TDS

TDS GROUP
SOCIAL IMPACT REPORT
2025/2026

CONTENTS AND SECTION MAP

This report is organised around six areas of social impact: core services and digital support; evidence and policy influence; rental reform; national and regional partnerships; Scotland and Northern Ireland funding; and people, values and customer giving. Readers can use these sections to move directly to the evidence, case studies and funding examples most relevant to them.

Executive Summary 03

Key Points for Readers 04

Short Glossary 05

Headline Impact Dashboard: Helping People Access Support, Homes and Community Funding 06

Message from Our Chair and CEO 07

Our Story and Social Value Commitments 08

Core Services: Making Services Easier, Faster and More Responsive 09

Raising Standards for Landlords, Tenants and Communities across Manchester 15

Using Evidence to Shape Fairer Renting Policy and Practice 23

Focus on Renters' Rights Act: Helping Tenants and Landlords Navigate Rental Reform 27

Practical Support for a Better Renting Experience and Higher PRS Standards 29

Creating Impact Through People, Values and Customer Giving 41

Digital reading note: This report is designed primarily for online and PDF viewing. Colour panels, larger table text and plain-English summaries support screen reading, scanning and accessible navigation. Key messages are provided in text and are not communicated by colour alone.

EXECUTIVE SUMMARY

In 2025/26, the TDS Group strengthened its role as a trusted organisation working for fairness, higher standards and social value across the private rented and new homes sectors. Through core services, research, digital innovation, charitable partnerships and staff-led activity, we helped tenants, landlords, agents, new homes purchasers and developers access clearer information, fairer outcomes and practical support.

This year's impact shows growing reach and influence. The My Housing Issue Gateway supported thousands of renters each month with personalised action plans and practical tools to help resolve housing problems earlier. The Tlyfe app continued to improve the tenant experience, supporting digital verification, document storage, deposit management and access to tenant-focused services.

Our early resolution and mediation services helped people resolve disagreements more quickly, reduce conflict and avoid more formal dispute processes where possible. Across the TDS Group we have Excellent ratings on Trustpilot, reflecting positive customer feedback.

Our research and policy work also strengthened TDS's influence across the sector. Through the Voice of the Tenant and Voice of the Landlord research series, we gathered views from thousands of tenants and landlords. This helped inform parliamentary briefings, government engagement and public debate on rental reform. As the Renters' Rights Act came into effect, our evidence highlighted the importance of tenant awareness and practical guidance if new rights are to make a real difference in people's lives.

TDS's charitable partnerships and grants continued to support people facing housing insecurity, financial pressure and barriers to accessing or sustaining a tenancy.

From national partnerships with homelessness charity Crisis and refugee housing initiatives to local projects across Northern Ireland and Scotland, funded work helped people secure private rented homes, prevent homelessness, access advice, improve housing conditions and strengthen community resilience.

Across the TDS Group, social impact is also embedded in how we work. Our customer service accreditations, information security certification, sector awards and Great Place to Work recognition reflect the commitment of staff to fair, responsive and trusted services. Staff fundraising, volunteering, customer giving and partnership activity further demonstrate how TDS is using its resources, relationships and expertise to give back.

We also continued to improve accessibility by using clearer information, digital tools and plain-English support to help more people understand their options and take action.

Overall, 2025/26 demonstrates that TDS's social impact is increasingly integrated across the organisation: protecting deposits, resolving disputes, improving access to information, influencing policy, funding practical support and helping raise standards across the private rented sector.

KEY POINTS FOR READERS

This page is a plain-English guide to the report. It is for readers who want the main points quickly, or who may find the full report difficult to read.

- TDS helped renters understand their rights and find practical support earlier.
- Digital tools helped renters manage documents, understand options and take action.
- Partnerships and grants helped people access homes, keep tenancies and avoid homelessness where possible.
- Staff, customers and partners also contributed through service delivery, volunteering, fundraising and customer giving.
- TDS protected tenants' money and helped people resolve disputes fairly.
- Research helped show what tenants and landlords are experiencing in the private rented sector.
- Funded projects improved housing conditions, confidence, learning and community support.

In plain English: TDS's work helped people understand their rights, solve renting problems earlier, keep homes where possible and access fairer support across the private rented sector.

Digital reading note: This report is designed primarily for online and PDF viewing. Colour panels, larger table text and plain-English summaries support screen reading, scanning and accessible navigation. Key messages are provided in text and are not communicated by colour alone.

SHORT GLOSSARY

This glossary explains some of the terms and acronyms used in the report

TERM	PLAIN-ENGLISH MEANING
ADR	Alternative dispute resolution. This means resolving a disagreement without going to court.
Deposit protection	A legal requirement that protects a tenant's rental deposit in an approved scheme.
Dispute resolution	A process that helps people resolve a disagreement fairly.
Gateway	The My Housing Issue Gateway, an online tool that helps renters understand housing problems and create action plans.
NHOS	New Homes Ombudsman Service. This is a separate service that helps homeowners resolve complaints about new build homes.
PRS	Private rented sector. This means homes rented from private landlords or letting agents.
Renters' Rights Act	A law that improves rights, security and fairness for private renters.
Self-resolution	A way for tenants, landlords and agents to resolve a deposit dispute themselves before formal adjudication.

TERM	PLAIN-ENGLISH MEANING
Social impact	The positive difference an organisation makes for people, communities and wider society.
SDS Trust	SafeDeposits Scotland Charitable Trust. This supports housing, advice, research and community projects in Scotland.
TDS	The Dispute Service Group. This protects tenants' deposits and helps tenants, landlords and agents resolve deposit disputes fairly. Through the New Homes Ombudsman Service it also offers redress for purchasers of new homes.
Tenancy sustainment	Helping someone keep their home and avoid losing their tenancy where possible.
Tlyfe	A digital app that helps renters manage tenancy information, documents and related services.
TRS	Tenancy Redress Service. This helps tenants and landlords resolve problems during a tenancy.

HEADLINE IMPACT DASHBOARD: HELPING PEOPLE ACCESS SUPPORT, HOMES AND COMMUNITY FUNDING

This focused dashboard highlights the strongest headline evidence of TDS's 2025/26 social impact. It summarises three areas: helping renters find support earlier, helping people move towards housing stability through Crisis, and funding practical local support across communities.

HELPING RENTERS ACT EARLIER

TDS digital tools and guidance are helping renters understand their options sooner and take practical action before housing problems become more stressful and difficult to resolve.

68,500
Renters reached with practical housing support via the Gateway

2,500+
Renters supported each month through the Gateway

300,000
Customers managing renting tasks digitally via Tlyfe

PREVENTING HOMELESSNESS AND IMPROVING HOUSING STABILITY WITH CRISIS

TDS's national partnership with Crisis is helping people overcome barriers to private renting, move towards stable homes and reduce homelessness risk.

£605,000
Crisis partnership investment, 2025–2026

570
People supported towards housing stability by Crisis

195
People moved into private rented homes through TDS-funded Crisis roles

FUNDING PRACTICAL LOCAL COMMUNITY SUPPORT

TDS, TDS Northern Ireland, the SafeDeposits Scotland Charitable Trust and the SafeDeposits Community Fund support local projects that remove upfront barriers to accessible housing, improve housing stability and strengthen community resilience.

£100,660
DENS funding to support housing access in Dacorum, 2025–26

94
Deposit bonds removing upfront barriers in Northern Ireland

£697,000
Combined SDS Trust and Community Fund support in Scotland

What this means: TDS's strongest headline evidence shows how early guidance, national partnership funding and local community grants are helping people resolve housing issues sooner, move towards stable homes and access practical support across the private rented sector. The Scotland figure combines current SafeDeposits Scotland Charitable Trust grant value and 2025/26 Community Fund awards.

Figures are rounded where appropriate to support readability. Where a figure combines more than one funding route or reporting period, this is explained in the relevant dashboard or section note.

MESSAGE FROM OUR CHAIR AND CEO

This third Social Impact Report reflects a year in which TDS continued to strengthen the social value created through our services, systems, research and partnerships. It shows how our role across the private rented sector is helping to create fairer outcomes for tenants, landlords, colleagues, communities and the wider sector.

Across our core business, innovations and customer-focused services, TDS is making support easier to access and more responsive. Digital tools such as the My Housing Issue Gateway and Tlyfe help renters understand their options, manage key tenancy information and take earlier action when problems arise.

Our research and policy work have strengthened TDS's role as an evidence provider to industry and government. Insights from tenants and landlords informed briefings, parliamentary and mayoral committees, and practical guidance as the Renters' Rights Act came into effect. This helped customers and policymakers understand where support is most needed.

This impact is underpinned by trusted, high-quality services. Retaining our Customer Service Excellence accreditation, ISO 10002:2018 certification for Customer Complaints Management and ISO/IEC 27001 certification for Information Security Management, alongside three ESTAS awards, reflects colleagues' commitment to fair, responsive and secure services.

These achievements show that social impact is created not only through grants and partnerships, but through the everyday standards, safeguards and trusted services customers rely on.

Looking ahead, our priority is to build on this progress by strengthening our evidence base, improving access to practical support and continuing to use our role in the sector to promote fairness, confidence and better outcomes for tenants, landlords and communities.

In 2026-27 we are looking to identify a smaller number of strategic partners to maximise the social impact we can make with our work.



