

# 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 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

### **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 separately.

## **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

<http://www.postoffice.co.uk/portal/po/finder?catId=20700386>

- **All PayPoint and Payzone Outlets**

Payment may be made, free of charge, by taking the barcoded invoice or barcoded instalment vouchers to all PayPoint and Payzone Outlets. Local PayPoint and Payzone outlets can be found at either

<http://paypoint.net-city.co.uk/paypoint/> or <http://search.payzone.co.uk/>

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

Monday to Thursday – 8:45am to 4:30pm

Friday – 8:45am to 4:00pm

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 (say 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](mailto: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**