Halton Crisis Resilience Fund

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Contents

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V1	Published		

Purpose and Outcomes

Purpose

This policy sets out how Halton Borough Council will deliver the Crisis and Resilience Fund (CRF) to:

- provide a safety net for low-income residents facing a financial shock, and
- invest in services that build individual and community financial resilience, reducing the need for crisis support over time.

The CRF is a consolidated revenue grant paid via the Local Government Finance Settlement (s31 Local Government Act 2003) with its own grant conditions. It replaces Discretionary Housing Payments (DHPs) with a new Housing Payment from April 2026 (with a phased transition).

Outcomes

Outcome 1: Provision of effective crisis support. Delivering effective crisis support is intended to prevent the occurrence or escalation of individuals' crises. By offering timely, needs-based assistance to those with low incomes facing financial shocks, Authorities can reduce the risk of crisis need. This includes the provision of financial support towards housing needs, to those who face a shortfall in meeting their housing costs.

Outcome 2: Improving individuals' financial resilience. By strengthening financial resilience among individuals, Authorities empower citizens to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.

Outcome 3: Bolstering the local-level support landscape. A joined-up, visible local support network is key to the CRF's approach to build financial resilience. This includes strengthening resilience networks within local communities, that in turn boost the financial resilience of individuals within these communities. This coordination enables a suitable range of Resilience Services to exist within a local area and ensures there are clear referral pathways between them and crisis support. Through this effective join-up of local support services, Authorities can expect those seeking crisis support to be appropriately referred to services that build their individual financial resilience.

Core Delivery Principles

The purpose of the proposed Discretionary Support Scheme is to provide a local solution to replace elements of the Social Fund which will no longer be administered by the Department of Works & Pensions, specifically Community Care Grants and Crisis Loans. The scheme will be administered by the , Benefits Division although it is anticipated that all services will be able to refer clients into the scheme.

Needs Based Approach :

- The scheme will assist vulnerable people in meeting their needs for subsistence or financial support where they are unable to meet their immediate short term needs or where they require support to maintain their independence within the community.
- The scheme will meet the particular needs of Halton's most vulnerable residents.
- The scheme will ensure that there is high quality, consistent decision making including appropriate timescales.
- The scheme will treat each applicant fairly and equitably.
- The scheme will not cover those who are deemed to have sufficient income and savings.
- The scheme will use alternative funding where appropriate e.g. Section 17 of the Children's Act 1989, Leaving Care Grants. This will help to protect the remaining funds for people who are in need.
- The scheme will not cover needs which are more appropriately addressed by other discretionary funds or benefits. Specifically, it will not meet needs that should be addressed by Council Tax Reduction schemes or Department of Works and Pensions provision.
- Consideration will be given to the nature, extent and urgency of the need in every individual case.
- Payments will follow a cash-first approach, this may also involve payments by E-voucher or specific items to provide support in line with the guidance.

Types of Support

The scheme will issue awards for **three** types of support:

Support	**Need**	**Application route**
1. Emergency Support	For people who require short term **Emergency Support**	Call a freephone number on 0800 952 0016
2. Community Support	For people who require **Community Support** to establish or maintain a home independently in the community	Call a freephone number on 0800 952 0016
3. Housing Payments	For people who need support with **Housing Payments** to assist with rent shortfalls.	Apply online Housing Payment Application or by calling 0303 333 4300

Where applicants meet the relevant criteria and there are sufficient funds in the budget to make an award then awards may be made as follows.

Crisis Support delivery

Definition of Crisis

For the purpose of this policy a crisis is defined as ***a pressing circumstance that has created a financial shock requiring immediate action to prevent or remedy negative outcomes.*** The policy seeks to recognise the needs of the borough's most vulnerable residents.

The Council recognises that crises differ from person to person, and that vulnerability and context must always be considered. When administering the scheme consideration will be given to the nature, extent and urgency of the need in every case that is considered.

Targeted Support

Where a need is recognised in particular groups of residents then a targeted support approach may be offered. This support will be offered in response to a recognised Crisis.