Steve Harriott
Chief Executive



Fay Selvan
Chair of the Board

OUR STORY AND SOCIAL VALUE COMMITMENTS

TDS creates social value through the services we deliver, the standards we uphold and the partnerships we fund. As the UK's leading deposit protection and dispute resolution service, our core work protects tenants' money, supports fair outcomes, raises standards and strengthens confidence across the private rented sector. The commitments table below summarises five social value themes and how TDS turns them into practical impact for tenants, landlords, communities and the wider sector.

These themes guide how we describe, measure and report the difference TDS makes.

1. **Stronger communities**
2. **Tackling economic inequality**
3. **Education, training and research**
4. **Health and wellbeing**
5. **Equal opportunity**

How TDS turns commitments into impact

Our services, research, technology and funded partnerships translate these commitments into practical action across the private rented sector.

Protecting money and resolving disputes

Protects tenant deposits, supports fair outcomes when disputes arise and helps people avoid expensive legal routes.

Raising standards through learning

Builds knowledge and confidence so tenants, landlords, agents and partners know their rights and responsibilities.

Using evidence to influence change

Uses tenant and landlord data and feedback to shape policy evidence, guidance and sector learning.

Improving access through technology

Makes support easier to find, improves customer journeys and helps renters act earlier.

Backing practical community support

Funds work that helps prevent homelessness, supports people to keep tenancies and strengthens local communities.

What this means: Together, these commitments connect TDS's day-to-day role with targeted investment, showing how prevention, fairness, evidence and practical support improve outcomes across the private rented sector.

CORE SERVICES: MAKING SERVICES EASIER, FASTER AND MORE RESPONSIVE

Digital Change

TDS is using digital change to make services easier to access, safer to use and quicker to respond to customer needs. Improvements to customer platforms, secure access, staffing and Salesforce are helping tenants, landlords and agents find clearer support sooner.

Key improvements include:



New customer website platform

makes information easier to find and supports clearer customer journeys.



New Identity and Access Management platform

strengthens secure access and helps protect customer data.



More customer support capacity

a new Director of Customer Operations and 15 Customer Service Advisors are helping improve responsiveness.



Salesforce improvements

help teams manage work more efficiently and securely, with calls logged and linked to customer records where possible.

CUSTOMER-FOCUSED MARKET RESEARCH

Customer feedback is central to our approach. Recent survey and focus group research with 370 tenants explored how to make deposit dispute resolution more accessible and trusted by private renters in England and Wales. Both tenants who had used TDS deposit dispute services and tenants who had not completed an online questionnaire and were invited to join focus group discussions. Tenants who had used TDS alternative dispute resolution services reported high levels of satisfaction and confidence that the service is fair and independent. Tenants also said they needed earlier, clearer and more accessible information about dispute resolution and their rights. This prompted a review of guidance across customer platforms.

Listening to customers to improve earlier dispute support

Survey feedback shows that customers value a fair and trusted service, while also pointing to the need for clearer information before disputes escalate.

Confidence in the service

Most respondents reported positive experiences of fairness, ease of use and case handling.

76% Confident in fairness

67% Satisfied with handling

57% Found self-resolution easy

Opportunity to prevent escalation earlier

86% said they would be likely or very likely to use the service if they had known more about it.

What customers said would help

Customers want practical, accessible support that helps them understand their options before a dispute becomes more stressful.

54% Step-by-step guide

50% Phone advice

38% Interactive rights website

What this means: Customer feedback shows that people trust the dispute service. It also shows that clearer early guidance could help customers understand their options before problems become more stressful.

MAKING GUIDANCE EASIER TO FIND

In response to feedback, TDS is making guidance easier to find through website improvements, clearer signposting and stronger promotion of support tools such as Tlyfe and the My Housing Issue Gateway. As part of this work, TDS revised the welcome call made to thousands of new customers each month so it is shorter, clearer and directs tenants to practical support earlier. Early follow-up survey feedback from tenants has been positive.

What are welcome calls?

Welcome calls are short, educational calls made to new tenants to help reduce stress and anxiety about private renting. They give tenants clear guidance on activating their account, understanding their options and finding practical support early.

To strengthen this support, TDS added a dedicated section on the My Housing Issue Gateway to the welcome call script. This helps tenants find practical guidance if they are worried about a housing issue or need help understanding what to do next.

What tenants told us after the call:

> You are watching out for the tenant just as much as the landlord.

> They're a helpful service and definitely beginner-friendly for first time tenants.

TDS will also send customers who miss the welcome call a link to a new Welcome webpage, so they can still access the same practical guidance in their own time.

Across Resolution and Adjudication, TDS is also introducing AI-enabled improvements shaped by the people who use these tools every day. These developments are reducing manual effort, improving workflows and helping teams deliver more consistent outcomes.

DEPOSIT PROTECTION AND DISPUTE RESOLUTION

Making a difference through early support, fair decisions and stronger protection for tenants

TDS helps tenants, landlords and agents resolve deposit and housing issues without going to court. Our dispute resolution services create social value by protecting tenants' money, supporting fair outcomes and reducing stress, cost and escalation.

Deposit disputes can be resolved through independent adjudication, online self-resolution, early resolution or by default. The Tenancy Redress Service supports tenants and landlords with active mid-tenancy issues through mediation, helping problems be addressed before they become harder to manage.

Adjudication provides an independent, evidence-based decision when a deposit dispute cannot be agreed.

Self-resolution gives tenants, landlords and agents an online route to agree a settlement before formal adjudication is needed.

Early resolution enables experienced TDS colleagues to support both sides by email or phone so they can try to reach a fair agreement sooner.

Default resolution allows a dispute to move forward where one party does not respond, helping prevent unnecessary delay.

Tenancy Redress Service mediation helps tenants and landlords address active mid-tenancy issues, such as repairs, rent arrears or property standards, before they escalate.



Reputation for fairness and transparency confirmed

TDS passed its Chartered Trading Standards Institute audit with no actions required. This confirmed full compliance with alternative dispute resolution regulations and reinforced TDS's reputation for fair and transparent dispute resolution. TDS also has an Excellent rating on Trustpilot.

Together, these services help customers recover money sooner, resolve issues more constructively and avoid unnecessary legal action where possible.

RESOLUTION SERVICES DASHBOARD

Resolving disputes earlier and reducing escalation

Free deposit dispute resolution services help tenants and landlords reach fair outcomes more quickly, reducing stress, cost and reliance on court action.

42,100
Disputes resolved

£210,000
Returned through TDS dispute resolution routes

Keeping disputes out of court wherever possible

Most outcomes were achieved through adjudication, self-resolution, early resolution or default resolution.

20,500
Adjudication
49% of all disputes resolved

8,000
Self-resolution
19% of all disputes resolved

7,900
Early resolution
19% of all disputes resolved

3,800
Default resolutions
9% of all disputes resolved

Tenancy Redress Service: resolving mid-tenancy issues through mediation

TRS acts as a bridge between tenants and landlords, helping both parties have constructive conversations and negotiate practical solutions.

148
TRS applications received

54
Applications within TDS's legal scope to investigate

24
Cases investigated

2
Resolved through mediation

What the figures show: Resolution services are helping customers resolve disputes earlier, recover money more quickly and avoid unnecessary escalation. TRS also supports constructive conversations about mid-tenancy issues, even where only a small number of applications progress to full investigation or mediation.

SUPPORT TO HELP RENTERS RESOLVE HOUSING PROBLEMS EARLIER

The My Housing Issue Gateway (the Gateway) gives renters practical support to address housing problems if and when they arise. Used by more than 2,500 renters each month and reaching 68,500 users in 2025/26, it helps tenants understand their rights, generate personalised action plans and communicate with landlords and letting agents before issues escalate.

2,500+
Renters each month

68,500
Users reached in 2025/26

This year's improvements focused on accessibility, clearer navigation and a smoother user journey:

Accessibility menu button: changes text size, adjusts colours and supports keyboard navigation, making the Gateway easier to use for people with different access needs.

News page: helps renters follow changes to their rights and wider housing updates.

Improved mobile experience: improves layout and usability for people accessing the Gateway on their phones.

Clearer homepage: uses easier-to-read text, stronger design and clearer imagery to help renters understand how the Gateway works and how it can support them.

Faster action plans: reduce steps and create a smoother journey so renters can access a personalised action plan more quickly.

GIVING TENANTS GREATER CONTROL THROUGH TLYFE

Enhancing the tenant experience: The Tlyfe app helps tenants manage key stages of their renting journey more easily, from digital verification and document storage to deposit management, tenant loan solutions and move-in support. Available to TDS customers, it gives renters more control, clearer records and easier access to tenancy-related services.

Supporting better landlord practice: Tlyfe also supports landlords and agents by streamlining verification, referencing and right-to-rent checks. This reduces administrative friction, improves record keeping and supports more efficient, compliant tenancy management.

Supporting landlords through the Landlord+ App: The App is also extending digital support to landlords, with 10,800 landlords using the app in 2025/26. Through the Landlord+ App TDS offers landlords in England and Wales access to exclusive offers such as discounts on emergency repairs, inventory reporting, banking, insurance and more.

300,000
Customers using the app

10,800
Landlords using the Landlord+ App in 2025/26

RAISING STANDARDS FOR LANDLORDS, TENANTS AND COMMUNITIES ACROSS GREATER MANCHESTER

The Greater Manchester Good Landlord Charter

Launched in June 2025, the Greater Manchester Good Landlord Charter is a free, voluntary scheme that raises standards across the private and social rented sectors by helping landlords go beyond minimum legal requirements. Delivered by an independent Implementation Unit operated by TDS, the Charter supports safer, fairer and better-managed homes, with a strong focus on improving day-to-day renting experiences for tenants across Greater Manchester.

