

Direct Deposit FAQs

Frequently Asked Questions About Direct Deposit

Effective November 1, 2013, all Houston Housing Authority Housing Assistance Payments (HAP) to property owners will be made electronically via the Automated Clearing House (ACH) process. Owners must designate a payment account. Should an owner prefer not to utilize the ACH payment process, payments will be issued via a Bank of America Prepaid Debit Card. In HHA's commitment to go green, we will no longer issue printed checks.

How do I arrange for electronic payments with my financial institution?

Complete the Direct Deposit Authorization Form and return it to HHA. A copy of a voided check and W-9 must accompany submission of the authorization. If you are having the funds deposited into a savings account, you will need to obtain the correct "Routing Number" from your bank, along with the savings account number, and submit both with the enclosed Authorization form and W-9. A valid email address and phone number is also required. HHA recommends that owners contact their financial institution about policies and procedures for ACH payments and remittance notification.

What are the benefits of electronic payments and how much will it cost?

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

It's Fast - With electronic payments, payments go directly to into a checking account. Funds are accessible immediately.

It's Secure - The Automated Clearing House (ACH) network - the same system your bank uses to handle transactions with other banks—is used for electronic payments.

When will HHA begin making my electronic payments by direct deposit to my bank account?

We anticipate the first ACH direct deposit payment will be November 1, 2013. Thereafter, HAP payments will be paid on the 1st of each month, unless the 1st of the month falls on the weekend or holiday, in which your payment will post on the next business day.

Will all of my payments be electronic payments?

Yes, once the electronic payment process is implemented, all future Housing Choice 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 and remittance information will be electronically posted to your bank account. Payment details will not be included. HHA encourages enrollment in **Partner Portal** for information pertaining to HHA payments and unit information. Visit our website at housingforhouston.com for more information about the Partner Portal.

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

A new Direct Deposit Authorization Form and accompanying documents will be required. Please complete and return this form in the same manner as when the payments were initially set up. HHA is not responsible for inaccurate bank information provided by an owner; owners must ensure that HHA records are current at all times.

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

Without enrollment in Direct Deposit, the only other payment option is a Prepaid Debit Card, issued by Bank of America. HAP payments will be electronically credited to your Prepaid Debit Card monthly.