



# Mansfield District Council

## Crisis and Resilience Fund Housing Payment Policy

Policy Revised January 2026

Author: Revenues and Benefits Service Manager

### Appendix A

## Introduction

Crisis and Resilience Fund Housing Payments are being introduced from 1 April 2026 to allow those local authorities who have responsibility for the administration of Housing Benefit to award limited financial support to residents entitled to Housing Benefit or Universal Credit Housing costs who are in financial hardship relating to housing costs.

Each year the Department for Work and Pensions allocates funding to County Councils for the Crisis and Resilience Fund (CRF) scheme which consists of four strands. The County Council then distributes funding to Local Authorities who are responsible for the CRF Housing Payment strand to enable awards to be paid.

Housing costs usually means rental liability but can include rent in advance, deposits and other lump sum costs associated with a housing need such as removal costs.

Whilst the scheme allows the Council very broad discretion within the guidance provided by the Department for Work and Pensions, Mansfield District Council is committed in its administration of the fund to act fairly, reasonably and consistently in accordance with the principles of good decision making.

### **The main principles of the scheme as administered by Mansfield District Council are:**

- Funding is limited and ring-fenced
- The scheme is discretionary.
- There is no statutory right to a payment.
- Applications will be considered individually on their own merit.
- The level of payment will be decided by the Council, fairly, reasonably and consistently.
- There is no statutory right of appeal although the Council operates a review process.
- The Crisis and Resilience Fund Housing Payment scheme in most cases should be seen as a short-term emergency fund.
- The Council has the right to suspend, amend or cancel Crisis and Resilience Fund Housing Payment's as appropriate.

### **Who can claim?**

Claims can be considered if a resident in the Mansfield District Council area is entitled to:

- Housing Benefit (HB) or Universal Credit (UC) with Housing Costs towards rental liability, and
- they have a liability to pay rent, and
- they require further financial assistance with housing costs.

Applicants receiving a Council Tax Reduction Discount only are not eligible to receive a Crisis and Resilience Fund Housing Payment.

Mansfield District Council will endeavour to signpost residents who make an application to other means of help provided by Nottinghamshire County Council by way of the Crisis and Resilience Fund. Particular attention will be given to those strands of help that may build resilience for residents going forward.

### **Making a Claim**

In most cases, the resident who claims a Crisis and Resilience Fund Housing Payment will be the person entitled to HB or UC Housing costs.

The Council may also accept claims from appointees or another person acting on the resident's behalf such as a relative or social worker. The applicant should countersign the claim whenever this is reasonably possible.

The claim must be made to Mansfield District Council by means of a Crisis and Resilience Fund Housing Payment online form or by contacting staff within the Revenues and Benefits Team who will assist with an application. It must contain sufficient evidence and information to enable the Council to obtain a balanced view of the resident's circumstances.

### **Advance Claims**

A Crisis and Resilience Fund Housing Payment can only be considered for a period where entitlement to HB or UC Housing costs towards rental liability exists. Advance claims can be considered where changes in the level of HB/UC are anticipated.

### **What types of financial support can a Crisis and Resilience Fund Housing Payment cover?**

CRF Housing Payment funding may be used for:

- rental deposits and rent in advance.
- costs associated with securing housing or downsizing (such as removal expenses or tenancy setup)
- Shortfalls between housing support and actual rent, including those caused by:
  - the [Benefit](#) Cap.
  - [Removal of the Spare Room Subsidy](#) (RSRS)
  - [Local Housing Allowance](#) (LHA)

CRF Housing Payments may not be made where the requirement for financial assistance arises as a result of:

- Ineligible Service Charges
- Increases in rent due to outstanding rent arrears.
- Sanctions and reductions in benefit
- 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

Crisis and Resilience Fund Housing Payments will also be considered in exceptional cases for rent deposits and rent in advance.

This list is not exhaustive, and the Council will consider all of the individual circumstances of each applicant, including any special circumstances that may apply, to ensure that the funds are targeted to prevent homelessness and hardship.

### **Authorised Decision Makers**

The following post holders are authorised, by this policy, to make and review decisions in respect of Crisis and Resilience Fund Housing Payments

- Revenues and Benefits Service Manager
- Assistant Revenues and Benefits Service Manager
- Benefits and Council Tax Team Leader

### **The level of Crisis and Resilience Fund Housing Payment**

Where the Crisis and Resilience Fund Housing Payment is awarded to meet an ongoing shortfall, the level of the award must not exceed the amount of the eligible rent.

