

The Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029)

Glossary	2
Introduction	6
Objectives and key principles	7
Crisis and Resilience Fund Strands	9
Crisis Payment.....	10
Housing Payment.....	23
Resilience Services.....	38
Community Coordination	46
Scheme management	512
DWP funding arrangements.....	52
Administrative costs	55
Compliance mechanisms	56
Accessibility	61
Public Sector Equality Duty.....	63
Scheme awareness and communication	64
Working with other organisations.....	65
DWP engagement.....	66
Reporting and MI	67

Scheme evaluation	72
Annex A: Providing support to those with NRPF	74
Annex B: Legal considerations for Housing Payments	77
Annex C: Cash-first mechanisms	79
Annex D: Local Welfare Provision monthly data share field definitions	81
Annex E: CRF Allocations for Housing Payments	86

Glossary

Term	Definition
Accessibility	Services are flexible and easy to access. Information is straightforward and promoted in a variety of ways and formats, including to serve both the digitally included and excluded. See paragraphs 157 to 162 for detail.
Budget maximisation	Activities that make an individual's budget go further – such as services that support debt reduction or initiatives that decrease expenditure.
Cash-first	Prioritising digital or physical cash payments when providing Crisis Payments (including bank transfers, cash-out vouchers such as through PayPoint, Post Office and ATMs).
Charitable food aid	Charitable help with food for free or at very low cost for people experiencing financial or food insecurity. Providers include food banks, food pantries, social supermarkets and food clubs.

Term	Definition
Crisis Payment	Payment delivered through a cash-first approach to provide support to those in crisis.
Emergency Food Parcels	Provision of emergency food bundle that covers at least three-days of meals.
Essential furniture and appliances	Crisis Payments can be used for essential furniture and appliances such as: bed, bedding and mattress; table and chairs; sofa and/or easy chairs; wardrobe/drawers; carpets or flooring in living rooms and bedrooms; curtains or blinds; washing machine; refrigerator and freezer; cooker/oven.
Financial capability	The ability to manage money effectively, encompassing the knowledge, skills and confidence to handle both daily and long-term financial needs, and to build resilience against financial shocks.
Financial resilience	The ability of individuals to withstand and recover from financial shocks.
Financial shock	A sudden, unexpected expense or drop in income.
Housing Payment	Providing financial support to those entitled to a qualifying benefit who face a shortfall in meeting their housing costs.
Income maximisation	Activities that increase an individual's income, such as benefit checks or employment advice.
Income smoothing	Activities that support individuals to manage flux in their income or expenditure, such as increasing savings, access to affordable credit or appropriate insurance take-up.

Term	Definition
Material Deprivation	A direct measure of poverty derived from the lack of items and activities deemed to be necessary for an acceptable standard of living. See the Summary: Review of the UK Material Deprivation Measures for further information.
Needs-based	An approach to delivering crisis support that recognises the varied circumstances that individuals may experience before, during and after a crisis. In adopting a needs-based approach to crisis support, the focus is to identify and address underlying needs rather than just the crisis symptoms presented.
Person-centred	An approach that ensures that peoples' preferences, needs and values stay central to professional decisions; providing support that is respectful to them.
Priority Debt	Debts which have serious consequences for non-payment. This could include rent, mortgage, gas, electricity or owing money to government bodies (unpaid court fines, income tax or National Insurance).
Resilience Services	The services, programmes and activities that support individuals to build financial resilience.
Trauma	Trauma is what happens when something overwhelms our ability to cope, process or feel safe. It's not just about what happened but about how it was experienced – the loss of control, safety, trust or connection. Trauma can come from one big event, many smaller ones over time or ongoing situations that wear a person down. It can affect how

Term	Definition
	someone feels, thinks and reacts, even long after the situation has passed.
Trauma Informed Approach	The Trauma Informed Approach recognises the extensive and continuing impacts that trauma may have on an individual's life. The impacts of trauma, some of which may not be obvious or disclosed, can make interacting with services a difficult and potentially retraumatising experience. The Trauma Informed Approach aims to avoid and mitigate this risk whilst creating a safe and empowering environment for all colleagues and customers. The six principles of trauma-informed practice: Safety; Trust; Choice; Collaboration; Empowerment; Cultural consideration.
Voucher	A pre-paid physical or digital alternative to cash that can only be redeemed for goods or services at specified outlets, such as supermarkets, local shops, other retail venues or through online shopping platforms.
Warm referrals	Where someone is referred by one organisation or service to another with a focus on ensuring a smooth transition. Sufficient and accurate information is also provided, with informed consent, as part of the referral to prevent people from having to explain their circumstances and needs on multiple occasions

