



# **Crisis and Resilience Fund Housing Payment Policy**

Revenues, Benefits and Customer Services

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## **1. What are Housing Payments?**

- 1.1 From 1 April 2026 the government have provided funding and introduced the Crisis Resilience Fund (CRF) to support low-income households. One strand of the CRF is “Housing Payments” which replaces Discretionary Housing Payments from 1 April 2026. The government have provided guidance for Local Authorities who are to adopt their own Housing Payment policy for providing support with “housing costs” which broadly reflects the previous Discretionary Housing Payments scheme.
- 1.2 A key focus of the CRF is the provision of effective crisis support. Housing Payments (HP) are intended to provide financial support towards housing costs, to those who face a shortfall in meeting their housing costs this is typically where there is a shortfall between the rent a landlord is charging and the amount of Housing Benefit or the Housing Element of Universal Credit being awarded.
- 1.3 The main features of Housing Payments are that the scheme is:
  - person-centred
  - purely discretionary and the Council must be satisfied an applicant requires further financial assistance with housing costs,
  - needs-based to recognise the varied circumstances that individuals may have
  - there is no right to a payment,
  - there must be an entitlement to Housing Benefit, or the Housing Element of Universal Credit
  - the total amount of Housing Payment that can be awarded in any financial year is subject to the funding received from the Department for Work and Pensions
- 1.4 The government have confirmed a three year funding agreement, and stated that from 1 April 2026 to 31 March 2028 Local Authorities are to administer the Housing Payments scheme, with Unitary Authorities administering the scheme from 1 April 2028.

## **2. Purpose of this policy**

- 2.1 The Council will operate the Housing Payment scheme and consider making a Housing Payment to applicants who live in the New Forest district and meet the qualifying criteria as detailed below. Every application will be treated on its merits and all applicants will be treated equally and fairly. The Council is committed to working collaboratively between services, and externally with Social Landlords, the local voluntary sector, and other organisations where appropriate, and seek, through the operation of this policy, to:
  - safeguard tenancies and prevent homelessness
  - minimise hardship

- build and maintain financial resilience
- assist those who are helping themselves
- reduce the need for temporary accommodation for homeless households
- encourage and sustain New Forest residents in employment
- support the vulnerable in the local community
- help applicants through personal crisis and difficult events
- keep families together
- provide applicants with time to seek support and/or to seek and secure more affordable/smaller accommodation

2.2 The Housing Payment scheme should be seen as a short-term emergency fund to help New Forest residents. However, in some cases long term awards may be appropriate.

### **3. Legislation**

3.1 The government have provided guidance for Local Authorities to administer Housing Payments from the [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)

3.2 The Ministry of Housing, Communities and Local Government is providing funding to the Council under Section 31 of the Local Government Finance Act 2003.

### **4. Roles and responsibilities**

4.1 All staff within the Revenues and Benefits Service, along with staff in Housing and Customer Services, have a responsibility to promote Housing Payments as part of an overall holistic approach to welfare support to vulnerable households. The Benefits Manager is responsible for maintaining procedures and administering awards, with the Service Manager responsible for appeals, returns to the Department for Work and Pensions, policy reviews, and promoting.

### **5. What are “Housing costs”?**

5.1 A Housing Payment can be awarded in exceptional circumstances (see Section 9) to support with housing costs and where other financial support is not available. Housing costs are not defined in the guidance, however in general “housing costs” refer to rental liability, as well as:

- shortfalls between housing support and actual rent
- rent in advance
- rent deposit
- other lump sum costs associated with a housing need such as removal costs.

- 5.2 Council Tax liability cannot be met by Housing Payments, even where an applicant is receiving Council Tax Support. To support those in receipt of Council Tax Support with any shortfall, there is an Exceptional Hardship Payments policy and scheme.
- 5.3 For a rent in advance for a property that the applicant is moving to, when considering awarding a Housing Payment, the Benefits Service will ensure that:
- The rent is affordable for the tenant, and
  - The tenant has a valid reason to move, and
  - The deposit or rent in advance is reasonable and
  - The applicant's circumstances are exceptional
- 5.4 The Council will establish if the applicant is due to have a rent deposit returned to them in respect of their existing tenancy, and other assistance available to them, for example the Council's Rent Deposit Scheme.

## **6. Wraparound support**

- 6.1 The Government has implemented a number of welfare reforms, such as the benefits cap and size criteria, and households may need support due to a change in circumstances or events, such as the cost of living.
- 6.2 Where an application is received, we will have a person-centred approach and look holistically at the support available, for example to promote income maximisation by checking entitlement to other state benefits or financial support, review the council tax and/or rent account, if appropriate, any local support available, signpost to other support where appropriate, e.g. debt advice, and work in partnership with relevant agencies and internal departments to ensure applicants are offered the appropriate support, advice, and information.

