

You can use this form to make an offer to repay your overpayment of Housing Benefit if you cannot pay the amount we have asked for. Your offer may not necessarily be accepted and you may be asked to complete an income and expenditure form. We will contact you if we need more information.

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 2 weeks Every 4 weeks Every month

3. Full Name (Required)

4. Invoice Reference number (Required)

5. Housing Benefit Reference number (Required)

6. Address (Required)

7. Post Code (Required)

8. Email

9. Home Telephone number

10. Mobile Number

Please return to: **Housing Benefits and Council Tax Benefits Overpayments Team**, Keltan House, 89-115 Mare Street, London E8 4RU

Organisations offering advice about debt

Citizens Advice

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

Fair Finance

Free and confidential advice on debt.
18 Ashwin St, Dalston, E8 3DL
Tel: 020 7780 1777
email: info@fairfinance.org.uk

National Debtline

A free helpline for people with debt problems.
Tel: 0808 808 4000 or www.nationaldebtline.co.uk

Advice UK

For details of independent advice agencies, at:
12th Floor, New London Bridge House, 25 London Bridge Street, London SE1 9ST.
Tel: 020 7407 4070 (outside London) or 020 7407 6611 (London only)
www.adviceuk.org.uk
Consumer Credit

Counselling Service

Who provide 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.
Tel: 0800 138 1111
www.cccs.co.uk

Hackney Credit Union

225 Mare Street, London E8 3QE
Tel: 020 8986 6868
info@hackneycreditunion.co.uk



CUSTOMER SERVICE EXCELLENCE

Example of an overpayment

- Your son reaches 18 years of age and starts working full time, but you forget to tell us.
- We work out that your benefit should be £17 per 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 2 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 2 months and we would ask you to pay it back.
- You also forgot to tell us that your wages went down 2 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 or Council Tax Benefit that you were not entitled to receive. If we have paid you too much benefit, we will usually ask you to pay it back.

Is the overpayment correct?

Sometimes we may be able to reduce the amount you have to repay, if you tell us about your circumstances during the period the overpayment was made. If you were actually entitled to receive some of the benefit, we will use this to reduce the overpayment.

What if I cannot afford to repay this overpayment?

If you cannot pay the full amount stated on the invoice, 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; or if you just want some advice contact us straight away:

- Call: **020 8356 3883** or
- Email: **benefits.callcentre@hackney.gov.uk** or
- Write to us with the details and proof

If needed, you can get an appointment with an overpayment officer.

In exceptional cases, such as extreme hardship, we may decide not to recover some or all of the overpayment. If this happens, the debt is written off.

If you do not contact us to arrange to pay or fail to pay, 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
- The circumstances of other adults living with you changes.

You must tell us about any changes and not rely on anyone else to do it for you. Even if you have told the Department for Work and Pensions (DWP) about your change in circumstances, 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 how the overpayment happened, the amount you were overpaid and the period of the overpayment. 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:

- Reducing your Housing Benefit payments each week
- If you pay us rent, using any credit on your rent account
- Sending you a bill to pay
- Asking your landlord to pay, if we paid them your benefit, in certain circumstances
- Asking the Department for Work and Pensions to reduce your social security benefits
- Asking your new Council to make the deductions from your Housing Benefit if you have moved out of this area

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 it?

If you do not understand anything about the overpayment call **020 8356 3399** for advice. If needed 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 make an appeal. 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 - please 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 would like to find out what this document says please tick the appropriate box, put your name, address and phone number at the bottom of this page and return it to the address below.

Bengali
এই দলিলে কি লেখা আছে সে সম্পর্কে যদি আপনি জানতে চান তাহলে অনুগ্রহ করে উপযুক্ত বাঞ্ছা টিক দিন, এই পাতার নিচে আপনার নাম, ঠিকানা ও ফোন নম্বর লিখুন এবং এটি নীচের ঠিকানায় ফেরত পাঠান।

French
Si vous désirez connaître le contenu de ce document, veuillez cocher la case appropriée et indiquer votre nom, adresse et numéro de téléphone au bas de cette page et la renvoyer à l'adresse indiquée ci-dessous.

Kurdish
Ger hun dixwazin bizanibin ku ev dokument çî dibêje, ji kerema xwe qutika minasib îşaret bikin, nav, navnîşan û hejmara telefona xwe li jêrê rûpel binivîsin û wê ji navnîşana jêrîn re bişînin.

Polish
Jeśli chcesz dowiedzieć się, jaka jest treść tego dokumentu, zaznacz odpowiednie pole, wpisz swoje nazwisko, adres i nr telefonu w dolnej części niniejszej strony i przeslij na poniższy adres.

Urdu
اگر آپ یہ جاننا چاہتے ہیں کہ دستاویز میں کیا لکھا ہے تو ازراہ کرم مناسب باکس میں صحیح کا نشان لگائیے اور اپنا نام، پتہ اور فون نمبر اس صفحہ کے نیچے لکھئے اور اسے نیچے دیئے گئے پتہ پر واپس بھیج دیجئے۔

Somali
Haddii aad jeclaan lahayd in aad ogaato waxa dokumeentigani sheegayo fadlan calaamadi godka ku haboon, ku qor magacaaga, cinwaanka iyo telefoon lambarkaaga boggan dhankiisa hoose ka diibna ku celi cinwaanka hoose.

Spanish
Si desea saber de lo que trata este documento, marque la casilla correspondiente, escriba su nombre, dirección y número de teléfono al final de esta página y envíela a la siguiente dirección.

Turkish
Bu dökümanda ne anlatıldığını öğrenmek istiyorsanız, lütfen uygun kutuyu işaretleyerek, adınızı, adresinizi ve telefon numaranızı bu sayfanın alt kısmına yazıp, aşağıdaki adrese gönderin.

Vietnamese
Nếu bạn muốn biết tài liệu này nói gì hãy đánh dấu vào hộp thích hợp, điền tên, địa chỉ và số điện thoại của bạn vào cuối trang này và gửi lại theo địa chỉ dưới đây.

Chinese
如果你想知道這分文件的詳細內容，請在方框內打鉤，在本頁下面寫下你的名字、地址和電話號碼並寄到下面的地址。

If you would like this document in any of the following formats or in another language not listed above, please complete and send the form to the address below.

In large print **In Braille**
On Disk **On audio tape**

In another language, please state:

Name:
Address:
Tel:

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Keltan House, 89-115 Mare Street, London E8 4RU