Introduction

1. The Crisis and Resilience Fund (CRF) (“The Fund”) 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 (“The Fund Period”). This includes specified funding for housing support.
2. As with the rest of The Fund, the Housing Payment element will commence from April 2026 and replaces Discretionary Housing Payments (DHPs). A phased transition will apply to Housing Payments as set out in paragraphs 47 to 49.
3. The Fund is classified as Local Welfare Provision (LWP) and could be used to enhance existing Local Welfare Assistance (LWA) schemes. However, it is not intended to replace existing LWA schemes, which play an important role as established discretionary crisis support mechanisms.
4. This guidance sets out the objectives, framework and required collaboration between the Department for Work and Pensions (DWP) and County Councils, District Councils and Unitary Authorities (including Metropolitan Councils and London Boroughs), hereafter referred to as “Authorities”, including their delivery partners (such as any voluntary and community sector organisations) to successfully meet the policy intent. It also provides the framework that Authorities need to work within the arrangements for distribution of funding and reporting requirements.
5. The CRF is a consolidated revenue grant that will be delivered through the Local Government Finance Settlement from the financial year ending (FYE) March 2027. The Ministry of Housing, Communities and Local Government is providing funding to Authorities under Section 31 of the Local Government Act 2003, to administer The Fund. Authorities have discretion on exactly how this funding is used within the scope set out in this guidance and the Grant Determination Letter (“the Grant Determination”). This is a new grant subject to its own grant conditions as is set out in the Grant Determination. This guidance applies to Authorities in England only.

Objectives and key principles

6. The primary objective of The Fund is to both provide a safety net for those on low incomes who encounter a financial shock and to invest in building local financial resilience to enable individuals and communities to better deal with crises in the long-term, reducing crisis need.

7. Within the CRF, Authorities are encouraged to invest in 'Resilience Services' that contribute towards improving the financial resilience of individuals. Financial resilience refers to the ability of individuals to withstand and recover from financial shocks – such as sudden income loss or unexpected expenses. The purpose of building financial resilience is to enable individuals to better manage future financial shocks and reduce the need for crisis support. A number of factors can contribute to, or impact, financial resilience. These can include:

- income, savings and debt
- housing insecurity
- physical disability, learning disability, mental health condition or wellbeing
- caring responsibilities
- financial literacy
- digital exclusion
- community support and social networks
- access to income smoothing tools, such as affordable credit and insurance.

8. The Fund will focus on three main 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.

9. When administering The Fund, Authorities should adopt the following principles to deliver CRF schemes that are:

- **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 and Resilience Fund Strands

10. Authorities must allocate the CRF funding across the following CRF components:

- **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.

11. The exact proportions of how The Fund is allocated between these components are at the Authority's discretion and may vary between years. In Year 1 (the FYE March 2027) and Year 2 (the FYE March 2028), Authorities are expected to maintain existing levels of spending on Housing Payments, using the FYE March 2026 allocations for DHPs as a guide. From Year 3 (the FYE March 2029), District Councils will no longer receive an allocation for The Fund. Instead, all the CRF funding will be distributed to Unitary Authorities (and County Councils that continue to operate in the FYE March 2029). **Annex E** outlines the amounts each eligible Authority is expected to spend on Housing Payments in the FYE March 2029. Authorities are expected to consider a tolerance of a 20% increase or decrease to these expected spending levels.

Crisis Payment

12. Each Unitary Authority and County Council must deliver a CRF Crisis Payment scheme that offers payments to individuals in crisis. **Authorities must name their**

schemes as 'Crisis Payment'. Authorities should allocate their budgets accordingly to aim for Crisis Payments to be available all-year round. Crisis Payment schemes will be cash-first and operated primarily on an application-basis. Authorities must adopt a needs-based approach that seeks to address underlying needs alongside provision of immediate support.

