



HYNDBURN

The place to be
an excellent council

Crisis Resilience Fund - Housing Payments

2026/2027

Contents

1 Policy Aim 3

2 About this policy 3

3 Introduction 3

4 Applications 5

5 Notification of Housing Payment decisions 6

6 Reconsiderations 6

7 Subsequent and multiple applications 7

8 Amount, Duration and payment of an Award 7

9 Backdating 8

10 Housing Payments 8

11 Changes of circumstances 9

12 Overpayments and recovery 9

13 Complaints 9

14 Equality and diversity 9

15 Review/approval 9

Appendix 1 10

1 Policy Aim

1.1 Hyndburn Borough Council is the local authority responsible for the administration of Crisis Resilience Fund Housing Payments (Housing Payments) in Hyndburn. The Council is committed to the operation of this policy with three main aims:

- 1 To provide an efficient, proactive and accessible service to our residents.
- 2 We will administer applications accurately, reasonably, fairly and as quickly as practicable.
- 3 To alleviate poverty, prevent homelessness and to protect vulnerable residents through the award of Housing Payments.

2 About this policy

- 2.1 This document outlines the Council's policy intentions for the administration of Housing Payments and is used as a framework for our processes.
- 2.2 As part of our commitment to transparency this policy is an accurate record of our Housing Payments practices and will be maintained, updated where necessary and published so that it is available to Hyndburn residents.
- 2.3 The Housing Payments scheme is discretionary by nature and while this policy does not intend to fetter its discretionary nature it is agreed that guidance should be provided. In both the writing of this policy and the administration of this scheme, the Council follows guidance which is available on the **gov.uk website (Need to updated link when embargo is stopped)**

3 Introduction

3.1 From the 1st of April 2026 Crisis Resilience Fund Housing Payments replaced Discretionary Housing Payments.

Crisis Resilience Fund Housing Payments closely replicate existing Discretionary Housing Payment guidelines.

- 3.2 Housing Payments can be awarded when a local authority considers that a claimant requires short term assistance with their housing costs. Claimants must be in receipt of Housing Benefit (HB) or the housing element of UC. Funding for the scheme is provided under Section 31 of the Local Government Act 2003.
- 3.3 This policy's aim is to provide guidance to ensure that the administration of Housing Payments is reasonable, consistent and fair. Housing Payments are:
 - Discretionary, in amount, payment and duration.
 - Not statutory payments, and as such claimants do not have a right to a Housing Payment award or appeal.

- Paid from a limited fund set by the Secretary of State.
- Separate to payments and administration of Housing Benefit and Universal Credit.
- Designed to provide temporary financial assistance, therefore they are not a long-term solution.

3.4 The Council has a number of objectives in its administration of Housing Payments:

- To alleviate poverty.
- To alleviate financial pressures created by Welfare Reform and changes made to statutory benefits on a national level.
- To encourage people to find and remain in employment.
- To safeguard housing and prevent homelessness.
- To support victims of domestic violence with new and/or temporary accommodation.
- To keep families together.
- To support the vulnerable.
- To support the elderly.
- To support young people transitioning to adult life.
- To support children and young people in education.
- To support foster carers in Registered Social Landlord properties.
- To support disabled people living in adapted accommodation.

3.5 A Housing Payment can be awarded where the Council is satisfied that the claimant cannot meet their housing costs from their available income.

'Housing costs' are not defined, allowing the Council broad discretion for interpretation. In general, 'housing costs' refer to rental liability, however the Council following guidance provided by the Department for Work and Pensions about what 'housing costs' are consider the term would include the following:

- Reductions in HB or UC Credit where the benefit cap has been applied.
- Reductions in HB or UC following the removal of the spare room subsidy in the social rented sector.
- Reductions in HB or UC as a result of local housing allowance restrictions.
- Rent shortfall due to a rent officer restriction such as local reference or shared accommodation rate.
- Rent shortfall due to non-dependant deductions in HB or cost contributions in UC.
- Rent shortfall due to income tapers.
- Rent shortfall due to essential expenditure in other areas.
- Rent in advance.
- Rent deposits.
- Removal fees.

