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Crisis and Resilience Fund Housing Payment Policy

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Please email ppi@midsussex.gov.uk to be allocated a policy number and with any queries.

Then email the policy to this address when completed so the policy can be published to The Wire (and externally on the website if appropriate).

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1. Policy Purpose

- 1.1 The Crisis and Resilience Fund (CRF) has been made available to local authorities (LAs) in England to support low-income households who encounter a financial shock, and to support activity that builds individual and community financial resilience. This funding covers the period of 1 April 2026 to 31 March 2029 inclusive. This includes specified funding for housing support. The Crisis and Resilience Fund Housing Payment (CRFHP), replaces Discretionary Housing Payments (DHPs). The CRFHP guidelines will closely replicate existing DHP guidelines. The CRFHP provides financial support for housing needs, to those who face a shortfall in meeting their housing costs.
- 1.2 The purpose of this policy is to outline how Mid Sussex District Council (MSDC) will operate the scheme and to specify the factors that will be taken into account when deciding whether to award a payment. A CRFHP application will be treated strictly on its own merits, in line with relevant equalities and safeguarding duties. MSDC is committed to work in partnership with local advisory, voluntary and charitable sectors; social landlords and other interested parties to maximise benefit take up, and this will be reflected in the administration of the CRFHP scheme.

2. Eligibility

- 2.1 The CRFHP can be paid when the LA is satisfied that an applicant requires further financial assistance with housing costs. These payments can be made to applicants who are entitled to either Housing Benefit or the Universal Credit Housing Element.
- 2.2 In general housing costs refer to:
- 2.2.1 Rental liability
 - 2.2.2 Rent in advance
 - 2.2.3 Rental deposits
 - 2.2.4 Other lump sum costs associated with a housing need, such as removal costs
- 2.3 CRFHPs can assist with the shortfall between Housing Benefit or the Universal Credit Housing Element and the actual rent charge, including shortfalls caused by the following:
- 2.3.1 Benefit cap
 - 2.3.2 Removal of the spare room subsidy (the 'bedroom tax')
 - 2.3.3 Local Housing Allowance
- 2.4 CRFHPs are not payable where the need for financial assistance arises from:
- 2.4.1 Ineligible service charges
 - 2.4.2 Increases in rent due to outstanding rent arrears

- 2.4.3 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
 - 2.4.4 Shortfalls caused by Housing Benefit or Universal Credit overpayment recovery
 - 2.4.5 Benefit suspensions where there is doubt about entitlement
- 2.5 When the CRFHP is being considered for rent costs, it should not exceed the weekly Housing Benefit or Universal Credit Housing Element.
- 2.6 The CRFHP can only be considered for a period where the linked Housing Benefit or Universal Credit Housing Element is payable.
- 2.7 CRFHPs are intended to meet occasional or short-term needs and cannot provide an alternative source of regular income.

3. Applying for a CRFHP

- 3.1 Applications must be submitted either online or via a paper form. Applicants who are unable to complete a form themselves are encouraged to seek support from a friend or family member. Where this is not feasible, or in order to meet accessibility needs, the Council may provide appropriate assistance.
- 3.2 Evidence will be requested to support the application; in all cases 2 months bank statements will be requested from the person claiming, and where applicable their partner.
- 3.3 Where applications are received to assist with the cost of removals, it is normal practice to request quotes from at least two removal companies or van hire companies in circumstances where the applicant is able to move themselves. The cost of packing up properties will only be considered in circumstances where there is a severe disability of all adult household members and assistance from friends and family cannot be relied upon.
- 3.4 We reserve the right to request further information or evidence, specific to individual applications where this would assist in establishing or confirming the circumstances.
- 3.5 Requests for information will be made in writing or by telephone. Failure to supply this information within the timescales given to the applicant may lead to the application being rejected.

4. Awarding a CRFHP

4.1 The officer will first ensure entitlement to Housing Benefit or Universal Credit is maximised.

4.2 In deciding whether to award a CRFHP, MSDC will consider:

- 4.2.1 The shortfall between Housing Benefit or Universal Credit Housing Element and rent liability
- 4.2.2 If the applicant could have anticipated the reduction
- 4.2.3 What they have done to mitigate the circumstances
- 4.2.4 When they were notified that their benefit entitlement would not meet their full rent liability
- 4.2.5 Any steps taken by the applicant to resolve the problem
- 4.2.6 If they are facing eviction
- 4.2.7 Whether payment of a deposit or rent in advance would prevent homelessness
- 4.2.8 Whether payment a deposit or of rent in advance is a financially more prudent option than continuing CRFHP payments
- 4.2.9 The financial and medical circumstances (including ill health and disabilities) of the applicant, their partner and any dependants
- 4.2.10 The income and expenditure of the applicant and partner
- 4.2.11 Any savings or capital held by the applicant and partner
- 4.2.12 The current debts of the applicant and partner
- 4.2.13 The recommendation of the Authorities' homelessness team
- 4.2.14 Any exceptional circumstances faced by the applicant or their family
- 4.2.15 Any other special circumstance brought to the attention of the Authority

5. Level and Length of Award

5.1 A CRFHP can be paid up to the level of the shortfall between Housing Benefit or Universal Credit Housing Element and liability for rent.