13. Authorities must use the CRF to offer support to low-income households to:
 - individuals who have experienced financial shock. A financial shock is a sudden, unexpected expense or drop in income, that can place pressure on their budget and wellbeing, or
 - prevent individuals from entering crisis. Providing timely support so that people can manage pressures, maintain control and avoid being pushed into crisis or prevent crises from escalating.
14. It is important to note that Crisis Payments are intended to meet occasional or short-term needs and cannot provide an alternative source of regular income. Authorities should seek to support applicants who are ineligible for Crisis Payments through Resilience Services.
15. In deciding whether to award a Crisis Payment, Authorities should consider a crisis as a circumstance of pressing need which requires immediate action to prevent or remedy negative outcomes. This could include, but is not limited to, people going without material essentials such as food, shelter, heating, essential items such as furniture and appliances or services such as water or energy. The cause or preventability of the crisis is not considered a relevant factor.
16. A financial shock, such as a car or household appliance breaking down, a bus route being cut or an unexpected bill, can be the tipping point that leaves a household in crisis. Well-timed and effective crisis support, delivered through a cash-first approach, can prevent a financial shock creating or escalating a crisis.
17. There is no prescriptive list which provides a comprehensive definition of the type of crisis that causes a financial shock. It is at the Authority's discretion to determine whether an individual's situation constitutes a crisis, but it may include:

- disasters - these will normally be unforeseen and result in significant damage to, or loss of, possessions or property, such as a serious flood or fire, gas explosion or a chemical leak.
 - accident, health emergency or mental health crisis, leading to unplanned spending or incurring increased expenses.
 - when an applicant is experiencing domestic abuse and leaving an abusive relationship/partner and needs immediate help, such as moving into an unfurnished property and needing help with furniture and appliances.
 - breakage of an essential item, for example a boiler, medical equipment or white goods.
 - where money has been lost or stolen and living expenses are required.
 - when the applicant has a short-term gap in regular income, for example, due to redundancy or a significant change in working pattern.
18. Authorities should adopt a **person-centred and needs-based approach** that recognises the varied circumstances that individuals may experience, to direct support towards those most in need. In adopting a person-centred approach, Authorities should ensure that the preferences, needs and values of the individual applying for crisis support stays central to professional decisions, providing support to the individual that is respectful to them. Through a needs-based approach that seeks to understand and meet the individual's underlying needs, not just the crisis symptoms presented, the Authority can support the individual to build financial resilience.
19. To support a person-centred and needs-based approach, every Authority must operate a Crisis Payment and Housing Payment scheme that **accepts applications continuously throughout the year** (see paragraphs 76 to 84).

20. This means that in all Crisis Payment scheme cases, frontline staff should assess people's circumstances to identify their preferences, symptoms and underlying needs. This is crucial to determining the appropriate award and wider services that can support with underlying needs. Where appropriate, warm referrals should be made to Resilience Services and any wider support services individuals may benefit from. Authorities should consider the principles of a Trauma Informed Approach when exploring both immediate and underlying need.
21. Links to wraparound support and referral pathways are explored in more detail in paragraphs 88 to 93.
22. There is no prescriptive list specifying eligible expenditure for Crisis Payments; it is at the Authority's discretion to determine appropriate support by taking a person-centred, needs-based approach. However, it may include awarding a Crisis Payment to support:
- food
 - water including for drinking, washing, cooking, as well as for sanitary purposes and sewerage
 - housing costs
 - 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

23. The circumstances that constitute a crisis for one person may not be the same for another person. The type of support people require will depend on their circumstances and any underlying needs. For instance, individuals with disabilities, substance dependency, those experiencing homelessness, care leavers, single-person households, unpaid carers, families with children and Pension age households are likely to have different immediate and long-term needs. Cash-first Crisis Payments can enable people to effectively address their specific needs with dignity, flexibility and autonomy. Authorities should consider the principles of a Trauma Informed Approach when supporting both immediate and underlying need.

Establishing eligibility

24. The Fund is intended to support a wide range of low-income households and, as such, Crisis Payments are not limited to those in receipt of benefits. Authorities have flexibility within The Fund to apply their own discretion when determining eligibility for their Crisis Payment schemes, including what constitutes a low-income in their area. This is in line with the Fund's person-centred and needs-based approach.