- Payments of rent on a second property in exceptional circumstances for example because of domestic violence.

3.6 Rent in advance, deposits and removal fees will usually only be considered if the Council is satisfied that the property is affordable for the tenant, the tenant has a valid reason to move and the deposit, rent in advance or removal fees are reasonable.

Exceptions may be made for those fleeing domestic violence and who may not be able to find affordable safe accommodation at short notice. Claimants must already be in receipt of HB or the housing element of UC at the current property in order to qualify.

- **Ineligible Service Charges** as specified in [Schedule 1 of the Housing Benefit Regulations 2006](#) or [Schedule 1 to the Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations 2006](#) or, for UC, a service charge not listed in [Schedule 1 paragraph 7 of the Universal Credit Regulations 2013](#)
- **Increases in rent due to outstanding rent arrears** as set out in [Regulation 11\(3\) of the Housing Benefit Regulations 2006](#) and [Regulation 11\(2\) of the Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations 2006](#)
- **Sanctions and reductions in benefit** as specified under regulations 100 to 114 of the Universal Credit Regulations 2013 or due to a breach of a community service order
- 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 as specified in section 21, 22 or 24 of the [Social Security Act 1998](#) or section 68 of, and paragraphs 13 and 14 of Schedule 7 to, the [Child Support, Pensions and Social Security Act 2000](#)

4 Applications

4.1 A claim form is attached to this policy at Appendix 1 and is made available as a separate document on our website, and on request.

4.2 To apply for a Housing Payment, a claimant must be entitled to HB or the housing element of Universal Credit.

Entitlement refers to individuals who are in receipt of or qualify for HB or the housing element of Universal Credit but have not yet received payment.

4.3 The Council will only accept application forms from:

- The claimant (if claiming as a single person).
- The claimant and/or partner (if claiming as a couple) – please note all applications from couples (married or unmarried) must be made jointly.

- An appointee or similar already in place on the claim for HB or UC.

Claims cannot be made by:

- Landlords.
- Landlord's agents.
- Non-dependants.
- Any resident other than the claimant or partner who are in receipt of/entitled to HB or the housing element of UC.

4.4 Once an application form has been completed it must be sent to the Council for processing. There are a number of ways to do this:

- By post to Benefits and Revenues, Broadway Offices, Accrington Town Hall, Accrington, Lancashire, BB5 1EZ.
- By hand using our secure post box at our Broadway Offices.
- By email to enquiries@hyndburnbc.gov.uk

4.5 Once a completed application has been received along with all reasonable proofs, the Council aim to process it and send notification to the claimant within two weeks.

5 Notification of Housing Payment decisions

5.1 All decisions will be sent to the claimant in writing by post or E-notification where E-notification has been requested.

If successful, the award letter will include:

- The amount of the award.
- The duration of the award.
- The duty to notify the Council about Change of circumstances and the possible consequences of failing to notify the council
- The right to request a reconsideration of the decision

If unsuccessful, the notification letter will state the claimant does not qualify for a Housing Payment and must include the reasons for the decision and information on how the claimant can have this decision reconsidered.

5.2 There is no legal requirement to notify a landlord of a Housing Payment award. however, we will notify landlords if they are currently receiving direct payments of HB and any Housing Payment award is to be paid directly to them.

6 Reconsiderations

6.1 If a Housing Payment has been refused, there is no right to appeal this decision to a Social Security Tribunal, however the claimant can request that their application is reconsidered.

- 6.2 A request for reconsideration should be made to the Council in writing or by email within one month of the date of the original decision being made. The application will then be reconsidered by a more senior officer, and the claimant will be notified of the reconsideration decision in writing.
- 6.3 When making a request for reconsideration, the claimant is encouraged to provide reasons why they think their application should be reconsidered. Only information presented as part of the original application will be considered for reconsideration. If the claimant has had a change in their circumstances which they think will lead to the award of a Housing Payment, we may consider this a new application rather than a request for reconsideration.
- 6.4 The route of judicial review is available to claimants as well as the Local Government Ombudsman if there is an allegation of maladministration.

