



## Repaying your Housing Benefit Overpayment

## **What is a Housing Benefit overpayment?**

If we pay you too much Housing Benefit, this is called an overpayment. We can pay you too much Housing Benefit if any of the following happens.

- The income of someone in your household increases and you don't tell us.
- Someone moves into or out of your house and you don't tell us.
- You move out of your house and continue to receive Housing Benefit for it.
- We have made a mistake (if you could reasonably have been expected to know you were being overpaid, we will ask you to repay the overpayment).
- There has been a delay in working out your benefit.

## **Who repays the overpayment?**

An overpayment has to be paid back by either the person who caused it or the person who received the money.

We take all of the circumstances which caused the overpayment into account before we decide who to get the money back from.

Even if your benefit was paid to your landlord, we may still ask you to repay the overpayment (for example, if your overpayment was a result of a change in your circumstances which your landlord could not reasonably have been expected to know about).

## How do we get back the overpayment?

- By taking money from Housing Benefit that we owe you.
- By taking money from the Housing Benefit you are paid each week.
- By sending you a bill.
- By taking money from any benefit you receive from the Department for Work and Pensions.
- By taking money from Housing Benefit being paid to you by another council.
- If your landlord has to pay the money back we can take it from Housing Benefit we owe them.
- By taking any extra money you may have in your council rent account.
- From the estate of someone who has died.
- By taking action such as an earnings arrestment (we take the money you owe us from your wages) or bank arrestment (we take the money you owe us from your bank, building society or credit union account). We may add extra costs.
- By sequestrating you. Any property you own such as a house, car or life assurance policy will be sold to pay your debt. If you are working, you may also have to pay money from your wages. You will have trouble getting credit such as a credit card, loan or store card. We may add extra costs. (You may have to keep paying back your Housing Benefit overpayment even after you have been sequestrated.)

## **Taking money from your Housing Benefit**

Each year the Government decides the weekly amount that councils are allowed to take back. You can ask us to take more than this to pay the debt back quicker.

If you are having trouble paying, we may be able to reduce the weekly amount that we are taking. You will have to fill in an 'income and expenditure' form.

## **Your Housing Benefit Overpayment bill**

If you cannot pay the overpayment bill in full, we may be able to make an arrangement with you. You might have to fill in an 'income and expenditure' form.

## **Filling in an 'income and expenditure' form**

Some debts are more important than others, so the law gives different people you owe money to different ways of getting their money back. A Housing Benefit overpayment is very important. If you do not pay, we can take action against you such as earnings arrestment, bank arrestment or sequestrating you.

We must get back the overpayment as quickly as possible. When you fill in an 'income and expenditure' form, this helps us work out how much you can afford to pay based on your income (such as wages and benefits) and how much you pay out (for bills and so on).

- You must include all money that you and any partner receive. This includes wages, benefits (including those paid for any children), interest payments or money you receive from people who live with you, such as a family member or lodger.
- You must tell us about all the money you pay out regularly and give us the date any payments are due to end (such as fines, loans, credit cards or catalogues).
- We may ask you for proof of your income and the money you pay out.
- You must give us your employment and bank information or we will not agree a payment plan with you.
- Remember to give us your phone number so we can contact you if we have a question.

You must reduce any payments that are less important, so you have more money to repay your overpayment. We will not allow for things like satellite TV or gym membership and we will only allow a reasonable amount for other costs.

We will look at your form and decide how much you should pay towards the overpayment then write to you with our decision.

## How to pay

You can pay in the following ways. (You will need your invoice number, which you can find on the bill or letter we have sent you.)

- **On the internet (using a debit card or credit card).**

Go to [www.dundee.gov.uk/payments](http://www.dundee.gov.uk/payments) and click on 'Housing Benefit Overpayments'.

- **By Phone (using a debit card or credit card).**

A 24-hour payment line is available by phoning 0845 602 6943. (This will cost the same as a local call.)