25. In assessing an applicant's eligibility, Authorities should apply the principles of a Trauma Informed Approach (see paragraph 9 for further details).

26. When assessing an applicant's need for financial support and appropriate referrals, Authorities should consider resources available to the applicant and their household, such as money in savings or other assets. If the applicant is unable to release money on their assets immediately but can demonstrate that they are taking steps to do so, CRF support may be appropriate in the interim.

27. In accordance with their general legal duties, Authorities must have a clear rationale outlining their approach, including how they are defining eligibility and how households can access The Fund. This should align with The Fund's communication requirements outlined in paragraphs 167 to 172.

Individuals with No Recourse to Public Funds

28. Where an Authority relies on exercising their discretion under Section 1 of the Localism Act 2011 in order to spend funding, such as the CRF Crisis Payments, payments would fall within the definition of public funds, as set out in paragraph 6 of the Immigration Rules and, therefore, those with No Recourse to Public Funds (NRPF) would not be eligible to receive support.

29. However, Authorities may be able to rely on alternative powers to provide support. Examples include, if the Authority considers:

- there to be a child welfare concern, a Crisis Payment can be made to a person with NRPF to safeguard and promote the welfare of a child in need under [Section 17 of the Children Act 1989](#).
- that an adult has eligible needs for care and support or that a carer has eligible needs for support, and those needs do not arise solely from destitution or from the actual or anticipated physical effects of being destitute, the CRF may be used as a funding source to meet needs under [Section 18 or 20 \(as applicable\) of the Care Act 2014](#).
- that an adult has needs for care and support that the Authority is not required to meet under Section 18 of the Care Act 2014 (in other words, non-eligible needs), and those needs do not arise solely from destitution or from the actual or anticipated physical effects of being destitute, the CRF may be used as a funding source to meet needs under [Section 19 of the Care Act 2014](#) (for example, to prevent a breach of Article 3 of the European Convention on Human Rights (prohibition against inhuman or degrading treatment)).
- it appropriate for improving the public health of the people in its area, a Crisis Payment can be made to a person with NRPF under [Section 2B of the National Health Service Act 2006](#).

30. In such cases, Authorities may use the CRF as the funding source. Where eligible payments are made using alternative legal powers (in other words, not under the Localism Act 2011), the Crisis Payment may not be considered a public fund. Further information is provided in **Annex A**.
31. **Note:** Paragraphs 28 to 30 applies only to CRF Crisis Payments. Housing Payments cannot be paid to those with NRPF. This is because the eligibility criteria for Housing Payments requires an individual to be entitled to Housing Benefit (HB)/Universal Credit (UC).
32. The default power to make payments through the CRF is derived from Section 1 of the Localism Act 2011, unless the Authority can identify a more specific and relevant power. If an alternative power is not identified, the payments must be treated as public funds and cannot be provided to those with NRPF, unless support is required to prevent a breach of human rights.
33. It is for Authorities to determine what support they can lawfully provide to a person with NRPF based upon an individual assessment of their status, circumstances and support needs. When carrying out this assessment, Authorities will wish to consider their discretionary powers and statutory duties.
34. If an Authority determines that they can lawfully provide a person with NRPF support using their alternative legal powers, support should be provided in line with the CRF guidance: cash-first, needs-based, person-centred support.

Cash-first approach

35. Individuals will need crisis support for a variety of different reasons. This could be for the provision of food, utilities, household goods or other essentials. For this reason, Authorities should adopt a cash-first approach to awarding Crisis Payments. A cash-first approach prioritises cash payments (including physical and digital methods such as physical cash, bank transfer and cash-out vouchers).

