

London Borough of Camden Housing Payments Policy – April 2026

The Housing Payment scheme is part of the Crisis Resilience Fund.

It is intended to provide further financial assistance to people in receipt of Housing Benefit (HB) or a relevant award of Universal Credit (UC) who have a shortfall between their HB or UC housing costs element and their rent. A “relevant award of Universal Credit” means an award which includes a housing costs element.

Every claimant who is entitled to HB or a relevant award of UC and who has such a shortfall can make a claim for help.

The main features of the scheme are that:

- Housing Payments are discretionary
- Claimants do not have a statutory right to a payment
- It is a cash limited fund
- London Borough of Camden decides how the scheme is administered
- Housing Payments are not a payment of HB
- Claimants must be entitled to either HB or UC with housing costs towards rental liability. Entitlement refers to individuals who are in receipt of, or qualify for, either of these benefits but have not yet received payment.

Purpose of the Policy

The purpose of this policy is to specify how London Borough of Camden will operate the scheme and to indicate some of the factors that will be considered when deciding if a Housing Payment can be made.

- Each case will be treated strictly on its merits.
- All applicants will be treated equally and fairly when the scheme is administered.
- Where it is apparent that an applicant may be entitled to additional benefits, they will be advised to make a claim to maximise their income. This will be considered alongside the Housing Payment application
- A Housing Payment cannot be relied on as a long-term solution to a shortfall between a rental liability and HB or UC.
- The scheme is needs-led and supports early intervention to prevent homelessness. Applications can be made directly by residents or with support from services, and we take a flexible, person-centred approach to assessing

need. We will consider the wider circumstances of the household and identify any additional support needs.

Statement of objectives

London Borough of Camden will seek through the operation of this policy to:

- alleviate poverty
- support vulnerable young people in the transition to adult life
- encourage Camden residents to obtain and sustain employment
- safeguard Camden residents in their homes
- help those who are trying to help themselves
- keep families together
- support vulnerable people in the local community
- help residents through personal crises and difficult events

What a Housing Payment can cover

- rent in advance, rental deposits, and costs associated with securing housing or downsizing, such as removals or tenancy set-up
- rent shortfalls linked to benefit cap, RSRS (underoccupancy charge) and Local Housing Allowance.

What a Housing Payment cannot cover

- water, meals, fuel or other ineligible service charges included in rent
- increases in rent due to outstanding rent arrears
- benefit sanctions
- shortfalls caused by a HB or UC overpayment recovery
- benefit suspensions

Awarding a Housing Payment

London Borough of Camden will decide whether or not to award a Housing Payment and how much any award might be.

When making this decision London Borough of Camden will take into account:

- the shortfall between HB / UC housing costs element and rental liability
- the steps taken by the claimant to reduce their rental liability
- the medical circumstances (including ill health and disabilities) of the claimant, their partner, any dependants and any other occupants of the claimant's home
- the income and expenditure of the claimant, their partner, any dependants or other occupants of the claimant's home
- any savings or capital that might be held by the claimant or their family
- the level of indebtedness of the claimant and their family
- the exceptional nature of the claimant and their family's circumstances
- the length of time they have lived in the property
- the amount available in the Housing Payment budget at the time of the application
- the possible impact on the Council of not making such an award, e.g. the pressure on priority homeless accommodation
- Where appropriate, this will be complemented by wider support.

An award of a Housing Payment does not guarantee that a further award will be made at a later date even if the claimant's circumstances have not changed

The Housing Payment may be less than the difference between the liability and the amount of HB or UC housing costs element.

Wider support

Housing Payments form part of a wider package of support.

Where appropriate, applicants will be offered additional support to help sustain their tenancy and improve their financial position. This may include debt advice, income maximisation, housing support or referral to other relevant services.

Applications may be made by, or with support from, council services and partner organisations. We will work with these services to ensure residents receive coordinated and appropriate support.

Period of award

London Borough of Camden will decide the length of time for which a Housing Payment will be awarded on the basis of the evidence supplied and the facts known.