> My favourite part about working at the Charter is seeing landlords shift their perspectives in real time and watching a genuine community form, where people positively influence each other.
>
> **— Grace Elwood, Membership and Quality Coordinator**

Charter support in practice

ACHIEVEMENT	IMPACT ON TENANTS	IMPACT ON LANDLORDS
Clear standards for good renting	Clearer expectations, safer homes and stronger confidence	Practical route to improve standards and evidence good practice
Learning and peer support	Better communication, repairs and day-to-day management	Knowledge, confidence and a supportive improvement network
Retrofit funding from GMCA	Warmer, cheaper and greener homes	Grants for improvements and property value
Sector engagement	Stronger tenant voice and policy influence	Advocacy and sector reputation
Renters' Rights Act support	Awareness of rights and smoother transitions	Compliance support and reduced disputes
Friends and Champions roles	More good landlords and positive examples	Recognition and motivation
EDI training	Fairer, more inclusive renting	Tools for inclusive practice

Good Landlord Charter Supporter Case Studies
(From the Supporter Spotlight Series)

JOHN AND CATHY LEACH: GOOD LANDLORD CHARTER SUPPORTERS

Who was supported

John and Cathy Leach are Good Landlord Charter Supporters with around 30 years' experience as landlords and a wider background in construction, property management and health and safety. Their practice reflects a values-led approach to managing homes, working with tenants and maintaining strong relationships with trusted tradespeople.

Challenge

Landlords are operating in a changing private rented sector, with increased expectations around safety, repairs, communication and formal processes. John and Cathy wanted to maintain high standards for tenants while strengthening the way they record inspections, manage repairs and prepare for sector changes such as Awaab's Law and the Renters' Rights Act.

Action

John and Cathy apply a practical, relationship-based approach to landlord practice. They prioritise electrical safety, smoke alarm checks and regular six-monthly inspections, while making sure tenants know what to expect at the start of a tenancy, including bin schedules, local information and how to raise repair issues. Through the Charter, they are formalising inspection reports so tenants receive both verbal updates and written records. They have also used TDS Academy discounts to access training, including the Pre-Tenancy Activity and Inventory/Check-in course.

Outcomes and Impact

Their approach has helped build long-standing, positive relationships with tenants and tradespeople. Tenants benefit from clear communication, reliable repairs and a landlord relationship built on respect and flexibility. In one example, John and Cathy chose not to end a tenancy after learning the impact this would have on a single parent household. Instead, they carried out improvements gradually, involving the tenant throughout and reducing disruption. Their story shows how good landlord practice can combine safe homes, formal processes and a human, supportive approach.

CHARLOTTE PUDDY: GOOD LANDLORD CHARTER SUPPORTER AND LANDLORD ADVISORY GROUP MEMBER

Who was supported

Charlotte Puddy is a Good Landlord Charter Supporter, a landlord in Greater Manchester and part of Abode Property Management NW Ltd, which manages a portfolio of 550 properties. She is also an active member of the Landlord Advisory Group, helping shape the Charter's approach to landlord support, membership and learning.

Challenge

The Renters' Rights Act and Awaab's Law are creating new compliance and quality expectations for landlords in the private rented sector. Supporters attending Charter workshops raised questions about rolling tenancies, section 13 rent increase notices and how to maintain good practice while adapting to legislative change.

Action

Charlotte shared practical insight with fellow landlords during a Charter workshop, including how Abode approaches section 13 notices and responds to Awaab's Law in the private rented sector. She also attended the first Network and Learning event focused on the Inclusive criteria, hearing from speakers on adaptations and supporting vulnerable young tenants. Following the event, she explored future opportunities with one of the speakers.

Outcomes and Impact

Charlotte's involvement has strengthened peer learning across the Charter by sharing experience from a large property portfolio and contributing to discussions on compliance, inclusion and landlord improvement. Through the Landlord Advisory Group, she has helped provide insight to the Implementation Unit on the journey from Supporter to Member and the design of the Charter's Networking and Learning offer. Her case study shows how experienced landlords can support sector improvement by sharing good practice and helping others respond confidently to change.

THE BETTER RENTING MANCHESTER PROJECT

When developing the Greater Manchester Good Landlord Charter, TDS identified the need to understand why and better support those private landlords who may unintentionally fall short of their legal responsibilities. The Better Renting Manchester Project responds to this by combining action research with behavioural insight. Its aim is to identify practical scalable interventions that prompt, guide and support landlords towards better self-regulation and compliance, ultimately improving standards in the private rented sector.

Stage 1

TDS funded the first stage of the project. This involved speaking with stakeholders to understand landlords' needs, motivations and barriers to compliance. The research, published in June 2026, found that most landlords wanted to follow the rules and saw themselves as responsible housing providers. However, many faced barriers such as unclear guidance, complex rules, rising costs and difficulty finding tradespeople to carry out required work. The research also found that landlords were more likely to be motivated by wanting to provide safe homes for tenants than by fear of enforcement action or penalties. This work laid the groundwork for Stage 2.

Stage 2

A 12-month project has been underway since March 2026, with funding from the Nationwide Foundation. It focuses on reducing unintentional non-compliance among private landlords in Greater Manchester. The project uses action research and behavioural insight to develop practical ways to make support more visible, trusted and actionable. It is working with Salford and Wigan councils to test practical interventions in real-world settings.

The work is structured around scoping and behavioural diagnosis, followed by intervention and evaluation. The team has already developed an initial set of interventions and is preparing to test them. This approach recognises that non-compliance is often unintentional, particularly among smaller self-managing landlords who may not have access to formal training or clear, practical guidance.

By addressing gaps in existing evidence and practice, the project aims to create learning that sits outside the current scope of the Greater Manchester Good Landlord Charter. This learning could help shape future support for landlords and improve outcomes for tenants.

NEW HOMES OMBUDSMAN SERVICE: IMPROVING COMPLAINT RESOLUTION AND DEVELOPER RESPONSIVENESS

Fairer complaint resolution for new homeowners

The New Homes Ombudsman Service is a separate redress service from TDS's ADR and deposit dispute resolution services. It gives homeowners a free, independent route to resolve complaints about new build homes without legal action. It supports fair outcomes, strengthens accountability and helps developers learn from customer experience so they can improve service quality and standards across the new homes sector.

NHOS at a glance:

By the end of 2025/26, **118 developers** had signed up to NHOS, with 19 applications pending and around 60% of the new homes market covered.

During the year, NHOS handled **6,100 emails, 5,100 calls and 1,800 complaints**, supported by increased operational capacity across 8 Ombudsmen, 7 Investigators and 2 Customer Service Agents.

NHOS decisions delivered **£214,000 in compensation**.

In comparison with 2024/25, NHOS had greater operational capacity and delivered a higher compensation total in 2025/26, showing year-on-year growth in activity, capacity and remedies delivered.

Customer feedback shaped improvements to the systems and supported customers to submit, manage and track complaints.

Using feedback to make the process clearer

These improvements make the complaints process clearer, more accessible and easier to navigate.

CASE STUDY: MAKING NEW HOMES COMPLAINTS CLEARER, FAIRER AND EASIER TO USE

Customer feedback showed that people using the New Homes Ombudsman Service needed clearer support, simpler processes and greater confidence that complaints would be handled fairly. As a free, independent route for homeowners to resolve new build complaints without legal action, NHOS used this feedback to improve the customer journey from first contact through to evidence gathering and decision follow-up.

Alongside growing contact volumes, NHOS launched a new website and portal at the House of Lords in June 2025 to make the complaints journey clearer and easier to use. These improvements also support the NHQB Code of Practice by helping developers and customers work within clearer expectations around communication, complaint handling, vulnerability, accessibility and accountability.



Launch of new website, House of Lords, June 2025

Focus
Accessibility and vulnerability

Action
Clearer forms, portal and communications

Purpose
A clearer, fairer and more accessible customer journey

Challenge

Customers needed the complaints process to feel easier to understand and more accessible at a time of growing demand. Customers also needed better ways to explain their support needs, while NHOS teams needed clearer information at the start of each complaint about what could be investigated.

Action

Ask early: NHOS improved how customers can share vulnerability or support needs from the start of a complaint, including circumstances that may make the complaints process harder to navigate.

Simplify communications: NHOS has made communications more accessible by moving to Arial, size 11–12, with 1.5-line spacing. This supports clearer reading and is recognised as good accessibility practice.

Ask about support needs from the outset: The application form asks customers whether they have any needs NHOS should be aware of, how NHOS can help, and whether there are other people NHOS can speak to on their behalf.

Improve complaint handling: NHOS launched a new website and redesigned online evidence portal, strengthened complaint scoping and introduced a clearer process when a developer does not follow an Ombudsman decision. This sits alongside increased operational capacity to support clearer, more responsive complaint handling.

Outcomes and impact

These changes are intended to help customers navigate complaints with greater confidence, make support needs easier to identify, make evidence easier to submit and clarify complaint boundaries. They sit alongside NHOS's wider role in delivering independent decisions, remedies and compensation. They also support accountability across the new homes sector by making it clearer how NHOS responds when decisions are not followed.

What this shows: NHOS is turning customer feedback into practical service improvements that make complaints clearer, information easier to find and decisions easier to understand. These changes help extend fair treatment, transparent communication, accessible complaint routes and stronger developer accountability across the new homes sector, in line with the NHQB Code of Practice.