36. A cash-first approach to Crisis Payments means providing cash support as the default, whilst still offering Authorities the flexibility to use alternative support mechanisms depending on an individual's needs and preferences. Authorities prioritising cash-first Crisis Payments can enable people to address specific needs with dignity and choice, ensuring funds make the biggest possible difference to households while offering value for money. Offering cash payments empowers individuals and families to make informed choices to best suit their circumstances.
37. Crucially, cash-first does **not** mean cash-only. Adopting a person-centred approach, Authorities should use their professional judgement to identify where a cash payment does not best meet the needs of the applicant and other provision (such as vouchers or goods in-kind) is more appropriate.
38. **Note:** Authorities across England can and already do use a range of systems to disburse cash payments quickly and effectively. Authorities are not required to distribute physical cash or directly transfer funds to Crisis Payment recipients, though both methods are available if the Authority opts to use them. There are a variety of options available to Authorities to enable cash transfers including a variety of 'cash-out' voucher mechanisms that provide the simplicity of issuing a voucher with the flexibility of a cash-payment for the recipient. **Annex C** details the mechanisms available for delivering a cash-first approach.

Case Study 1: Barking and Dagenham: Cash-first crisis payments within minutes

London Borough of Barking and Dagenham (LBBD) has been delivering cash-first support since the pandemic. To date, just over £2.7 million in direct cash payments has been disbursed by the Welfare Benefits Team through their LWA and Household Support Fund schemes. Having been so successful, the cash-first method has been adopted across the authority with a further £1.4 million disbursed to date through the NRPF, Adult Social Care and Children's Services teams.

Taking a cash-first approach, cash payments are prioritised over other types of support depending on people's needs and considering any known vulnerabilities. LBBD use a Pay by Text platform, delivered by Cash Perks with full ATM network access for withdrawal, that allows staff to swiftly set up payments in increments of £10s (up to a maximum of £500) with PIN codes which are shared directly with individual residents with mobile phones. There are around 15,000 ATM machines across the UK which are typically accessible on a 24/7 basis. Using this system allows LBBD teams to distribute cash payments within minutes if required.

Using this cash-first system has significantly cut staff administrative time and costs at LBBD. Most payments are rapidly accessed by customers but teams can set expiration dates enabling the reimbursement of any unspent funds directly back into available balances to be allocated.

Case Study 2: Cornwall – Taking a cash-first approach in practice

Cornwall Council has taken a 'cash-first' approach to the delivery of discretionary crisis support across the county since 2013. When providing awards, Cornwall Council works with customers to find help that best suits customer's needs in keeping with the 'cash-first but not cash only' principle.

Usually, this means the disbursement of immediate cash payments. To do this, Cornwall Council distributes Post Office cash out vouchers which are issued through text messages, emails or letters. 99% of the UK population must be within 3 miles of their nearest post office and in Cornwall, where much of the population lives in rural areas, post offices are far more convenient to access than supermarkets. Cornwall Council takes a cash-first approach to their crisis support because it best suits customers in terms of dignity and choice, allows for the quickest and most convenient routes to accessing immediate help and is simple and straightforward to administer.

When applications for discretionary support are made, Cornwall Council representatives also provide direct advice and support to maximise customers' income, whether an application is successful or not. Cornwall Council also works with partners across Cornwall to help raise awareness of ways people can access cash-first options and any existing financial entitlements including through Cornwall's 'Worrying About Money?' resources.

Case Study 3: Leeds cash-first approach

In 2024, Leeds City Council (LCC) introduced cash awards through the Local Welfare Support Scheme following a pilot with Trussell. To date, 894 cash awards have been made, totalling £168,555. Applications are submitted online and subject to rigorous verification, including checks on savings, income, identity and address. Quality assurance processes have been implemented to mitigate fraud and error. Awards are administered through the Cash Perks platform, enabling individual and bulk processing. Recipients receive withdrawal instructions and secure codes by text message, allowing near-instant access to funds through participating ATMs.

Households are directed to further services through Leeds Money Information Centre through texts, emails and signposting. Applicants with council arrears or debts are signposted to additional support such as DHPs, Local Council Tax Support and advice services.

Through adopting this cash-first approach, LCC have found that it promotes dignity, flexibility and choice. It enables people to shop at preferred retailers, accommodates diverse dietary needs and reduces travel costs. Cash support does not carry stigma and supports personal choice and wellbeing.

From an Authority perspective, LCC has found administration is simplified by combining support into a single award. It avoids expiry issues of vouchers, offers flexible values and provides visibility of withdrawals. Unused awards can be cancelled.

Cash awards can present heightened risks of fraud, theft and potential misuse. Though to date, LCC has reported that cases remain low due to mitigations in place.

