

The Benefit Cap

What is the Benefit Cap?

The Benefit Cap limits the amount that you can be paid if you claim certain benefits. It applies to people of working age. People of pension age are exempt.

The Benefit Cap applies to the benefits you get as a household. It includes benefits received by you, your partner and any dependent children who live with you.

Further information on the Benefit Cap is available from <https://www.gov.uk/benefit-cap>

Do not ignore the Benefit Cap

If you are Benefit Capped you must take action now to reduce the impact of the Benefit Cap on your housing situation and reduce the risk of you becoming homeless. It is very important that you seek advice from Housing Services on the options you should take and the help that is available. Your housing options will be very limited if you are Benefit Capped.

How the Benefit Cap is calculated

When all your benefits are calculated, your Housing Benefit or Universal Credit is reduced so your total benefits don't go above the Benefit Cap limit.

The amount of the cap depends on where you live and your family situation.

The Benefit Cap is worked out weekly if you get housing benefit and monthly if you get Universal Credit.

Use the Gov.uk benefit cap calculator to see if you are affected - www.gov.uk/benefit-cap-calculator

The cap was revised in April 2023 to take into account an up lift in other benefit rates.

Benefit Cap limits outside London

Couple (with or without children) or a single parent: **£1835 per calendar month or £22,020 a year**

Single person without children or not living with your children: **£1229.42 per calendar month or £14,753 a year**

Benefit Cap limits in London

Couple (with or without children) or a single parent: **£2110.25 per calendar month or £25,323 a year**

Single person without children or not living with your children: **£1413.92 per calendar month or £16,967**

Benefits included in the Cap

The Benefit Cap calculation includes these benefits:

- Universal Credit
- Bereavement Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance
- Housing Benefit

- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance (or Widowed Mother's Allowance or Widow's Pension if you started getting it before 9 April 2001)

Benefits not included in the cap

These benefits and payments do not count towards the Benefit Cap:

- discretionary housing payment
- council tax support/reduction
- budgeting loan /advances
- one-off council crisis payments
- free school meals
- child maintenance payments
- winter fuel payments
- statutory maternity, paternity or adoption pay
- statutory sick pay

Housing Benefit for supported accommodation also does not count. This usually includes domestic abuse refuges and accommodation where tenants also get care or support.

Exemptions

here are certain exemptions from the Benefit Cap.

You are not be affected by the cap if you're over [State Pension age](#). If you're part of a couple and one of you is under State Pension age, the cap may apply.

You're not affected by the cap if you or your partner:

- get [Working Tax Credit](#) (even if the amount you get is £0)
- 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
- get Universal Credit and you and your partner earn £722 or more a month combined, after tax and National Insurance contributions.

You can use the Gov.uk tax credits calculator to check if you're eligible – www.gov.uk/tax-credits-calculator

You're also not affected by the cap if you, your partner or any children under 18 living with you gets:

- Adult Disability Payment (ADP)
- Armed Forces Compensation Scheme
- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Child Disability Payment
- Disability Living Allowance (DLA)
- Employment and Support Allowance (if you get the support component)
- Guardian's Allowance
- Industrial Injuries Benefits (and equivalent payments as part of a War Disablement Pension or the Armed Forces Compensation Scheme)
- Personal Independence Payment (PIP)
- War pensions
- War Widow's or War Widower's Pension.

Go to Gov.uk to find out if you could be eligible for any of these benefits - www.gov.uk/browse/benefits

If you are affected, the [benefit cap might not start for 9 months](#) - depending on your earnings. If you lose your job through no fault of your own, the benefit cap may not apply for the first 39 weeks of your claim. This is called the 'grace period'.

Further information on the grace period is available from <https://www.gov.uk/benefit-cap/how-earnings-affect-when-benefit-cap-starts>

ETHOS – Employment training housing Options Support

As part of the options to help you, Housing Services offers a specialised employment advice service called ETHOS. ETHOS can assist you, or members of your household, to get access to training, learning and employment opportunities. This includes better off at work calculations, assistance with CVs, job applications, interview techniques and work action plans, as well as a weekly job club.

If you would like to arrange an appointment please contact Housing Services housing@epsom-ewell.gov.uk and we can arrange a referral.

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