7 Subsequent and multiple applications

- 7.1 The Council will only accept one Housing Payment application per claimant (or couple) at any one time. Once a Housing Payment award ends, the claimant is can apply for another Housing Payment award. When considering further awards, we will look to see if the claimant has made any significant changes to their income, expenditure or circumstances which could reduce the need for a Housing Payment.

8 Amount, Duration and payment of an Award

- 8.1 The primary purpose of a Housing Payment is to meet on-going rent liability in the short term. Housing Payments are not intended as a long term or permanent solution to a shortfall in income.

The amount and duration of the award of a Housing Payment is at the Council's discretion; however, the level of Housing Payments will not exceed the weekly or monthly eligible rent on the home. However, for lump sum payments such as deposits or rent in advance, the sum limits do not apply.

- 8.2 When considering the amount of Housing Payment to award, the following will be taken into consideration:
- The amount of HB or housing element of Universal Credit in payment
 - Steps taken by the claimant to reduce their rent liability.
 - Steps taken by the claimant to reduce their household expenditure.
 - Steps taken by the claimant to increase their income.
 - The household's medical circumstances, health or support needs.
 - Whether the award would assist in the prevention of homelessness.
 - Whether the award would support employment needs.
 - Whether the award would support educational needs of the claimant or members of their household, specifically children and young people.
 - Whether the award would support a vulnerable or elderly person.
 - Any savings or capital held by the claimant or other member of their household.

- The level of indebtedness of the claimant and their family.
- Any previous Housing Payment awards that have been made.
- The remaining amount of money available in the Housing Payment budget for that financial year.

When the Housing Payment is being considered for rent costs, it should not exceed the weekly HB or UC Housing element. Authorities should consider the Court of Appeal's decision in R v. LB Lambeth, ex parte Gargett

8.3 The duration of a Housing Payment will be decided on a case-by-case basis using the following guidance:

- The minimum period for a Housing Payment will be one day.
- A Housing Payment will not normally be awarded for more than 6 months.
- The Council has the discretion to extend awards beyond 6 months if we consider the circumstances of the claimant to merit it
- A Housing Payment cannot be awarded for any period outside of any Housing Benefit or Universal Credit entitlement period.

8.4 The Council will normally consider the start date of the Housing Payment to be either:

- The Monday following the date on which the Housing Payment claim was received by the Council. or
- The date, on which entitlement to Housing Benefit or Universal Credit began, providing that the Housing Payment claim is made within one month of that date.

9 Backdating

9.1 A Housing Payment claim will not normally be backdated; however, all applications will be looked at on a case-by-case basis, and the Council will consider backdating the Housing Payment claim date for a maximum of a month if deemed appropriate and all other areas of Housing Payment entitlement are satisfied.

9.2 Where backdating is being considered we should follow the guidance set out in our internal backdating guide in the same way that that procedural document applies to Housing Benefit.

10 Payment of Housing Payments

10.1 Payments for non-rent cost e.g. rent in advance will be made by lump sum payment

Payments, other than for lump sum payments, will normally be made alongside periodic payments of Housing Benefit or in the case of Universal Credit, on a four-weekly payment cycle.

10.2 Payment can be made to a number of parties:

- The claimant.
- The claimant's landlord or landlord's agent.
- The claimant's appointee or similar.

10.3 Payment of Housing Payments will only be made by BACS.

11 Changes of circumstances

11.1 Claimants are required to notify the Council of any changes in their circumstances which may be relevant to their Housing Payment.

12 Overpayments and recovery

12.1 If a Housing Payment has been obtained as a result of misrepresentation or failure to disclose a material fact, the Council will recover the money through its normal Overpayment recovery methods, with the exception of deductions made from ongoing Housing Benefit payments or Universal Credit.

13 Complaints

13.1 Complaints about the handling of any Housing Payment will be dealt with in accordance with the Council's general complaints policy.

