



Discretionary Financial Support Schemes

**Crisis & Resilience Fund
(CRF)**

&

**Discretionary Council Tax Relief
(DCTR)**

**Policies
2026/2027**



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Discretionary Financial Support Schemes: Crisis Support

The Council currently administers and operates two Discretionary Financial Support Schemes:

- **Discretionary Council Tax Relief (DCTR)**
- **Crisis & Resilience Fund (CRF)**

These schemes are intended to provide a safety net for those households on low incomes who encounter a financial shock to help alleviate immediate crisis and financial hardship and to prevent a crisis from escalating.

A financial shock may be a sudden, unexpected expense or drop in income that can place pressure on a household budget or the wellbeing of the individual.

It is important to note that Crisis Payments are intended to meet occasional or short-term needs and cannot provide an alternative and longer term source of regular income.

Crisis payments and support may be used by households to support with (but not limited to):

- **Housing costs (CRF Housing Payment)**
- **Council Tax payments (DCTR)**
- **The cost of living (food) (CRF - Crisis Payments)**
- **Energy costs and utility arrears (CRF - Crisis Payments)**
- **Essential household items (CRF - Crisis Payments)**

Households are able to use Crisis Payments based on their individual household needs.



A flexible approach that adopts a person-centred and needs-based approach that recognises the varied circumstances that individuals may experience, to direct support towards those most in need is the most effective way to support households.

The flexible approach to support and Crisis Payments allows residents who face a variety of challenges, time to find alternative solutions to shortfalls in income or be signposted to wider services that can support with underlying needs, while providing immediate crisis support.

A cash first approach is adopted for Crisis Payments. Cash first does not mean cash-only. Other provisions such as vouchers or goods in-kind may also be considered depending on the needs of the household. This is flexible and tailored to the individual or household.

The council recognises that many residents may be entitled to assistance under one or both of these schemes.

It has integrated the individual schemes and their administration, combining the application form into one form so applicants will only be required to make a single application but can apply for any or all of the available schemes as relevant to their circumstances.

The applicant must specify which part of the CRF scheme they wish to apply for on the application to be considered for that scheme.

In some instances the Council may consider an award for DCTR in certain circumstances, where an applicant may be eligible for the scheme but has not made an application.

It should be noted that all the administered financial support schemes are discretionary and there is no statutory right to payment.

The Crisis Resilience Fund (CRF) is funded entirely by the Government via the Department for Work and Pensions (DWP) with the Discretionary Council Tax Relief (DCTR) scheme being funded by the Council and the Greater London Authority (GLA).

Purpose of the Discretionary Financial Support scheme(s): Crisis Support

The Discretionary Financial Support scheme(s) are designed to support the following principles:

- Provide immediate crisis relief for low income households
- Prevent households/individuals from entering crisis



- Help people through personal crises and difficult events that adversely affect their current financial situation.
- A person centred and needs based approach that looks at individual household circumstances and needs
- Support households with the payment of Council Tax

Exercise of Discretion – a Case by case approach

Each application will be decided on its own merits but will be subject to the limits faced by the Council in terms of expenditure, grant conditions, and the published and agreed Council priorities.

In exceptional cases the Council may make decisions which fall outside the provisions of this policy.

The Council will, in all cases, endeavour to ensure that all members of the community are able to access assistance offered by this scheme regardless of race, gender, age, religion or belief, sexual orientation, marital or civil partnership status and/or disability.

It will ensure that the decision-making process is fair and that no person is disadvantaged by virtue of being classed in one or more of the groups listed in the above paragraph.

Key scheme principles

With many households in the borough already with low incomes, reliance on welfare assistance and crisis support has continued to increase to become an important lifeline for many households.

Each application is considered on a flexible, case by case basis, taking account of the individual needs and circumstances of the household. To ensure consistency, promote transparency and to maximise the number of residents who can be supported, the Council issues Crisis Payments as standard flat rate awards, based on a cash first approach, where eligibility is established.

This allows the resident to be flexible in addressing their individual household needs. This approach ensures support can reach as many eligible households as possible'.

To ensure this is the case:

- The Council will issue flat rate awards for applicants requiring Crisis Payments from the Crisis Resilience Fund (CRF). This will ensure that funding will be available to as many applicants as possible*



- Long-term awards and awards covering the entirety of a financial shortfall will be strictly limited
- Repeat applications** and awards within a 12 month rolling period will only be considered where an applicant can demonstrate extenuating circumstances for making an additional application(s). This applies to a scheme where a financial award has been made.
- Awards are to alleviate immediate financial hardship and crisis and are not generally a long term solution

* In exceptional circumstances or for cases where flexibility is required award amounts may be varied

** Repeat applications against a scheme where a financial award has been made. This does not apply to CRF Housing Costs.

We want to help our residents who are:

The Council is committed to supporting its residents who in certain circumstances require additional financial support.

