

Statistical Briefing 2019-20







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Executive Summary TDS England & Wales





Growth of the PRS

- The private rented sector (PRS) remains larger than the social rented sector in England, while smaller in Wales.
- The number of private rented homes has risen in England from 2.13 million in 2001 to 4.8 million in 2018 and in Wales from 90,000 to 204,000.
- The value of tenancy deposits has increased year on year from £885,098,501 in March 2008 to a total of £4,307,902,071 in March 2020.
- The value of the average deposit has increased from £880 in March 2010 to £1,040 [a drop from £1,108 in the previous year] in March 2020.
- There has been an increase in protected tenancy deposits with 924,181 protected in March 2008 to 4,141,467 protected in March 2020.

Dispute numbers

- Adjudications completed by all tenancy deposit schemes has risen from 458 in 2008 to 34,993 in 2020.
- Since 2013, the percentage of total deposits protected resulting in a dispute, across all tenancy deposit protection schemes, has remained low, ranging between 0.82% and 0.92%. Currently the rate sits at 0.84%.

Reasons for disputes in England and Wales

- Of the cases submitted to TDS Insured in 2019-20, cleaning appeared as a reason in 42% of cases, with damage arising in 41%.
- 74% of disputes raised with TDS Insured were raised by tenants in 2019-20, with 19% raised by the agent and 7% raised by the landlord.

About TDS

The Tenancy Deposit Scheme is a Government approved, not-for-profit company that provides Insured and <u>Custodial</u> tenancy deposit protection (TDP) in the private rented sector.

The tenancy deposit protection legislation was introduced in April 2007 in England and Wales as a result of the 2004 Housing Act. Similar provisions came into force in Scotland in July 2012 and in Northern Ireland in April 2013.

*Some of the data included is Government data released under the Freedom of Information Act. Other data is Tenancy Deposit Schemes own internal performance reporting.





Tenure in England (2001 to 2018)

Tenure in the private rented sector in England dipped from 4.83 million homes in 2016 to an estimated 4.81 million homes in 2018, as shown in Table 1. The private rented sector remains larger than the social rented sector which, in comparison, is an estimated 4.087 million in 2018, showing a decrease from 4.3 million homes in 2001.

The number of owner occupied homes in England showed an increase from 14.73 million homes in 2001 to 15.277 million homes in 2018.

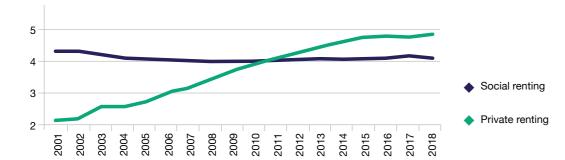
Table 1: Tenure in England 2001 to 2018 (millions of homes)

Year	Owner occupation	Social renting	Private renting
2001	14.735	4.339	2.133
2002	14.846	4.310	2.197
2003	14.752	4.212	2.549
2004	14.986	4.120	2.578
2005	15.100	4.050	2.720
2006	15.052	4.034	2.987
2007	15.093	4.013	3.182
2008	15.067	4.000	3.443
2009	14.968	4.022	3.705
2010	14.895	4.032	3.912
2011	14.827	4.044	4.105
2012	14.754	4.068	4.286
2013	14.685	4.100	4.465
2014	14.674	4.012	4.623
2015	14.684	4.030	4.773
2016	14.801	4.042	4.832
2017	15.062	4.102	4.786
2018	15.277	4.087	4.808

Source: Housing Review JRF/CIH 2020

Figure 1 illustrates the rapid growth of the private rented sector in England and how it has overtaken the social housing sector in recent years.

Figure 1: Private renting and social renting in England 2001-2018 (homes in millions)



Source: Housing Review JRF/CIH 2020

Tenure in Wales (2001 to 2018)

A similar picture emerges in Wales showing rapid growth of the private rented sector, from 90,000 homes in 2001 to 204,000 in 2018. In comparison, the social rented sector has decreased from 243,000 homes in 2001 to 227,000 homes owned by local authorities and housing associations in 2018.