- The duration of the Housing Payment will be at the discretion of Camden Council
- The start date of an award will usually be the Monday after the application for a Housing Payment is received
- The Housing Payment will normally be paid for a minimum of one week.
- Housing Payments for longer than six months will only be for exceptional circumstances

Backdate Requests

London Borough of Camden will consider any reasonable request for backdating an award. However, these will be limited to the current financial year.

Changes of Circumstances

London Borough of Camden may revise an award of a Housing Payment where the applicant's circumstances have materially changed.

The right to seek a review

Housing Payments are not payments of HB or UC and are therefore not subject to the statutory appeals process.

London Borough of Camden will operate the following policy for dealing with a review request following a refusal to award a Housing Payment, a decision to award a reduced amount of Housing Payment, a decision not to backdate a Housing Payment or a decision that there has been an overpayment of a Housing Payment.

- An applicant (or their appointee or agent) who disagrees with a Housing Payment decision may request a review. This should be delivered in writing to the Benefits Service within one calendar month of the written decision about the Housing Payment.
- A senior officer will review the case. The senior officer will review all the evidence held and will make a decision as soon as practicable.
- Where the senior officer decides not to revise the original decision, he / she will notify the claimant in writing, setting out the reasons for their decision.
- The decision made by the senior officer will be final, subject only to an application for Judicial Review.
- In exceptional circumstances only, any of the above time periods for review may be extended. In deciding to extend, the senior officer will take into account any delay in seeking independent advice that was outside the control of the claimant.

Overpayments

- London Borough of Camden will normally seek to recover any overpaid Housing Payment that is recoverable by the legislation.
- An invoice will be issued to the claimant or the person to whom the award was paid.
- The decision letter that notifies a decision that there is an overpayment will also set out the right of review.

Fraud

- London Borough of Camden is committed to the fight against fraud in all its forms. A claimant who tries to fraudulently claim a Housing Payment by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under the Theft Act 1968. Where London Borough of Camden suspects that such a fraud may have occurred, the matter will be investigated as appropriate and this may lead to criminal proceedings being instigated.

Publicity

The Housing Payment scheme will be clearly advertised to ensure it is accessible to residents who may need support. Information will be available online and through council services and partner organisations.

Communications will use clear and inclusive language and reflect the range of ways residents can apply, including supported applications.

All public-facing information will refer to Housing Payments and confirm that the scheme is funded by the UK Government through the Crisis and Resilience Fund.

Appendix 1

Claiming a Housing Payment

- A claim for a Housing Payment can be made by completing a form which can be submitted:
 - Online
 - in writing (email or letter)
 - Applications may be made by the claimant or by someone acting on their behalf.

On request London Borough of Camden will issue the claimant with a Housing Payment application form.

London Borough of Camden may request evidence in support of an application.

London Borough of Camden reserves the right to verify any information or evidence provided by the claimant.

Method of Payment

London Borough of Camden will decide the most appropriate person to pay based upon the circumstances of each case. This could include paying:

- the claimant
- their partner
- an appointee
- their landlord (or an agent of the landlord) or
- in exceptional circumstances, any third party to whom it might be most appropriate to make payment

London Borough of Camden will pay an award of Housing Payment by the most appropriate means available in each case. This could include payment:

- to a bank account
- by crediting the claimant's rent account.

If Housing Benefit is in payment, payment frequency will be in line with how Housing Benefit is paid.

If the claimant is receiving the housing costs element of Universal Credit, the method of payment will be decided on a case by case basis.

Notification

London Borough of Camden will inform the claimant in writing of the outcome of their application within 14 days of receipt or as soon as reasonably practicable after that. Where the application is unsuccessful, London Borough of Camden will set out the reasons why this decision was made and explain the right of review. Where the application is successful, London Borough of Camden will advise:

- the weekly amount of Housing Payment awarded
- whether it is paid in advance or in arrears
- the period of the award

- how, when and to whom the award will be paid
- the requirement to report a change in circumstances

Legislation

The legislative framework governing Housing Payments is set out in the Crisis and Resilience Fund guidance for local authorities in England (1 April 2026 to 31 March 2029), published by the UK Government.

This scheme is funded by the UK Government through the Crisis and Resilience Fund.