

Equality Impact Assessment (EqIA)

Please refer to the [Equality Impact Assessments \(EQIAs\)](#) form for details on how to complete.

The aim of an equality impact assessment is to consider the equality implications of any decision (e.g. new or revised policy, process, project, function, or service) on different groups of people including employees and customers. This document helps to evaluate whether the decision may inadvertently disadvantage groups of people and identify ways to avoid discrimination and proactively advance equality.

1. Details of the proposal

Name of the proposal:	Crisis and Resilience Fund Crisis Payments policy
Version number:	1
Does this proposal impact on people?	Choose an item: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Explain your answer whether 'yes' or 'no'	Scheme will provide direct financial support to low-income residents needing additional support following a crisis event.
Is this a new or existing policy/project/service?	Choose an item: <input checked="" type="checkbox"/> New <input type="checkbox"/> Existing
Person responsible for the proposal:	Chris Buckman, Benefits & Welfare Lead
Person responsible for the EqIA (if different to above)	Chris Buckman
Proposal start date:	01/04/2026
When will this proposal be implemented?	01/04/2026
Briefly describe the aims and objectives of the proposal	From April 2026 the Crisis and Resilience Fund is being launched which includes a strand for Crisis Payments. Exeter City Council will be funded through Devon County Council to deliver a local scheme of Crisis Payments and the

	policy outlines how the new scheme will operate locally. Although subject to different conditions, this fund effectively replaces the Household Support Fund.
What are the anticipated outcomes of the proposal?	A safe and legal scheme which provides support to Exeter's low income households at time of crisis and supports the aims of the CRF scheme.
Who is likely to be affected by the proposal?	You can select multiple options: <input type="checkbox"/> Staff <input checked="" type="checkbox"/> Service users <input type="checkbox"/> Wider community
How are they likely to be affected?	Low-income households who experience a financial shock will be able to request a Crisis Payment which can help with a wide range of essential costs. Payments are linked to Resilience Services to increase customer's ability to withstand future crises.
Is this proposal going to be approved by SMB, Executive or Council?	Select: <input type="checkbox"/> SMB <input type="checkbox"/> Executive <input checked="" type="checkbox"/> Council
When is the proposal going to SMB, Executive or Council?	07/04/2026

3. [Consultation & Engagement](#)

You will nearly always need to involve and consult with stakeholders during your assessment. The extent of the engagement will depend on the nature of the proposal. This should include the individuals/groups who are affected by your proposal. Any proposal for consultation or engagement must be done via the [Consultation and Engagement Form](#).

<p>How are you communicating with the individuals/teams who are affected by your proposal?</p> <p>You can select multiple options:</p> <input checked="" type="checkbox"/> Social media <input type="checkbox"/> Focus groups <input checked="" type="checkbox"/> Website <input type="checkbox"/> Mail drop
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- Via community group
- Other (please describe): VCS are involved in the design and delivery of the CRF programme through the Devon County Council led Review & Refine Partnership Board. ECC officers have been meeting with representatives of key VCS partners in the city during the initial design process and this engagement will continue.

4. Impacts on People

How will the proposed change affect people with protected characteristics? Make sure that you assess the impact based on evidence.

- Who will benefit, who won't, who can access, who can't access, who is at an advantage, who is at a disadvantage?
- What evidence has been used for this assessment? For example, employee diversity data, national statistics, customer survey, feedback etc. [Sources of equality data](#) are available on Sharepoint. (Please don't include any information that risks identifying people such as names, or the diversity data, if less than six people).

Note: You can copy and paste more rows underneath each protected characteristic if there is more than one impact

How will this proposal affect people with protected characteristics?	Identify Impact:	Why will it have this effect? Use the evidence collated, any engagement or consultation to inform your thinking and record it here. Have you identified any gaps in evidence, if so, what are the gaps? Does this need to be incorporated in the action plan?
Age	Positive (Is an improvement)	<p>Customers of any age can be eligible for Crisis Payments and wider CRF support.</p> <p>Experience from earlier schemes shows that older customers are less likely to make a claim from application-based schemes. It will therefore be part of the scheme that low-income households containing pension age customers are specifically targeted to increase awareness and helped to access available support.</p> <p>Likewise, young care leavers are less likely to claim and have been identified as a priority group by Devon County Council. This group will also be targeted to increase awareness and take up.</p> <p>Low-income households including a child received a significant amount of help through the predecessor Household Support Fund. DCC used funds to provide financial support in school holidays to families entitled to Free School Meals. They were also targeted for direct payments as part of ECC's</p>

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		HSF schemes. This support is not part of CRF Crisis Payments, although those households will be eligible for a payment and resilience services if they experience a crisis event.
Disability: including sensory, mobility, mental health, neurodiversity, long term ill health	Positive (Is an improvement)	Low-income households including a disabled person will be eligible for a Crisis Payment. It is possible that such households are at a higher risk of suffering a crisis and being less able to manage when they do. The needs-based and person-centred approach of CRF allows for a broad view of the customer's situation to be considered. Some disabilities may make it harder for a customer to access support through an application process. The scheme will offer supported applications by phone and face to face where this is the most suitable route. Warm referrals and applications through third-party organisations will also be encouraged. This will help maximise accessibility.
Gender reassignment	Positive (Is an improvement)	The broad eligibility and person-centred approach of Crisis Payments and the wider CRF allow more of a customer's situation to be considered. Where a customer's gender reassignment status makes them more susceptible to a crisis or affects their ability to resolve it themselves, the CRF will be able to recognise and respond to those needs.
Marriage and Civil partnership (work related only)	No Impact	
Pregnancy & Maternity	Positive (Is an improvement)	Where applicants are expecting a child which makes them more susceptible to a crisis or affects their ability to resolve it themselves, elements of the CRF including Crisis Payments will be able to recognise and respond to those needs.
Race: including ethnic origin, nationality/national origin	Positive (Is an improvement)	In any case where a customer's situation is worsened due to their protected characteristic, CP can be used to help applicants with additional support (financial and practical) to help them resolve issues and become more resilient in future.