14 Equality and diversity

14.1 A Customer First Analysis has been conducted. No adverse impact has been identified that may discriminate against any group with a protected characteristic as defined by the Equality Act 2010.

15 Review/approval

15.1 This policy will be reviewed and updated as required when guidance changes and in relation to the changes at the end of the financial year 2028/2029 when all Crisis Resilience Fund funding will be delivered to the then Unitary Authority.



HYNDBURN

The place to be
an excellent council

BENEFITS, REVENUES AND CUSTOMER CONTACT

Accrington Town Hall
Broadway Offices
Accrington
Lancashire
BB5 1EZ
T: 01254 388 111

Crisis Resilience Fund Housing Payment and Council Tax Support Exceptional Hardship Fund

This information guide and application form is for both Crisis Resilience Fund Housing Payments and Council Tax Support Exceptional Hardship Fund payments – as we require similar information to process these applications, we have made it easier for you to apply on one form. However, the two funds are administered separately using different regulations and your application will be assessed twice using different policies which may mean that you are awarded payment from one fund but not both.

Crisis Resilience Fund Payments

Crisis Resilience Fund Housing Payments are payments awarded at the discretion of Hyndburn Borough Council to you if you need short term help towards your rent to support you while you find cheaper housing, re-organise your budget or help with payments for deposits, rent in advance or removal fees. Housing Payments are not payments of benefit, but **you must be entitled to Housing Benefit or Universal Credit to qualify**. If you are moving to Hyndburn from another borough and wish to apply for help with rent in advance, deposit, or bond, please apply to your current Council. If you are applying for rent in advance, a deposit or bond because you are homeless or you are at risk of becoming homeless, please contact our Housing Advice Team on 01254 388 111 as you may qualify for help under the Council's rent deposit scheme.

Council Tax Support Exceptional Hardship Fund

The Council Tax Support Exceptional Hardship Fund has been set up by the Council to help applicants of Council Tax Support who are facing exceptional financial hardship. The fund has been created to provide further financial help where an applicant is in receipt of Council Tax Support and is suffering exceptional hardship. You must be in receipt of Council Tax Support to qualify.

What happens next?

We may need to contact you to ask you to provide proof of the details you have provided on this form. We aim to write to all applicants within two weeks of receiving their application.

Where to send this form

You can email this form to us at enquiries@hyndburnbc.gov.uk, provide this information by post to the address at the top of this page or by using our secure postbox on the outside of our Broadway Offices.

We are open for enquiries from 9am-5pm on weekdays (Wednesdays from 10am)

**Crisis Resilience Fund Housing Payment and
Council Tax Support Exceptional Hardship Fund**

Section 1: Your details (the applicant)

Your Housing Benefit Council Tax Support reference number

8

0

Your Title:

Your surname:

Your first name(s):

Your date of birth:

Your full address:

Postcode:

Preferred telephone number:

Email address:

If someone else is helping you with this form, please give their details below:

Their surname:

Their first name(s):

Their full address:

Postcode:

Their preferred telephone number:

Relationship to you:

Please tell us which fund you are applying for:

Housing Payments
(for help with your rent)

EHF
(for help with your Council Tax)

For Crisis Resilience Fund Housing Payments, please tell us why you are applying:

For a
rental
deposit

For rent
in
advance

For
removal
fees

For my
rent

Section 2: about your current circumstances

To help us decide your claim we need information about your current financial circumstances and what has caused you hardship. For each answer, if you have any documents to support the information you have provided, please provide it with this form. Originals will be returned to you. Please answer each question with as much detail as you can.

1. What is the address that the request for help is for?

2. How much is the rental deposit/rent in advance? And what period does this cover? **Please provide evidence of deposits or rent in advance.**

3. If you are applying for help with rent in advance, a deposit or bond, have you contacted our Housing Advice Team about the Rent Deposit Scheme?

