UNIVERSAL CREDIT

**THE BENEFIT CAP**

How much universal credit can I get?

Universal credit is made up of personal amounts for a single claimant or couple and additional amounts for:

* children
  + a premium for disabled children
  + a premium for severely disabled children
* rent or a mortgage (support for mortgage interest is only available for any month in which the claimant does not do any paid work, and after an initial waiting period of nine months);
* limited capability for work; (you are too sick to work)
* limited capability for work-related activity; (you are too sick to look for work)
* regular and substantial caring responsibilities for a severely disabled person;
* 85 per cent of registered childcare costs, within limits.

**What is the Benefit Cap?**

The Benefit Cap is a limit on the total amount of certain benefits you can get. If the cap applies to you, this means that if your income from certain benefits is more than the cap and the amount of money you get above the cap limit will be deducted from your Universal Credit.

Your circumstances might mean the Benefit Cap won’t apply to you - it’s important to check. You can use the benefit calculator on [www.Turn2Us.org.uk](http://www.Turn2Us.org.uk)

**How much is the cap?**

The Universal Credit cap in Greater London is:

* £442 a week if you're a couple - with or without dependent children
* £442 a week if you're a lone parent with dependent children
* £296 a week if you're a single person without children.

**Is anyone exempt from the cap?**

Some people are exempt from the Benefit Cap.

This means your benefit won't be capped, even if your benefit income is above the limit of the cap.

You might be exempt from the cap if:

* you or someone in the household (including children) get certain benefits for sickness or disability
* you're in a care home or hospital
* you or your partner are a carer
* a child or young person you’re responsible for is in a care home or hospital
* your earnings are above a certain amount (currently £520 a month)
* you've been in employment for at least 12 months earning £520 a month (you may get a period of 9 months when the cap is not applied)

**What can you do if you are affected by the cap?**

These are some options you may want to consider if your Universal Credit is capped and you can't avoid it:

* apply for benefits or challenge benefit decisions that may lift the cap. Remember that people can get good results at tribunal even if they are previously refused. This is mainly **disability and sickness benefits**.
* apply for a **Discretionary Housing Payment** from your local authority. If you can get one, this may help in the short term to pay your rent, or pay for a deposit or removal expenses to help you move to cheaper accommodation. If you have arranged for your housing costs to go direct to your landlord (called an Alternate Payment Arrangement - APA) then any award of a Discretionary Housing Payment may affect this APA so get some advice first.
* if you have a **disabled child** who does not qualify for Disability Living Allowance (DLA) or a child or children whose health or development is likely to be damaged because of the reduction in your benefit, contact your local authority Children's Services Department. They may be able to help with a cash payment or other assistance.
* find out if your **family or friends can help** make up the reduction in your benefit - these payments won't affect your benefits.
* apply to your local authority for **homelessness assistance**. This means asking the council to rehouse you or otherwise help you to find somewhere to live. You would need to show that you are homeless under housing law even while you are still living in your home. The law says that you are homeless if it is no longer reasonable for you to continue living in your home. In this case, you could argue that it is not reasonable for you to continue living in your home because you can't afford to pay for it. For example, this could apply to you if your Housing costs have been reduced so much that you will have to deprive yourself of basic essentials, such as food and clothing, in order to pay your rent
* you might be able to get help from a charity – you could search on [www.Turn2us.org.uk](http://www.Turn2us.org.u#k)

Call us for more information or help

0300 330 1162

(Monday-Friday 10am-4pm)

Online information at:

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

[www.citizensadvice.org.uk/benefits/universal-credit](http://www.citizensadvice.org.uk/benefits/universal-credit)