5.2 There are a few exceptions to this, for example; where the shortfall is caused because of a service charge or because of recovery of an overpayment as described in the Eligibility section of this policy.

5.3 CRFHP may be made for any period from one week to an ongoing award.

5.4 Long-term awards will be awarded for a complete tax year, or the remaining period within a tax year.

5.5 Given the cash limited nature of the fund, awards will generally be short term with the aim of providing a temporary period of support to allow the applicant and their family, with the assistance of appropriate support agencies, to address the fundamental problematic

issues affecting them. Awards of over 3 months are only likely to be granted in the most exceptional cases.

5.6 Where a CRFHP is awarded due to an individual having had significant adaptations to the property due to disability, the length of time awarded may be for a longer period than most CRFHP awards i.e. the whole year. Where this happens a review on at least an annual basis will be appropriate.

5.7 An MSDC officer will decide on the amount and period of an award based on all the prevailing circumstances, including the availability of funds and the impact an individual award may have on the availability of funds for other applicants. This may be an amount below the difference between the liability and the payment of Housing Benefit. An award of CRFHP does not guarantee that a further award will be made at a later date even if the applicant's circumstances have not changed.

5.8 MSDC Officers will signpost applicants to, and work with, local advice services including the Authorities' Housing Needs teams and local voluntary and charitable agencies and advice centres to provide a partnership approach to the resolution of the issues which cause the need for the application of the CRFHP.

6. Decision and Notification

6.1 An MSDC officer will make a decision on applications for CRFHP within 14 days of receipt of all information required to support the claim. Payment will be provided as soon as feasible thereafter.

6.2 The Officer will inform the applicant in writing of the outcome of their application when the decision is made, unless other accessibility needs are identified.

6.3 Where the decision is unsuccessful, the reasons for this will be given and the right to a review explained.

6.4 Where the application is successful the notification will detail:

6.1.1. The weekly amount of CRFHP

6.1.2. The period of the award

6.1.3. The requirement to report changes of circumstances

6.1.4. Explain the right of review

7. Disputes

7.1 A decision on a CRFHP award does not carry a right of appeal to a Social Security Tribunal. The right of judicial review is available, and additionally a complaint may be made to the Local Government and Social Care Ombudsman once the Council's own complaints process has been exhausted, in circumstances of alleged maladministration or service failure.

7.2 All Authorities are expected to set up an appropriate review process. The process for MSDC is detailed below:

- 7.2.1 An MSDC officer will consider the initial application and make a decision on an award as detailed above, notifying the applicant of the outcome and giving the reason for the decision
- 7.2.2 The applicant should request (in writing) a review within one month of being notified of the award decision. Any accessibility issues that prevent appeal in writing should be raised with the Council, and appropriate assistance will be given.
- 7.2.3 A separate MSDC officer, independent from the award decision, will consider the request for a review. The second officer will firstly establish whether any further evidence or information has been provided and whether, as a consequence, a CRFHP may now be awarded. If a CRFHP is not awarded as a result of further evidence, the officer will review the original decision to ensure that it was reasonable, complying with the authorities' CRFHP policy and any additional guidance issued.
- 7.2.4 Once the review has been conducted the applicant will be notified if the decision has been upheld or revised, with the reasons why explained.

7.3 If the applicant still disputes the decision, the matter should be referred to either the Benefits or Support Services Manager for final review. The Service Manager's decision will be final although the applicant may request a review of the process under judicial review.

8. Publicity

8.1 MSDC will publicise the scheme with a view to maximising take up, whilst making sure the budget is evenly distributed across year to ensure, where possible, payments may be made when required.

8.2 Information about the scheme will be provided on the LAs website and guidance notes available for download.

8.3 All officers in Mid Sussex Revenues and Benefits and other relevant departments within the authority will be made aware of the scheme so they may signpost any applicant they identify who may benefit from the scheme.

9. Budget

9.1 The CRFHP fund for the LA will be monitored monthly by the Mid Sussex Benefit Section, the aim being to ensure a reasonable level of availability of funds throughout the financial year.

Further Information

[Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)

