

Information, support and advice on **Benefit Cap**

Benefit Cap is a maximum limit on the total amount of benefit that people can receive. The amount of benefit a household can receive is set by the government and limited to:

- A maximum of £384.62 a week if your household is made up of a couple (with or without children) or you are a lone parent (and the children you look after live with you).
- A maximum of £257.69 a week if you are a single person and you have no children or the children you look after don't live with you.

If you are in receipt of Housing Benefit and affected by the Benefit Cap, Glasgow City Council will reassess your Housing Benefit entitlement. You will receive an award notification that will detail your Housing Benefit entitlement and explain how this is worked out.

If you are in receipt of Universal Credit and are affected by the Benefit Cap, your Universal Credit award will be detailed on your Secretary of State award notification, which you can access using your UC Claimant Journal.

Households that aren't affected by the cap

You will not be affected by the cap if you or your partner:

- are over **State Pension age**. If you're part of a couple and one of you is under State Pension age, the cap may apply.
- get Universal Credit because of a disability or health condition that stops you from working (this is called 'limited capability for work and work-related activity')
- get Universal Credit because you care for someone with a disability

Finding work could mean that Benefit Cap will not apply to you if you:

- are entitled to **Working Tax Credit** (even if the amount you get is £0)
- get Universal Credit and you and your partner earn more than £604 a month combined, after tax and National Insurance contributions

The Benefit Cap will not apply to you if you, your partner or any children living with you gets:

- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance
- Guardian's Allowance
- Personal Independence Payment
- Support component of Employment and Support Allowance
- Industrial Injuries Benefits
- Armed Forces Compensation Scheme or war disablement pension
- Armed Forces Independence Payment
- War Widow's or War Widower's Pension

Which benefits count towards the cap?

These benefits all count when working out how much you can get a week:

- Bereavement Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance
(except where it is paid with the support component)
- Housing Benefit – unless you are living in supported exempt accommodation
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance
- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widow's Pension if you started getting it before 9 April 2001)
- Universal Credit

Grace Periods

In Housing Benefit, the 'grace period' is when the Benefit Cap is deferred for up to 39 weeks. It starts on the day after you were last employed, if:

- you or your partner (or recent ex-partner) have worked for 50 weeks out of the last 52 weeks immediately before your last job ended (or had a reduction in hours/earnings); and
- during that time have not been getting Income Support; Jobseeker's Allowance or Employment and Support Allowance

For Universal Credit claimants, the Benefit Cap might not start for 9 months, depending on your earnings. More information on the grace period for Universal Credit can be found at www.gov.uk/benefit-cap/how-earnings-affect-when-benefit-cap-starts

If a grace period is applied it will provide you time to find another job, find more affordable accommodation or a combination of these activities. If you think that you are entitled to a grace period, you can contact the Benefit Cap helpline. If you think the Benefit Cap should not apply because you, your partner or any children you are responsible for when working out your Housing Benefit, receive one or more of the above benefits you can report this to the Benefit Cap helpline.

The helpline number is 0345 605 7064 or textphone 0345 608 8551 for people with hearing or speech impairments.

The helpline is open Monday to Friday 8am to 6pm

How can I get help and support to return to work?

For help in preparing and looking for work contact the Job Centre Plus helpline numbers below to make an appointment to see a work coach. Your work coach will help you prepare for, find and stay in work by offering a tailored solution to your individual circumstances.

Universal Credit customers: 0800 328 5644 (then select option 1)

Non universal Credit Customers: 0800 169 0190

You can also find help online at www.gov.uk/moving-from-benefits-to-work/overview

Jobs & Business Glasgow offer a free and confidential support service to assist you to develop the skills and confidence needed to secure employment. Assistance that will be provided ranges from access to vocational training, business start -up, help to create and develop a CV and cover letter, job searching, apply for jobs and interview skills etc. To book an appointment to meet one of our support staff in a venue near you, please call our Customer Service Free Phone Number 0300 123 2898 or text 07393753298 or email contact@jbg.org.uk

To find your nearest location - www.jbg.org.uk/findoursupport

For more information visit www.jbg.org.uk

Support for Single Parents

One Parent Families Scotland provides help to all single parent families; mums, dads, young parents and kinship carers. You can access support on

- Welfare Benefits and Tax Credits
- Support to apply for and sustain Universal Credit claims
- Debt Advice and Budgeting
- Small Grant applications to charities and the Scottish Welfare Fund
- Fuel Poverty advice and Fuel Grants
- Peer Mentor Support
- Support to move into work and advice on sustaining employment
- Training & Single Parent workshops
- Mental Health and Wellbeing sessions and 1:1 support

For further information, phone 0141 847 0444 or visit the website at www.opfs.org.uk

Discretionary Housing Payment (DHP)

If you are receiving housing benefit or housing costs within universal credit but are still having difficulty meeting your rent payments, you may be able to get extra help from Discretionary Housing Payment. The Government provides additional funding through DHP to support claimants affected by the Benefit Cap who cannot immediately move into work or into more affordable accommodation. For more information on or to apply for DHP visit www.glasgow.gov.uk/dhp and search for DHP or phone 0141 287 5050.

Welfare advice and landlord support

If you rent your home from a registered social landlord, you may have access to a variety of help and support from money and benefits to tenancy advice. Please contact your housing provider for further information on the assistance available to you. If you rent from a private landlord, you may benefit from support from our Private Rented Sector, Housing and Welfare Team. Your Health Visitor, Social Worker, Work-coach, or anyone else working with you can make a referral on your behalf. Contact e-mail PrivateRentedSectorHub@glasgow.gov.uk.