Crisis and Resilience Fund

Housing Payments Policy

April 2026

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Contents

Background

Housing Payments (HP) are an element of the Crisis and Resilience Fund (CRF), introduced from April 2026. For the first two years of the scheme, funds are allocated to local authorities administering Housing Benefit (HB) to help those in receipt of Housing Benefit, or the housing costs element of Universal Credit (UCHC), who require further financial assistance to meet their housing costs.

Further guidance on the national Crisis and Resilience Fund scheme can be found https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029. Details of Exeter City Council's scheme are at www.exeter.gov.uk/crf

Awards of Housing Payments will support the outcomes required by the CRF funding, in particular:
Outcome 1: Provision of effective crisis support and
Outcome 2: Improving individuals' financial resilience.

Rules set out by The Department for Work and Pensions (DWP) for the Housing Payments closely replicate the Discretionary Housing Payment (DHP) scheme which they replace. Where references to Discretionary Housing Payments or DHP still appear in documents or online after 1 April 2026, these should be taken to be a reference to the new scheme of Housing Payments under CRF.

The Department for Work and Pensions (DWP) have identified an amount that will be allocated to Exeter City Council each year for granting Housing Payments. HPs play an important role in helping tenants retain their tenancies, prevent homelessness, and enable tenants to move to more affordable accommodation. The payments can cover all or part of a shortfall in a tenant's rent, or cover rent in advance, deposits, and other costs that a tenant may incur to secure a new affordable tenancy.

Due to the limited nature of the fund, HPs will normally only be awarded to provide one-off or short-term help and not on an ongoing basis. This will allow applicants time to access resilience services and achieve a long-term sustainable situation. Supporting people in the short term to help them to improve their resilience and reduce their risk of needing crisis support is a key aim of the HP policy.

Housing Payments are discretionary and there is no statutory right to a payment. They are not payments of Housing Benefit or Universal Credit, although payment may be made alongside Housing Benefit payments. The fund is cash limited and other sources of support may be offered.

Purpose of the Policy

The purpose of this policy is to specify how ECC Benefits and Welfare team will operate the scheme and to indicate some of the factors that will be considered when deciding if a HP award can be made.

- Each case will be treated strictly on its merits.
- All applicants will be treated equally and fairly when the scheme is administered.

Statement of objectives

The delivery of Housing Payments will seek to support the principles of the Crisis and Resilience Fund:

- *"person-centred to ensure that people's preferences, needs and values stay central to professional decisions, providing support that is respectful to them*
- *needs-based to recognise the varied circumstances that individuals may experience, seeking to meet the underlying needs, not just the crisis symptoms*
- *holistic to provide integrated support that helps the individual and their households, with Authorities considering the wide range of services and actions they have access to*
- *encompass a no wrong door approach to connect individuals to the right service and support through warm referrals, regardless of their initial point of contact*
- *trauma informed: Authorities should adopt a Trauma Informed Approach when working with people and families in crisis, considering the six principles of trauma-informed practice"*

Housing Payments should prevent the occurrence or escalation of a housing or financial crisis and contribute to increased financial resilience for those supported.

Housing Payments will link closely to other strands of the Crisis and Resilience Fund, enabling access to services which may reduce the need for further help in future.

When administering HP, the Council will take a broad view considering: the whole circumstances of an applicant; all the options available to them; how the Council can use HP to help the applicant overcome any barriers; and where necessary refer applicants to appropriate employment, welfare, budgeting and housing advice. Where it is apparent that an applicant is not claiming another state benefit they may be entitled to, they will be advised to make a claim to maximise their income.

Eligibility

To receive a Housing Payment, the applicant must be entitled to either Housing Benefit or Universal Credit Housing Costs. This can include where payment of the qualifying benefit has not yet been received.

The applicant must appear to the decision maker to need extra help with housing costs. Housing costs can include shortfalls in rent or eligible service charges as well as one off costs associated with moving to a new address such as rent deposits or payments in advance.

