



If my circumstances change, can I review the amount of my instalment repayment?



A guide for people repaying
overpayments of Housing Benefit
or Administrative Penalties by instalments.

Are you having difficulty repaying, now that your circumstances have changed?

If so, this leaflet will help explain what you need to do, to ask the Council to review the amount of your instalment repayment.

How have my instalments been set?

You may have made a repayment agreement, at the time you were notified of the overpayment.

However, if the repayments are being deducted from your outgoing entitlement to benefit, the levels are set by Central Government. These levels vary depending on whether you are on benefits or if you are working.

How do I ask for a review?

You need to complete a Personal Budget form. (please phone 01255 686260 if there is not one with this leaflet). On the reverse of the form you **must** explain what your change of circumstances are.

How do I complete the Personal Budget form?

You must include all income that you receive and that of your partner.

This includes any earnings, benefits, interest payments or any money you receive from people who live with you - such as a family member or a lodger.

You must then detail all of your regular expenses on the form as well.

Make sure that you convert all of your income and expenses into weekly or monthly amounts, so that they are all for the same time scale and they can be added up into a weekly or monthly total.

If any of your expenses are not permanent, you must state the date that they are due to end - things such as fines, loans or catalogue payments.

You need to state the amount that you are able to pay at the bottom of the sheet, sign the form and return to : -

Overpayments Team

88 - 90 Pier Avenue

Clacton - on - Sea

CO15 1TN

What happens next?

We will consider your offer based on the income and expenditure details that you have provided.

We may ask you to attend a surgery to verify the amounts that you have given on the sheet. We may need to see things such as:

- Wage details
- Receipts for payments you make
- Utility bills - such as Gas, Water, Electricity etc.

We may suggest that you review your outgoings to make additional income available or to consider reducing non priority expenses.

Once we are satisfied that the income and expenses are accurate, we will advise you if the repayments can be reduced and the amount you should pay.

We may make a short term arrangement with you where we reduce the repayments for a set period of time and then review the arrangement in the future.

Why can't you just reduce the repayments?

We have a duty to protect the public purse and this includes efficiently recovering as much money owed to the authority as possible.

Unfortunately, not everyone who claims to be unable to afford the payments is being sincere and we do come across expenses that have been exaggerated or made up on Personal Budget forms.

Where to get help and advice

Overpayments Team

Benefits Section
88-90 Pier Avenue
Clacton - on - Sea
CO15 1TN
Tel: 01255 686260

Mon - Thurs 9.00 - 4.30pm & Fri 9.00 - 4.00pm

Citizens Advice Bureau

www.adviceguide.org.uk

Clacton - on - Sea

18 Carnarvon Road
Clacton - on - Sea
Essex
CO15 6QF

Mon 10.00 - 3.00pm Appointments

Tues 10.00 - 12.30pm Drop in
Weds 10.00 - 12.30pm Drop in

Tel: 0844 477 0808 Fax: 01255 689 786

Harwich

298 Main Road
Dovercourt
Harwich
Essex
CO12 3PJ

Mon 9.30 - 1.30pm Drop in

Tues 9.30 - 1.30pm Appointments
Thurs 9.30 - 1.30pm Drop in

Manningtree

13 High Street
Manningtree
CO11 1AQ

Weds 9.45 - 2.00pm Appointments

Tel: 01255 508 596