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MOBILE HOUSING BOARD

www.mhb.gov

Dear Housing Choice Voucher Landlord/Participant:

The Mobile Housing Board (MHB) is pleased to announce its new electronic direct deposit initiative for payment of all Housing Choice Voucher (i.e., Section 8) landlords and participants. We call this program *HCVP SpeedPay*. All Housing Choice Voucher Program payments made by the Mobile Housing Board will be made electronically using the Automated Clearing Housing (ACH) process. **This means that payments will be made directly to a checking account or savings account designated by you.**

Once the process is implemented, **paper checks** will no longer be issued. This change in the payment method will dramatically increase the speed and accuracy of payments to landlords and improve the Housing Choice Voucher Program operations. ACH electronic payments benefit recipients by:

- Depositing funds directly into a landlord's bank account
- Payments to landlords more quickly than checks
- Eliminating lost or stolen checks
- Increasing security over funds
- Improving the tracking of all payments

Attached is an ACH payment Authorization Form. You may also fax your information to 251-434-0004 or email it to ca@mobilehousing.org or ca@mobilehousing.org. The enclosed form, you must indicate the bank routing and account number of the account where you will want Housing Choice payments deposited. **You must also submit a copy of a voided check or deposit slip for verification of the routing and account number.** Please note that deposit slips may only be used for saving account deposits.

This information must be in writing as no information will be accepted over the phone. Any changes to the account information require a new direct deposit authorization form. Account changes may take 30 days to process.

On the back of this letter is a list of frequently Asked Questions about the ACH payment process. If you have any other questions, please contact Ronda Strickland at (251) 434-2254. We are excited about this *HCVP SpeedPay* Program and believe it will enhance our services to you.

Sincerely,

Monica Griffin

Monica Griffin, Manager III

Street Address:

151 South Claiborne Street
Mobile, Alabama 36602

Mailing Address:

Post Office Box 1345
Mobile Alabama 36633-1345

Telephone: (251) 434-2300
Facsimile: (251) 434-0004



FREQUENTLY ASKED QUESTIONS - HCVP SpeedPay

ELECTRONIC PAYMENTS HOUSING CHOICE VOUCHER PROGRAM

How do I arrange for electronic payment deposits with my financial institution?

You must complete the Direct Deposit Authorization Form and return by mail to help ensure no disruption in your payments. A copy of a voided check or deposit slip must accompany submission of this Form. We recommend that you contact your financial institution and ask about their institutions policies and procedures for ACH payments and remittance notification.

What are the benefits of Electronic Payments?

It's Easy . Receiving your payments electronically eliminates check handling and manual deposits. The money is credited directly to your account, ready for you to use. There are no additional steps for handling the payment (like mail rooms, the post office, etc.) where checks can be misdirected or lost.

It's Fast . With Electronic Payments, payments go directly to your account.

It's More Secure Than Checks . Electronic Payments uses the Automated Clearing Housing (ACH) network . the same system your bank uses to handle certain transactions with other banks. When electronic payments are credited to your bank account, the funds become immediately available.

Will all of my payments be electronic payments?

Yes, once the electronic payment process is implemented by the MHB, all future Voucher Program assistance payments will be made via electronic payment.

How long does the electronic payment direct deposit authorization process take?

Depending on when the Direct Deposit Authorization Form is received by our office, electronic payments may commence as early as the next regular payment cycle.

What information will accompany an electronic payment? How do I receive the information?

Electronic payments will be electronically posted to your bank account. Within the next two months, we are also implementing a web-based system where you will be able to view payment details. As necessary, you should discuss remittance and notification questions with your financial institution.

What do I need to do if I wish to change the bank or account where funds are to be deposited?

If you plan to change the bank or account where funds are deposited, you must complete a new Direct Deposit Authorization Form, allowing 30 days to process the change. It must be completed in the same manner as when payments were initially set up. You are responsible for ensuring that your bank/account information is accurate.

What if I don't currently have a bank account or do not want an electronic payment to my bank account?

If you do not have a bank account, you may be interested in requesting information about various account options being made available by your local banking institution.

Can I have more than one Direct Deposit Account?

No, you may only have one account per owner.



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HCVP SpeedPay

**Housing Choice Voucher Program
ACH / Direct Deposit Authorization**

Note: Please type or clearly print or type all requested information

Part 1: Transaction Type

<input type="checkbox"/> New Setup	<input type="checkbox"/> Change Financial Institution	<input type="checkbox"/> Change account number	<input type="checkbox"/> Change account type
Effective Date _____			

Part 2: Payee Identification (all information is required)

Name:	Owner Tax ID (Social Security Number or Employer Identification Number)		
Street Address:	Work Phone Number:	Home Phone Number:	
E-mail Address:	City	State	Zip Code

Part 3: Financial Institution Information (all information is required)

Financial Institution Name:	Account Number:										
Account Name:	Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings										
9-Digit Routing Number											
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Part 4: Authorization

I hereby request and authorize the Mobile Housing Board to deposit payments by electronic funds transfer into the account specified above and, if necessary, debit entries and adjustments for any amount deposited electronically in error. I recognize that, if I fail to provide complete and accurate information on this authorization form, the processing of the form may be delayed or that my payments may be erroneously transferred electronically. I also acknowledge that Mobile Housing Board will begin communicating directly with me (or my representative) through the email account I have indicated above.		
This authorization will remain in effect until written notice is received revoking it. I understand that I must allow a reasonable amount of time for initiating or changing Direct Deposit and I am responsible for notification of any change in financial institution information.		
Authorized Signature:	Title:	Date:

NOTE: YOU MUST SUBMIT A VOIDED CHECK OR DEPOSIT SLIP FOR ACCOUNT VERIFICATION