

Portfolio holder decision – Portfolio holder for Finance and Corporate – 24 March 2026

Crisis Resilience Fund Housing Payment Policy

Purpose	For Decision
Classification	Public
Executive Summary	<p>As a strand of the new Crisis Resilience Fund, implemented by the government from 1 April 2026, the new Housing Payments Scheme introduces a new framework for supporting residents who require additional financial assistance to meet their housing costs. The scheme is replacing the existing Discretionary Housing Payments scheme and is intended to help sustain tenancies, prevent homelessness, and mitigate the impacts of welfare reforms or unexpected circumstances on vulnerable groups.</p> <p>To claim a Housing Payment applicants must fill in an application and provide any supporting evidence that is requested, with all applications considered on its own merits. Awards of Housing Payments are funded by the government, subject to an overall annual limit.</p>
Recommendation(s)	To approve the Crisis and Resilience Fund Housing Payment policy (Appendix 1)
Reasons for recommendation(s)	To support vulnerable households with their housing costs from 1 April 2026.
Ward(s)	All
Portfolio Holder(s)	Cllr Jeremy Heron, Finance and Corporate
Strategic Director(s)	Alan Bethune – Corporate Resources Peter Matthew - Housing and Communities
Officer Contact	Ryan Stevens Service Manager – Revenues, Benefits and Customer Services Ryan.stevens@nfdc.gov.uk

Introduction and background

1. In the report to Cabinet on 3 December 2025 a brief overview was provided of the new Crisis Resilience Fund which seeks to support communities by providing emergency financial support and support preventative measures to build longer term financial resilience. This report and policy provides an update on the Council's role in administering the Crisis Resilience Fund.
2. From 1 April 2026 the government have provided funding and introduced the Crisis Resilience Fund (CRF) to support low-income households for the period 1 April 2026 to 31 March 2029. One strand of the CRF is "Housing Payments". The government have now provided more detailed guidance for Local Authorities who are to adopt their own Housing Payment policy for providing support to low-income households with "housing costs" which broadly reflects the previous Discretionary Housing Payments scheme.
3. Housing Payments replaces the existing Discretionary Housing Payments scheme from 1 April 2026. Therefore, our current Discretionary Housing Payments policy, which was recently reviewed and scrutinised by Resources and Transformation Overview and Scrutiny Panel on 20 November 2025 and subsequently approved by Cabinet on 3 December 2025, will no longer be valid from 1 April 2026 and is superseded with the Housing Payments policy.
4. Housing Payments can play an important role in sustaining tenancies, preventing homelessness, supporting households overcome emergencies, unforeseen events or who have been impacted by welfare reforms, or move to more affordable accommodation. The Housing Payments policy forms part of a holistic approach to supporting vulnerable households, including assistance with applying, working with partners, and providing additional advice and information to support applicants. This aligns to the Crisis Resilience Funds aim of having a person-centred approach and providing wraparound support.
5. To be eligible to apply for Housing Payments, the applicant must be entitled to:
 - Housing Benefit, or the Housing Element of Universal Credit, and
 - Requires further assistance with their housing costs
6. Housing Payments can be used to support households with "housing costs" typically where there is a shortfall between their housing support and actual rent.

7. Records of awards will be maintained and reported back to the Department for Work and Pensions.

Corporate plan priorities

8. The policy confirms our commitment to supporting households who are struggling financially with their rent, and in providing an holistic approach to supporting vulnerable households.

Options appraisal

9. Although the support is discretionary, the government is expecting all local authorities to adopt a scheme and provide support to households that are eligible. As any award is reimbursed, and households will be expecting the Council to have a scheme to support them with housing costs, this policy will support vulnerable households who will welcome the support.

Consultation undertaken

10. The Department for Work and Pensions have consulted with stakeholders, including Local Authorities and third-party organisations, to co-design the future scheme, which ultimately has been reflected in the guidance produced and released by the Government at the end of February.

Financial and resource implications

11. There are no financial requirements as providing this support is fully funded by the Government under Section 31 of the Local Government Act 2003. The Benefits Team will utilise and distribute all of the available funding to maximise the support to residents, which for 2026/27 is £203,218.
12. There are no additional resource requirements with the policy being administered within existing resources. There are also measures in place to mitigate fraud, for example checking records held by the Council and requesting recent bank statements.

Legal implications

13. There are no direct legal implications associated with the adoption of the policy. The implementation and administration of the proposed Housing Payment policy must be consistent with Government guidance, and the application of monies under the Policy must accord with the conditions as set out by Government to avoid any funding refusal or claw back disputes. Although Housing Payments are discretionary, the government expects all local

authorities to adopt a policy, and if the support was not awarded to eligible households who are struggling financially the Council could be subject to challenges, including judicial review, along with the associated adverse publicity.

Risk assessment

14. There are none.

Environmental / Climate and nature implications

15. There are none.

Equalities implications

16. The Housing Payments policy support households who are struggling financially, including those in vulnerable groups. The Council will work in partnership, both internally and externally, to identify and provide support, where appropriate, and support with applying for Housing Payments if the applicant is unable to do this online to ensure nobody is digitally excluded.

Crime and disorder implications

17. There are none.

Data protection/ Information governance/ ICT implications

18. There are none. The NEC system currently used to administer Discretionary Housing Payments will be updated to facilitate administering Housing Payments.

Conclusion

19. The policy will ensure that households struggling with their housing costs will receive support from 1 April 2026.

Portfolio holder endorsement

20. I agree to the recommendations of this report and fully support the policy.

Signed: Cllr Jeremy Heron

Dated: 24 March 2026

Appendices:

Appendix 1 – Housing Payments Policy

Background Papers:

None

Date on which notice given of this Decision – 24 March 2026

This decision is not for call-in. This is because, in the opinion of the Section 151 Officer and Monitoring Officer, it should be implemented urgently. The Housing Payments will support households from 1 April 2026 and the policy has been developed as a direct response to government policy and guidance, which was only published on 26 February 2026, at a time where the Revenues and Benefits Service is undertaking Council Tax and Business Rates annual billing and Housing Benefit and Council Tax Support annual upratings.