



Name
Address

Place, date
000000-0000

Final settlement of housing benefits for 2024 – Debt

After the final settlement for 2024, the result is that your housing benefits were overpaid by **#amount# kr.** On page two of this letter, you can see our calculations.

Since you have an active application, the debt will be deducted from your upcoming housing benefit payments. Typically, up to 25% will be withheld from each monthly payment until the debt has been fully repaid, or for a maximum of 12 months. **The deduction will begin with your next housing benefit payment.**

About the final settlement: HMS has recalculated your housing benefits for the year 2024 in accordance with the tax assessment issued by the tax authorities, pursuant to Act No. 75/2016 on Housing Benefits. The recalculation is based on taxable income, including capital income and net assets, of all household members aged 18 and older, during the months in which you had an active housing benefit application.

Further information: You can find further information on the final settlement on island.is/hms under „Housing benefits“ and then „Final settlement“.

Comments: If you believe that the information used in the final settlement does not accurately reflect your income and assets for the year 2024, you may submit your comments by email to hms@hms.is within 10 days from the date of this letter. Otherwise, the existing information will be considered final.

Under Article 6 of the Housing Benefit Act, an appeal may be lodged with the Welfare Appeals Committee against the above decision. Appeals must be lodged within three months of the date of announcement of this decision and shall be addressed to the Welfare Appeals Committee (Úrskurðarnefnd velferðarmála), Katrínartún 2, 150 Reykjavík. Further information on appeals may be found on the committee's website www.urvel.is.

Sincerely,

on behalf of the Housing and Construction Authority

¹ If the debt is higher than a 12-month deduction from paid housing benefits will cover, the remaining balance will be collected after that period. The same applies if the rental period ends, or the application is for any reason no longer approved before the debt has been fully paid.

² According to Articles 10 and 13 of the Administrative Procedures Act no. 37/1993 an applicant is allowed to express his views before a decision is made and HMS must ensure that a case has been sufficiently presented before a final decision is made.