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Portsmouth CITY COUNCIL

Crisis and Resilience Fund - Housing payments policy

Revenues & Benefits

Version control

Version	*Version date*	*Revised by*	*Description*
0.1	August 2010	S. Hudson	Draft
1.0	August 2010	S. Hudson	Final
1.1	Dec 2010	S Hudson	Updated following review
1.2	Nov 2011	S Hudson	Updated for rent deposit/rent in advance payments
1.3	April 2013	C Ramsay	Update for April 13 changes
1.4	April 2013	S Hudson	Update factors to include removal costs
1.5	May 2013	S Hudson	Update objectives on page 4
1.6	March 2015	S Hudson	Reviewed - no changes
1.7	Feb 2016	V Fair	Reviewed
1.8	August 2018	M Willis	Reviewed and update.
1.9	June 2025	N Francis	Reviewed
2.0	February 2026	N Francis	Updated to reflect now part of the Crisis Resilience Fund
2.1	April 2026	N Francis	Reviewed and update.
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Contents

Introduction

The Department for Work and Pensions allocate funds on an annual basis for the Crisis Resilience Fund - Housing payment (CRF - HP) and the allocation can change each financial year however we have been given a set award for the years 26/27 and 27/28. By legislation the maximum amount that Portsmouth City Council can award is two and a half times the value of the Government contribution for the year. Any funds allocated over the Government contribution must be sourced from Portsmouth City Council's finances.

If the Government's contribution is spent before the end of the year, no further CRF - HP can be awarded in that year unless the Council agrees additional funds.

CRF - HP can only be awarded to claimants receiving housing benefit or the housing costs element of Universal Credit, which does not meet the full amount of their eligible rent (housing costs). CRF - HP can also be awarded for a rent deposit or rent in advance scheme for a property that the customer has yet to move into if they are already entitled to housing benefit at their present home.

Payments are purely discretionary and are not payments of benefit. No one has the statutory right to receive a CRF - HP.

The Regulations that cover CRF - HP are 'The Discretionary Financial Assistance Regulations 2001'. Although this legislation provides a broad discretion around when to pay A CRF - HP, this policy determines that decisions will be made in accordance with ordinary principles of good decision-making and will therefore be fair, reasonable and consistent.

CRF - HP's will be made to eligible applicants to help with housing costs with the aim of relieving hardship and preventing homelessness.

Purpose

This policy specifies how the scheme will be operated and indicates some of the factors that will be considered when deciding if a CRF - HP will be made.

Responsibility for CRF - HP within Portsmouth City Council

The Revenues and Benefits service will administer CRF - HP, as the main criterion for an award is the need to have an entitlement to housing benefit or the housing costs element of Universal Credit. Budget responsibility rests with the Crisis Resilience Manager. Decisions made on individual applications will take into account any information and evidence provided by the claimant, other relevant staff and agencies where appropriate.

Objectives

Payments of CRF - HP to claimants will be considered in line with this policy. All claims will be treated on their individual merits, and this policy will seek through the operation of this to:

- Help alleviate poverty
- Safeguard residents in their home
- Keep families together
- Support the vulnerable in the local community
- Help those who are trying to help themselves
- Help claimants through personal crisis and difficult events
- Help claimants with an imminent threat of homelessness. This could also be in the form of a deposit, rent in advance or removal costs (the customer must be receiving housing benefit at their current address for this type of payment).

CRF - HP cannot be awarded for any of the following:

- Ineligible services (e.g. utility charges) or support charges included in the rent
- Increases in rent to cover rent arrears
- Sanctions and reductions in any benefit
- Amounts of housing benefit that have been suspended
- Amounts being repaid for overpayments of housing benefit

The CRF - HP scheme should generally be seen as a short-term solution.

Households affected by the Benefit Cap

Based on data from May 2013 it is estimated that the Benefit Cap will affect around 145 households in Portsmouth and that in a full year it will reduce by about £550,000 a year the amount of Housing Benefit that the affected tenants receive towards their rent. Whilst CRF - HP would not cover the full potential loss in the case of the Benefit Cap, it can still provide short-term, temporary relief to mitigate the most severe effects of the Benefit Cap until a more sustainable solution is found.

Examples of the groups that are likely to be particularly affected by the Benefit Cap include (but are not limited to) the following:

- Large families.
- Homeless families living in temporary accommodation.
- Individuals or families fleeing domestic violence.
- Those with kinship responsibilities.
- Individuals or families who cannot move or work immediately for reasons of health, education or child protection.

In keeping with the Council's statutory duties under the Housing Act 1996 (as amended by the Homeless Act 2002) towards homeless people, including duties to provide emergency accommodation to some homeless households – the Council will give priority to CRF - HP applications received from the following households:

- Homeless households that are residing in temporary accommodation (provided by or on behalf of Portsmouth City Council), and:
  - have been assessed, by the Council, as being particularly vulnerable and needing to remain in the area.
  - have either been told, by the Council, that they will be able to remain in the accommodation / area or they are awaiting an offer of alternative temporary accommodation at a lower cost.
  - are either awaiting the Council's decision on their homelessness application or have been notified that the Council's duty to provide temporary accommodation is being brought to an end.

