



Braintree District Council Policy 2026/2027

Crisis Resilience Fund 2026

Housing Payment

DHPs came to an end in England on 31 March 2026. From 1 April 2026, DHPs are replaced by the Housing Payment strand of the CRF. Authorities must name their schemes as 'Housing Payment'. The Housing Payment will closely replicate existing DHP guidelines and will adopt a phased transition over the 3-year funding period.

This phased transition means, in Years 1 and 2, the current Authority recipient of DHPs (Unitary Authorities or District Councils) will continue to receive an allocation to be spent on Housing Payments. From Year 3 onwards, Unitary Authorities (and County Councils that continue to operate in the FYE March 2029) will receive allocations for Housing Payments. See Annex E for a breakdown of how much Authorities are expected to spend on Housing Payments in the FYE March 2029.

During Years 1 and 2 of the Fund, Authorities are expected to plan for funding changes outlined in paragraph 48 (where applicable). Authorities should also consider whether to align Crisis and Housing Payment administration to streamline delivery.

Eligibility

50. 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 entitled to either:

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

Entitlement refers to individuals who are in receipt of, or qualify for, one of the benefits outlined in paragraph 50 but have not yet received payment.

Where an individual cannot access a Housing Payment, either because they are not eligible (in other words, not entitled to a qualifying benefit or owner-occupiers) or the Housing Payment allocation has been exhausted, they may be able to access further financial assistance through the Authority's Crisis Payment scheme, if they are deemed eligible.

'Housing costs' are not defined, allowing an Authority broad discretion for interpretation. In general, 'housing costs' refer to rental liability, as well as:

- rent in advance
- rental deposits
- other lump sum costs associated with a housing need, such as removal costs

The phrase 'further financial assistance' is also not defined. An Authority may interpret the phrase however they wish, taking into consideration the applicant's financial circumstances and any other relevant factors.

Application process

It is for Authorities to determine how to receive applications for Housing Payments. Application processes should be advertised and easy to access so individuals can receive support timeously.

Authorities have the discretion to, where appropriate, use existing DHP application routes when considering claims from applicants. This is to ensure that access to support is ongoing, allowing for a smooth transition to full integration. It is expected that Authorities update all materials relating to DHPs to the CRF Housing Payment as soon as feasibly possible.

Funding

. Authorities can top-up their Housing Payment allocation using their own funding. There is no limit applied to this amount

Housing Payment funding may be used for:

- rental deposits and rent in advance
- costs associated with securing housing or downsizing (such as removal expenses or tenancy setup)
- Shortfalls between housing support and actual rent, including those caused by:
 - the [benefit cap](#)
 - [Removal of the Spare Room Subsidy](#) (RSRS)
 - [Local Housing Allowance](#) (LHA)

Housing Payments may be made where the requirement for financial assistance does not arise from:

- 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 Benefit Regulations 2006](#) and [Regulation 11\(2\) of the Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations 2006](#)
- Occupation of a dwelling where the legal ownership by the landlord cannot be verified.
- Occupation of a dwelling which is not registered for Council Tax with HMRC Valuation Office Agency.
- 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 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. Authorities should consider the Court of Appeal's decision in *R v. LB Lambeth, ex parte Gargett* (see Annex B).

Method of payment

The Housing Payment may be delivered through HB payment systems and may also be paid alongside HB payments. There must be a clear audit trail that allows the Authority to differentiate between HB and the Housing Payment award.

If the Housing Payment is paid with HB, notifications to the claimant must clearly show the amount of HB and the amount of the Housing Payment.

For UC claimants, Authorities' payments may align with UC schedules.

Payments may be made to third parties (such as agents, appointees and landlords) where appropriate, with fraud risk considered.

In the case of a person who is entitled to a rent rebate, the Housing Payment can be credited to the rent account.

Payment duration and backdating

Housing Payments can only be made on or after 1 April 2026. Any award made prior to this should be considered as a DHP. Authorities have discretion to accept previous DHP claim forms as claims for Housing Payments in the transition period to reduce the potential for any additional burden to the claimant.