Vouchers

39. There will be instances where awarding vouchers is preferable to cash payments. Examples include, but are not limited to, individuals with underlying conditions not suiting large amounts of cash (such as gambling or substance addictions) and individuals stating a preference for a voucher. Authorities should treat awards on a case-by-case basis and use their discretion when to award vouchers over cash payments.
40. In the provision of vouchers, Authorities are still expected to adopt a person-centred, needs-based approach and consider how this payment will provide a gateway to Resilience Services.

In-kind provision of goods

41. There may be instances where provision of goods in-kind is the most appropriate mechanism of Crisis Payment as Authorities can use their economies of scale to obtain items that are of better value for money than if the applicant purchased directly. This could include where an individual is moving into unfurnished accommodation or the breakage of essential items, such as fridge-freezers and cookers. Where an Authority has determined that in-kind provision of goods is the most appropriate approach, we encourage Authorities to consider opting for more energy efficient white goods and electrical items and durable furniture items. Authorities may wish to consider partnerships with re-use networks for sustainable, quality and cost-effective furniture provision.
42. In purchasing goods in-kind, Authorities should consider environmental impacts where possible, including refurbished items (if in suitable condition with long-warranties), energy efficiency, contain recycled or responsibly sourced materials and have minimal packaging. For more guidance, see the [Government Buying Standards](#).
43. Where an Authority determines that direct payment in-kind to a creditor (such as a landlord, utility provider or other creditor) is the most appropriate mechanism of support, the Authority should undertake robust due diligence. This includes

verifying the debt and creditor details, obtaining applicant consent, assessing the likely impact on preventing hardship and ensuring compliance with fraud-prevention and safeguarding protocols to prevent misuse or duplication.

Case Study 4: Wiltshire Council's innovative carpeting solution

Wiltshire Council is working with local charities to provide a cost effective and creative carpeting solution for social housing residents that cannot afford flooring. It is standard practice across social housing for properties to be allocated unfurnished and without flooring. Carpet acts as a form of insulation to help reduce energy bills, noise and improves comfort for households. Living without carpet can impact people's mental and physical health.

Wiltshire Council has allocated a proportion of the Household Support Fund (HSF) to furniture charity Kennet Furniture Refurbiz (KFR) for a scheme to acquire repurposed carpet tiles, sourced from The Salvation Army Trading Company (SATCoL).

Councillor Clare Cape, Cabinet Member for Public Health and Co-ordination with the NHS, said "Many residents moving into social housing struggle to afford flooring. Our partnership with KFR has enabled us to provide targeted support which has a lasting and sustainable impact for some of the most vulnerable people in our community".

SATCoL's Flooring Reuse Programme will give those referred by the HSF access to good quality repurposed flooring, making their homes warmer and more comfortable, whilst helping to sustain our planet.

Families with children

44. Authorities should use their discretion to prioritise funding efficiently within their own CRF schemes, including when considering how best to support families in crisis to ensure the poorest children do not go hungry in the school holidays. This may not be through the blanket provision of vouchers to those on free-school meals, as we recognise that some Free School Meal eligible families may not routinely need crisis support during every school holiday. Authorities should consider how best to support the poorest and most in need households.
45. In considering how to provide support, it is important Authorities adopt the same principles outlined in the Crisis Payments section of the guidance. This includes supporting families on a needs-based basis to understand the relative need of support, the most appropriate type of award (cash, voucher or goods in-kind) and how families can be directed to wraparound support to build their financial resilience.
46. Authorities should also consider how the needs of affected families will continue to be met through the CRF's Resilience Services and Authorities' wider local welfare offer. This could include:
 - ensuring families eligible for Free School Meals are aware of and can access Resilience Services. Particularly support to ensure families are claiming all welfare support they are entitled to.
 - coordination with the Holiday Activities and Food (HAF) Programme, which supports children from lower-income families by providing free meals and enriching activities during school holidays. Authorities can choose to use the CRF funding to supplement or expand HAF provision, where it aligns with the Fund's outcomes on resilience.
 - engaging with families at risk of food insecurity by working closely with schools and Family Hubs.

- community food aid that promotes the development of new, creative approaches that align with CRF outcomes to build resilient local food landscapes (paragraph 110).