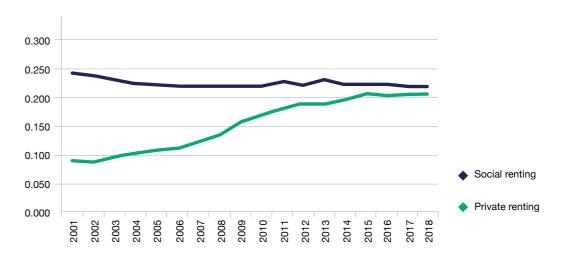
Table 2: Tenure in Wales 2001 to 2018 (Millions of homes)

Year	Owner occupation	Social renting	Private renting
2001	0.941	0.243	0.090
2002	0.957	0.240	0.089
2003	0.966	0.233	0.097
2004	0.980	0.226	0.103
2005	0.990	0.223	0.108
2006	0.998	0.222	0.113
2007	1.002	0.221	0.122
2008	1.001	0.221	0.135
2009	0.989	0.220	0.157
2010	0.983	0.221	0.171
2011	0.980	0.230	0.181
2012	0.977	0.223	0.191
2013	0.983	0.233	0.190
2014	0.981	0.223	0.196
2015	0.974	0.224	0.208
2016	0.986	0.224	0.202
2017	0.990	0.226	0.203
2018	0.994	0.227	0.204

Source: Housing Review JRF/CIH 2020

The chart below (Figure 2) shows the growth of the private rented sector in Wales from 2001 to 2018. This, in comparison to England, illustrates that the PRS in Wales has yet to overtake the social rented sector.

Figure 2: Private renting and social renting in Wales 2001-2018 (homes in millions)



Source: Housing Review JRF/CIH 2020







2 Tenancy Deposits in England and Wales

In England and Wales, deposits taken on Assured Shorthold Tenancies (AST's) must be protected in a Government approved TDP scheme. Tenancy deposit protection legislation came into force in April 2007 and over the years there has been a steady increase in the number of tenancy deposits protected, reflecting the increase in the size of the private rented sector.

The table below (Table 3) illustrates the growth of tenancy deposits protected in England and Wales in both Insured and Custodial schemes since March 2008.

The value of deposits protected has also increased over the years and now stands at over £4.3 billion at 31 March 2020. The drop in the last year is the result of the deposit cap, which was introduced in England in June 2019.

Table 3: Number of tenancy deposits protected in **England and Wales** (March 2008 to March 2020)

Year	Total deposits protected
March 2008	924,181
March 2009	1,553,130
March 2010	1,888,532
March 2011	2,220,543
March 2012	2,374,385
March 2013	2,659,301
March 2014	2,848,110
March 2015	3,066,130
March 2016	3,425,718
March 2017	3,691,242
March 2018	3,840,216
March 2019	3,949,202
March 2020	4,141,467

Source: MHCLG FOI Data 2019

Table 4: Total value of tenancy deposits protected in **England and Wales** (March 2008 to March 2020)

Year	Value of tenancy deposits
March 2008	£885,098,501
March 2009	£1,406,482,263
March 2010	£1,661,896,693
March 2011	£2,104,219,832
March 2012	£2,325,317,355
March 2013	£2,637,843,361
March 2014	£2,865,824,221
March 2015	£3,187,501,867
March 2016	£3,566,784,769
March 2017	£4,017,045,899
March 2018	£4,159,663,783
March 2019	£4,408,543,068
March 2020	£4,307,902,071

Source: MHCLG FOI Data 2020

Table 5: Total number and value of tenancy deposits protected by TDS in Wales (31 March 2019)

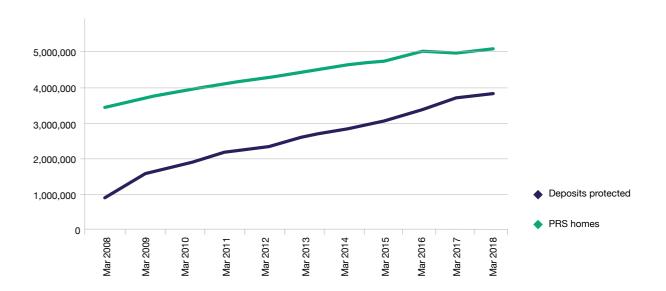
	TDS Insured	TDS Custodial
Number of deposits protected at 31 March 2019	41,928	2,634
Value of deposits protected at 31 March 2019	£29,080,837.06	£1,677,892.88

Source: MHCLG FOI Data 2019

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Figure 3 shows how the numbers of tenancy deposits protected has increased in line with the growth of the private rented sector in England and Wales.

