

## Appendix B



# Housing Payment Policy (Crisis and Resilience Fund) 2026-2027

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Slough Borough Council – Welfare Services

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## **1. Introduction, Purpose and Scope**

This policy sets out how Slough Borough Council (the Council) administers Housing Payments funded through the Crisis and Resilience Fund (CRF) from 1 April 2026. Housing Payments are discretionary awards intended to help eligible residents with rent costs where Housing Benefit (HB) or the housing cost element of Universal Credit (UC) does not meet their full eligible liability. They are not an entitlement; each application is decided on its merits, within budget and in accordance with this policy.

Housing Payments can be paid as a one-off or as a series of payments to the claimant or, where appropriate, to a third party such as a landlord. This policy replaces the previous Discretionary Housing Payment delivery approach locally and aligns with the national shift to CRF.

## **2. Legal and Policy Framework**

- Discretionary Financial Assistance Regulations 2001 (as amended) underpin local authority discretion to make discretionary housing payments.
- Department for Work and Pensions (DWP) guidance for the Crisis and Resilience Fund (CRF), including Outcome 4 – provision of support with rent costs to replace Discretionary Housing Payments.
- Relevant CRF principles: person-centred, needs-based, holistic support, no-wrong-door access, and trauma-informed practice.

## **3. Budget, Monitoring and Governance**

The Housing Payment fund is cash-limited. Once the annual allocation is fully committed, no further awards can be made for that year. The Council will monitor expenditure and may pause or close applications if funds are exhausted.

For 2026/27 the Housing Payment allocation available to the Council is £501,546. The Council will monitor demand, spend, and outcomes to ensure best use of public funds.

Authority to make operational changes required to ensure effective administration, comply with updated guidance, or respond to budget pressures is delegated to the Council's Section 151 Officer in consultation with the Cabinet Member for Finance, Children and Lifelong Learning.

#### **4. Objectives**

- 1) Prevent homelessness and sustain tenancies.
- 2) Provide short-term help with rent shortfalls while households work towards a sustainable solution.
- 3) Assist households impacted by welfare reforms (e.g., Local Housing Allowance shortfalls, benefit cap, under-occupancy) to transition to affordable housing solutions.
- 4) Support households with disability or significant health needs where remaining in the property is necessary or reasonable (e.g., adapted homes, access to care).
- 5) Support vulnerable young people, including care leavers, and other households with safeguarding concerns.
- 6) Contribute to the CRF's wider outcomes of improving individual financial resilience and strengthening the local support landscape.

#### **5. Principles and Approach (Person-centred, No-Wrong-Door, Trauma-Informed)**

The Council will deliver Housing Payments in line with CRF principles: person-centred, needs-based and holistic support, a no-wrong-door approach to access, and trauma-informed practice. Officers will consider individual circumstances, barriers and vulnerabilities, and will make reasonable adjustments where needed to ensure fair access.

Decision-making will be proportionate, transparent and defensible. Records will clearly explain the reasons for decisions and any conditions attached to awards.

#### **6. Eligibility**

To qualify, the applicant must:

- a) be entitled to HB or the UC housing cost element for the period claimed; and
- b) have an eligible housing cost shortfall or need assistance with a rent deposit/rent in advance to access or sustain accommodation.

The Council will consider evidence of financial hardship (income, expenditure, assets), the appropriateness and affordability of the accommodation, local rental market conditions, and whether the applicant has taken reasonable steps to increase income or reduce housing costs. The Council must be satisfied there is no other reasonable way to meet the shortfall.

## 7. Priority Groups

- Households affected by welfare reforms (Local Housing Allowance shortfalls; benefit cap; under-occupancy reduction).
- Households with disability or long-term health conditions, especially where the home is adapted or proximity to care/support is essential.
- Vulnerable households (e.g., older people, survivors of domestic abuse, care leavers, those with safeguarding risks) at risk of homelessness.
- Households needing a rent deposit/rent in advance to access suitable private rented accommodation where they are considered at risk of homelessness.
- Households in temporary or out-of-borough placements facing transitional difficulties.

