

Crisis and Resilience Fund Housing Payments Policy

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Date: 19 March 2026

Version Control

Version	Reason for review (Review date/legislation/process changes)	Author (A) / Reviewer (R)	Effective date
1.0	Policy created to replace existing Discretionary Housing Payment Scheme	Elaine Garnham	April 2026

Approvals

Approved by (Committee/Leadership Team/Head of Service)	Date
Finance and Management Committee	19 March 2026

1.0 Content

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2.0 Introduction

The Crisis and Resilience Fund (CRF) will launch in April 2026 and will run for three years until March 2029. The CRF provides funding to Local Authorities in England to support low-income households experiencing financial shocks and to develop activities that strengthen both individual and community financial resilience.

Housing Payments form one strand of the CRF. The remaining strands are Crisis Payments, Resilience Services, and Community Co-ordination.

The CRF is a consolidated revenue grant that will be allocated through the Local Government Finance Settlement from the 2026/27 financial year. Funding will be provided to Local Authorities by the Ministry of Housing, Communities and Local Government under Section 31 of the Local Government Act 2003.

This policy applies to years one (2026/27) and two (2027/28) of the Fund. It will be reviewed ahead of year three (2028/29) to ensure alignment with and support for Derbyshire County Council's CRF delivery plan.

3.0 Purpose

This policy supports the Council's ambition to support our communities by providing interventions that help prevent housing-related health and safety issues.

It does so by:

- Preventing homelessness and supporting the district's most vulnerable residents.
- Enabling customers to secure more financially sustainable accommodation that better meets their needs.
- Assisting customers during difficult circumstances and financial shocks, particularly where these arise from factors beyond their control.
- Promoting social inclusion by helping financially disadvantaged residents remain within supportive communities.
- Reducing homelessness, thereby improving opportunities for residents to gain and sustain employment.

4.0 What is our policy?

The primary aim of the Housing Payments Policy is to offer additional financial assistance to customers where the Council determines that support with housing costs is necessary.

The Council will receive a Housing Payment allocation of £85,732 in both 2026/27 and 2027/28 from the Ministry of Housing, Communities and Local Government. The Council may choose to supplement this amount with its own funding.

Any Council contribution beyond the Government allocation will require approval from the Finance and Management Committee.

Specific qualifying conditions must be met before a Housing Payment can be awarded. These are set out in the Housing Payments Procedure and Decision-Making Guide

Priority for Housing Payment awards will be given to cases that aim to:

- Prevent eviction or homelessness
- Provide support during financial shocks
- Enable moves to more suitable accommodation, including for disability needs or downsizing
- Assist individuals moving into employment
- Mitigate the impact of welfare reforms

All applications will be assessed in line with the Council’s Crisis and Resilience Fund Housing Payments Procedure and Decision-Making Guide.

5.0 Performance and Monitoring

Statements of Grant Usage and Management Information will be submitted to the DWP twice a year, in accordance with CRF requirements, using the MI workbook. Each return will be signed by the Section 151 Officer and emailed to the DWP.

In year one, the return deadlines are

MI	Deadline
Year 1 Interim (1 April 2026 to 30 September 2026)	29 October 2026
Year 1 Final (1 April 2026 to 31 March 2027)	6 May 2027

6.0 Definitions

Crisis and Resilience Fund (CRF) - a £1 billion annual government fund in England, running from April 2026 to March 2029, designed to provide emergency financial support and build long-term financial resilience for individuals and communities. CRF replaces the short-term Household Support Fund and Discretionary Housing Payments for locally delivered crisis support in England

Discretionary Housing Payment – system of additional housing support payments administered by Local Authorities. The DHP scheme comes to an end of 31 March 2026.

Housing Payment – the strand of the Crisis and Resilience Fund to replace the former Discretionary Housing Payment schemes.

MI workbook – the statistical workbook provided by the DWP to Unitary, County and District Authorities by the DWP for twice yearly data submissions for the monitoring of all Crisis and Resilience payments

7.0 Roles and Responsibilities

- **Responsible:** Customer Services, Revenues and Benefits
- **Accountable:** Benefits Team
- **Consulted:**
- **Informed:** Derbyshire Welfare groups, Housing Department, Housing Associations and landlord

Responsible	Accountable
<ul style="list-style-type: none"> • Customer Services, Revenues and Benefits <ul style="list-style-type: none"> ○ Crisis and Resilience Fund administration 	<ul style="list-style-type: none"> • Compliance and Integrity Team, Customer Services <ul style="list-style-type: none"> ○ Crisis and Resilience Fund administration and management information
Consulted	Informed
	<ul style="list-style-type: none"> • Derbyshire Welfare groups, Housing Department, Housing Associations and landlord <ul style="list-style-type: none"> ○ Welfare provision and joined up services in the community

8.0 Sustainability Impact Assessment

	Positive impact (Y/N)	Negative impact (Y/N)	No impact (Y/N)	Assessment findings
Carbon net zero by 2030/2050			Y	Please provide information about how the policy interacts with this goal. E.g., how does it reduce or increase carbon emissions?
Other environmental impacts – waste, biodiversity, etc.			Y	Please provide information about how the policy interacts with environmental aspects. E.g., what waste is produced and how will it be dealt with, is waste reduced as a part of this policy, how is biodiversity impacted, water use, how will this help communities/staff/businesses to become more environmentally friendly, etc.
ISO 14001			Y	How does the policy consider our ISO 14001 EMS, STEMS ? Does the policy improve or worsen our environmental performance?

Have any relevant environmental aspects (as per relevant [aspect and impact registers](#)) been considered in the writing of the document?

9.0 Policy Review

Policy to be reviewed January 2028. Direct funding to the Council for Housing Payments will end 31 March 2028. Housing Payments will then be delivered in accordance with Derbyshire County Councils delivery plan for the final year of the Fund.

10.0 References

DWP Crisis and Resilience Fund guidance for LA's.

11.0 Associated Documentation

Description of Documentation
Crisis and Resilience Fund Housing Payment Procedure and Decision-Making guidance

12.0 Appendices

12.1 Equality Impact Assessment Form

12.2 Policy Briefing Form

Appendix.12.2

Policy Briefing Form

Introduction

This form is to provide a brief update to summarise the changes/amendments to an existing policy or to provide a summary for a new policy. This form should be used for the consultation, approval and communication of all adopted policies.

Policy update

A summary of the policy is detailed below

Policy Name: Discretionary Housing Payments

Policy Date: July 2022

Version Number:1

Summary of Policy: Discretionary Housing Payments provide customers with further financial assistance when the Council considers that help with housing costs is needed

Summary of key changes made to an existing policy.

Section	Amendment
<i>All</i>	Discretionary Housing Payment Policy ends 31 March 2026.
<i>All</i>	Crisis and Resilience Fund Housing Payment to commence 1 April 2026

Following final adoption of the policy, this form will be used by the Communication Team to be included in Let's Connect as part of the communication plan.

Further information can be found in the 'My Policies' section in Connect.