

Environment Directorate

Policy for the Award of Crisis Resilience Fund-Crisis Payments

- Assisting residents in need who are experiencing crisis or severed financial hardship

July 2026

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1. Purpose of this Policy

- 1.1 This policy sets out the Council's framework for the administration and delivery of the **Crisis and Resilience fund (CRF)** which provides effective crisis support, improves individuals' financial resilience and bolsters the local-level support landscape.
- 1.2 The scheme provides a framework for offering targeted financial support to residents experiencing crisis or severe financial hardship, helping to:
 - Prevent immediate risks to health and safety
 - Support households to remain in the community
 - Improve longer-term resilience and reduce repeat crisis demand
- 1.2 The Council will provide two primary forms of assistance for short term immediate help:
 - 1. Crisis Payments – cash/voucher
 - 2. Crisis Payments – including essential white goods and essential household payments
- 1.3 The CRF expands upon previous Local Welfare Provision arrangements, maintaining a focus on discretionary, holistic, needs-led support. This policy sets out our commitment to also provide advice and signposting to those in crisis to wider support services. This is key to improve individuals' financial resilience and stability, aiming to prevent crisis recurring.
- 1.4 Finally, the policy also sets out principles for bolstering the local-level support landscape through strategic investment in services. Such services may be council led or commissioned with third parties to strengthen local networks of support and coordinate joined up referral pathways out of crisis. The purpose of building financial resilience is to enable individuals to better manage future financial shocks and reduce the need for crisis support. A number of factors can contribute to, or impact, financial resilience. These can include:
 - income, savings and debt
 - housing insecurity
 - physical disability, learning disability, mental health condition or wellbeing
 - caring responsibilities
 - financial literacy
 - digital exclusion
 - community support and social networks
 - access to income smoothing tools, such as affordable credit and insurance

2. General Principles of the Policy

2.1 Awards are discretionary and cash limited.

2.2 The Council may prioritise or restrict awards to manage the fund across the financial year.

2.3 The Council's Key Objectives in agreeing this Policy are;

- A. To deliver effective crisis support to prevent the occurrence or escalation of crises. This involves timely, needs-based assistance to low-income households facing financial shocks;
- B. To address needs that require immediate action to prevent or remedy negative outcomes (e.g. going without food, heating, shelter, essential furniture/appliances, or utilities);
- C. To support recovery from financial shocks (sudden, unexpected expenses or drops in income) through an approach that gives people dignity, flexibility and choice;
- D. To help to keep families together, particularly where they are experiencing exceptional pressures;
- E. To provide a person centre and needs based approach by assessing underlying needs, not just symptoms and make warm referrals to resilience services, that may be through partner organisations;
- F. To be used for occasional short-term needs, not for regular/ongoing income support;
- G. To deliver an outcome and award within a target of 2 working days from receipt of a full application and required evidence;
- H. To ensure annual expenditure by the Council is within the agreed budget;
- I. To assist in minimising demand on other areas of Council expenditure that may arise as a result of residents' difficulty in meeting housing rent costs.

2.4 To achieve the objectives;

- Each application will be considered on its own individual merit and will be subject to a financial assessment to determine eligibility and the amount of assistance required;
- Awards will be limited to the minimum amount considered necessary to enable persons to meet their financial requirement to alleviate immediate crisis.

3. Eligible Persons

3.1 Applicants must:

- **Be habitually resident** in Bedford Borough or those persons who meet the criteria below:
 - Persons that were previously resident in the Borough have strong connections to the local area and are currently living elsewhere other than by their choice and who wish to set up home in the Borough;
 - Homeless persons who were previously resident in the Borough immediately prior to becoming homeless and who have strong connections to the local area*;
 - Persons who are temporarily resident in the Borough in order to escape domestic violence or abuse;
 - Persons in detention who were resident in the Borough immediately prior to being detained and who have strong connections to the local area;
 - In very exceptional circumstances a grant may be made to a person who is not habitually resident in Bedford Borough where there is an immediate and serious risk to the person's health or safety that would be alleviated directly by the award and where there is no prospect of other forms of assistance being received in adequate time to prevent the risk.

**For the purpose of this Policy a "strong connection to the local area" will be determined in accordance with the definition set out in the Housing Act 1996 Part VII and the Bedfordshire Homefinder Allocation Scheme.*

- **Be experiencing financial hardship or crisis**
- **Have no reasonable access to alternative resources, including savings, credit or support networks**

Priority will be given to:

- Households with children
- Households with disabled or vulnerable individuals
- People experiencing homelessness
- Victims/Survivors of domestic abuse
- Care Leavers
- Former veterans
- Those affected by emergencies (fire, flood, etc).

