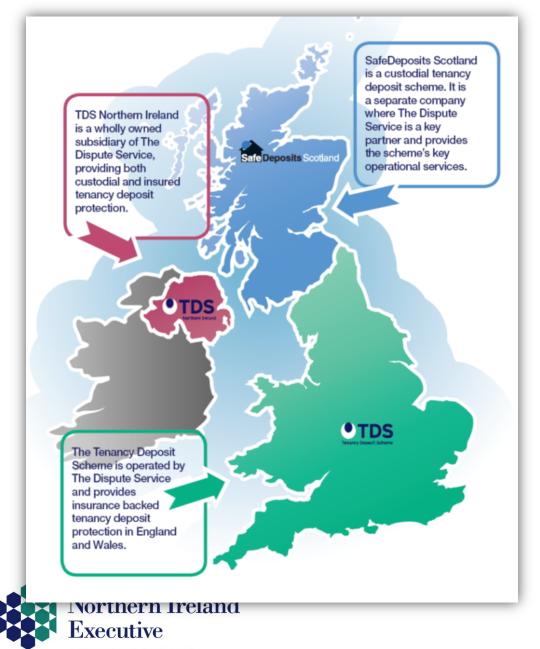


















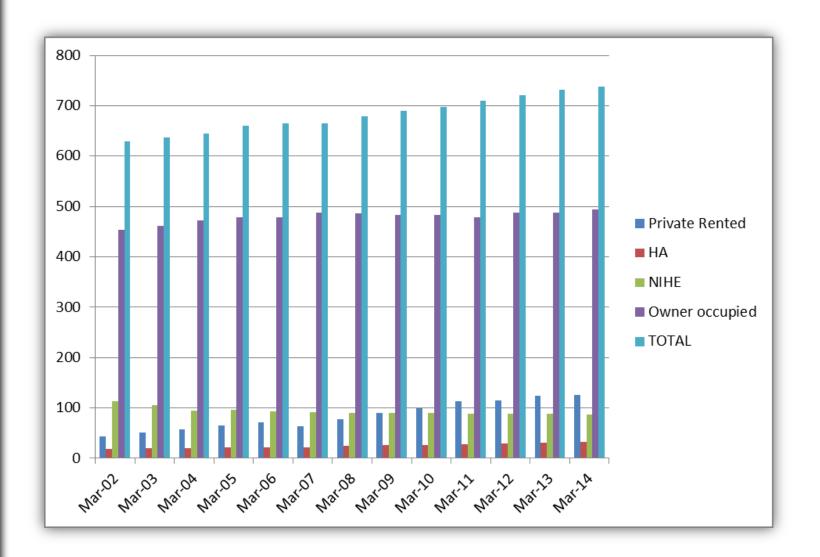


## NI Legislation...

- □ Applies to all new lettings after 1 April 2013
- □ Protect deposit in 14 days with authorised scheme
- □ Serve Prescribed Information in 28 days













### **Deposit protection in NI**

	Stock	Deposits protected	% Protected
31 March 14	124,300	17,500	14.07%
31 March 15	125,500	33,000	26.29%





- Online survey of all tenants with protected deposits
- ☐ 5 Focus Groups
- ☐ 1,200 responses





Northern Ireland





# Value of deposit provided on earlier tenancy

TDS Northern Ireland	
Average deposit value (2013-14)	£576.74
Average deposit value (2014-15)	£575.62

Average deposit in England and Wales

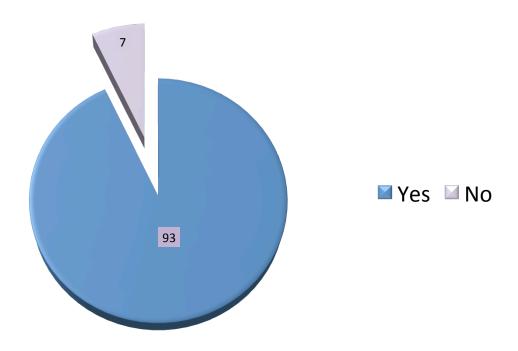
£1,181

Average deposit in Scotland





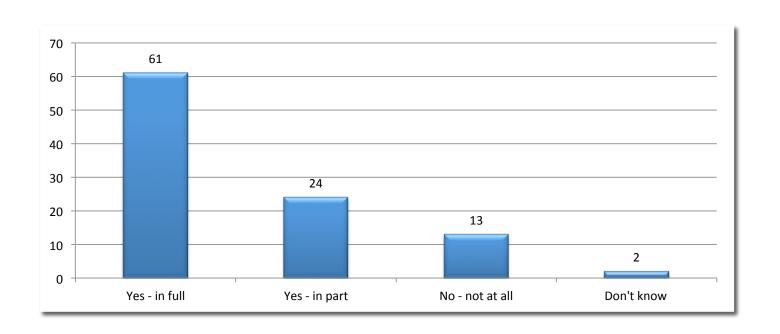
# Deposit provided on earlier tenancy?