Crisis Award Types

Awards may be made to assist with immediate short-term needs due to a circumstance that presents a serious risk to the health or safety of the claimant or their family **and** the award is the only way to prevent this. Awards will normally be made for **immediate** essential day to day living expenses only and will usually be made by way of a food parcel, or payment direct to supplier for items such as:

Essential food items, Essential toiletries, Essential household items

The Fuel award amount will change depending on need. During the typically warmer period (1 April to 31 October) a standard award will be provided, with an additional top-up for other adults and dependants in the property. During the winter period (1 November to 31 March), an increased fuel award will be paid for the first adult, again with an additional top-up for other registered adults/ dependants that are present in the property

There will normally be a limit on applications for the **Crisis and Resilience Fund** to a maximum of two in any twelve month rolling period, although exceptions may apply.

Where the council does support community food aid delivery will be made alongside, Resilience Services, ensuring that food support is accompanied by practical help to address the underlying causes of financial hardship. This may include on-site access to advice services, benefit application support, income maximisation, budgeting and utility debt support, enabling residents to receive immediate assistance while being connected to longer-term solutions.

Community Support

Awards may be made to assist vulnerable people in returning to or remaining in the community **or**, to ease exceptional pressure on the family. Examples include:

Moving out of institutional or residential care or,

Moving to more suitable accommodation or,

Under exceptional pressure or,

Setting up home as a part of a resettlement programme **and**

The disallowance of the Community Support award would significantly impede on the applicant's continued or potential independence in the community

Awards will normally be made by way of payment direct to supplier for items such as:

Beds and Bedding

Kitchen equipment

Seating

Removal expenses

Digital Connection

Whilst the types of awards listed above are not exhaustive there are some forms of support that will not be provided. Items will only be provided following a needs assessment, See Appendix A.

Housing Payments

The CRF funding includes a specific allocation for Housing Support which replaces the previous Discretionary Housing Payments (DHP). The administration of Housing Support will remain the same as 5tfDHP. Government have specified that the name must change to Housing Payments and councils must maintain existing levels of spending.

Housing Payments will provide claimants with further financial assistance in addition to any welfare benefits, where the Council considers that help with housing costs is required.

In general, housing costs means rental liability. However, housing costs can be interpreted more widely to include:

Rent deposits, or rent in advance, or other costs such as removal costs.

Criteria

4.1 Eligibility criteria for the scheme is:

Emergency Support
Halton resident Aged 16 + Have no alternative forms of help* and, Not have had 2 previous awards in the last 12 months and the award is, The only way of preventing risk to health or safety
Community Support
Halton resident Aged 16 + In receipt or imminent receipt of an income-related benefit, or non-working Universal Credit and No funds to meet the need themselves and, There are no other alternative sources of help* and, Not have had 2 previous awards in the last 12 months and the claimant is Moving out of institutional or residential care or, Moving to more suitable accommodation or, Under exceptional pressure or, Setting up home as a part of a resettlement programme
Whilst the list of criteria above is not exhaustive there are some claimants who will not be eligible to the **Crisis and Resilience Fund**. See Appendix B
Housing Payments

Halton resident

Aged 16 +

Receiving Housing Benefit, or Universal Credit and,

has a rental liability and, requires further financial assistance with housing costs.

** Where the customer is eligible under the* **Crisis and Resilience Fund***, food and white goods may be provided prior to alternative sources. Alternatively if the customer is not eligible, the customer will be signposted to agencies that may be able to assist.*

Payments made in respect of the War Widows (Widowers)/War Disablement Scheme and the Armed Forces Compensation Scheme including any mobility supplement will be disregarded as income when assessing a resident's entitlement to a Crisis and Resilience Fund Payment.

Priorities of the scheme

All requests for support will be considered on an individual basis with due account given to the vulnerability and personal circumstances of each customer. In the first instance priority will be given to those requiring emergency support

Other requests for help, which meet the relevant criteria, will be considered based on the level of impact that the award would have on the claimants' circumstances.

