

Case Study

Angela and Mark's household receive benefits that amount to £400 per week (all of which count towards the cap). They live in a Radius property and receive Housing Benefit.

As this income is over the Benefit Cap limit by £15.38 and as no exemptions apply, the amount they receive in Housing Benefit will reduce by £15.38, creating a shortfall in their weekly payment towards their weekly rental charge.

Angela and Mark will have to make up this shortfall themselves. They will have to pay Radius £15.38 per week to cover the shortfall in their housing costs.



What action should you take?

- You should check to see if you are affected by the current Benefit Cap and if any exemptions apply.
- If you are affected or will be affected in the future, you need to prepare to be able to pay any shortfall in your housing costs.
- If you currently receive Welfare Supplementary Payments to assist with the Benefit Cap shortfall, you should be aware that this current phase of payments is due to END in March 2020.
- You should check to see if you are eligible to apply for a Discretionary Housing Payment (DHP) as this may assist with making up the reduction in Housing Benefit.

Help and Support

If you would like further information regarding the Benefit Cap, please contact our Welfare Advice Service on Tel 0330 123 0888.

Alternatively you can get further information on our website www.radiushousing.org or visit www.nidirect.gov.uk/articles/the-benefit-cap

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Radius
HOUSING

Benefit Cap



**Everyone
has a place**

What is the Benefit Cap?

As part of Welfare Reform, the Government has capped the amount of benefit income that people of working age can receive.

If you're getting certain benefits, there might be a limit to how much income you can get.

If your income goes above this amount, your Housing Benefit or Universal Credit is reduced until your income falls below the limit.

The following benefits count as income for the cap

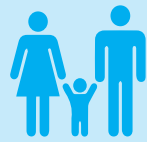
- Bereavement Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (unless you get the support component)
- Housing Benefit
- Guardian's Allowance
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent/Mother Allowance
- Widow's Pension

How does the Benefit Cap work?

The Benefit Cap works by adding together the amount of income received from benefits.

If this amount is over the Benefit Cap and no exemptions apply, then your housing benefit will reduce by the amount by which you exceed the cap.

The current Benefit Cap limit is:



£384.62

a week if your household is made up of a couple (with/without children)



£257.69

a week if you are a single person

What households are not affected by the Benefit Cap?

The Benefit Cap won't apply to your household if you live in supported or exempt accommodation.

It will also not apply if you or your partner qualify for Working Tax Credit or if you, your partner or any children you are responsible for, and who live with you, are in receipt of one of the following benefits:

- Attendance Allowance
- Carer's Allowance
- Disability Living Allowance
- Personal Independence Payment
- Employment and Support Allowance (where the support component has been awarded)
- Industrial Injuries Benefit
- Armed Forces Compensation Scheme (Guaranteed Income Payments)
- Armed Forces Independence Payment
- War Pension Scheme (this includes War Disablement Pension)
- Guardian's Allowance

