

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

From 7th November 2016, the Government introduced a new Benefit Cap (a maximum limit) on the total amount of benefit that people can receive.

This means that the amount of benefit a household can receive will be 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 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.

Households that aren't affected by the cap

The Benefit Cap will not apply to you if you, your partner or any children living with you can get any of the following benefits or you or your partner qualify for Working Tax Credit:

- 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

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.

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 accommodation
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance
- Widowed Mother's Allowance
- Widow's Pension
- Widow's Pension Age-Related

Grace Periods

The 'grace period' is when the Benefit Cap is deferred for up to 39 weeks. Its 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

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.

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.

What can I do to stop the Benefit Cap applying to me?

Finding work could mean that the Benefit Cap won't apply to you if you are able to get Working Tax Credit. You can find out more about Working Tax Credit at – www.gov.uk/working-tax-credit including how many hours you need to work to get it.

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 number on 0345 605 7064 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.

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

Jobs and Business Glasgow offer a free and confidential support system to assist you to develop the skills and confidence needed to secure a job. Assistance that will be provided ranges from helping creating a CV and cover letter to interview skills and vocational training to searching and applying for jobs.

Visit www.jbg.org.uk/employment or phone 0141 274 3333 for more information.

Support for Lone 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.
- Debt Advice and Budgeting.
- Small Grant applications to charities and the Scottish Welfare Fund.
- Fuel Poverty and Fuel Grants.
- Peer Mentor Support.
- Moving into work and advice on sustaining employment.
- Training & Single Parent workshops.

For further information, phone 0141 847 0444 or visit the website at www.opfs.org.uk
Or why not go along to one of the drop-in Sessions every Tuesday & Wednesday 10.00a.m. -12.00pm.

The venue is 2nd Floor, 100 Wellington St, G2 6DH

Financial Capability

Epic 360 offers free, confidential and voluntary financial capability services in Glasgow. They will offer one to one conversations with a qualified financial capability officer in local venues, up to six conversations are available.

Conversations can cover:-

- Income and outgoings – how to make your money last from one payday to the next.
Budgeting – money coaching, what is your priorities.
- Reducing costs – fuel, mobile, shopping, how to save on every day bills.
- Planning ahead – Now you have found ways to save, what will you save for?
- Your choices – Financial products and services information. Do you need help opening a bank/credit union account? What is affordable credit and what does Glasgow have to offer?

Get in touch through www.epic360.co.uk and click self refer or call 0141 630 4324/5.

Discretionary Housing Payment (DHP)

The Government provided 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 and search for DHP or phone 0141 287 5050.

Welfare rights 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.

Alternatively, or, if you rent from a private landlord, our welfare rights service can provide advice and support. Contact them on 0141 287 8732 or email welfarerights@sw.glasgow.gov.uk