



Crisis Support and Housing Payment Policy

Part of the Crisis and Resilience Fund (CRF) 2026–2029 funded by Central Government

Version	Date	Author Name	Review Rationale
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1. Purpose and Scope

This policy sets out Solihull MBC's approach to delivering the Crisis Payment and Housing Payment elements of the Crisis and Resilience Fund (CRF), operating from 1 April 2026 to 31 March 2029. It establishes how the Council will:

- Provide effective, timely crisis support to low-income households.
- Support residents to improve their financial resilience through referrals to appropriate services.
- Ensure the scheme is accessible, person-centred, needs based and trauma-informed.

The policy applies to all applications for Crisis Payments and Housing Payments and to all Council officers delivering CRF-funded provision.

2. Policy Principles

All elements of this policy operate in accordance with the CRF guidance, which requires:

2.1 Person Centred- Support

Support will be tailored to each individual's circumstances, preferences, and values. To keep professional decisions truly person centred, Officers will prioritise what matters most to each individual while delivering support that is respectful, inclusive, responsive to the applicant's unique situation and relevant to the circumstances.

2.2 Needs Based- Assessments

Officers will look beyond the immediate crisis and identify the underlying needs. To ensure support is accurately targeted, Officers will recognise the wide range of circumstances individuals may face and work to address the root causes of their situation, rather than focusing solely on the visible or immediate crisis symptoms. This will include referrals to resilience services.

2.3 Holistic Support

Crisis support will be linked to wider resilience services including advice, debt support and family services. The Officer dealing with the application will take a holistic approach, recognising that crisis situations often require further assistance. Officers must identify and, where appropriate, refer individuals to wider services such as debt advice, welfare benefits, housing support, family services, and other relevant resilience provision.

2.4 No Wrong Door Approach

Applicants will be seamlessly connected to the most appropriate service. The Officer dealing with the application will ensure that residents receive support from the most appropriate service. If the Crisis Resilience Fund is not the most suitable support option, officers must facilitate a warm referral to the partner organisation ensuring residents are not left without guidance.

2.5 Trauma Informed- Practice

The Officer will adopt a Trauma Informed Approach recognising that trauma can have a long-lasting impact on a person's life. These effects may not always be visible or shared, and they can make it difficult or distressing for someone to engage with services. The Officer will aim to reduce the risk of traumatisation by creating a safe, supportive, and empowering environment.

The six principles of trauma informed practice are:

- Safety
- Trust
- Choice
- Collaboration
- Empowerment
- Cultural consideration

3. Crisis Payments

3.1 Purpose

Crisis Payments provide **short term- financial support** for individuals experiencing a financial shock or circumstances that, if unaddressed, could lead to crisis.

Examples of a financial shock include (but are not limited to):

- A sudden loss of income or reduced hours
- An unexpected essential bill or cost
- A delay or change in benefits
- Illness, caring responsibilities or a family emergency
- Urgent housing issues that increase financial pressure

3.2 Eligibility

Crisis Payments are available to a broad range of low-income households including those who are not in receipt of benefits.

A crisis payment is intended to prevent the occurrence or escalation of the household's crisis and is not intended as an alternative source of regular income. It is not intended to fund non-essential, high-cost or luxury items. Awards will be

restricted to essential living costs only and will not be made for items that exceed what is reasonably required to meet basic needs.

It is at the Councils discretion to determine whether an applicant's situation constitutes a crisis and the level of support it will award.

Applicants may be eligible for a crisis payment if they:

- Are aged 18 or over and ordinarily resident in Solihull.
- Are facing financial hardship: Applicants must be experiencing a crisis, such as the inability to pay for essential living expenses (for example food or fuel) or have a sudden unexpected loss of income and/or,
- Are facing an immediate need, primarily for unexpected events such as appliance failure or emergency housing needs.
- Can demonstrate insufficient financial resources to resolve the immediate crisis without jeopardising essential living expenses or causing further financial harm

Eligibility will be assessed based on the household's income and expenditure and the applicant's ability to manage the immediate situation without additional support.

Eligibility will consider:

- The urgency and severity of the presenting crisis.
- Underlying needs contributing to financial vulnerability.
- Savings and assets available, including cases where assets cannot be accessed immediately.

