



HOUSING BENEFIT RECOVERY OFFICE CUSTOMER SURVEY 2022

Housing
Executive

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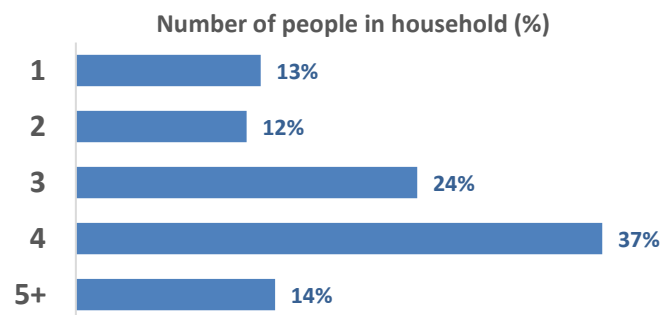
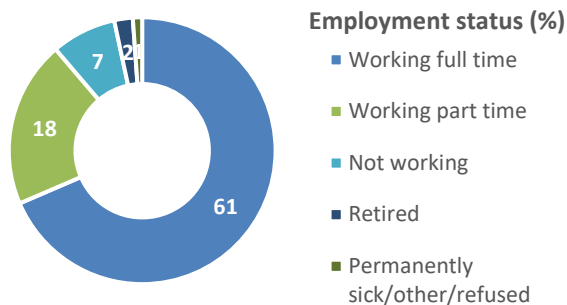
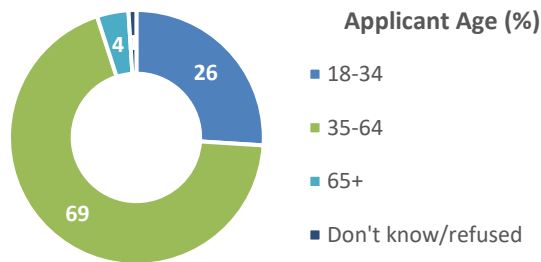
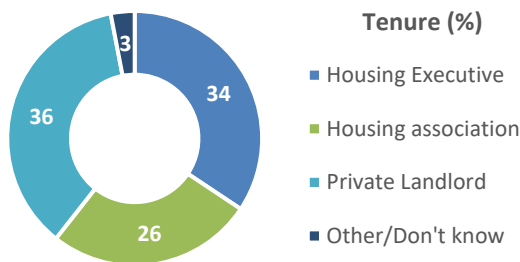
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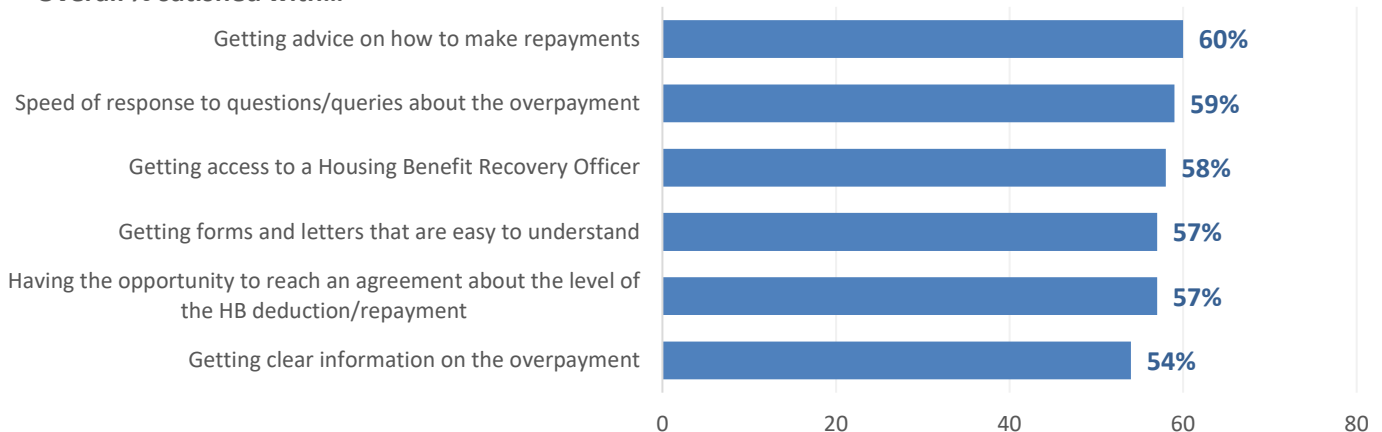
Headline findings at a glance

203 customers surveyed...



All 203 respondents who took part in the survey were asked a number of questions about their experience of dealing with the Housing Executive in relation to a Housing Benefit overpayment (percentages are of those for whom the service was relevant):

Overall % satisfied with...



75%

considered that they were treated fairly during the Housing Benefit recovery process



59%

found the letters they received from the Housing Executive regarding their HB overpayment easy to understand



36%

said they checked the Housing Executive website for information on repaying Housing Benefit

Taking everything into consideration,

66%

were satisfied with the service provided by the Housing Executive Recovery Office

Key Findings¹

Characteristics of respondents

- Similar proportions of respondents were renting from a private landlord and from the Housing Executive (36% and 35% respectively) while just over one quarter (26%) were renting from a housing association.
- There were more female (78%) than male (22%) respondents. Most (70%) said they were not living with a partner, while under a third (30%) said they had a partner living in the household.
- The majority (69%) were between the ages of 35 and 64, around a quarter (26%) said they were aged between 18 and 34, and a very small proportion (4%) were 65 or older.
- Half (51%) of respondents were living in larger households comprising four or more people, and in total three quarters (75%) of those surveyed said there were more than two people in their household. Respondents living in households consisting of one or two people each accounted for around one tenth of those surveyed (13% and 12% respectively).
- The majority (79%) were working, either full-time or part time.
- More than three quarters (79%) said that no member of their household had a disability that affected their everyday activities. Among the 21% who said any member of their household had a disability, the vast majority (98%) said this applied to *one* household member.

Initial contact

- Around two thirds of respondents (68 %) said they found out there had been an overpayment when they received a letter asking for repayment. A further 21% said they found out when they received a letter explaining how the overpayment had happened.
- Over half (61%) of the respondents who said they had found out about their overpayment by some form of letter (180 in total), said they had received a letter notifying them about the overpayment and explaining it in detail. Among this group of 109 respondents, relatively high proportions said the letter was clear in explaining the amount of the overpayment (82%) and how to repay it (80%). However, a lower proportion of respondents felt that the letter was clear on how the overpayment had occurred (65%) and how to dispute the decision (55%).

Information about the overpayment

- Just over one third (36%) of respondents had checked the Housing Executive website for information on repaying Housing Benefit. Within this group of 74 respondents, around two

¹ It is important to note that, due to routing and respondents' circumstances, not all sections of the survey applied to all respondents. While these Key Findings provide a summary of headline figures, the bases vary and readers should refer to the relevant section of the report for a fuller explanation of the sub-groups reported on.

thirds said the information was easy to find and understand, useful, and sufficient to answer their questions.

- More than two thirds (68%; 139 respondents) contacted the HBRO after finding out about the overpayment. The vast majority (98%) had done so by phone, and most were seeking an explanation (68%).

The majority said the member of staff they spoke to was polite/courteous (93%); helpful (93%) and knowledgeable (91%), and most (86% in total) said that the reason for the overpayment was either fully or partially explained to them.

- Among those who indicated they had received a full or partial explanation about the overpayment (119 in total), 82% said they understood from the explanation how it had come about.

Review of overpayment decision

- Half of those who contacted the HBRO after finding out about the overpayment (69 of 139) disagreed with the decision, and the majority of this group (86%) asked for a review.
- Most (88%) of those who asked for a review said they were given information about processes and timescales, and the vast majority said their query was dealt with in a way that was polite/courteous (97%), helpful (93%) and knowledgeable (92%).
- All those who answered questions about the review process said the original decision was upheld.
- The vast majority (90%) said the decision of the review outcome was fully explained by a member of staff.

Repayment process

- The majority (84%) of the 139 respondents who had contacted the HBRO after finding out about the overpayment said they made an arrangement to repay.
- More than three quarters (92; 79%) said they were repaying the overpayment by regular installments.
- More than three quarters (78%) of those who were repaying by instalments said that the standard minimum repayment rates were explained to them, and four fifths (80%) said they had agreed to repay at the standard minimum rate or above.
- Around two thirds (66%) said they agreed to pay the standard minimum amount (£11.25pw/£48.75pm at the time of the survey).
- Of the 116 respondents who had contacted the HBRO after finding out about the overpayment and made arrangements to repay:
 - more than three quarters (77% in total) described the arrangements as 'very reasonable' (17%) or 'quite reasonable' (60%)
 - the majority (more than 90% in each case) said the member of staff who dealt with their repayment arrangements was polite/courteous, helpful and knowledgeable
 - the majority were either satisfied (57%) or very satisfied (16%) with the time taken for the HBRO to make the arrangement.

Coronavirus pandemic

- The majority of customers (94%) said there had been no change in their circumstances due to the coronavirus pandemic.
- Around one third (33-35%) of respondents said it had been 'easy' to contact the HBRO, provide the required documents and access information on Housing Benefit during the pandemic, and a further 5-6% in each case described these activities as 'very easy'. Around one third (34-35% in each case) said it was 'neither easy nor difficult' and around one in ten in total considered that carrying out these interactions was 'difficult' or 'very difficult'. More than one in ten (14-15%) said that they had not needed to contact the HBRO, provide documents or seek information.

Overall satisfaction with the HBRO

- All respondents were asked about their overall level of satisfaction with a number of HBRO services. In each case, just under one in ten (7%-9%) said that the topic was not relevant to their case. With these cases excluded from the analysis:
 - 60% were satisfied/very satisfied with getting advice on how to make repayments
 - 59% were satisfied/very satisfied with the speed of response to questions/queries about the overpayment
 - 58% were satisfied/very satisfied with getting access to a Housing Benefit Recovery Officer
 - 57% were satisfied/very satisfied with getting forms and letters that are easy to understand
 - 57% were satisfied/very satisfied with having the opportunity to reach an agreement about the level of their HB repayment.
 - 54% were satisfied/very satisfied with getting clear information on the overpayment
- Three quarters (75%) said they were treated fairly during the Housing Benefit Recovery process.

1.0 Introduction

1.1 Background to the Survey

Housing Benefit is a means-tested benefit that helps people on low income pay their rent. It is administered in Northern Ireland by the Housing Executive, on behalf of the Department for Communities, which funds customer payments and the majority of administrative costs. Within the Housing Executive, the Finance, Audit and Assurance Division is operationally responsible for the management and delivery of the Housing Benefit function, which is delivered on behalf of the Regional Services Division.

Eligibility for Housing Benefit depends on several factors, including income and capital, household size, age, circumstances, and rents levels. The criteria used to determine the entitlement to Housing Benefit, as well as the method to be used to calculate the amount due to be paid, is set out in legislation.

While Housing Benefit is gradually being replaced for working age claimants by the housing costs element of Universal Credit (administered by the Department for Communities) as part of the broader UK-wide welfare reform programme, people in specific circumstances can continue to make new HB claims:

- Tenants who are State Pension age or older (if the claimant has a partner, both need to be pensionable age to apply);
- People who have been placed in temporary accommodation by the Housing Executive; and
- People living in supported accommodation (including sheltered housing for older people).

During the financial year 2021/22, the Housing Executive administered around £500 million in Housing Benefit to tenants in the social and private sectors, and at the end of March 2022 there were a total of 107,817 customers claiming Housing Benefit (HB). More than 17,000 new claims were assessed during the year, and almost 4.3 million changes to existing claims were notified by claimants or the Department for Work and Pensions.