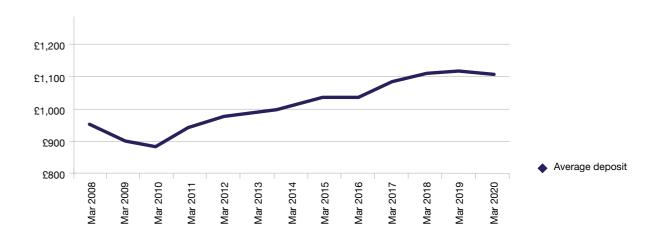
Figure 3: Tenancy deposits protected compared to the number of private rented sector homes in England and Wales since March 2008



Average value of tenancy deposits protected in England and Wales (March 2008 to March 2020)

Figure 4 shows the average value of tenancy deposits protected over the last twelve years. This has fluctuated from a low of £880 in March 2018 to a high of £1,110 in March 2018. In March 2020, the average deposit was £1,040. It should be noted that these figures do not illustrate the large variations between regions in England and Wales.

Figure 4: Average value of tenancy deposits protected in England & Wales (April 2007 to March 2020)



Source: MHCLG FOI Data 2020

Reasons for tenancy deposit disputes

The legislation covering TDP in England and Wales provides for free alternative dispute resolution if the parties are unable to agree how the tenancy deposit should be divided at the end of the tenancy.

Adjudications as a percentage of tenancy deposits protected

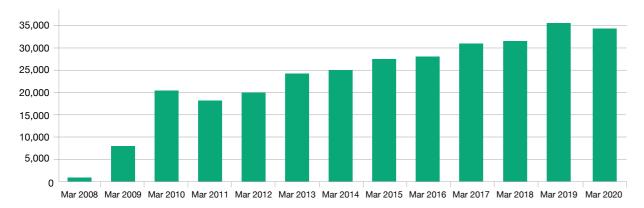
TDP legislation was introduced, in part, in response to concerns that a significant minority of tenants felt that their tenancy deposit was unreasonably withheld and had experienced difficulty in getting their deposit back.

However, the consistent experience of the schemes is that disputes are raised in a low proportion of cases, typically fewer than 1% of tenancy deposits protected.

Table 6: Adjudications as a percentage of tenancy deposits protected in England & Wales (March 2008 to March 2020)

Source: MHCLG FOI Data 2020

Figure 5: Adjudications completed by year, for all tenancy deposit schemes in England & Wales (March 2008 to March 2020)



Source: MHCLG FOI Data 2020

The table below (Table 7) shows the issues arising in TDS' dispute cases since 2012. Cleaning remains the most common area of dispute in the cases we deal with, appearing in over half our cases in each year; damage claims follow closely behind.

Table 7: Reasons for tenancy deposit disputes in TDS Insured (2012 to 2020)

Dispute	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Cleaning	56%	53%	58%	57%	56%	54%	53%	42%
Damage	43%	46%	51%	51%	51%	49%	49%	41%
Redecoration	30%	29%	31%	32%	28%	31%	30%	39%
Gardening	13%	14%	17%	16%	16%	16%	15%	23%
Rent arrears	17%	16%	19%	19%	20%	20%	18%	14%

*Percentage of cases where claims arise

Source: TDS disputes data

Agent - 19%

Who raises tenancy deposit disputes with TDS?

TDS is the only TDP scheme which allows agents, landlords and tenants to raise disputes in its principal membership category in the Insured scheme. Disputes in the Custodial scheme arise because the parties are unable to reach agreement during the repayment process and are not specifically raised by one party.