As part of this commitment we are looking to support residents who are:

- On a low income or unable to work and are significantly affected by the rising cost of living and unable to afford essentials like energy bills, food and water bills.
- Unemployed but actively seeking employment e.g. applying for jobs and attending interviews or moving towards work readiness e.g. gaining employment skills, such as by volunteering or actively engaging in education.
- Engaged in or recently returned to employment to aid the financial changes and support back to work activities or assist with immediate needs of travel costs and/or wider expenses such as broadband or mobile phone usage bills if on a low income.
- Taking positive steps to reduce their overheads/outgoings e.g. reducing household bills, attending financial management activities etc.
- Able to show they are suffering financial hardship and do not have any financial assets that they can call upon.
- Experiencing short term financial issues associated to illness or disability.
- Had a significant change in circumstances or life changing event that has placed them into hardship.
- Have no access to claim welfare benefits or have claimed welfare benefits and there is a delay in award and/or payment being made
- Are working with partner organisations, such as voluntary organisations, seeking support to improve their situation



- Effected by the migration of the remaining legacy Benefits to Universal Credit (managed migration) and may suffer financial insecurity or debt due to the change.

This list is not exhaustive.

Am I eligible for support?

To be eligible support you must live in the London Borough of Barking & Dagenham (or be housed outside of the borough due to homeless duty accepted by the Council) and have been resident in the borough for 3 months prior to any application for assistance.

This applies to the Crisis Resilience Fund (CRF) (Crisis Payments) & Discretionary Council Tax Relief fund (DCTR) and the Housing Payment element of CRF.

Any applicant who does not meet this requirement will have any application for assistance automatically refused.

You must also be on a low income, this would normally mean you will be getting one of the following benefits, however **You are not required to be in receipt of any benefits to be eligible to make an application for discretionary financial support:**

- Pension Credit
- Universal Credit

Repeat applications

Due to the level of demand on the scheme(s) applicants are limited to one successful application that resulted in a financial payment within any 12-month rolling period.

This policy does not apply to Crisis Resilience Fund (Housing Payment).

The 12-month rolling period commences from the date an award was made.

Any repeat application within this period will be automatically refused eligibility and access to the scheme(s).

This applies to any scheme were a financial award has been made. It does not apply to any other scheme where an award has not been made.

Applicants may be permitted to apply for further support within this period if they can demonstrate extenuating circumstances or a significant change in circumstances that mean further support/Crisis Payment is required.

Extenuating circumstances is defined as issues such as, but not limited to:

- A fire or flood at the property (After insurance has been claimed)



- A significant life occurrence such as a bereavement
- A life ending/changing illness
- A significant, abrupt and unplanned change in financial circumstances

Other eligibility criteria – Savings

Any applicants who have capital held in their bank accounts that is a reasonable amount above regular monthly bill payments that does not relate to incoming and outgoing income and is therefore consistently held (surplus capital) will not be eligible for the scheme.

Any applicant who is deemed to hold other capital assets such as crypto currency, stocks, shares or other property will also not be eligible for assistance through the scheme(s).

Capital assets must be realised in full prior to any application.

Any application that meets these criteria will automatically be refused eligibility and access to the scheme(s).

Applications – How to apply for support

An application must be made or the Council has identified a resident through a targeted approach for an award to be made.

All applications should be made electronically via the Council's website:

[Apply for financial support – Click here to apply](#)

The Council will not accept paper application forms and all claims must be made and submitted electronically.

For residents who are unable to complete an application the Council or appointed third party support partner will complete a claim form on behalf of an applicant if:

- The applicant is disabled and
- Is unable to leave the home as a result of that disability and
- Is unable to complete the claim as a result of that disability and
- No family member, friend or other suitable person is available to assist the applicant
- Has any other legitimate barrier to the completion of an application requiring support (digital exclusion)

This may be done face to face at the resident's home, a council office or by a telephone appointment.



What information is required as part of my application?

When making an application a resident must provide basic evidence to support their application.

This evidence must be uploaded and submitted with the application form. If you fail to upload this evidence your application will be refused.

The online application form will provide an **Evidence Checklist** to confirm what evidence must be uploaded and supplied with the application.

This will depend on the type of application made.

The following evidence is required.

For ALL applications:

- Two months bank statements, from all accounts held, regardless of balance. These must be full statements and not mini statements and show all transactions.
- Transactions to other accounts will be noted and verified. Statements from **all accounts** are required in all circumstances.

If you have difficulty paying utility bills that is causing crisis :

- Proof of current utility arrears statements. This should be the full bill (front and back pages) showing the name and address of the supplier, the current amount owed and your account number.

If you need white goods purchase or replacement that is causing crisis:

- Photographic evidence of damaged/broken items
- Photographic evidence of missing essentials items such as a cooker/washing machine

If you need support to purchase items after a move to a new property (moving packs):

- Photographic evidence of the interior of the property to confirm the property is unfurnished

If you have rent arrears:



- Evidence of any rent arrears. This should show the name and address of your landlord/letting agent, amount currently owed, and a schedule of payments made. This must cover the date from when rent arrears accumulated to the current date.

If you need support with a rent deposit and rent in advance:

- Proof of the rent deposit/advance payment required (tenancy agreement or confirmation from the landlord)

If you need support with moving costs:

- Evidence of two quotes from moving firms. Moving quotes are for basic removals only and must not cover additional services such as packing.