## **7. What a Housing Payment cannot help with**

- 7.1 A Housing Payment cannot help with the following:
- Ineligible service charges which are included in the rent, for example gas, electricity, or water
  - Mortgage payments, including mortgage interest payments
  - Increases in rent due to outstanding rent arrears
  - Shortfalls in Housing Benefit or Universal Credit due to deductions to recover an overpayment or certain sanctions
  - Benefit suspensions where there is doubt about entitlement or because a claimant has failed to supply information pertinent to their claim
  - Rent arrears where the applicant was in receipt of maximum Housing Benefit or Universal Credit
  - Household goods such as furniture or white goods

- Payments towards a council tax bill

## **8. Claiming a Housing Payment**

- 8.1 Before an award is made, the Council must be satisfied that the applicant is entitled to:
- Housing Benefit (HB) or the Housing Element of Universal Credit; and
  - Requires further assistance with their housing costs.
- 8.2 Where there is no entitlement to Housing Benefit or Universal Credit a Housing Payment cannot be awarded.
- 8.3 A Housing Payment can be claimed for two properties in exceptional circumstances, such as where someone is temporarily absent from their main home because they are a victim of domestic abuse.
- 8.4 To claim Housing Payments the applicant, or someone acting on their behalf, must fill in and sign an application form, or complete an e-form on the Council's website, detailing all their household income, expenditure and capital. The Council may accept details of income and expenditure not on its own application form, or provide a paper form for those digitally excluded upon request, and will assist those who are vulnerable to complete an application form, for example through a home visit or at an Information Office.
- 8.5 The Benefits Service will usually request bank statements for the previous two months, showing all transactions, an applicant's Universal Credit award and tenancy agreement, and may request further information or evidence to assist in making a decision. The applicant will be asked to provide the evidence within one month of the date of request, although this may be extended in appropriate circumstances. If the applicant fails to provide the requested evidence, the council will make a decision on the information available. The Council will contact the applicant by telephone, email, or arrange an interview or home visit if necessary.

## **9. Awarding a Housing Payment**

- 9.1 In making a decision the following factors will be considered:
- what steps the applicant is taking to move to smaller or more affordable accommodation
  - the amount of the shortfall between the Housing Benefit or the Housing Element of Universal Credit awarded and the amount of rent
  - how long the shortfall is likely to be for
  - the household of the applicant and their circumstances and whether they are likely to change

- the financial circumstances of the household, including all income, including the whole value of Universal Credit, and capital of the household, and the types, amounts and reasonableness of expenditure
- what steps the applicant is taking to reduce expenditure and engage in budgeting support if appropriate
- the amount of household savings and debts
- any social or medical issues in the household or adaption's due to a disability which may make moving to a suitable alternative accommodation difficult
- the impact on the applicant and the council if the application is refused
- whether the applicant contributed to the shortfall
- if tied to an existing tenancy
- if a rent deposit is needed to assist in moving to more affordable accommodation
- if there has been a previous award of Housing Payment or Discretionary Housing Payment
- if the applicant is engaging with their work coach if receiving Universal Credit
- any other special circumstances

9.2 The above list is not exhaustive.

9.3 An award of Housing Payment does not guarantee that a further award will be made at a later date where a subsequent application is made, even if the applicant's circumstances have not changed.

## **10. Amount and duration of award**

10.1 The duration and the amount of the award are determined at the discretion of the Council and will be based on the evidence supplied and the circumstances of the claim. Any award will not exceed the total eligible rent. The start date of the award will normally be:

- the Monday following receipt of the application form, or
- the date HB or Universal Credit entitlement starts, providing the application is received within one month of this date, or
- an earlier date if the Benefits Service considers reasonable

10.2 The Housing Payment award is not generally intended to be used as a long term solution to the applicants financial difficulties and will:

- normally be awarded for a three-month period when on expiry the award can be reviewed, or a new application made. A Housing Payment may be made for a shorter period of time where appropriate.
- not normally be awarded for more than a year. Awards may be extended if the applicant's circumstances are exceptional or unlikely to change.
- consider any reasonable requests for backdating, usually limited to the current financial year, so long as there is an award of Housing Benefit or

Housing Element of Universal Credit, and the applicant can demonstrate good cause for the delay in making their application.

- consider one-off awards where reasonable and where it is in the interests of the applicant to do so

10.3 A Housing Payment shall not be awarded for any period where the applicant has no entitlement to either Housing Benefit or the Housing Element of Universal Credit.

## **11. Paying a Housing Payment**

11.1 The Benefits Service will decide who the most appropriate person is to receive the Housing Payment award. This will normally be to whoever is receiving the Housing Benefit or the Housing Element of Universal Credit. However, the Benefits Service may decide to pay the landlord if appropriate. Payments will be by electronic transfer (BACS) or by crediting the applicants rent account if they are a Council tenant.

11.2 Payment frequency will normally be in line with Housing Benefit payments, either 2 weekly or 4 weekly if paid to a landlord. Where an applicant is receiving Universal Credit, payments will be monthly.

