

How is the overpayment recovered?

- If you are still getting Housing Benefit your benefit may be reduced each week to recover the overpayment
- If you disagree with the amount of recovery you can ask your local Council's Benefits Service to reconsider this
- If you pay rent to the Council the overpayment may be debited from your rent account
- If you are not being paid Housing Benefit your local Council may invoice you
- If benefit was paid directly to your landlord, your local Council's Benefits Service may ask the landlord to repay the overpayment in certain circumstances
- If you have been overpaid Council Tax Benefit your local Council will send you a new Council Tax bill

IMPORTANT

If your circumstances change, don't forget to let us know as soon as possible.

If we are told promptly of any changes there is less chance of an overpayment.

Other leaflets available:

- ▶ 1 How to claim
- ▶ 2 Non-dependant deductions
- ▶ 3 Overpayments
- ▶ 4 Extended payments
- ▶ 5 Understanding our Decision and Making an Appeal
- ▶ 6 Benefit on two homes
- ▶ 7 Benefit when you are away from home
- ▶ 8 Will you qualify?
- ▶ 9 Benefit for private tenants
- ▶ 10 When will your benefit start?
- ▶ 11 Students
- ▶ 12 Discretionary Housing Payments
- ▶ 13 Changes in circumstances
- ▶ 14 Backdated benefit
- ▶ 15 Second Adult Rebate
- ▶ 16 Information for landlords
- ▶ 17 Self-employed
- ▶ 18 Benefit for people who work

Working in Partnership:



A great place to live, work & play

3

Housing & Council Tax Benefit



Overpayments

Leaflet also available in large print

Introduction

This guide is one of a number produced with the aim of helping customers understand Housing and Council Tax Benefit.

It is intended as a general guide. People have different circumstances so for more detailed individual advice please contact your local Council's Benefits Service.

What is an overpayment?

An overpayment of benefit happens when benefit is paid to which you are not entitled.

How will I know if I have got an overpayment?

We will write to you. In the letter you receive from us, we will give you the full details of the overpayment.

We will tell you:

- What caused the overpayment
- The dates of the overpayment
- The amount of the overpayment
- What to do if you disagree with the overpayment

If we are going to ask you to pay back the overpayment we will write to you again to tell you how this will be done.

Why have I got an overpayment?

There are several reasons why you may have received an overpayment of benefit.

- You may have forgotten to let us know that your income has increased, for example, a pay rise or a change in tax credit or pension, etc.
- Somebody may have moved into or out of your home
- If you have other adults living with you and their circumstances may have changed
- You may have moved out of your home and not told us
- You may have started work, or changed jobs

Please do not rely on anyone else to tell us about any changes. You are required by law to tell us.



What if I do not agree with the overpayment?

When you receive your overpayment letter please read it carefully. It will explain why the overpayment has occurred and the dates you have been overpaid.

If you disagree with the overpayment, after reading the explanation, you can:

- Phone, write to, or visit your local Council's Benefits Service and ask for a more detailed explanation or ask us to look at our decision again. You need to do this within one calendar month of the date of the letter
- You can also appeal against the overpayment

Please see our separate leaflet (No. 5) "Understanding our decision and making an appeal".