If an application does not contain the information requested from the evidence checklist, uploaded with the claim, the application will be automatically refused.

Basic evidence must be supplied with ALL claims as directed by the evidence checklist.

If additional bank accounts are identified and statements have not been supplied the application will be automatically refused.

If the Council requires further evidence to substantiate the circumstances of the application a request for further information will be issued.

This will give the applicant 7 days to provide any additional information and/or evidence which is required to support their claim and enable the council to make an award.

Failure to provide any additional information requested within the 7 day timeframe will result in the application being automatically refused, unless there are good reasons why the information was/could not be provided in the timeframe given.

No award will be made in the event that an applicant fails, without reasonable cause, to comply with the above requirements.

Your income & expenditure

The Council will undertake a financial assessment when considering whether to make a discretionary award based on the applicant's income and expenditure.

As part of this process the Council uses household benchmarks to review household expenses. Benchmarks are used by the Council as a guide against basic living costs only as part of the financial assessment

Income & expenditure will consider the applicant's income and capital by:



- Calculating the income and capital available to the applicant’s household as a whole, this means including contributions made by other household occupants such as adult children.
- Adding to this any resources which the authority believes the applicant, or any member of the applicant’s household could reasonably obtain or have access, then deducting the following:
 - A reasonable amount for essential expenditure on basic necessities such as food, clothing, and utilities, which may make reference to household benchmarks
 - Any capital attributable to payments made from government funds to alleviate the impact of disasters, miscarriages of justice and crises including, but not limited to, those made in consequence of the Grenfell Tower disaster and payments made under the Windrush Compensation Scheme
 - Unavoidable expenditure which the applicant is required to meet by law or by contract and which the applicant has taken reasonable measures to reduce or avoid.

No/limited allowance shall be made for expenses such as the following (unessential spending):

*Excessively expensive means spending that is significantly higher than a reasonable, basic-needs cost, where a lower-cost, adequate alternative is available, and the level of spending cannot be reasonably justified by the household’s circumstances

Type of expenditure	Examples
Leisure	Holidays, eating out, socialising, cinema, theatre, concerts and sporting events
Home Entertainment	Excessively expensive* contracts such as: <ul style="list-style-type: none"> • Cable/ fibreoptic / mobile contracts. • Home entertainment subscriptions such as Netflix, Apple TV and Amazon • Gaming subscriptions • Magazine subscriptions
Personal Expenditure	Alcohol, tobacco, or gambling unless a person is receiving treatment for an addiction. Expensive clothing, luxury household goods, private medical Insurance



	Excessively expensive gym membership Special dietary foods and supplements
Other Expenditure	Car hire purchase (unless a person is entitled to assistance under the Motability scheme) Loans to family or friends

Unless they were reasonably incurred before the need for a support payment arose and cannot be reasonably reduced or avoided.

Crisis and Resilience Fund (CRF) – Crisis Payments

The CRF can provide financial support to people in crisis through a cash first approach, providing a safety net for those on low incomes who encounter a financial shock or face crisis.

Crisis Payments can also be issued so that people can manage pressures, maintain control and avoid being pushed into crisis or prevent crises from escalating.

A crisis may require immediate action to prevent it escalating, such as a financial shock caused by an abrupt loss of employment. Where the outcome may be a household going without essentials such as food or heating a crisis payment can be issued.

It is important to note that Crisis Payments are intended to meet occasional or short-term needs and cannot provide an alternative source of regular income.

Crisis Payments can be awarded for issues relating to (but not exclusively):

- Food
- Energy costs and utility bills
- Clothing
- Essential furniture and appliances
- Transport costs

A Crisis Payment is awarded to successful applicants based on the overall needs of the household.

One Crisis Payment will be issued based on a cash first approach which will allow the household to make an informed choice to best suit their own individual circumstances. This provides flexibility to the household.

Crisis Payments are issued based on a flat rate award per household.

For households that are deemed eligible for support the award amounts are as follows:

- **For single/couple households without children: A flat rate award of £380.**



- **For single/couple households with children: A flat rate award of £500.**

This will provide basic emergency support for a short period. It is not intended that the funds will be a long term solution.

No variation to these amounts will be granted unless in exceptional circumstances and this is at the discretion of the Council to decide.

Crisis Payments will be paid in the first instance through Pin4Cash text payments (for cash collection at selected ATMs) as either a lump sum payment or by a weekly award over a set period of time.

If appropriate the Council may also issue funds through BACS or vouchers/pre-paid cards.

The Council retains the right to issue payments through a variety of means as specified above depending on the circumstances of the application and household.

Get help paying for essential furniture and appliances (Move in Pack)

The CRF can provide support and a contribution to people who are struggling to afford key basic essentials that are required due to a move to an unfurnished property.

If a move is due to a crisis such as a fire at a property contents insurance should be claimed in the first instance.

Funding can be provided to purchase essential items which include a fridge/freezer, washing machine, oven and a bed. This does not apply to the replacement of items already held and is specific to those applicants who currently have no essential items when moving into a new property.

This may apply to households who have moved out of furnished temporary accommodation, have moved to an unfurnished Council tenancy or moved into sheltered accommodation that is unfurnished and who do not have the funds to purchase essential household items.

