

## WHAT IS AN OVERPAYMENT OF BENEFIT?

An overpayment of Housing Benefit or Council Tax Benefit happens when you have been paid benefit that you were not entitled to.

## HOW IS THE OVERPAYMENT WORKED OUT?

The amount that you were overpaid is the difference between what we paid you, and what you were entitled to.

## HOW WILL I KNOW THAT I HAVE BEEN OVERPAID?

We will write to you. An invoice will be enclosed with the letter. We will tell you:

- What caused the overpayment.
- The dates for which your benefit has been changed.
- How much the overpayment is.

## WHAT IF I THINK THE DECISION IS WRONG?

If you get an overpayment letter, don't ignore it.

Please read it carefully. It tells you the reason(s) for the overpayment.

The law allows you one calendar month to make an appeal. This must:

- be in writing.
- tell us why you disagree.

If you appeal more than one month after the decision, you must tell us why your appeal is late.

## WHY WAS I OVERPAID?

There are a number of reasons why overpayments happen. Housing Benefit and Council Tax Benefit are based on your income and household circumstances. Where either of these change, your benefit may also change.

These are the most common reasons:

- You may have forgotten to tell us about an increase in income, such as your wages, State Benefits, pension, or Tax Credits.
- You may have started work and not told us until later.
- Someone may have moved into your home. This means that we had to work out your benefit again, and it may be less than before.
- The circumstances of other adults in your home may have changed.
- You may have moved out of your home, but not told us until later.

## IT IS YOUR RESPONSIBILITY TO TELL US ABOUT CHANGES.

## DO NOT RELY ON YOUR LANDLORD OR THE JOBCENTRE PLUS TO TELL US.

## WHY DO I HAVE TO PAY IT BACK?

The law says that we must recover overpaid benefit.

The only time we cannot do this is if we made a mistake, and you could not have known that you were getting benefit that you should not.

## WHO SHOULD PAY IT BACK?

If your benefit was paid to your landlord, we can still ask you to repay it, if we think that your landlord was not at fault. If you are a landlord, we can ask you to repay any benefit you have received on behalf of a tenant, where we think you could have known about a change.

The law says we can ask for repayment from either the person who claimed benefit, or the person who was paid.

## HOW CAN I PAY IT BACK?

You can pay the whole amount using the giro slip at the bottom of the invoice.

If you can't pay the whole amount, you should contact us, and we will help you. We can make arrangements for you to pay by instalments.

We may ask you for details of your income and spending, so that we can make a fair decision. Whilst we will seek to get the money back quickly, we will take into account other debts and commitments you have.

## WHAT IF I DON'T PAY?

If you refuse to pay or don't keep to an arrangement, we can register the debt in the County Court.

We can use the Court's powers to get the money. This includes taking it from other benefits or your wages.

We can also use bailiffs to sell your goods to pay us back.

Any of these will add costs to what you owe us.

## HELP AND ADVICE

You can get independent advice from

**Citizens Advice Bureau, 40 Park Road,  
Peterborough (01733) 558383.**

**Age Concern (01733) 564185.**

There are several internet sites dedicated to offering debt management advice – a very easy to follow, practical site is:

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk).

**The National Debtline** offers free, confidential and independent advice during office hours on **0808 808 4000**.

## CONTACTING US

If you get an overpayment letter, don't ignore it.

If you do not understand it, please contact us so that we can try to help you.

**Overpayments Team (01733) 452651**

Or send us an email to:

[recovery@peterborough.gov.uk](mailto:recovery@peterborough.gov.uk)

Or visit our website at:

[www.peterborough.gov.uk](http://www.peterborough.gov.uk)

The website also includes answers to a number of questions often asked about benefits.

Look out for other leaflets in this series

- BF1** “Claiming help with your rent”
- BF2** “Claiming help with your Council Tax”
- BF3** “The Verification Framework”
- BF4** “Non-Dependants”
- BF5** “The role of the Rent Service”
- BF6** “How to Appeal”
- BF7** “Second Adult Rebate”
- BF8** “Backdated Claims”
- BF9** **Not currently available**
- BF10** “Overpayments”
- BF11** “Opening a Basic Bank Account”

This leaflet is available in the following languages

- Czech
- Lithuanian
- Portuguese
- Polish
- Urdu

You can request one in any of the ways shown above.

# BENEFITS SERVICE

## OVERPAYMENTS OF HOUSING BENEFIT AND COUNCIL TAX BENEFIT

### HOUSING BENEFIT



### & COUNCIL TAX BENEFIT

**PETERBOROUGH**  
  
**CITY COUNCIL**

**Leaflet – BF10**