



DO YOU HAVE 3 OR MORE CHILDREN?

HAVE YOU BEEN TOLD YOUR BENEFITS WILL BE CAPPED?

COULD YOU GET YOUR BENEFITS BACK?

About 200 families in Coventry are affected now by the benefit cap - but the number affected is expected to be over 800 when the benefit cap is extended. We think that many of these families might be able to get all their rent paid.

Read this leaflet to find out if you could be one of them.

Who is affected by the benefit cap?

From autumn 2016 the benefit cap applies if a family (both couples and single parents) has a total income from certain benefits which is more than £384.62 per week. If this happens their income is brought back down to the £384.62 amount by taking money from their Housing Benefit or Universal Credit. The benefits which count towards the cap are:

Housing Benefit

Job Seekers Allowance

Employment and Support Allowance (unless it is paid with Support component)

Universal Credit

Child Benefit

Income Support

Child Tax Credit

Incapacity Benefit

Bereavement Allowance

Maternity Allowance

Severe Disablement Allowance

Widowed Parent's Allowance

Widowed Mother's Allowance

Widow's Pension

Carer's Allowance } These benefits count towards

Guardian's Allowance } income at present but from Autumn
2016 they will no longer count.

Who is not affected by the Cap?

The benefit cap does not apply to everyone whose benefit income is more than £384.62 per week. You won't have your benefits capped if you or someone you claim benefit for is getting one of these benefits:

Working Tax Credit

Disability Living Allowance

Personal Independence Payment

Attendance Allowance

Industrial Injuries Benefits

Employment and Support Allowance if it includes the support component

War widow's and war widower's pension

Carer's Allowance or Guardian's Allowance from Autumn 2016

Most of these benefits are linked to ill health. Many children with disabilities such as eczema, autism, developmental delay and learning disabilities are not claiming all of the benefits they are entitled to and many adults with disabilities like arthritis or depression have not claimed their Personal Independence Payment.

Some people we've helped

Josie is a single parent living in a property rented from a local housing association. She has 4 children and benefit cap has been applied to her Housing Benefit so she has to pay £53.00 rent each week. Her son Luke has learning disabilities and has specialist support at school.

We were able to claim Disability Living Allowance for Luke. We never knew before. We get an extra £171 per week! And we have our housing benefit back



Luke was awarded middle rate care and lower rate mobility. This meant that Josie and her kids did not have their benefits capped at £384.62 per week. They got their full Housing Benefit back and an extra £171 per week in increased Disability Living Allowance, Income Support and Tax Credits.

Hameed lives with his wife and seven children in a privately rented house. Their benefits have been capped so they get only 50p each week towards the rent. Hameed is in rent arrears and is threatened with eviction.

He is disabled due to a back problem and diabetes.

They helped me claim Personal Independence Payment and my wife could claim benefits as my carer. We now get Housing benefit for all of our rent as it isn't capped and our other benefits have gone up by £89.70 per week. We can stay in our home.



Who else is not affected by the Benefit Cap?

- Working Tax Credit exempts you from the cap. This means if you leave work you need to make sure that your Working Tax Credit continues in payment for as long as possible if your household is at risk of being capped. If you are on maternity, paternity or adoption leave Working Tax Credit can continue to be paid – and so you wouldn't be affected by the Benefit Cap. In some cases it's possible to get Working Tax Credit for up to 28 weeks if you are too ill to work.

- You also are protected from the benefit cap if you start some part-time work and qualify for Working Tax Credit. This will require work for at least 16 hours per week but it depends on your circumstances.
- You also can get protection from a small cap by working less than 16 hours. For example a single parent who works can earn £20 before earnings affect benefit. If a single parent has a benefit income of £520 per week it is possible to avoid the cap by taking a job which pays £41 per week or more. This will reduce the benefit income to £499 or less and the cap is then avoided.
- If you have recently been working for more than 50 weeks out of the last 52 weeks and you have not received Income Support, Job Seeker's Allowance or Employment and Support Allowance during this 50 weeks, you do not have the benefit cap applied for a further 39 weeks after you finish work.

To find out if your family could claim one of these benefits and therefore would not be affected by from the Benefit Cap, **you can get advice from your local advice agencies**

- **You can:**
- **Call Coventry Law Centre on 02476 253160 Monday to Friday 11.00 to 2.00. This is a dedicated phone line.**
- **Drop in to Coventry CAB from 9.30 Monday-Friday or email via www.advicebuddy.org**
- **Contact Coventry Independent Advice Service by dropping in to one of these advice surgeries with your paperwork**
- **Bell Green Library:** 17-23 Riley Square, Bell Green, CV2 1LS
- Thursdays 9.30 am to 12.00 noon and Fridays 1.30 pm to 4.00 pm
- **Canley Children's Centre:** Charter Primary School, Mitchell Avenue, CV4 8DW - Mondays 9.30 am to 12.00 noon
- **Foleshill Children's Centre:** 454 Foleshill Road, CV6 5LB
- Mondays 9.30 am to 12.00 noon and Thursdays 1.30pm to 4.00pm
- **Hillfields:** St Peters Centre, Charles Street, CV1 5NP
- Tuesdays 9.30 am to 12.00 pm
- **Holbrooks Community Care Association:** The Park, Holbrook Lane, CV6 4DE - Tuesdays 9.00 am to 11.00 am and Wednesdays 5.00 pm to 7.00 pm
- **Spon Gate Children's Centre:** Upper Spon Street, CV1 3BQ
- Fridays 9.30 am to 12.00 noon
- **Stoke Aldermoor Life Centre:** 78 Round House Rd, Coventry CV3 1DA - Thursdays 9.30 am to 12.00 noon (from 14th April)
- **Tile Hill Children's Centre:** Jardine Crescent, CV4 9PL
- Wednesdays 9.30 am to 12.00 noon
- **Willenhall Hagard Community Centre:** Remembrance Road, CV3 3DG - Monday 1.30 pm to 4.00 pm, Wednesdays 9.30 am to 12.00 noon
- and Thursdays 1.30 pm to 4.00pm
- **Wood End:** Moat House Children's Centre, Deedmore Road, CV2 1EQ
- Mondays 1.30 pm to 4.00pm (from 18th April)
- **and**
- Moat House Leisure & Neighbourhood Centre, Winston Avenue, CV2 1EA

- Tuesdays 9.30 am to 12.00 noon
- **Wyken:** Richard Lee Children's Centre, The Drive, CV2 5FU Fridays 9.00 am to 11.30 am

How is the benefit cap changing?

- The benefit cap currently limits the benefit income of many families to £500 per week. The benefit cap will be reduced to limit benefit income to £384.62 for families in Coventry from Autumn 2016. This will mean that some new families will be affected by the cap and some families whose benefit was previously capped will find that their Housing Benefit is reduced even more because of this change. Most families with three or more children who are not in an exempted group will lose money and even some families with two children could be affected.
- If you have been advised that your benefit will be capped you should consider carefully whether you or a member of your family could claim a benefit to gain you an exemption from the benefit cap.



Coventry Independent
Advice Service