## 8. What Housing Payments Can and Cannot Cover

- Shortfalls between HB/UC housing costs and eligible rent/housing cost liability.
- Rent deposits to secure affordable accommodation (subject to verification and reasonableness).
- Shortfalls arising from welfare reforms where steps are being taken to address the underlying cause (e.g., moving into work, downsizing).
- Certain two-homes situations due to temporary absence where a shortfall exists (case-by-case).

### **The scheme will not cover:**

- Any period where the applicant is not entitled to HB or the UC housing cost element.
- Ineligible service charges (e.g., fuel, electricity, water rates) not covered by HB/UC rules.
- Increases in rent due solely to arrears, sanctions, or previous overpayment reductions.
- Long-term support where there is no realistic plan to improve sustainability.
- UC housing costs relating to mortgage interest.
- Arrears created by failing to pass on HB/UC housing payments.
- Non-dependent deductions in HB/UC.
- Rent deposits where mandatory safety certification or other legal checks cannot be verified including HMO licences or Gas safety certificates
- Rent deposits where accommodation identified will be unaffordable for the household, such as due to limits in LHA

- Rent deposits where the household is not considered at risk of homelessness as determined by the Housing Act 1996 and Homelessness Reduction Act 2017.
- Refund of deposits already paid by other means.

## **9. Applications and Evidence**

Applications should be made using the Council's Housing Payment application form (online as default; paper or assisted routes available where reasonable).

Evidence will be required to verify housing liability, HB/UC entitlement, income/expenditure, savings and the reason for the shortfall. The Council cannot assess an application until all requested evidence is received.

Applications will not be assessed until all required evidence has been received. Evidence may include proof of rent liability, Housing Benefit or UC entitlement, bank statements, income and expenditure information, and evidence explaining the cause of the shortfall.

Applications submitted without required information will be treated as incomplete. Where funding becomes exhausted before required information is provided, the application may be declined even if initially submitted before exhaustion.

Applications lacking sufficient information to allow a full financial assessment will be declined. Applicants may reapply later subject to eligibility, evidence provision and funding availability.

## **10. Assessment and Decision-Making**

On receipt of all required information, the Council aims to make a decision within 14 calendar days. Urgent cases will be prioritised.

In determining awards the Council will consider: exceptional circumstances; local housing allowance rates; any deposit/rent in advance paid; size of the shortfall and its cause; previous awards and engagement; steps taken to reduce rent or increase income; the financial and health circumstances of the household; savings/capital; remaining budget; and the wider impact on homelessness duties.

Applicants may be signposted or referred to wider support (e.g., income maximisation, debt advice, employment support) as part of the decision.

## **11. Duration, Start Date and Method of Payment**

Awards are normally short-term (typically 3–6 months, or to the end of the financial year if sooner). Exceptional cases may justify a longer period.

The start date will normally be the Monday following receipt of the application by the Welfare Team. For UC customers, awards can only be made after the end of the first UC assessment period including a housing cost element.

Payments will usually be made to the landlord or rent account. In specific circumstances (e.g., to address a benefit cap) payment to the claimant may be appropriate.

## **12. Backdating**

Backdated awards will not usually be considered unless significant, evidenced exceptional circumstances prevented an earlier claim (e.g., serious ill health/capacity issues; misadvice by the Council; facilitating a transition into work where failure to award would jeopardise employment).

Housing Payments can only be considered for periods where linked HB or UC (with a housing cost element) is payable. There can be no award for support with arrears where there was no linked award of HB/UC.

## **13. Conditions Attached to an Award**

Conditions are intended to support the household to improve sustainability, not to be punitive. Where reasonable, evidence of engagement may be requested during the award period or for any subsequent application. Failure to engage without good reason may affect future awards.

- Taking reasonable steps to move into work or increase hours/income where appropriate.
- Working with an accredited debt advice provider and engaging with budgeting support.
- Reducing non-priority or excessive expenditure as advised.
- Actively seeking cheaper accommodation or bidding on social housing where appropriate.
- Applying for and maintaining relevant benefit claims (e.g., UC, PIP, Pension Credit).
- Making and maintaining arrangements to reduce rent arrears.

#### **14. Repeat Applications**

Repeat applications must demonstrate progress against any previously agreed conditions and steps taken to improve affordability. Awards may be reduced for repeat applications and are not guaranteed even if circumstances have not improved.

