

The Benefit cap



The Benefit Cap will limit the total amount of benefit that people between 18-65 years can receive. This change has been introduced by the Government & is outside of Cadwyn's control.

Will the Cap apply to everyone?

No. The Cap will not affect you if:

- You, or your partner receive Pension Credit
- You, your partner, or your dependent child gets Disability Living Allowance or Personal Independence Payment.
- You, or your partner, have recently finished work. You will be exempt for 39 weeks from the date you stopped working, or
- You, or your partner, receive any of the following:
 - Employment and Support Allowance (support component),
 - Working Tax Credit
 - Carer's Allowance
 - Industrial Injuries Benefit
 - A War Pension
 - Armed Forces Independence Payment
- Guardian's Allowance



Universal Credit, but only if:

- The award includes a Limited Capability for Work element, or
- You and your partner (if you have one) have gross earnings of at least £430 per month.
- You, or your partner, qualify for the Armed Forces Compensation Scheme.

If you think that you meet the qualifying conditions for any of these benefits, then make sure you claim them as this will mean the Cap will not apply to you.



Circumstance	Hours a week
25 to 59	At least 30 hours
60 or over	At least 16 hours
Disabled	At least 16 hours
Single with 1 or more children	At least 16 hours
Couple with 1 or more children	Usually, at least 24 hours* (with 1 of you working at least 16 hours)



Can I claim Working Tax Credits?

You can get Working Tax Credit if you or your partner are working enough hours a week and your income is low enough – see the table below for the number of hours you need to work depending on your circumstances. You do not need to have children to qualify.



How much will benefit be capped at?

£257.69 a week for single adults and £384.62 a week for couples and families.
The Benefit Cap reduced on 7th November 2016. Existing caps will be amended and families newly affected by the cap will be notified over the coming months.

What income will be taken into account?

Income from these benefits will be added up:

- Housing Benefit
- Jobseeker's Allowance
- Income Support
- Universal Credit
- Child Benefit
- Child Tax Credit
- Incapacity Benefit
- Severe Disablement Allowance
- Widowed Parents Allowance
- Widow's Benefit
- Bereavement Allowance
- Maternity Allowance
- Guardian's Allowance
- Employment & Support Allowance (except where Support is awarded)

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

What can I do now?

Visit one of the Cardiff Council Hub's where they can help you, or contact Cadwyn's Financial Inclusion Team on 029 2049 8898 or email FITeam@cadwyn.co.uk

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

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

If you agree to engage with the Into Work Advice Service, Cardiff Council may be able to award you a Discretionary Housing Payment for some or all of the shortfall. The Council has a limited amount of money to make these payments and can only make payments to those in greatest need. The Money Advice Team at Cardiff Council can help you to apply.

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.

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