High: An award for the item requested will have a substantial and *immediate effect* in resolving or improving the circumstances of the applicant. e.g. a bed for a claimant taking up a first tenancy after leaving prison or a change of locks for claimant at risk of domestic violence

Medium: An award for the item requested will have a noticeable effect, although not substantial and immediate, in resolving or improving the applicant's circumstances. e.g. table and chairs for a care leaver taking up a first tenancy

Low: An award for the item requested will have only a minor effect in resolving or improving the applicant's circumstances. e.g. curtains for a claimant who wants to remain in the community

The Application Process

The application process will be clear, transparent and accessible and will be designed to provide consistent and fair decision making by gathering appropriate data and supporting information.

The application process will be flexible to avoid undue delays and reflect that some awards require more detailed information. Applications will be made via telephone for Emergency Support and via on line application and referral for Community Support.

Housing Support

Applications are primarily made online
https://www3.halton.gov.uk/Pages/CouncilandBenefits/Discretionary%20Housing%20Payments.aspx

or by calling 0303 333 4300 for further help or if accessibility prevents online application

Emergency Support:

A two stage application process will be established which will allow awards to be determined at the point of application.

Stage 1: Telephone eligibility check

Claimants will be asked to ring a dedicated Freephone number for an eligibility check. The phone line will be open Monday to Friday 9am till 4pm. There will be no out of hours service

Details will be taken regarding the emergency and the financial circumstances of the claimant and their immediate family.

The initial check will establish if the claimant meets the broad criteria for Emergency Support. i.e. a risk to the health or safety of the claimant or family, an immediate and short term need, and alternative sources of help have been explored

Claimants who do not meet the above criteria will be sign posted to alternative agencies.

Stage 2: Telephone assessment

Claimants who meet the initial eligibility check will then be asked a series of more detailed questions.

A verification check will be undertaken to confirm the claimant's identification and financial circumstances. Where possible existing council records will be used.

A decision will usually be made at the time of the initial telephone call and the claimant verbally informed of the decision

Targeted Support

Where a need is identified then a targeted payment may be made with additional resilience support. Eligibility may be determined using existing financial assessment records.

Examples of identified crisis need:

- Financial shock affecting a group or community
- Payments targeted to prevent financial hardship and reduce the need for future Crisis intervention

Community Support:

Applications will be made via an online application which will be completed by a professional body such as Social Worker, Probation Officer or Housing Officer.

An eligibility check will be built into the on line process. The initial check will establish if the claimant meets the broad criteria for Community Support. i.e. a vulnerable person establishing or maintaining a home independently in the community or, a family under exceptional pressure, in receipt of an income related benefit or non-working Universal Credit and alternative sources of help have been explored

The initial eligibility check will allow those that do not meet the criteria to be informed instantly thereby avoiding the need for them to complete unnecessary applications. They will also be offered on line advice regarding alternative sources of support.

Claimants who meet the initial check requirements will then be asked a series of more detailed questions.

A verification check will be undertaken to confirm the claimants' identification and financial circumstances. Where possible existing Council records will be used. The verification of the claimants' personal circumstances will be confirmed by the fact that the application has been received from an authorised referring agency

Most awards will be determined within 14 days of application.

Notifications of awards will be made in writing to the referring agency

Methods of Payment

Cash-first but not cash only delivery is a core requirement of CRF and reflects the national expectation that the council prioritises financial support that is responsive to individual circumstances and empowers households to address their immediate needs with autonomy enabling flexible, dignified support

This approach ensures residents retain choice and control during a financial shock, enables faster stabilisation of their situation, and avoids the limitations associated with in-kind provision.

The Council's default position for issuing Crisis Payments will be to provide support through cash-out vouchers (such as Pay Point or Post Office), with goods in kind offered where these better meet the resident's needs or provide improved value for money. However in some cases, such as the provision of essential furniture and appliances, in-kind provision may be more appropriate

In circumstances of extreme urgency, and where it is the most effective means of preventing escalation of the crisis, the Council may consider making a direct cash payment into a resident's bank account.