As part of the quality assurance process for customer-focused services, the Housing Executive regularly assesses levels of customer satisfaction with the different elements of service. Housing Benefit Policy identified the need for a survey to measure levels of customer satisfaction with various aspects of the HB service – including the overpayments recovery process – with a view to identifying areas for improvement, where appropriate. The work comprised two distinct strands:

- Telephone interviews with 200 customers of each of the Housing Executive's six Housing Benefits Units (West, Omagh, North East, South East, Belfast and South); and
- Telephone interviews with 203 customers of the Housing Benefit Recovery Office, a centralised office that deals with the recovery of Housing Benefit overpayments across Northern Ireland.

Overpayment of Housing Benefit

An overpayment of Housing Benefit can occur for a variety of reasons, including circumstances where the Housing Executive was not informed about a change in circumstances, and where the full facts of the case were not provided at the point of initial application. If an overpayment happens because of a mistake made by the Housing Executive, the recipient may not be expected to pay it back. However, where it is considered that the applicant could reasonably have known they were being overpaid, they may have to repay any amount to which they were not entitled.

When an overpayment of Housing Benefit occurs, the Housing Executive informs the claimant/former claimant in writing of:

- how the overpayment happened;
- the amount overpaid;
- the period (dates) to which it relates;
- the person from whom it will be recovered; and
- if there is another overpayment from a previous decision, the total overpayment outstanding.

In addition, information is provided about:

- what the claimant/former claimant should do if they think the decision is incorrect; and
- the timescales involved when requesting a review of the decision.

If an overpayment has been made to someone living in the rented sector who is still receiving Housing Benefit, a deduction is made from the ongoing award at a standard weekly amount (which is higher when the overpayment was the result of fraud). In cases where financial problems arise due to the deduction, the Housing Executive may work with the customer to reduce the weekly repayment to a more affordable level that is paid off over a longer period of time.

Those living in the rented sector but no longer receiving Housing Benefit are encouraged to repay the full amount as soon as possible. Where this is not practicable, arrangements may be made to pay by instalments.² Cases in which there is **no longer an active Housing Benefit claim** are dealt with by the Housing Executive's Housing Benefit Recovery Office (HBRO), which covers the whole of Northern Ireland. This report sets out the findings of the HBRO strand of the wider research project, which was undertaken specifically to gather information on customers' experience of, and satisfaction with, the service provided by the HBRO.

1.2 Research Objectives

The main objectives of the research were:

- To identify customers' views on various aspects of the Housing Benefit service provided by the Housing Executive and measure the satisfaction levels of customers whose case was

² More information, including the most up-to-date repayment rates and arrangements for owner occupiers who may have received an overpayment of HB (Rates)/Low Income Rate Relief, is available on the Housing Executive website: [The Housing Executive - Overpayment of Housing Benefit](#)

being dealt with by the Housing Benefit Recovery Office in the financial years 2019/20 and 2020/21.

- To establish the effectiveness of the service provided by the Housing Benefit Recovery Office as measured by satisfaction levels and help the Housing Executive identify areas for enhancement.
- To help the Housing Executive analyse if processes/procedures could be changed to improve customer experience and, where changes have already been made (e.g. through greater use of digital interaction), to gather insights on customers' experience of using the service.
- To gain an improved understanding of former Housing Benefit claimants' experience of interaction with the Housing Executive in relation to Housing Benefit overpayments.

It was decided that the results relating to the Housing Benefit Recovery Office would be reported separately from those for the Housing Benefit Units. This report therefore provides information and insights on the experiences of customers who had received an overpayment of Housing Benefit from a previous claim (i.e. they were no longer claiming Housing Benefit) and had been contacted by the Housing Benefit Recovery Office about making repayments. A key aim of the research was to gather feedback that would help the Housing Executive review its services to, and communications with, customers who use Housing Benefit services.

1.3 The Questionnaire

The Housing Executive has not previously commissioned an independent survey of previous Housing Benefit claimants who have received an overpayment. Therefore, the Housing Executive's Research Unit worked closely with the Housing Benefit team to develop the questions for the research that was undertaken in 2022, and the questionnaire was sense checked by operational staff before being rolled out in full. It comprised six main sections:

- Initial contact information
- Overpayment decision review
- Repayment schedule
- Coronavirus
- The Housing Benefit recovery process overall
- Personal (demographic) information

1.4 The Sample

The HBRO survey was carried out in the form of telephone interviews, which were undertaken by Cognisense Ltd on behalf of the Housing Executive. A sample of 600 customers was drawn from those who had interacted with the Housing Benefit Recovery Unit in January and February 2022, from which 203 interviews were completed.

1.5 Data Collection

A pilot survey was undertaken in advance of the main fieldwork, to ensure the logic of the draft questionnaires and identify any issues that might impact on the quality and reliability of data collected. While this resulted in minor adjustments to the questionnaire, no major issues were noted. The interviews were completed between 30 May and 27 August 2022. The primary method used for the survey was Computer Assisted Telephone Interviewing (CATI).

1.6 Communications

The Research Unit collaborated with the Housing Benefit team to provide Cognisense with a sample, including contact details. The Unit also worked with the Housing Executive's HB policy and Communications teams to ensure that the survey was publicised through social media, and that HB customers could access information to reassure them that the research was genuine and had been commissioned by the Housing Executive.

1.7 Reporting

The main findings of the survey are summarised in this report. Sections 2 to 7 address the first and second objectives of the research, by describing customers' views on various aspects of the service provided by the Housing Benefit Recovery Office and their satisfaction levels at the time the survey was carried out. The information helps to establish the effectiveness of the service as measured by satisfaction levels, as well as helping the Housing Executive identify any potential areas for enhancement.

Where applicable, for context, some comparisons are made with the findings of the wider survey carried out among Housing Benefit claimants, to highlight any differences in the characteristics of the customers who were engaged with the Housing Executive about an overpayment of Housing Benefit. Where such comparisons are made, *HBRO* refers to recovery office responses and *HBU* to those respondents who were dealing with one of the Housing Executive's Housing Benefit Units about other aspects of a Housing Benefit claim.

Section 8 draws together the key findings to help the Housing Executive analyse whether processes/procedures could be changed to improve customer experience and, where changes have already been made (e.g. through the use of digital interaction) to gather insights on customers' experience of using the service.

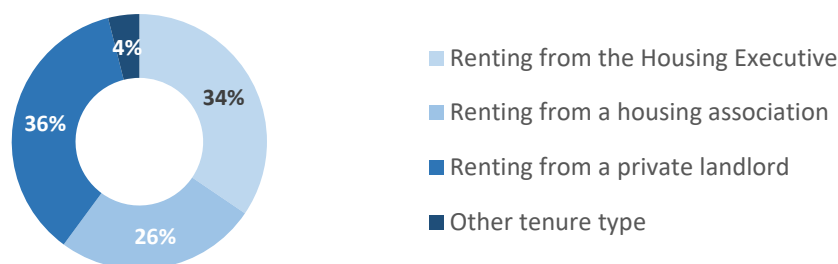
2.0 Characteristics of respondents

2.1 Housing tenure

Similar proportions of respondents were renting from a private landlord and from the Housing Executive (36% and 35% respectively) while just over one quarter (26%) were renting from a housing association and a very small proportion (4%) stated “other tenure type” (Figure 1).

The distribution by tenure was more evenly spread than among respondents to the main survey, more than half of whom (56%) were renting from the Housing Executive, one quarter (25%) from a private landlord and 16% from a housing association.

Figure 1: Housing tenure at the time of the survey (%)



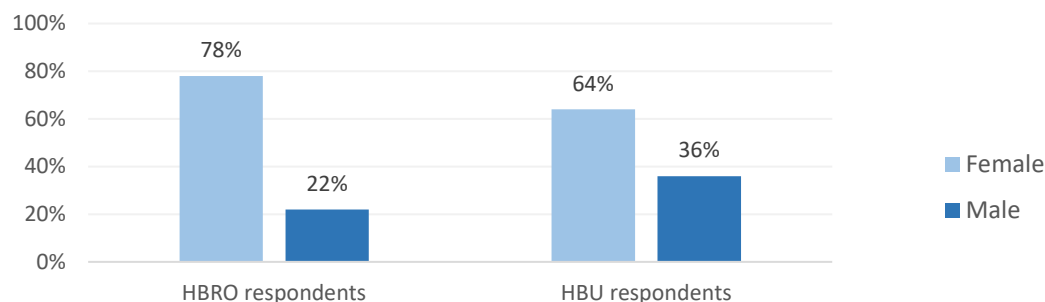
Base: All respondents (n=203)

2.2 Respondent characteristics

The majority of respondents (78%) were female, while just over one fifth (22%) were male. Almost all (99%) said their gender was the same as the sex registered at their birth. Figure 2 shows that the proportion of female respondents was higher than among respondents to the Housing Benefit Units (HBU) survey (64%).

The majority of HBRO survey respondents (70%) said they were not living with a partner, while the remainder (30%) said they had a partner living in the household. A lower proportion of HBU respondents (21%) said they had a partner living with them at the time of the survey.

Figure 2: Sex of respondent (HBRO/HBU)



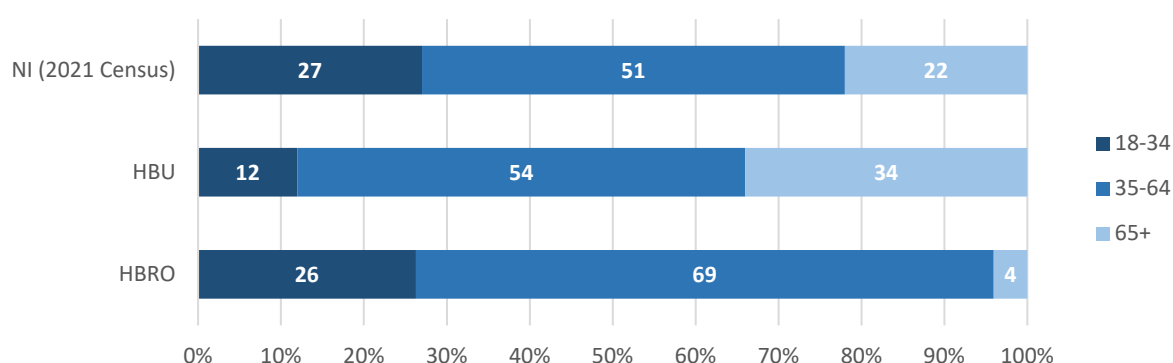
Base: All respondents (HBU, n=1,200; HBRO, n=203)

2.3 Age of Respondent

The greatest proportion of HBRO respondents (69%) was aged between 35 and 64, while just over a quarter (26%) said they were aged 18-34, and a very small proportion (4%) were 65 or more.

Figure 3 illustrates that the HBRO customers who took part in the survey were most predominantly of working age; this was in contrast with the findings for the Housing Benefit Units and the Northern Ireland population as a whole in the 18 and over cohort, as evidenced by the 2021 Census³, both of which had greater proportions in the '65+' age band.

