

Crisis and Resilience Fund

Crisis Payments Policy

April 2026

Contents

| | |
|---|----|
| Background | 2 |
| Purpose of the Policy | 3 |
| Statement of objectives | 3 |
| Eligibility | 4 |
| Purpose of awards | 5 |
| Claiming a Crisis Payment | 5 |
| Deciding a Crisis Payment application | 6 |
| Method of payment | 7 |
| Unsuccessful applications | 8 |
| The right to seek a review | 8 |
| Resilience Services | 9 |
| Fraud | 9 |
| Data | 9 |
| Monitoring and Reporting | 10 |
| Funding model | 10 |
| Ongoing Policy Review | 10 |
| Scheme of Delegation | 11 |

Background

Crisis Payments (CP) are an element of the Crisis and Resilience Fund (CRF), introduced from April 2026. Funds are allocated by Department for Work and Pensions to Upper Tier and Unitary authorities. Exeter City Council receives funding from Devon County Council through a Grant Funding Agreement to deliver a local scheme of Crisis Payments.

Awards of Crisis Payments will support the outcomes required by the CRF funding, in particular:

Outcome 1: Provision of effective crisis support

- **support low-income households** who encounter a **financial shock** (*a sudden, unexpected expense or drop in income*) or
- **prevent individuals from entering crisis** by providing timely support

Exeter's CP scheme provides financial crisis support to those low-income households experiencing a **financial shock**; as opposed to offering across the board blanket support initiatives to low-income households struggling with the cost of living as was the case under the Household Support schemes.

Further guidance on the national Crisis and Resilience Fund scheme can be found <https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029>. Details of other elements of Exeter City Council's scheme are at www.exeter.gov.uk/crf Devon County Council's Crisis and Resilience Fund scheme information is on their website at www.devon.gov.uk/crf

Purpose of the Policy

The purpose of this policy is to specify how ECC Benefits and Welfare team will operate the scheme and to indicate some of the factors that will be considered when deciding if a CP award can be made.

All decisions will be made with due regard to the national guidance and the Grant Funding agreement with Devon County Council. When considering applications, decision makers will:

- Treat each case strictly on its merits.
- Take a person-centred approach, treating all applicants fairly and recognising their unique circumstances and needs.

The Team Devon agreed framework and approach to administering the Crisis & Resilience Fund aims to ensure a degree of consistency across Devon.

Statement of objectives

The Crisis Payments scheme is designed to provide support to low income households who experience a financial shock which either causes or threatens to cause a crisis.

The delivery of Crisis Payments will seek to support the principles of the Crisis and Resilience Fund:

- *“person-centred to ensure that people's preferences, needs and values stay central to professional decisions, providing support that is respectful to them*
- *needs-based to recognise the varied circumstances that individuals may experience, seeking to meet the underlying needs, not just the crisis symptoms*

- *holistic to provide integrated support that helps the individual and their households, with Authorities considering the wide range of services and actions they have access to*
- *encompass a no wrong door approach to connect individuals to the right service and support through warm referrals, regardless of their initial point of contact*
- *trauma informed: Authorities should adopt a Trauma Informed Approach when working with people and families in crisis, considering the six principles of [trauma-informed practice](#)”*

Crisis Payments should prevent the occurrence or escalation of a financial crisis and contribute to increased financial resilience for those supported. By offering timely, needs-based assistance to those with low incomes facing financial shocks, linked closely to other strands of the Crisis and Resilience Fund enabling access to services, this should reduce the risk of future crisis need.

- When administering CP, the Council will take a broad view considering:
- The whole circumstances of an applicant
- All the options available to them
- How the Council can use CP to help the applicant overcome any barriers and
- Refer applicants to appropriate employment, welfare, budgeting, financial and housing advice.

Decision makers will consider whether there are simple resilience services which can be offered alongside the Crisis Payments award, such as identifying another state benefit which they may be entitled to or basic budgeting support.

Eligibility

To receive a Crisis Payment the applicant must:

1. Be 16 years or over and
2. Live in Exeter City Council’s area as their main residence and
3. Demonstrate that they are on a low income and facing an unexpected financial shock and need financial crisis support and/or that financial resilience (wraparound) support would be beneficial or be identified from existing data sets as meeting this eligibility criteria

“Low income” for this scheme means household income at or below the level that would give eligibility to the relevant means tested benefit as may apply. An income that is not significantly above this level can be considered where there are exceptional circumstances that justify considering this as low income in a particular case. This could include where a customer has unavoidably high essential costs such as visiting a child receiving treatment in a hospital out of the area.

Exeter City Council will be making Crisis Payment awards under Section 1 of the Localism Act 2011. They therefore count as public funds and customers with No Recourse to Public Funds will accordingly not be eligible for a payment.

