



**CRISIS AND RESILIENCE
FUND
HOUSING PAYMENTS
POLICY**

2026/27

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Introduction

Crisis and Resilience Fund Housing Payments are being introduced from 1 April 2026 to allow those local authorities who have responsibility for the administration of Housing Benefit to award limited financial support to residents entitled to Housing Benefit or Universal Credit Housing costs who are in financial hardship relating to housing costs.

Each year the Department for Work and Pensions allocates funding to County Councils for the Crisis and Resilience Fund scheme which consists of four strands. The County Council then distributes funding to Local Authorities who are responsible for the Crisis and Resilience Fund Housing Payment strand to enable awards to be paid.

Housing costs usually means rental liability but can include rent in advance, deposits and other lump sum costs associated with a housing need, such as removal costs.

Whilst the scheme allows the Council to have very broad discretion within the guidance provided by the Department for Work and Pensions, Rushcliffe Borough Council is committed in its administration of the fund to act fairly, reasonably and consistently in accordance with the principles of good decision making.

The main principles of the scheme as administered by Rushcliffe Borough Council are:

- Funding is limited and ring-fenced
- The scheme is discretionary.
- There is no statutory right to a payment.
- Applications will be considered individually on their own merits.
- The level of payment will be decided by the Council, fairly, reasonably and consistently.
- There is no statutory right of appeal although the Council operates a review process.
- The Crisis and Resilience Fund Housing Payment scheme in most cases should be seen as a short-term emergency fund.
- The Council has the right to suspend, amend or cancel Crisis and Resilience Fund Housing Payment's as appropriate.

Who can claim?

Claims can be considered if a resident in the Rushcliffe Borough Council area is entitled to:

- Housing Benefit (HB) or Universal Credit (UC) with Housing Costs towards rental liability, and
- they have a liability to pay rent, and
- they require further financial assistance with housing costs.

Applicants receiving a Council Tax Reduction Discount only are not eligible to receive a Crisis and Resilience Fund Housing Payment.

Rushcliffe Borough Council will endeavour to signpost residents who make an application to other means of help provided by Nottinghamshire County Council by way of the Crisis and Resilience Fund. Particular attention will be given to those strands of help that may build resilience for residents going forward.

Making a Claim

In most cases, the resident who claims a Crisis and Resilience Fund Housing Payment will be the person entitled to HB or UC Housing costs.

The Council may also accept claims from appointees or another person acting on the residents' behalf such as a relative or social worker. The applicant should countersign the claim whenever this is reasonably possible.

The claim must be made to Rushcliffe Borough Council by means of a Crisis and Resilience Fund Housing Payment online / paper form or by contacting staff within the Customer Services or Benefits Teams who will assist with an application. It must contain sufficient evidence and information to enable the Council to obtain a balanced view of the residents' circumstances.

Advance Claims

A Crisis and Resilience Fund Housing Payment can only be considered for a period where entitlement to HB or UC Housing costs towards rental liability exists. Advance claims can be considered where changes in the level of HB/UC are anticipated.

What types of financial support can Crisis and Resilience Fund Housing Payments cover?

Crisis and Resilience Fund 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)

Crisis and Resilience Fund Housing Payments will also be considered in cases for rent deposits and rent in advance for a property that the claimant is yet to move into if they are already entitled to HB or UC at their present home. When awarding a Crisis and Resilience Fund Housing Payment for a rent deposit or rent in advance, the Council may ensure that:

- The property is affordable for the tenant; **and**
- The tenant has a valid reason to move; **and**
- The deposit or rent in advance is reasonable.

In the main, these awards will be restricted to assisting moves into private rented accommodation. Where applications are received to assist with moves to social housing properties, the award will be limited to one-weeks rent in advance and only when the claimant is not able to afford to pay this out of their own finances.

Crisis and Resilience Fund Housing Payments may not be made where the requirement for financial assistance arises as a result of:

- Ineligible Service Charges
- Increases in rent due to outstanding rent arrears
- Sanctions and reductions in benefits
- 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

This list is not exhaustive, and the Council will consider all the individual circumstances of each applicant, including any special circumstances that may apply, to ensure that the funds are targeted to prevent homelessness and hardship.

Authorised Decision Makers

The following post holders are authorised, by this policy, to make and review decisions in respect of Crisis and Resilience Fund Housing Payments

- Benefits Manager
- Benefits Team Leader

The level of Crisis and Resilience Fund Housing Payment

Where the Crisis and Resilience Fund Housing Payment is awarded to meet an ongoing shortfall, the level of the award must not exceed the amount of the eligible rent.