Unlike Crisis Payments, the Housing Payment may be paid in multiple instalments. The duration of the Housing Payment is determined by the Authority. The award period and any end date should be clearly communicated to the applicant for ongoing awards. For one-off costs (such as, deposit or rent in advance), specifying a

period is not required. Authorities have the discretion to backdate the Housing Payment. When deciding whether to backdate, each application should be considered on its own merits. The Housing Payment can only be considered for a period where the linked HB or relevant award of UC is payable.

Awarding a Housing Payment in UC

When processing an application from a UC claimant, consideration should be given to:

- total monthly household income including the whole value of the UC award, less
- total monthly household expenditure (which the Authority deem reasonable), equals
- shortfall in income to consider for a Housing Payment award

Awarding a Housing Payment to claimants that have two homes

A Housing Payment can be awarded in respect of two homes when someone is treated as temporarily absent from their main home. This includes those who have fled their main home because they are a victim of domestic abuse. Further information can be found in the [Housing Benefit Regulations 2006 \(S.I. 2006/213\)](#) or [Universal Credit Regulations 2013 \(S.I. 2013/376\)](#) for the time restrictions on these provisions.

In such cases of temporary absence, if the claimant is treated as liable for rent on both properties and, in both cases, there is a shortfall, it is possible to award a Housing Payment in respect of both properties subject to the weekly or monthly limit on each property.

Change of circumstances

Applicants must notify the Authority of any changes which may be relevant to the Housing Payment application or award. Authorities should inform Housing Payment recipients of what changes to report and how to do so. There is no statutory timescale, but prompt notification is encouraged.

Working with other Authorities

It may be helpful for Authorities to consider working with neighbouring Authorities if claimants could be more likely to find accommodation in another area.

The Authority that the claimant is leaving is responsible for providing the Housing Payment.

In the event of a claimant moving from one Authority to another, it is advised that discussions should take place between the Authorities and other departments regarding the possible increase in demand of services, for example school places, social services support or need to access the CRF Crisis Payment or Resilience Services.

In all Housing Payment cases, frontline staff should explore and address underlying needs and, where appropriate, offer warm referrals to Resilience Services. This approach fosters an environment that builds long-term financial resilience.

Authorities should be aware and trained to recognise when a claimant approaching for Housing Payment is legally homeless or threatened with homelessness which may trigger duties the Authority must undertake separately to this Fund.

Application-based support

Every Authority must operate a Crisis Payment and Housing Payment scheme that accepts applications continuously throughout the year.

Authorities have the discretion to administer their Crisis Payments and Housing Payments themselves or to deliver through delegated delivery partners including another Authority tier (where applicable) or through a third-party organisation.

An Authority that opts to delegate delivery of Crisis Payments remains accountable for their scheme. In these cases, the lead Authority (in other words, the Unitary Authority or County Council in receipt of the CRF funding) must be satisfied that their scheme is delivered in alignment with the CRF Guidance.

Authorities must provide a minimum of two application routes for Crisis Payments and Housing Payments, such as an online application, telephone application and face-to-face application, ensuring inclusions to those digitally excluded and with barriers to travel. Application processes should be well advertised and easy to access so that individuals can gain support quickly and easily.

For Housing Payments, Authorities have the discretion to, where appropriate, use existing DHP application routes when considering claims from applicants. This could also include reusing existing policies and procedures, including decision notifications and correspondence, to ensure support is ongoing, allowing for a smooth transition.

Applications for Crisis Payments and Housing Payments should be accepted from someone acting on behalf of the applicant such as [an appointee](#), including a friend or relative, or a voluntary and community sector organisation. Appropriate checks should be undertaken in these circumstances. In case of an application or referral from a voluntary and community sector organisation, Authorities should consider what assessment has already taken place, so individuals do not have to repeatedly disclose sensitive details.

