

## **Crisis and Resilience Fund Housing Payment Guide (2026–2029)**

**Effective from 1 April 2026**

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## 1. Purpose of the Guide

The Housing Payment scheme is supported by the UK Government's Crisis and Resilience Fund (CRF) and offers financial assistance to residents of the London Borough of Redbridge, as well as individuals placed in temporary accommodation outside the borough by its Housing Service in accordance with Part 7 of the Housing Act 1996, who are struggling to cover their eligible housing costs.

This guide aligns with CRF and aims to:

- Prevent homelessness and housing instability.
- Provide short-term financial assistance where eligible residents face housing related financial pressure.
- Support residents to build long-term financial resilience.

This scheme replaces Discretionary Housing Payments (DHPs) from 1 April 2026.

## 2. Guide Principles

Redbridge will administer Housing Payments in accordance with the CRF principles:

### Person-centred

Support will reflect the applicant's circumstances.

### Needs based

Assistance will be directed to those who demonstrate financial need and vulnerability.

### Comprehensive

Officers will evaluate how factors such as housing, income, debt, wellbeing, and access to wider support services can positively impact residents. The council will deliver a thorough package of tailored support; residents are expected to actively engage with these support services as part of the assistance offered.

### Trauma-informed

Officers will apply the six principles of trauma-informed practice:

**Safety** We want you to feel safe and respected when you engage with us.

**Trust** We will be honest, clear and reliable so you know what to expect.

**Choice** You should feel in control of your situation.

**Collaboration** We will work with you, other services and our partners to provide you with support.

**Empowerment** We want to help you build financial stability and resilience and will work with you to help you move forward.

**Cultural Consideration** We respect your background, identity, beliefs and experiences and will adapt our support to suit your needs wherever possible.

### No Wrong Door

Applicants will be connected to other internal and partner services, regardless of where they first seek help.

### **3. Eligibility Criteria**

#### **Eligible Applicants**

A Housing Payment may be awarded where:

- The applicant resides in Redbridge or has been housed in temporary accommodation outside the borough by Redbridge Housing Services in accordance with Part 7 of the Housing Act 1996 and
- The applicant is entitled to:
  - Housing Benefit (HB), or
  - Universal Credit Housing Costs Element (UCHE), including Shared Ownership rental liability;
- The applicant requires further financial assistance to meet their housing costs.

Eligibility includes cases where a valid UCHE claim exists, but the first payment has not yet been made.

#### **Ineligible Applicants**

A Housing Payment cannot be awarded to:

- Households with no HB/UCHE entitlement.
- Owner-occupiers (housing costs are not rental liabilities).
- Applicants with No Recourse to Public Funds (NRPF) — Housing Payments cannot be paid because eligibility is tied to HB/UC entitlement.

#### **Considerations**

Redbridge will consider:

- Income, expenditure and household circumstances that will need to be verified.
- Recent changes leading to financial difficulty that will need to be fully explored
- The presence of vulnerabilities such as disability, caring responsibilities, or domestic abuse
- Savings and available financial resources.
- Previous applications and whether recommended support/action have been taken.
- Alternative options, including access to benefits or income maximisation.
- Whether a Housing Payment will safeguard a tenancy and prevent homelessness.

### **4. Scope and Limitations of Housing Payments**

#### **Eligible Housing Costs**

Redbridge may award payments to support:

- Rent shortfalls between HB/UCHE and actual rent.
- Rent in advance.
- Tenancy deposits.
- Removal costs (to hire a removal van or removal company)

#### **Exclusions**

Housing Payments cannot cover:

- Ineligible service charges as defined under HB/UC regulations
- Rent increases caused by rent arrears
- Shortfalls caused by:
  - Benefit sanctions
  - Benefit suspensions
  - Overpayment recovery
- Costs not considered to be housing related such as
  - Utility bills such as electricity, gas, or water charges
  - Council Tax or other local authority charges unrelated to rent
  - Personal debts or loans not connected to accommodation
  - Costs for furniture or household goods
  - Food and everyday living expenses
  - Television licence fees
  - Costs related to internet or telephone services

### **Limit on Payment Amount**

Housing Payments for a rent shortfall must not exceed the applicant's weekly or monthly HB or UCHE element.

## **5. Duration and Backdating**

### **Duration**

Awards may be:

- One-off lump sums (e.g., deposit or rent in advance), or
- Ongoing weekly or monthly awards, for a defined period.

### **Backdating**

Backdating may be considered where:

- The applicant was entitled to HB or UCHE during the period, **and**
- There is evidence of financial hardship for that period

Backdated support is not granted automatically; it is provided at the discretion of the authority.

## **6. Application Process**

All applicants will be required to complete a form.

### **Access Routes**

Applications will be accepted continuously throughout the year. Access pathways include:

1. Online application form
2. Telephone call or visit to the council's Customer Centre
3. Initial referral from an internal service or voluntary sector partner.

### **Applications may also be made by:**

- An appointee
- A trusted third-party organisation
- A family member or advocate (with appropriate consent and verification)

### **Supporting Information**

Applicants must provide:

- Proof of rent liability
- Income/expenditure details with supporting evidence
- HB/UCHE entitlement evidence
- Evidence of the shortfall and reason for financial difficulty
- Any relevant vulnerability or risk information

### **Decision Making and Timeliness**

Redbridge aims to:

- Decide applications promptly
- Communicate decisions in writing or, where requested, in an alternative accessible format
- Clearly explain reasons for approvals or refusals
- Clearly state award amount, duration and conditions

## **7. Payment Method**

Housing Payments may be:

- Paid directly to the landlord or managing agent
- Paid to the applicant
- Credited to a rent account

The council retains the discretion to make payments to other parties if it considers this to be in the resident's best interests.

## **8. Reporting Changes**

Applicants must report all changes that may affect the award, including:

- Changes to income or employment
- Changes to household composition
- Changes to rent liability
- Changes to benefit entitlement
- Moving address

Failure to report changes may result in recovery of overpaid Housing Payments.

## **9. Further Support: Services and Crisis Payments**

As part of every Housing Payment assessment, consideration will be given to any additional or underlying needs that the applicant may have. Where suitable, Redbridge will offer warm referrals to a range of resilience services, including:

- Crisis Payments
- Council Tax Reduction, Hardship Payments and support with payment plans
- Income maximisation support
- Debt and budgeting advice
- Employment support
- Community food and essentials provision
- Financial resilience programmes
- Specialist support, such as domestic abuse and homelessness prevention

## **10. Prevention of Homelessness**

In accordance with the Homelessness Reduction Act, Housing Services will be notified in where an applicant appears:

- Homeless as defined by Housing Legislation, or
- At risk of homelessness

## **11. Fraud, Error and Overpayments**

Redbridge will seek to recover Housing Payments where:

- The applicant misrepresented or failed to disclose a material fact
- An award was made in error

Suspected fraud will be reported to the Department for Work and Pensions and investigated in line with Redbridge procedures.

## **12. Appeals and Reviews**

There is no statutory right of appeal to a tribunal.

Redbridge provides an internal review process whereby:

- Applicants can request a review within 1 month of the date of the decision
- A different officer reviews the decision
- A written outcome is provided with reasons

If not satisfied with the outcome of the internal review the applicant may wish to pursue this with:

- The Local Government & Social Care Ombudsman
- Judicial review (for issues of lawfulness)