

Vale of Glamorgan Council



Charter and Code of Practice for the Collection of Housing Benefit Overpayments

Why do we need a Charter for the collection of Housing Benefit Overpayments

It is essential for the Vale of Glamorgan Council to demonstrate that it carries out administration and recovery of Housing Benefit overpayments efficiently and effectively.

By doing so the Council:-

- Reduces losses to public funds
- Provides revenue for the Council
- Helps reduce the loss from overpayments
- Deters fraud and error
- Demonstrates the Council's commitment to accuracy and provision of a quality service to customers

Housing Benefit Overpayments

What is a Housing Benefit overpayment

- A Housing Benefit overpayment is any amount of Housing Benefit paid to or in respect of a claimant to which he/she is not or was not entitled

How does a Housing Benefit overpayment happen

- Overpayments are normally created following a review of entitlement to benefit

What causes a Housing Benefit overpayment

- Overpayments can be caused by a failure to report a change of circumstances, delays in processing a change of circumstances, incorrect information being supplied, errors made by the Local Authority or errors made by the Department for Work and Pensions (DWP).

What is a recoverable overpayment

- Most overpayments are recoverable, regardless of the cause of the overpayment. If an overpayment was caused by misrepresentation or

failure to disclose information the overpayment must be recovered from the person who actually misrepresented or failed to disclose that information.

- Overpayments that are caused by 'official error' might not be recovered, unless it was reasonable for the tenant or landlord to have known they were being overpaid. Each case is looked at individually.

Charter for the collection of Housing Benefit Overpayments

This Charter sets out our commitment to collect Housing Benefit overpayments fairly and efficiently. We will:

- Give clear and prompt information about Housing Benefit Overpayments
- Provide flexible and convenient methods of payment
- Encourage you to contact us quickly if you have difficulty paying debts, and when appropriate, tell you where you can get independent advice
- Agree realistic repayments to collect unpaid debts within a reasonable time, without the need for more serious recovery action
- Treat you with courtesy and sympathy and in absolute confidence
- Use court action in certain circumstances if collection procedures fail

We will give clear and prompt information about Housing Benefit Overpayments

The bill will show:

- What it is for and the amount due
- Who owes the money
- How to make payment
- How to contact us

We will provide flexible and convenient methods of payment

The easier a bill is to pay, the more likely it is you will pay it. We will include details of payment methods with each bill.

- **How you pay**

For example, cash, cheque, credit card, debit card or standing order. We aim to make payment as convenient as possible by fitting in with your personal budgeting arrangements and helping you avoid travelling solely to pay bills.

Where you can pay

- **All Post Offices**

Payment may be made during normal business hours, free of charge, by taking the barcoded invoice or barcoded instalment vouchers to all Post Offices. Local Post Offices can be found at

<https://www.postoffice.co.uk/branch-finder>

- **All PayPoint**

Payment may be made, free of charge, by taking the barcoded invoice or a payment card (available on request) to all PayPoint outlets. Local PayPoint outlets can be found at

<https://consumer.paypoint.com>

- **Barry – Civic Offices, Holton Road, Barry**

- Tuesday and Thursday – 10am to 2pm

You can pay Housing Benefit overpayments using a debit or credit card over the phone by dialling:-

- **01446 709241/5**

Monday to Thursday – 8:45am to 4:30pm

Friday – 8:45am to 4:00pm

- **01446 736815**

24 hour Automated Telephone Payment Service

We will encourage you to contact us quickly if you have difficulty paying debts, and when appropriate, tell you where to get independent advice

The best way to prevent debts building up is for you to contact us as soon as you have difficulties. We want to discuss the situation and arrange a repayment plan, rather than get full payment immediately. We will ask you to explain why you missed payments and we will look for ways to prevent further arrears.

We will:

- Check to see if you are claiming all the benefits you may be entitled to

- Negotiate a realistic repayment plan
- If appropriate, advise you to contact an independent advice agency

We will agree realistic repayments to collect unpaid debts within a reasonable time, without the need for more serious recovery action

In some cases we can negotiate a realistic level of repayment over a longer period of time (e.g. by smaller, regular payments). We will encourage you to seek independent advice if you have multiple debt problems. In setting repayment amounts, we will consider:

- Recommendations from recognised advice agencies
- Any information you give us on the total debts you owe
- Your commitments to your dependants

We will treat you with courtesy and sympathy and in absolute confidence

We will be sensitive to your individual circumstances. If you owe money to other creditors, we will recognise that you are likely to be under stress. We will collect debts courteously, sympathetically and efficiently and treat any information you give us as confidential.

We will use court action in certain circumstances if collection procedures fail

If we have followed our procedures and you still owe us money, we may pursue the debt through the courts. This might mean you incur additional debts for court costs.

Please note this leaflet gives general information only and should not be treated as a complete and authoritative statement of the law.

For more information, please contact us at:

HB Overpayments Team
Payments and Income Management Section

Vale of Glamorgan Council
Civic Offices

Holton Road

BARRY

Vale of Glamorgan.
CF63 4RU.

Telephone: 01446 709241/5

E-mail: HBOverpayments@valeofglamorgan.gov.uk

We are open Monday to Thursday between 8:45am to 4:30pm and on Friday between 8:45am to 4:00pm