Application methods must be accessible to all (see section on Accessibility, paragraphs 157 to 162 for further information). Authorities should avoid 'first come, first serve' models, which can disadvantage those with additional support needs. Authorities should aim to allocate their budgets to enable their Crisis Payment scheme to be open to applications for the full duration of each year, throughout the Fund period.

Authorities or their delegated delivery partners are advised to communicate expected processing times to applicants. Transparent communication helps manage applicants' expectations and prevent undue stress throughout the application process. Authorities should aim to deliver Crisis Payments as soon as feasible. For payments of urgent needs, Authorities should aim to deliver this 48 hours of a completed application, including the provision of any additional information or evidence that may be required for a complete application. This 48-hour target does

not apply to payments in-kind or Housing Payments, however we encourage Authorities to provide payment as soon as feasible. Authorities should consider procedures for supporting individuals who need support outside of working hours. This could include specific out-of-hours services or clear signposting to services that are running.

Application forms should include information required to facilitate the CRF Reporting Requirements, as detailed in the CRF Reporting Requirements (see section Reporting and management information (MI), paragraph 177 to 184). This creates consistency between Authorities and enables data collection for The Fund.

Targeting support

It is expected that Crisis Payments and Housing Payments will mostly be delivered through application-based schemes. However, Authorities are encouraged to implement new, creative methods to deliver CRF outcomes which may fall outside of application-based support.

Authorities may choose to proactively target vulnerable individuals or communities to directly provide Crisis Payments and Housing Payments or to make them aware of crisis support and Resilience Services available. Support could be targeted to the most vulnerable or poorest groups. Targeted support may also be appropriate for harder to reach groups who are unlikely to come forward for application-based support. In these cases, Authorities should still ensure they are taking a needs-based and person-centred approach to ensure support is being targeted to those in genuine need.

The Authority should use the wide range of data and information sources at their disposal, including through engagement with relevant voluntary and community sector organisations, to identify and provide support to a broad range of low-income and vulnerable households to prevent escalation of problems. DWP provides the data and information set out in paragraphs 185 to 188 to Authorities to support them to identify those in need in their area. Authorities should also use other sources of information to identify vulnerable households, including by taking advice or application referrals from professionals who come into contact with vulnerable households such as social workers, keyworkers delivering early help and family support, health visitors and housing support officers.

Wraparound support and referral pathways

Authorities are expected to use Crisis Payments and Housing Payments as a gateway to wider support. Voluntary, person-centred referrals to Resilience Services are key to the CRF outcomes by connecting Crisis Payments and Housing Payments to the local support landscape. This may include provisions from the Authority, central government or voluntary and community sector organisations. This fosters an environment that builds financial resilience and reduces crisis need. Authorities are expected to use the CRF's Community Coordination strand to support their development of referral pathways (see paragraphs 111 to 117).

To effectively assess and address any underlying need, a person-centred and needs-based approach is to be adopted (see paragraph 18). Where underlying need is identified, applicants should be offered a warm referral to appropriate Resilience Services, where agreed by the applicant (see paragraphs 94 to 109).

Authorities should consider support with specialist provisions where it is required to support an individual's access to appropriate Resilience Services. This could include supporting an individual with a learning disability to access specialist advice.

The applicant does not need to be awarded a Crisis Payment or Housing Payment to receive a referral. Authorities should apply the principles of a Trauma Informed Approach when addressing both immediate and underlying needs, aiming to minimise the need for individuals to repeat their experiences (see paragraph 9 for further information).

Authorities should consider the timing of referrals to Resilience Services. Immediate referral may be suitable for some applicants, while others might prefer a referral at a later date. If an applicant is unable or chooses not to accept a referral when applying for a Crisis Payment or Housing Payment, Authorities should consider implementing mechanisms that enable delayed warm referrals based on the applicant's preference.

Referral pathways should exist between Crisis/Housing Payments and Resilience Services. This supports a 'no wrong door' approach that enables applicants to receive the appropriate support, no matter where their initial point of contact is with the Authority or relevant support service. This means that Resilience Services should be also able to act as an appointee to support applicants in applying for Crisis Payments or Housing Payments where appropriate.