

# Benefit Cap Factsheet

The Benefit Cap is a limit placed on the total amount of benefits a working age household can receive. By household we mean you, your partner and any dependant children that live with you.

## How much will benefits in Cardiff be capped at?

**£384.62** per week for couples and families and **£257.69** per week for single adults. Although these limits apply from 7th November 2016, not all households will be affected by the change straight away. If you are affected, we will contact you to tell you the new amount of Housing Benefit and when this will change.

## Will the cap apply to everyone?

No. If you, your partner or any dependant children living with you receive any of the following benefits you will not be affected, even if your income from the benefits listed to the right exceeds the maximum weekly amount.

### Working Tax Credit

### Personal Independence Payments

### Attendance Allowance

### War Widow's or War Widowers Pension

### Disability Living Allowance

### Carer's Allowance

### Guardian's Allowance

### Industrial Injuries Benefit

### Armed Forces

### Independent Payments

### Armed Forces

### Compensation Scheme

### War Pensions

### Support Component of Employment & Support Allowance

## What income will be taken into account?

Only Income from these benefits will be added together:

### Housing Benefit

### Universal Credit

### Child Tax Credit

### Income Support

### Widowed Mothers Allowance

### Child Benefit

### Jobseeker's Allowance

### Maternity Allowance

### Widow's Pension (including the age related component)

### Incapacity Benefit

### Widowed Parents Allowance

### Bereavement Allowance

### Severe Disablement Allowance

### Employment & Support Allowance (except where it is paid with the support group)

If the total is more than the maximum amount allowed, your **Housing Benefit** or **Universal Credit** will be reduced

# What can I do now?

If you return to work and claim working tax credit, you will be exempt from the benefit cap and will be much better off each week.

## Look at options for finding work

The Into Work Advice Service can help you take steps to get back into work. They offer the following free help:

**Help to use a computer**

**Help to write a CV**

**Job Search**

**Universal Job Match**

**Work skills training such as First Aid,  
Manual Handling, Retail and much  
more**

Help is also available at all our  
Hubs across the  
city

## Review Your Finances

The Money Advice Team can advise you on debt and budgeting. They can also make sure you are getting all the Benefits you are entitled to and will look to see if you may qualify for any extra help such as discounts on your utility bills.

## Example of Financial Support

Mr John was given financial help towards his rent while he engaged with the Into Work Advice Service.

This meant the shortfall in his rent was paid by a Discretionary Housing Payment.

He is now over £130 a week better off and is no longer affected by the benefit cap.

## Apply for financial support while you follow an Into Work Action Plan

If you agree to engage with the Into Work Advice Service, we may be able to award you a Discretionary Housing Payment for some or all of the shortfall in your rent. The Council has a limited amount of money to make these payments and can only make payments to those in greatest need. In exceptional cases we may be able to make an award without you engaging. See The Money Advice Team

Phone the Money Advice Team and the Into Work Advice Service on **029 2087 1000**

Email the Money Advice Team

**advicehub@cardiff.gov.uk**

Email the Into Work Advice Service

**intoworkadvice@cardiff.gov.uk**

Or pop into any of our Hubs for more information

**Help is available in many languages at the Hubs.**