- Households that need to move to alternative, lower cost accommodation but are unable to do so immediately (for reasons of health, education or child protection) and the provision of short-term financial assistance will contribute to the achievement of one or more of the Council's CRF - HP policy objectives.

- Households that need to move to alternative, lower cost accommodation but are working proactively to resolve their situation and the short-term award of a CRF - HP will help to prevent the household from becoming homeless or allow them to complete a move to more affordable accommodation.

- Households that are working proactively with Jobcentre Plus and advice / support providers to secure paid employment, claim PIP or DLA for themselves or a member of their household and become exempt from the Benefit Cap.

Claiming a CRF - HP

To claim a CRF - HP an application must be made. The customer will be required to provide details of their current circumstances and provide evidence to support their claim e.g. Bank statements for all bank accounts held in their name, proof of rental liability or removal costs. Further evidence may also be requested to support the application.

If the customer is unable to or does not provide all /any of the required evidence the application will be decline, Unless we can get that information or evidence from another source i.e. PCC homeless team or the DWP therefor any other evidence including that held on file will be taken into account.

Factors when considering an award of CRF - HP

In deciding whether to award a CRF - HP, the following will be taken into account:

- The shortfall between housing benefit/element and the relevant liability
- Any steps taken by the customer to reduce their rental liability
- The financial and medical circumstances of the claimant, their partner, any dependants and anyone else living in the claimant's home
- The income and reasonable expenditure of the customer and everyone else living with them in their home
- Any savings or capital of the customer and if appropriate their family
- Any income that may be disregarded in an HB calculation
- For rent deposit/rent in advance / removal costs awards:
    - Any deposit that will be repayable on the present property
    - Whether the new property is affordable
    - Whether removal costs are reasonable

Each case will be treated strictly on its own merits.

Special circumstances may be taken into account that contribute to a customer's financial difficulties, <u>for example</u>, if they:

- pay child maintenance.
- pay legal costs.
- have extra heating costs because they spend a lot of time at home because they are sick or have a disability.
- have additional travel costs because they have to travel to a doctor or hospital outside of the local area or they care for a relative or friend.
- are in supported, exempt or temporary accommodation.
- are individuals or families fleeing domestic violence.
- have kinship care responsibilities.
- are individuals or families who cannot move immediately for reasons of health, education or child protection.
- are households moving to more appropriate accommodation.
- are a foster carer.
- are disabled and living in a significantly adapted accommodation to meet their needs.

Any award may be an amount below the difference between the liability and the payment of housing benefit.

Awarding a CRF - HP does not guarantee that a further award will be made at a later date even if the claimant's circumstances do not change as they would be expected to find a solution to change their situation and have a plan in place they are working too.

Period of the award

In all cases a decision will be made on the length of time for which a CRF - HP will be awarded. It will be on the basis of the evidence supplied and the claimant's circumstances. The start date of any award will normally be the Monday after the receipt of the application; however, there will be the discretion to award a CRF - HP for a period prior to the receipt of an application if it is considered that the individual circumstances warrant it.

CRF - HP cannot be awarded for any period where there is no entitlement to a housing element within UC or housing benefit. The minimum period of a CRF - HP award is one week.

Method of payment

A CRF - HP made in respect of rent will be paid to whoever receives either the Housing element within UC or the housing benefit payment unless they have significant rent arrears and then the payment will be made direct to the Landlord of the property.

If we are awarding a lump sum of CRF - HP for rent in advance or rent deposit, then this is always paid to the Landlord of the property and clear guidance that it has to be secured by the Landlord into a Government back Deposit scheme.

For removals costs the CRF - HP is only ever paid direct to the removal company after we have received confirmation and an Invoice to say that the move has been completed.

Notification

Claimants will be advised of the outcome of their claim.

Where the claim is unsuccessful, how the decision has been reached will be explained. The customer can dispute the decision: please refer to the section 'Disputes'.

Where the claim has been successful, the customer will be advised of the following:

- The weekly or lump sum amount of CRF - HP
- The period of the award
- To whom it will be paid
- The requirement to report a change of circumstance

Changes of circumstances

Any award may need to be revised where the claimant's circumstances have changed.

Overpayments

If a CRF - HP has been made which the customer is not entitled to a decision will be made on whether if it is appropriate to recover the overpayment.

If the overpayment is to be recovered a letter will be sent detailing the circumstances of the overpayment. An invoice for any overpayment of CRF - HP will be issued.

Disputes

Although there are no appeal rights to Tribunal against the decision not to award a CRF - HP the customer can ask for the decision to be reviewed.

If the customer requests a review someone who was not involved with the original decision will carry this out.