Extreme urgent circumstances refers to situations where there is an immediate and serious risk to a resident's health, safety or basic living conditions, and where no other form of support, such as cash-out vouchers or goods in kind, would resolve the crisis quickly enough.

Examples include cases where a resident urgently requires funds to prevent or remedy a severe crisis, such as securing emergency accommodation, or addressing a ***<u>sudden</u>*** loss of access to food, heating or sanitation. In these situations, the CRF's requirement for timely, needs-based, crisis-preventing intervention means a direct cash payment may be the only effective method to prevent the crisis from escalating further.

The Council may use alternative routes to deliver Crisis Payments where this is the resident's preferred option or where doing so will prevent the crisis from escalating further and ensure support is provided quickly and safely. These include:

- Where a household's energy supply has been disconnected, a payment may be made directly to the energy supplier where this enables the supply to be restored quickly and prevents the situation from escalating into further crisis. Energy providers may need an agreement to pay arrears before reconnection is possible.

- Where a resident prefers food support rather than a cash-first award, the council may make a direct referral to an appropriate local food provider to ensure they can access essential items quickly and safely.

- Where delivery is appropriate to the support provided such as Supermarket vouchers for food support.

- When an alternative delivery method is determined as more appropriate by our community delivery partners.

The value of any Crisis Payment will be proportionate to the nature and severity of the crisis being experienced, with final decisions on award levels made by the designated deciding officer.

Crisis payments will be based on the individual circumstances presented including household size, and local pricing benchmarks.

The Council will consider repeat Crisis Payment awards where appropriate however, as the scheme is intended for occasional and short-term use, residents who present in crisis frequently may be required to engage with the support and Resilience Services offered, helping to address underlying issues and prevent further crises.

Repeat awards will only be made where justified such as in the case of a new or distinct crisis and will be accompanied by a warm referral to relevant Resilience Services to support longer-term stability.

A limit on repeat applications may be applied and if so, no more than two applications will be accepted within a twelve-month period. However, the scheme recognises that some residents may face additional unforeseen pressures or events and where evidence exists further awards can be made.

The policy seeks to ensure that the support is sustainable. Customers who submit repeat applications or are identified as in need of requiring another form of assistance will be referred to an appropriate local advice service for support such as income maximisation, budget or debt advice or counselling services. Different support services will be encouraged to work together to deliver an approach which prevents repeat applications.

Resilience Services

Resilience Services funded through the CRF will focus on strengthening residents' long-term financial stability and reducing repeat crisis demand by addressing the underlying issues that contribute to financial shocks and hardship.

The CRF guidance requires the council to invest in services that improve financial resilience by increasing income, reducing expenditure, supporting income smoothing, improving financial capability, tackling problem debt, and building supportive community networks.

Halton Borough Council will meet this requirement through a coordinated programme delivered both in-house and via voluntary and community sector partners, ensuring support is holistic, accessible, and tailored to local needs.

What Resilience Support Will Include

Halton's Resilience Services may include the following, all aligned with the national CRF framework:

Income Maximisation & Welfare Rights

Comprehensive benefit checks

Support with new claims, backdated awards, and corrections of incorrect payments

Debt, Budgeting & Money Management Support

Debt advice, including rent arrears, Council Tax, utilities, and priority debts

Budgeting skills, money coaching, and stabilisation planning, links to "breathing space" debt mechanisms

Access to Affordable Credit and Income Smoothing Tools

Referrals to credit unions and affordable lenders

Savings products

Provision of essential furniture and appliances

Assistance accessing budgeting accounts and insurances

Employment, Skills & Financial Independence Support, Soft pathways to training, digital inclusion, skills development

Specialist help for those facing barriers (health, trauma, homelessness), Community-Based Wellbeing, Inclusion & Support

Activities that reduce isolation, improve wellbeing, or provide stabilising support

Peer groups, community hubs, and engagement programmes, Supporting community food aid

Rights of Review

The claimant or their authorised representative will have the right to request that the decision be reviewed.