BACKING INNOVATION ACROSS THE HOUSING SECTOR

TDS backs practical innovation across the wider property sector through REACH UK, an accelerator programme operated by Second Century Ventures. Through co-investment with Propertymark, TDS provides funding, insight and mentorship to start-ups developing solutions that can improve housing access, maintenance, finance, sustainability and customer experience for renters, landlords, agents and wider sector partners.

2025 cohort

The 2025 cohort is exploring how people, AI, machine learning and technology can work together to solve practical challenges across the property sector. The businesses supported are developing solutions in areas such as water management, landlord finance, student lettings, office design, building waste reporting, agent sales and compliance. Together, they show how targeted investment in innovation can support a more efficient, responsive and sustainable property sector.

Investment and impact

Across three cohorts, TDS has invested £1.1m in 19 companies, helping to bring new solutions into the sector. This support enables early-stage businesses to grow, create UK jobs and deliver meaningful benefits for landlords, agents and tenants.

£1.1m
Invested across three cohorts

19
Companies supported

TDS MEDIA AND MARKETING OUTPUT

TDS uses newsletters, mailing lists and help centre content to give tenants, landlords and agents timely, practical information. These communications help customers understand their rights and responsibilities, keep up with sector change and find support more easily.

Tenants: 1.3 million tenants reached, through a quarterly newsletter with open rates of 58% to 65%, showing strong engagement with practical guidance.

Landlords: 159,000 landlords reached, with an average agent and landlord newsletter open rate of 45%.

Agents: 11,400 agents reached, supporting better-informed advice and practice across the private rented sector.

Help centre: Articles were viewed 248,000 times, showing demand for accessible online guidance.

What this means: TDS is turning high-volume media and marketing activity into practical customer support, helping tenants, landlords and agents access clearer guidance and make more confident decisions.

NORTHERN IRELAND KNOW YOUR RIGHTS CAMPAIGN: CUSTOMER COMMUNICATIONS SUPPORTING DEPOSIT PROTECTION

The Northern Ireland Know Your Rights campaign sought to improve compliance by using clear customer communications to help renters understand that their deposit must be protected in a government-approved scheme by law. Delivered by TDS Northern Ireland with VAVA Influence, the campaign made deposit protection information more visible, accessible and easier to act on.

Campaign reach and tenant impact: Between July 2025 and March 2026, the Know Your Rights campaign used digital and social media to raise awareness of deposit protection and help renters in Northern Ireland find trusted guidance.

970,000

Campaign reach

970,000 people were shown information about deposit protection at least once, helping more renters see clear messages about their rights.

10.5m

Visibility

10.5 million impressions show that campaign posts and adverts appeared on screens more than 10.5 million times, including repeat views by the same person.

47,000

Next-step support

47,000 website visits show that people clicked through to the TDS website to find more detailed, trusted guidance.

114,000

Accessible content

114,000 YouTube video views show engagement with short digital content explaining deposit protection and tenant rights.

Tenant impact

Renters had clearer information about what protection to expect from landlords and agents, where to find support, and how to take action if their deposit was not properly protected.

What this means: The campaign turned marketing reach into practical tenant support by helping renters in Northern Ireland understand deposit protection, find trusted guidance and feel more confident taking action if their deposit was not properly protected.

USING EVIDENCE TO SHAPE FAIRER RENTING POLICY

TDS uses research and sector insight to help policymakers, partners and customers understand what is happening in the private rented sector and where support is most needed. Here, we show how evidence from tenants and landlords is informing debate, shaping practical guidance and strengthening the case for fairer, clearer and more effective renting policy.

Amplifying Tenant and Landlord Experience to Inform Change

The Voice of the Tenant and Voice of the Landlord series capture the lived experiences and views of landlords and tenants across the private rented sector. Together, the 2025/26 studies provide a growing evidence base by surveying more than 2,000 landlords and 2,000 tenants in England, and more than 1,100 tenants and 1,100 landlords in Scotland. More than 10,000 private renters and 4,000 landlords have been surveyed across England and Wales since 2022.



Round Table with Sir Stephen Timms, Minister for Equalities in MHCLG 2024-2026

Now in its fifth year in England, the Voice of the Tenant survey helps track changing renter experiences over time. Alongside the landlord studies, it gives the sector a balanced view of pressures, opportunities and emerging trends across the sector.

Recent findings highlight the need for stronger incentives to improve energy efficiency, the continued financial pressures facing tenants and landlords, and low awareness of the Renters' Rights Act. These insights have informed government and parliamentary briefings, shaped policy discussions and contributed to media coverage, strengthening the credibility and influence of TDS research.



The Voice of the Tenant Survey — Wave 5 (2025) and Wave 6 (2026).



The Voice of the Tenant and Landlord Survey Scotland — Wave 2 (2025).

A TRUSTED EVIDENCE BASE FOR POLICYMAKERS

The 'Voice of' reports have become a trusted evidence base for policymakers and sector leaders. They have informed debate on rental reform, including:

01 **Parliamentary evidence:** Dr Jennifer Harris gave evidence to the HCLG Select Committee on housing conditions, highlighting the need to empower tenants while supporting landlords who may be unintentionally non-compliant.

02 **London Assembly evidence:** Jennifer gave evidence on Renters' Rights Act implementation, drawing on survey findings about low tenant awareness and landlord exit risk at the lower-cost end of the market.

03 **Government engagement:** Findings were shared directly with MHCLG officials to support Renters' Rights Act implementation planning.

04 **Property and national media coverage:** The research reached landlords, agents, sector professionals and the wider public through industry press and BBC News online.

05 **Sector webinar and briefing:** Survey findings shaped an October 2025 webinar on practical implementation of the Renters' Rights Act, with conclusions shared with Government and stakeholders.

Research is highlighting affordability pressures and low awareness of rental reform

Voice of the Tenant and related research are helping TDS evidence where policy and customer support need to focus.

20%
Landlords less willing to rent to tenants receiving benefits

61%
Tenants cutting essentials to keep paying rent

69%
Tenants needing clearer information on private rented sector reform

What this means: Affordability pressures and low awareness of rental reform are shaping TDS's policy work and customer guidance, so decision-makers can better understand where renters and landlords need support.

SUPPORTING LANDLORDS TO MEET STANDARDS AND REDUCE HARM

Designing Practical Support for Better Landlord Compliance in Scotland

The **Landlord Compliance in Scotland's Private Rented Sector: Challenges, Motivations, and Recommendations report** (published June 2026) builds on the Voice of the Landlord (Scotland, Wave 2) report. The research comes at a time when more than 330,000 households in Scotland live in the private rented sector, and ahead of major upcoming reforms including proposed rent controls and new energy efficiency standards.

The study, based on interviews with landlords across Scotland, found that most landlords wanted to follow the rules and saw themselves as responsible housing providers. However, many faced barriers including unclear guidance, complex rules, rising costs and difficulties finding tradespeople to carry out required work. The research also found that landlords were more likely to be motivated by wanting to provide safe homes for tenants than by fear of enforcement action or penalties.

Following publication of the Landlord Behaviour Report, the findings have been shared with MSPs, Scottish ministers, officials and key sector stakeholders to support wider review and engagement. The Safe Deposits Scotland Charitable Trust is also exploring what work it could fund to support self-managing landlords to comply and keep up with the changing rules.

The research made a series of recommendations to better support landlords in Scotland:

Make guidance easier to find: Create a single online hub for Scottish private rented sector rules, rights and responsibilities.

Communicate changes clearly: Give landlords earlier, simpler updates when regulations change, so they can act with confidence.

Turn rules into practical tools: Provide templates, checklists and step-by-step guidance to support day-to-day compliance.

Reduce financial barriers: Provide targeted support to help landlords meet future energy efficiency requirements and improve homes for tenants.

Support access to trusted trades: Develop approved contractor lists so landlords can complete required works more easily and improve housing standards.

USING RENTER EVIDENCE TO INFORM POLICY IN NORTHERN IRELAND

Housing Rights research: TDS Northern Ireland funded Housing Rights and Renters' Voice to carry out tenant engagement surveys and related policy work. Housing Rights administered and analysed surveys with private renters on the issues they most often raised through Housing Rights' advice services: affordability, standards and repairs. The work was designed to strengthen the evidence base on private renter experiences and help inform policy development in Northern Ireland.

The evidence shows that 17% of households in Northern Ireland live in the private rented sector, but private tenants account for 33% of calls to Housing Rights. This suggests private renters are experiencing higher levels of housing pressure and need clear, accessible support.

17%

of households in Northern Ireland live in the private rented sector

33%

of calls to Housing Rights come from private tenants

What this means: Renter evidence is helping show what people are experiencing and where policy action could reduce poverty, homelessness risk and pressure on the wider housing system.

FOCUS ON RENTERS' RIGHTS ACT: HELPING TENANTS AND LANDLORDS NAVIGATE RENTAL REFORM

Rental reform brings both opportunity and uncertainty. TDS helped tenants and landlords understand the Renters' Rights Act by turning research, customer questions and policy changes into practical guidance and support.

How TDS responded

Listening to customers: using everyday enquiries and survey findings to identify where tenants and landlords needed clearer information.

Creating practical guidance: sharing short guides, email updates, website content, videos and joint renter guidance with Crisis.

Supporting implementation: continuing to monitor reform, update customer-facing platforms and promote the My Housing Issue Gateway as a route to earlier advice.

As implementation continues, TDS will keep updating customer guidance and monitoring where tenants and landlords need further support.

Our impact in brief

TDS used research, policy engagement and accessible customer communications to support implementation of the Renters' Rights Act, including briefings, consultation responses, committee evidence, joint guidance with Crisis and JUSTICE, and promotion of the My Housing Issue Gateway as a route to earlier advice.