Those with No Recourse to Public Funds are not eligible to receive support or any Housing Payment. However, in exceptional circumstances on a discretionary basis, the Local Authority may rely on alternative powers to issue a crisis payment under the CRF:

- To prevent a breach of human rights
- There to be a child welfare or safeguarding concern under Section 17 of the Children Act 1989
- An adult or carer has eligible care needs under Section 18 or 20 (as applicable) of the Care Act 2014

- An adult has needs for care and support that the authority is not required to meet under Section 18 of the Care Act 2014 (in other words, not eligible needs) and those needs do not arise solely from destitution, the CRF may be used as a funding source to meet needs under Section 19 of the Care Act 2014 (for example, to prevent a breach of Article 3 of the European Convention on Human Rights to prohibit inhuman or degrading treatment).
- If appropriate for improving the public health of the people in its area, a Crisis Payment can be made to a person with NRPF under Section 2B of the National Health Service Act 2006.

4. Application Process

4.1 A CRF Crisis Payment application can be made:

- Online
- By telephone
- Via partner referral (e.g. support worker or third-party organisation)

4.2 Evidence required as part of the application:

- Proof of identity and residency
- Financial information (income and expenditure via bank statements)
- Evidence of crisis where applicable

The Council may seek information from partner agencies with consent

4.5 Applicants may withdraw their application at any time before a decision is made by notifying the Council that they wish to withdraw the application.

4.6 Only essential expenditure will be considered in assessing the applicant's financial means. The inclusion of an item of expenditure in an applicant's stated expenditure will not necessarily be accepted as essential (expenditure on repayment of credit debts, premium television packages, tobacco, alcohol, and expensive mobile telephone charges will not normally be taken into account).

4.8 The Council reserves the right to verify any information or evidence provided by the applicant. This may involve the sharing of data with other Council Departments or with other external bodies in accordance with the General Data Protection Regulations (GDPR) 2018.

5. Frequency Limits

- 5.1 **Crisis Payment – cash/voucher award** can be considered a maximum of 3 times in any rolling 12-month period.
Crisis Payments – white goods and household items award can only be considered once per 12-month rolling period.
- 5.2 Normally no repeat applications within 3 months for a Crisis Payment – cash/vouchers, unless exceptional circumstances apply

6. Types of Support

6.1 **Crisis Payments – cash/vouchers** are intended to:

- Address the immediate and serious risks to a person's health and safety, this may include, but not limited to:
 - Food and essential groceries
 - Water including for drinking, washing, cooking as well as for sanitary purposes
 - Period and hygiene products
 - Energy (gas/electricity)
 - Emergency clothing
 - Essential travel
 - Basic household essentials in an emergency

6.11 Award levels are a maximum of £200 per person that is registered in the household.

6.12 Payments will normally be provided as:

- Cash
- Vouchers
- prepaid cards or
- supplier payments

6.2 **Crisis Payments – White goods and Household Items** are intended to:

- Enable households to establish or maintain safe living conditions
- Prevent escalation into crisis
- Support long-term financial resilience

6.21 Eligible items include (but are not limited to):

- White good such as
 - Fridge/freezer
 - Cooker
 - Washing machine
- Beds and essential furniture such as seating or dining furniture
- Basic cooking equipment
- Floor coverings, excluding fitted carpets (where it is a necessity to the persons health and safety)
- Heating appliances
- Safety items for children
- Digital and connectivity essentials such as broadband or phone bills

6.22 Award levels are a maximum of £2,000 per household where:

- Multiple essential items are required (e.g. homelessness move-on);
- There is a safeguarding risk;
- A disaster such as a fire or flood has occurred.

6.23 Payments will normally be provided as:

- Supplier direct purchases for white goods and will include delivery and installation where applicable
- Refurbished goods may be provided for essential furniture where appropriate

7 Decision Making

7.1 In making a decision under this Policy the decision maker shall give consideration to the following;

- The urgency and severity of need
- The household composition
- Available alternatives
- The impact on health and wellbeing
- Previous CRF awards

7.2 A person making a decision under this Policy shall:

- Clearly and fully document the reasons for the decision;
- Exercise respect for the applicant;
- Use discretion to the extent allowed by the Policy;
- Be sensitive to circumstances which may justify the provision of an award, but which are not explicitly referred to in the Policy or explicitly excepted by the Policy.

6.4 The decision maker will decide how much to award based on all of the above circumstances, and any other information which may be considered relevant.

8. Notification

8.1 Where an application is received and further evidence or clarification is required the Council will contact the applicant to request the required information. Contact may be made by telephone where appropriate but written requests will always be made where information is requested.

8.2 The Council will aim to advise applicants of the outcome of their application and if an award is to be granted within two working days of receipt of their application and all necessary evidence, or as soon as is practicable thereafter.

8.3 When the application is determined, the Council will advise the applicant as follows;

- The outcome of the claim;
- If successful, the amount of the crisis payment award;
- The method of payment;
- If not successful, the reasons why;
- The process by which they may request a review of the decision.

9. Review of Decisions

9.1 Crisis Payments are not statutory payments and therefore, are not subject to any statutory appeals process.

9.2 An applicant dissatisfied with a decision may request that it be reviewed as follows;

- An applicant who disagrees with a Crisis Payment decision may dispute the decision. A request for a review must be made in writing within 5 working days of the formal notification being issued to the applicant.
- The request for a review must set out the reasons that the decision is disputed and may be accompanied by further documentary evidence to support the request.
- The decision, along with any new evidence from the applicant, will be reviewed by an officer other than the original decision maker.
- The Council will aim to complete reviews within four weeks of receipt, and the applicant will be notified of the outcome of the review in writing.
- The appeal will be considered by a manager whose decision shall be final.
- In exceptional circumstances the above time periods for review and appeal may be extended.

