



Crisis and Resilience Fund Housing Payment

Policy **2026/27**

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Policy review: Annual

1. Purpose

The purpose of this policy is to specify how Redcar and Cleveland Borough Council (RCBC) will operate its Crisis and Resilience Fund **Housing Payment** (HP) scheme and to provide details of the factors that will be considered when deciding if a HP can be awarded. Each case will be considered on its individual merits and all customers will receive equal and fair treatment throughout the decision making process. RCBC is committed to working with the local voluntary and community sector, social landlords and other partner organisations in administering its HP scheme.

The Council has absolute discretion in deciding whether to award assistance. In certain circumstances the team responsible for administering HPs may make a conditional offer of assistance to applicants, subject to the applicant being referred to a service for help, for example the credit union or Citizens Advice for financial capability training or to welfare benefit advisers for help to resolve any benefit-related issues. If a conditional offer is made, the applicant will be expected to engage with the nominated service before HP assistance is provided.

2. Scheme Objectives

Within an annual budget allocation from government as part of a wider Crisis and Resilience Fund, HPs will be awarded according to qualifying conditions as specified in this policy. All applications will be considered on their individual merits. HPs will provide short term assistance towards Housing Benefit or Universal Credit Housing Costs shortfalls in both Private and Social Sector tenancies.

3. What HPs can cover

The Council will consider paying a HP to assist with a shortfall in rent if a Housing Benefit or Universal Credit Housing Costs award does not meet the full rent liability.

4. What HPs will generally not cover.

- Ineligible service or support charges;
- Council Tax Support shortfalls
- Rent costs if Housing Benefit (HB) or Universal Credit (UC) Housing Costs are not in payment and there is no underlying entitlement to those benefits.
- Rental charges to cover rent arrears where there was no or there is no underlying entitlement to HB or UC (Housing Costs).
- Shortfalls arising out of income reductions due to benefit sanctions and benefit overpayment recovery.
- Rent shortfalls due to non-dependant deductions to HB or UC (Housing Costs).
- Bonds/rent paid in advance
- Moving costs

- UC benefit cap shortfalls on daily living elements of UC

The Council reserves the right to exercise discretion in providing assistance and may assist in certain circumstances that would generally not be covered as it may be appropriate to do so. HP assistance is part of a wider Crisis and Resilience Fund and HP assistance may part of a holistic offer from the fund to assist residents in achieving financial resilience.

5. Claiming a HP

A claim for a HP must be made in writing using the Council's online application facility or by paper HP application form.

The claim will be treated as made from the date that it is received.

The Council may request any (reasonable) evidence in support of a claim. The customer will usually be required to provide the requested information within two weeks.

If a claimant does not provide their requested information within 28 days their claim will be closed and they will need to make a new claim.

Claims may be rejected (as incomplete) if all necessary supporting information is not provided at the point of claim.

Information available from the customer's HB and Council Tax Support records will be used wherever possible in assessing entitlement to HPs.

6. Period and amount of Assistance

The Council will exercise discretion in deciding the length of time for which a HP will be awarded on the basis of the known facts and the information supplied.

The start date of an assistance will normally be the Monday before the claim is received at a designated Council office.

The minimum period for HP assistance will be one week.

Assistance will generally be paid for minimum of 3 months unless there are circumstances where a shorter period is appropriate.

Previously awarded HP assistance will be taken into account and a maximum entitlement period of 2 financial years will generally apply to all applicants to ensure that the assistance does not become a dependency and to allow as many claimants as possible access to the assistance.

The amount of assistance will generally be capped at £50 per week or £60 per week if a claimant is restricted to a shared accommodation rate in their UC or HB entitlement.

HPs will generally not be awarded for any period where a HB or UC does not exist.

7. Awarding a HP

In deciding a HP award, the Council will take into account the full circumstances of each case.

The following matters will be considered:

- The amount of shortfall between HB or UC Housing Costs and the rent liability;
- Whether or not the customer has taken steps to reduce their rental liability. For example, seeking cheaper accommodation;
- Whether the customer knew what their HB or UC Housing Costs level would have been before moving into the property and they have knowingly taken on accommodation that they cannot afford;
- The financial and medical circumstances (including ill health and disabilities) of the customer, their partner and any other members of their household;
- The income and expenditure of the customer, their partner and any other members of their household;
- When considering the customer's income, disregarded income for benefit purposes can be taken into account, for example child maintenance. When considering the customer's expenditure, it will be taken into consideration whether or not the amounts are considered to be above the basic living requirements. Non-essential choice based expenditure will not be taken into account e.g. sky/cable TV costs, expensive mobile phone packages, cigarettes, alcohol, takeaway meals.
- The amount of savings or capital held by the customer or their family;
- The level of personal debt of the customer and their family including whether the customer has tried to renegotiate loans repayments in order to reduce expenditure;
- Whether the customer has sought any debt/financial advice;
- Any special reasons which make it necessary or especially desirable for the customer to occupy the dwelling in respect of which the liability arises e.g. in cases of severe vulnerability or where the customer is a foster carer or their property has been significantly adapted to meet needs due to disability.
- Whether Council Tax Support has been claimed if the claimant is entitled to it. HP applications will not be awarded if a claimant deprives themselves of other assistance that they are entitled to which will contribute and improve their overall financial resilience.

The amount and period of award will be at the absolute discretion of the Council in accordance with this policy. All circumstances will be considered when deciding the level of award.

HP decisions will be notified to the customer in writing (generally by email) where possible.

8. Method of Payment

In most cases HPs will be paid to the HB or UC Housing Costs recipient. However, if requested, payments can be made to:

- A partner of the claimant;
- An appointee;
- Their landlord (or an agent of the landlord); or
- Any third party to whom it might be most appropriate to make payment.

Payment will be by electronic transfer i.e. BACS

Payment frequency will normally be made in line with HB or UC Housing Costs payments.

9. Notification

HP decisions will be notified to the customer in writing (generally by email) within 7 days of their claim being decided. The notification will include the amount and period of award.

10. Changes of Circumstances

Awards of HPs may need to be revised when a customer's circumstances have changed, or may even cease. The customer should inform the Financial Support Team of any changes in circumstances that may affect the HP award.

11. Overpayments

The Council will reserve the right to recover overpayments of HPs.

12. The Right to Seek a Review

HPs are not payments of HB or UC Housing Costs and are therefore, not subject to the statutory appeals procedure. However, a customer (or their appointee) who disagrees with a decision may ask for a review. Such review requests must be made in writing to the Council within one calendar month of the written decision being issued to the customer. Where a partner organisation is supporting a customer, the review request must be written in the presence of the customer and with explicit consent.

The Council will then consider the request and review the decision made to ensure that it was reasonable. The customer (or their appointee) will normally be informed of the review outcome within 20 working days.

This decision will be final and binding and may only be challenged via a judicial review process.

The Council may extend the time periods for a review in exceptional circumstances.

13. Publicity

The Council will make customers aware of its HP scheme by identifying the HP scheme in its HB notification letters. Additionally, there will be a dedicated Housing Payment information on the Crisis and Resilience Fund pages of the Council's website which will include details of how to make an application.

14. Fraud

RCBC is committed to countering fraud in all its forms. A customer who tries to fraudulently claim a HP 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. Where it is alleged, or the authority suspects that such a fraud may have been committed, the matter will be investigated and if fraud is found to have occurred, action will be taken which may include criminal proceedings.

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