Turning rental reform into practical support for tenants and landlords

TDS combined research, policy engagement and accessible communications to help people understand and act on the Renters' Rights Act.

Evidence and policy influence

Research gave policymakers practical evidence on tenant awareness, landlord confidence and implementation risks, helping shape clearer debate and more targeted support.

Guidance and implementation support

TDS turned complex reform into accessible guidance, newsletters, videos, social content and joint renter resources with Crisis and JUSTICE, helping tenants and landlords understand what to do next.

32,000
People accessing TDS practical reform guidance

70,000+
People reached through joint renter guidance with Crisis

101,000
TDS newsletter views of Renters' Rights Act content

69%
Tenants want clearer information on the Renters' Rights Act according to the Voice of the Tenant survey

What this means: The figures show both strong communication activity and a continuing need for clearer information, so tenants and landlords can understand reforms and act with confidence.

HELPING LANDLORDS AND TENANTS ADAPT TO REFORM WITH PRACTICAL SUPPORT

In anticipation of the Renters' Rights Act, TDS launched Rent Protection Insurance in partnership with Safe House Insurance and Paymentshield. The product supports landlords by covering missed rent payments and legal costs relating to evictions. It complements **Pet Damage Insurance** and contributes to a more responsive package of support for landlords and tenants.



Rent Protection Insurance

Covers missed rent payments and legal costs relating to evictions.



Pet Damage Insurance

Complements rent protection as part of a more responsive package of support.

PRACTICAL SUPPORT FOR A BETTER RENTING EXPERIENCE AND HIGHER PRS STANDARDS

TDS funding supports practical, community-based work that helps people overcome barriers to safe and sustainable housing. Here, we show how national partnerships and regional grant programmes across England, Wales, Northern Ireland and Scotland are helping people access and keep homes, prevent homelessness, improve housing conditions, build knowledge and strengthen community resilience.

Helping People Access and Sustain Private Rented Homes with Crisis

Expanding access to safe private rented homes with Crisis

TDS funding supports specialist Housing Access roles across five Crisis Skylight centres, helping people move into and sustain private rented homes.

£605,000
Investment supporting housing access

570
People supported towards housing stability by Crisis

195
People moved into private rented homes through Housing Access staff

97
Homelessness risks prevented

What this means: The partnership is helping people overcome barriers to private renting, whilst building stability and reducing pressure on homelessness and temporary accommodation services.

Strengthening Partnerships and Practice to Prevent Homelessness

Training for Crisis staff

TDS colleagues provided practical training to help Crisis staff build stronger landlord relationships, understand tenancy requirements and support sustainable housing outcomes.

Policy and practice influence

TDS and Crisis also worked together to share learning from frontline delivery and advocate for practical policy changes that support access to private rented homes.

Private rented sector database under the Renters' Rights Act

At the start of 2025, Crisis and TDS sent a joint letter to the Minister of State for Housing, Communities and Local Government and were invited to meet the team developing the private rented sector database. We advocated for the database to capture rent data, to help build stronger evidence on affordability and support better-informed decisions on Local Housing Allowance rates.

Crisis Homelessness Summit

TDS contributed to Crisis' Homelessness Summit in February 2025, sharing learning on preventing homelessness from the private rented sector and demonstrating the My Housing Issue Gateway as a practical route to earlier support.

DENS: REMOVING BARRIERS INTO PRIVATE RENTED HOMES

Opening up safe, affordable homes in Dacorum

£100,660 awarded 2025–26 to support people facing homelessness, poverty and social exclusion to access and sustain private rented homes.

DENS is using TDS Charitable Foundation funding to create practical routes into safe, affordable housing for people facing homelessness and hardship in Dacorum, where TDS headquarters are based. The project combines access to private rented accommodation, landlord engagement and fast access to deposit and financial support so people can move towards stability sooner.

The project is funded for three years and since starting in October 2025, the scheme is on track to achieve its main outputs. To date, 21 clients have been supported to move into private rented accommodation, 9 clients have been supported to maintain existing PRS tenancies and prevent homelessness, and 18 clients are currently being supported through the PRS Resettlement service.

Already the project team has built stronger relationships with local portfolio landlords and is increasingly engaging with letting agents to create more accommodation routes. The team has also built an effective relationship with the local authority Homeless Prevention Team, enabling deposits and one month's rent to be arranged within 24 hours where properties are compliant.



21

Clients supported to move into private rented accommodation

9

Clients supported to keep existing private rented tenancies

18

Clients currently receiving PRS resettlement support

How the project is removing barriers

Landlord engagement

A dedicated Property and Landlord Liaison Lead is building relationships with landlords and creating new routes into private rented homes.

Faster access to support

A one-day turnaround for deposits and first month's rent helps remove upfront cost barriers so people can move into suitable homes more quickly.

> DENS have been absolutely fantastic… You get your identity back. It gives you your dignity back.
>
> — DENS





What this means: DENS is helping people move into safe private rented homes, sustain existing tenancies and reduce pressure on social housing, council housing and homelessness services.

REMOVING BARRIERS TO PRIVATE RENTING FOR NEWLY RECOGNISED REFUGEES

Delivered in partnership with MTVH Migration Foundation, British Red Cross, City Bridge Foundation, LandAid and Beam, the Refugee Rent Deposit Scheme combines deposit support with practical tenancy education. It helps newly recognised refugees understand their rights, prepare for successful tenancies and move into stable private rented homes.

Refugee Rent Deposit Scheme

£39,060 awarded from 2024–2027 to support education, tenancy preparation and access to private rented homes for newly recognised refugees.

> Some members are now moving into work because they have a fixed address, a roof over their head and more stability. Things are calmer now, and that gives people confidence to take the next step.
>
> — Beneficiary, Interim Report, April 2026

119

Refugees supported

Tailored 1-to-1 housing support

47

Households moved into PRS homes

All tenancies sustained

Matched households have maintained tenancies to date, supporting stability and confidence.

Practical education

House-hunting webinars, translated guides, landlord outreach and myth-busting resources support tenancy readiness.

What this means: The pilot is helping refugees gain a fixed address, greater stability and the confidence to take the next step into work, learning and community life.

TDS NORTHERN IRELAND GRANTS AND STRATEGIC PARTNERSHIP

Northern Ireland social value activity forms a key part of TDS's regional impact. Funded projects support access to the private rented sector, help people sustain tenancies, strengthen renter voice, support landlord and agent learning, and build social enterprise-led community development. Together, these grants show how targeted regional investment can remove upfront barriers to accessing housing, improve knowledge and standards, amplify evidence and strengthen local capacity.

Northern Ireland project profiles in brief

A short snapshot of funded projects and strategic partnerships in Northern Ireland.

PROJECT AND AWARD	PROFILE AND IMPACT
Simon Community Crisis Response Through Deposits **£40,000, 2024–2026**	Deposit support and advice helped create 35 tenancies, with a 95% sustainment rate after six months in Year 1. The project helps people overcome upfront barriers, secure homes and avoid homelessness.
First Housing Aid & Support Services Smart Move Housing **£20,000, 2024–2026**	Rental deposit bonds, advice and landlord engagement helped 94 clients overcome barriers to the private rented sector and access more secure homes.
Social Enterprise Northern Ireland Strategic partnership **£75,000, 2025–2027**	Leadership training and Dragons' Den funding opportunities support social entrepreneurs to grow community-led solutions. The first 16 leaders completed training in March 2026.
Housing Rights and Renters' Voice Tenant Engagement Surveys and Learners Fund **£20,000, 2024–2026**	Research strengthened the evidence base on private renter experiences, while 51 bursaries helped people facing cost barriers access training on rights and responsibilities.
Propertymark Refer a Learner for Letting Agents **£10,000, 2024–September 2026**	Letting agent training supports stronger knowledge, compliance with Northern Ireland housing legislation, career development and greater trust in the sector.
Chartered Institute of Housing Northern Ireland Raising Standards Through Practical Learning **£10,000, September 2024–September 2026**	The CIH Level 2 Award is building practical knowledge for landlords and housing practitioners. Six learners completed the full qualification and one partially completed by the end of 2025.

What this means: Northern Ireland funding supports practical housing stability, tenant voice, landlord learning, social enterprise leadership and community resilience.

CREATING A WARM, STABLE HOME FOR A FAMILY LIVING IN FUEL POVERTY

First Housing Aid & Support Services / SmartMove Housing (Northern Ireland) — Awarded £20,000 (2024–2026)

Who was supported

A single parent with three children, including a youngest child with autism, was supported by SmartMove/First Housing in Northern Ireland.

Challenge

The family was living in a private rented home that was cold, difficult to heat and adding to financial pressure. The parent was worried about the impact on the children, particularly the youngest child, who needed routine, warmth and stability. Moving home could have disrupted school, support networks and the child's sense of safety, but staying without improvements was also becoming difficult.

Action

The team worked directly with the landlord to explore ways of improving the property's energy efficiency. With the advice team's support, the landlord successfully applied for home improvement support and carried out significant upgrades, including wall insulation, a new gas heating system and energy-efficient lighting throughout the property.

Outcomes and Impact

The improvements made the home warmer, more energy efficient and easier for the family to manage. The parent was able to remain in the property, avoid the disruption of moving and reduce day-to-day anxiety about heating costs and the children's wellbeing. This case shows how housing advice, advocacy and landlord engagement can prevent crisis and improve long-term wellbeing. By supporting energy efficiency upgrades rather than forced relocation, the project helped the family remain in a warmer, safer and more stable home.

