



MID DEVON HOUSING - DIRECT DEBITS

FREQUENTLY ASKED QUESTIONS AND ANSWERS

Q: How do I set up a Direct Debit?

A: You will have to complete one of our Direct Debit forms and send it to the Mid Devon Housing.

Forms can be obtained from:

- Phoenix House, Phoenix Lane, Tiverton, EX16 6PP
- Telephone our Customer First Team on 01884 255255 and ask them to post one to you
- Mid Devon District Council's website:
www.middevon.gov.uk

Q: How will I know how much rent I will have to pay?

A: When your Direct Debit has been set up we will write to you at least 10 days before the first payment is due letting you know how much we will be collecting.

Q What happens if I cannot afford to pay the amount you have asked for?

A: If you cannot afford to pay the amount we have asked for please contact your Neighbourhood Officer and they may be able to come to an agreement to reduce this amount.

Q: If I have more than one tenancy e.g. one for a house and one for a garage will one Direct Debit form cover all my tenancies?

A: No – You will need to complete a separate Direct Debit mandate for each of your tenancies.

Q: Can I stop my Direct Debit at any time?

A: Yes – Simply inform your bank or building society or let the Housing Service know. You can contact the Finance & Performance team via email: housingfpt@middevon.gov.uk or by phone: 01884 234282

Q: What happens if I transfer from one property to another or from one garage to another?

A: You will need to ask us to cancel your existing Direct Debit in respect of your old tenancy and complete a new Direct Debit mandate in respect of your new tenancy. This will also apply if you assign your tenancy from a sole tenant to joint tenants or from joint tenants to a sole tenant.

Q: Do I need to do anything if I terminate my tenancy?

A: Yes - If you terminate a tenancy you will need to inform your bank or building society or ask us to cancel your Direct Debit.

Q: Can I choose when to pay my rent by Direct Debit?

A: The Mid Devon Housing offers a choice of three frequencies:

Weekly (payable on Tuesday of each week)

Fortnightly (payable on the first Friday of each fortnight)

Monthly (payable on the first working day of each month)

Q: How will my Direct Debit be calculated?

A: Weekly Direct Debits:

These are due on Tuesday of each week:

First Payment: One weeks rent plus/minus any arrears/credit brought forward from the previous week

Following Payments: One weeks rent

Example based on Weekly Rent of £90.00 plus arrears of £90.00

First Payment: £90 plus arrears of £90.00 = £180.00

Following Payments: £90.00 x 1 = £90.00

For 2026/27 the first payment will be collected on Tuesday 07 April 2026 then every Tuesday until the last payment on Tuesday 30 March 2027

A: Fortnightly Direct Debits:

These are due on the first Friday of each fortnight (or next working day if a bank holiday) as listed below:

First Payment: Two weeks rent in advance plus/minus any arrears/credit brought forward from the previous week

Following Payments: Two weeks rent

Example based on Weekly Rent of £90.00 plus arrears of £180.00

First Payment: £90.00 x 2 = £180 plus arrears of £180.00 = £360.00

Following Payments: £90.00 x 2 = £180.00

Fortnightly payment schedule and due dates for 2026/27

Weeks Collected	Payment Date	Weeks Collected	Payment Date
01 & 02	10 April 2026	27 & 28	9 October 2026
03 & 04	24 April 2026	29 & 30	23 October 2026
05 & 06	08 May 2026	31 & 32	06 November 2026
07 & 08	22 May 2026	33 & 34	20 November 2026
09 & 10	05 June 2026	35 & 36	04 December 2026
11 & 12	19 June 2026	37 & 38	18 December 2026
13 & 14	03 July 2026	39 & 40	04 January 2027
15 & 16	17 July 2026	41 & 42	15 January 2027
17 & 18	31 July 2026	43 & 44	29 January 2027
19 & 20	14 August 2026	45 & 46	12 February 2027
21 & 22	28 August 2026	47 & 48	26 February 2027
23 & 24	11 September 2026	49 & 50	12 March 2027
25 & 26	25 September 2026	51 & 52	30 March 2027

A. Monthly Direct Debits:

Monthly Direct Debits are due on the first working day of each calendar month.

We spread your payments equally over the year, collecting twelve payments:

First Payment: Weekly Rent Charge times the number of weeks remaining in the year divided by number of payments due, plus/minus any arrears/credit brought forward from the previous week

Following Payments: One twelfth of your annual rent charge

Example based on weekly rent of £90.00 plus arrears of £140.00

First Payment: $£90.00 \times 52 \div 12 = £390.00$ plus arrears of £140.00 = £530.00

Following Payments: $£90.00 \times 52 \div 12 = £390.00$

Monthly payment schedule and due dates for 2026/27

Payment Date
7 April 2026
1 May 2026
1 June 2026
1 July 2026
3 August 2026
1 September 2026
1 October 2026
2 November 2026
1 December 2026
4 January 2027
1 February 2027
1 March 2027

Q: If I have any concerns about my Direct Debit who should I contact?

A: Please contact our Finance & Performance Team:

Telephone: 01884 255255

Email: housingfpt@middevon.gov.uk

Address: Mid Devon Housing, Mid Devon District Council, Phoenix House, Phoenix Lane, Tiverton, Devon, EX16 6PP