Where an applicant makes more than two requests for crisis support within a six month period, further enquiries will be undertaken to confirm what resilience support has been accessed. The Council may refuse additional requests if the applicant has not engaged with relevant resilience services.

No Recourse to Public Funds (NRPF):

Crisis Payments may only be awarded where an alternative statutory power (e.g., Children Act 1989, Care Act 2014, NHS Act 2006) permits support.

3.3 What Crisis Payments Can Cover

Awards will primarily focus on the categories listed below but may include other essential needs where appropriate. All awards are made at the discretion of the Officer, based on the applicant's individual circumstances.

- Food and essential household items
- Utilities and energy needs
- Essential furniture and appliances
- Clothing, bedding, hygiene products

- Transport essentials
- Digital access
- Housing related emergency costs (where a Housing Payment is not applicable)

3.4 Method of Support

The appropriate method of crisis support will be determined by the Officer dealing with the application and will be delivered through one of the following options:

- Cash-out voucher (ATM, Post Office or Pay Point)
- Bank transfer
- Digital/physical voucher (where cash unsuitable and it is in the best interests of the applicant for example a gambling addiction or alcohol/drugs misuse)
- Delivery of essential furniture items or white goods (where it is cost effective and the items must meet safety/energy efficiency standards).
- Food parcels may be offered where needed, and individuals will be referred to the appropriate food support services operating within the borough.

4. Housing Payments

4.1 Purpose

Housing Payments support residents who need further financial assistance to meet housing costs where they are entitled to Housing Benefit or the housing costs element of Universal Credit.

4.2 Eligibility

Applicants must be:

- Entitled to Housing Benefit, or
- Entitled to the housing costs element of Universal Credit
- Have a rental liability and be a resident in Solihull

If an applicant is ineligible (e.g., due to not being entitled to Housing Benefit or the housing costs element of Universal Credit), they may instead be considered for a Crisis Payment.

4.3 What Housing Payments Can Cover

Housing payments can cover a broad range of costs. Examples include:

- Rent shortfalls (the difference between the amount of Housing Benefit/Universal Credit housing costs and the amount of rent charged)
- Rent deposits/rent in advance for securing more affordable accommodation
- Removal costs

- Downsizing costs

4.4 When Housing Payments Cannot Be Used

Housing payments are not allowed where the need arises solely from:

- Ineligible service charges
- Rent increases due to arrears
- Benefit sanctions
- Housing Benefit/Universal Credit overpayment recovery
- Suspended benefits

4.5 Payment Rules

Housing Payments may be:

- Made to landlords, agents, or third parties where appropriate
- Made directly to the applicants rent account in the case of SCH tenants
- Made directly to the applicant where appropriate, provided the payment meets the eligibility criteria and aligns with the purpose of supporting essential housing costs

4.6 Duration and Backdating

- Awards may be one off or ongoing and will be the decision of the Officer considering the application
- Backdating is discretionary and any award of Housing Payments must align with Housing Benefit/Universal Credit entitlement periods.

4.7 Special Cases

- Support may be paid for two homes in cases of temporary absence (e.g., the applicant is fleeing domestic abuse).

5. Application Process

5.1 Application Routes

Applications should be submitted online via the dedicated Crisis Support and Housing payments form [Discretionary Crisis Fund | Solihull Metropolitan Borough Council](#). Residents who are unable to apply online may contact the Council by telephone or visit a Walk-In Centre to receive support.

Applications may be made by:

- The applicant
- Someone acting with consent (family, friend, VCS organisation, appointee)

5.2 Processing Times

Indicative processing times are shown below and are based on all evidence and information being received to process the application.

- Crisis Payments: aim to deliver within 48 hours.
- Housing Payments: decision within 14 days on receipt of any required information or as soon as reasonably practicable.

5.3 Out of Hours Provision

We will ensure that residents in crisis can be supported outside normal working hours where our offices are going to be closed for more than 48 hours. Details will be made available on the Council's website.

6. Evidence Requirements

Applicants will be required to provide sufficient evidence to enable Officers to assess eligibility and determine an appropriate award for crisis and/or housing payments. Evidence must demonstrate the applicant's income, expenditure, recent financial activity, and housing liability (where a housing payment has been requested), reflecting the policy's requirement that Officers consider household income and expenditure when assessing need.

