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Overpayments

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An overpayment is caused when you have been paid more Housing Benefit than you are entitled to.

Overpayments usually occur when you do not tell us about a change in your circumstances as soon as it happens, such as:

- An increase in your wages or any other income
- If someone moves in to your home
- If you change address

Remember, you can help us to get your benefit right by telling us about any change in your circumstances straightaway. When you are overpaid benefit, the council will take action to get the money back.

Recovering your overpayment

We can recover the overpayment from:

- The person who made the claim and in some circumstances their partner
- Someone acting on behalf of the applicant, for example an appointee or someone with power of attorney
- The person who has been paid the benefit, for example a landlord or agent

We will write to you if you have been overpaid with full details, including:

- The reason for the overpayment
- The amount of the overpayment
- What period the overpayment relates to
- Whether the overpayment will be recovered, and if so, how
- What to do if you disagree with the overpayment

Please remember overpayments of Housing Benefit can be recovered by:

- Deductions from your current Housing Benefit award (clawback)
- Deductions from other benefits, for example State Retirement Pension, Income Support or Jobseekers Allowance.
- An arrangement to make a weekly/ monthly payments to the council
- Sending you an invoice for repayment of the money.

If you are unhappy with our decision you can ask us to look at it again or you can appeal against it. If you wish to do this, you must write to us within 1 month of the date of our decision letter.

Making your payment

We can offer the following payment methods in order to help you make your repayments:

Make a payment now

- 24 hour automated payment line 0300 4560495
- Credit and debit card or cash payments in person at the Customer First Centre
- Payment by standing order
- By cheque or postal order by post or in person at the Customer First Centre
- Instalments by agreement

If you are paying by cheque or postal order please remember to include your invoice number and make sure they are made payable to Blackpool Council.

Problems paying

The council has a duty to recover overpayments and will take all reasonable steps to do so.

If you ignore requests for payment, the council can refer your case to a debt collection agency or to the court. This could increase the debt because of added costs and may affect your credit rating.

If you have difficulty making repayments you can contact the following:

- A benefit advisor on 01253 478847
- The Citizens Advice Bureau for independent advice on debt recovery proceedings or help with managing debt telephone 0844 499 4112 or you can contact the Blackpool office on 01253 308400

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