Figure 3: Age of respondent, HBRO survey and HBU survey (%)

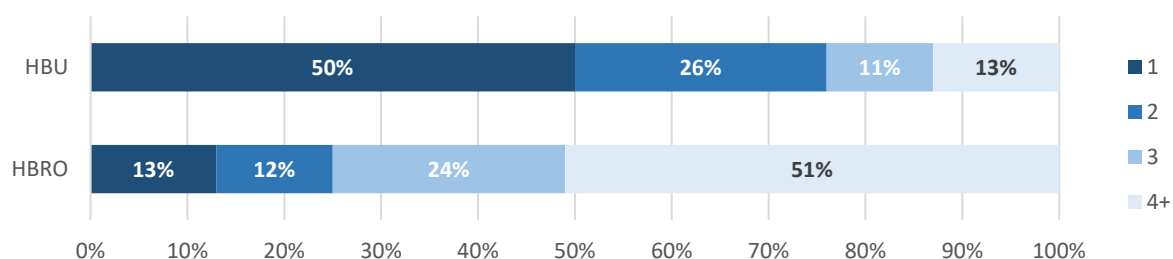


Base: All respondents (HBU, n=1,200; HBRO, n=203)

2.4 Number of people in household

More than one third of HBRO respondents (37%) said there were four people living in the household, including themselves, and a further 14% said the household comprised five or more people. In total, more than half of respondents (51%) said at least four people were living in the household. Figure 4 shows that this was in contrast with the HBU respondents, half of whom were living in single person households.

Figure 4: Number of people living in the household, HBRO survey and HBU survey (%)



Base: All respondents (HBU, n=1,200; HBRO, n=203)

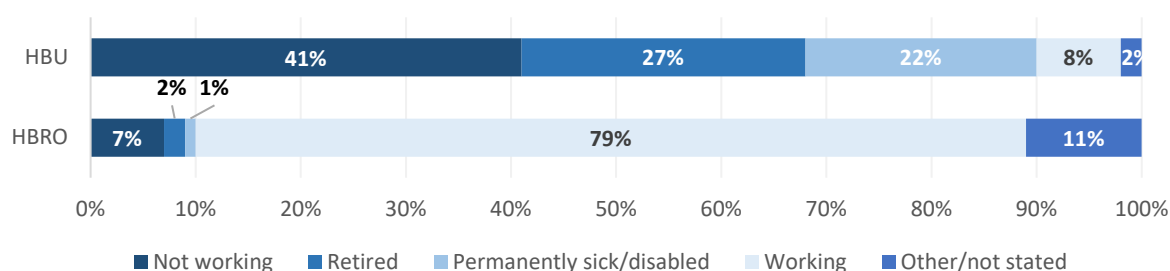
³ Northern Ireland level figures are calculated using 2021 Census table MS-A05 Age – single year, which was accessed from the [Census 2021 main statistics demography tables](#) in August 2023. Proportions shown in the chart are of the population aged 18 and over, in line with the reporting for the Housing Benefit survey.

2.5 Employment Status

The majority of respondents (79%) were working, either full-time (61%) or part time (18%). Fewer than one in ten (7%) were not working, and much smaller proportions were retired (2%) or permanently sick/disabled (1%).

Again, as illustrated by Figure 5, the findings were in contrast with the responses to the HBU survey, which indicated that only a small proportion (8%) of claimants were working either full time or part time. The vast majority of HBRO survey respondents (98%) said they didn't know, or didn't wish to disclose, their income.

Figure 5: Employment status, HBRO survey and HBU survey (%)



Base: All respondents (HBU, n=1,200; HBRO, n=203)

2.6 Benefits

Nearly two in three respondents (64%) were not claiming any benefits at the time of the survey, while 13% were in receipt of Child Tax Credit and 11% were receiving Working Tax Credit (Table 1). Of those who had a partner living with them, the majority (93%) said their partner was not receiving any benefits. In line with the findings on employment status, the table indicates that respondents to the HBU survey were more likely to be receiving out of work and/or disability related benefits than HBRO customers.

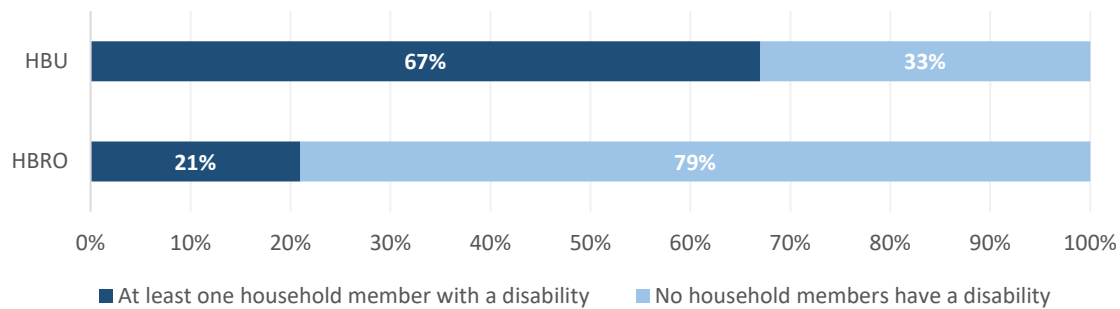
Table 1: Benefits received by respondent, HBRO survey and HBU survey (%)

	%			%	
	HBRO	HBU		HBRO	HBU
Out of work benefits:	3	27	Pension:		
Employment & Support Allowance	0	20	State Pension	3	29
Income Support	0	5	Pension Credit	3	17
Incapacity Benefit	0	2	Other Benefits:		
Jobseekers Allowance (JSA)			Housing Benefit	-	82
Disability related benefits:			Child Benefit	9	16
Personal Independence Payment (PIP)	3	40	Child Tax Credit	13	11
Disability Living Allowance (DLA)	2	24	Universal Credit	6	4
Carer's Allowance	1	9	Working Tax Credit	11	3
Attendance Allowance	0	2	Any other benefits not mentioned	-	2
Severe Disability Allowance	0	<1	Don't receive benefits	64	-

2.7 Long-term illness or disability

At the time of the survey, around one in five respondents (21%) said they or someone in their household had a disability that affected their normal day-to-day activities. Of these respondents, the vast majority (98%) said one member of their household had a disability. Figure 6 shows that the proportion of HBRO respondents who said a household member had a disability was substantially lower than among respondents to the HBU survey (67%).

Figure 6: Does any member of your household have a disability that affects their normal day-to-day activities?

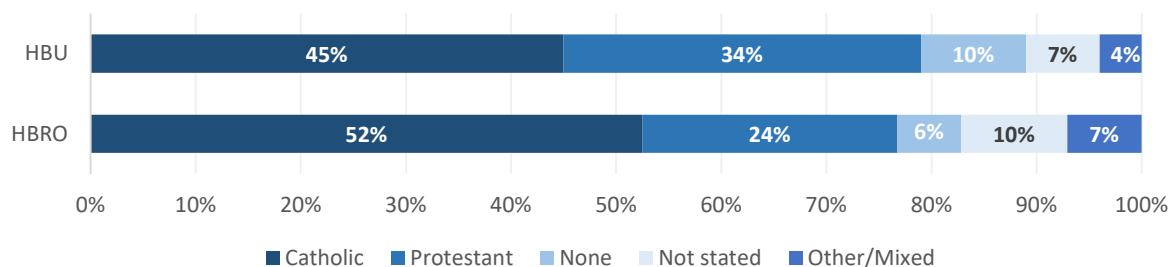


Base: All respondents (HBU, n=1,200; HBRO, n=203)

2.8 Religious Composition

Respondents were asked about the religious composition of their household; just over half (52%) indicated that their household was Catholic, while around one quarter (24%) were Protestant. One in ten (10%) did not wish to state the religious composition of the household, and lower proportions described it as 'other/mixed' (7%) or 'none' (6%). Figure 7 indicates that the distribution of responses to the HBRO survey differed slightly from those to the HBU survey.

Figure 7: Religious composition of the household



Base: All respondents (HBU, n=1,200; HBRO, n=203)

2.9 Ethnic group

The vast majority of customers (95%) said their ethnic group was 'white', and three per cent did not wish to state their ethnic group. The findings were similar to the HBU survey, in which 98% of respondents selected the 'white' ethnic group.

2.10 Overview of demographic findings

The respondents interviewed as part of the HBRO survey were predominantly working age females whose households had a relatively large number of members and were more likely to include a partner than those who took part in the HBU survey. At the time of the survey, the majority of the respondents were working either full time (61%) or part time (18%). The profile of respondents may indicate that the likelihood of an overpayment occurring is greater in such households, because there is more scope for changes in income and other circumstances of multiple household members.⁴

⁴ As noted in Section 1.1, if an overpayment has been made to someone living in the rented sector who is still receiving Housing Benefit, a deduction is made from the ongoing award. The HBRO deals exclusively with cases in which there is **no longer an active Housing Benefit claim**. Therefore, it should be noted that while the demographics highlighted in this section are considered representative of HBRO customers, they are not necessarily representative of all customers who have received an HB overpayment.

3.0 Initial contact

3.1 Background – the administrative process

When an overpayment of Housing Benefit occurs, the Housing Executive informs the claimant/former claimant in writing of:

- how the overpayment happened;
- the amount overpaid;
- the period (dates) to which it relates;
- the person from whom it will be recovered; and
- if there is another overpayment from a previous decision, the total overpayment outstanding.

In addition, information is provided about:

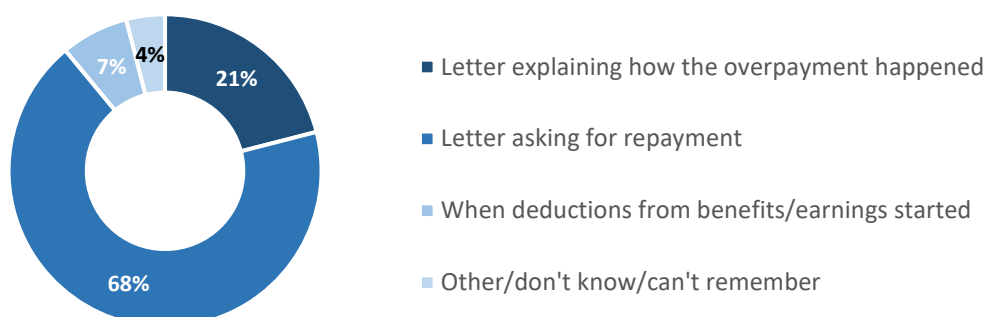
- what the claimant/former claimant should do if they think the decision is incorrect; and
- the timescales involved when requesting a review of the decision.

As part of the survey, respondents were asked a series of questions about the notifications they had received in relation to the overpayment, and any further information or advice they had sought after becoming aware of it.

3.2 Finding out about the overpayment

More than two thirds of respondents (68%) said they had found out about the overpayment from a letter asking for a repayment. Just over a fifth (21%) said they found out when they received a letter explaining how the overpayment happened, while a small proportion (7%) said they became aware when deductions from benefits or earnings started (Figure 8).

Figure 8: How did you first find out there had been an overpayment of Housing Benefit?

