



Habinteg
Housing Association (Ulster) Ltd

Welfare Reform

The Benefit Cap

The Benefit Cap limits the amount of benefit a household can receive.

The Benefit Cap only applies if someone in the household is receiving Housing Benefit.



Welfare Reform in Northern Ireland

As you may be aware, Welfare Changes will result in changes to the benefits system in Northern Ireland. Some of the current benefits will cease to exist and new benefits and payment systems will be introduced.

What is the Benefit Cap

The Benefit Cap is an upper limit on the amount of benefit a household can receive. For the Benefit Cap to apply, someone in the household must be in receipt of Housing Benefit.

What does the change mean?

The Government now adds up how much money you get from a range of benefits, including: Bereavement Allowance, Carer's Allowance, Child Benefit, Child Tax Credit, Employment and Support Allowance and Housing Benefit. If the total comes to more than the maximum amount allowed, your Housing Benefit payments will be reduced. In November 2016, the overall amount of benefit you can receive was capped to weekly amounts of:

£384.62 per week for lone parents or couples (with or without children)

£257.69 per week for single claimants.

If your household is, or becomes affected by the Benefit Cap, you will receive a Housing Benefit award notification from the Northern Ireland Housing Executive, advising that your Housing Benefit amount will reduce due to the Benefit Cap. An additional Supplementary Payment, available until 31 March 2020 to cover any loss of Housing Benefit, may be available for households with children identified as being affected by the Benefit Cap from 7 November 2016. If you do not qualify for a Supplementary Payment, you can apply for a Discretionary Housing Payment to make up for the reduction in your Housing Benefit entitlement.

Stay informed

We are providing information to our tenants as and when it becomes available. You can speak to your Housing Officer, call our offices and check our website for advice. For the most up to date information, please see the following websites:

www.nidirect.gov.uk/campaigns/welfare-changes

www.nihe.gov.uk/welfare_reform

hwww.communities-ni.gov.uk/topics/benefits-and-pensions/welfare-changes

You can also download a guide to changes at:

www.nidirect.gov.uk/publications/benefits-are-changing-people-working-age-what-you-need-know



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