Purpose of awards

The Crisis Payment scheme is intended to meet occasional or short-term needs arising from a financial shock. They cannot provide an alternative source of regular income. Awards can be made to prevent or alleviate harm to the customer or their household through a lack of access to essential goods or services. A Crisis Payment may be made to support the customer with the costs of:

- food
- water including for drinking, washing, cooking, as well as for sanitary purposes and sewerage
- period and hygiene products such as soap and toothpaste
- energy for any form of fuel that is used for the purpose of domestic heating, cooking or lighting, including oil or portable gas cylinders
- clothing including uniform, warm winter clothing and shoes
- essential furniture and appliances such as beds and bedding, washing machines, window coverings and carpets, fridge-freezers and ovens
- essential transport-related costs such as repairing a car, buying a bicycle or bus pass or paying for fuel
- digital and connectivity essentials such as broadband or phone bills

Support with housing costs will normally be considered first through the District's Housing Payments scheme. Where a homeowner is having difficulty with their mortgage payments, they should contact their lender as soon as possible to discuss their circumstances as lenders will have a set procedure to assist. Households in crisis with mortgage arrears could still receive support from the CaRF, either through Crisis Payments or access to Resilience Services.

Claiming a Crisis Payment

Crisis Payments must be as accessible as possible to enable those most in need of support to access the scheme. Support can be requested from the Benefits and Welfare team through any channel (telephone, face to face, email, in writing etc.) by the applicant or anyone acting on their behalf (family member, landlord, support worker etc.)

An online application form will be made available to claim a Crisis Payment. Customers who find it difficult to interact online will be supported to make their claim. Applications and referrals for payment through trusted third-party organisations who are working with the applicant are encouraged so the customer does not have to tell their story twice.

The Benefits and Welfare team may request evidence in support of an application and may need to verify any information or evidence provided as part of or in support of an application.

Details of the application process will be published on the Crisis and Resilience Fund pages of Exeter City Council's website. They can also be obtained by calling or visiting the Council offices and will be advertised through appropriate channels.

Deciding a Crisis Payment application

The Benefits and Welfare team will retain full discretion when deciding whether to make an award, the amount and fulfilment method of any award. Decisions will be made in compliance with the DWP Crisis and Resilience Fund guidance and the Grant Funding agreement with Devon County Council.

Guidance on the Crisis Payments scheme is published by DWP on gov.uk and can be found at [this link](#) in the online version of this document.

When making their decision the Benefits and Welfare team will adopt a person-centred and needs-based approach to the application. They will consider:

- The customer's view of their crisis
- Their individual and household circumstances
- The customer's preferences for support
- Their underlying needs and factors contributing to the crisis
- The most appropriate Resilience Services for addressing underlying needs
- the shortfall between Housing Benefit / Universal Credit and the rent liability
- the steps taken by the applicant to reduce their rent liability
- the medical circumstances (including ill health and disabilities) of the applicant, their partner and any dependants and any other occupants of the applicant's home
- the income and expenditure of the applicant, their partner and any dependants or other occupants of the applicant's home
- any savings or capital held by the applicant or their family
- the level of indebtedness of the applicant and their family
- the exceptional nature of the applicant and their family's circumstances
- the length of time they have lived in the property

- the possible impact on the Council and other public authorities of not making such an award, e.g. the pressure on priority homeless accommodation
- previous awards and any conditions placed on the award or advice given
- any other circumstances and information that the officer considers relevant in a particular case

The decision maker may consider it appropriate to meet with the applicant to help achieve full understanding of their circumstances. This could be at the applicant's home or council offices by agreement. Applicants may be asked to provide details of their income and outgoings to assess the extent of their financial hardship.

Repeat applications

Support will be provided based on evidence of need. Repeat awards will not usually be considered for the same crisis or where a customer has not taken steps recommended following earlier application/s. Support with replacement of furniture and white goods will only be given once in a 12-month period unless exceptional circumstances apply.

Further work and referrals to other agencies will be discussed with the recipient and repeat awards may be conditional on having further financial resilience (wraparound) support (such as being referred to Citizens Advice Devon and undertaking a full financial assessment and/or benefits check) to help the applicant move to a more sustainable financial footing.

Method of payment

The Benefits and Welfare team will decide the most appropriate way to fulfil an award based upon the circumstances of each case. CaRF guidance encourages a cash-first approach to awards, and this will be the starting point for decisions. Alternatives to cash could include provision of in-kind support (goods) and vouchers.

Cash awards include the provision of physical or electronic codes which can be redeemed for cash at specified locations through delivery partners. Full instructions for redeeming vouchers or codes will be provided alongside the award notification.

Decision and payment timescales

Whenever possible, Crisis Payments will be made within 48 hours from the point where an application has been assessed with all the required information being received to support the application. Decisions will be made as soon as practicable, with priority given to cases of urgent need.

Details of local emergency support provision will be published alongside CRF information for times when the CP is not available (outside regular office hours, during times of high demand etc).

