



Swindon Borough Council

Housing Payments Policy Statement & Procedures

VERSION CONTROL

Version	Date	Author	Comments
1	18 th October 2005	Rick Steels	
2	24 th October 2008	Client team	
3	8 th May 2009	Andrea Pritchard	Following AC report
4	December 2009	AP	Final amendment
5	7 th February 2012	Andy Stevens	Incorporate Rent In Advance, rent Deposits & tenancy admin fees
6	17 th September 2012	Andy Stevens	Assist with moving
7	26 th September 2012	Andy Stevens	Members comments BMG
8	12 th March 2013	Andy Stevens	April 2013 Changes
9	27 th March 2013	Andy Stevens	(BMG) Benefits monitoring Committee & Law on foster carers
10	1 st March 2020	Andy Stevens	Review
11	November 2024	Andy Stevens	Cabinet decision on Disregarding Armed Forces Compensation Payments for 25/26
12	16 March 2026	Robert Fox	Amend Policy name to Housing Payment from Discretionary housing Payment effective 1 April 2026 following introduction of Crisis Resilience Fund. Remove reference to two child cap.

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Housing Payment Policy Statement & Procedures

1. Introduction

The Housing Payment Scheme is operated by the Benefits Team at Swindon Borough Council. It is used to assist Housing Benefit and Universal Credit customers who may need further financial help with their housing costs during periods of short-term need. Housing Cost can include help towards rent, tenancy start-up costs and moving costs.

The Council will receive funds for the period 1 April 2026 to 31 March 2029 for the Housing Payment scheme.

The amount that Authorities are expected to spend on the scheme each year is specified by Central Government and not everyone who claims a Housing Payment may be awarded a payment.

The use of the Housing Payment scheme for households unable to afford their rented accommodation due to exceptional circumstances and can be a useful tool for preventing homelessness.

The desired outcome is to maximise use of the Housing Payments scheme to meet the needs of the local community in line with the corporate objectives.

Funding is available in order to prevent rent arrears or homelessness amongst vulnerable people. Housing Benefit or Universal Credit Housing costs shortfalls (the difference between entitlement and the rent due) may arise for a number of reasons. These include:

- Benefits caps
- Under-occupancy reductions in Social Sector Housing (Bedroom Tax)
- Local Housing Allowance restrictions
- Non-dependent deductions

and other factors affecting allowances, such as changes to severe disability premiums and removal of family premiums.

2. Local Context

Swindon Borough Council and its partners have previously set priority outcomes for Swindon and its Community. One of these was “Living

independently, protected from harm, leading healthy lives and making a positive contribution". In July 2024 the Council set a priority to:

Build a Fairer Swindon - Making Swindon a fairer place, reducing disadvantages and reducing big disparities in life expectancy, education levels and social justice.

The desired outcomes:

- Increased community involvement so that everyone is able to make a positive contribution.
- More people feel in control at times of crisis, are protected from abuse and family breakdown and are more resilient and more able to regain their independence
- People in need are benefiting from joined up services that are easy to access

There are clear links between poverty and homelessness. Households on low incomes not receiving all benefits to which they are entitled are at higher risk of experience rent arrears and so at risk of losing their homes.

Closer work with the Housing Options Team has identified cases where a combined approach can help target resources to avoid homelessness. This may be through the use of Housing Payments, but also in renegotiating rents or finding more affordable accommodation.

3. Scope and Purpose

The Housing Payment scheme can be used to covers shortfalls between eligible rent and payment of Housing Benefit and can also be used to assist in tenancy startup costs, rent in advance and rent deposits and contribution towards costs of moving, where individuals are moving to cheaper accommodation.

Every claimant who is entitled to Housing Benefit or Universal Credit housing element is entitled to make a claim for help. Housing options and Housing may assist those claimants who need assistance. Help with rent deposits and moving costs should be used particularly to help individuals move to cheaper accommodation.

The main features of the scheme are that: -

- The schemes are purely discretionary; a claimant does not have a statutory right to a payment
- Payments from the Housing Payments scheme are not a payment of Housing Benefit. However, Housing Benefit or Universal Credit must be in payment in the benefit week that a Housing Payment is awarded for, and this includes payments for tenancy start up or moving costs to claimants who move (possibly to more affordable

accommodation). In order to qualify claimants must be in receipt of Housing Benefit or Universal Credit at their current address.

