

# LET TER BOX

## STRONGER TOGETHER

ISSUE 8 | WINTER 2021



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MAKES US ALL BETTER**

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# Bring all your deposits under one roof

## Did you know?

TDS offers a free [Custodial scheme](#) to protect your tenancy deposits.

You can use both TDS schemes but if you are interested in switching from TDS Insured to TDS Custodial, we can help you!

If you also have deposits with an alternative provider, we have a dedicated switching team who can assist in bringing all of your deposits under one roof with TDS.

[FIND OUT MORE](#)

## SWITCHING IS EASY

-  [www.tenancydepositscheme.com/join/switch/](http://www.tenancydepositscheme.com/join/switch/)
-  [switch@tenancydepositscheme.com](mailto:switch@tenancydepositscheme.com)
-  01442 971 365



# WELCOME TO LETTERBOX

Celebrating the strength of collaboration, the sharing of knowledge and the continued support for each other in the Private Rented Sector (PRS).

Over the past few months a clear theme has emerged: we are stronger together.

Whether it's been about working together, but from home, or establishing new working relationships, the outcome is the same: when we come together and support each other in the industry, great things can happen.

This past year has shown how important teamwork is for the greater good and this theme is echoed throughout this season's edition of Letterbox.

At [Tenancy Deposit Scheme \(TDS\)](#), we continue to maintain and forge new relationships with like-minded organisations who share our values of raising standards in the PRS. We've spent a great deal of time thinking about how we can better work with our customers and staff, sharing our knowledge to help our industry to not just survive but thrive over the coming months and years.



Steve Harriott,  
Group Chief Executive

We hope you enjoy this issue of Letterbox and we look forward to uniting with you all soon.

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WIN A  
**£50**  
AMAZON  
VOUCHER

Whether you're all Zoomed out or loving your virtual meetups, we'd love to hear your funny moments from video calls over the past few months. Share your story with us on Facebook and you could win a £50 Amazon voucher.

Has your cat sabotaged your important business calls? Has a colleague been spotted in their PJs? Have your children made an appearance? Tell us what happened and include the hashtag #TDSvideofunnies for a chance to win.

Tag us on Facebook @tenancydeposits by 28 February 2021 for a chance to win.



# TDS NEWS

## 4 MONTHS IN REVIEW

### TDS RESOLUTION - HELPING WITH RENT ARREARS

Covid-19 forced many landlords, letting agents and tenants into difficult financial situations, which resulted in a number of rent arrears cases. Since then, landlords have been required to demonstrate they have made reasonable attempts to resolve rent arrears issues with their tenants before a case can be heard in court.

To help, the [Dispute Service](#) launched a mediation service in July 2020 called [TDS Resolution](#).

**“TDS Resolution builds on our experience in resolving tenancy deposit disputes. This new service is particularly relevant now, because of Covid-19 and the impact that has had on the increase in rent arrears”**

The service is designed to help landlords and tenants agree a rent repayment plan that will help landlords with their cash flow and keep tenants in their homes. It will also help to alleviate the pressure on courts that have been overwhelmed with eviction cases since and during lockdown.



**Michael Hill,**  
Operations Manager

### TDS ACADEMY BRINGS CPD TRAINING ONLINE

After the success of our webinars during lockdown, we responded to customer and industry requests and took our popular [TDS Academy](#) courses online. With so many people still being encouraged to work remotely, it made sense to offer our CPD training virtually.

Consequently, we launched the TDS Academy online in September 2020: [The Adjudication Workshop](#) and [Foundation Course](#) in Tenancy Deposit Legislation.

The courses are ideal for property managers, administrators, inventory suppliers and landlords.

The feedback so far has been fantastic. The virtual courses are now a permanent fixture in our training calendar and we already have more planned for the coming months. Check out our What's On feature at the back of this magazine for details and dates of upcoming training.