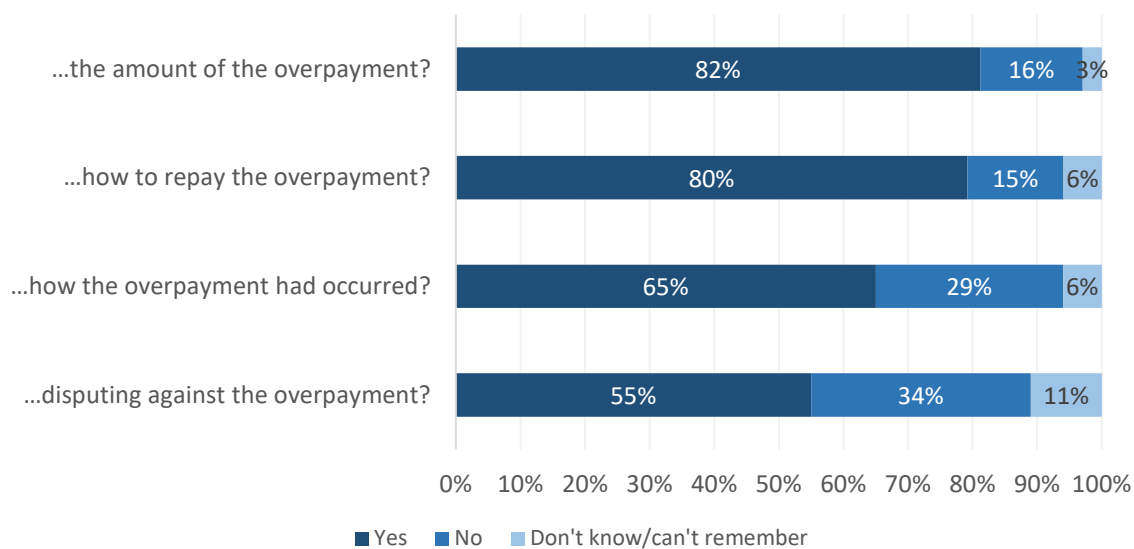


Base: All respondents (n=203)

Those who said they had received either a letter explaining the overpayment or a letter asking for repayment (180 in total) were asked a follow-up question about whether they had received a letter notifying them of their overpayment and explaining it in detail. Around three in five of these respondents (61%; 109 in total) confirmed that they had received a letter of this nature, and were asked a series of questions about the information presented in the letter.

While a substantial majority of respondents agreed that the letter was clear in explaining the amount of the overpayment (82%) and how to repay it (80%), lower proportions said it was clear on how the overpayment had occurred (65%) and how to dispute the decision (55%) (Figure 9).

Figure 9: Was the letter clear in explaining...



Base: 109 respondents who said they received a letter notifying them about their overpayment and explaining it in detail

3.3 Information about the overpayment

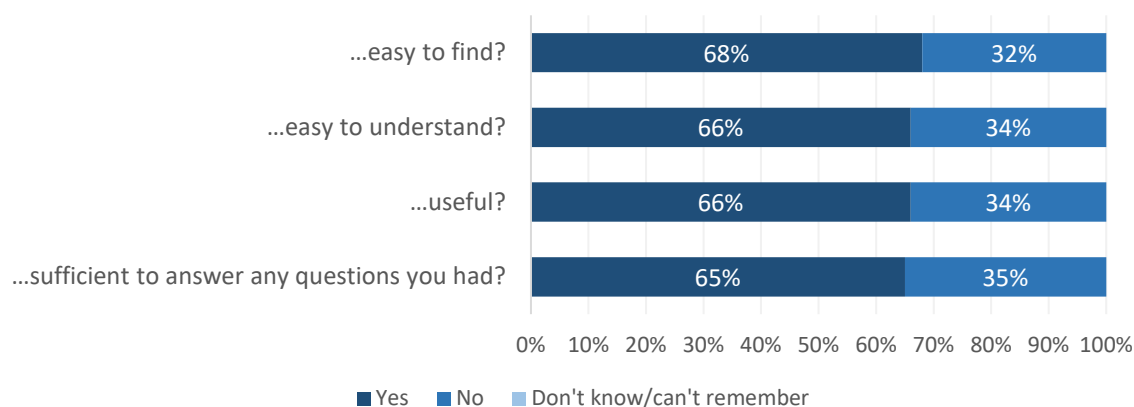
All 203 respondents were asked whether they had checked the Housing Executive website for information about repaying overpayments, and if they had contacted the Housing Benefit Recovery Office after finding out about the overpayment. In total, 74 (36%) had checked the website and 139 (68%) had contacted the Recovery Office.



Housing Executive website

The 74 respondents who had checked the website for information on repaying Housing Benefit overpayments were asked about their experience of using the site. Around two thirds said that the information was easy to find and understand, useful, and sufficient to answer any questions they had (Figure 10).

Figure 10: Was the information on the website...



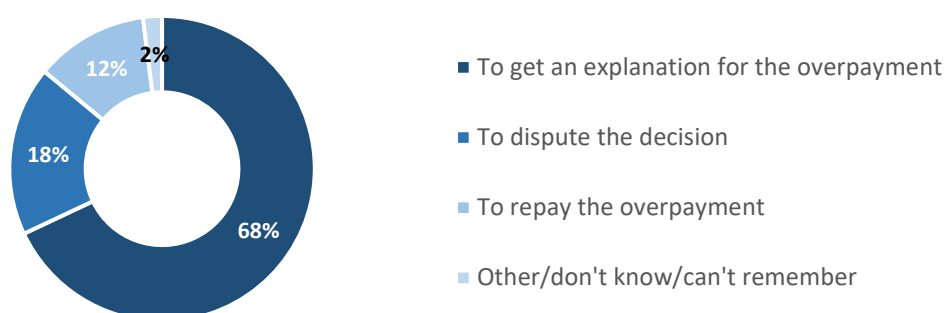
Base: 74 respondents who checked the Housing Executive website for information on repaying HB overpayments

Almost half (47%) said it was *very easy* or *easy* to understand how to repay a Housing Benefit overpayment from the information provided on the website, while the same proportion (47%) said it was *neither easy nor difficult*. A smaller proportion (4%) said it was *difficult/very difficult*. The small number of comments from those who found it difficult pointed to lack of clarity around overpayments generally.

Contacting the Housing Benefit Recovery Office

More than two thirds of the HBRO customers who took part in the survey (68%; 139 respondents) had contacted the Office after they found out about the overpayment. The vast majority (98%) had made contact by phone, and most were seeking an explanation of the overpayment (68%) or a review of the decision (18%) (Figure 11).

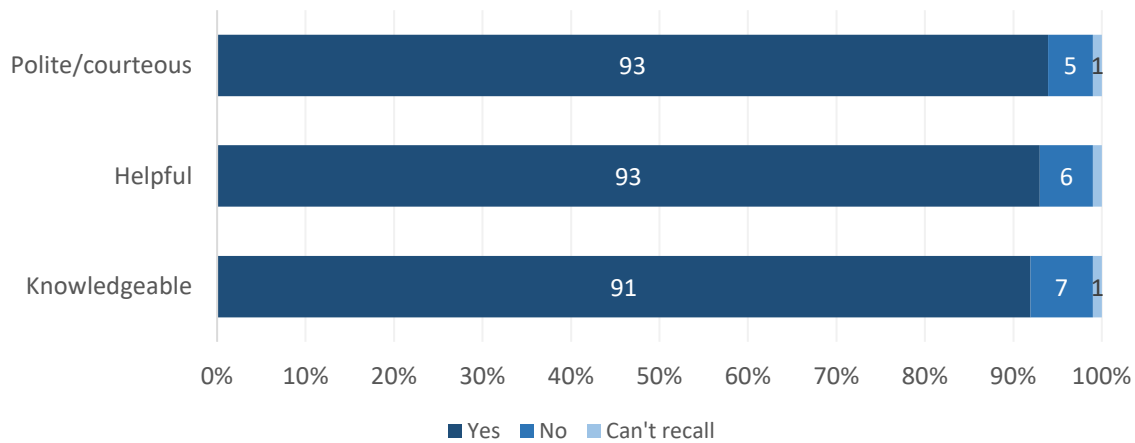
Figure 11: What was your reason for contacting the Housing Benefit Recovery Office?



Base: 139 respondents who contacted the HBRO after they found out about the overpayment

The majority of respondents said the member of staff they spoke to when they contacted the office was polite/courteous, helpful and knowledgeable, although a minority (5-7%) said they were not (Figure 12).

Figure 12: Was the member of staff...? (%)

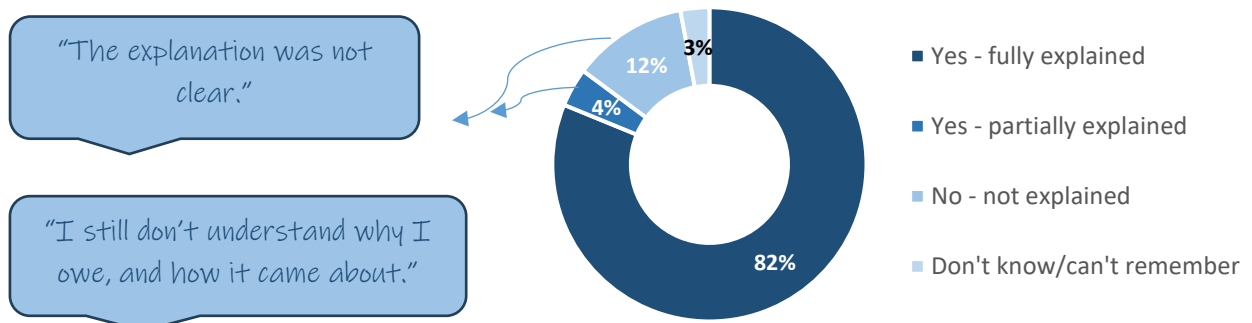


Base: 139 respondents who contacted the HBRO after they found out about the overpayment

Asked about the explanations they had received regarding the overpayment when they contacted the Recovery Office, the majority indicated that the reason for the overpayment was explained to them, either fully (82%) or partially (4%) (Figure 13). Of these, around four fifths (82%; 97 of 119) said that, from the explanation received, they understood how there had come to be an overpayment, leaving a sizeable minority (17%) who said they did not understand it, even after an explanation.

Similarly, around one in ten (12%) of those who contacted the HBRO felt that the overpayment was not explained. Where this was the case, or where respondents felt that the overpayment was only partially explained, they were asked for further comments. Of 21 comments made, the majority suggested that customers still didn't understand the circumstances resulting in the overpayment, even after speaking to the Housing Executive about it (Figure 13).

Figure 13: Was the reason for the overpayment explained to you by the member of staff?



Base: 139 respondents who contacted the HBRO after they found out about the overpayment

4.0 Review of overpayment decision

In cases where customers using the Housing Benefit service want more information about a decision regarding their claim, or think it is wrong, they have the right to ask for further details, request a review, or appeal the decision.

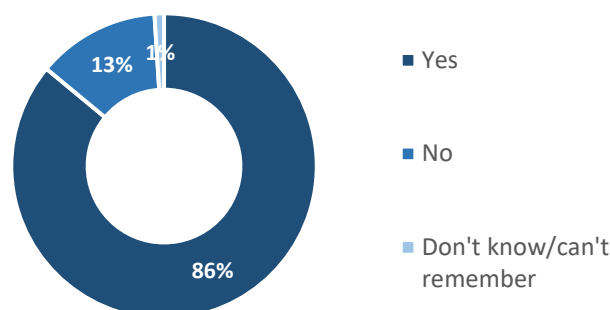
A review should generally be requested within one calendar month of either (i) the date of the decision letter or (ii) receipt of a written statement of reasons⁵, but the period can be extended if there are important reasons for a delay in the customer making contact. In carrying out a review, the Housing Executive will:

- arrange for a different member of staff to reconsider the decision, where possible;
- check that the decision is correct; and
- change the decision if it is wrong.

4.1 Requesting a review

Half of the respondents who had contacted the HBRO after they found out about the overpayment (50%; 69 of 139) said they **disagreed** with the decision that they had been overpaid. This group of respondents was asked whether they had requested a review of the decision and, where relevant, how they had found the review process. The majority (86%) had asked for a review (Figure 14).

Figure 14: Did you ask the Housing Executive to review the decision that you had received an overpayment before speaking with the Housing Benefit Recovery Office?



