

Housing Payment Guidance – April 2026

1. Introduction

Housing Payments, funded through the Government's Crisis and Resilience Fund, provide additional financial support to residents receiving Housing Benefit (HB), the housing cost element of Universal Credit (UC), or shared-ownership rent, where further assistance is needed to meet housing costs.

Rushmoor Borough Council has been allocated a **cash-limited budget of £160,572 for 2026/27**. Once this budget is fully allocated, no further awards can be made. Housing Payments are separate from HB, UC and Council Tax Support (CTS). Support with Council Tax is available through the council's Exceptional Hardship Fund for people claiming Council Tax Support.

2. Purpose of the Guidance

This guidance sets out how Housing Payment applications are assessed. Decisions are made fairly and consistently, with each case considered on its individual circumstances.

Due to the limited budget, applicants are expected to take reasonable steps to improve their financial situation. Conditions may be applied to encourage actions that help reduce or remove the need for ongoing support.

3. Objectives

Housing Payments aim to:

- Prevent homelessness and support tenancy sustainment.
- Help households with disabilities or medical needs.
- Assist those affected by welfare reforms.
- Support care leavers and people resettling after homelessness.
- Support people in employment or moving into work.
- Provide short-term help during exceptional financial hardship.

4. Eligibility

To qualify, applicants must:

- Receive HB or the housing cost element of UC.
- Submit a fully completed Housing Payment application.
- Have an eligible shortfall between rent and HB/UC entitlement.
- Demonstrate a need for additional financial assistance, including where support is removal costs.
- Provide all requested evidence.
- Explain the steps taken to manage housing costs, such as seeking debt advice, reducing non-essential spending, increasing income, negotiating rent levels, or considering alternative accommodation.

5. What Housing Payments Cannot Cover

Housing Payments cannot be awarded for:

- Charges not eligible for HB or UC housing costs.
- Housing costs already paid by HB/UC.
- Rent increases due to arrears.
- Shortfalls caused by benefit sanctions, overpayment recovery, certain third-party deductions, non-dependant deductions.
- Cases where HB/UC entitlement is suspended or awaiting assessment.

6. Conditionality

Conditions may be applied to help applicants achieve longer-term stability. Examples include:

- Engaging with employment or skills support.
- Actively seeking work.
- Acting on professional debt-advice recommendations.
- Working with Housing Options to explore accommodation solutions.
- Paying any remaining rent shortfall.
- Maintaining repayment arrangements for rent arrears.

Failure to meet conditions without good reason may affect future awards.

7. Applying for a Housing Payment

Applications must be made by the HB/UC claimant or an authorised representative. Written authorisation is required before the Council can discuss a case with a representative.

Applications can be made online, on paper, or with assistance from the Benefits Team. Backdating may be considered where HB or the UC housing cost element was in payment and there is continuous good cause for the delay.

8. Assessment

The Council aims to make decisions within 10 working days of receiving all required information.

Assessments consider:

- The applicant's circumstances and reasons for the shortfall.
- The level and cause of the shortfall.
- Risk of homelessness.
- Household income, expenditure and capital.
- Efforts made to reduce financial pressure.
- The impact of health or disability.

- Whether an award would make a meaningful difference.

Awards may be short-term or long-term depending on circumstances. A new application is required for any further award.

9. Payment

Housing Payments may be made as a lump sum or as ongoing payments. They are usually paid to the same person or organisation that receives HB or the UC housing cost element, although payments may be made to another party (such as a landlord) where appropriate.

10. Benefit Cap, Bedroom Tax and Local Housing Allowance

Applications from residents affected by the Benefit Cap, Bedroom Tax or Local Housing Allowance restrictions will be assessed in line with the principles above.

Priority may be given where households cannot reasonably reduce costs or move due to specific vulnerabilities or circumstances.

11. Removal Costs

Support may be provided where:

- The new accommodation is affordable.
- There is a valid reason to move.
- The costs are reasonable and evidenced. Three written removal quotes are required.

Where appropriate, the Council may consider whether assisting a move to more affordable accommodation is more cost-effective than continuing help with a rent shortfall.

12. Ending or Recovering Payments

Housing Payments will stop if the applicant's circumstances change, if entitlement to HB/UC ends, or if an award was made in error or based on incorrect information.

Overpayments may be recovered by invoice, repayment plan, offsetting against future Housing Payments, or through court action where necessary.

13. Disputes

A two-stage review process applies:

Stage 1:

Applicants must request a review within one month of the decision, explaining what they disagree with and providing any additional evidence.

Stage 2:

If still dissatisfied, applicants may request a further review by the Revenues and Benefits Service Manager within one month of the Stage 1 outcome.

The Stage 2 decision is final, except where a complaint is made to the Local Government Ombudsman on the grounds of maladministration.

14. Review and Monitoring

This guidance is reviewed annually or more frequently if required by legislative or policy changes. Usage data is reported to the Department for Work and Pensions twice yearly.

15. Fraud Prevention

The Council is committed to preventing and detecting fraud. Fraudulent applications may result in prosecution.

16. Legislation

Housing Payments are administered in accordance with:

- Local Welfare Provision Regulations 2025 (subject to confirmation)
- Housing Benefit Regulations 2006
- Universal Credit Regulations 2013
- DWP Housing Payments Guidance Manual

April 26