### **Start of Awards**

The start date of the Crisis and Resilience Fund Housing Payment will normally be from the Monday after the application has been received by the Council but this may be earlier if a linked claim to HB/UC has been made, in which case the Crisis and Resilience Fund Housing Payment award would be matched to the start of the HB/UC award.

### **Length of award**

The Council will decide the duration of all Crisis and Resilience Fund Housing Payment awards and in any case the standard maximum period of time for which an award can be

made under this policy is 52 weeks although the Council reserves the right to make longer awards in exceptional cases (subject to funding).

Crisis and Resilience Fund Housing Payment awards in most cases should be seen as a short-term emergency solution. Applicants must consider this and seek advice with regard to their housing needs and ways to manage financially in the long term.

Residents will be advised of the temporary nature of the award upon application and signposted wherever possible to sources of further assistance.

### **Backdating**

A Crisis and Resilience Fund Housing Payment can be backdated if the Council considers that the applicant has a good reason for the delay in making the claim based upon the circumstances of the case. Claims can only be backdated for periods where HB/UC with housing costs towards rental liability is payable, the Council may use its discretion to backdate claims for any period it considers to be appropriate to the circumstances of the case.

### **Notification details**

Mansfield District Council will notify the applicant and affected parties of the decision in writing or by email, if appropriate, including details of how the decision was made. The notification will include the details and terms and conditions of the award and the right to request a review.

### **Method of Payment**

Crisis and Resilience Fund Housing Payments are paid to the person receiving the Housing Benefit or UC housing costs payment, landlord or affected person. Applicants and affected parties will be notified of the payment method to be applied when an award is made.

Payment will be by direct credit to a bank account; this will be determined by how the main HB or UC is being paid. Mansfield District Council tenants will receive payment of their Crisis and Resilience Fund Housing Payment by credit to their rent account.

### **Change in circumstances**

Applicants who are awarded Crisis and Resilience Fund Housing Payments are obliged to report to the Council in writing any change in circumstance that might affect the amount of Crisis and Resilience Fund Housing Payment they receive.

Examples of these changes include:

- Changes of address (or room), even if temporarily
- Changes in their income and expenditure including changes to UC entitlement.

- Changes to their household

Changes arising during the period of an award may lead to the Council changing the level of the remaining payments due under the award or ending the award. The Council may also suspend or end a Crisis and Resilience Fund Housing Payment award where it suspects that the facts that led to the award have been misrepresented to the Council, fraudulently or otherwise or that payments have been made by the Council in error.

### **Overpayments**

The Council will seek recovery of all amounts of overpaid Crisis and Resilience Fund Housing Payment. However, discretion will be used by the Council where the overpayment has been caused by an official error as defined in the Housing Benefit regulations or the Council considers that recovery of the overpayments would cause the resident to suffer serious hardship.

Overpayments of Crisis and Resilience Fund Housing Payment can be recovered from future awards or by invoice; recovery cannot be made from HB or UC.

### **Disputes and Appeals**

There is no statutory right of appeal against Crisis and Resilience Fund Housing Payment decisions made by the Council. However, applicants can request a review of the decision if they feel it is incorrect. Requests for review must be made in writing within one month of the date on the disputed decision notification letter issued to the applicant.

Late requests for reviews will be considered at the Council's discretion, but only where good cause has been shown for the delay.

If a review is requested, the disputed decision will be reviewed by a Decision Maker. When the review has been completed, the Decision Maker will write to the applicant informing them of the outcome.

The applicant has no further right of review against the decision other than the right to seek a Judicial Review of the Council's decision.

### **Crisis and Resilience Fund Housing Payment Policy and Equalities**

In devising the Crisis and Resilience Fund Housing Payment policy the Council recognises its obligations under the Equality Act 2010.

The policy has been designed to ensure that a level of protection and support is available to those applicants most in need.

Whilst 'Exceptional Hardship' is not defined by this policy, it is accepted that changes to the level of support generally will cause financial hardship and any payment made will be at the total discretion of the Council. Exceptional Hardship should be considered as 'hardship beyond that which would normally be suffered'.

**Publicity**

The Council will make a copy of this policy available for inspection, and it will be published on the Council's website. Information may be available in different languages upon request.

**Policy Review**

This policy will be reviewed prior to the commencement of each new financial year.

A review may also take place at any time in the event of significant changes in legislation or funding which impact on the policy.