This list is not exhaustive.

For households that are deemed eligible for support the award amounts for basic moving in packs are limited to as follows:

- **For single/couple households without children: A contribution up to £1250.**
- **For single/couple households with children: A contribution up to £1500.**

If an applicant wishes to purchase items above the values listed above this will be at their own expense.

Items may be purchased directly from vendors for delivery at the Council's discretion or paid direct via BACS payment. Pin4Cash will not be used due to the value of the award.



No variation to these amounts will be granted unless in exceptional circumstances and this is at the discretion of the Council to decide.

Receipts are required to be obtained for all items purchased and may be requested by the Council for the purpose of verification on the use of funding.

Get help for other reasons

In some circumstances the Council may consider additional financial support/Crisis Payments for reasons not listed above such as severe or long term financial issues caused by extenuating circumstances.

There is no set limit to the time that an award can be made for, and the Council will decide what amounts and periods are appropriate. It may be appropriate to make an award for a short period to give the customer time to sort out their financial and/or personal circumstances. Or it may be appropriate to make a longer indefinite award or a one-off payment. It is not intended that either of the funds will be a long-term solution, but the Council reserves the right to make longer term awards if there are extenuating circumstances and it considers it appropriate to do so.

All funding is discretionary, limited and subject to demands on the scheme which may vary.

As the funds are both discretionary and limited the Council will consider the level of any awards made to ensure access to the funds is maintained for those residents in need of support.

Notifying you of the decision

Once a decision has been made on your application the Council will let you know what the outcome is.

The possible outcomes to your application are as follows:

- The application is automatically refused because evidence was not uploaded with the application form or was not provided within 7 days of a request for information
- The application is refused because it does not meet other eligibility criteria such as excess capital
- The application is refused for another reason such as excessive unessential spending
- The application is awarded. This may be a standard award as referenced above or an individual award at the discretion of the Council.

Crisis Payments will be awarded on the basis of the known facts and evidence supplied.



The Council will aim to make decisions as soon as possible where all applications and supporting documents are supplied. This timeframe is dependent upon demand on the scheme.

Where it is apparent that there are extenuating circumstances/emergency priority will be given. The Council will seek to make a decision within 48 hours where it is practically reasonable to do so.

Appeal Rights

Any application that is automatically refused either as evidence stipulated by the evidence checklist is not supplied with the application form or is not provided within 7 days of a request for information being issued will have no right of appeal against a decision made to refuse the application for non-provision of evidence.

A new application with the required evidence will be required to be submitted if the applicant wishes to be considered for an award after a refusal for non-provision of evidence.

If an application is refused for any other reason the Council will write to the applicant to confirm the decision and the reasons for the refusal. If an application is awarded the Council will write to confirm the decision but as an award is discretionary there are no appeal rights to an Independent Tribunal.

The applicant can ask the Council to look at their case again if they are not happy with the outcome of their request for support. This would need to be made in writing, stating the reasons for the review of the decision and be signed and dated.

The outcome of the appeal will be set out in writing, detailing the reasons for the new decision, or upholding the original decision. That decision will be final. No further right of appeal is granted.

The route of Judicial Review is available; and a complaint may be made to the Local Government and Social Care Ombudsman if there is an allegation of maladministration.

Crisis and Resilience Fund (CRF) – Housing Payments

Discretionary Housing Payments (DHP) will end on the 31 March 2026 and be replaced by the Housing Payment element of CRF.

The Housing Payment element will closely replicate existing DHP guidelines.

The primary purpose of this scheme is to prevent homelessness by helping residents who cannot afford to meet their housing costs.

The Housing Payment provides financial support towards housing costs and is paid by the Council when they are satisfied that an applicant requires further financial assistance with housing costs. These payments can be made to claimants who are entitled to either:

- Housing Benefit (HB)



- Universal Credit with the Housing Costs element (UCHE)

This includes Shared Ownership properties which carry a rental liability.

Housing costs generally refer to:

- Rental liability
- Rent in advance
- Rental deposits
- Other lump sum costs associated with housing need, such as removal costs

Before making a payment the Council must be satisfied there is a housing need as set out above and that an application has been made.

A Housing Payment award can be backdated where the Council deems it is reasonable to do so or there are exceptional circumstances which warrant a retrospective award being made.

In some instances the Council may undertake targeted work against residents identified as requiring additional support via a referral pathway. In this instance no formal application is required.

What can the Housing Payment cover?

The Housing Payment in CRF can cover a rental deposit, rent in advance and costs associated with taking up a new tenancy for example and removal costs.

It can also cover ongoing shortfalls between Housing Benefit (HB) or Universal Credit (UC) Housing Element in the following circumstances:

- Reductions in HB or UC where the benefit cap has been applied
- Reductions in HB or UC due to the maximum rent (social sector) size criteria;
- Reductions in HB or UC as a result of LHA restrictions.
- Rent officer restrictions such as local reference rent or shared accommodation rate.
- Non-dependant deductions in HB, or housing cost contributions in UC;
- Rent shortfalls to prevent a household becoming homeless.
- Income taper reduction; and
- Any other legislative change that limits the amount of HB/UC housing costs payable, for example the removal of the family premium.