> The improvements made such a difference — we can finally keep the house warm without worrying every day, and my child can stay in the home they know and feel safe in.

BACKING SOCIAL ENTERPRISES TO GROW LOCAL IMPACT

Social Enterprise Northern Ireland (SENI) — Awarded £75,000 (2025–2027)

The partnership was shortlisted in the Working in Partnership category at the Chartered Institute of Housing's All Housing Awards in 2026, recognising its contribution to collaboration, leadership development and community-led impact.

Background

TDS Northern Ireland and Social Enterprise Northern Ireland launched a strategic partnership in June 2025 to strengthen leadership, sustainability and community impact across the social enterprise sector.

The partnership supports a leadership programme and Dragons' Den funding opportunities, helping social enterprises grow practical, community-led solutions that can strengthen inclusion, resilience and local wellbeing.

Challenge

Social enterprises often deliver vital local support but need leadership development, flexible funding and practical routes to scale their impact. The partnership aims to sponsor four Dragons' Den opportunities and support 60 social enterprise and third sector leaders in Northern Ireland.

Action

Sixteen leaders have completed training, and the first Dragons' Den event took place in March 2026 with six social enterprises pitching for funding to expand local impact.

Outcomes and Impact

At a recent Dragon's Den event, funding supported Bolster Community's ACORN initiative for young adults with learning disabilities and Repair and Share Foyle's community paint reuse project, showing how modest investment can strengthen inclusion, enterprise and local resilience. By backing local organisations to grow sustainable community solutions, the partnership supports the wider conditions that help people and places thrive, complementing TDS's housing-focused work to improve wellbeing, opportunity and fairness.



Alison Slater, Bolster Community (left), Dragon Eamonn Hunt (centre), Caroline McGuinness-Brooks, Repair & Share (right)

SCOTLAND: HOUSING SUPPORT, COMMUNITY RESILIENCE AND OPPORTUNITY

In Scotland, SafeDeposits Scotland supports social impact through two connected funding routes: the SafeDeposits Scotland Charitable Trust, which funds larger housing and research projects, and the Community and Small Grants Fund, which supports smaller local organisations through grants of up to £5,000 and discretionary grants of up to £20,000. Together, these routes help people access advice, resolve housing issues earlier, improve landlord knowledge, support migrant rights, widen learning opportunities and strengthen community resilience.

The total value of current SafeDeposits Scotland Charitable Trust grants is £613,000. In 2025/26, the Community and Small Grants Fund provided £84,000 in small and discretionary grants that helped organisations strengthen local communities and deliver practical support.

Scotland funding at a glance

A combined view of SafeDeposits Scotland Charitable Trust projects and Community and Small Grants Fund activity across Scotland.

£613,000

Current SafeDeposits Scotland Charitable Trust grant value

Supports PRS-focused housing, advice, mediation, research and landlord learning projects.

£84,000

Community Fund awards in 2025/26

Supports small and discretionary grants for local community activity.

16

Community projects supported

Includes 13 Small Grants and 3 Discretionary Grants.

Practical local impact

Funding supports advice, rights-based support, learning, youth development, digital inclusion, wellbeing, environmental action and community resilience.

The examples that follow show how Scotland funding works in practice: one case study focuses on housing and safety through the SafeDeposits Scotland Charitable Trust, and the second shows how the Community and Small Grants Fund can remove practical barriers to learning and opportunity. Short SafeDeposits Scotland Charitable Trust project profiles are included for readers who want more detail.

What this means: Scotland funding combines larger housing PRS-focused investment with smaller community-led grants, helping people resolve housing issues earlier, widen access to opportunity and strengthen local resilience.

SUPPORTING A MOTHER AND HER CHILDREN TO FIND SAFER HOUSING

Positive Action in Housing: The Migrant Rights Project, Scotland — Awarded £12,974 for 2 years by the SafeDeposits Scotland Charitable Trust

Who was supported

GR, a 27-year-old Romanian Roma woman living with her four children in a private rented flat in Pollok, was supported by Positive Action in Housing's Migrant Rights Project.

Challenge

Her children were afraid to go to school because of bullying and were worried about walking to and from school. This affected attendance and placed more strain on the family. GR could not save enough money for a deposit or a month's rent in advance. She was also worried about moving somewhere unfamiliar where similar abuse might happen again, while the area she knew best, Govanhill, had become too expensive for her to afford.

Action

The project worked with GR to understand her options, including social housing and the homelessness process, and helped her prepare evidence for a homelessness application based on the argument that it is no longer reasonable for her to occupy her current home. The team also supported her to explore housing association applications, private rented accommodation in Govanhill and nearby areas, and possible deposit support through the Glasgow Key Fund.

Outcomes and Impact

The support has not yet resulted in a move, but it has helped GR understand the routes available to her and prepare the evidence needed for a stronger homelessness application. She also has a clearer plan for exploring housing association options and private rented opportunities in areas where she and her children may feel safer. GR's story shows how racism, insecure housing and low income can combine to create an unfair and frightening situation for families. The project helped her stay in control of the steps she takes, feel less isolated and keep hope that safer, more stable housing is possible.

> I wanted to protect my children, but I did not know how. This support helped me see that I do have options, even when things feel impossible.
>
> — GR, Positive Action in Housing client

SCOTLAND PROJECT AND COMMUNITY FUND PROFILES

SafeDeposits Scotland Charitable Trust project profiles in brief

A short snapshot of the eight projects supported through SafeDeposits Scotland Charitable Trust funding.

PROJECT AND AWARD	PROFILE AND IMPACT
Victim Support Scotland **£80,000 over 2 years**	Anti-social behaviour support, referral routes, victim-led mediation and landlord training.
Strathclyde University Law Clinic **£50,000 over 2 years**	Housing law advice and representation; 232 enquiries and 80 new cases.
Homes for Good **£75,000 over 2 years**	Tenant, landlord and property support across Ayrshire and Dumfries & Galloway.
Scottish Mediation **£50,000 over 2 years**	Mediation skills and neighbour mediation to resolve disputes earlier.
Positive Action in Housing **£12,974 over 2 years**	Migrants' rights advice supporting housing, welfare and employment stability.
Under One Roof **£70,000 over 2 years**	Landlord and agent learning on repairs, retrofit and tenement responsibilities.
University of Strathclyde Law School **£78,113 over 3 years**	Evictions research to strengthen evidence for fairer policy and practice.
University of Edinburgh Development Trust **£197,000 over 3 years**	Homes, Heat and Healthy Kids research on housing, energy efficiency and child health.

What this means: Scotland funding supports advice, prevention, learning, mediation and research that help people resolve issues earlier and sustain tenancies.

COMMUNITY AND SMALL GRANTS FUND EXAMPLES

These examples sit alongside the SafeDeposits Scotland Charitable Trust profiles and show the smaller-grants route in practice. They highlight how the Community and Small Grants Fund supported local projects in 2025/26 to widen opportunity, support families and strengthen community wellbeing.

Selected Community Fund examples in brief

Selected examples of smaller Scotland grants supporting local opportunity, families and community wellbeing.

The Wee Bursary

£10,000 awarded in 2025/26

Removed practical barriers for children and young people, including the case study below.

The Glasgow Spring Fling

£11,008 raised for the STV Children's Appeal

Supported children and families affected by poverty across Scotland, helping provide practical support such as food and warm clothing, while also supporting training, employability and wellbeing.

Cancer care charity Maggie's

£7,200 awarded through sponsorship of a 'Tenement Scottie'

Supported sponsorship of one of 40 uniquely designed Scottie dog sculptures to be installed across Glasgow during summer 2026. The sculpture, designed and hand painted by artist and illustrator Daniela Pettinato, celebrates tenement homes that are part of everyday life for many people in Glasgow and across Scotland.

What this means: These smaller grants complement the SafeDeposits Scotland Charitable Trust by widening access to learning, supporting families affected by poverty and strengthening community wellbeing.

REMOVING FINANCIAL BARRIERS TO LEARNING AND OPPORTUNITY

The Wee Bursary (Scotland) — £10,000 awarded (2025–2026) by the Community and Small Grants Fund

Who was supported

A young person in Glasgow, preparing to leave secondary school and start college, was supported through The Wee Bursary after being referred by the school education team and FARE support networks. They were one of 346 children and young people supported by The Wee Bursary in 2025/26.

Challenge

The young person faced financial barriers at a key transition point. They needed a laptop to complete coursework, manage college applications and continue learning independently at home, as well as suitable clothing to start college with confidence. Without this support, they risked falling behind and feeling excluded as they prepared to take their next step.

Action

The Wee Bursary provided a timely, targeted award for a laptop and appropriate college clothing, giving the young person practical access to coursework, online learning, applications and the equipment needed to feel prepared. Support was provided through trusted adults in school and FARE, helping make the process accessible, respectful and focused on the young person's own goals.

Outcomes and Impact

The bursary made an immediate difference. The laptop helped the young person keep up with coursework and college preparation, while the clothing reduced anxiety about starting in a new environment. The support also reduced pressure at home and helped the young person focus on learning, attendance and settling into college life. This story reflects wider Wee Bursary feedback from 2025/26: young people reported that the bursary helped them attend school, college, apprenticeships, work or placements, meet essential needs, reduce financial stress and improve confidence. For this young person, small, flexible financial support removed practical barriers and helped make the move into college feel possible.