In recent years, we have seen a steady increase in the proportion of disputes being raised by tenants. In the year to March 2020, this has risen to 74% compared to 67.4% in the previous year.

Figure 6: Who raises disputes with TDS? (2019-20)





Source: TDS Insured Disputes Data







- The private rented sector (PRS) is slightly smaller in size than the social housing sector (Northern Ireland Housing Executive and housing associations).
- The number of PRS homes in Northern Ireland has risen significantly over the years, from 37,000 in 2001 to 119,000 in 2018.
- There has been an increase in protected tenancy deposits with 17,544 protected in March 2014 to 60,613 protected in March 2020.
- The value of tenancy deposits has increased year on year from £9,901,267 in March 2014 to £36,759,231 in March 2020.
- The value of the average deposit has fluctuated the average was £564 in March 2014 and £606.46 in 2020.

Dispute numbers

- Adjudications completed by all tenancy deposit schemes have varied from 62 in 2013-14 to 568 in 2019-20
- The percentage of total deposits protected resulting in a dispute has remained low, ranging from 0.35% to 1.14%. In March 2020, the rate sat at 0.94%.

Reasons for disputes in Northern Ireland

Of the cases submitted to TDSNI (Insured and Custodial combined) in 2019-20, cleaning appeared as a reason in 45% of cases, with damage in 41%.

About TDS Northern Ireland

The Tenancy Deposit Scheme Northern Ireland is a Government approved, not-for-profit company that provides Insured and Custodial tenancy deposit protection in the private rented sector.

The tenancy deposit protection legislation was introduced in April 2013 in Northern Ireland under the Tenancy Deposit Schemes Regulations (Northern Ireland) 2012. This follows the introduction of similar provisions in England and Wales in April 2007 and in Scotland in July 2012.

*Some of the data included is data released by the NI Department for Communities. Other data is the Tenancy Deposit Scheme Northern Ireland's own internal performance reporting.

Figure 8 shows the rapid growth of the private rented sector in Northern Ireland and how it is now almost the same size as the social housing sector.

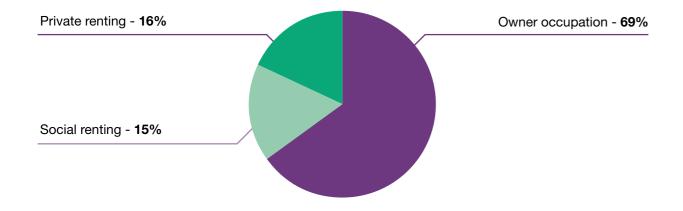
The PRS in Northern Ireland has grown strongly since 2001 and has increased from an estimated 37,000 homes to 119,000 in 2018. The PRS is now almost the same size as the social rented sector which has decreased from 149,000 homes in 2001 to 127,000 in 2018.

Table 8: Tenure in Northern Ireland 2001 to 2018 (thousands of homes)

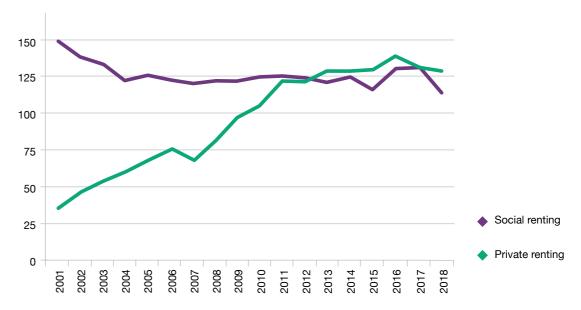
Year	Owner occupation	Social renting	Private renting
2001	488	149	37
2002	481	140	47
2003	491	134	54
2004	501	122	61
2005	505	125	68
2006	508	122	76
2007	523	121	69
2008	524	123	83
2009	517	123	97
2010	521	125	106
2011	512	126	121
2012	514	124	121
2013	510	123	130
2014	513	124	130
2015	524	116	131
2016	505	132	140
2017	517	133	133
2018	545	127	119
Source: Housing Review JRF/CII	H 2020		

Source: Housing Review JRF/CIH 2020

Figure 7: Tenure in Northern Ireland in 2018 (percentage of homes)







Source: Housing Review JRF/CIH 2020





2 Tenancy deposits in Northern Ireland

In Northern Ireland, deposits taken for private tenancies must be protected in a Government approved tenancy deposit scheme. Tenancy deposit legislation came into force in April 2013 and there has been consistent growth in the number of tenancy deposits protected since.