4. Claiming a Housing Payment

Claims for Housing Payment should be made in writing (includes online applications) however an application is not always required but the request must be written and can be accepted from the claimant or a person acting on their behalf.

Swindon Borough Council has developed a Housing Payment application form that asks key questions to help guide the customer to providing the information required along with any supporting evidence to make a decision.

The questions contained in the form also guide the decision maker and helps them to make an informed decision.

Application can be made using the online form and supporting information can be uploaded to support the application.

The paper application form can be requested by phone. Any forms issued by post should be returned within one calendar month of issue.

5. Considering a Housing Payment

When considering a Housing Payment, the decision maker must be satisfied that: -

- There is a shortfall between the amount of benefit awarded and the amount of eligible rent the claimant is liable to pay (except in the case of help with tenancy start up or moving costs)
- The claimant requires further help with housing costs,
- Housing Benefit or Universal Credit has not been suspended because a doubt has arisen about entitlement or the claimant has failed to supply information relevant to their claim,
- There are sufficient funds available to make a payment.

A Housing Payment cannot be made when:

- The claimant's income is subject to a reduction in their benefit entitlement as the result of recovery action by the DWP or other deductions in respect of other Overpayments of Benefits.

6. Decision Making

When making a decision regard must be made to the objectives of Swindon's corporate community strategy. All applications will be treated on their individual merits but decision will seek to:

- Prevent homelessness and alleviate poverty.
- Safeguard Council residents in their homes or help find new accommodation
- Reduce worklessness by encouraging residents of the Borough to obtain and sustain employment.
- Support the vulnerable in the local community.
- Support vulnerable young people in the transition to adult life.
- Keep families together and help those with parental responsibilities (and some who may only have responsibility for their children at weekends).
- Help claimants through personal crises and difficult events.
- Help those who are trying to help themselves.

Further factors that must be considered when making a decision will include:

- The shortfall between Housing Benefit and UC Housing cost element and the liability.
- Any steps taken by the claimant to reduce the rental liability.
- If a member of the household have a disability and has the accommodation been adapted to meet their needs.
- The medical circumstances (i.e. ill health and disabilities) of the claimant, their partner and any other occupants of the claimant's home.
- Was the claimant moved to the address in order to assist with the care.
- The income and expenditure of the claimant, their partner and any other occupants of the claimant's home.
- The Council's Cabinet has decided that monies paid as Armed Forces Compensation Payments should be disregarded from April 2025 onwards.
- Savings or capital held will be taken into account
- The level of indebtedness of the claimant or their family
- The exceptional nature of the claimant and family's circumstances.
- Is the individual fleeing domestic abuse or violence (which may have resulted in two rental liabilities).
- Are children near the age limits, at which they would qualify for their own room.
- The possible impact on the Council of not making such an award, e.g. the pressure on priority homeless accommodation.
- Any other special circumstances

In all Housing Payment cases, frontline staff should explore and address underlying needs and, where appropriate, offer warm referrals to Resilience Services. This approach fosters an environment that builds long-term financial resilience.

All staff determining a Housing Payment request will be aware and trained to recognise when a claimant approaching for Housing Payment is legally homeless or threatened with homelessness which may trigger duties the Council must undertake separately to the administration of a Housing Payment as part of the Crisis Resilience Fund..

The budget will be a consideration when making a decision, but each case must be considered on its merits.

Further guidance is available through the DWP existing Discretionary Housing Payment guidelines.

When the application for Housing Payment is received the decision maker will need to establish if further reasonable evidence is needed to support the request. Where this is the case, a letter should be issued to request this information, giving the claimant one month to provide the evidence.

Where evidence is not returned, a decision will be made based on the information already held. Any information provided may be verified by the decision maker.

All decisions for a Housing Payment must be recorded on a decision sheet and the mandatory requirements of Crisis and Resilience Fund (1 April 2026 to 31 March 2029): management information (combined) reporting requirements MI workbook Tab 3 – Housing Payments complied with.

