

If you already have a financial plan or agreement set up to pay other debts and you send this to us, we may be able to use it to make a fair arrangement for you to pay what you can afford. This could be a plan made by another advice agency or debt counsellor.

1. How much are you offering to pay?

2. How often are you offering to pay this amount?

Each week  Every two weeks  Every four weeks  Every month

3. Full Name

4. Invoice Reference number (on top of invoice)

5. Housing Benefit Reference number

(This can be found at the top of your award letter.)

6. Address and postcode

You do not need to give us the details below, but it may help us to deal with the matter more quickly.

8. Email

9. Home Telephone number

10. Mobile Number

Please return to: Housing Benefits and Council Tax Benefits Overpayments Team,  
1 Hillman Street, London E8 1DY

## Organisations offering advice about debt

### Revenues and Benefits Service

Hackney Service Centre  
1 Hillman Street,  
London E8 1DY  
You can call in between 9am and 5pm  
Monday to Friday.  
Phone : 020 8356 3399  
Textphone : 020 8356 3725  
Fax: 020 8356 3655  
Email: [Benefits@hackney.gov.uk](mailto:Benefits@hackney.gov.uk)  
Website: [www.hackney.gov.uk](http://www.hackney.gov.uk)

### Citizens Advice

Free and confidential advice about debt.  
236-238 Mare St, E8 1HE.  
Tel: 020 8525 6350  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Fair Finance

Free and confidential advice on debt.  
18 Ashwin St, Dalston, E8 3DL  
Tel: 020 7254 1976  
Phone: [info@fairfinance.org.uk](mailto:info@fairfinance.org.uk)

### London Community Credit Union

225 Mare Street, London E8 3Q  
Phone: 020 7729 9218  
Website: [www.londoncu.co.uk](http://www.londoncu.co.uk)

### National Debtline

A free helpline for people with debt problems.  
Phone: 0808 808 4000 or  
Website: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### Advice UK

For details of independent advice agencies, at:  
6th Floor, 63 St Mary Axe, London  
EC3A 8AA  
Phone: 020 7469 5700  
Website: [www.adviceuk.org.uk](http://www.adviceuk.org.uk)

### Consumer Credit Counselling Service

A free, confidential service to help you work  
out realistic solutions to your debt problems,  
avoid becoming bankrupt and learn how to  
manage your money  
Phone: 0800 138 1111  
Website: [www.cccs.co.uk](http://www.cccs.co.uk)



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PEOPLE UK

### Example of when an overpayment could happen

- Your son becomes 18 and starts working full-time, but you forget to tell us.
- We work out that your benefit should be £17 a week less because of your son working.
- If he started work 10 weeks ago you will have been overpaid £170 and we will ask you to pay it back.

### Example of how an overpayment can be reduced

- You forget to tell us that your tax credits increased two months ago.
- When your income goes up, your benefit usually goes down.
- Because of the extra tax credits, your benefit is reduced.
- You have been overpaid for the past two months and we would ask you to pay it back.
- You also forgot to tell us that your wages went down two months ago.
- If you send us proof, we may be able to reduce the overpayment because of your wages going down.



# Overpayments and help with debt

HOUSING AND COUNCIL TAX BENEFIT



# This leaflet explains overpayments and where to get help if you are in debt



An overpayment is when we pay you or your landlord an amount of Housing Benefit or Council Tax Benefit that you were not entitled to. If we have paid you too much benefit, we will usually ask you to pay it back.


## Is the overpayment correct?

We may be able to reduce the amount you have to repay, depending on your circumstances during the period the overpayment was made. If you were actually entitled to receive more benefit than we have worked out, we will take this off the overpayment.

## What if I cannot afford to repay this overpayment?

If you cannot pay back the full amount shown on the invoice in one go, we can arrange for you to pay it back in instalments. If you want us to:

- change the amount we take from your Housing Benefit to recover the overpayment;
  - change your payments or instalments;
  - give you advice
- contact us straight away.

 Revenues and Benefits Service,  
Hackney Service Centre, 1 Hillman Street, London E8 1DY  
Phone: 020 8356 3399 Email: [benefits@hackney.gov.uk](mailto:benefits@hackney.gov.uk)

If you prefer, you can make an appointment with an overpayment officer. In exceptional cases, such as severe financial difficulty, we may decide not to recover some or all of the overpayment. If this happens, the debt is written off. If you do no contact us to arrange to pay, or fail to pay back the overpayment, we may register your debt with the county court and ask them to force you to pay it back.

This is the same as having a court order against you and it will affect your credit rating. Any court costs will be added to the amount you owe us.

## Why do overpayments happen?

Overpayments can happen if:

- you forget to tell us that your income has increased;
- somebody moves into or out of your home;
- you move out of your home and do not tell us;
- you start work or change jobs; or
- the circumstances of other adults living with you change.

You must tell us about any change of circumstance and not rely on anyone else to do it for you. Even if you have told the Department for Work and Pensions (DWP) about the change, you must still let us know yourself, and not leave it to the DWP to tell us. We will send you a letter giving you full details of the overpayment. This tells you why the overpayment happened, how much you were overpaid and how long for. It also tells you how we will recover the overpayment and what to do if you disagree with it

## What is a recoverable overpayment?

We can recover all overpayments, unless they are caused by an ‘official error’, which you could not reasonably have known about when you were paid or told about your benefit. An official error is a mistake we, or a person acting for us (including the DWP and Jobcentre Plus), make.