Ineligible charges: service charges which are ineligible for HB or UC cannot be covered by the Housing Payment.

Rent deposits and rent in advance

A Housing Payment can be awarded for a rent deposit or rent in advance for a property in or outside of the borough if the applicant is already entitled to HB or UC at their present home. When awarding a Housing Payment for a rent deposit or rent in advance, the Council must be satisfied that:



- The deposit or rent in advance is reasonable and not more than 4 weeks equivalent rent ongoing
- The property is affordable for the tenant
- The tenant has a valid reason to move
- Neither the tenant nor the tenant's partner has received prior assistance for these purposes from the Council unless it is reasonable that a further award be made.

The authority will also consider whether the applicant:

- Is due to have a deposit or rent in advance in respect of their existing tenancy returned to them, and whether that deposit can be secured against the new tenancy in time or
- Has received assistance towards a rent deposit, for example, a rent deposit guarantee scheme or similar.

Before agreeing to make such an award the authority requires:

- Proof of the offer of tenancy, signed dated and contracted between the tenant and managing agent or landlord. and
- The landlord protects any deposit paid in a government approved tenancy deposit protection scheme in the name of the tenant. Further information can be found at: <https://www.gov.uk/tenancy-deposit-protection/overview>

When can a Housing Payment be refused?

A Housing Payment may be refused in the following circumstances:

- The amount an applicant has been paying towards their housing costs has ceased or reduced substantially and there are no good reasons for such a reduction.
- The applicant has entered into an unaffordable tenancy recklessly.
- For a tenancy that is clearly unsustainable either due to a rent increase or is unsustainable in the long term due to the level of rent over the LHA rate.
- The applicant has received a recoverable overpayment of DHP/ Housing Payment and has failed to take reasonable measures to repay it. For the avoidance of doubt, reasonable measures may include making no repayment if it is unaffordable.
- The applicant has failed to comply with a Housing Payment information/evidence request within the permitted timescale.
- An award would be so high that the authority believes it would unreasonably impact on its ability to make awards to other applicants unless a lower amount can be awarded which will make the tenancy sustainable for the applicant
- The applicant has failed, without good cause, to comply with a recommendation attached to a previous award with regard to improving their financial situation or finding cheaper accommodation



- The applicant has rent arrears which the authority is satisfied were accrued with an intention to obtain social housing or an award under this scheme.
- Where a previous payment of arrears has been made and arrears have again accumulated since that point and no further payments for arrears may be considered at the discretion of the Council depending on the circumstances of the application

How much can be awarded?

If the purpose of the Housing Payment is to meet an on-going rental liability, the level of the payment shall not exceed.

- The weekly HB eligible rent
- The monthly amount calculated in accordance with Schedule 4 of the UC regulations (i.e. the value stated for housing costs on a UC award notice).

Any HB or UC already paid towards 'housing costs' shall be deducted when calculating the amount of a Housing Payment to avoid duplicate provision.

The payment may be adjusted depending on the individual circumstances of the applicant.

In some cases a split award may be awarded. This will mean a part payment is made up front, with a remaining balance to be awarded conditional on an applicant meeting set criteria such as maintaining an arrangement to pay. If conditionality is not met the remaining payment may not be authorised.

The authority may exercise its discretion to vary the length of a maximum award at any time if the applicant's circumstances warrant such an extension, subject to a maximum period of 52 weeks from the date on which the claim was made.

Rent arrears can be payable subject to conditions.

How is it paid?

Payments will be made on either a weekly, fortnightly or 4-weekly basis based on the available payment cycle from the date of the application.

Payments will be made to the landlord, managing agent or removal company for deposits, rent in advance or removal costs but the authority may consider making payment to the applicant in exceptional cases.

Ongoing costs may be payable to either the applicant or landlord depending on the circumstances.

Notifying you of the decision



The Council will notify the applicant or appointee and the persons to whom payment is to be made as soon as possible after the decision is made. The notification to the applicant will contain the following:

- If an award is not made the reason for the refusal
- If an award is made the
 - Amount of the award
 - Start/end date

Changes in circumstances

A claimant receiving a Housing Payment must notify the Council of any change of circumstances which may be relevant to their application or award.

Changes in circumstances should be notified as soon as is reasonably practicable.

Changes in circumstances may lead to the adjustment of the Housing Payment award if the level of HB or HC was to increase.

Overpayments

A Housing Payment award can only be recovered from an applicant if the Council decides that payment has been made because of either:

- A misrepresentation or failure to disclose a material fact by the claimant (either fraudulently or otherwise)
- An error made when the application was determined

Disputes and Appeals

A decision on a Housing Cost payment does not carry a right of appeal to a social security Tribunal.

If an applicant is not satisfied with the decision they may request that the Council review any decision by writing to the Council and stating the grounds on which it is believed that the decision is wrong and the Council will look at the decision again.

On receipt of an application for a review, the authority shall consider the decision afresh in light of the representations and any new evidence available to it and advise the applicant; whether or not the decision has been changed and the reasons for that decision.

