

Household Benefit Cap



The government is reducing the household benefit cap in Westminster from November 2016.

This leaflet will help you prepare for the cap |

What is the benefit cap?

There is a limit on the total amount of welfare benefits that most people aged 16-64 are entitled to, this is called the benefit cap. The cap does not affect people of pension credit age, those claiming working tax credit, war pensions or some people on disability or sickness benefits.

The cap is a limit on how much benefit you can be paid while claiming out of work benefits. Out of work benefits include:

- Income Support
- Employment and Support Allowance
- Jobseeker's Allowance

If you claim one of these benefits, all the benefits you receive will be added up to see if they are above the cap level. If you are affected by the cap the Department of Work and Pensions should have already written to let you know.

Where the cap applies, your total household benefits will be capped at:

- £296 a week for a single person without dependent children, or whose children do not live with them
- £442 a week for couples or a families (this applies however many children you may have)

If your total welfare benefits exceed these amounts then your Housing Benefit will be reduced by the amount over the cap. **If you are affected you must pay the shortfall between your rent and your reduced Housing Benefit.**

What help can I get?

- The best way to avoid getting your benefits capped is to get into work. Your household will not be affected by the cap if you or your partner is working enough hours to be eligible for working tax credits. A range of employment support is available in Westminster, including free training to help you prepare for work and help you overcome the barriers that may have prevented you from looking for work before now.

CityWest Homes may be able to provide you with support find work. For enquiries contact our Employment Team on 020 7245 2242 or email asbegum@cwh.org.uk

- CityWest Homes can arrange an appointment with Westminster Citizens Advice Bureau to offer a range of advice on managing on a budget and helping to reduce household debt.
- Claim extra financial help with your rent by applying for a Discretionary Housing Payment (for a limited period while you are looking for work).

If you would like further information on how to apply for a Discretionary Housing Payment contact the Housing Benefit Service on 0800 072 0042 or visit the website www.westminster.gov.uk/benefits

- The amount of benefit each household receives depends on your individual circumstance, to help you work out if you will be affected by the cap, there is an online calculator at www.gov.uk/benefit-cap

If you are not sure if this affects you or you have any questions please contact your local housing office for further information and support.