Base: 69 respondents who contacted the HBRO after they found out about the overpayment and who disagreed with the decision that they had been overpaid

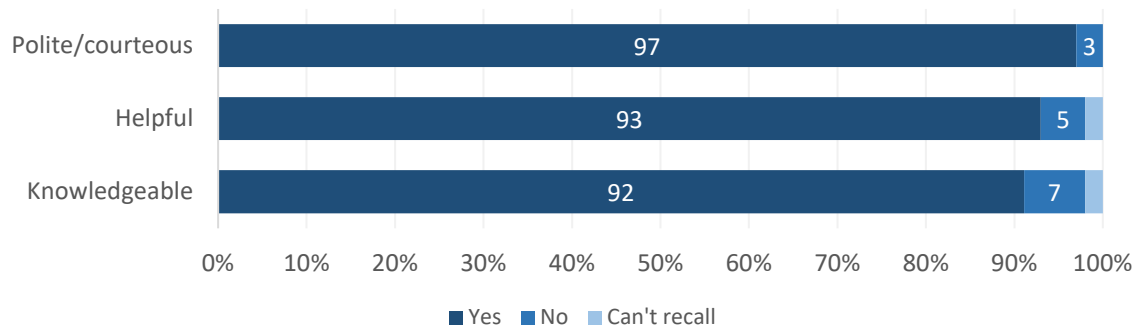
4.2 Dealing with the Housing Executive regarding the overpayment review

Of 60 respondents who had asked for a review, 53 (88%) said they received an explanation of the processes and timescales to ask for a review of the decision. The vast majority (58; 97%) said their query was dealt with in a manner that was polite/courteous. Similar but slightly lower proportions

⁵ A *Written Statement of Reasons* can be requested in writing, by email or by phone. The statement will explain how the Housing Executive made the decision, and the information used. More information on HB appeals and reviews is available at [The Housing Executive - Appeals \(nihe.gov.uk\)](https://www.nihe.gov.uk/the-housing-executive-appeals).

said their query was dealt with in manner that was helpful (56; 93%) and knowledgeable (55; 92%) (Figure 15).

Figure 15: Was your query dealt with in a manner that was...? (%)



Base: 60 respondents who contacted the HBRO after they found out about the overpayment, who disagreed with the decision that they had been overpaid and who asked the Housing Executive for a review of the overpayment decision

4.3 Outcome of the review

Most of those who had asked for a review (52 of 60; 87%) indicated that it was completed within the timescales that they had been advised, and all (60; 100%) confirmed that, following review, the original decision was upheld. The majority (54; 90%) said that the review outcome was fully explained to them by a member of staff. A further three respondents said it had been partially explained, while two said it was not explained. Those who felt the decision was not fully explained commented that they did not understand the explanation, or still did not understand how there had come to be an overpayment.

5.0 Repayment process

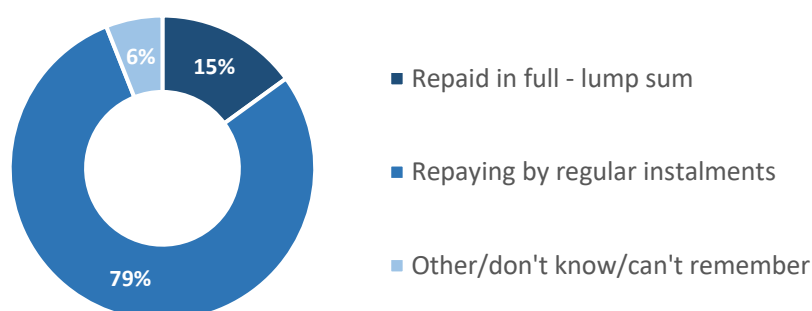
When the Housing Executive identifies an overpayment of Housing Benefit, it works with the (former) claimant to arrange for repayment. If the customer lives in the rented sector – either social or private – and is still in receipt of Housing Benefit, a weekly deduction is made from the ongoing award.

The Housing Benefit Recovery Office deals only with former claimants who are no longer receiving Housing Benefit. These customers are advised in the first instance to repay the full amount immediately. Where this is not possible, arrangements to pay by instalments may be made.

5.1 Repayment arrangements

The majority of the 139 respondents who had contacted the HBRO after finding out about the overpayment (116; 83%) had made an arrangement to repay it. While around one in six (17; 15%) had repaid in full in one lump sum, the majority (92; 79%) were repaying by regular instalments (Figure 16).

Figure 16: What repayment arrangements did you put in place?



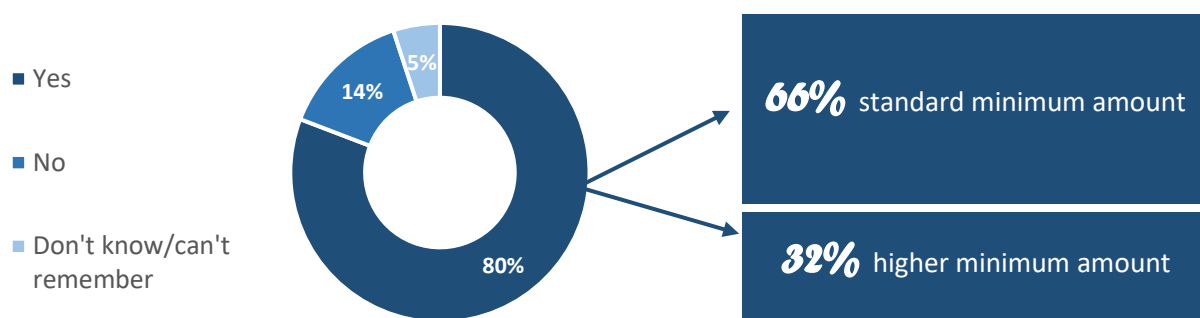
Base: 116 respondents who contacted the HBRO after they found out about the overpayment and who subsequently made an arrangement to repay

At the time of the survey, the standard minimum rate for those repaying by instalments was £11.25 per week/£48.75 per month, and the higher minimum repayment rate – automatically applicable in instances where an overpayment is classified as fraud – was £18.75 per week/£81.25 per month.

Just over three-quarters (78%) of the 92 respondents who had arranged to repay by instalments said the standard minimum repayment rates had been explained to them and 80% said they had agreed to repay at the standard minimum rate or above⁶ (Figure 17 overleaf).

⁶ It is worth noting that all customers with overpayments can elect to repay at a rate higher than the applicable minimum. While the higher minimum rate is usually applied automatically in cases where an overpayment is classified as fraud, former claimants who have received an overpayment that was not classified in this way may also elect to repay at the higher rate. Therefore, it cannot be assumed that any or every customer repaying at the higher rate or above received an overpayment as a result of fraud.

Figure 17: Did you agree to repay the overpayment at the standard minimum rate or above?



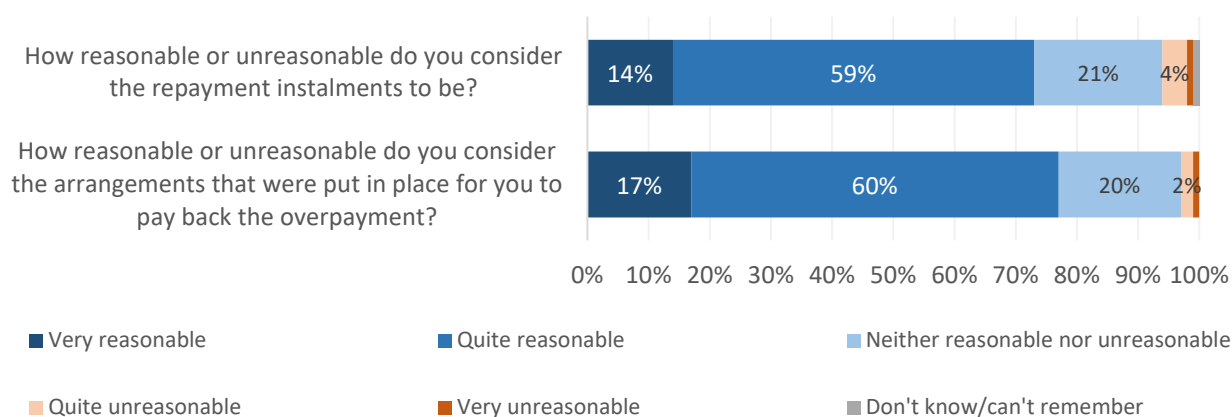
Base: 92 respondents who contacted the HBRO after they found out about the overpayment and who subsequently made an arrangement to repay by regular instalments

A small number of respondents (8) had asked to repay at a lower rate than the standard amount, and the reduced rate had been applied in most of these cases (7). Most (6) said that the reduced rate of payment had been put in place after they discussed the matter with a member of staff from the HBRO over the phone.

5.2 Reasonableness of repayment arrangements

Those who had made an arrangement to repay by regular instalments (92 respondents in total) were asked how reasonable or unreasonable they considered the *repayment instalments* to be. The majority indicated that they were 'quite reasonable' (59%) or 'very reasonable' (14%), while around one fifth (21%) said they were neither reasonable or unreasonable. A slightly larger group (116 respondents in total) was asked about the reasonableness of the specific repayment arrangements that were put in place for them. Figure 18 shows that the findings were similar, with a marginally higher proportion (17%) describing the arrangement as 'very reasonable' and three in five (60%) as 'quite reasonable'.

Figure 18: Reasonableness of repayment arrangements

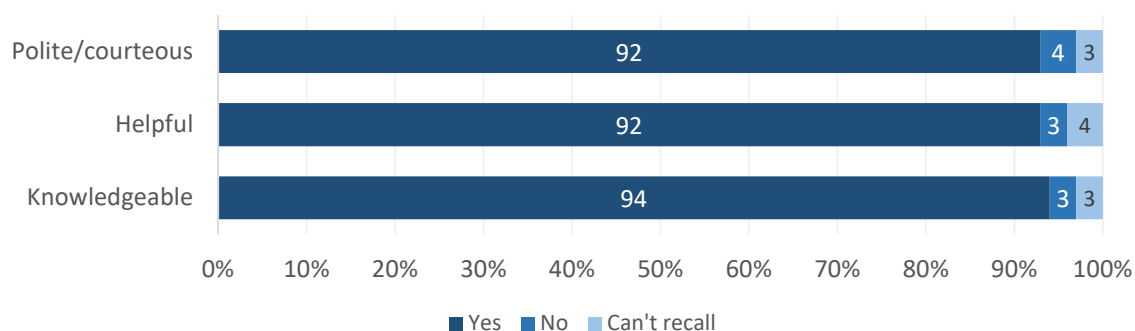


Base: Repayment *instalments* - 92 respondents who contacted the HBRO after they found out about the overpayment and who subsequently made an arrangement to repay by regular instalments; Repayment *arrangements* - 116 respondents who contacted the HBRO after they found out about the overpayment and who subsequently made any arrangement to repay

5.3 Service received from the Housing Executive regarding repayments

All 116 respondents who had contacted the HBRO and made an arrangement to repay were asked about the service received from the staff member who dealt with their repayment arrangements. The majority (more than 90% in each case) said the member of staff was polite/courteous, helpful and knowledgeable (Figure 19).

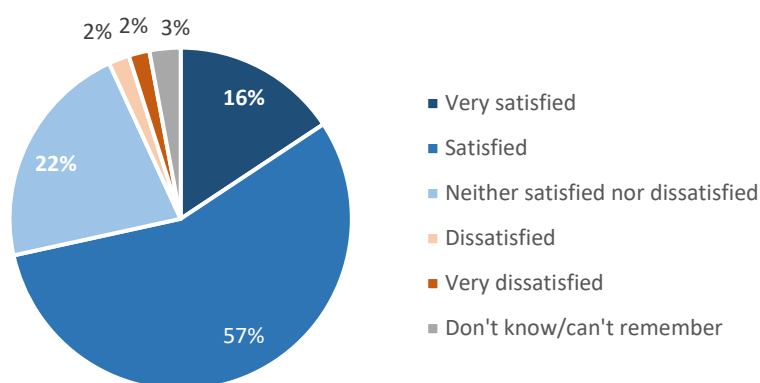
Figure 19: Was the member of staff who dealt with your repayment arrangements...? (%)



Base: 116 respondents who contacted the HBRO after they found out about the overpayment and who subsequently made an arrangement to repay

Finally, in this section of the survey, all those who had contacted the HBRO and subsequently made an arrangement to make repayments were asked about their satisfaction with the time taken for the HBRO to make the arrangement. The greatest proportion (57%) were satisfied, with a further 16% indicating that they were very satisfied. Around one in five (22%) were neither satisfied nor dissatisfied, and only four per cent in total were dissatisfied (Figure 20).

