

# HOUSING PAYMENT POLICY

<b>Scope</b>	This policy sets out the London Borough of Enfield's approach to awarding Housing Payments. It applies to all applicants seeking Housing Payments within the borough.
<b>Approved by</b>	Cllr Tim Leaver, Cabinet Member for Finance and Procurement
<b>Approval date</b>	TBC
<b>Document Author</b>	Marc Pruis, Head of Financial Assessment
<b>Document owner – Corporate</b>	Executive Director of Resources
<b>Document owner – Portfolio Holder</b>	Cabinet Member for Finance and Procurement
<b>Review</b>	This policy will be kept under continual review and updated when necessary to reflect changes in legislation, guidance, or local circumstances.

## At a glance

This policy explains how Housing Payments can provide short-term help with housing costs for eligible Enfield residents. It summarises who can apply, how to apply, and how decisions are made. For the full rules, read the sections below.

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## 1. INTRODUCTION

A Discretionary Housing Payment (DHP) was previously a standalone, legally defined scheme used by councils to provide short-term financial assistance to residents facing a shortfall between their Housing Benefit or Universal Credit housing costs and their rent. From 1 April 2026, DHPs will no longer operate in England as an independent scheme and will instead be fully absorbed into the Crisis and Resilience Fund (CRF) through the new Housing Payment strand.

The Housing Payment scheme provides the Council with discretion to supplement benefit awards in certain circumstances. It is subsidised by Government up to a specified annual limit. Any expenditure above that limit must be funded by the Council. The total amount of Housing Payments available in Enfield is cash-limited. The Council is committed to administering Housing Payments in accordance with the principles of the Government's Crisis and Resilience Fund Guidance.

Housing Payments may be used to meet shortfalls between a household's Housing Benefit, the housing costs element of Universal Credit, or Local Housing Allowance, and their rent, where the criteria in this policy are met. This policy sets out how the Financial Assessment Service will operate the scheme and the factors taken into account when considering an award.

Housing Payments are intended as short-term emergency support while the customer works towards longer-term solutions. Key features of the fund include:

- Awards are discretionary
- No statutory right to an award
- Housing Payments can only cover shortfalls in eligible housing costs (where Housing Benefit or the UC housing element is in payment)
- The fund is cash-limited and monitored frequently
- Housing Benefit or the UC housing element must be in payment in the week the Housing Payment is awarded

## 2. AIMS AND OBJECTIVES

The Council expects households to take active steps to improve their financial situation. In awarding Housing Payments, we aim to:

- Safeguard and promote the welfare of children
- Prevent homelessness
- Alleviate poverty
- Support individuals or families unable to move immediately due to health, education, or child protection considerations
- Promote positive educational outcomes
- Assist people experiencing personal or difficult life events
- Support young people transitioning into adulthood
- Support families coping with illness or disability, including enabling disabled residents to remain in adapted homes
- Support carers, including foster carers
- Assist victims of domestic abuse relocating to safety
- Support those leaving or serving in the Armed Forces
- Help residents sustain employment
- Support those affected by welfare reforms

Every case will be assessed individually, and all applicants will be treated fairly and equitably.

The Council determines the amount and duration of awards based on evidence submitted and the circumstances of the claim.

Greater weight will be given to applicants who demonstrate clear steps to resolve their financial and housing difficulties.

### **3. ELIGIBILITY FOR HOUSING PAYMENT**

Applicants must be the claimant for Housing Benefit or Universal Credit and must already have an award that includes a housing element. While certain groups may automatically meet eligibility criteria, all awards remain subject to the assessment criteria in this policy.

Housing Payments may be awarded for eligible housing costs, including rent liabilities, rent in advance, deposits, and other lump-sum housing-related needs.

Backdated awards may be made where there has been a shortfall between benefit entitlement and rent, enabling the settlement of rent arrears. A backdated award can only relate to a period during which Housing Benefit or the UC housing element was payable.

Eligibility depends on residence and responsibility for accommodation:

- Residents of Enfield, including Enfield Council tenants and homeless households placed outside the borough by Enfield, may qualify.
- Households placed in Enfield by another authority are not eligible and should apply to the placing authority.
- Households placed by Enfield into the private rented sector outside the borough are not eligible and should apply to the authority where they reside.
- Housing Gateway and ELAA tenants living outside Enfield are not eligible unless homelessness duties apply.

Applicants must demonstrate reasonable efforts to increase income and reduce unnecessary expenditure.

Where applicants are eligible for Council Tax reductions, welfare benefits, or other financial support, they will be advised and assisted to claim these before a Housing Payment decision is made.

