

## Crisis and Resilience Fund Policy

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## 1. Glossary

*This section reflects definitions required by DWP national guidance, adapted for RBWM.*

**Cash-first** - Crisis support delivered primarily as cash (including BACS, cash-out vouchers, or ATM withdrawals) to provide dignity, flexibility, and choice.

**Crisis Payment** - Needs-based, cash-first financial support provided to low-income residents experiencing a financial shock or acute hardship.

**Financial shock** - A sudden, unexpected expense or drop in income causing immediate hardship which cannot be funded from existing resources.

**Financial resilience** - A resident's ability to withstand and recover from financial shocks.

**Financial capability** - Knowledge, skills, and confidence to manage money effectively.

**Housing Payment** – Additional financial assistance towards housing costs for residents entitled to Housing Benefit or the housing costs element of Universal Credit.

**No Wrong Door** - A model where any contact point (RBWM or partner) connects residents to the right support, including warm referrals.

**Needs-based** - Support decisions made by assessing underlying needs, not only presenting crisis symptoms.

**NRPF** - People with “No Recourse to Public Funds” under immigration status, with limited eligibility.

**Resilience Services** - Services that improve long-term financial resilience, including debt advice, budgeting, income maximisation, savings support and employment pathways.

**Warm referral** - A supported referral where the receiving service takes responsibility for follow-up.

## 2. Introduction

The Crisis and Resilience Fund (CRF) is a national Local Welfare Provision (LWP) scheme provided to local authorities under Section 31 of the Local Government Act 2003 and administered in accordance with Department for Work and Pensions (DWP) statutory guidance and grant conditions to:

- support low-income households who experience a financial shock, and
- invest in activity that builds individual and community financial resilience.

The CRF replaces the Household Support Fund and incorporates the Discretionary Housing Payment (DHP) scheme for Years 1 and 2. It provides year-round support to residents experiencing a sudden financial shock, alongside investment in services designed to improve individual and community financial resilience. The CRF runs from 1 April 2026 to 31 March 2029 and replaces:

- Household Support Fund (HSF)
- Discretionary Housing Payments (DHP)

This policy sets out RBWM's approach to delivering the CRF from 1 April 2026 to 31 March 2029.

RBWM is required to:

- operate a Crisis Payment scheme,
- operate a Housing Payment scheme,
- develop Resilience Services, and
- invest in Community Coordination.

## 3. Objectives and Key Principles

In delivering the CRF, RBWM will balance the need to provide timely crisis support with effective stewardship of public funds. Decisions will be made on a needs-based, person-centred basis, taking account of individual circumstances, immediacy of risk, and the availability of alternative support and resources.

RBWM will consider interventions that prevent escalation into homelessness, unmanageable debt or repeat crisis, while ensuring decisions remain fair, consistent and compliant with public law principle.

The policy sets out aims to deliver three national outcomes within the CRF outcomes:

### **Outcome 1: Effective Crisis Support**

Prevent or reduce crises through timely, needs-based, person-centred support.

### **Outcome 2: Improved Financial Resilience**

Enable residents to better withstand and recover from future financial shocks.

### **Outcome 3: Bolstered Local Support Landscape**

Strengthen partnerships, coordination, and referral pathways.

RBWM must adopt the following national principles:

- **Person-centred** - Support tailored to individual need, preferences, and circumstances.
- **Needs-based** - Address underlying causes, not only symptoms.
- **Holistic** - Joined-up support, connecting to broader assistance.
- **No wrong door** - Any entry point must support warm referrals to appropriate services.
- **Trauma informed** - Support delivered using the six principles: safety, trust, choice, collaboration, empowerment, cultural consideration.

## **4. Implementation and Phasing**

RBWM intends to implement all four elements of the CRF as soon as possible following appropriate Cabinet approval.

Where elements are not fully operational at scheme commencement, revised timelines will be clearly set out in the CRF Delivery Plan submitted to the DWP by 1 July 2026.

This reflects the scale and complexity of transitioning from the Household Support Fund to a new national framework and the need to design, commission and mobilise services in partnership with voluntary and community sector organisations.