The table below (Table 9) shows the growth of tenancy deposits protected in Northern Ireland in both Insured and Custodial schemes since April 2013.

Table 9: Number of Tenancy Deposits protected in Northern Ireland (March 2014 to March 2020)

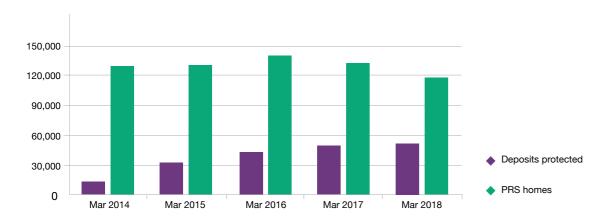
Year	Total deposits protected
March 2014	17,544
March 2015	32,722
March 2016	43,211
March 2017	49,102
March 2018	53,510
March 2019	56,786
March 2020	60,613

Source: NI Department for Communities 2020

Figure 9 illustrates how the number of tenancy deposits protected has increased since the legislation came into force.

In 2018, there were 119,000 homes in the private rented sector in Northern Ireland compared with 53,510 tenancy deposits protected. Not all of the homes in the private rented sector will take a deposit and a number of homes are not covered by the Tenancy Deposit Schemes Regulations. However, there is a significant gap between the number of homes in the private rented sector and the number of deposits protected. This remains an area worthy of closer examination by policy makers.

Figure 9: Tenancy deposits protected compared to the number of private rented sector homes in Northern Ireland (March 2014 to March 2018)



Source: NI Department for Communities

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Tenancy deposits by value

The value of tenancy deposits protected has also grown over the years, standing at £36,759,231 in March 2020.

The table below (Table 10) shows the total value of deposits protected at the year-end since 2014.

Table 10: Total value of tenancy deposits protected in Northern Ireland (March 2014 to March 2020)

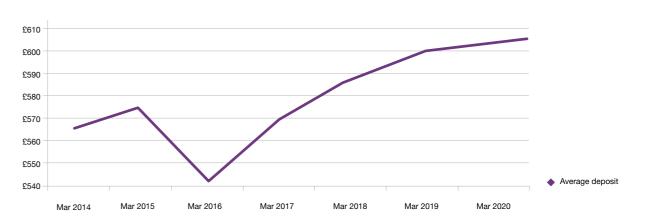
Year	Value of tenancy deposits
March 2014	£9,901,267
March 2015	£18,757,501
March 2016	£23,430,569
March 2017	£28,405,824
March 2018	£31,395,767
March 2019	£34,064,162
March 2020	£36,759,231

Source: NI Department for Communities 2020

Average value of tenancy deposits protected in Northern Ireland (March 2014 to March 2020)

The graph below (Figure 10) illustrates the average value of tenancy deposits protected in Northern Ireland since 2014. This has remained fairly steady, ranging between £542 and £606.

Figure 10: Average value of deposits protected in Northern Ireland (March 2014 to March 2020)



Source: NI Department for Communities 2020



Legislation covering tenancy deposit protection in Northern Ireland provides for free alternative dispute resolution if the parties are unable to agree how the tenancy deposit should be repaid at the end of the tenancy.

Disputes as a percentage of tenancy deposits protected

As the table below shows (Table 11), the TDP schemes consistently experience a very low proportion of dispute cases raised. Since 2014, the rate has ranged from 0.35% to 1.14%. This indicates that parties are generally successful in reaching agreement without the need to raise a dispute with the schemes.