- **By standing order.**

Phone 01382 431202 to set up a standing order.

- **In person (by cash, cheque, postal order, debit card, credit card).**

You can pay at one of the following offices.

### **Finance Department Office**

Dundee House  
50 North Lindsay Street  
Dundee

### **West District Housing Office**

3 Sinclair Street  
Lochee  
Dundee

### **East District Housing Office**

169 Pitkerro Road  
Dundee

The above offices are open from 8.30am to 5.00pm (Mondays, Tuesdays, Thursdays and Fridays) and 9.30am to 5.00pm (Wednesdays).

- **By Post (by cheque or postal order).**  
Please write your invoice number, name and address on the back of your cheque or postal order and send it to Director of Corporate Services, Revenues Division, PO Box 6786, Dundee, DD1 3YP.

## Questions

Write to: Director of Corporate Services  
Revenues Division  
PO BOX 218  
Dundee DD1 3YS.

E-mail: [revenues.division@dundeecity.gov.uk](mailto:revenues.division@dundeecity.gov.uk)

Phone: 01382 431202 if you have a question about making payment or need help filling in an 'income and expenditure' form.

Phone 01382 431205 or 0800 250025 if you have a question about the overpayment.

The phone lines are open from 8.30am to 5.00pm Mondays, Tuesdays, Thursdays and Fridays and 9.30am to 5.00pm Wednesdays. You can get more information from the Housing Benefit Overpayment Recovery Policy on our website at [www.dundeecity.gov.uk/benefits](http://www.dundeecity.gov.uk/benefits).

## Dealing with debt

There are various advice centres that can help you deal with your debts. Some of these are listed below.

Dundee City Council Welfare Rights Team  
Suite A, Market Mews, Market Street,  
Dundee, DD1 3LA

Phone: 01382 431167 or 01382 431190

E-mail: [welfare.rights@dundeecity.gov.uk](mailto:welfare.rights@dundeecity.gov.uk)

Dundee Citizens Advice Bureau  
Central Library, Level 4, Wellgate Centre,  
Dundee, DD1 1DB

Phone: 01382 307494

E-mail: [bureau@dundeecity.gov.uk](mailto:bureau@dundeecity.gov.uk)

Dundee North Law Centre

101 Whitfield Drive,

Dundee DD4 0DX

Phone: 01382 307230

Brooksbank Money Advice Section (BMAS)

Brooksbank Centre & Services, Pitairlie

Road, Dundee, DD4 8DB

Phone: 01382 432450 or 432452

E-mail: [mastadvice@yahoo.com](mailto:mastadvice@yahoo.com)

The information on this leaflet is for guidance only and is not a statement of the law. We will not be responsible for any loss you may suffer as a result of relying on any information in this leaflet.

We can provide this information in large print or another format that meets your needs.

For more information please contact:

Phone: 01382 434503.



# Notes

A series of 20 horizontal dashed lines for writing notes.



This is called Repaying your Housing Benefit Overpayment.

If you would like this leaflet in large print, in Braille, on audio tape, on CD or in another language, please phone 01382 431205.

---

如果你需要此章程的大字版，凸字版，錄音帶，光盤或其他語言譯本，請電 01382 431205

---

Jeżeli chcieliby Państwo tę ulotkę napisaną większą czcionką, alfabetem Braille'a, w innym języku lub nagraną na taśmę audio bądź płytę CD prosimy o kontakt pod numerem 01382 431205.

---

**"Если Вы хотели бы получить этот рекламный листок в крупном шрифте, в шрифте Брайля, в аудио записи, на компакт-диске или на другом языке, пожалуйста позвоните по телефону 01382 431205."**

---

اگر آپ یہ دستاویز بڑے پرنٹ، بریل، آڈیو ٹیپ پر، سی ڈی یا کسی دوسری زبان میں چاہتے ہیں تو براۓ مہربانی فون نمبر 01382 431205 پر فون کریں۔

---