## 5. CRF Strands

RBWM will deliver the services across four elements:

1. **Crisis Payments**
2. **Housing Payments**
3. **Resilience Services**
4. **Community Coordination**

With the exception of Housing Payments, funding allocation will be reviewed based on need, local data, and CRF reporting obligations.

## 6. Crisis Payments

Crisis Payments will be considered only where other reasonable sources of support and resources have been exhausted, are unavailable, or are insufficient to meet the immediate need. The CRF is not intended to replace statutory provision or regular income, but to act as a short-term safety net where residents experience a sudden financial shock.

### 6.1 Purpose

Crisis Payments provide urgent, short-term financial support to residents facing a financial shock or risk of entering crisis.

### 6.2 Cash-first requirement

Authorities are required to adopt a cash-first approach as default.

Support may be delivered as:

- BACS payments
- Cash-out vouchers
- ATM withdrawals

Vouchers or goods in-kind may be used only where:

- cash presents a safeguarding risk,
- cash is not appropriate for the resident's needs, or
- a voucher is explicitly requested.

### 6.3 Eligible needs

RBWM will only consider applications from those in extreme hardship, facing a financial shock, where no alternative funding is available and will not provide support for any costs that are already

met, eligible to be met, or reasonably expected to be met through existing funding streams. May include (not exhaustive):

- Food
- Utilities e.g. water and energy costs including increased oil costs
- White goods, essential furniture
- Transport related to essential needs
- Children's items, uniforms, clothing
- Costs linked to domestic abuse, homelessness, or emergencies

### 6.4 Eligibility

Crisis Payments are available to:

- RBWM residents who have recourse to public funds
- Those able to confirm they are financially unable to meet the demands of the financial shock.
- People experiencing or at risk of crisis.

Benefits status is not required. However, you will be required to complete an income and expenditure form and upload proof where required (e.g. bank statements or consent to open banking). A resident may receive more than one Crisis Payment in the Fund period, where justified. Where appropriate, residents will be expected to engage with resilience services, however, it cannot be made mandatory as a condition of receiving the crisis payment.

### 6.5 Exclusions

Crisis Payments cannot:

- Replace regular income
- Fund non-essential items
- Pay fines or penalties
- Duplicate other support unless justified
- Cover a financial shock where the applicant is at fault e.g. subject to a suspension of benefits, sanction or on-going recovery of overpaid sums
- Provide support when the applicant has not claimed other help they are entitled to, such as DWP benefits, Council Tax Reduction, or Council Tax discounts or exemptions.

## 7. Housing Payments

The Housing Payment element of the CRF replaces the existing Discretionary Housing Payment (DHP) scheme for Years 1 and 2 of the Fund. RBWM will continue to operate Housing Payments in line with the existing DHP policy framework, rebranded in accordance with national guidance

Eligibility, assessment criteria and decision-making arrangements will remain consistent with established DHP rules, including the requirement that applicants are in receipt of Housing Benefit or the housing costs element of Universal Credit.

Funding levels for Housing Payments in Years 1 and 2 will mirror those previously provided under the DHP scheme, in line with the Grant Determination issued by the DWP.

[Crisis and Resilience Fund \(CRF\) | Royal Borough of Windsor and Maidenhead](#)

## 8. Resilience Services

Resilience Services are intended to support longer-term financial stability and reduce repeat crisis by addressing underlying causes of hardship.

Engagement with resilience services will not be a condition of access to Crisis or Housing Payments. Pathways may operate in both directions, enabling residents to access crisis support following engagement with resilience services, or to be supported into resilience services following a crisis award.

RBWM will support improved financial resilience by promoting, facilitating access to, and where appropriate commissioning or signposting residents to services that support:

- Income maximisation
- Budgeting and money management
- Debt advice (This must be FCA-compliant)
- Employment and training pathways
- Access to affordable credit or insurance
- Savings behaviours
- Reducing material deprivation
- Increased community connections

Services may be delivered directly or commissioned through partners and will be developed over the first year of delivery.

## 9. Community Coordination

Community Coordination activity will be delivered through a partnership approach, working with voluntary and community sector organisations and Berkshire-wide services where appropriate.