The outcome of the appeal will be set out in writing, detailing the reasons for the new decision, or upholding the original decision. That decision will be final. No further right of appeal is granted.

The route of judicial review is available; and a complaint may be made to the Local Government and Social Care Ombudsman if there is an allegation of maladministration.



Crisis and resilience Fund (CRF) – Resilience services and community co-ordination

The CRF requires the Council to fund services that:

- Build Resilience
- Community co-ordination

Resilience Services: Resilience Services are the services, programmes and activities that support building financial resilience for individuals and local communities. These are often delivered by local voluntary and community sector organisations but can also be delivered directly by the Council.

Community Coordination: The Council will be required to use part of their funding to create a more connected local welfare landscape that directly contributes to improving the local level support landscape. Progress in improving local level support also contributes to effective crisis support and improving individuals' financial resilience.

The Council is setting out with a focus on preventative and longer-term support by increasing capacity to increase access to debt advice, income maximisation, budgeting and financial capability, reducing reliance on food provisions, expanding the food networks, supporting temporary accommodation, a focus on youth support and participation, support for ethnic minority communities and supporting improving health outcomes will be supported via the CRF.

This will Connect the local landscape to co-ordinate between Council, voluntary and community sector organisations alongside grass roots organisations to connect services and expand on current provisions.

The Council will continue to build and expand upon its existing approach using Household Support Fund (HSF) funding through the CRF to fund organisations in the borough to meet these objectives.

This will support the key principles of the Neighbourhoods Programme to:

- Support the provision of advice services
- Fund preventative support at a neighbourhood level in relation to health, housing, skills and employment, welfare benefits, debt, food poverty, youth services, schools and internal council services
- Support anti-poverty initiatives and service delivery that reduce demand on statutory services
- Combining CRF funding with Public Health grants to support a more holistic approach supporting issues related to poverty and deprivation alongside Public Health grants for issues related to health.



The Council will look at its commissioning arrangements where they relate to the aims of the funding programme, borough manifesto and anti-poverty strategy, using CRF funding to promote these aims and objectives.

Discretionary Council Tax Relief (DCTR)

The purpose of DCTR is to relieve people in particular need of the requirement to meet all, or part of, their liability to pay Council Tax.

Council Tax is a priority debt; taxpayers are therefore obliged to treat their liability as taking precedence over expenditure such as:

- Credit card debts
- Hire purchase agreements (HP)
- Unsecured bank and payday loans (loans that are not secured against property)
water bills
- Sky/Broadband subscriptions
- Car insurance
- Loans from friends and family

Some applicants may struggle to meet their obligation to pay their Council Tax due to their current circumstances which may directly relate to their financial circumstances.

The DCTR fund is available for the Council to assist these applicants who are facing 'exceptional hardship' and may need additional support to meet their Council Tax costs.

The purposes of this policy is to detail how the Council will operate the scheme, the principles of the scheme and factors that will be considered when determining if applicants are eligible to receive a DCTR award.

Main features of the fund

This DCTR relief fund will be available from the 01 April 2026 – 31 March 2027 only subject to demand and sufficient funding being available.

If the fund should be exhausted before the 31 March 2027 due to demand and no further funding is available no further applications for support will be accepted.

The main features of the fund can be summarised as follows:

- The operation of the fund is at the discretion of the Council
- There is no statutory right to payments from the fund but the Council will consider all applications received
- The fund will be available for outstanding Council Tax only and cannot be considered for any other debts
- Council Tax Support (CTS) must be in payment for an application to be considered for an award (unless exceptional circumstances are demonstrated)



- DCTR payments are seen as a short term solution to 'exceptional hardship' and cannot be seen to be a long term solution
- Applicants are expected to provide basic evidence with their application as set out in the wider discretionary funding policy framework and any other evidence deemed necessary to make a decision
- All applicants are expected to engage with the Council and work with wider support pathways as part of the application/award process
- Applicants will make payments towards their Council Tax and agree to make an affordable repayment arrangement to pay the outstanding balance(s) over an agreed period

In exceptional cases the Council has the discretion to make decisions which fall outside of the main features of this fund.

Legislation

Under section 13A of the Local Government Finance Act 1992 (LGFA 1992), the Council has discretion to reduce the amount of Council Tax payable that is not covered by statutory discounts and exemptions. This discretion can be exercised in relation to particular classes of case or by determining an individual case. The reduction can be for a specific period of time and the liability can be reduced by any amount the Council thinks fit.

In particular, the Council has the discretion to reduce the amount of Council Tax an individual person is liable to pay by any amount ranging from nil to 100% and for any period.

Principals of the scheme

The Council is committed to supporting its residents who in certain circumstances require additional financial support to pay their Council Tax costs.

The following principles outline how the Council will consider applications when reviewing an applicant's circumstances and application for support through the scheme.