**“Our lettings staff found the TDS training very beneficial and they all felt that the actual content of the material, plus the way it was presented, was very informative and helpful”, said one letting agent attendee.**



### INVENTORY HIVE – THE FASTER WAY TO CONDUCT INVENTORIES

The Dispute Service has always been at the forefront of helping landlords and tenants resolve and reduce tenancy deposit disputes. We know that a high-quality inventory solution, fully shared with tenants who have the opportunity to comment and amend the document, is the best way of minimising deposit disputes.

With that in mind, the Dispute Service forged new joint working plans with [Inventory Hive](#) in late September 2020. This new initiative aligns Inventory Hive's market-leading paperless inventory software with Dispute Service's expert industry knowledge to better protect both tenants and landlords.

Inventory Hive is designed to create the fairest and most efficient way of agreeing contents, condition and cleanliness. From check-in to check-out inventories and Covid-19 safe virtual visits in-between, workflows are covered without the need for third-party electronic signature software. It comes with some outstanding features including 360° camera integration, which means photos can be captured and tagged into relevant rooms/spaces within a property directly from the Inventory Hive app.

Together, we share the same aim to make unnecessary tenancy deposit disputes a thing of the past.



# COLLABORATION MAKES US ALL BETTER

Whilst 2020 has certainly put a spotlight on the importance of teamwork and togetherness, collaboration has always been a vital part of our mission at TDS to raise standards in the PRS. We know we can't do that alone and by working together with others who share our values, we can help to make our service and our industry better for all.

Over the years, we've established many joint working relationships with some incredible people and inspirational organisations who we remain close to today. Many of these people sit on the Board at TDS whilst some partner with us on educational content or in the development of innovative technological solutions.

## WORKING WITH THE NRLA TO HELP LANDLORDS

We've had strong links with the Residential Landlord Association (RLA) for many years with past and current TDS board members representing both TDS and RLA. This has continued with the newly formed [National Residential Landlord Association \(NRLA\)](#), an organisation that now represents 80,000 landlords in the PRS.

Jodi Berg OBE, a longstanding TDS Board member, was unveiled as the new Chair of the NRLA and is now the NRLA representative on the TDS Board of Directors.

The NRLA has a strong voice to influence the sector on behalf of its many members. As Jodi said at the time of the merger, "We need to encourage landlords to come together and support each other and work with other areas of the sector to bring about positive change for both landlords and tenants."

That ethos aligns closely with our own mission at TDS. By speaking and exhibiting at the NRLA's regional conferences and through regular contributions, insights and guidance via their website and publications, we work together to help bring that change ever closer.

The relationship between the NRLA and TDS is strengthened further through [DepositGuard](#), a service which allows members to access both [Insured](#) and [Custodial](#) tenancy deposit protection schemes, operated by TDS, via their NRLA login.

## WORKING WITH ARLA AND NAEA PROPERTYMARK TO HELP AGENTS

As the UK's leading professional bodies for letting agents and estate agencies, Association of Residential Letting Agents (ARLA) and National Association of Estate Agents (NAEA) [Propertymark](#) represent thousands of members across both sectors. Their aim is to reassure landlords and tenants that by appointing a NAEA or ARLA Propertymark protected agent to represent them, their money will be safeguarded.

They do this by empowering customers with knowledge and advice – a mission that is close to our hearts at TDS.

In 2018, we partnered with Propertymark to create [Money Shield](#), the new client money protection (CMP) service, which offers full protection for UK letting agents.

We also provide ARLA letting agent members with the best market rates for an Insured tenancy deposit scheme as well as our free Custodial scheme.

As a result of our shared vision, Propertymark is represented on the TDS Board by Mark Hayward, while I myself sit on the Money Shield board.

We also host the ARLA Propertymark Disputes and Damages course, with our resident expert Sandy Bastin imparting her many years of expertise.

