

*These notes refer to the Welfare Reform Act 2007
(c.5) which received Royal Assent on 3rd May 2007*

WELFARE REFORM ACT 2007

EXPLANATORY NOTES

SUMMARY AND BACKGROUND

Overpayment recovery

27. [Sections 44](#) and [45](#) amend the provisions covering the administration of benefit overpayments where the payment had been made by a direct credit transfer, known as Direct Payment. This change is intended to remove the ambiguity about the ability to recover overpayments where the decision on benefit entitlement and the decision on overpayment recoverability are made separately.
28. These changes apply to social security benefits paid by the Department for Work and Pensions and to child benefit and guardian's allowance, which are the responsibility of Her Majesty's Commissioners for Revenue and Customs. They do not apply to housing benefit, which is administered by local authorities, nor do they apply to war pensions, which are administered by the Ministry of Defence.