Applicants may be invited to meet a Welfare/Financial Inclusion Officer to explore alternatives to reduce reliance on Housing Payments.

#### **15. Disputes (Review Requests)**

Housing Payments do not carry a statutory right of appeal. Applicants can request a review within one calendar month of the decision date, setting out the reasons and providing any supporting evidence.

A review will be carried out by an officer not involved in the original decision. The outcome letter will explain whether the decision is changed and the reasons. There is no further right of review. Allegations of maladministration may be pursued under the Council's Corporate Complaints process.

#### **16. Changes in Circumstances and Ending an Award**

Applicants must notify the Welfare Team promptly of any change in circumstances that may affect entitlement or the award period. This duty applies even where payments are made to a third party.

An award may end if circumstances change, HB/UC entitlement ceases, the financial year ends, or where misrepresentation/fraud is identified.

#### **17. Overpayments and Recovery**

Where an overpayment occurs, the Council will consider recovery. Recovery will be sought where the overpayment arises from misrepresentation, failure to disclose a material fact, non-notification of a change, or official error. Overpaid Housing Payments are recovered by invoice or offset against future Housing Payments (not from HB/UC).

#### **18. Fraud, Error and Misuse**

The Council will verify identity, residency and financial information where appropriate; cross-check data lawfully; and apply proportionate checks to safeguard public funds.

Suspected fraud may lead to refusal or suspension of an application, cessation of payments, recovery of any award, and referral to the Council's Corporate Fraud Team for investigation. Attempts to obtain support dishonestly may constitute an offence under the Fraud Act 2006.

## **19. Equality, Accessibility and Reasonable Adjustments**

The Council will administer the scheme in a fair and accessible way that complies with the Public Sector Equality Duty. Reasonable adjustments and assisted application routes will be provided (e.g., telephone support, paper forms, translation/interpreting, advocacy). The Council will monitor applications and outcomes to identify and address barriers to access.

To ensure fair access and compliance with the Public Sector Equality Duty, the Council will make reasonable adjustments for applicants who have disabilities, health conditions, communication barriers or other protected characteristics that limit their ability to engage with the standard application process.

Examples of reasonable adjustments include:

- assisted digital support such as telephone-based or officer-led form completion
- paper application forms where online access is not possible
- alternative formats (large print, translated versions, Easy Read)
- additional time to provide evidence where disability or health prevents standard deadlines
- enabling an advocate or support worker to assist or act on behalf of the applicant

Reasonable adjustments cannot include:

- awarding a Housing Payment without required evidence
- bypassing mandatory eligibility criteria
- guaranteeing an award outside available budget
- treating unsupported or incomplete applications as complete

## **20. Integration with Wider Support and Referral Pathways**

Housing Payment administration will be integrated with broader financial resilience work. Where appropriate, applicants will be referred to income maximisation and welfare rights support, accredited debt advice, employment

services, and local VCFS partners. Officers will use a no-wrong-door approach and make warm referrals wherever possible.

## **21. Communications and Publication**

The Council will publish this policy, application guidance and forms on its website and provide assisted digital support and telephone access. Links and contact routes will be kept under review and updated on the website.

## **22. Review and Amendments**

This policy will be reviewed at least annually or sooner if legislation, national guidance or local funding arrangements change. Amendments required to ensure effective, lawful administration of the CRF are delegated to the Section 151 Officer in consultation with the Cabinet Member for Finance, Children and Lifelong Learning.

## **23. Effective Date**

This version takes effect from 1 April 2026. It supersedes all previous Housing Payment policy documents. Applications may be paused if budget is exhausted during the financial year.

## **24. Data Protection and Intended Use**

The Council will collect and process personal information for the purposes of administering Housing Payments under the Crisis and Resilience Fund. This includes assessing eligibility, making payments, preventing and detecting fraud, and integrating support with wider welfare, housing and financial resilience services where appropriate.

Personal data will be processed in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Information may be shared with relevant internal Council services, the Department for Work and Pensions, landlords, and partner organisations where this is lawful, necessary and proportionate for administering the scheme or meeting statutory duties.

Further information about how personal data is processed, applicants' rights, how long information is retained, and how to raise a concern is set out in the Council's Corporate Privacy Notice, available at:

<https://www.slough.gov.uk/data-protection-foi/privacy-notices/9>

