

CRISIS & RESILIENCE SCHEME

(HOUSING PAYMENT) POLICY

FUNDED BY THE CRISIS & RESILIENCE FUND

2026 / 2027

Version Control

Date	Officer	Created
12/02/2026	Andrea Thorne	Created
12/03/2026	Andrew Kupusarevic	Amended

1. Introduction

Discretionary Housing Payments (DHP) will come to an end in England on 31 March 2026. From 1 April 2026, DHPs will be replaced by the Housing Payment strand of the Crisis & Resilience Fund and will be known as **Housing Payment**.

Housing Payments are not payments of benefit and are outside of the Housing Benefit and Universal Credit Regulations. We operate our scheme within Crisis & Resilience Scheme guidance issued by Department for Works and Pensions (DWP) for best practice.

The Housing Payment provides financial support towards housing costs and is paid by an Authority when they are satisfied that an applicant requires further financial assistance with housing costs. These payments can be made to claimants who are in receipt of or qualify for:

- HB, or
- UC with housing costs towards rental liability. This includes Shared Ownership properties which carry a rental liability.

Housing Payments can provide additional financial support for claimants of Housing Benefit (HB) or Housing Costs Element of Universal Credit (UC) to meet their housing costs, who are considered by the Council to be in severe financial hardship or have exceptional circumstances.

2. Statement of Objectives

The Council recognises that it must be able to respond flexibly to the needs of tenants within the borough if it wants to support strong and sustainable local communities.

Housing Payments will be used to help mitigate the escalation of needs that arise from unforeseen or exceptional circumstances that threaten tenants' abilities to remain in their homes, or secure suitable housing.

In general payments of Housing Payments are to assist with a short-term fix, while longer term solutions are sought.

3. Eligibility Criteria

Housing Payment funding may be used for:

- Rental deposits and rent in advance
- Costs associated with securing housing or downsizing (such as removal expenses)
- Shortfalls between housing support and actual rent, including those caused by:
 - the benefit cap
 - removal of spare room subsidy (RSRS)
 - local housing allowance (LA)

Housing Payments cannot be used to cover:

Ineligible Service Charges as specified in Schedule 1 of the Housing Benefit Regulations 2006 or Schedule 1 to the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 or, for UC, a service charge not listed in Schedule 1 paragraph 7 of the Universal Credit Regulations 2013

- Increases in rent due to outstanding rent arrears as set out in Regulation 11 (3) of the Housing Benefits Regulations 2006 and Regulation 11 (2) of the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006.
- Sanctions and reductions in benefit as specified under regulations 100 to 114 of the Universal Credit Regulations 2013 or due to a breach of a community service order.
- Shortfall caused by HB or UC overpayment recovery
- Benefit suspensions where there is a doubt about entitlement or because a claimant has failed to supply information pertinent to their claim as specified in section 21, 22 or 24 of the Social Security Act 1998 or section 68 of, and paragraphs 13 and 14 of Schedule 7 to, the Child Support, Pensions and Social Security Act 2000

When the Housing Payment is being considered for rent costs, it should not exceed the weekly HB or UC Housing element.

4. Policy

Housing Payments

Housing Payments are intended to provide short-term financial assistance in exceptional circumstances, where there is a shortfall between statutory benefits and rent. The scheme was extended to particularly help with financial difficulties as a result of welfare reform, although in general awards are still for a fixed period and are intended to be short-term.

The delivery of the CRF Housing Payment scheme is purely at the Council's discretion. The scheme set out in the following paper shall be known as the Housing Payment Policy.

Financial criteria and checks for entitlement are carried out in accordance with guidance and DWP best practice guide.

5. Applying for a Housing Payment

Applications must be made on the appropriate application form available on our website www.wokingham.gov.uk

If you are unable to complete the form online, contact 0118 974 6000 - press 3 for Benefits for assistance

Evidence may be required to assist with the decision making of the application.

All outcomes will be notified in writing.