## DEVELOPING PROPTech WITH THE DEPOSITARY TO MAKE LIFE EASIER FOR ALL

[The Depositary](#) believes that the solution to ever-changing legislation and the ongoing challenges and confusion in the PRS lies in the development of easy-to-use tech, available on any device and built to serve the needs of agents, landlords and tenants simultaneously.

As do we.

By tackling the problems faced by all concerned they aim to build a sector that works for everyone. As a result together with TDS, The Depositary has designed and developed a platform that makes the end of a tenancy a breeze for everyone. The tool allows agents and landlords to easily progress a check-out, manage and negotiate deductions and reconcile funds at anytime, anywhere, on any device.

As an organisation committed to using the latest technology to make life easier for landlords, agents and tenants, this alliance makes perfect sense to TDS.

## PREFERENTIAL RATES FOR RICS

TDS has also held a long-standing relationship with the [Royal Institution of Chartered Surveyors \(RICS\)](#), an organisation that is instrumental in leading professional progression and raising industry standards.

We wholly support what they do individually for the PRS and offer their members preferential rates.

By working together, we are all committed to bringing positive change to the private rented sector and its landlords, letting agents and tenants. Through collaboration, we hope to do that even better, faster and more creatively than we could alone.

## COLLABORATING WITH KATE FAULKNER

Kate Faulkner is one of the UK's leading property experts.

We have enjoyed collaborating with Kate to produce guides and insights for tenants, landlords and agents. Kate regularly contributes to our Expertview articles and we provide advice on her popular [Property Checklists](#) website.



Steve Harriott,  
Group Chief Executive



# 10 THINGS

## ABOUT INVENTORIES

An inventory report is an important part of the tenancy deposit process (TDP) and when done properly, can be the difference between a successful or unsuccessful deduction claim should a problem occur when a tenancy agreement ends.

In light of our recent joint working plans with Inventory Hive, here are ten things about inventories that can help you avoid or resolve deposit disputes at end of tenancy.



Alison MacDougall,  
Director of Resolution

# 1

### Check every detail

Inventories and check-in/check-out reports are a vital part of the tenancy management toolkit, particularly for the smooth navigation of the end of tenancy process. Those documents need to be detailed to stand alone, without needing to go back to the memory of the writer. Make sure you check and capture all the necessary details about the property.

# 2

### Be crystal clear about the condition

The main body of the report should comprise a detailed description of each room working through the accommodation in a logical order. The Inventory Hive app helps with this by providing active prompts as you move through the property to ensure you don't miss anything out. Where things like appliances are mentioned, it can be useful to note specific makes and models to check if the same item has been left at the end of the tenancy. This will also help in assessing costs for replacements or compensation if items are damaged.

# 3

### Do not forget the outside spaces, utilities and keys

Any outside space together with any driveway, boundary fencing, garage or outbuilding to be included in the tenancy should also be listed with the condition noted. Utility readings should be recorded including the level of any oil tank (if applicable) together with a photocopy or photograph of all the keys provided. The Inventory Hive app speeds up this process with its image recognition feature for meter reading.

# 4

### Be specific about cleanliness

TDS takes the view that condition is not the same as cleanliness. A check-in report that only considers the condition of the property does not establish cleanliness at the start of the tenancy. Whilst the check-out report may list cleaning issues at the end of the tenancy, if the check-in report comments only on condition, the adjudicator will be unable to determine if the property's cleanliness had deteriorated during the tenancy. Wording such as 'cleaned to a good domestic standard' are preferable to coded abbreviations or a numbered scale and it is best to avoid descriptions such as 'sparkle clean'.

# 5

### Be objective – or ask a clerk to conduct the reports

There is no reason why a landlord cannot produce their own inventory and although there are advantages, there are potential pitfalls to them doing so. A landlord may lack the expertise to complete the process properly. Importantly, they may not see everything that is wrong with the property because they are too familiar with it. Conversely, they may not be able to assess damage objectively because it is their property.