Table 11: Adjudications as a percentage of tenancy deposits protected in Northern Ireland (March 2014 to March 2020)

Year	Dispute percentage
March 2014	0.35%
March 2015	1.02%
March 2016	1.14%
March 2017	0.94%
March 2018	0.86%
March 2019	0.98%
March 2020	0.94%

Source: NI Department for Communities 2020







The table below (Table 12) shows the number of adjudications completed by all schemes in Northern Ireland. In the year to March 2020, the total number of disputes has risen to 568, which is the highest it has been since the introduction of the legislation.

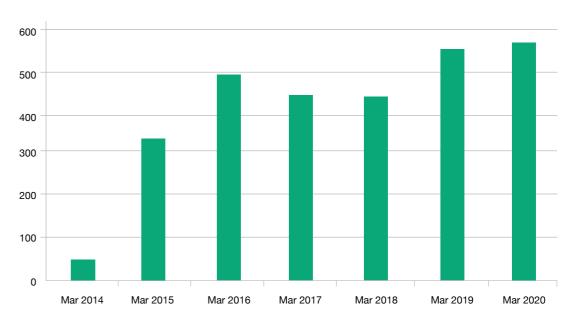
Table 12: Adjudications completed by year, for all tenancy deposit schemes in Northern Ireland (March 2014 to March 2020)

Year	Total disputes
March 2014	62
March 2015	335
March 2016	492
March 2017	461
March 2018	460
March 2019	556
March 2020	568

Source: NI Department for Communities 2020

Figure 11 reflects the growth in the number of adjudications since 2014 in Northern Ireland.

Figure 11: Adjudications completed by year, for all tenancy deposit schemes in Northern Ireland (March 2014 to March 2020)



Source: NI Department for Communities 2020









Dispute rates in TDSNI

Table 13 compares TDSNI dispute rates in the Insured and Custodial schemes against the average of all TDP schemes.

TDSNI allows only tenants to raise disputes. The dispute rates, combining both the Insured and Custodial schemes, has remained fairly close to the overall average rates across all TDP schemes in Northern Ireland. In 2016, across both schemes, TDSNI saw its highest dispute rate of 1.24%, while the lowest was 0.39% in the first year of the company's operation in 2013-14.

Table 13: Dispute rates from March 2014 to March 2019

Year	TDSNI Insured & Custodial	All TDP schemes average
March 2014	0.39%	0.35%
March 2015	0.99%	1.02%
March 2016	1.24%	1.14%
March 2017	1.05%	0.94%
March 2018	0.94%	0.86%
March 2019	1.10%	0.98%
March 2020	1.07%	0.94%

Source: NI Department for Communities 2020

Reasons for tenancy deposit disputes

Table 14 shows the issues arising in TDSNI's dispute cases since 2014.

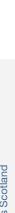
Table 14: Reasons for tenancy deposit disputes in TDSNI

Dispute	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Cleaning	20%	14%	43%	45%	45%	45%
Damage	19%	24%	43%	35%	38%	41%
Redecoration	11%	10%	29%	26%	28%	28%
Gardening	3%	2%	11%	13%	10%	12%
Rent arrears	13%	14%	19%	26%	22%	24%

^{*}Percentage of cases where claims arise

Source: TDSNI Disputes Data











SafeDeposits



Growth of the PRS

- The number of PRS homes in Scotland has risen significantly over the years, from 173,000 in 2001 to 371,000 in 2018.
- There has been an increase in protected tenancy deposits, rising from 116,839 protected in March 2013 to 221,834 protected in March 2020.
- The value of tenancy deposits has increased year on year, from £77,773,059 in March 2013 to £157,558,331 in March 2020.
- The value of the average deposit has fluctuated between £666 in March 2013 and £710.25 in March 2020.

Dispute numbers

- Adjudications completed by all tenancy deposit schemes have risen year on year from 224 in March 2013 to 6,139 in March 2019.
- The percentage of disputes across all schemes has remained below 3% since March 2014. In March 2019, the rate was 2.79%.