#### **4. INELIGIBILITY FOR HOUSING PAYMENT**

Housing Payments cannot be awarded where:

- Full rental liability is already met by Housing Benefit or UC
- Unnecessary expenses or debts have not been reasonably addressed
- The award would reduce an HB/UC recoverable overpayment
- The charge relates to ineligible service charges
- The rent has increased due to arrears
- A DWP sanction or suspension has caused the shortfall
- Housing Benefit or UC is suspended
- The shortfall relates to Council Tax or non-housing-related costs

Housing Payments will not generally be awarded in the following circumstances unless doing so strongly supports the policy objectives:

- Moving costs, deposits, or rent in advance (unless moving to more affordable accommodation or other exceptional circumstances apply)
- Shortfalls caused by non-dependent deductions or housing cost contributions
- Capital exceeding £6,000 (working age) or £10,000 (pension age)
- Tenancies that were unaffordable at the outset
- Rents so high that the tenancy remains unsustainable even with intervention
- Multiple unmanaged debts without engagement in debt advice
- Applicants who refuse to take reasonable steps to reduce or remove the need for Housing Payments
- Shortfalls caused by third-party debt deductions in UC

## 5. MAKING A CLAIM

Claimants must fully complete the application form and supply any evidence requested. For claims based on exceptional financial hardship, sufficient evidence of circumstances must be provided.

Claims should normally be made by the benefit claimant, but applications from authorised representatives (e.g., appointees) may be accepted.

Applications must be made online via the Council's website. If the applicant does not have access to the internet, they can also apply by phone.

Claimants must provide all requested information within one calendar month. No award will be made if required evidence is not provided without reasonable cause.

A claim for a Housing Payment will also be treated as a claim for Council Tax Support Hardship, so no separate application is required.

## 6. THE ASSESSMENT PROCESS

Housing Payment applications will be assessed with reference to the policy objectives outlined in section 2.1.

Applicants must demonstrate exceptional financial hardship and the short-term need for financial support to enable them to resolve their situation (e.g., seeking work, relocating, completing treatment or studies).

Awards are more likely where applicants are taking active steps to resolve their financial or housing pressures.

Awards are usually granted for up to six months to allow applicants time to stabilise their housing situation.

In exceptional cases where the applicant has an enduring need—such as disability adaptations, foster care arrangements, shared care, or domestic abuse safety measures—awards may be made for up to 12 months.

In determining the amount and duration of any award, the Assessment Service will consider:

Shortfall in Housing Costs:

- The amount and cause of the shortfall
- Whether the tenancy was originally affordable

Household Circumstances:

- Age, health, disability, and personal circumstances of household members
- Barriers to meeting housing costs or securing alternative accommodation
- Any exceptional circumstances impacting finances

Applicant's Actions:

- Efforts to identify benefit entitlements
- Income and expenditure
- Savings, capital, and financial assets
- Outstanding debts and budgeting efforts
- Tenancy history and plans to move (if reasonable)

Other Assistance Received:

- Previous Housing Payment awards
- Other discretionary financial support from the Council

## **7. PAYMENT OF AN AWARD**

Applicants will be notified in writing of the decision, including the level and duration of any award. Awards may be lower than the full shortfall and typically cover a six-month period unless exceptional circumstances apply.

Where HB is in payment, Housing Payments will be added to the HB award. Where UC is in payment, Housing Payments will be issued separately by the Council.

Awards may be paid directly to landlords or other third parties.

Awards depend on available funding.

A previous award does not guarantee a future award. Applicants will be clearly advised that future claims require evidence of efforts to resolve housing difficulties during the previous award period.

## **8. SUBSEQUENT APPLICATIONS: REVIEWS**

Subsequent applications will trigger a review of the applicant's circumstances.

Awards are more likely where applicants have taken reasonable steps to address housing difficulties. Failure to act may reduce the likelihood of future awards.

Examples of positive action include seeking employment, pursuing cheaper accommodation, maximising benefits, and contributing reasonably to rent.

Where there is an enduring need, awards may be renewed based on ongoing evidence.

Revised award levels may be set if financial circumstances have changed.

All awards remain subject to available funding.

## **9. DUTIES OF THE CUSTOMER**

Customers must:

- Provide required information promptly
- Notify the Council of changes in circumstances
- Complete agreed actions to improve their financial or housing situation
- Provide any additional information requested
- Repay any overpaid Housing Payments (invoiced separately)

## **10. THE RIGHT TO A RECONSIDERATION OF A DECISION**

Although there is no statutory right of appeal, the Council will reconsider decisions where new information emerges or an error is identified. Judicial Review remains available.

Requests for reconsideration must be submitted in writing within 28 days of the decision. Reviews will be carried out by an officer other than the original decision maker, with written responses within 28 days.

Complaints about the handling of a claim will be managed under the Council's standard Complaints Procedure.

## **11. TACKLING FRAUD**

The Council is committed to protecting public funds and ensuring awards are made only to eligible claimants.

Fraudulent claims may constitute offences under the Fraud Act 2006 and may result in investigation and prosecution.

## **12. PUBLICITY**

The Council will promote the Housing Payment Fund through its website, internal services, voluntary and advice sector partners, and landlords. This policy will be published online.

### **13. EQUALITIES**

The scheme supports the Council in meeting its duties under the Equality Act by assisting residents with protected characteristics.

We recognise the disproportionate impact welfare reforms may have on vulnerable groups and aim to protect those most at risk of financial hardship.

Equalities data will be collected and analysed to ensure the policy continues to meet our equality obligations.

### **14. LEGISLATION**

The legislative basis for Housing Payments is Section 31 of the Local Government Act 2003, as implemented through the Crisis and Resilience Fund (CRF) – Housing Payment strand.