

How and where to pay

You must always quote your invoice reference when you make a payment.

Pay on-line

Visit www.tamworth.gov.uk and follow the easy instructions to make a convenient on-line payment. Please note that payments made by credit card will have a 2.6% surcharge.

Pay by Direct Debit

Paying by Direct Debit is an easy and convenient way to pay your bills. Please call the Overpayments Team on the numbers listed below to request a form or visit our web site www.tamworth.gov.uk for further details.

Pay by Standing Order

To pay by standing order, you will need to give the following details to your bank or building society;

Co-operative Bank PLC

Sort Code: 08-92-46 Account Number: 61038529

Pay by phone

Call 0845 230 7709 and follow the easy instructions. Or you can call the Overpayments Team on the number below who will be able to take a debit or credit card payment from you. Please note that payments made by credit card will have a 2.6% surcharge.

Pay by Allpay Card

Tamworth Borough Council no longer accepts cash payments. If you do not have a bank account and you are unable to open one, please contact us to arrange an Allpay card which you can use at Post Offices and Paypoint outlets.

Pay by post

Please make your cheques payable to Tamworth Borough Council, and detail the invoice number on the reverse and send to:

Tamworth Borough Council,
Marmion House, Lichfield Street,
Tamworth, Staffordshire B79 7BZ.

If you require a receipt, please specify this when you send in your payment

Contact details

If you have any enquiries about the Housing Benefit overpayment, please contact the Benefits Customer Services Team on 01827 709540 or e-mail us at www.benefits@tamworth.gov.uk

If you wish to negotiate a mutually agreeable repayment rate, please contact the Overpayments Team on: 01827 709554, 709524 or 709482

Housing Benefit
Overpayments Explained

Tamworth
Borough Council

Paying it back

What happens if you owe benefit money to the Council



If you, or someone you know, would like this information in alternative formats eg. large print, Braille or an alternative language, please contact the Benefits Team on 01827 709540 or email enquiries@tamworth.gov.uk.

What is an overpayment?

An overpayment of benefit happens when you are paid benefit to which you are not entitled.

How will I know if I have been overpaid?

We will write to you. In the letter, we will give full details of the overpayment. We will tell you:

- What caused the overpayment.
- The dates and the amount of the overpayment.
- If we are going to ask you to pay back the money, we will send you an invoice.

What if I don't understand the overpayment?

There are several reasons why you may have received an overpayment of benefit.

- You may have forgotten to let us know that your income has increased, for example Tax Credits, wages, state benefits, work pensions.
- Somebody may have moved into or out of your home. This would mean that we would need to work out your claim again.
- If you have other adults living with you, their circumstances may have changed.
- You may have moved out of your home and not told us.
- You may have started work, or changed jobs.

Please do not rely on Job Centre Plus, the Pension Service or your landlord to tell us about any changes.

Contact the Benefits Team on 01827 709540 for further details.

What if I don't agree with the overpayment?

Read your overpayment letter carefully. It will explain what the overpayment is for, and show the dates for which you have been overpaid. If you disagree with the overpayment, you can:

- Phone or write to us, or visit the Benefits Team at Marmion House on 01827 709540 to ask for an explanation.
- Write to us within one calendar month of the date on the letter, to ask us to reconsider the decision. Alternatively, you can appeal in writing or by completing an appeal form. See our leaflet 'Housing Benefit & Council Tax Benefit Appeals'

Who can the Council recover the overpayment from?

- The benefit claimant (*and in some cases their partner*).
- Someone acting on behalf of the claimant.
- Whoever benefit has been paid to (*including a landlord or their agent*).
- The Council will not recover Housing Benefit overpayments from your Council Tax or a Council Tax overpayment from your Housing Benefit.

How is the overpayment recovered?

- If you are still getting Housing Benefit, we will reduce this each week by the amount shown in the invoice agreement letter.
- If you feel that the amount we are reducing your Housing Benefit by is causing you hardship, you can complete a financial statement. Please note we may ask for more details and this may not always be possible.
- If you stop getting Housing Benefit, you will need to contact the Overpayments Team on 01827 709554.
- We may request deductions from other state benefits that you may be receiving.
- If your landlord was paid your benefit, in certain circumstances we may ask the landlord to repay us.
- If you have been overpaid Council Tax Benefit, the Council Tax Department will send you a new Council Tax bill, which will include any money you have been overpaid.

What should I do if I can't afford to pay back all the money at once?

Contact the Council immediately; it may be possible to pay by instalments. Before arranging instalments, the Council may need to know what your income and expenditure is. In some cases we can negotiate a realistic level of repayment over a longer period of time (*eg. by small regular instalments*). We will encourage you to seek independent advice if you have multiple debt problems, eg. the Citizens Advice Bureau, tel 01827 709645 or the National Debt line, tel 0808 808 4000.

We will be sensitive to your individual circumstances. If you owe money to other creditors, we recognise you are likely to be under stress. We will collect debts courteously, respectfully and efficiently and treat any information you give us as confidential. To make a payment arrangement contact the Overpayments Team on 01827 709554.

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

How can I pay?

If we invoice you, payment of the invoice can be made via the internet, by direct debit, cheque, cash, standing order, postal order, debit, credit card or Allpay card. Full details of payment methods are detailed on the previous page and on the back of the invoice.

Where can I pay?

You can pay at Marmion House. See the previous page and the back of the invoice for further details.

Please note: *This information is for guidance only. Please contact us to talk about your individual circumstances and we will be able to give you more information.*

Help us fight fraud

Benefit fraud is on the increase, which means there's less money for those who need it. Tamworth Borough Council is committed to tackling benefit fraud.

If you have information on:

- anyone claiming benefit whilst working
- anyone claiming at an address where they do not live
- anyone claiming at more than one property
- any circumstances where you believe Housing Benefit fraud is being committed...

*CALL freephone 0800 3286340
Your call will be treated in confidence.*