A letter must be issued to the customer advising of the decision, with the aim to issue this within 10 working days

7. Period of an award

The Housing Payment scheme is generally seen as a short-term emergency fund.

The start date of an award will normally be:

- the Monday after the written claim for a Housing Payment is received, or
- the date on which entitlement to Housing Benefit or UC claim commenced (providing the application for Housing Payment is received within one calendar month of the claim for Housing Benefit/ being decided),

The period of an award is entirely dependant upon the individual circumstances of the claimant and funding available.

The Benefits Team will decide the length of the Housing Payment award on the basis of the evidence supplied and the known facts. In many circumstances awards will be made for a period up to 3 or 6 months. Awards will not be made for more than 12 months. For those with

disabilities who have had their accommodation adapted, it may be appropriate to award payment for the whole year. Minimum period of an award is one week.

Housing Payment's may be backdated in exceptional circumstances and by request of the claimant provided that Housing Benefit or UC housing element has been awarded for the earlier period.

8. Method of payment

The payee will be the most appropriate person based upon the circumstances and could include, the claimant, their partner, their landlord (or an agent), an appointee, or any appropriate third party.

Payments will be made together with Housing Benefit payments, if applicable, or at various intervals or in a lump sum payment if appropriate.

9. Notification

Where possible a letter will be issued within 10 working days of receipt of all information reasonably required to make a decision with the outcome of the application.

Where the application is successful the letter will advise: -

- the amount of Housing Payment awarded
- the period of the award
- the requirement to report a change of circumstances

Where the application is unsuccessful the letter will set out the reasons why this decision was made and explain the procedure for requesting a review.

10. The Right of Appeal

Housing Payments are not payments of Housing Benefit or Universal Credit and so not subject to the statutory appeals mechanism. Councils are expected to set up an appropriate appeals process.

Despite no formal appeal rights, claimants will be given the opportunity to have a Housing Payment decision reviewed by a Senior Officer in the following circumstances: -

- a refusal to award a Housing Payment
- a decision to award a reduced amount of a Housing Payment
- a decision not to backdate a Housing Payment
- a decision that there has been an overpayment of a Housing Payment

An appeal must be made in writing within one calendar month of the decision letter

Attempts should be made to resolve the matter by explaining the Housing Payment decision to the customer by telephone, at interview or in writing.

The Senior Officer must review all the evidence held and make a decision within 10 working days of the request.

The decision must be recorded and a letter advising of the decision issued to the customer. The letter must give the reason for the decision.

The decision may only be challenged via the judicial process

In exceptional circumstances, time periods for appeals may be extended.

11. Change of circumstances

Where a customer notifies of a change in their circumstances, the need for a Housing Payment as well as the amount of the Housing Payment should be reviewed.

The customer has a duty to report any changes to their circumstances that may affect their payment.

12. Overpayments

Overpayments of Housing Payments may be recovered.

Housing Payments cannot be recovered from underpaid Housing Benefit. An invoice will need to be raised separately. Repayment of any overpaid Housing Payment should be sought as quickly as possible.

Any overpaid Housing Payment will be notified in writing this will include details of the customers appeal rights.

13. Recording a Housing Payment

Each request for a Housing Payment must be recorded on the database on receipt. Records of awards need to be maintained for budget information (monitoring) and for Government returns. Information on any Housing Payment used for tenancy startup costs will also need to be retained separately. Information retained will include name, address, amount granted and reason.

14. Monitoring the Budget

The Council are paid the Crisis Resilience Fund allocation as part of a consolidated revenue grant delivered as part of the Local Government Settlement from year ending March 2027.

The settlement provides an allocation to be spent on Housing Payments. Annual expenditure will be monitored and reviewed monthly to ensure payments remain within the annual payment profile and will be reported to Members.

15. Publicity

The scheme will be publicised on the Council's web site, letters to claimants and promotion at any stakeholder engagement for example with other Council departments such as Housing, Revenues, Councillors, landlord forum, Citizens Advice meetings.

Financial and budget information will normally be made available at the end of the financial year.

16. Fraud

The Council is committed to the fight against fraud in all forms. Where fraud is suspected in relation to a claim for Housing Payment, a referral will be made to the Council's Internal Audit team who will investigate the matter, this may lead to criminal proceedings being instigated.