#### Deposit returned in full?

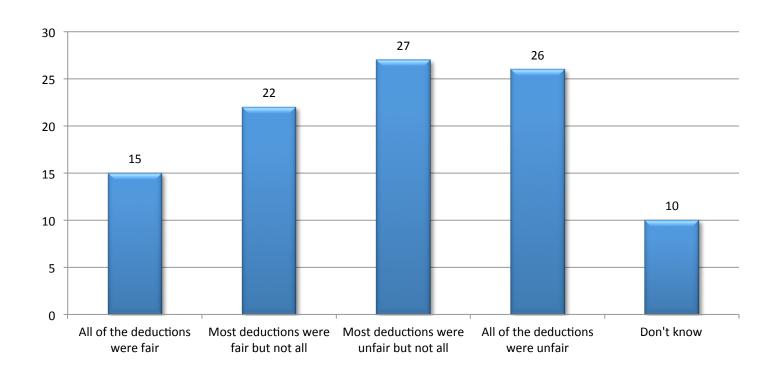


England (EHS 2012) 70% Scotland (2008) 78%





#### Were deductions fair?



Only 15% of tenants felt all deductions were fair





## **Previous disputes**

	%
Spoke/wrote to the landlord/letting agent	71
Did not try to get deposit back	25
Spoke to a solicitor	5
Involved Housing rights Service	3
Asked the council to intervene	1





## A dispute deluge?







# Disputes in Northern Ireland 31 March 2015

Deposits protected 32,722

Disputes 335

% disputes 1.02%

TDS England & Wales 0.95%

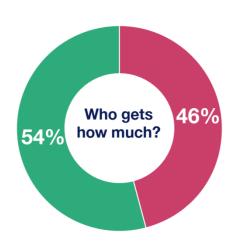


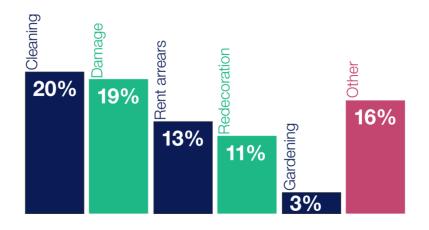




#### Disputes...



























#### Reasons for low level of disputes?

- ☐ Knowledge imbalance
- □ Fear
- □ Urgency
- □ ??????





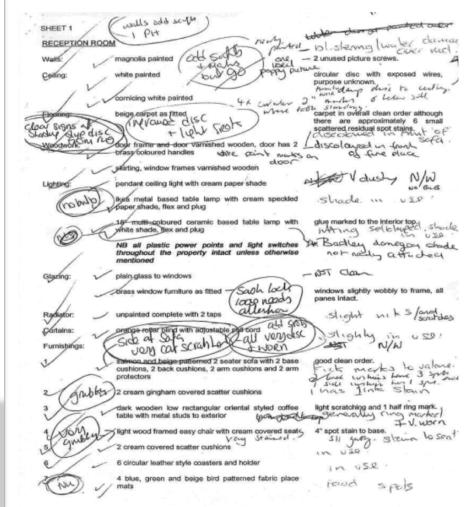
#### Reducing disputes

- Clear tenancy agreement
- □ Inventory/Check in
- Descriptions of condition/cleanliness
- Dates and agreed photos
- Check outs
- Rent statements
- ☐ Clear audit trails of evidence





#### Inventories/check in/check outs [NI]

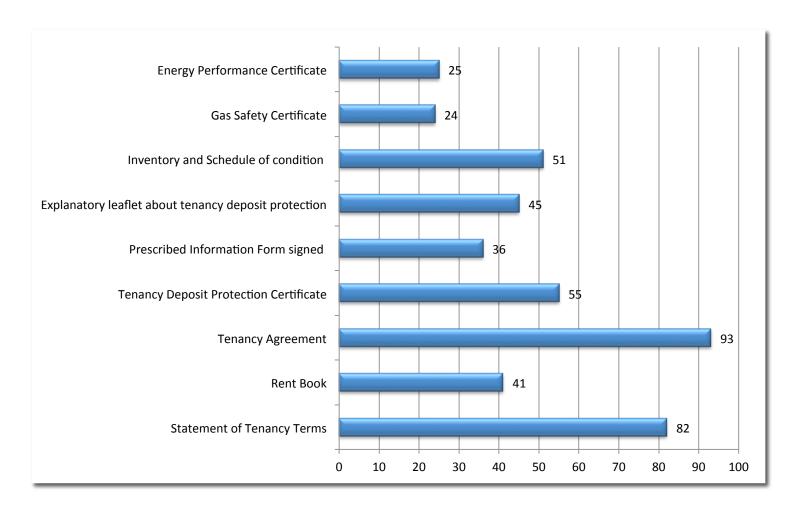








### Information provided

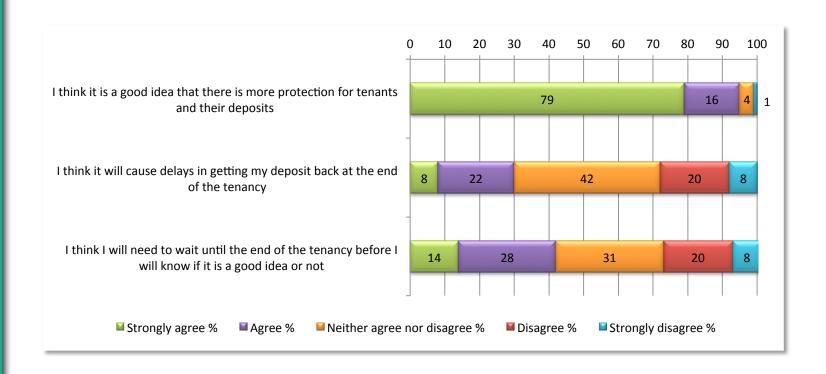








#### **Tenants views on TDP**







#### Recommendations

- □ Improve Information (Landlord & Tenant checklists)
- Require all deposits to be protected
- □ Rename the Prescribed Information





"It was a lot easier before you people stopped us keeping tenants' deposits..."









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