# 6

### Get the timing right

The check-in and check-out reports provide a snapshot of the property at the time they are compiled. If there is a gap in time between when they are compiled and the start and end of the tenancy, this may undermine the reports' accuracy. This is because a property might become dirty in the interim or mould can start to appear where a property is unventilated. We have even seen cases where parties are held, or friends and family use empty properties.

# 7

### Ensure the tenant agrees in a timely manner

It is really important to give the tenant the opportunity to agree or comment on the inventory. Inventory Hive and other suppliers have processes to allow tenants to access the inventory, comment on it and add photographs online. The tenant's agreement and comments can also be collected during the check-in process. Best practice dictates that the tenant should be present at check-in and check-out. TDS recognises that this isn't always possible – especially during 2020.

# 8

### Include dated photographs if possible

A well written check-in and check-out report provides a level of detail and understanding that is hard to match by reliance on other methods, such as photographs or video alone. TDS takes the view that photographs are best used as an addition to, not a substitute for the written word. The Inventory Hive tool makes this easy with its 360° camera feature which allows photos to be captured and tagged into relevant rooms/spaces within a property direct from the app.

# 9

### Conduct a detailed check-out report for comparison

An adjudicator will consider whether the parties have put forward any other evidence to show the property's condition. However, without detailed check-in and check-out reports it can be extremely difficult to persuade an adjudicator that deductions from the deposit are justified. This is because it is much more difficult to establish the property's condition, both at the start and end of the tenancy, and the extent to which the property may have deteriorated. It is therefore important to show two inventory reports for a clear comparison.

# 10

### Allow for fair wear and tear

Remember that there are other factors to take into account when looking at the change in condition of the property and the tenants' potential liability. The tenancy agreement is important in this process, as are considerations such as fair wear and tear and betterment. A tenant is not liable for the normal change in a property as a result of reasonable occupation and a landlord is not entitled to be placed in a better position as a result of the tenant living in the property.

For further information on best practice visit our guide to [Inventories, check-in and check-out reports](#) [here](#).

# TDS TRENDS

At TDS, we continuously carry out research amongst our customers and the industry to gain insights on important topics affecting the PRS.

After a rocky start to the new academic year, students have returned and continue to attend university despite the

second lockdown. In light of that, we asked over 1,500 landlords and letting agents what their experiences and concerns were in renting to students during the pandemic and beyond.



**HALF OF TENANCY DISPUTES REPORTED BY STUDENT LANDLORDS AND AGENTS ARE FOR DAMAGE TO PROPERTY**



**THREE QUARTERS OF LANDLORDS AND AGENTS SAY THE TOP REASON FOR STUDENT TENANCY DISPUTES IS CLEANING**



**TWO THIRDS OF LANDLORDS AND AGENTS SAY THAT STUDENTS DO GENERALLY LOOK AFTER THEIR RENTAL PROPERTIES**



**25% OF LANDLORDS AND 41% OF AGENTS SURVEYED HAVE SEEN A DROP IN DEMAND AS A RESULT OF COVID-19**



**A THIRD OF TENANCY DISPUTES CLAIMED BY AGENTS AND**



**A QUARTER CLAIMED BY LANDLORDS IS BECAUSE OF NEGLECTED GARDEN OR OUTSIDE SPACE**



**87% OF LANDLORDS AND 83% AGENTS WOULD NOT BE PREPARED TO INCLUDE A BREAK CLAUSE IN THEIR TENANCY AGREEMENT TO ALLOW STUDENTS TO RETURN HOME WITHOUT BEING LIABLE FOR FURTHER RENT DURING COVID-19**



**HALF OF STUDENT LANDLORDS AND AGENTS ARE WORRIED ABOUT THE FUTURE OF THEIR BUSINESS AS A RESULT OF REDUCED STUDENT LETS**

