

## Housing Benefit Payments

### Would you like to receive your Housing Benefit Payments directly into your bank account by BACS? Bankers Automated Clearing Service

- If yes, then please read and complete the form below.
- If no, please still read the section “You need to be aware of the following” below.

Tendring District Council can now make Housing Benefit payments directly into your bank or building society account by the BACS system. An explanation of BACS is given below.

Payment by this method would mean that we would pay your Housing Benefit direct to your bank account on a Monday. This will give you access to the money earlier than the current method of the crossed cheque being sent on a Friday by second class post and waiting four days for clearance by your bank or building society.

Payments would be made once, every four weeks, which means that any adjustments would not be produced as a separate payment but would be included in the next payment to you. Payments would then continue every four weeks, unless there are changes that affect your Housing Benefit.

If you would like to start receiving payment by BACS please provide the following details.

Please write clearly

Your Name	
Your Address	
Landlord Ref Number (Acc Id)	
Name of Account Holder	
Name of Bank	
Sort Code	___ - ___ - ___
Account Number	_____
If Building Society Account Roll Number	___ / _____
I confirm that the details I have provided are accurate and correct and that I am entitled to receive these payments.	
Signature(s)	

Please send either by e-mail to  
benefits@tendringdc.gov.uk

or by post to  
Council Offices, 88 – 90 Pier Avenue, Clacton on Sea, Essex CO15 1TN.

### **Some questions answered.**

#### **What is BACS? Bankers Automated Clearing Service**

BACS is owned by the major UK clearing banks and operates under the umbrella of the Association for Payment Clearing Services (APACS). It is one of the world's leading and most successful organisations providing electronic funds transfer, handling financial transactions such as Direct Debits, Direct Credits, Standing Orders and other inter-bank payments.

#### **Who runs the BACS system?**

BACS Limited. The same company that owns and operates the automated clearinghouse that processes Direct Debits and Direct Credits on behalf of the UK banks. It also manages the Direct Debit Scheme.

#### **Why should I get my payments made by BACS?**

Unlike cheques, Direct Credit payments cannot be lost, stolen or delayed in the post. Your money arrives automatically into your bank.

### **You need to be aware of the following.**

You have a duty to advise this Council as soon as you become aware of any changes in your tenant's circumstances that might affect their housing benefit such as they start work or changes in the claimant's household. We need to be told when your tenants move even if it is just a change of rooms.

Although you have asked for Housing Benefit to be paid direct to you, it does not mean this Council is responsible for your tenant's rent or any of the terms of their tenancy agreement. Housing Benefit is awarded to help your tenants pay their rent while they live in your property. We are unable to pay housing benefit in lieu of notice. If we overpay you, it cannot be used to offset your tenant's rent arrears.