Notification of a decision

The Benefits and Welfare team will inform the applicant of the outcome of their application as soon as is reasonably practical. This decision may be notified by email if included in the application. Where the application is unsuccessful, the decision maker will set out the reasons why this decision was made and explain the right of review.

Where the application is successful, the decision maker will advise:

- the amount of CP awarded
- how, when and to whom the award will be paid
- details of any referrals for resilience / wraparound services

Unsuccessful applications

If a claim for Crisis Payments is not successful, other elements of support under CRF will be considered.

The applicant may also be directed to Resilience Services, whether offered under the CRF scheme or not, to receive support intended to increase the applicant's financial resilience and reduce their chances of needing crisis support in future.

The right to seek a review

Crisis Payments are not subject to a statutory appeals process. The Benefits and Welfare team will operate the following principles when dealing with a review request following a refusal to award CP, a decision to award a reduced amount of CP or a decision that there has been an overpayment of CP.

- An applicant (or someone acting on their behalf) who disagrees with the CP decision may request a review. This request should be made in writing, including by email, to the Benefits and Welfare team within one calendar month of the decision about the CP.
- A different officer within the Benefits and Welfare team will review the case. The officer will review all the evidence held, seeking further information if needed and will make a decision within 14 days of the request or as soon as practicable thereafter.
- The outcome of the review will be notified to the applicant in writing, setting out the reasons for their decision.
- The decision made by the reviewing officer will be final.
- In exceptional circumstances only, any of the above time periods for review may be extended by the officer. In deciding to extend, they will take into account any delay in seeking independent advice that was outside the control of the applicant.

Resilience Services

Awards of Crisis Payments should, wherever appropriate, be linked to Resilience Services to improve customers' ability to cope with future events. Wraparound financial resilience services provided to an applicant, either directly or through a third-party organisation, will need to meet one or more of the following **outcomes**:

- Increased savings
- Reduction in priority debt
- Reduced need for emergency food parcels
- Reduced experiences of material deprivation
- Maximising individual's income
- Decreased repeat crisis support applications
- Increased quality and accessible advice

Resilience services will not be restricted to those who receive a crisis payment.

Fraud

Failure by the prospective recipient to disclose a material fact or to make a false application or provide false information will be treated as a fraudulent act. Where fraud has been detected the recipient/applicant will be refused any further assistance and where appropriate, the case may be referred for prosecution.

Data

For the purposes of this scheme Exeter City Council will use available data sources to verify information provided in the application. This includes: Council Tax records to verify residence; Council Tax Support, Housing Benefit and DWP Benefits data records to verify household and income; previous applications to verify claim information and other discretionary support payments made.

Data will be held on Exeter City Council's digital platform and will be protected using up-to-date technical and organisational security measures

Data will be used to:

- Determine eligibility for this HSF one-off support payment
- Make contact about decisions or updates related to that financial support payment
- Issue the voucher letter to an eligible recipient

Where necessary to deliver the payment, names and contact details including addresses of eligible households will be shared with external organisations (including Post Office Ltd, Cash Perks & Blackhawk Network) who are delivering awards on behalf of Exeter City Council.

Data may be shared within the organisation and with partners to redirect an applicant to other support that may be available. External partners include:

- Exeter Community Energy
- Department for Work & Pensions
- Age Concern
- Exeter Citizens Advice
- Exeter Foodbank

Data may also be shared within the organisation or with other Government agencies in order to prevent and/or detect fraudulent activity. Subject to a legal gateway, 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

Personal data will not be kept longer than necessary in line with data retention schedules.

Monitoring and Reporting

Exeter City Council is required to complete the standard Management Information (MI) reporting template agreed with Devon County Council to record the amount provided or paid to vulnerable households under the remit of this grant scheme.

Funding model

Allocation of funds from Devon County Council will be made in line with the conditions of the Grant Funding Agreement for the scheme. Regular reporting of spending under this scheme will be provided to DCC to allow effective monitoring across the county.

Ongoing Policy Review

The Crisis and Resilience Fund has been established at pace in to replace the Household Support Fund from April 2026. The CRF is a three-year funding scheme. Devon County Council and the district councils deploying the fund will keep the

scheme under regular review. It is likely that scheme design will change due to learnings through the scheme funding period.

If it appears that the allocated funding for any strand of the CRF will not be fully spent, then changes will be implemented to ensure the maximum support possible can be delivered. This could involve redirecting funding from one stream or delivery partner to another. Any changes to the Exeter City Council Crisis Payments scheme will preserve the principles outlined in this document. Changes to the scheme will be published on our website at www.exeter.gov.uk/crf

Scheme of Delegation

This policy has been agreed by the Strategic Director for Corporate Resources in consultation with the Leader of the Council and Portfolio Holder for Housing, Homelessness Prevention & Customer Services under authority delegated by the full Council.

Any changes to this policy will be agreed by the Strategic Director for Corporate Resources in consultation with the Leader of the Council and Portfolio Holder for Housing, Homelessness Prevention & Customer Services.