

Benefit Cap - what you can do if you're affected

The Benefit Cap is a limit on the total amount of certain benefits you can receive if you're of working age. There may be some things you can do to avoid or lessen the impact of the cap.

If any of your benefits are reduced because of the cap, you'll need to make up the shortfall.

Increase your hours of work

Can you or your partner increase your hours of work, so that you can claim Working Tax Credit?

The cap doesn't apply if you and your partner work 24 hours or more per week, as long as one of you works at least 16 hours per week.

If you are a single parent you would need to work for at least 16 hours per week.

Get back into work

Can you or your partner get work so that you can claim Working Tax Credit?

The cap doesn't apply to you if you work enough hours to claim Working Tax Credit, even if you don't actually get it because your income is too high.

If you need support to get back into work, visit www.sovereign.org.uk/eandt for information.

Our Employment team works in partnership with other employment services and can help with CV-writing, training, business start-up and more.

You could also look at:

- Universal Jobmatch, a national website run by the government and job-centre. It lets you search through a huge variety of job vacancies, from unskilled to professional jobs.
- National Careers Service, which is government run and gives you help and advice on CV writing, training and learning opportunities.

See if anyone in your household is eligible for one of the benefits exempt from the cap

- Attendance Allowance
- Carer's Allowance

- Disability Living Allowance
- The support component of Employment and Support Allowance (ESA)
- Industrial Injuries Benefits (and equivalent payments as part of a war disablement pension or the Armed Forces Compensation Scheme)
- Personal Independence Payment
- War Widow or War Widower's Pension
- Working Tax Credits.

Apply for a Discretionary Housing Payment (DHP)

You can apply for a DHP from your local authority. If you can get one, this may help in the short term to help you to pay your rent.

Move to a cheaper property

If your rent is high, you could consider moving to a cheaper property. We have 38,000 homes across the South and South West.

You could consider registering for an internal transfer through HomeHunt www.sovereign.org.uk/homehunt or find a mutual exchange through Homeswapper. Visit www.sovereign.org.uk/homeswapper for details.

Help from a charity

You can get information on how charities could help by looking at the Grants Search section of the Turn2us website - visit www.turn2us.org.uk.

More information

If you're struggling to pay your rent, please speak to your Income Officer.

You can also ask to be referred to one of our Tenancy Support Advisors.

For support with employment, please speak with one of our Employment and Training Coordinators.