# Ask an Adjudicator



**Tenants have damaged my front door. Can I claim for a replacement?**

When making a claim, a landlord needs to make sure they seek the most appropriate remedy. This will normally mean that a more expensive solution, such as replacement, will not be justified where there is a more economical alternative, for example repair. Replacement of an item is normally only considered where an item is damaged so severely and extensively that its condition makes it unusable or uneconomic to repair. Even where replacement is required, the age and condition of the item and expected 'fair wear and tear' during the tenancy must be allowed for. Claims for damage do not usually therefore result in an award for the full replacement value. The deposit does not provide replacement on a "new for old" basis. If a landlord was able to replace an item in this way, a landlord would be in a better position (betterment), either materially or financially, at the end of a tenancy than at the start – even where a tenant has admitted to causing the damage.

**Tenants have blown my ceiling speakers by playing music too loud. Can I make a claim for fixing them?**

A landlord should be in a position to show that any integrated sound systems/electrical appliances were in good working order at the commencement of a tenancy. This can be done by having them tested by an independent inventory company whilst performing the check-in or by a specialist professional contractor or technician. This must be recorded on the check-in report and if you can show this, you may be able to make a claim; however, you will need to show that it was the tenant's actions that impacted the functionality of the speakers, as opposed to some other cause. If an award is justifiable, allowance must be made for fair wear and tear during the tenancy and the age and condition of the item at the start of the tenancy. For tenants, it is important to test electrical items at the start of the tenancy and to report any issues with electronic systems/electrical appliances or any other issues that arise as soon as they come to light.

**The property has strong cooking smells even after a professional clean. Where do I stand?**

Tenants are under an obligation to return the property at the end of the tenancy in the same state and condition as at the start of the tenancy, allowing for fair wear and tear. This includes not only the visual appearance of the property but also smells, whether caused by normal activities, such as cooking, or prohibited activities, such as smoking. A claim of this nature needs to be supported by the written word of the check-in report e.g. 'smells clean and fresh', 'free from odour', and the written word of the check-out report, e.g. 'strong odour of cooking'. It would also need to be shown that a professional clean had been undertaken to eradicate the odour, the extent of that clean and that any smell remained, such as an invoice from a cleaning contractor, which details the work they have done and that cooking smells remained. This demonstrates the importance of conducting a detailed and thorough inventory of the property when checking in and out.



**Sandy Bastin,**  
Head of TDS Adjudication Services

## THE CASE OF RENT ARREARS

**2020 HAS SEEN A SURGE IN RENT ARREARS AND LATE PAYMENTS. IN THIS ARTICLE WE LOOK AT A RECENT DEPOSIT DISPUTE CASE REGARDING RENT PAYMENTS AND PROVIDE ADVICE FOR OTHERS SEEKING RESOLUTION.**

### The Landlord Claim

The landlord claim was for a shortfall of rent payments in the last two months of the tenancy.

The tenants said that due to the Covid-19 pandemic, they asked the agent for a reduction in rent. Without waiting for a response to their request, the tenants paid a reduced rent amount for the following month and served notice to end their tenancy agreement, paying reduced rent in the final month.

The landlord claimed they had not agreed to 'waive' the shortfall of rent, but that they were prepared to accept, due to the tenants' circumstances, a reduced rent on the basis that the tenants pay the arrears at the end of the tenancy. Alternatively, they were willing to allow the tenants to use their deposit to cover the shortfall, i.e. allowing deferral of rent only. The landlord confirmed the tenants' notice to end the tenancy was accepted.

The tenants, however, had understood that the rent had been reduced by agreement and the underpaid difference had been waived by the landlord.



**Sanam Khan,**  
Dispute Resolution Manager

### The Adjudicator Decision

The adjudicator was provided with the tenancy agreement and a rent statement in evidence.

The tenancy agreement stated the amount of rent to be paid by the tenant during the tenancy and the date on which the rent was to be paid. Without any documented evidence (such as emails from the landlord or agent agreeing to a permanent waiver of the underpaid rent), the tenants remained responsible for the full rent payment due under the terms of the tenancy agreement.