10. Exclusions

10.1 Support will not normally be provided for:

- Ongoing living costs (non-emergency);
- Rent or council tax (covered by other schemes);
- Debt or fines;
- Non-essential items;
- Costs covered by statutory services;
- A need which occurs outside of the United Kingdom;
- Travelling to and from school;
- Expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses;
- Removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation;
- Domestic assistance and respite care;
- A medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Universal Credit, Employment and Support Allowance (income-related), or Pension Credit);
- Work related expenses;
- Investments;
- Costs of purchasing, renting or installing cable television or satellite television and any associated charges;

- Any expense which any public body has a statutory duty to meet;
- Housing costs or arrears of rent other than minor repairs and improvements to the applicant's own property essential for health, safety or security;
- Taxes or other statutory payments;
- Debts or insolvency costs;
- Home decoration;
- TV licence;
- Care provision;
- Holidays;
- Garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses;
- Where the customer has sufficient income, savings or access to a reasonable source of credit;
- Any purpose for which a Crisis Payment was previously given to the same household within in the last two years;
- Or costs met by other form of financial support including state support (e.g. Council Tax Support, Housing Benefit, Universal Credit or other local provision).

11. Publicity and Awareness

- 11.1 The Council will work with interested parties to publicise and raise awareness of the scheme, and this Policy will be made available throughout the Council, and to third parties and members of the public.
- 11.2 CRF Crisis Payments information and guidance will be made available on the Council's website and from the Council's Customer Hub at Horne Lane, Bedford.

12. Fraudulent Applications

- 12.1 Bedford Borough Council is committed to protecting public funds through taking action to prevent and detect fraud. An applicant who fraudulently applies for a Crisis Payment by falsely declaring their circumstances, providing a false statement or evidence in support of their application, or by other means may have committed an offence under the Fraud Act 2006 or Theft Act 1968.
- 12.2 Where the Council suspects that such a fraud may have occurred, the matter will be investigated in accordance with the Council's Anti-Fraud Strategy and may lead to criminal proceedings.
- 12.3 Legal action will be taken to recover sums paid as a result of fraud in accordance with the Council's Fair Debt Collection Policy.

- 12.4 The Council may use information provided in connection with an application for Crisis Payments for the purposes of prevention and detection of other forms of fraud.

13. Building Resilience and Community Co-ordination

- 13.1 In the process of determining an application for a Crisis Payment it is important that any underlying issues are addressed by signposting the applicant to appropriate agencies for resolution. For example:

- The Council's Job's Hub, the Housing Options team, Children's Early Help services or Adults Social Care;
- The landlord, particularly for tenants of social landlords where the landlord may provide advice such as debt management or rehousing advice;
- Applicants experiencing debt problems/budgeting issues will be advised to contact the Citizens Advice Bureau (CAB), or other advice agencies for free, and independent advice.
- Applicants will also be directed to other third sector organisations offering resilience advice or support relevant to the applicant's particular circumstances.

- 13.2 The Council will proactively build local resilience across communities in the Borough through strategic investment spend that prevent crisis or further develop the local support landscape through community co-ordination in accordance with the grant criteria.

Spend may be:

- On Council led schemes or services that prevent crisis and build resilience in communities (excluding statutory provisions)
- On commissioned spend with third party organisations
- Through the award of grants to local charitable sector third party organisations funded by CRF
- On reasonable administration costs facilitating community co-ordination

Any spend relating to resilience services and community coordination must:

- Be approved and documented by the Crisis Resilience Fund Panel which must have as a minimum 3 officers in agreement including the CRF budget holder, a finance colleague and a senior manager (service director level).

The panel must be satisfied that (and document) that the proposed spend on resilience services and community coordination:

- Aligns to the Crisis Resilience Fund grant criteria set out in [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)

- Meets a demonstrable 'resilience' need in the Borough evidenced by relevant quantitative or qualitative data
- Provides a 'person-centred', trauma-informed service in the Borough that seeks to meet underlying need, not just crisis symptoms
- Adheres to the Councils Public Sector Equality Duties under the Equalities Act 2010
- Is supported by a business case that clearly presents value for money or investment to save through crisis reduction such as reduced spend on temporary accommodation or crisis presentations for social services.
- Is based upon a documented service specification outlining service aim, scope and deliverables

And for any third party spend on resilience services and community coordination the panel must also be satisfied that:

- Services will be procured in a transparent and compliant manner in accordance with the Procurement Act 2023
- Robust contract monitoring arrangements are in place
- Regular reporting obligations against an outcome framework are set up

For reporting purposes, an annual account and review of spend and outcomes will be conducted.

14. Review of Policy

- 14.1 The Policy will be reviewed periodically in light of any legislative changes, trends or other factors that impact on the effectiveness of the Policy.