



### **Paying your rent – Council Housing**

All council tenants must pay rent and any service charges by direct debit. Your rent is due every Monday for the week to come and providing you pay your rent before Friday your account will not go into arrears.

The first payment is due at the start of the tenancy. If for any reason you are unable to have a bank account that allows direct debits, you must contact us as soon as possible on 0300 123 4000 so that we can help.

Setting up a direct debit now, means you know your rent will be paid on time, making sure you don't get into arrears and protecting your family home. If you are joint tenants, you are both responsible for paying all the rent you owe. If one of you leaves your home you are both still fully responsible.

Rent is due 52 weeks of the year, except sometimes when a year has 53 Mondays.

### **What is a direct debit?**

A direct debit is an instruction from you to your bank or building society. It authorises the organisation you want to pay to collect varying amounts from your account - but only if you've been given advanced notice of the amounts and dates of collection. Once you have agreed those, the money is deducted automatically. If the organisation you are paying wants to change an amount or date of collection, they have to tell you about it first. In a nutshell, Direct Debit is the simplest and most convenient way for you to pay regular and occasional bills.

Direct debits are also totally secure, and you are completely protected by the direct debit guarantee, which means you get an immediate refund from your bank or building society in the unlikely event that a mistake is made.

Other benefits include:

- You have a choice of certain payment dates to suit your needs, so you have better control of your money
- You won't need to mess around with cheques, cash or cards each month
- You can enjoy peace of mind - payments are made automatically so your rent is always on time
- You are in control - you can easily make changes to your payment date or amount and you can cancel your Direct Debit at any time by telling Babergh or Mid Suffolk or your bank (you need to give 12 working days' notice to change or 3 working days to cancel)
- You will be told about any changes to the amount of your direct debit

### **How do I set up or reinstate a direct debit?**

Simply ring us on 0300 123 4000 and we'll set it all up over the phone.



You can pay on specific pre-set dates of each month, and you can pay monthly. It is our ambition that your payments are paid in advance this would prevent your account falling into arrears during the month. However as a new tenant we respect you may not have sufficient funds to initially pay in advance.

### **Will the direct debit payment always leave my account on the same date each month?**

Payments will normally be taken from your account on the same date of each month. If your due payment date falls at a weekend or bank holiday, we will normally take the money from your account just after that due date.

### **How can I change my payment date or amount?**

- Simply call 0300 123 4000
- You need to allow 12 working days for the changes to take effect.

### **What is the direct debit guarantee?**

The guarantee is offered by all banks and building societies that take part in the direct debit scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society.

If the amount to be paid or the payment date changes, we will notify you at least 10 working days in advance of the change. If we or your bank make an error, you are guaranteed a full and immediate refund.

### **What if I don't have a bank account?**

You can find out about the different types of account available from any bank or building society, or from a website like [www.moneyadvice.com](http://www.moneyadvice.com)

If for any reason you cannot have a bank account, you need to talk to us as soon as possible so that we can make alternative arrangements for you to pay your rent.

More information about how we will help tenants who are unable to change to direct debit rent payments is available within our Direct Debit Charter which is available on request or can be found on our website.