## How are overpayments recovered?

### Housing Benefit

There are several ways that Housing Benefit overpayments can be recovered, including the following.

- Reducing your Housing Benefit payments.
- If you pay us rent, by adding the overpayment to your rent account, as long as this does not create rent arrears.
- Sending you a bill to pay.
- Asking your landlord to pay, if we paid your benefit direct to them and:
  - they caused the overpayment or could reasonably have been expected to realise there was an overpayment; or
  - the overpayment was no one’s fault.
- Asking the DWP to reduce your state benefits.
- If you have moved out of this area, asking your new council to make the deductions from your Housing Benefit.

### Council Tax Benefit

If we overpaid your Council Tax Benefit, we will add the amount of the overpayment to your Council Tax bill. Our Council Tax office will collect the overpayment by increasing your monthly payments.

## What if I don’t understand the overpayment?

If you do not understand anything about the overpayment, phone 020 8356 3399 for advice. If necessary you can speak to a benefit officer or get an appointment with an overpayment officer.

## What can I do if I disagree with the overpayment?

- You have a month from the date we first told you about the overpayment to ask us to look at the decision again or to appeal against it. If you have not told us about something else that happened during the same period as the overpayment, which means that you were entitled to receive some of the overpaid benefit, you can do this now, but you must send proof.
- If we do not change our decision, you can still ask to make an arrangement to repay what you can afford.

If you cannot pay the amount we have asked for, you can use this form to make an offer to repay your overpayment of Housing Benefit in instalments.

We may not accept your offer, and you may have to fill in an ‘income and expenditure’ form. We will contact you if we need more information.

If you would like help to understand this document, tick the appropriate box below, put your name, address and phone number at the bottom of this page, and return this page to the address below.

<p><b>Bengali</b> <input type="checkbox"/></p> <p>এই নথিটি বুঝতে যদি আপনার সাহায্যের দরকার হয়, তাহলে উপযুক্ত বাসে টিক দিন, আপনার নাম, ঠিকানা ও টেলিফোন নম্বর এই পাতার নিচে লিখুন এবং এটি নিচের ঠিকনায় পাঠিয়ে লیں।</p>	<p><b>Somali</b> <input type="checkbox"/></p> <p>Haddii aad dooneysa in lagaa caawiyo sidii aad u fahmi laheyd dokumeentigan, sax godka ku haboon, ku qor magacaaga, cinwaankaaga iyo lambarka telefoonkaaga halka ugu hooseysa boggan, kuna soo dir boggan isaga ah cinwaanka hoose.</p>
<p><b>French</b> <input type="checkbox"/></p> <p>Si vous désirez être aidé pour comprendre ce document, cochez ci-dessous la case appropriée, inscrivez vos nom, adresse et numéro de téléphone en bas de cette page et renvoyez-la à l'adresse mentionnée ci-dessous.</p>	<p><b>Spanish</b> <input type="checkbox"/></p> <p>Si desea obtener ayuda para comprender este documento, marque la casilla correspondiente de abajo, escriba su nombre, dirección y número de teléfono al final de esta hoja y devuélvanosla a la dirección que aparece abajo.</p>
<p><b>Kurdish</b> <input type="checkbox"/></p> <p>Heke hun ji bo fahmkirina vê nivîsê alîkarîyê dixwazin, qutika minasib nîşan bikin, nav, navnîşan û hejmara telefona xwe li jêrê vî rûpelî binivîsin û vî rûpelî ji navnîşana jêrîn re bişînin.</p>	<p><b>Turkish</b> <input type="checkbox"/></p> <p>Bu belgeyi anlamak için yardım almak istiyorsanız, uygun kutuyu işaretleyip, adınızı, adresinizi ve telefon numaranızı sayfanın alt kısmına yazarak, bu sayfayı aşağıdaki adrese geri gönderin.</p>
<p><b>Polish</b> <input type="checkbox"/></p> <p>Jeżeli potrzebują Państwo pomocy w zrozumieniu tego dokumentu, prosimy poniżej zaznaczyć odpowiednie pole, w rubryce na dole strony wpisać imię i nazwisko, adres oraz numer telefonu i odesłać na podany poniżej adres.</p>	<p><b>Vietnamese</b> <input type="checkbox"/></p> <p>Nếu quý vị muốn được giúp đỡ để hiểu tài liệu này, hãy đánh dấu chọn vào ô thích hợp bên dưới, ghi tên, địa chỉ và số điện thoại của quý vị ở cuối trang này, và gửi lại trang này đến địa chỉ bên dưới.</p>
<p><b>Urdu</b> <input type="checkbox"/></p> <p>اگر یہ دستاویز سمجھنے کے لئے آپ مدد حاصل کرنا چاہیں تو ذیل کے مناسب خانہ پر ٹیک کریں، اس صفحہ کے نیچے حصہ میں اپنا نام، پتہ، اور ٹیلیفون نمبر درج کریں اور یہ صفحہ حسب ذیل پتہ پر واپس بھیج دیں۔</p>	<p><b>Chinese</b> <input type="checkbox"/></p> <p>如果您要看懂本文需要協助，請在下列對應的方格中打勾，在頁面底部寫上您的大名、位址和電話號碼，然後把這張紙寄回下列地址。</p>

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 1 Hillman Street, London E8 1DY.**