Required evidence may include, but is not limited to:

- **Proof of income** (e.g., payslips, benefits award letters)
- **Details of expenditure** (e.g., utilities, insurance, childcare costs)
- **Recent bank statements** to verify financial position and assess any immediate crisis factors
- **Proof of crisis** – for example quote for repairs of white goods, letter of redundancy, bill for car repairs
- **Evidence of rental liability** where relevant, such as tenancy agreements or rent statements, supporting the assessment of Housing Payment eligibility
- **Any additional evidence** the Officer considers necessary, based on the individual's circumstances, to support a person centred and needs- based assessment

Applicants will normally be required to provide evidence within 14 days of being asked. However, where an applicant advises that more time is needed—for example due to digital exclusion, health needs, or difficulties obtaining documents—an extension may be granted in line with the policy's commitment to accessibility and trauma-informed, person-centred support.

Officers must ensure that evidence requests are proportionate, reflect the applicant's circumstances, and do not create unnecessary barriers to accessing support.

Decisions can only be made once all information is received.

7. Accessibility

The scheme will be accessible to all, including residents with:

- Disabilities or impairments
- Mental health needs
- Language or literacy barriers
- Digital exclusion

Support may include:

- Easy read materials
- Alternative formats
- Assisted applications
- Warm referrals to specialist support

8. Wraparound Support & Referrals

Crisis payments and housing payments will act as a gateway to longer-term resilience support rather than standalone intervention. Completion of an application form will give consent for the Council to make warm referrals to resilience services to provide additional support.

Support may include:

- Debt advice
- Welfare rights checks
- Income maximisation
- Energy and budgeting support
- Employment and skills services

Referral timing will consider the applicant's preferences and circumstance and may be a requirement of the award.

9. Decision Making, Review and Governance

9.1 Decision Notification

Applicants will be informed of the outcomes of their application as soon as reasonably practicable. If the application is refused reasons will be provided.

9.2 Safeguarding

Safeguarding concerns that arise where a crisis application highlights vulnerability or risk will be dealt with in accordance with agreed SMBC safeguarding policy and protocols with all officers aware of the process.

9.3 Review Process

Although there is no statutory tribunal route, the Council will provide an internal review mechanism to ensure fairness and consistency.

Any applicant who disagrees with the decision made relating to their application can request an independent review. The request must be received in writing to the Financial Inclusion Team within 14 days from the date of the decision. In exceptional circumstances this time period may be extended.

The independent review will be carried out by a Senior Officer that has not been involved in the original decision. The applicant will be informed in writing of the outcome of the review.

This decision is final and may only be challenged via judicial review or by complaint to the Local Government Ombudsman if there is an allegation of maladministration.

9.3 Changes in Circumstances – Housing Payments

Applicants must report any material change in circumstances to the Financial Inclusion Team within one month to allow their Housing Payment award to be reassessed. A material change could be someone moving in or out of the household, a change in how rent is charged or an increase in income.

9.4 Overpayments of Awards

Overpaid awards may be recovered if the payment has been made as a result of:

- A misrepresentation or failure to disclose information by the applicant either fraudulently or otherwise, or
- An error made when the application was determined.

9.5 Fraud and Error

The Council will maintain strong controls of the application process and awards. Any cases of suspected fraud will be reported immediately for investigation by the Council's fraud officers.

9.6 Data and Reporting

Data relating to applications received and awards made will be recorded and reported to the Department for Work and Pensions in line with their Management Information requirements. Data relating to applications and outcomes will be monitored for trends and reviewed as part of the annual policy review. This will include feedback from partners involved in resilience services.

10. Promotion and Scheme Awareness

The scheme will be promoted via the following channels:

- SMBC website and online information via Here 2 Help
- Partner-led referrals
- Social media updates
- Solihull Financial Inclusion Group
- Where possible, targeted promotion to groups at a higher risk of crisis

11. Policy Review

The Department for Work and Pensions retain the authority to revise national CRF guidance on which this policy is based.

This policy will be reviewed annually or sooner if CRF guidance is updated.