### 5 ways to resolve rent arrears

1. Always provide a detailed rent statement to support any rental claim for the period of the tenancy. This should set out the name of the tenants, the property address, the period of the tenancy, the period to which the rent relates, the amount due, the date on which it is payable and the date on which it was actually paid.
2. If you are making a request for a rent reduction or considering a request made for a rent reduction, any agreement reached as to the variation (reduction) of rent payments should be agreed in writing. Ideally, an email would show clear acceptance of that agreement between landlord/agent and tenant.
3. If the landlord has agreed to defer part of the rent payment to a defined time in the future, set out how and when any shortfall is to be repaid. Be clear about whether any of the remaining underpayment will come from the deposit at the end of the tenancy and ensure this is agreed in writing.
4. It can be agreed by the tenant and the landlord that any underpayment of rent will be waived, meaning that it will not become payable at any point in the future. However, as this case showed, this must be stated and agreed in writing in order to avoid any misunderstanding and a potential claim at the end of the tenancy.
5. If both parties are struggling to negotiate rent arrears, consider using a mediation service. [TDS Resolution](#) offers a low-cost solution that can quickly achieve a satisfactory outcome in the event that a tenant has fallen into rent arrears. This can avoid unnecessary possession hearings in court.

**If you would like to learn more about how TDS deals with specific disputes, read more case studies [here](#).**



## THE TDS CUSTODIAL APP FOR TENANTS

TDS have launched a new app that shows tenants exactly what's happening with their tenancy deposit at all times. The aim of the TDS Custodial App for Tenants is to help tenants manage their deposits, giving them a platform to interact with TDS and to also allow them to make repayment requests at the end of a tenancy.

Providing tenants are using the app consistently and doing what's required of them for the return of

their deposit, landlords will see an easier and more streamlined end-of-tenancy process. This should lead to faster repayments and time savings for all.

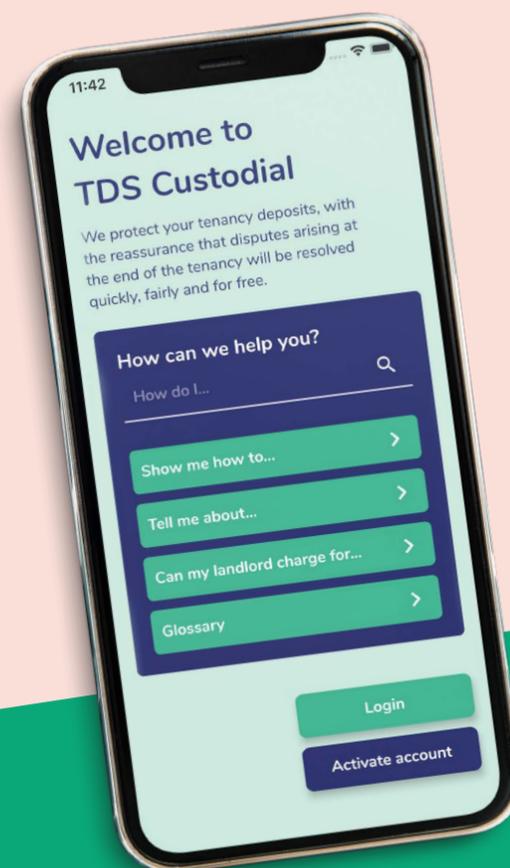
The mobile app is free to download and use and allows tenants to manage their deposit within TDS Custodial.

Within the app, tenants can also activate and validate their deposit account at the start of the tenancy

as well as being able to raise and respond to repayment requests at the end of their tenancy agreement.

The app also makes it easy for tenants to find relevant advice and easy-to-understand guides on deposit disputes and their legal rights and responsibilities.