Claiming a Housing Payment

Housing Payments can be requested from the Benefits and Welfare team through any channel (telephone, face to face, email, in writing etc.) by the applicant or anyone acting on their behalf (family member, landlord, support worker etc.)

Following the initial request an application form may be used to gather full details, unless the claim can be determined without a form. The applicant will be required to return the form to the Benefits and Welfare team within one month of its issue with any relevant supporting evidence.

The Benefits and Welfare team may request evidence in support of an application and may need to verify any information or evidence provided as part of or in support of an application.

Awarding a Housing Payment

The Benefits and Welfare team will retain full discretion when deciding whether to make an award, the amount and duration of any award. Decisions will be made in compliance with the relevant guidance, legislation and case law. When considering applications, regard will be had to this policy, guidance and good practice from the DWP.

Guidance on the Housing Payments scheme is published by DWP on gov.uk and can be found at this link in the online version of this document.

When making their decision the Benefits and Welfare team will consider:

- the shortfall between Housing Benefit / Universal Credit and the rent liability
- the steps taken by the applicant to reduce their rent liability

- the medical circumstances (including ill health and disabilities) of the applicant, their partner and any dependants and any other occupants of the applicant's home
- the income and expenditure of the applicant, their partner and any dependants or other occupants of the applicant's home
- any savings or capital held by the applicant or their family
- the level of indebtedness of the applicant and their family
- the exceptional nature of the applicant and their family's circumstances
- the length of time they have lived in the property
- the possible impact on the Council and other public authorities of not making such an award, e.g. the pressure on priority homeless accommodation
- previous awards and any conditions placed on the award or advice given
- any other circumstances and information that the officer considers relevant in a particular case

The decision maker may consider it appropriate to meet with the applicant to help achieve full understanding of their circumstances. This could be at the applicant's home or council offices by agreement. Applicants may be asked to provide details of their income and outgoings to assess the extent of their financial hardship.

An award of HP does not guarantee that a further award will be made at a later date even if the applicant's circumstances have not changed. The HP awarded may be less than the difference between the rent liability and the amount of Housing Benefit / Universal Credit paid.

Period of award

Awards may be made as a one-off lump sum or as an ongoing weekly amount. The Benefits and Welfare team will decide the length of time for which a HP will be awarded based on the evidence supplied and the facts known.

Where a weekly award is granted, payment will normally be aligned with Housing Benefit payment cycles and start from the Monday after the claim is received. The maximum length of award will usually be to the end of the tenancy or a period not exceeding 12 months.

The Benefits and Welfare team will consider any reasonable request for starting an award from an earlier date. Awards will normally be limited to starting in the current financial year.

Method of payment

The Benefits and Welfare team will decide the most appropriate person to pay based upon the circumstances of each case. This could include paying:

- the applicant or their partner
- an appointee
- their landlord (or an agent of the landlord) or
- any third party to whom it might be most appropriate to make payment.

The Benefits and Welfare team will pay an award of HP by the most appropriate means available in each case.

This could include payment:

- to a bank account
- by crediting the applicant's rent account;

Payment frequency will normally be in line with payment of Housing Benefit.

Notification of a decision

The Benefits and Welfare team will inform the applicant in writing of the outcome of their application as soon as is reasonably practical. This decision may be notified by email if included in the application. Where the application is unsuccessful, the decision maker will set out the reasons why this decision was made and explain the right of review. Where the application is successful, the decision maker will advise:

- the amount of HP awarded as a one-off award or
- the weekly amount and period of award
- how, when and to whom the award will be paid
- the requirement to report a change in circumstances

Unsuccessful applications

If a claim for Housing Payments does not meet the conditions for an award, the application will also be considered for the crisis support element of CRF. No separate application will be required for this, although officers may ask for further information.

The applicant may also be directed to Resilience Services, whether part of CRF or not, to receive support intended to increase the applicant's financial resilience and reduce their chances of needing crisis support in future.

