



torbay housing partnership



Working together for our customers

Help with Deposits A Guide for Landlords

What is Torbay Pound?

Torbay Pound is the local branch of a community banking scheme operating across the South West. It offers help with financial problems, debt management and loans.

Housing Services is working with Torbay Pound to assist with loans to cover the deposits for vulnerable clients.

TORBAY POUND



What does the new scheme involve? How will it operate?

- Clients presenting to Torbay Council Housing Services Dept will be assessed as to their eligibility for assistance under the new scheme.
- If they qualify for assistance, they will be referred to

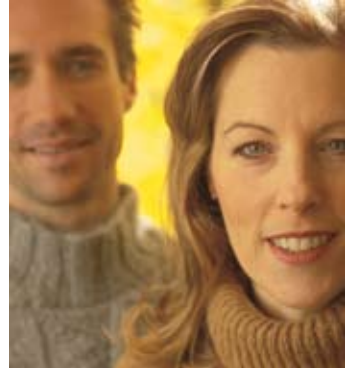
Torbay Pound, who will interview them at length to establish their financial position.

- The loan will then be released and payment sent direct to the landlord or agent as a cash deposit. The amount will cover one month's rent within the range of the Local Housing Allowance rates.
- The tenant will repay the loan to Torbay Pound's partner Credit Union at an amount that is affordable to them each month.
- Landlords and agents will be expected to place the deposit money into a government deposit custodial scheme or arrange for final repayment of the deposit through one of two government insurance schemes.
- Torbay Pound will be responsible for arranging recovery of loans not repaid. This will no longer be the landlord's responsibility.
- Claims against the deposit can be made to the Government Deposit Scheme at the end of the tenancy. Any disputes will be resolved by a free government resolution service, which has been set up to ensure that both landlords and tenants are treated fairly.



Will landlords still get support from Housing Services?

- Support will still be available from Resettlement Officers, and there will be a named officer with special responsibility for liaising with landlords.



- Financial support and debt management can be obtained from Torbay Pound or the Citizens' Advice Bureau. Arrears of rent or top-up can be resolved through these organisations or via the Resettlement team.

- Any issues arising during the tenancy can be addressed by the Resettlement Team. Please advise us as soon as possible so that they can be resolved quickly, before they become a crisis.



- If the tenant's problems are around their support needs, e.g. they are unable to manage paperwork or are evidently in need of other services' input, then Resettlement Officers can arrange for the client to receive either general or specialist floating support.

What happens if the tenant doesn't pay back the loan?

Repayment of the deposit at the end of the tenancy will be managed via the Government Deposit Scheme. Undisputed repayments or agreed deductions can be paid by mutual consent. Any disputes will be resolved by a free arbitration service.

Who can I contact to discuss the Torbay Pound scheme in more detail?

- Any member of the Resettlement Team on 01803 208058 will be able to answer your general queries. Alternatively, you can contact Landlord Support direct on 01803 208710.
- For further information on the Local Housing Allowance please visit the website at **LHA@torbay.gov.uk** or telephone the Council Helpline on 01803 207201.



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