

How does the Benefit Cap work?

Below are some examples of how Housing Benefit may change after the Benefit Cap.

Household make up and income	Maximum Housing Benefit before November 2016	Maximum Housing Benefit after November 2016
A single parent with two children, living in a two bedroom property, on Jobseeker's Allowance or Income Support.	£192	£160
A single parent with three children, living in a three bedroom property, on Jobseeker's Allowance or Income Support.	£230	£93
A couple with four children, living in a three bedroom property, on Employment Support Allowance (WRAG)	£230	£0.50

The benefits included in the cap are listed below:

Jobseeker's Allowance	Housing Benefit
Income Support	Employment Support Allowance
Incapacity Benefit	Bereavement Allowance
Child Benefit	Child Tax Credit
Severe Disablement Allowance	Widows' benefits paid by the DWP
Maternity benefits paid by the DWP	Universal Credit

For more information online, visit www.gov.uk/benefit-cap/overview or go to www.citizensadvice.org.uk and search for 'Benefit Cap'

What is the Benefit Cap?

The Benefit Cap is a limit on the total amount of benefits families and single people can receive. From November 2016, the government is changing these limits to £385 for families and £258 for single people a week.

Please read this leaflet to find out if you're likely to be affected and what your options are.

What is the Benefit Cap?

The Benefit Cap is a limit on the total amount of benefits any household can receive. From November 2016, the government is changing these weekly limits to £385 for families or couples and £258 for single people. This amount includes Housing Benefit even it is paid to your landlord.

If your total weekly benefits come to more than this, your Housing Benefit will be reduced until your total benefit income is at the level of the Benefit Cap.

There are around 600 households in Brighton & Hove who will see a reduction in their Housing Benefit because of this.

What help is available?

If you are affected by the Benefit Cap the council's Benefit Cap team is able to offer advice and support. There are options, explained below, which mean the Benefit Cap would no longer apply. The team can help you see whether any of these options could apply to you. We may also be able to help you with short term discretionary awards to give you time to make these changes.

For further advice about any of the below, please contact us on 01273 291954 or email benefitcapsupport@brighton-hove.gov.uk.

How can I stop the Benefit Cap applying to me?

- **Work exemption** If you work and receive Working Tax Credit, you will no longer have your benefit capped. Around 150 families in Brighton & Hove who had their benefit capped have found work and become exempt.

To claim Working Tax Credit you will need to work at least:

- 16 hours a week if you are a single parent
- 24 hours a week between you if you live with your partner
- 30 hours a week if you are single and over 25 years

Disability and care exemption If you, your partner or your dependant children can claim any of the following benefits, you will be exempt:

- Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Employment and Support Allowance with the Support Component, War Widows and Widowers Pension, Industrial Injuries Disablement Benefit, Constant Attendance Allowance.
- Carer's Allowance, including underlying entitlement to Carer's Allowance.
- Guardian's Allowance paid by the DWP, if you are bringing up someone else's child.

What else can you do?

Depending on the size of your rental shortfall, you may find that you can afford to meet this gap from the money you get.

- Speak to Moneyworks on 0800 988 7037 to get help with debts and benefits. Budgeting support could help you find the money you need to pay your rent each month. Moneyworks can also help you to search and apply for jobs online.
- Child Maintenance is not included in the Benefit Cap calculation. Contact the Benefit Cap Support Team for advice on claiming Child Maintenance.

Find cheaper accommodation

- If you are not able to work, claim an exempting benefit or afford the shortfall, another option you may wish to consider is moving to a home where the rent is cheaper. The Benefit Cap team can give you advice and information about finding alternative housing and what financial help may be available, if this is an option you wish to pursue.