Reasons for disputes in Scotland

Of the reasons for dispute claims submitted in 2018-19, cleaning represented the highest percentage for all three tenancy deposit schemes operating in Scotland.

About SafeDeposits Scotland

SafeDeposits Scotland

SafeDeposits Scotland is a Government approved, not-for-profit company that provides tenancy deposit protection in Scotland's private rented sector (PRS).

The tenancy deposit protection regulations were introduced in Scotland in 2011 and came into force on 2nd July 2012. There were some transitional arrangements but all deposits had to be protected with a Government approved scheme by 15th May 2013.

*Some of the data included is the latest available data released by the Scottish Government. Other data is SafeDeposits Scotland's own internal performance reporting.

Figure 13 shows the growth of the PRS in Scotland in comparison to owner occupation and the social housing sector in recent years.

The PRS in Scotland has grown strongly in recent years and is now an important contributor to meeting the housing needs of the people in Scotland. Since 2001, it has increased from approximately 173,000 homes to 371,000 in 2018. In the same period, the social rented sector has decreased from 692,000 homes in 2001 to 596,000 in 2018.

Table 15: Tenure in Scotland 2001 to 2018 (thousands of homes)

Year	Owner Occupation	Social Renting	Private Renting
2001	1,370	692	173
2002	1,406	674	171
2003	1,434	654	179
2004	1,447	640	203
2005	1,468	625	215
2006	1,493	613	224
2007	1,494	607	247
2008	1,522	599	248
2009	1,517	594	272
2010	1,506	595	288
2011	1,500	595	304
2012	1,465	596	347
2013	1,458	595	368
2014	1,468	595	375
2015	1,476	595	382
2016	1,481	595	394
2017	1,502	594	393
2018	1,619	596	371

Source: Housing Statistics for Scotland

Figure 12: Tenure in Scotland in 2018 (percentage of homes)

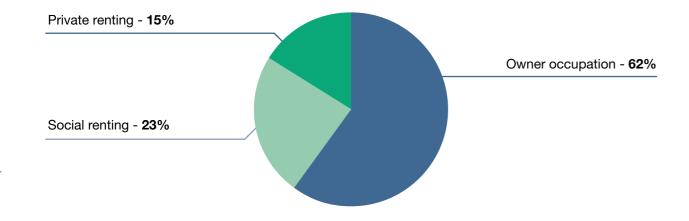
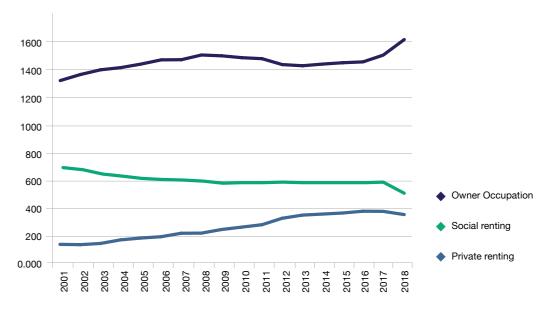
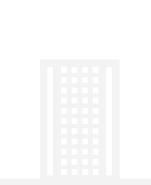


Figure 13: Owner occupation, social renting and private renting in Scotland 2001 to 2018 (homes in thousands)



Source: Housing Statistics for Scotland



2 Tenancy deposits in Scotland

In Scotland, deposits taken on private tenancies must be protected in a Government approved tenancy deposit scheme. Tenancy deposit legislation came into force in July 2012 and there has been a consistent growth in the number of tenancy deposits protected, reflecting the increase in size of the private rented sector.

The table below (Table 16) shows the growth of tenancy deposits protected in Scotland since March 2013.