Reasons for a review of a decision could include:

- Application refused
- Method of payment
- Value of award

When requesting a review of a decision, the applicant will be expected to give reasons why they feel the original decision should be reviewed and provide additional information to support the request if appropriate.

The review process has one stage:

Stage 1 – Officer Review

Senior Officer carries out a review of the initial decision and consideration will be given to the claimants' reasons for review.

There is no time limit in which to ask for a Review.

Emergency Support applications will be reviewed within 24 hours. All other requests within 5 working days

Delivery Monitoring and evaluation

Halton Council will implement:

Debt & Income Maximisation Partnerships with Citizens Advice, Ensuring food support is accompanied by practical help to address underlying causes of financial hardship

Holiday Activity and Food (HAF)

Affordable Warmth – Energy Projects Plus

Halton Voluntary Action

The above adheres to the national CRF expectations for long-term resilience building and coordinated local support.

Authorities using the Crisis and Resilience Fund to support community food aid are encouraged to prioritise models that are integrated with, or co-located alongside, Resilience Services, ensuring that food support is accompanied by practical help to address the underlying causes of financial hardship.

The Council will implement robust monitoring and evaluation arrangements to ensure the Crisis and Resilience Fund is delivered effectively, transparently, and in line with national expectations.

Monitoring will include the regular collection and analysis of Management Information (MI) on applications, awards, refusals, spending levels, referral pathways and outcomes, in accordance with the national CRF reporting framework.

This monitoring will also track income gained for residents, reductions in repeat crisis presentations, and the experiences of individuals across protected characteristics to ensure equitable access. Findings will be used to identify emerging trends, assess the effectiveness of interventions, and inform any adjustments required to strengthen delivery and prevent disproportionate impacts on particular groups.

Performance data will be reviewed routinely to monitor demand patterns, understand pressures across communities, and guide service improvements. This will support assessments of both immediate crisis interventions and the longer-term impact of resilience activity.

The Council will undertake periodic audits to ensure decisions are well evidenced, consistent, and compliant with policy expectations. Evaluation findings will support continuous learning, promote strong partnership working, and influence future delivery models aimed at reducing repeat crises and improving financial resilience across Halton.

8. Appendix A

Excluded Needs not covered by the Crisis and Resilience Fund

- A need which occurs outside the United Kingdom
- An educational or training need including clothing and tools
- A distinctive school uniform or sports clothes or equipment to be used at school
- Travelling expenses to or from school
- School meals
- Expenses in connection with legal proceedings such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses
- Removal or storage charges due to being re-housed due to a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies
- Domestic assistance and respite care
- Any repair to council or housing trust property or a rented property?
- A medical, surgical, optical, aural or dental item or service provided free of charge by NHS
- Work related expenses
- Debts to Government departments
- Purchase, installation, rental and call charges for a telephone
- Holidays
- A television or a radio, or a licence, aerial or rental charges for a television or a radio
- Garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses
- Housing costs including rent in advance payments or boarding charges
- Home repairs and improvements
- Council tax, water charges, arrears of community charge, collective community charge contributions or community water charges or shortfalls in rent
- Items which are covered on the claimants’ home insurance

9. Appendix B

Excluded claimants not eligible to awards of the Crisis and Resilience Fund

- Residents in care homes with no plans for discharge within 2 weeks
- Hospital in patients with no plans for discharge within 2 weeks
- People lawfully detained or on release on temporary licence
- Members of a religious order who are being fully maintained by it
- Certain students and people from abroad
- Benefit claim being disqualified, disallowed or sanctioned
- *The claimant or their partner have received two Crisis payments within the last 12 months (unless good cause has been established)*
- Claimants taking part in a strike
- Claimants in a situation caused by an overpayments due to fraud being recovered
- Claimants receiving hardship payments
- Claimant responsible for the emergency or situation
- Claimants who have home insurance which covers the need