Figure 20: How satisfied or dissatisfied were you with the time taken for the HBRO to make an arrangement with you regarding the repayment?



Base: 116 respondents who contacted the HBRO after they found out about the overpayment and who subsequently made an arrangement to repay

6.0 Coronavirus pandemic

During the period of restrictions associated with the Coronavirus pandemic, the Housing Executive's key objective in relation to Housing Benefit was to maintain financial support services for customers who were in receipt of HB (more than 126,000 at the time), helping to secure their tenancies and reduce the risk of homelessness.

At the outset, approximately 80% of Housing Benefit staff were working on a rotation basis. As IT infrastructure was enhanced during the early stages of the pandemic, the figure increased to 85% of staff working on rotation, approximately 80% of whom were working from home. Home working was facilitated by the implementation of 'Enterprise', a new document management system that provided greater flexibility to move work among staff and also helped the Housing Executive to meet data protection rules in relation to security of documents and customer information.

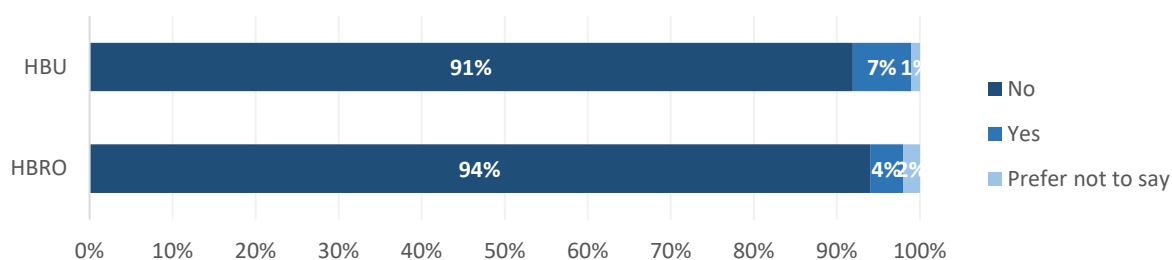
The telephony service continued throughout the period of pandemic restrictions, and dealt with all changes of circumstances reported, to ensure that financial support was paid correctly and on time. However, face-to-face services were not available for a number of months, in line with the restrictions that remained in place during 2020, 2021 and early 2022. Where HB overpayments were concerned, recovery activities were paused between May and August 2020 due to the financial impacts on households of the pandemic declaration. A recovery plan was subsequently enacted on an incremental basis between September 2020 and March 2021 for customers no longer in receipt of Housing Benefit.

As the need for the survey was identified in 2021, with the work commissioned in 2022, the Housing Benefit team was mindful of the ongoing impacts of the response to the declaration of the Covid-19 pandemic in terms of (i) the changes that had to be made to the Housing Executive's service delivery and (ii) changes to the circumstances of individuals and households in receipt of Housing Benefit. The questionnaire therefore included a short section specifically relating to the coronavirus pandemic, and the questions were put to all 203 HBRO survey participants.

6.1 Changes in circumstances due to coronavirus pandemic

The majority of respondents (94%) said there had been no change in their circumstances due to the pandemic. The proportion was slightly higher than among HB claimants at the time of the survey, 91% of whom had reported no change in their circumstances (Figure 21).

Figure 21: Have your circumstances changed due to the coronavirus pandemic?



Base: All respondents (HBU, n=1,200; HBRO, n=203)

The small number whose circumstances had changed (nine in total) referred to being furloughed, having other changes in their work/employment situation, and being ill.

6.2 HBRO services during the coronavirus pandemic

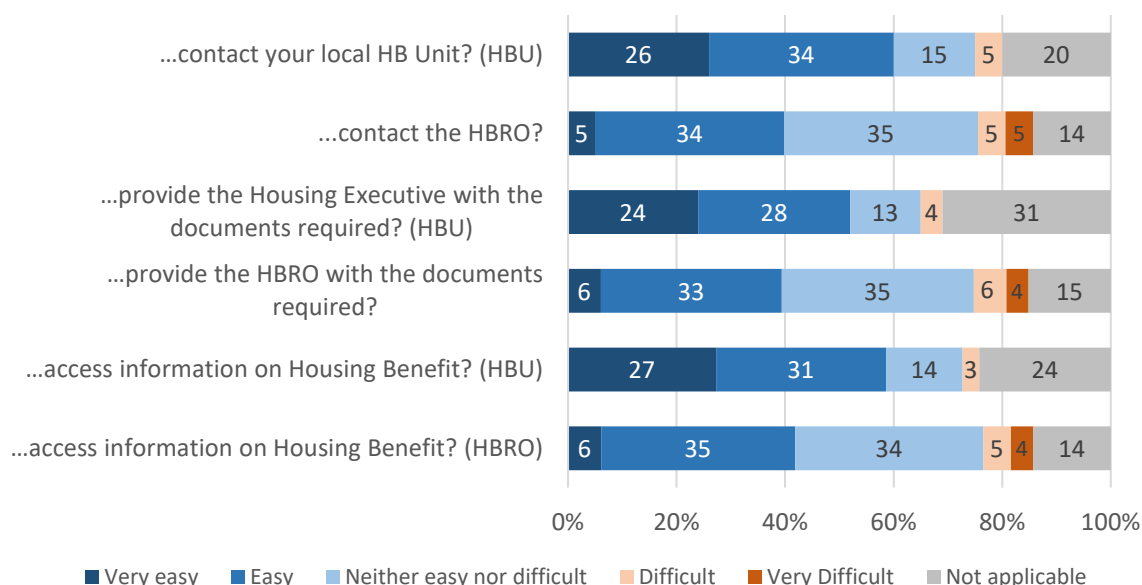
Three questions were included to help gauge the ease or difficulty of engaging with the HBRO about a Housing Benefit overpayment during the pandemic, in terms of:

- contacting the HBRO,
- providing the Housing Executive with any documents required, and
- accessing information on Housing Benefit.

The findings are set out in Figure 22, which also illustrates the distribution of responses to similar questions that were put to claimants as part of the wider HBU survey, for comparison.

A substantial minority of respondents to both the HBU and HBRO strands of the research indicated that the activities had not been applicable to their circumstances/claim; however, the proportion in this category was greater for HBU respondents (between 20% and 31%) than for HBRO customers (14-15%).

Figure 22: During the coronavirus pandemic, how easy or difficult did you find it to...? (%)



Base: All respondents (HBU, n=1,200; HBRO, n=203)

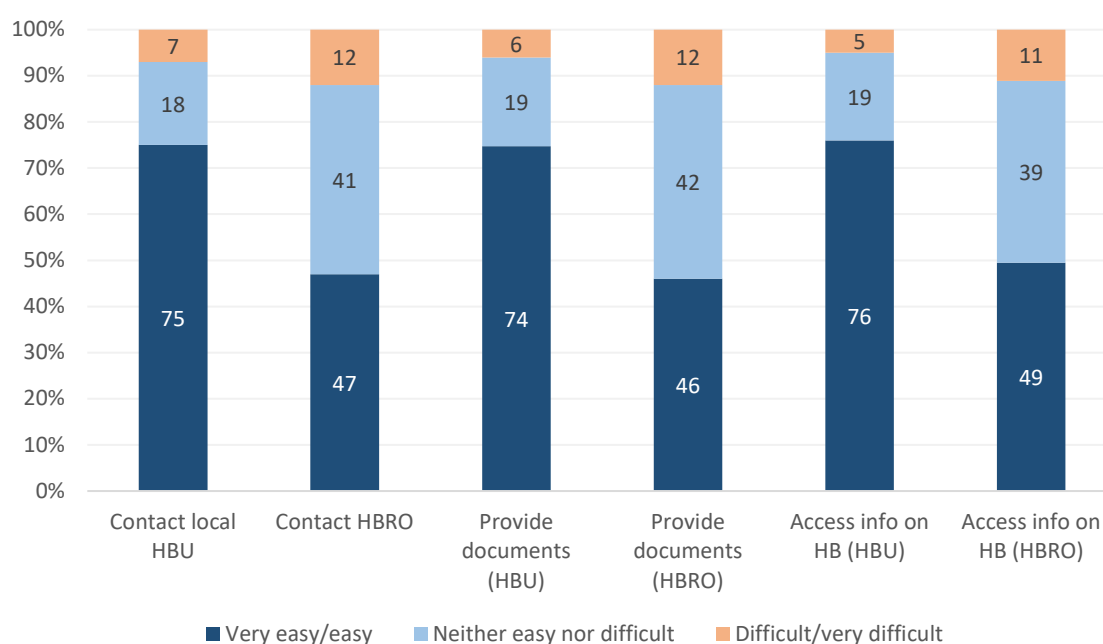
Based on all responses, including those for whom access to the specified service was not required, the weight of opinion among HBRO customers was that making contact, providing documentation and accessing information during the pandemic was either 'easy' or 'neither easy nor difficult'. Around one in twenty (5-6%) said these tasks were 'very easy', while one in ten, in total, said they were 'difficult' or 'very difficult'. Figure 22 indicates that HBU customers generally found it easier to make contact, provide documents and access information during the pandemic than those engaged with the HBRO.

Taking into consideration only those respondents who had needed to contact the HBRO (173), provide documents (170) or access information (173), just under half of HBRO customers indicated that they were able to carry out the activities easily, compared with around three quarters of HBU customers (Table 2 and Figure 23).

Table 2: During the coronavirus pandemic, how easy or difficult did you find it to...? (% HBU and HBRO) [Only those for whom task was applicable]

	Very easy/easy	Neither easy nor difficult	Difficult/very difficult
...contact local HBU (963 respondents who had needed to make contact)	75%	18%	7%
...contact the HBRO (173 respondents who had needed to make contact)	47%	41%	12%
...provide documents (HBU; 829 respondents who had to provide documents)	74%	19%	6%
...provide documents (HBRO; 170 respondents had had to provide documents)	46%	42%	12%
...access information on Housing Benefit (HBU; 907 respondents who accessed information)	76%	19%	5%
...access information on Housing Benefit (HBRO; 173 respondents who accessed information)	49%	39%	11%

Figure 23: During the coronavirus pandemic, how easy or difficult did you find it to...? (% HBU and HBRO) [Only those for whom task was applicable]



Base: See Table 2 above

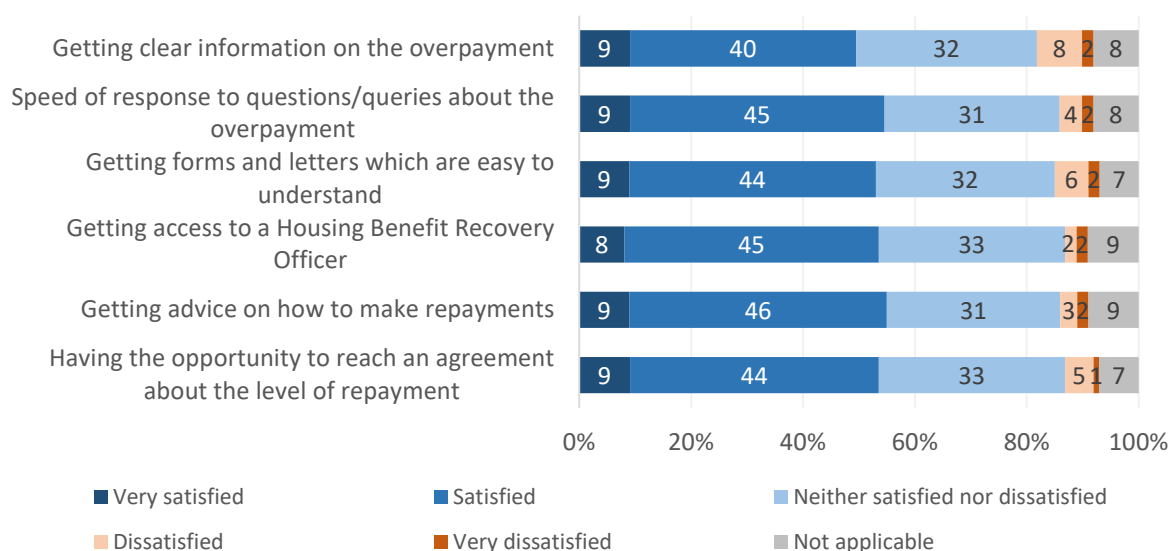
7.0 Overall service provided by the Housing Benefit Recovery Office

Finally, all 203 respondents were asked a series of questions about their experience of, and overall satisfaction with, various aspects of the service provided by the Housing Benefit Recovery Office.

