

## How is an overpayment created?

Clients and financial administrators are responsible to advise AISH of changes in circumstances, including changes in assets that may affect eligibility. Where they fail to do so, an overpayment may occur. If an overpayment is assessed, a client, financial administrator, third party, or sponsor of a landed immigrant may be required to repay a benefit.

## Can I appeal an overpayment?

A person affected by an overpayment has the right to appeal the overpayment assessment. The Appeal Panel has the authority to decide if an overpayment exists, the amount of overpayment (calculation) and the rate of repayment.

## When does an overpayment become a debt?

An overpayment becomes a debt due when:

- A person agrees in writing to repay the value or amount of the benefit;
- 30 calendar days have passed since the person was notified of the decision and the right to appeal and an appeal extension has not been granted;
- 30 calendar days have passed since an appeal has been abandoned; or
- 30 calendar days have passed since an affected party was notified in writing of the determination of appeal.

## How much will I need to repay and how is the debt collected?

Once an overpayment becomes a debt, collection may start. The rate of repayment is not determined until the overpayment becomes a debt or the amount has already been consented to in a repayment agreement. Generally a debt is repaid at a rate of 10% of the AISH maximum benefit. A debtor (person who owes a debt) can negotiate a reduction of the rate of repayment based on their financial circumstances.