6. Awarding Housing Payment

This is a discretionary scheme, and decisions will be made on a case-by-case basis. Before making a decision on any application we receive, we will consider factors such as:

- What makes your circumstances different, exceptional or critical.
- Whether a payment will provide real help to your situation.
- How long you need the help for and whether there are other ways to help your financial situation.

If you are not eligible for a Housing Payment we may refer you to make an application for a Crisis Payment or Resilience Support under the Crisis & Resilience Scheme.

How much you will receive

If awarded due to a shortfall, awards cannot exceed the rent charged but could be up to 100% of any shortfall of benefit compared to the full eligible rent,

If awarded in connection with a claim of Universal Credit, Housing Payments can, in general, be up to the level of the claimants housing element of UC,

If awarded due to a shortfall caused by a non-dependant deduction, the income of the non-dependant (this could be an adult member of the household including grown up children) will first be considered, along with the reason why they are not making or are unable to make a financial contribution to the household costs,

In addition, no payment will exceed the difference between the assessed weekly income and assessed weekly essential expenditure, unless it is a lump sum payment for removal costs/rent deposit/rent in advance where affordability is looked at, or an additional sum towards rent, providing award does not exceed the rent charged but could be up to 100% of any shortfall of benefit compared to the full eligible rent and would assist in resolving a short-term issue,

Different types of claims may demand different support levels and length of award,

The Council may decide, where appropriate, to start to apply a taper to reduce the amount of Housing Payment received, where a customer could reasonably be expected to address the issues surrounding the need for claiming,

Repeat claims previously refused within the last 6 months for the same situation will not normally be considered unless there is a change in circumstances,

Any award is seen ideally as being a one-off form of temporary assistance with the aim being to allow claimants time to assess and change their circumstances and to be able to financially support themselves going forward.

Payments of Housing Payment

Any award will be paid either with current housing benefit using the current methods of payment, direct to the landlord or in the most appropriate way for assistance with moving costs.

Housing Payments for Universal Credit recipients will be paid in the most appropriate manner deemed by the authority and in accordance with DWP guidance.

7. Notification

The Council will notify the claimant of the outcome in writing including the amounts and length of time of award.

It will also include details of how to appeal a decision.

8. Right to Appeal

Housing Payments are not subject to any formal statutory appeals process.

The Council has formulated an internal reconsideration process for those who are not satisfied with the decision made.

If the claimant is dis-satisfied they can request a reconsideration within 1 calendar month of the decision being made, where it will be reviewed by a Senior officer who will be different from the officer who made the original decision.

The officer will look at the case and make a decision whether to change the outcome or leave the original decision in place.

The claimant will be notified of this decision in writing within 10 working days of all relevant information being received.

This is the only and final process open to the claimant. However, claimants do have the option to use the Judicial Review process to review the manner in which the Council has determined to exercise a discretionary function.

9. Overpayments

If the Council becomes aware that the information contained in an application for a Housing Payment award was incorrect or that relevant information was not declared, either intentionally or otherwise, the Council may seek to recover the value of any Housing Payment made as a result of that application.

10. Fraud

The Council is committed to the fight against fraud in all its forms. Any applicant who tries to fraudulently claim a Housing Payment might have committed an offence under the Fraud Act 2006.

If the Council suspects that fraud may have occurred, the matter will be investigated as appropriate, and this could lead to criminal proceedings.

11. Publicity

In addition to details being contained on the Council's website, the scheme is advertised directly to benefit claimants, via social media or any other Council publication.

12. Monitoring

The Assessment Team will monitor the amount and types of payment made. This monitoring information will be available for management and Members at any time, and any other relevant persons or organisations with whom data can be shared within appropriate legislation and guidance.

In addition, the Department for Works and Pensions carry out monitoring on the amount of payments made to each funding stream: general Housing Payment, Local Housing Allowance changes, Benefit Cap and Under Occupancy.

13. Funding

The Housing Payment allocation within the Crisis & Resilience fund for 2026/2027 is set at £145,121.00.