How will this proposal affect people with protected characteristics?	Identify Impact:	Why will it have this effect? Use the evidence collated, any engagement or consultation to inform your thinking and record it here. Have you identified any gaps in evidence, if so, what are the gaps? Does this need to be incorporated in the action plan?
		The Crisis and Resilience Fund is considered as public funds and as such is generally not available to support refugees. Agencies with a statutory support role such as Children’s Services may be able to access other streams of the CRF to provide these customers with support.
Religion or Belief	Positive (Is an improvement)	The broad eligibility and person-centred approach of Crisis Payments and the wider CRF allow more of a customer’s situation to be considered. Where a customer’s religion or belief makes them more susceptible to a crisis or affects their ability to resolve it themselves, the CRF will be able to recognise and respond to those needs.
Sex	Positive (Is an improvement)	The broad eligibility and person-centred approach of Crisis Payments and the wider CRF allow more of a customer’s situation to be considered. Where a customer’s sex makes them more susceptible to a crisis or affects their ability to resolve it themselves, the CRF will be able to recognise and respond to those needs.
Sexual Orientation	Positive (Is an improvement)	The broad eligibility and person-centred approach of Crisis Payments and the wider CRF allow more of a customer’s situation to be considered. Where a customer’s sexual orientation makes them more susceptible to a crisis or affects their ability to resolve it themselves, the CRF will be able to recognise and respond to those needs.
Intersectionality: Could this proposal have an impact on people who have a combination or intersection of two or more characteristics?	Positive (Is an improvement)	As a flexible and discretionary fund, Crisis Payments can make finer distinctions than can be achieved through legislation governing statutory entitlements. That includes the ability to consider all a customer’s characteristics which taken together could put them at a greater disadvantage under statutory benefit rules.

7. Outcome of Assessment

Select one of the following options:	Tick the relevant box
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No barriers identified, proceed with proposed change.	<input checked="" type="checkbox"/>
Adjust the proposal/policy to remove barriers identified by the EqIA.	<input type="checkbox"/>
Continue with the proposal/policy despite potential for adverse impacts.	<input type="checkbox"/>
Stop the proposal/policy as there are adverse impacts that cannot be prevented/mitigated or justified.	<input type="checkbox"/>
<p>Please explain why the option has been chosen:</p> <p>The Household Support Fund scheme, running from 2021 to 2026, provided help to low-income households finding it difficult to manage the high cost of living. The CRF Crisis Payments replaces this scheme but explicitly excludes ongoing income top-up from eligibility. Instead, it targets households experiencing a crisis event. Given the different focus of this scheme, it is likely that some customers will lose out on support that they would have received under earlier HSF schemes.</p> <p>The Crisis Payment scheme will allow for a local system of financial support for low-income families experiencing a financial crisis. Crisis Payments have broad eligibility criteria, recognising that crisis events can affect anyone at any time. Support provision will also be needs-based and person-centred, allowing for maximum flexibility to recognise customers' unique circumstances. Integrating the Crisis Payments scheme administration with CRF Housing Payments reduces the burden on vulnerable customers having to repeatedly tell their story to different teams. Adopting a warm referral approach to linked Resilience Services enhances the no-wrong door approach and is intended to ensure real benefit will accrue to those seeking crisis support.</p> <p>It is impossible to forecast which low-income households will experience a crisis event making them eligible for a payment. Some of these households are likely to receive more support than they would have under the HSF scheme. It is therefore not possible to say with any confidence which households will gain and which will lose from this scheme by comparison to the predecessor. However, looking solely at the new scheme, it has been designed to be as open as possible to recognise the relative disadvantages that certain protected characteristics can cause. All groups should therefore be advantaged by the new scheme by comparison to the status quo.</p>	

8. Action Plan

Considering the impacts, you have identified above, please detail any actions you will need take to remove barriers, eliminate negative impacts or maximise opportunities. (Add more rows if required). If an action is to meet the needs of a particular protected group please specify this. These actions should be included in your Service Plan.

Action(s) to be taken.	Expected Outcomes	Responsible Person	Timescale	Progress	Complete

9. Monitoring

How will you monitor the impact of your proposed change once it has been implemented? Once the activity has been implemented this equality impact assessment should be periodically reviewed to make sure your changes have been effective and your approach is still appropriate. Include the timescale for review in your action plan above.

The CRF introduces a suite of new monitoring and performance measures. This data will be reviewed regularly through the running of the scheme to ensure the objectives of the funding are being met. The operation of the wider CRF across Devon will be kept under regular review and delivery will be flexible to respond to learnings or changes in the pattern of demand.