7.1 Satisfaction with aspects of the service provided

Figure 24 illustrates that satisfaction levels were relatively consistent across the six service areas that were explored through the survey. Just under one tenth of the respondents (between 7% and 9%) indicated that each of the topics was not relevant to their case, and around half were satisfied/very satisfied (49%-55%) with the service.

Figure 24: Could you indicate how satisfied or dissatisfied you were with the following aspects (where applicable)? (%)



Base: All 203 respondents

- In total, **49%** were satisfied/very satisfied with **getting clear information on the overpayment**, rising to **54%** when those who said getting information was not applicable to their situation were excluded from the analysis.
- In total, **54%** were satisfied/very satisfied with the **speed of response to questions/queries** about the overpayment, rising to **59%** when those who said this was not applicable to their situation were excluded from the analysis.
- In total, **53%** were satisfied/very satisfied with **getting forms and letters which are easy to understand**, rising to **57%** when those who described this as not applicable to their situation were excluded from the analysis.
- Overall, **53%** were satisfied/very satisfied with **getting access to a Housing Benefit Recovery Officer**, rising to **58%** when those who said this was not applicable for them were excluded from the analysis.

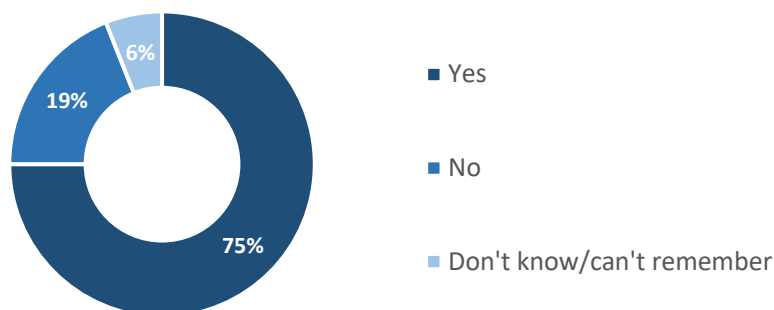
- Overall, **55%** were satisfied/very satisfied with **getting advice on how to make repayments**, rising to **60%** when those who said this was not applicable to them were excluded from the analysis.
- In total, **53%** were satisfied/very satisfied with **having the opportunity to reach an agreement about the level of their HB repayment**, rising to **57%** when those who said this did not apply to them were excluded.

The rate of dissatisfaction was greatest for 'getting clear information on the overpayment' (10% of all 203 respondents and 12% of the 186 who said this service was applicable to their case), and 'getting forms and letters which were easy to understand' (8% of all 203 respondents and 9% of the 189 who said this was relevant to them).

7.2 Treatment during the Housing Benefit Recovery process

Three quarters of the 203 respondents (75%) considered that they were treated fairly during the Housing Benefit Recovery process. However, just under a fifth (19%) felt they were not treated fairly, and a small proportion (6%) said they didn't know or couldn't remember (Figure 25). A greater proportion of the customers who responded to the wider HBU survey – 92% in total – considered that they had been treated fairly during the Housing Benefit process.

Figure 25: Do you consider that you were treated fairly during the Housing Benefit recovery process?



Base: All 203 respondents

7.3 Ease of understanding letters received

Half (51%) of respondents said they found the letters they received regarding the HB overpayment 'easy' to understand, and a further eight per cent said they were 'very easy'. In total, fewer than one in ten (8%) described understanding the letters as 'difficult' (6%) or 'very difficult' (2%), and around one third (30%) said they were 'neither easy nor difficult'. Sixteen comments were made by respondents who had found the letters difficult to understand; all referred to lack of explanation/clarity on the reason for the overpayment.

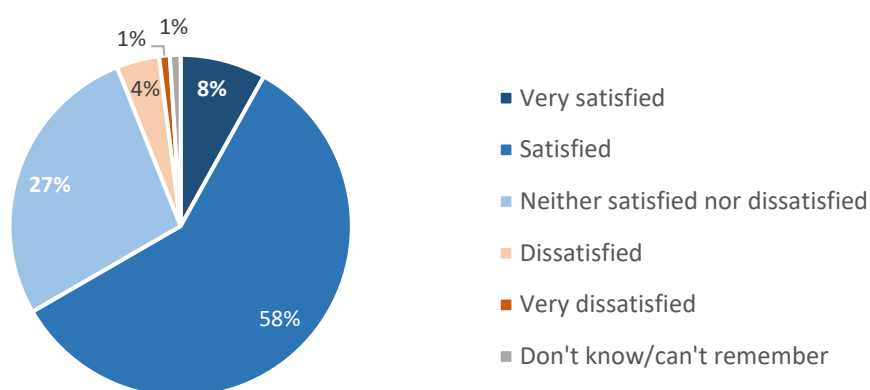
7.4 Help and advice regarding the overpayment

Only one in twenty respondents – 11 in total – said they had received help or advice from one or more sources regarding the overpayment. Of these, the most commonly-cited were a *Housing Benefit Officer* and *friend or family* (both 5); other sources of help and advice included *Housing Executive Housing Advisor*, *Support Worker*, *Community Group*, *Housing Executive Patch Manager* and *member of housing association staff*.

7.5 Overall satisfaction

Taking everything into consideration, the majority of those who took part in the survey were either satisfied (58%) or very satisfied (8%) with the service they received from the Recovery Office, while around one quarter (27%) were neither satisfied nor dissatisfied (Figure 26).

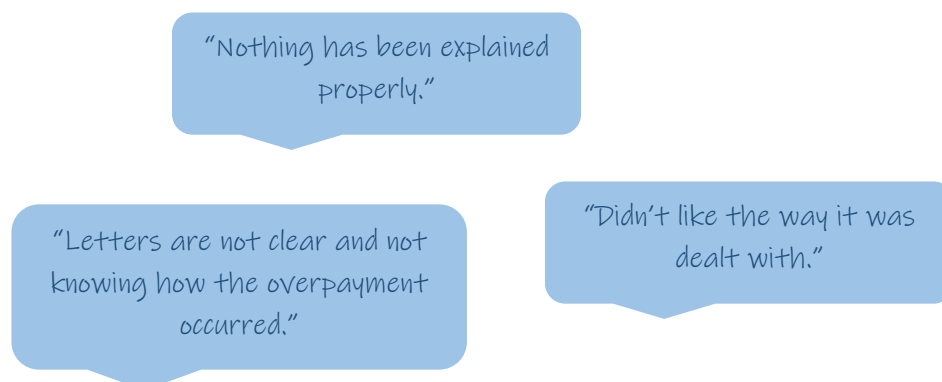
Figure 26: Taking everything into consideration, overall, how satisfied or dissatisfied were you with the service provided by the Housing Benefit Recovery Office?



Base: All 203 respondents

A total of 11 respondents who were dissatisfied made comments, most of which referred to lack of clarity/explanation about the overpayment. Four respondents felt that staff were not helpful or were dissatisfied with communication from the HBRO.

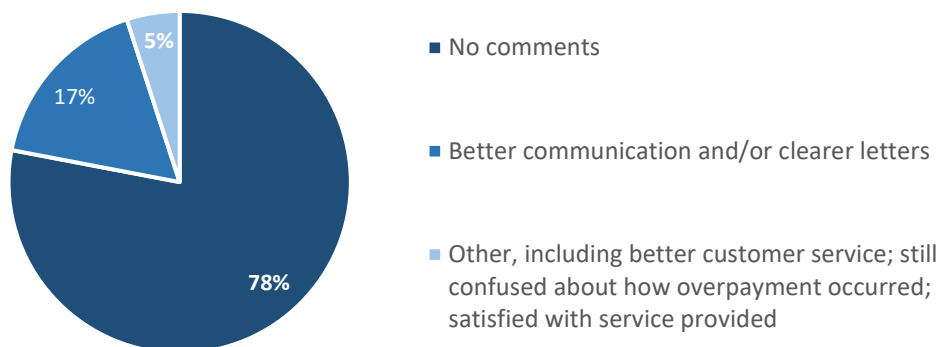
You said you feel dissatisfied/very dissatisfied. Please tell us the main reason why.



7.6 Comments and suggestions

The survey concluded by asking all 203 participants if they had any further comments about the service provided by the Recovery Office, including suggestions for improvements. The majority (78%; 159) had no comments or suggestions. Among roughly one in five (22%; 44 respondents) who made comments, the majority were of the opinion that better communication and clearer letters would be helpful. Several described the experience of being notified of an overpayment in terms of receiving a demand for payment with, in their view, little explanation of how the situation had arisen.

Figure 27: Finally, do you have any other comments about the service provided by the Housing Benefit Recovery Office and how it could be improved?



Base: All 203 respondents

"More communication and explanation why there is a sudden overpayment. Very confused."

"There was no good communication and no explanation as to why money was owed. Not happy as this resulted in taking attachment of earnings and made things quite stressful."

"Even though the service is good, it's just the communication that is lacking. You can't just send out a letter to tell someone they owe money and they have not had an explanation as to why. A letter should be sent out first to explain why and how money is owed, it would be better."

"Communication. Explain why money is owed, not just a letter asking for payment. Can the letters be clearer, as they are not clear?"

"Would like more clarity when letters are sent out on why overpayment came about."

"Just to say I don't know how the overpayment came up and was allowed."

"The customer service is not great, very rude in the beginning but then started to be more polite. Some more customer service training to be a bit more polite and empathetic."

"Nothing, satisfied with service."

8.0 Conclusion

The survey aimed to fulfil four main objectives, which are addressed in turn in this concluding section.

Objective 1: To identify customers' views on various aspects of the Housing Benefit service provided by the Housing Executive and measure the satisfaction levels of customers whose case was being dealt with by the Housing Benefit Recovery Office in the financial years 2019/20 and 2020/21.

The Recovery Office strand of the survey captured the views of a total of 203 HBRO customers, providing a robust insight into the experiences and views of this segment of Housing Benefit service users at February 2022.

