

City of York Council Crisis and Resilience Fund Scheme

April 2026 - March 2029

Background

Following the completion of the Chancellor's Spending Review, the Government announced the introduction of a new fund – the Crisis and Resilience Fund (CRF) – due to start on 1 April 2026.

Funding is provided directly to Local Authorities (LAs) via the Local Government Finance Settlement and consolidates multiple funding streams, enhancing the flexibility and autonomy of LAs to address local needs most effectively.

The scheme replaces the Household Support Fund (HSF) and Discretionary Housing Payments (DHP). Guidance states the funding should be used in conjunction with existing local welfare support and not as a replacement.

The Crisis and Resilience Fund (CRF) has been made available to local authorities (LAs) in England to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience. This funding covers the period of 1 April 2026 to 31 March 2029 inclusive. This includes specified funding for housing support.

The fund has 3 main outcomes:

1. Provision of effective crisis support
2. Improving individuals' and local communities' financial resilience
3. Bolstering community level support

Authorities must allocate the CRF funding across the following four strands:

- **Crisis Payment:** Providing support to those in crisis.
- **Housing Payment:** Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs.
- **Resilience Services:** Funding for services delivered by Authorities or external providers to improve financial resilience.

- **Community Coordination:** Investment in activities that connect and enhance the local support landscape.

This is the proposed scheme for City of York Council from 1st April 2026.

Crisis Payment: Providing support to those in crisis.

York Crisis and Resilience Fund Discretionary Grant Scheme is delivered through a single application process, with two elements

- Emergency grants dealt within 24 hours e.g. food, fuel
- Other grants for residents in need

This will incorporate any CYC funding for YFAS. This will bring the funding together into one scheme known as the Crisis and Resilience Fund (CRF).

The Crisis payments will be delivered using the rules set out within the councils York Financial Assistance Scheme (YFAS). However the CRF scheme takes a different approach and is open to all residents not just those in receipt of welfare benefits. The key changes are:

- Residents' application requests will be looked at in more detail including where practical a more in-depth discussion of their circumstances. This will allow for a person-centred solution providing more tailored grants to meet their needs.
- It will explicitly consider those residents who are terminally ill and require additional financial support.
- It will also allow referrals to other support at CYC or through community partners.
- The scheme will consider all crises applications and will be simple so that residents can easily apply.
- The City of York Council Fuel & Food Vouchers scheme will be maintained.

Housing Payment: Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs.

The CRF Housing Payment replaces the current Discretionary Housing Payments (DHP). The Housing Payment will provide financial support towards housing costs. These payments can be made to claimants who are entitled to either:

- Housing Benefit, or

- Universal Credit including a housing element. This includes Shared Ownership properties which carry a rental liability.

Where a resident cannot access a Housing Payment, either because they are not eligible (in other words, not entitled to a qualifying benefit or are owner-occupiers) or the Housing Payment allocation has been exhausted, they may be able to access financial assistance through the CRF Crisis strand, if they are deemed eligible.

Additional Housing Payments will be discretionary taking into consideration the applicant's financial circumstances and any other relevant factors.

There will be two elements of Housing Support

- Housing Payment for those who meet the specified criteria in guidance.
- CRF Housing Crisis Payment

Crisis and Resilience Fund Housing Payments will be used on a discretionary basis, to support residents facing difficulties in covering their accommodation costs. Eligibility will be based on the residents overall financial situation and household circumstances.

Uses may include:

- Shortfalls in covering rent in addition to Universal Credit housing allowance or Housing Benefit
- Paying off rent arrears to maintain a tenancy where sustainable
- Preventing residents from falling into temporary accommodation where appropriate
- To cover a deposit, moving costs or rent payment in advance to secure a tenancy

Housing payments will be based on the key elements of rent, with the objective of supporting and safeguarding residents in their own homes where this is a sustainable option. Preventing residents from being displaced into temporary accommodation will also alleviate the financial pressure and burden on the authorities housing services.

Resilience Services: Funding for services delivered by City of York Council or external providers to improve financial resilience.

Resilience Services are the services, programmes and activities that support building financial resilience for residents and local communities.

Resilience Services will be developed in consideration of the complex, interrelated factors that affect a resident's financial resilience this includes consideration of income, health, education, housing security, financial literacy, digital literacy, debt, savings, caring responsibilities and access to affordable credit.

The scheme will provide an outcomes-based approach to resilience services and measure how services are meeting the resilience outcomes set within the Government guidance

The scheme will provide co-ordinated and target advice and support services to residents at financial risk and facing financial crisis. This will not be restricted to those who receive crisis payments or the housing element of CRF. CRF will develop a strong two-way referral pathway between services and grant support, with a no wrong door approach being adopted.

This scheme will continue to see CYC working together with the VCS in delivery of resilience services, effective crisis support and improving individuals' and local communities' financial resilience. In working together, the council can achieve more for its residents and remove duplication.

The CRF scheme will continue to utilise the Low Income Family Tracker (LIFT) platform to measure the impact of the 4 policy strands in this scheme (CRF).

Communication is a key part of the CRF scheme providing information to residents so they know what they can claim and how, alongside quality accessible, trusted advice and support to make applications and take up the benefits and grants available.

The council will continue to support this targeted coordinated approach by

- Maintaining the Low-Income Family Tracker (LIFT)
- Make use of and develop new technologies, such as digital solutions to improve the CT recovery processes.
- Providing specialist benefits advice and money guidance based in the Communities Team to deliver targeted campaigns, community outreach and flexible advice services to meet customer needs.

- Provide extra capacity within Income Services to use data to take a proactive approach to maximise income and promote take-up of unclaimed benefits.
- Provide a VCS CRF Grant programme to support the voluntary sector to maintain capacity, facilitate coordinated services and take-up campaigns and provide choice and flexibility to enable residents to access specialist advice and practical support to maximise their income and reduce outgoings. Make provision accessible including via outreach, phone and home visits, drop-in and by appointment. This will include areas such as
 - Specialist benefits advice,
 - Specialist debt advice, delivery via outreach and referral from services above
 - Money and budgeting support
 - Specialist housing advice and support
 - Energy advice and measures
 - Employment support
 - Digital advice and support
 - Targeting people with specific needs - pension age residents, those with disabilities and mental-ill health, etc,

The CRF scheme will also make use of websites that are an efficient way of delivering awareness of national and local advice and support, including partner websites and newsletters plus

- www.york.gov.uk/benefits
- www.livewellyork.co.uk/talkmoney
- www.raiseyork.co.uk

Community Coordination: Investment in activities that connect and enhance the local support landscape.

The CRF scheme will help to create a more connected local welfare landscape that directly contributes to CRF Outcomes.

CRF's Community Coordination strand will build partnerships and referral pathways that make both immediate crisis responses and longer-term resilience building possible. The effective co-ordination of

statutory services, voluntary and community sector organisations, grassroots projects and place-based initiatives will deliver benefits to both individuals needing support and the professionals involved, creating more financially resilient communities.

It will provide sustained investment, leadership and effective local coordination to support financial resilience through Yorks community networks who are motivated to work collaboratively to achieve better outcomes using their knowledge of the local landscape in which they operate.

The CRF scheme will maintain and develop partnership and coordinated financial inclusion activity, through the following (but not limited to)

- Financial Inclusion Steering Group
- Advice York
- Good Place Network - community hubs, food projects and warm places, HAF providers
- Raise York
- Digital Friendly York
- Neighbourhood hubs
- Ward funding
- Citizens Advice York

It will develop and co-ordinate training and support to ensure everyone has the skills and knowledge to support residents effectively to achieve the scheme outcomes and that they are developed with residents and local communities.