Table 16: Number of tenancy deposits protected in Scotland (March 2013 to March 2020)

Year	Total deposits protected	Value
March 2013	116,839	£77,773,059
March 2014	149,639	£99,988,374
March 2015	171,466	£112,768,955
March 2016	186,070	£124,603,219
March 2017	202,514	£135,192,767
March 2018	211,955	£142,967,951
March 2019	219,629	£150,844,370
March 2020	221,834	£157,558,331

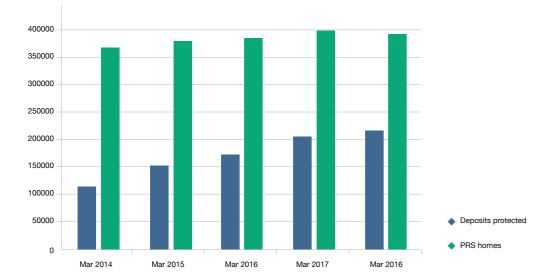
Source: Scottish Government statistics

Figure 14 illustrates how the number of tenancy deposits protected have increased in line with the growth of the private rented sector in Scotland.

In 2018, there were 371,000 homes in the private rented sector in Scotland compared with 211,955 tenancy deposits protected. Not all of the homes in the private rented sector will take a deposit and a number of homes are not covered by tenancy deposit regulations.

However there is a significant gap between the number of homes in the private rented sector and the number of deposits protected.

Figure 14: Tenancy deposits protected compared to the number of private rented sector homes in Scotland (March 2014 to March 2018)



Source: Scottish Government statistics

3 Disputes

Legislation covering tenancy deposit protection in Scotland provides free alternative dispute resolution if the parties are unable to agree how the tenancy deposit should be divided at the end of the tenancy.

Disputes as a percentage of tenancy deposits protected

Tenancy deposit protection legislation was introduced, in part, in response to concerns that a number of tenants felt that their tenancy deposit was unreasonably withheld and they had experienced difficulty in getting their deposit back.

As the tables below show (Table 17 and Table 18), the number of dispute cases raised - and their proportion as a percentage of deposits protected - has increased consistently since 2013.

Table 17: Adjudications as a percentage of tenancy deposits protected in Scotland (March 2013 to March 2020)

age
19%
35%
64%
67%
79%
79%
79%
DING

Source: Scottish Government statistics

Table 18: Adjudications completed by year, for all tenancy deposit schemes in Scotland (March 2013 to March 2020)

Year	Total disputes
March 2013	224
March 2014	3,525
March 2015	4,530
March 2016	4,970
March 2017	5,662
March 2018	5,918
March 2019	6,139
March 2020	PENDING

Source: Scottish Government statistics

Figure 15: Adjudications completed by year, for all tenancy deposit schemes in Scotland (March 2013 to March 2019)



Source: Scottish Government statistics

Dispute rates in the SafeDeposits Scotland scheme

At 2.89%, the dispute rate for SafeDeposits Scotland is close to the overall average rate of 2.79% for all tenancy deposit schemes in Scotland combined.

Reasons for tenancy deposit disputes

Table 19 shows the types of disputes arising in SafeDeposits Scotland's dispute cases.

Table 19: Percentage of disputes arising in SafeDeposits Scotland

Dispute	2018-19	2019-20
Cleaning	66%	69%
Damage	42%	42%
Rent arrears	18%	15%
Redecoration	18%	21%
Gardening	8%	9%

*Percentage of cases where claims arise

Source: SafeDeposits Scotland statistics







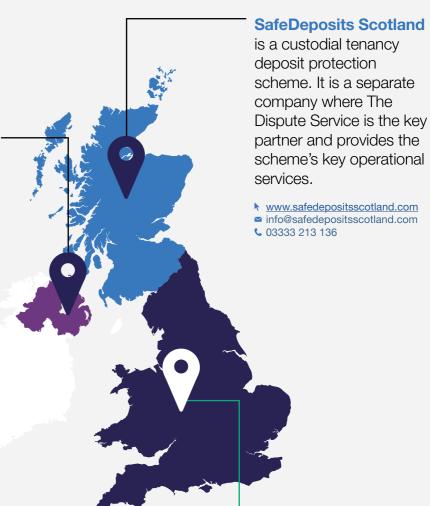




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The Tenancy Deposit

Scheme is operated by The Dispute Service providing tenancy deposit protection in England and Wales. TDS offers both Insured deposit protection, TDS Insured, and Custodial deposit protection, TDS Custodial.

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