RBWM will strengthen its local support system by:

- Mapping community support services
- Maintaining a live referral directory
- Supporting warm referrals
- Co-locating services where possible (e.g., libraries, Family Hubs)

- Running training for frontline staff
- Coordinating with Berkshire-wide services and voluntary organisations

RBWM will retain responsibility for governance, performance oversight and compliance with DWP grant conditions.

## 10. Eligibility and Access Routes

### 10.1 Hybrid Model (RBWM CRF Access Approach)

RBWM will operate a hybrid access model that includes:

#### Route A - Self-application

- Online application
- Assisted telephone applications
- Face-to-face applications via RBWM libraries and Family Hubs

#### Route B - Partner referral

Partners will assist residents to apply and submit evidence, improving access. However, the decision with regard to both crisis payments and housing payments will rest with RBWM decision makers and not partners.

#### Route C - Proactive outreach

RBWM may identify eligible residents, where legal gateways exist using:

- DWP data share
- Council Tax and debt data
- Housing team intelligence
- VCS partner referrals
- Care Experienced Young People

### 10.2 Application availability

RBWM will endeavour to ensure that applications can be accepted all year, rather than on a first-come-first-served.

## 11. Accessibility

RBWM will ensure the following is available:

- Non-digital routes to apply

- Forms available in EasyRead, large print, translated languages
- Support from appointees or trusted organisations

## 12. Preventing Fraud

Authorities must guard against abuse of the CRF grant and will therefore:

- Require declarations of truth
- Conduct identity, residency, and duplicate checks
- Engage with the Counter Enforcement and Fraud Team
- Report suspected fraud to the DWP immediately
- Conduct due diligence on all partner organisations

## 13. Appeals and Reviews

Decisions relating to CRF cannot be appealed to a Social Security Tribunal as they are not empowered to deal with them. The route of judicial review is available, and the local government ombudsman if there is an allegation of maladministration.

However, as a discretionary decision made by a public body, CRF decisions are subject to the law principles of fairness, reasonableness and lawfulness. An internal review mechanism must therefore be provided.

If a customer does not agree with the decision relating to the CRF award they can request a review of that decision. This should be done in writing, preferably within one month of the date of notification of that decision. The request should contain details of the reasons why the customer feels the decision is wrong and ideally should be accompanied by any relevant supporting evidence.

Requests for reviews may be accepted after the one-month limit if the customer can provide sufficient reasons as to why they have delayed submitting it, again with supporting evidence if appropriate. If the delay is considered reasonable then the request will be accepted.

The first stage in this process is for the decision to be looked at again, by someone other than the original decision maker. If the decision can be changed, then the customer should be notified of the outcome as soon as possible.

If the decision cannot be changed and the customer remains dissatisfied the second stage would be for the matter to be considered by the Head of Service/Assistant Director.

## 14. Branding and Communications

RBWM will:

- Use the mandated “Crisis Payment” and “Housing Payment” naming
- Publish a dedicated CRF webpage
- Use UK Government branding as required

## **15. Reporting, Monitoring, and Management Information**

RBWM will comply with all monitoring and reporting requirements set by the DWP.

## **16. Governance and Scheme Management**

Overall responsibility for the CRF will sit with the Executive Director of Adults, Health and Communities as Senior Responsible Officer, with financial oversight provided by the Executive Director of Resources (S151 Officer).

Authority is delegated to the Executive Director of Adults, Health and Communities and the Executive Director of Resources, in consultation with the Cabinet Member for Adult Services, Planning and Governance and the Cabinet Member for Finance, to keep this policy under review and make amendments as necessary during delivery of the CRF, provided that any changes remain within the scope of DWP guidance and grant conditions.

## **17. Interaction with Other Funding**

RBWM will ensure CRF compliments but does not duplicate any other funding which may be available to the applicant. These could include but are not limited to:

- Holiday Activities and Food Programme
- Homelessness prevention services
- Early Help
- Adult Social Care interventions

## **18. Policy Review**

This policy will be reviewed periodically in line with the above delegated authority if:

- DWP guidance changes
- Allocations change
- Emerging needs require adjustments