Changes of circumstances

A person receiving Housing Payments must tell the Benefits and Welfare team about any changes which could reasonably be expected to affect their entitlement to an award. Decisions may be reviewed where it appears necessary to the Benefits and Welfare team. Awards of HP, including periods already paid, may be revised where the applicant's circumstances have materially changed or are found to not be as they were presented in the application.

The right to seek a review

Housing Payments are not payments of Housing Benefit or Universal Credit and are therefore not subject to the statutory appeals process.

The Benefits and Welfare team will operate the following principles when dealing with a review request following a refusal to award HP, a decision to award a reduced amount of HP, a decision not to backdate an HP award or a decision that there has been an overpayment of HP.

- An applicant (or their appointee or agent) who disagrees with the HP decision may request a review. This request should be made in writing, including by email, to the Benefits and Welfare team within one calendar month of the written decision about the HP.
- A different officer within the Benefits and Welfare team will review the case. The officer will review all the evidence held, seeking further information if needed and will make a decision within 14 days of the request or as soon as practicable thereafter.
- The outcome of the review will be notified to the applicant in writing, setting out the reasons for their decision.
- The decision made by the reviewing officer will be final.
- In exceptional circumstances only, any of the above time periods for review may be extended by the officer. In deciding to extend, they will take into account any delay in seeking independent advice that was outside the control of the applicant.

Overpayments

The Benefits and Welfare team will normally seek to recover any overpaid HP if the applicant has misrepresented or failed to disclose a material fact in their application or an error was made at the point of making the decision.

An invoice will be issued to the applicant or the person to whom the award was paid. The decision letter that notifies a decision that there is an overpayment will also set out the right of review. Consideration of the reasonableness of recovery action in a particular case will be in line with the Council's overpayment policy.

Vulnerability and equalities

The Benefits and Welfare team will have regard to the Public Sector Equality Duty (PSED) when considering claims for HP. It is recognised that HP has a pivotal role to play in mitigating the harshest effects of welfare reforms on the most vulnerable households, particularly on individuals with protected characteristics.

Being a flexible and discretionary fund, HP can make finer distinctions than can be achieved through legislation governing statutory entitlements. By identifying those who suffer relative disadvantage because of their protected characteristics, HP awards should aim to minimise or remove that disadvantage.

Examples of where HP can be used to further the aims of the PSED:

- Age – Where young individuals cannot reasonably occupy shared accommodation, HP can be used to top up rent on self-contained property.
- Disability – Where household members are unable to share rooms due to disability but do not meet the threshold in the Housing Benefit regulations for an extra bedroom, HP can cover the Social Sector Size Restriction.
- Pregnancy and maternity – Where applicants are expecting a child which will alter their bedroom requirement, HP can cover the shortfall in advance of the birth allowing the applicant to move and settle before the baby arrives.
- Other protected characteristics (gender reassignment, race, religion or belief, sex and sexual orientation) – In any case where a customer's accommodation is unsuitable due to their protected characteristic, for example harassment from neighbours, HP can be used to help applicants move to more suitable

accommodation. It can also be used to support applicants in more expensive accommodation that is particularly suitable to needs arising from their protected characteristic.

Performance and Risk Management

This policy will be regularly reviewed and monitored to ensure that is effective and fit for purpose. The highest risk to the scheme will be the potential to overspend the fund. Expenditure will be reviewed on a monthly basis and reported through the appropriate channels.

Publicity

The Benefits and Welfare team will publicise the scheme and will work with all interested parties to achieve this. A copy of this policy statement will be made available for inspection and will be posted on Exeter City Council's website.

Fraud

The Benefits and Welfare team is committed to the fight against fraud in all its forms. 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 Social Security Administration Act 1992 or the Theft Acts 1968 and 1978. Where the Benefits and Welfare team suspects that such a fraud may have occurred, the matter will be investigated as appropriate and this may lead to criminal proceedings being instigated.