A weekly miscellaneous expenditure allowance equivalent to the respective earnings disregard for the claimant's circumstances, i.e. £5 for single claimants, £10 for couples, £20 if they receive a disabled or carers premium, the support component of ESA, or the Limited Capability for Work within their Universal Credit and £25 for a lone parent will be included in addition to the claimant's declared expenditure

Start of Awards

The start date of the Crisis and Resilience Fund Housing Payment will normally be from the Monday after the application has been received by the Council but this may be earlier if a linked claim to HB/UC has been made, in which case the Crisis and Resilience Fund Housing Payment award would be matched to the start of the HB/UC award.

Length of award

The Council will decide the duration of all Crisis and Resilience Fund Housing Payment awards and in any case the standard maximum period for which an award can be made under this policy is 52 weeks although the Council reserves the right to make longer awards in exceptional cases (subject to funding).

Crisis and Resilience Fund Housing Payment awards in most cases should be seen as a short-term emergency solution. Applicants must consider this and seek advice regarding their housing needs and ways to manage financially in the long term.

Residents will be advised of the temporary nature of the award upon application and signposted wherever possible to sources of further assistance.

Backdating

A Crisis and Resilience Fund Housing Payment can be backdated if the Council considers that the applicant has a good reason for the delay in making the claim based upon the circumstances of the case. Claims can only be backdated for periods where HB/UC, with housing costs towards rental liability is payable, the Council may use its discretion to backdate claims for any period it considers to be appropriate to the circumstances of the case.

Notification details

Rushcliffe Borough Council will notify the applicant and affected parties of the decision in writing or by email, if appropriate, including details of how the decision was made. The notification will include the details and terms and conditions of the award and the right to request a review.

Method of Payment

Crisis and Resilience Fund Housing Payments are paid to the person receiving the Housing Benefit or UC housing costs payment, landlord or affected person. Applicants and affected parties will be notified of the payment method to be applied when an award is made.

Payment will be by direct credit to a bank account; this will be determined by how the main HB or UC is being paid.

Change in circumstances

Applicants who are awarded Crisis and Resilience Fund Housing Payments are obliged to report to the Council in writing or email any change in circumstance that might affect the amount of Crisis and Resilience Fund Housing Payment they receive.

Examples of these changes include:

- Changes of address (or room), even if temporary
- Changes in their income and expenditure including changes to UC entitlement.
- Changes to their household

Changes arising during the period of an award may lead to the Council changing the level of the remaining payments due under the award or ending the award. The Council may also suspend or end a Crisis and Resilience Fund Housing Payment award where it suspects that the facts that led to the award have been misrepresented to the Council, fraudulently or otherwise or that payments have been made by the Council in error.

Overpayments

The Council will seek recovery of all amounts of overpaid Crisis and Resilience Fund Housing Payment. However, discretion will be used by the Council where the overpayment has been caused by an official error as defined in the Housing Benefit regulations or the Council considers that recovery of the overpayment would cause the resident to suffer serious hardship.

Overpayments of Crisis and Resilience Fund Housing Payment can be recovered from future awards or by invoice; recovery cannot be made from HB or UC.

Disputes and Appeals

There is no statutory right of appeal against Crisis and Resilience Fund Housing Payment decisions made by the Council. However, applicants can request a review of the decision if they feel it is incorrect. Requests for review must be made in writing within one month of the date on the disputed decision notification letter issued to the applicant.

Late requests for reviews will be considered at the Council's discretion, but only where good cause has been shown for the delay.

If a review is requested, the disputed decision will be reviewed by a different officer who made the original decision. When the review has been completed, the officer will contact the applicant to inform them of the outcome.

The applicant has no further right of review against the decision other than the right to seek a Judicial Review of the Council's decision.

Crisis and Resilience Fund Housing Payment Policy and Equalities

In devising the Crisis and Resilience Fund Housing Payment policy the Council recognises its obligations under the Equality Act 2010.

The policy has been designed to ensure that a level of protection and support is available to those applicants most in need.

Whilst 'Exceptional Hardship' is not defined by this policy, it is accepted that changes to the level of support generally will cause financial hardship and any payment made will be at the total discretion of the Council. Exceptional Hardship should be considered as 'hardship beyond that which would normally be suffered'.

Publicity

The Council will make a copy of this policy available for inspection, and it will be published on the Council's website. Information may be available in different languages upon request.

Policy Review

This policy will be reviewed prior to the commencement of each new financial year.

A review may also take place at any time in the event of significant changes in legislation or funding which impact on the policy