CREATING IMPACT THROUGH PEOPLE, VALUES AND CUSTOMER GIVING

Social impact is also created through TDS's people, culture and customer choices. This section shows how colleagues, customers and partners contribute to wider social value through trusted service delivery, fundraising, volunteering, customer giving, wellbeing activity and shared commitment to fairness, security and better outcomes.

Embedding Social Impact Through Our People

For TDS staff, social impact is embedded in the quality, fairness and responsiveness of the services we provide. Colleagues help raise standards across the UK property sector by protecting deposits, resolving disputes, supporting customers and contributing to a trusted, professional service.

Accreditations and awards supporting trusted services

TDS's commitment to fair, secure and customer-focused services is reflected through independent accreditation, sector awards and customer recognition.



Customer and complaints standards

Customer Service Excellence accreditation and ISO 10002:2018 certification for Customer Complaints Management demonstrate TDS's commitment to transparent, fair and customer-focused service.



Security and trust

ISO/IEC 27001 certification demonstrates TDS's commitment to managing data privacy and cybersecurity risks and keeping customer information secure.



Sector recognition

ESTAS awards, The Negotiator Gold award and Great Place to Work recognition reflect customer focus, professional standards and colleague commitment.

> Through cutting-edge technology, accredited training and policy influence, TDS continuously raises standards and simplifies renting for agents, landlords and tenants alike. With trust, impact and dedication to making renting fairer, TDS is the clear winner.
>
> — The Negotiator Awards judges

RECOGNITION, FUNDRAISING AND CUSTOMER GIVING

Recognition for customer focus and innovation

ESTAS awards

In October 2025, TDS Northern Ireland won three ESTAS awards, recognising both individual achievement and TDS Group's continued commitment to customer focus. Now in its 22nd year, the ESTAS awards are based entirely on verified customer reviews at the end of the property transaction. Tenancy Deposit Scheme (England and Wales) has been shortlisted for the ESTAS Customer Service Awards 2026.

Digital Impact Awards

The My Housing Gateway app was named runner-up at the Digital Impact Awards for "Best Innovation" and "Best Use of Digital by a Charity".

The Negotiator Awards

The Negotiator Awards is the UK's leading independent awards programme for estate and letting agents, their suppliers and the residential property industry. TDS won Gold for Supplier of the Year – Professional.

"Through cutting-edge technology, accredited training and policy influence, TDS continuously raises standards and simplifies renting for agents, landlords and tenants alike. With trust, impact and dedication to making renting fairer, TDS is the clear winner." — The Negotiator Awards judges

Living our values through fundraising, volunteering and wellbeing

Our staff play an active role in creating social impact through volunteering, fundraising and colleague-led initiatives. In the past year, staff fundraising initiatives across TDS Group, including Christmas jumper events, 'big breakfasts', pub quizzes, and bake sales have supported Crisis, Angels, East Park in Scotland, STV Children's Appeal, Be Someone's Santa Christmas Appeal, The People's Kitchen Belfast and other charitable causes. Together we raised £13,000 for charitable causes.

Alongside the Fundraising Working Group, TDS has a Colleague Consultation Forum, an Equality, Diversity and Inclusion Working Group and a Wellbeing Working Group. Staff feedback contributed to TDS being recognised as a Great Place to Work. This globally recognised, research-verified accreditation demonstrates that TDS has created an environment based on trust, fairness, respect and collaboration, and that colleagues are committed to the organisation's purpose, mission and values.



Left to right: The Big Breakfast Safedeposits Scotland, December 2025; Bake Sale, TDS, SDS, Hemel Hempstead; TDS Christmas Sweaters Fundraiser for Angels; Glasgow Spring Fling, raising funds for STV Children's Appeal

Enabling customers to support homelessness prevention

Customer giving: A new feature on the TDS Insured Landlords website gives landlords the option to round up their subscription payment and donate the difference to our national charity partner, Crisis. In this way, participating landlords have helped raise funds to support Crisis's work with people experiencing homelessness.

Since the feature launched in November 2025, customers have made 1,286 donations to Crisis, raising £3,200 to support homelessness prevention.

These achievements show that social impact is created not only through grants and partnerships, but through the everyday standards, safeguards and trusted services customers rely on.

USING THE TDS SOCIAL IMPACT GRANT

RICS is a professional body that promotes standards, sustainability and consumer protection across the built and natural environment.

In 2025/26, the TDS social impact grant supported work to protect consumers, raise housing standards, promote sustainability and widen access to surveying careers.

How the TDS grant supported impact

Protecting consumers and improving housing standards

RICS strengthened consumer protection through funded alternative dispute resolution for customers of firms that cease to be regulated, a new consumer panel and expanded free guidance. It is also developing a Residential Stock Condition Survey code and updating the Home Survey Standard to support more consistent assessments and better residential practice.

Read more: Residential stock condition surveys | Home Survey Standard

Supporting sustainability and responsible technology

RICS is helping the sector measure and reduce environmental impact through:

- CLEAR, an international coalition promoting consistent whole-life carbon reporting.
- Support for the UK Net Zero Carbon Buildings Standard.
- Practical sustainability guidance for surveyors.

Read more: CLEAR | UK Net Zero Carbon Buildings Standard | RICS sustainability guidance

Responsible use of AI: RICS is implementing a global standard to help surveyors adopt AI while protecting consumers and public trust.

Read more: Responsible use of artificial intelligence in surveying practice

Widening access to surveying careers

RICS promoted social mobility and entry into the profession through:

- More than 100 events and 18,000 UK school, college, university and webinar engagements.
- Inspired to Hired, connecting young people with employers, professionals and skills development.
- New sustainability and retrofit pathways to address skills gaps.

Read more: RICS Inspire programme

Building a more inclusive profession

RICS supported sector-wide action on equity, diversity and inclusion through the B.E. Inclusive 2026–2030 Action Plan, student bursaries, mentoring and leadership development for professionals from underrepresented backgrounds.

Read more: B.E. Inclusive initiative and Action Plan

propertymark

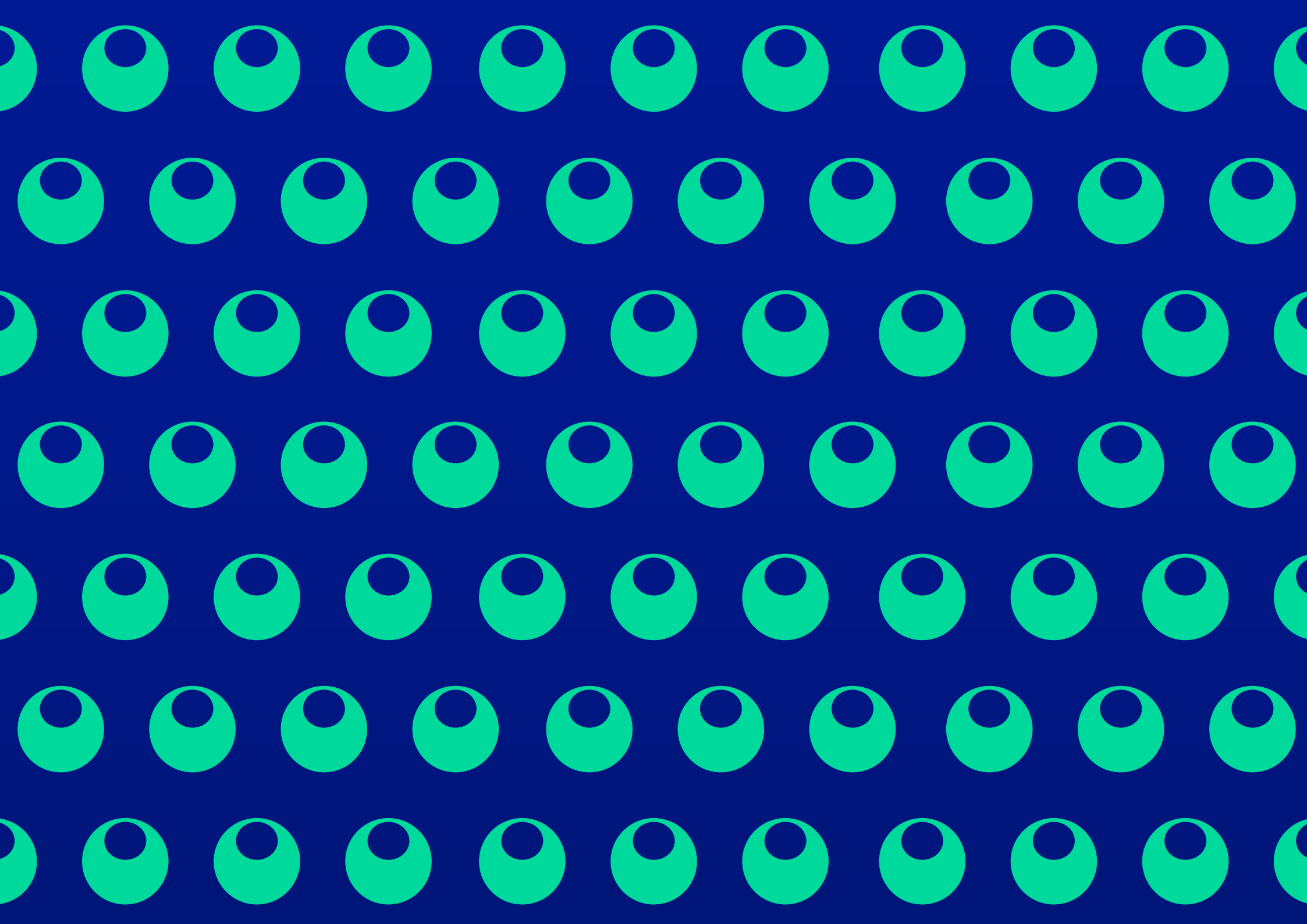
Propertymark is the professional body for letting and estate agents, and other professionals in the UK property sector. It works for the public advantage by championing high standards, offering trusted guidance, and ensuring the voices of property professionals and consumers are reflected in both policy and practice. Alongside RICS, Propertymark is a Member of TDS, which provided Propertymark with a Social Impact Grant in 2025/26 to support initiatives in furtherance of TDS's social purposes.