Through the DCTR policy, the Council will look to support applicants and will consider the following:

- Allowing a short period of time for someone to adjust to unforeseen short-term circumstances that has affected their ability to pay Council Tax and to enable them to "bridge the gap" during this time, whilst the applicant seeks alternative solutions
- Enable and support households to manage their finances in the longer term by providing budgeting advice or income maximisation where possible and appropriate
- Help applicants through personal crises and difficult events that affect their finances such as unforeseen ill health or bereavement
- Seek to prevent exceptional hardship by supporting applicants with their Council Tax costs
- Help those applicants who are trying to help themselves financially and are taking all available steps to improve their situation
- Encourage and support people to obtain and sustain employment



- Work with applicants who are committed to making payments and setting arrangements to pay
- Supporting applicants to be able to maintain their Council Tax instalments in the current year so they do not fall behind on payments

These principles will support the Council in making difficult decisions on which applicants can be supported through the scheme.

Due to the expected demand and volume of applications, and limited fund available, not all applicants can be supported and some applicants will be refused support.

Where possible the Council will seek to adhere to these policy principles to ensure consistency when making awards.

Am I eligible for support?

For an applicant to be eligible to receive a DCTR payment towards their Council Tax liability certain criteria must be met as follows:

- The applicant must be liable to pay Council Tax at the property in which they live
- Empty properties are not eligible
- The applicant has an outstanding amount of Council Tax to pay (a balance due)
- The applicant is in receipt of Council Tax Support (CTS)
- The applicant will make payments towards the Council Tax bill and agree to make a repayment arrangement over an agreed period of time to pay the outstanding balance
- The council is satisfied that the applicant is suffering from exceptional financial hardship and the applicant has taken reasonable steps to reduce unnecessary or excessive expenditure
- The applicant has taken steps to maximise their income through the application for all eligible welfare benefits
- Where the applicant has requested relief and it includes any prior year debts (arrears) the Council will consider granting relief if exceptional hardship can be demonstrated and attempts have been made to make payment
- The applicant currently has deductions being made in respect of CTS awards for non-dependant adults in the household increasing the Council Tax bill due are not covered by the scheme
- The applicant has exhausted all other options with regard to improving his or her current financial circumstances and has taken active steps towards financial security
- The authority has sufficient funds available and making an award would not unreasonably impact on its ability to make awards to other applicants
- The applicant is in receipt of all relevant Council Tax discounts such as single person discount
- The applicant has been affected by Universal Credit migration
- The applicant has been affected by the removal of the Two-Child limit in Universal Credit

The above list not exhaustive.



In exceptional cases the Authority may make decisions which fall outside of this eligibility criteria and retains the discretion to make an award outside the provisions of this policy.

Exceptional Hardship should be considered as '**hardship beyond that which would normally be suffered**'.

A person will only be considered to be suffering from exceptional hardship and consequently entitled to a reduction under this scheme if after taking all reasonable measures, they are unable to meet their essential needs relating to heating, food and hygiene having regard to their age, health and family make up together with any expenditure which the person is required to meet by law and which he has taken reasonable steps to avoid or reduce.

Targeted support

There is no statutory requirement that a claim be made for an award. The Council can undertake specific targeted work against individuals it may identify as in 'exceptional hardship'.

The Council will consider making an award in the absence of a claim for the following reasons:

- There are arrears of Council Tax and the council has obtained a liability order in respect of those arrears
- The council is satisfied that, on the basis of information either already in its possession or provided to it by another agency, the person against whom any liability order has been obtained would receive an award were an application made
- Those arrears have not been accrued as a result of reckless spending and
- It is appropriate to make such an award having regard to the principals of this policy

In exceptional cases the Authority may make decisions which fall outside of this criteria and retains the discretion to make an award outside these provisions.

Households and non-dependant adults

A non- dependant adult is someone who normally lives in your house who is not your partner.

Non-dependants are expected to contribute towards your rent and Council Tax as they are living at the property. This can be seen as 'housekeeping' and is a contribution to the cost of running the household.

Examples of non-dependants are:

- Grown up children who are now adults who continue to live at the property
- Friends or other relatives who live at the property

Examples of people who are not non-dependants are:

- Your partner
- Children under the age of 18



- Lodgers or boarders
- Anyone who is also liable to pay Council Tax

Examples of non-dependants when there is no charge:

- Full time students
- When the applicant is in receipt of Disability Benefits such as Personal Independence Payments

Applicants in receipt of Council Tax Support who have an eligible non-dependant adult residing at the property will receive a deduction of £15 per week from their CTS award in 2026/27.

As they are expected to contribute this amount a DCTR award may not consider this amount which will be deducted from any award made depending on the individual circumstances of the case.

In some cases the Authority may make decisions which fall outside of this criteria and retains the discretion to make an award outside the provisions of this criteria.

How is it paid?

Any DCTR payment will be made directly into the applicant's Council Tax account thereby reducing the amount of Council Tax payable.

Discounts are applied to the relevant financial year for which they are awarded. Awards may be made for historic liability, the liability for the current year, or both.

Cash payments or direct payment to bank accounts are not made under any circumstances.

How much can be awarded?

Both the amount and the duration of the award are determined at the discretion of the Council based on the individual circumstances of the application.

However the maximum level of the award is the amount of Council Tax outstanding, excluding costs of recovery such as summons costs and bailiff fees although these may be withdrawn in exceptional circumstances at the discretion of the Council.

If the Council chooses to make an award in respect of a past period (backdating) it will satisfy itself as to the amount the applicant can afford to pay towards the debt over the period of the award. There is no limitation to how far back an award can be made.