Housing Payment

47. DHPs will come to an end in England on 31 March 2026. From 1 April 2026, DHPs will be replaced by the Housing Payment strand of the CRF. **Authorities must name their schemes as 'Housing Payment'**. The Housing Payment will closely replicate existing DHP guidelines and will adopt a phased transition over the 3-year funding period.
48. This phased transition means, in Years 1 and 2, the current Authority recipient of DHPs (Unitary Authorities or District Councils) will continue to receive an allocation to be spent on Housing Payments. From Year 3 onwards, Unitary Authorities (and County Councils that continue to operate in the FYE March 2029) will receive allocations for Housing Payments. See **Annex E** for a breakdown of how much Authorities are expected to spend on Housing Payments in the FYE March 2029.
49. During Years 1 and 2 of the Fund, Authorities are expected to plan for funding changes outlined in paragraph 48 (where applicable). Authorities should also consider whether to align Crisis and Housing Payment administration to streamline delivery.

Eligibility

50. The Housing Payment provides financial support towards housing costs and is paid by an Authority when they are satisfied that an applicant requires further financial assistance with housing costs. These payments can be made to claimants who are entitled to either:
- HB, or
 - UC with housing costs towards rental liability. This includes Shared Ownership properties which carry a rental liability.

51. Entitlement refers to individuals who are in receipt of, or qualify for, one of the benefits outlined in paragraph 50 but have not yet received payment.
52. Where an individual cannot access a Housing Payment, either because they are not eligible (in other words, not entitled to a qualifying benefit or owner-occupiers) or the Housing Payment allocation has been exhausted, they may be able to access further financial assistance through the Authority's Crisis Payment scheme, if they are deemed eligible.

Case Study 5: Using Crisis Payments for housing costs where individuals do not meet Housing Payment eligibility requirements

Sarah is 24 years-old, single and living in a privately rented property. She works full-time but has recently experienced a reduction in working hours and income. As a result, she is struggling to meet her housing costs and utility bills. Sarah contacts her authority to apply for a Housing Payment through the Crisis and Resilience Fund.

Sarah completes an application form explaining her financial hardship and outlining the debt and rent arrears she is accruing. The authority reviews her application against the Housing Payment eligibility criteria set out in the CRF guidance and determines that Sarah is not entitled to a Housing Payment as she does not receive HB or UC Housing element.

The authority carried out a Benefit Entitlement Check and determined Sarah was not eligible to claim UC due to her earnings. Rather than leaving Sarah without help, the authority follows the CRF guidance on wraparound support and signposting. They explain that while she cannot receive a Housing Payment, she may be eligible for a CRF Crisis Payment, which is designed to provide immediate assistance to people in financial crisis regardless of benefit entitlement.

The authority helps Sarah apply for a Crisis Payment to cover essential costs, including a contribution towards her rent arrears. They also refer her to Resilience Services for budgeting advice and longer-term financial planning.

Sarah's Crisis Payment application is approved and she receives help with her immediate rent shortfall. With this support Sarah stabilises her financial situation. Through the Resilience Service, Sarah learns how to manage her budget more effectively allowing her to become more financially secure and confident about her future.

53. 'Housing costs' are not defined, allowing an Authority broad discretion for interpretation. In general, 'housing costs' refer to rental liability, as well as:

- rent in advance
- rental deposits
- other lump sum costs associated with a housing need, such as removal costs

54. The phrase 'further financial assistance' is also not defined. An Authority may interpret the phrase however they wish, taking into consideration the applicant's financial circumstances and any other relevant factors.

Application process

55. It is for Authorities to determine how to receive applications for Housing Payments. Application processes should be advertised and easy to access so individuals can receive support timeously.

56. Authorities have the discretion to, where appropriate, use existing DHP application routes when considering claims from applicants. This is to ensure that access to support is ongoing, allowing for a smooth transition to full integration. It is expected that Authorities update all materials relating to DHPs to the CRF Housing Payment as soon as feasibly possible.

Funding

57. Authorities can top-up their Housing Payment allocation using their own funding. There is no limit applied to this amount.