The TDS Custodial App for Tenants is now available to download via the [App Store](#) and [Google Play](#).



**Alex Hillier**  
Director of Technology

# STEVE HARRIOTT CELEBRATES 10 YEARS LEADING TDS

September 2020 marked an important milestone for the Dispute Service, as Chief Executive Officer (CEO), Steve Harriott, marked his 10th year with TDS. The company has grown enormously under Steve's leadership over the past decade. In that time, he has actively implemented the organisation's vision of raising standards in the private rented sector and has been the driving force behind a culture which ensures we continue to be a forward-thinking organisation in an ever-changing environment.

The last ten years has seen the workforce triple in size across the UK, with the organisation now operating five tenancy deposit schemes as opposed to just one in 2010. This expansion of TDS is testament

to Steve's leadership and passion for both the business and its staff.

Since starting as CEO, Steve has experienced and navigated many unforeseen challenges. The office fire in 2019 destroyed the TDS Head office but thanks to a robust continuity plan, the company was back answering calls the very next day. This shows the resilience that Steve has instilled for the workforce to operate so efficiently when faced with such adversity. These efforts resulted in TDS winning 'Most Effective Recovery' at the CIR Business Continuity Awards, just one of many awards the company has won under Steve's watch.

That same workforce flexibility and efficiency has been evident throughout the Covid-19 pandemic, as TDS staff

have quickly adapted to home working and maintained high service levels throughout. Steve and the Executive team have been in constant contact to monitor staff well-being and productivity, ensuring that TDS is still a fantastic place to work - even when that work is being carried out remotely.

Steve has also spearheaded many new initiatives and working relationships over the years, including Zero Deposit, TDS Resolution and Inventory Hive to name a few.

Everyone at TDS extends their congratulations to Steve on this accomplishment and wishes him many more successes over the next decade.



Josanne Leon  
Head of Human Resources

# WHAT'S ON ?



## RESOURCES AT A GLANCE

### TDS ACADEMY ONLINE

In-depth training covering everything you need to know about tenancy deposit protection, dispute resolution and adjudication, ensuring you are well-prepared with the knowledge you need to comply with the current legislation.

### FOUNDATION COURSE

New bite sized versions of our popular TDS Academy covers best practice for tenancy deposits, including complying with the legislation, and top tips for tenancy agreements, check-in and check-out reports. It also covers the tenant fees ban legislation.

### TDS ADJUDICATION WORKSHOP

Run over two live sessions, each lasting 90 minutes, our adjudication trainers will teach you how to 'think like an adjudicator'. The online course looks at claiming deposit deductions with top tips for negotiating with tenants and examines the key issues that an adjudicator looks for in a dispute.

### LEVEL 3 PROPERTYMARK AWARD IN RESIDENTIAL TENANCY DEPOSITS

Developed in partnership with ARLA Propertymark and MOL to give you and your team a recognised tenancy deposit protection (TDP) qualification and a way to stand out in a competitive market.

### DISPUTES & DAMAGES THE TDS WAY

TDS delivers the Disputes & Damages course in association with ARLA Propertymark and provides property professionals with vital knowledge about tenancy deposit protection legislation, how to ensure a business remains compliant and covers the entire deposit protection process.

### TDS WEBINARS

TDS now delivers live, interactive webinars on the industry's most pressing topics linked to tenancy deposits. We also regularly feature guest speakers from partner organisations. Webinar recordings are available on the TDS website if you miss an event.