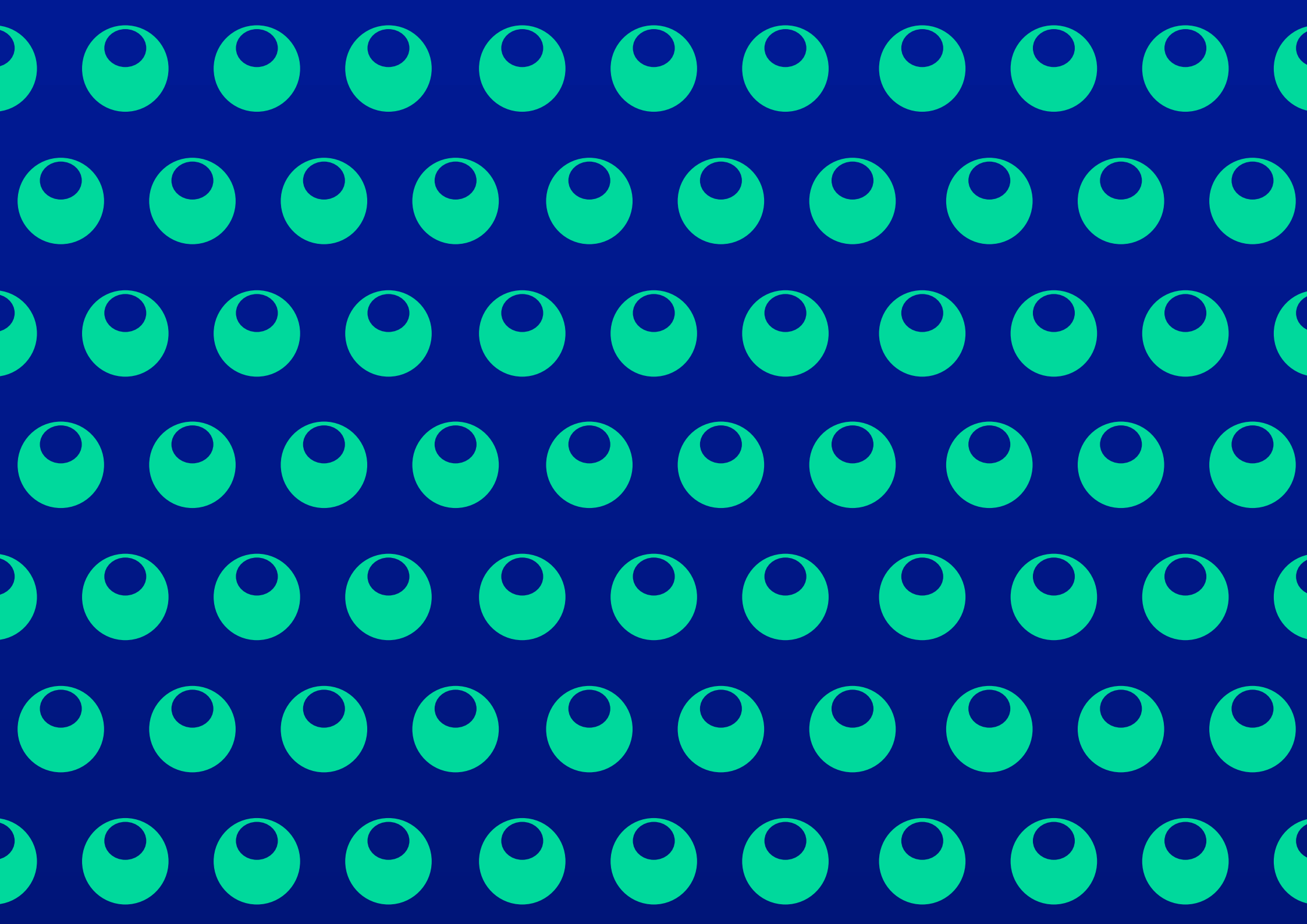
An important funding initiative this year is supporting Scottish letting agents to gain professional qualifications through a new end-to-end training academy. The programme aims to significantly reduce training costs, improve professional standards and consumer outcomes.

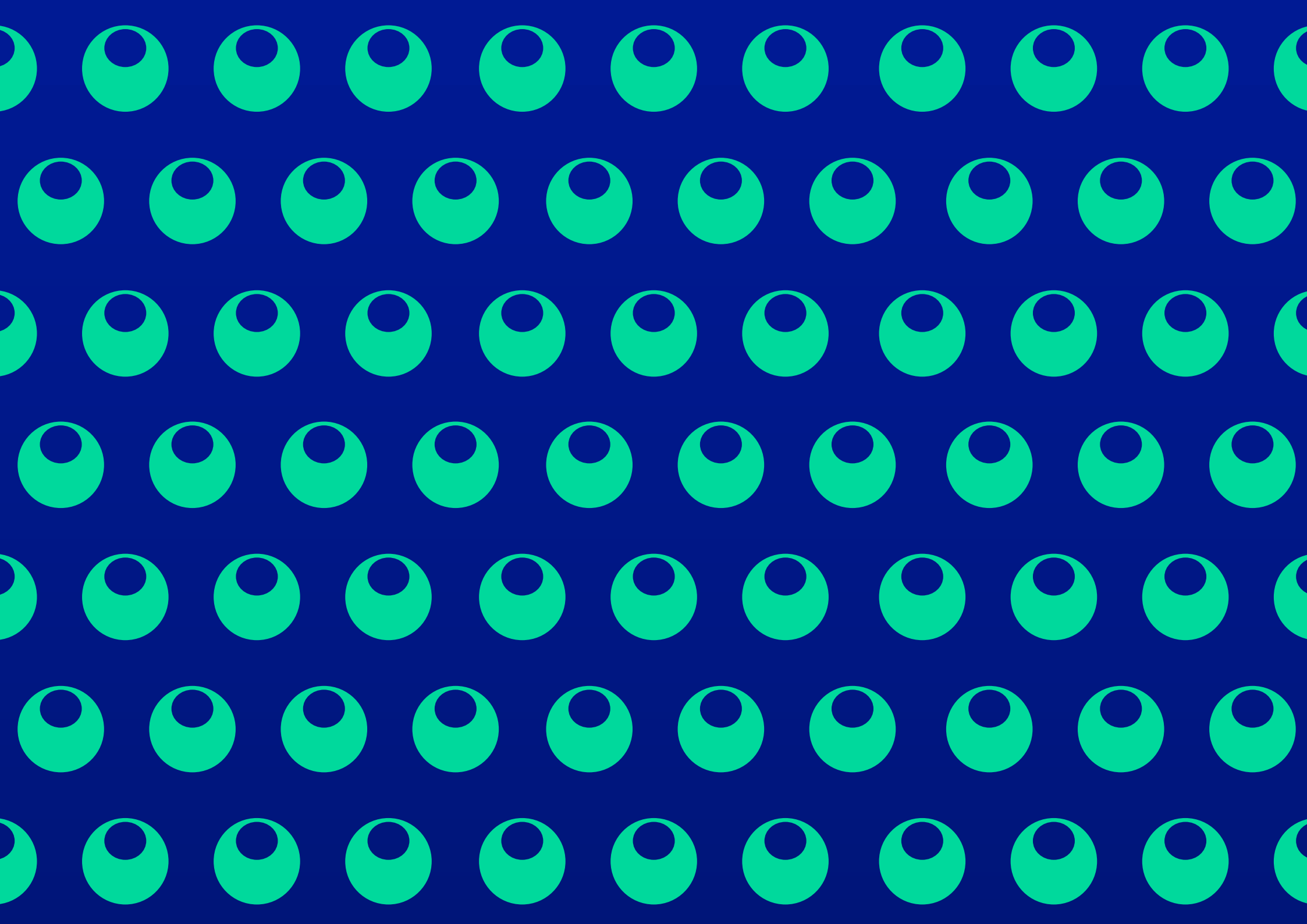
RECOGNISING THE PARTNERS BEHIND TDS SOCIAL IMPACT

We are grateful to the partners, funded organisations, colleagues, customers and community groups who have contributed to this year's social impact activity. Their expertise, delivery and collaboration are central to the outcomes described in this report.

Through partnerships with professional bodies and sector organisations, TDS supports initiatives that promote higher standards, trusted guidance and stronger consumer protection across the private rented sector. These collaborations help extend the reach of TDS's social purpose by connecting evidence, professional practice and practical support for tenants, landlords and agents.







TDS GROUP

Established since 2003, TDS (The Dispute Service Ltd) is a not-for-profit company limited by guarantee. The two guarantors are the Royal Institution of Chartered Surveyors and Propertymark. TDS Northern Ireland Ltd is a wholly owned subsidiary of TDS. TDS holds a controlling interest in SafeDeposits Scotland Ltd and a non-controlling interest in Money Shield Ltd. NHO Service Ltd is a subsidiary of TDS.

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

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

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

0300 037 1000

tdsgroup.uk

West Wing, First Floor, The Maylands Building, 200 Maylands Avenue, Hemel Hempstead, HP2 7TG