

You have been overpaid Housing Benefit. Despite being sent a bill and a reminder you have either not paid the account or arranged payment by installments.

If you have contacted the Housing Benefit Office to arrange to pay by installments the agreement has not been kept.

This leaflet will let you know what happens next. (But see page 5).

The law allows Councils to register the debt in the County Court against Housing Benefit debtors WITHOUT A HEARING.

The law says no hearing is necessary because Housing Benefit decisions can be appealed against. You did have appeal rights but the time limits for appeals has passed. Whether or not an out of time appeal can be accepted is decided by the independent appeals tribunal. The time limit is 13 months from the date of the decision.

You can still prevent court action by contacting the Overpayments Sections and coming to an arrangement (See Page 5 and the section on fraud).

Costs

When we register the debt we will be charged costs. These costs will be added to the amount you owe. The amount of the costs depends upon the amount of the debt and the recovery action we must take before the debt is repaid.

Registered Judgements

An alternative is for the council to request a money order judgement. If this is granted, the debt is placed by the court on the register of County Court Debts. Credit Agencies look at the register before deciding whether to grant credit.

UNLESS THE DEBT INCLUDING COSTS IS PAID WITHIN 28 DAYS THE REGISTRATION LASTS FOR SIX YEARS. IT WILL BE MARKED SATISFIED WHEN THE DEBT AND COSTS ARE PAID.

Having a debt placed on the register will affect your credit rating.

Enforcement Action

1. Bailiffs and Sheriffs

If the debt is not paid and/or arrangement is not made we can ask the County Court Bailiff or the Sheriff to seize your goods to the value of the debt plus the costs, including the bailiff's costs.

2. Statement of Means

We can ask the Court to require you to tell the Court of your assets. If you do not we can ask the Court to have you arrested and brought before the Court.

3. Charging Order

If you own property we can ask the Court to place a charge on the property. This means that when the property is sold, before the transfer can take place the debt MUST be repaid. Repayment must include any costs.

4. Third Party Debt Order

If we believe you have savings or are owed money, we can ask the Court to instruct your bank or building society to freeze your accounts. The Bank or Building Society will then pay the debt including costs to the Court.

5. Attachment of Earnings

We can ask the Court to make your employer deduct money from your wages and pay them to the Court. In addition to the extra costs paid into the Court your employer is allowed to charge you for making the deductions.

6. Bankruptcy Order

As a very last resort we can ask the Court to make you bankrupt.

Changed Address?

If you have changed address the law allows us to send the account and register the debt at your last known address.

Fraud

If the overpayment is due to fraud the acceptance by the London Borough of Barnet of any offer made by you to repay the outstanding sum will not prevent any criminal proceedings that may be taken against you by the Barnet Anti-Fraud Investigation Team.

**Do you know someone who is claiming benefit who shouldn't be?
Ring the fraud hotline on
020 8359 2007**

We do not want to take you to court for the debt.

We want to come to an arrangement with you that will repay the debt in a reasonable amount of time.

Contact the overpayments section before the matter reaches the court and make an arrangement to pay.

We will only take the matter to Court if

- we have not heard from you,
- we can't agree the installments
- an arrangement has been broken.

Contact phone numbers

Refer to the telephone number which is on your overpayment account,

or contact

- 1 Addresses and postcodes including Barnet, New Barnet, N2, N3, N20, N11, N10

020 8359 2250

- 2 Addresses and postcodes including Edgware, NW9, NW4, NW2

020 8359 2784

This leaflet is important. Do not ignore it. If there is anything you do not understand contact the Housing Benefit office at once.

આ પત્રિકા અગત્યની છે. આની અવગણના કરશો નહીં. આમાં નમને જો કંઈ સમજ નહીં પડે, તો તાત્કાલિક બંને કિટ ઓફિસના નરન જ સંપર્ક કરો.

GUJARATI

這份小冊很重要。請勿忽視。假如有你不明白的地方，請立即和房屋福利處聯絡。

CHINESE

Το φυλλάδιο αυτό είναι σημαντικό. Μην το αγνοείτε. Εάν υπάρχει κάτι που δεν καταλαβαίνετε, επικοινωνήστε αμέσως με την υπηρεσία Στεγαστικών Επιδομάτων.

GREEK

Bu broşür önemlidir. Önem vermezlik etmeyin. Anlamadığınız birşey varsa derhal Housing Benefit (Ev kirası yardımı) ofisiyle ilişkiye geçin.

TURKISH

এ লিফলেটটি গুরুত্বপূর্ণ। এটি অবহেলা করবেন না। যদি এর কোন কিছু আপনি না বুঝেন, তাহলে দয়াকরে হাউজিং বেনিফিটে সাথে সাথে যোগাযোগ করুন।

BENGALI

यह बहुत ही जरूरी पत्रा है। इसको ओर ध्यान जरूर दें। यदि इसमें बताई कोई बात आपको समझ नहीं आई, तो उसी समय हाऊजिंग बेंनिफिट ऑफिस से बात करें।

HINDI

یہ لیفلٹ انتہائی اہم ہے۔ اسے نظر انداز مت کیجئے۔ اگر اس میں سے کوئی بات آپ کی سمجھ میں نہیں آتی ہے تو فوراً ہاؤسنگ بینیفٹ آفس سے رابطہ کیجئے۔

URDU

Borough Treasurers
Housing & Council Tax Benefit Service
Fenella, Babington Road,
London NW4 4BS

Tel 020 8359 2746
Fax 020 8359 2273
Minicom 020 8359 2746

Housing Benefit Overpayments and the Courts

Do not ignore this information