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«Addressee 1»
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July 2012

About your benefit

Dear «Salutation»

We're writing to let you know about a change that may affect how much benefit you get.

From April 2013, there will be a 'cap' (a maximum limit) on the total amount of benefit that people can get. This means that benefit will be limited to:

A maximum of £500 a week	<ul style="list-style-type: none">• If your household is made up of a couple (with or without children), or• If you are a lone parent (and the children you have responsibility for live with you).
A maximum of £350 a week	<p>If you are a single person and</p> <ul style="list-style-type: none">• you have no children; or• the children you have responsibility for don't live with you.

The benefit cap being introduced in April 2013 is not the same as the changes to Local Housing Allowance (LHA) which have been taking place since April last year.

How will this affect me?

Our records show that you may be affected by the benefit cap.

From April 2013, your Housing Benefit may go down to make sure that the total amount of your benefit is not more than the cap level. You may have to use money from your other benefits to pay towards the rent for your home if your circumstances do not change before the cap is introduced.

Which benefits count towards the cap?

These benefits all count when working out how much you can get a week:

- Bereavement Allowance
- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Employment and Support Allowance (except where it is paid with the support component)
- Guardian's Allowance
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Maternity Allowance
- Severe Disablement Allowance
- Widowed Parent's Allowance
- Widowed Mother's Allowance
- Widow's Pension
- Widow's Pension Age-Related

Households that aren't affected by the cap

The cap won't apply to you if you, your partner or any children you are responsible for, qualify for Working Tax Credit or have been awarded any of the following:

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

How can I find out more about this?

If you need more information about how this may affect you, we have a helpline you can call. The helpline staff will provide general information about the changes and the support you can get but they will not have access to all of your benefit information. The helpline number is **0845 6057064** or textphone **0845 6088551** for people with hearing or speech impairments. The helpline is open Monday to Friday 8am to 6pm.

Further information and an online calculator are available at **www.direct.gov.uk/benefitcap**. You can use the calculator to get an estimate of how much lower your Housing Benefit could be if the amount of benefit you get is more than the cap allows.

To answer the questions in the calculator, you'll need to know the weekly amount of each benefit or allowance you or someone in your household gets. This can be found on the letter you were sent when you started getting each benefit.

If you do not have your letter(s) you can ring the benefit cap helpline. The helpline staff can advise you how to find out about the benefits you get and the weekly amount.

What can I do to stop the benefit cap applying to me?

Finding work could mean that the cap wouldn't apply to you as qualifying for Working Tax Credit will mean that you are not affected by these new rules.

A job can also give you the chance to learn new skills, meet new people and boost your confidence. If you've been out of work for a while, the thought of getting a job may make you nervous, but there is help and support available for you.

If you already regularly see a Jobcentre Plus adviser, a Work Programme provider or a Work Choice provider, they will continue to support you to look for work and help you to get the skills you may need to find a job. If you are not currently seeing one of these, you will shortly be contacted to discuss the help and support that might be available to you. By calling the helpline, you may be able to arrange to get this support more quickly.

Lots of information you might need is available online at **www.direct.gov.uk/jobseekers** where you can get help looking for work, and information on how to update your skills, write a CV, apply for jobs and prepare for an interview.

You can find out more about Working Tax Credit at **www.direct.gov.uk/benefits** including how many hours you need to work to qualify for Working Tax Credit.

If you wish to discuss your housing options or any other changes to Housing Benefit you should contact your local authority.

Call Charges

Call charges are correct as at the date of this letter.

Calls to 0845 numbers from BT land lines should cost no more than 5p a minute with a 13p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Textphones

Our textphone numbers are for people who cannot speak or hear clearly. If you don't have a textphone, you could check if your local library or citizens advice bureau has one. Textphones don't receive text messages from mobile phones.