Changes in circumstances and overpayments

The Council may revise an award from the DCTR scheme where the applicant's circumstances have changed which either increases or reduces their Council Tax Support



entitlement, or if there are other circumstances which have changed which may affect the value of the original award.

The authority may review an award at any time, and as a result of that review may decide that DCTR has been overpaid. This may be due to a change in circumstances or new information coming to light.

An overpayment of DCTR will be recoverable if the authority is satisfied that:

- The award was made, at least in part, as the result of a misrepresentation whether intentional or otherwise
- An error was made by the Council when the award was made and, as a result of that error, the award was higher than it otherwise would have been.
- It arose as a result of a change in circumstances.
- It arose as a result of a change in the amount of Council Tax for which an applicant is liable.

In any case where:

- An award has been made under the provisions of this scheme and a reduction in liability is allowed in respect of the year in which the reduction under this scheme was awarded and;
- the effect of the application of that reduction is to reduce the amount remaining payable in respect of that year to an amount that is less than zero.

The award made under the provisions of this scheme in respect of that year shall be reduced to the lesser of zero or the amount necessary to reduce the amount remaining payable to zero.

Any recoverable DCTR overpayment will be debited from the Council Tax account which will result in the Council Tax becoming payable.

Notifying you of the decision

A decision will be made as soon as possible from the Council receiving a properly completed application and the satisfaction of any requests for information or evidence made as a result of that claim. The notification of this decision shall contain:

- The amount of any award
- The period of any award
- If no award is made a brief explanation of the reason for the decision to refuse the application

Disputes and appeals

If an applicant is not satisfied with the decision, they may request that the authority review any decision by writing to the authority and stating the grounds on which it is believed that the decision is wrong and the Council will look at the decision again.



On receipt of an application for a review, the Council shall consider the decision afresh in light of the representations and any new evidence available to it and advise the applicant; whether or not the decision has been changed and the reasons for that decision.

The outcome of the appeal will be set out in writing, detailing the reasons for the new decision, or upholding the original decision. That decision will be final. No further right of appeal is granted.

Privacy statement – How will we use and share your information?

Information collected during the application process will be used to assess an applicants' claim. Information will be cross matched with other data held by the Council and third-party agencies e.g. DWP, HMRC for verification purposes.

In assessing a claim, it may be appropriate to make referrals within the Council or to external agencies to provide advice or support.

To allow the council to communicate and provide services appropriate to your needs, for example Free School Meal applications

The Council may also share data with both internal and external organisations for the purposes of validating any applications or support you may make or have made for other Council services such as Housing Applications, School Placements, Homeless Applications, Job Brokers & Right to Buy Applications. Please note that this list is not exhaustive.

Applications may be passed to external organisations such as Disability Action Barking & Dagenham (DABD) who may contact applicants directly when a need arises for additional support such as applications for welfare benefits, energy efficiency or basic debt advice.

Subject to a legal gateway, your information may also be shared for the prevention of fraud and criminal activity with (list not exhaustive):

- The police
- Immigration Service, Absconder Services and/or UK Border Agency
- Health and social care organisations
- Other Local Authorities

Complaints

The Council's Corporate Complaints Policy will be applied in the event of any complaint received about this policy.

More details can be found here – click for further details - [How to make a complaint](#)

Policy review and delegated powers



This policy will be reviewed every year and updated as appropriate to ensure it remains fit for purpose. However, the review may take place sooner should there be any significant changes in legislation.

The Council's Deputy Section 151 Officer has been delegated to make adjustments to this policy to ensure it continues to meet the Council's requirements and the conditions of the grants.

The Equalities Act

By administering the Crisis Resilience Fund (CRF) and the Discretionary Council Tax Relief Fund (DCTR) fund the Council is meeting its obligations under the Equality Act 2010.

This policy sets out to ensure that additional protection and support is available for those applicants in exceptional hardship and to those most in need.

The fund(s) will be available to provide financial assistance by way of Crisis Payments, Housing Costs payments and a discount on Council Tax liability to households that may hold protected characteristics as set out in the Equality Act 2010.

Anti-fraud statement

All discretionary schemes are subject to significant financial constraints. The making of a false declaration with a view to obtaining or increasing an award may amount to a criminal offence under the Fraud Act 2006. Where the council suspects that an offence may have been committed, the matter will be investigated, and appropriate action taken including the initiation of criminal proceedings.

No award of any type will be made if an applicant knowingly makes a false statement in order to obtain or increase an award under the provisions of these schemes.

An overpayment in Benefit created due to fraud or undisclosed circumstances will not be considered under any of the schemes.

Any award made, or partially made, as the result of an intentional misrepresentation will be cancelled and recovery of the monies paid will be sought irrespective of whether criminal proceedings are initiated.

If the Council believes that any issues may impact on a person's entitlement to Housing Benefit, Council Tax Support or any other benefit or allowance the Council may either widen the scope of its investigation and/or share the information with other bodies including:

- Other departments within the Council
- Other local authorities
- The DWP
- His Majesty's Revenues and Customs (HMRC)



- The Police