Overall, the findings indicate that more respondents were satisfied than dissatisfied with the various aspects of the service. Among all respondents:

- **66%** were either satisfied or very satisfied (8%) with the **service they received from the Recovery Office**
- **75%** considered that they were **treated fairly** during the Housing Benefit Recovery process
- **54%** were satisfied/very satisfied with **getting clear information on the overpayment** (excluding those for whom this was not applicable)
- **59%** were satisfied/very satisfied with the **speed of response to questions/queries** about the overpayment (excluding those for whom this was not applicable)
- **57%** were satisfied/very satisfied with **getting forms and letters which are easy to understand** (excluding those for whom this was not applicable)
- **58%** were satisfied/very satisfied with **getting access to a Housing Benefit Recovery Officer** (excluding those for whom this was not applicable)
- **60%** were satisfied/very satisfied with **getting advice on how to make repayments**, excluding those for whom this was not applicable
- **57%** were satisfied/very satisfied with **having the opportunity to reach an agreement about the level of their HB repayment**, excluding those for whom this was not applicable

The findings provide an important baseline, and the initial experience of commissioning a survey of this nature among Housing Benefit Recovery Office customers has also generated some useful learning points for the Housing Executive in relation to questionnaire design and routing for any future iterations of the research.

Objective 2: To establish the effectiveness of the service provided by the Housing Benefit Recovery Office as measured by satisfaction levels and help the Housing Executive identify areas for enhancement.

Notification about, and explanation of, the overpayment

In line with the Housing Executive's stated process, the majority of respondents to the survey (89%) said they found out about the overpayment by letter. Just over two thirds (68%) had received a letter asking for repayment, while around one fifth (21%) said they received a letter explaining how the overpayment happened.

The routing applied in the survey meant that subsequent questions about the initial notification were directed at subgroups of respondents. Of 109 who confirmed that they had received a letter notifying them of the overpayment and explaining it in detail, the majority said that, from the letter's contents, the **amount of the overpayment** and **how to repay it** were clear (82% and 80%). However, lower proportions agreed that it was clear from the letter **how the overpayment had occurred** (65%) and **how to dispute the decision** (55%).

A **lack of understanding** about how the overpayment had occurred was a theme – and a source of dissatisfaction – for a minority of respondents throughout the survey. The comments indicated that the 'success' or otherwise of engagement at this initial stage of the process has some influence over customers' experience of, and satisfaction with, the overpayment journey as a whole, possibly extending to, and impacting on, perceptions of **fair treatment**, which were lower than for the main HB survey.

On becoming aware of the overpayment, around two thirds of respondents said they contacted the HBRO, and just over one third turned to the website for information. The majority of the 74 survey participants who consulted the **website** (65%-68%) said the relevant information was easy to find and understand, useful and answered their questions. The figures indicate that the website is a useful resource. However, many (68%) of those who contacted the HBRO directly were seeking an explanation of the overpayment – case-specific information which can only be provided by/discussed directly with a member of staff. Almost all of those who made direct contact with the office did so by phone, and **the majority (91%+) agreed that the member of staff they spoke to was polite/courteous, helpful and knowledgeable**.

The findings suggest that:

- the current mix of **communication channels** provides suitable opportunities for customers to access general information about overpayments and also, importantly, to discuss their individual circumstances with a member of staff.
- The **staff approach** at this point in the service journey, in terms of key indicators such as courtesy and knowledge, was well-rated by respondents.
- A substantial proportion of customers will seek further information once they become aware of the overpayment, and receiving a **clear explanation at the outset** about how and why it occurred is an important foundation for successful engagement.

Review of the overpayment

Among those who asked for a **review of the overpayment** (60 in total), high proportions (92%+) said that their query was dealt with in a manner that was polite/courteous, helpful and knowledgeable.

Similarly, the majority of those who contacted the HBRO and made an arrangement to repay (116 respondents in total) said that **the member of staff who dealt with the repayment arrangements was polite/courteous (92%); helpful (92%) and knowledgeable (94%).**

Among those for whom the various service elements were applicable:

- 60% were satisfied/very satisfied with getting advice on how to make repayments
- 59% were satisfied/very satisfied with the speed of response to questions/queries
- 58% were satisfied/very satisfied with getting access to a Housing Benefit Recovery Officer
- 57% were satisfied/very satisfied with having the opportunity to reach an agreement about the level of their HB repayment
- 57% were satisfied/very satisfied with getting forms and letters which are easy to understand
- 54% were satisfied/very satisfied with getting clear information on the overpayment

Overall assessment of service

Three quarters of respondents (75%) felt they had been **treated fairly** during the Recovery process. The figure was lower than for the HB claimants survey, an outcome that may be related to the fact that a minority of respondents remained unclear about how the overpayment had occurred.

Half (51%) of all respondents indicated that they found the **letters received about the overpayment** 'easy' to understand, while a further 8% said they were 'very easy'. In total, fewer than one in ten (8%) described them as difficult or very difficult. All sixteen comments made by respondents who had found the letters difficult to understand referred to lack of explanation/clarity on the reason for the overpayment.

Taking everything into consideration, 58% of respondents were *satisfied* with the service received from the HBRO, and a further 8% were *very satisfied*. In total, therefore, two thirds of respondents (66%) expressed satisfaction with the service received, around one quarter (27%) were *neither satisfied nor dissatisfied* and only 5% in total were *dissatisfied*.

The proportion of respondents who were satisfied with the overall service received was lower than for the main Housing Benefit survey (66% compared with 92%). However, given the nature of the cases dealt with by the Recovery Office, the different profile of overall satisfaction with the service is not unexpected, partly due to a tendency for consumers to conflate service *process* with the service *outcome*. Writing about the subject of citizen satisfaction and dissatisfaction with public services, Van de Walle (2017)⁷ noted that "Subjective assessments, such as satisfaction, of a public service, do not necessarily reflect features or performance of that service, and satisfaction ratings are

⁷ Van de Walle, S. 'Explaining Citizen Satisfaction and Dissatisfaction with Public Services' in Ongaro, E., & Van, T. S. (Eds.). (2017) *The Palgrave Handbook of Public Administration and Management in Europe* Palgrave Macmillan UK.

influenced by factors other than service quality. This means improvements in service quality will not always be reflected in higher satisfaction.”.

Furthermore, Van de Walle elaborates:

*Subjective assessments are aggregate judgements of both the experienced service **process** (was the public servant accommodating, courteous etc) and the service **outcome** (did I get what I wanted, or what I was entitled to). **Detailed satisfaction measurements can disentangle these, yet in snap judgements, both are generally mixed.** A particular finding of the literature is that depending on the outcomes they produce, different services tend to receive different baseline satisfaction ratings. It has been suggested that this is related to the sympathy citizens have for that service. ... In general, service satisfaction also depends on service characteristics, such as the directness of contact and the heterogeneity of the services offered. This shows it can be risky to treat satisfaction scores in a survey as absolute, decontextualised scores. [Emphasis added]*

The survey findings in relation to the politeness, helpfulness and knowledgeability of staff go some way to disentangle process from outcome, and indicate that service delivery by HBRO staff is generally to a high standard in terms of interaction with customers and subject area expertise. Where lower levels of satisfaction were recorded, they were generally associated with the complexity of the Housing Benefit process, including reaching an understanding of what had happened and making repayment arrangements.

SUGGESTIONS

- Continue to ensure that all HBRO staff are well trained on the Housing Benefit rules, process and system, and on the overpayment and recovery process, so that customers receive appropriate information and advice in a timely manner.
- Encourage staff to maintain the high levels of service provision that are reflected in the survey results, in terms of polite, helpful and knowledgeable engagement when customers contact the Recovery Office about various aspects of the overpayments and recovery process.
- Within the parameters of legislation/essential requirements, periodically review the layout and content of letters and forms to ensure that they are clearly worded and laid out. In particular, make every effort to ensure that the initial overpayment notification is as clear as possible and provides a detailed account of how and why the overpayment occurred. If possible, perhaps give consideration to making the notification a two-stage process, by sending an initial letter explaining the overpayment and asking the customer to make contact with the Housing Executive within a specified period of time to discuss it further, then sending a follow-up letter seeking payment if no contact is made.

Objective 3: To help the Housing Executive analyse if processes/procedures could be changed to improve customer experience and, where changes have already been made (e.g. through greater use of digital interaction), to gather insights on customers' experience of using the service.

and

Objective 4: To gain an improved understanding of former Housing Benefit claimants' experience of interaction with the Housing Executive in relation to Housing Benefit overpayments.

As well as providing information on satisfaction levels and customers' experience of interaction with the Housing Benefit Recovery Office, the research also provides an overview of some of the key characteristics of HBRO customers at the time of the survey, along with evidence on their patterns and modes of engagement with the Housing Executive. Some of the key findings were that:

- There was a relatively even distribution by tenure, suggesting that there is no particular correlation between overpayment and living in any specific segment of the rented sector.
- The respondents who took part in the survey were predominantly working age females whose households had a relatively large number of members and were more likely to include a partner than those who took part in the main HB survey. At the time of the research, the majority were working, either full time (61%) or part time (18%), and this was also in contrast with the main HB survey findings. The profile of respondents may indicate that the likelihood of an overpayment occurring is greater in such households because there is more scope for changes in the income and/or other circumstances of multiple household members.
- More than two thirds of respondents had contacted the HBRO after finding out about the overpayment (the majority by phone), and 36% indicated that they had checked the Housing Executive website for information on repaying Housing Benefit. While feedback on the website was mainly positive, around one third of those who used it *did not* think the relevant information was easy to find or understand, or sufficient to answer their questions.
- For the most part, those who took part in the survey had not been impacted by the coronavirus pandemic. Around 85% of those interviewed had needed to engage with the HBRO during the pandemic, making contact with the office or providing documentation. Among this group, just under half said it was very easy/easy to get in contact or provide documents and a slightly lower proportion said it was neither easy nor difficult. Just over one tenth indicated that they had some level of difficulty contacting the HBRO, providing documents or accessing information during the pandemic. The proportion was slightly higher than for the main HBU survey, perhaps due to the centralised location of the HBRO and an overall lower staff complement attached to the Recovery Office.

POINTS TO CONSIDER

- The Housing Benefit Service might wish to consider whether any mechanisms could be put in place to ensure that claimants who are working and those with large households, in particular, are regularly reminded about the need to inform the Housing Executive of any changes in circumstances, so that their claim is kept up to date and the potential for overpayments to occur is minimised. However, it is also worth noting that as working age claimants gradually transition away from Housing Benefit, and the profile of claimants shifts towards an older demographic comprising generally smaller households, the overall incidence of overpayments may reduce somewhat.
- Direct telephone contact with the HBRO was a more commonly-used source for further information about overpayments than the Housing Executive website. However, the findings indicated that both are useful resources for customers and should be retained. While there may be scope to review the overpayments-related information on the website, there will be limitations on the extent to which the general information provided in this format can meet customers' needs, due to the specific details of each case, resulting in a likely need for one-to-one engagement between the customer and the Recovery Office.
- High proportions of respondents indicated that the service they received when dealing with the HBRO was polite/courteous, helpful and knowledgeable, both in relation to contact made after finding out about the overpayment and when requesting a review (where applicable). The findings suggest that, setting aside the reasons for engagement with the HBRO, customers generally receive a service that is delivered in a professional manner.
- Lower levels of satisfaction with aspects such as *getting clear information on the overpayment, getting forms and letters that are easy to understand and having the opportunity to reach an agreement about the level of the repayment* suggest that there may be scope to consider any ways in which processes and communication – both written and in direct interactions with customers – can be improved. However, the circumstances (an overpayment) and the parameters within which communications need to be conducted (e.g. the nature of wording that must be used in letters) may impose limitations on the extent to which the Housing Executive can make adjustments that would lead to increased customer satisfaction, particularly given the potential for customers to conflate *process* and *outcome* when making their assessment of service satisfaction.