4. Who is the landlord of the property?

5. How much are the removal fees? **Please provide evidence of charges.**

Questions 5 - 12 are about your rent – please answer these questions if you are applying for a Crisis Resilience Fund Housing Payment for help with your rent:

6. When did you move to this address? If it was within the last twelve months, please provide your previous address.

7. Were you able to afford the rent when you moved in? If so, how?

8. Have you asked your landlord to reduce your rent? If so, what was the outcome?

9. If you owe rent, how much do you owe? **Please provide a copy of your rent book and any evidence of rent arrears.**

10. What is your landlord doing to get this money?

11. Have you been served with a notice to quit by your landlord?

12. Do you have anyone that could help you with accommodation or with your rent, even temporarily?

13. If your request is based on a medical need for you or someone in your household, please give any details that you think are relevant to your claim:

Please answer questions 13-16 if you are applying to the Council Tax Support Exceptional Hardship Fund:

14. Is the property undergoing any major structural renovations?

15. Is the property occupied? If not by you, please provide the occupant's details below:

16. Please outline other current debts and how you are meeting these payments. Please specify if any debts are subject to any court orders.

17. Please outline how you pay for utilities and food.

Questions 17-23 are for all applicants.

18. Has there been a death in the household in the last 12 months?

19. Do you have any savings or property here or abroad? **If yes, please provide evidence – e.g., banks statements.**

20. Are you receiving financial support from any other fund or have you applied to any other hardship funds? If so, please tell us which:

21. What are the current circumstances which are causing you hardship?

22. How long do you expect these circumstances to continue?

23. What have you done to improve this situation?

24. Please provide any other information you think will support your claim. Please continue on a separate piece of paper if you need to:

Section 3: statement of income and expenditure – for all applicants.

Please provide details of all people living with you:

Name	Date of Birth	Relationship to you

Please provide details of all income for you and your partner if you have one:

Type of income	Yours: £ per week	Your partner: £ per week
Wages		
Jobseeker's allowance (JSA)		
Employment Support Allowance (ESA)		
Incapacity Benefit		
Income Support		
Working Tax Credits		
Child Tax Credits		
Child Benefit		
Pension Credit		
Saving Credit		
Maintenance payments		
Disability Living Allowance		
Personal Independence Payments		
Universal Credit		
Any other income		

Please provide proof of all income listed above.

Please provide details of all expenditure for you and your partner combined if you have one:

Type of expenditure	Amount per week
Rent/Mortgage	
Second mortgage or secured loan	
Council Tax	
Water Rates	
Gas	
Electricity	
Food/household expenses	
TV Licence	
Building and contents insurance	
Telephone bills (including all mobile phones)	
Sky or cable television	
Internet or broadband	

Car payments	
Car insurance	
Petrol	
Other travel expenses	
Medication inc. prescription charges	
Clothing/laundry	
Credit cards	
Loans	
Store cards	
Hire purchase agreements	
Socialising (including cigarettes)	
Childcare	
Child maintenance	
Student loans	
Court fines	
Any other insurance (inc. life, ill health etc.)	
Any other expenditure (please specify below)	
1.	
2.	
3.	
4.	
Total expenditure:	£

Section 4: declaration

I declare that the information I have given on this form is true and correct. I understand that I may be prosecuted if I try to get a Crisis Resilience Fund Housing Payment and/or Council Tax Support Exceptional Hardship Payment dishonestly. I authorise Hyndburn Borough Council to make enquiries necessary to verify the details I have given in this form.

Your signature:	
Date	

Section 4a: declaration to be signed if you have completed this form on behalf of someone else:

I declare that the information I have given on this form is true and correct. I understand that I may be prosecuted if I try to get a Crisis Resilience Fund Housing Payment and/or Council Tax Support Exceptional Hardship Payment dishonestly on behalf of the person named in Section 1 as the applicant.

I confirm that I have been given permission by the applicant to complete this form on their behalf. I confirm that I understand that I may not be entitled to any information about this applicant or this application because of completing this form. I authorise

Hyndburn Borough Council to make enquiries necessary to verify the details I have given in this form.

Your signature:

Date:

DRAFT