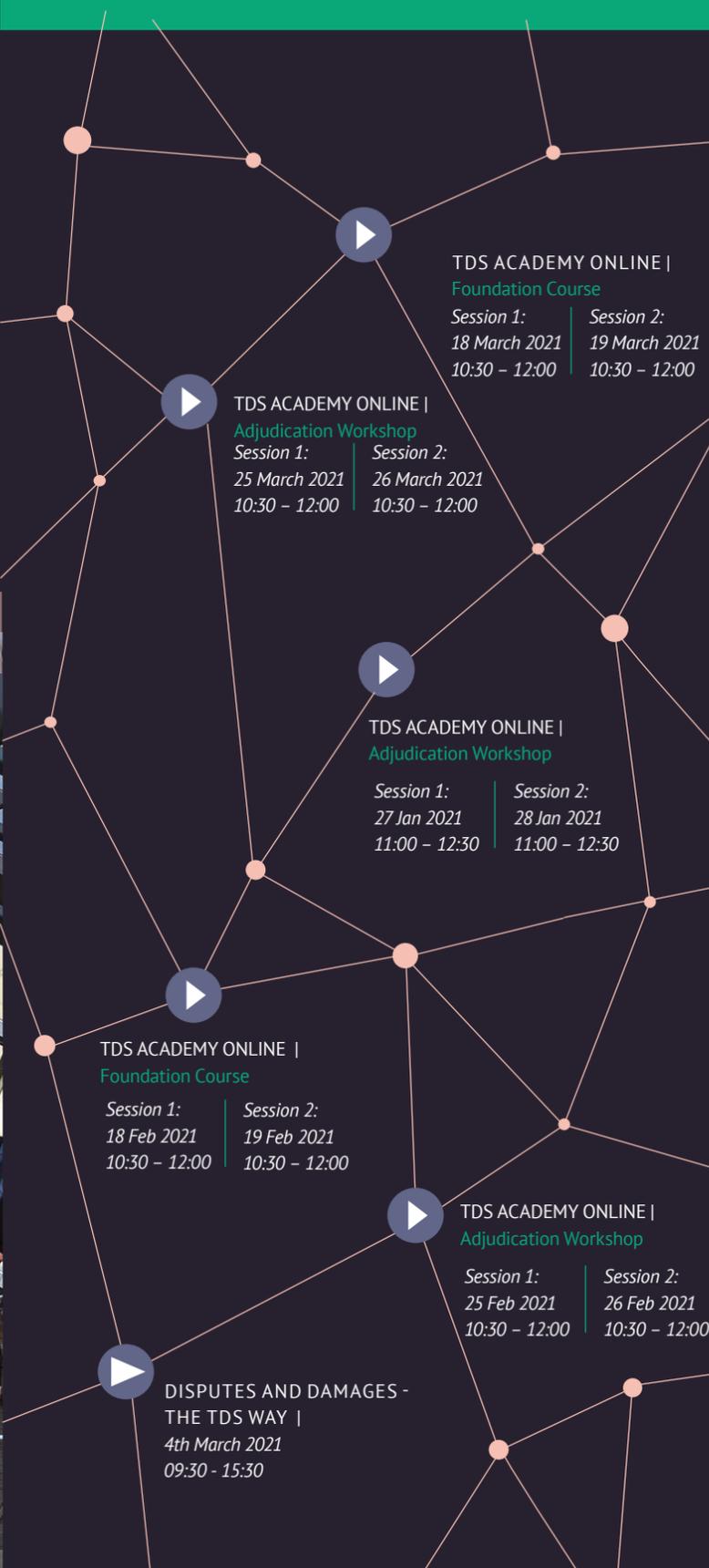
### TDS GUIDES AND PUBLICATIONS

We produce a wealth of free information on our website covering topics such as TDP legislation, adjudications and TDS top tips.

### TDS CHARITABLE FOUNDATION

Projects funded by our TDS Charitable Foundation include guides, training resources and reports, all designed to raise standards in the PRS.

[www.tdsfoundation.org.uk](http://www.tdsfoundation.org.uk)





Tenancy Deposit Scheme

Insured Custodial



✉ [deposits@tenancydepositscheme.com](mailto:deposits@tenancydepositscheme.com)

☎ 0300 037 1000

🖱 [www.tenancydepositscheme.com](http://www.tenancydepositscheme.com)