11.3 Where payments of Housing Benefit are suspended or where there is a sanction on Universal Credit, payments of Housing Payment will be suspended. This is to ensure that the applicant takes the necessary steps to provide the relevant information to the Council or the Department for Work and Pensions.

## **12. Authorisation**

12.1 Any one-off awards over £2,500 will be approved by the Service Manager – Revenue, Benefits and Customer Services.

## **13. Notifying an award of Housing Payment**

13.1 On receipt of an application for a Housing Payment the Benefits Service will aim to inform the applicant of its decision within two weeks of receiving all the evidence and information, or as soon as reasonably practicable thereafter.

13.2 Where the application is successful the notification will advise the applicant:

- the weekly amount of Housing Payment awarded,
- if the award is a one-off award,
- the start and end date of the award and the need to re-apply on expiry if appropriate
- how, when and to whom the Housing Payment will be paid
- of the requirement to report any changes in circumstances

- any actions that need to be undertaken by the applicant and/or partner

13.3 Where the application is not successful, the notification will state this, along with an explanation for the decision and the right for a review.

13.4 The Benefits Service will keep a record of all decisions in accordance with its retention policy.

#### **14. Review of decisions**

14.1 Housing Payments are not subject to an appeal. However, the Council will operate the following approach following a refusal to award a Housing Payment, the amount of Housing Payment, a decision not to backdate an award of Housing Payment, or that there has been an overpayment of Housing Payment:

14.2 An applicant (or appointee) who disagrees with a Housing Payment decision can request an explanation of the decision. This must be done by e-mail, letter, or phone within one month of the date of the decision. The Benefits Service will explain its decision to the applicant and aim to resolve the matter.

14.3 Where the applicant disagrees with the explanation of the reasons for the decision they can request a formal review of the decision. This must be done by e-mail, letter, or phone within one month of the date of the decision. The review of a decision will be made by the Service Manager Revenues, Benefits and Customer Services. This decision is final and may only be challenged via judicial review or by complaint to the Local Government Ombudsman.

14.4 In exceptional circumstances the one-month time limit to appeal a decision can be extended.

#### **15. Changes in circumstances**

15.1 On awarding a Housing Payment the applicant must notify the council of any changes in circumstances to the Benefits Service straight away. The Benefits Service may revise the award of Housing Payment or decide to end the award, for example where the applicant has misrepresented or failed to disclose a material fact, or where they no longer need financial assistance towards their housing costs

15.2 The decision will be notified to the applicant within 14 days, or as soon as reasonably practical.

#### **16. Overpayments**

16.1 The Council will make every effort to minimise any overpayment of Housing Payments. Where a Housing Payment is overpaid, officers will consider whether it is appropriate to recover in full, or in part, or not at all. The

Council will seek to recover any Housing Payment which has been overpaid as a result of misrepresentation or failure to disclose a material fact, fraudulently or otherwise.

- 16.2 Overpaid Housing Payments will be recovered from the applicant or payee. This is normally done by sending an invoice. Under no circumstances will recovery be made from Housing Benefit payments due to the applicant.
- 16.3 The Council does have discretion not to recover an overpayment of Housing Payment.
- 16.4 The Benefits Service will notify the applicant of a decision to recover an overpayment of Housing Payment, along with details on how to request the offer of a review of the decision.

## **17. Fraud**

- 17.1 The Council is committed to protect public funds and ensure funds are awarded to the people who are rightfully eligible to them.
- 17.2 An applicant who tries to fraudulently claim a Housing Payment by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under The Fraud Act 2006.
- 17.3 Where the Council suspects that such an offence may have been committed, this matter will be investigated as appropriate and may lead to criminal proceedings being instigated.

## **18. Working with partners**

- 18.1 The Council will actively work with partners, both internally and externally, including the Council's Housing and Homelessness Teams, Social Services, Citizens Advice, voluntary organisations, and Housing Associations to receive referrals, support with Housing Payment applications, and to target support to those that need it. The Council will also work to refer and signpost applicants to resilience services.

## **19. Publicity**

- 19.1 The Council will publicise the scheme and proactively work with residents to identify and assist with applications, in particular vulnerable applicants. Information will be included in decision notices, on the council's website and when speaking to residents, for example whilst on the phone or at a hub.

## **20. Reporting**

20.1 The Council is required to submit returns to the Department of Work and Pensions by specified dates with specified management information, including on expenditure.

## **21. Delegation**

21.1 The Service Manager, Revenues, Benefits and Customer Services will be authorised to make changes to this policy in line with updates in guidance as issued by the Department for Work and pensions

## **22. Policy Review**

22.1 This policy will be reviewed every 3 years.

## **23. Complaints**

23.1 The Council's 'Complaints Procedure' (available on the Councils website) will be applied in the event of any complaint received about the Council's administration of this scheme.