58. Housing Payment funding may be used for:

- rental deposits and rent in advance
- costs associated with securing housing or downsizing (such as removal expenses or tenancy setup)
- Shortfalls between housing support and actual rent, including those caused by:
 - the [benefit cap](#).
 - [Removal of the Spare Room Subsidy](#) (RSRS)
 - [Local Housing Allowance](#) (LHA)

59. Housing Payments may be made where the requirement for financial assistance does not arise from:

- **Ineligible Service Charges** as specified in [Schedule 1 of the Housing Benefit Regulations 2006](#) or [Schedule 1 to the Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations 2006](#) or, for UC, a service charge not listed in [Schedule 1 paragraph 7 of the Universal Credit Regulations 2013](#)
- **Increases in rent due to outstanding rent arrears** as set out in [Regulation 11\(3\) of the Housing Benefit Regulations 2006](#) and [Regulation 11\(2\) of the Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations 2006](#)
- **Sanctions and reductions in benefit** as specified under regulations 100 to 114 of the Universal Credit Regulations 2013 or due to a breach of a community service order
- Shortfall caused by HB or UC overpayment recovery
- **Benefit suspensions** where there is doubt about entitlement or because a claimant has failed to supply information pertinent to their claim as specified in section 21, 22 or 24 of the [Social Security Act 1998](#) or section 68 of, and

paragraphs 13 and 14 of Schedule 7 to, the [Child Support, Pensions and Social Security Act 2000](#)

60. When the Housing Payment is being considered for rent costs, it should not exceed the weekly HB or UC Housing element. Authorities should consider the Court of Appeal's decision in R v. LB Lambeth, ex parte Gargett (see **Annex B**).

Method of payment

61. The Housing Payment may be delivered through HB payment systems and may also be paid alongside HB payments. There must be a clear audit trail that allows the Authority to differentiate between HB and the Housing Payment award.
62. If the Housing Payment is paid with HB, notifications to the claimant must clearly show the amount of HB and the amount of the Housing Payment.
For UC claimants, Authorities' payments may align with UC schedules.
63. Payments may be made to third parties (such as agents, appointees and landlords) where appropriate, with fraud risk considered.
64. In the case of a person who is entitled to a rent rebate, the Housing Payment can be credited to the rent account.

Payment duration and backdating

65. Unlike Crisis Payments, the Housing Payment may be paid in multiple instalments. The duration of the Housing Payment is determined by the Authority. The award period and any end date should be clearly communicated to the applicant for ongoing awards. For one-off costs (such as, deposit or rent in advance), specifying a period is not required.
66. Authorities have the discretion to backdate the Housing Payment. When deciding whether to backdate, each application should be considered on its own merits. The Housing Payment can only be considered for a period where the linked HB or relevant award of UC is payable.

Awarding a Housing Payment in UC

67. When processing an application from a UC claimant, consideration should be given to:

- total monthly household income including the whole value of the UC award, **less**
- total monthly household expenditure (which the Authority deem reasonable), **equals**
- **shortfall** in income to consider for a Housing Payment award

Awarding a Housing Payment to claimants that have two homes

68. A Housing Payment can be awarded in respect of two homes when someone is treated as temporarily absent from their main home. This includes those who have fled their main home because they are a victim of domestic abuse. Further information can be found in the [Housing Benefit Regulations 2006 \(S.I. 2006/213\)](#) or [Universal Credit Regulations 2013 \(S.I. 2013/376\)](#) for the time restrictions on these provisions.

69. In such cases of temporary absence, if the claimant is treated as liable for rent on both properties and, in both cases, there is a shortfall, it is possible to award a Housing Payment in respect of both properties subject to the weekly or monthly limit on each property.

Change of circumstances

70. Applicants must notify the Authority of any changes which may be relevant to the Housing Payment application or award. Authorities should inform Housing Payment recipients of what changes to report and how to do so. There is no statutory timescale, but prompt notification is encouraged.

Working with other Authorities

71. It may be helpful for Authorities to consider working with neighbouring Authorities if claimants could be more likely to find accommodation in another area.

72. The Authority that the claimant is leaving is responsible for providing the Housing Payment.
73. In the event of a claimant moving from one Authority to another, it is advised that discussions should take place between the Authorities and other departments regarding the possible increase in demand of services, for example school places, social services support or need to access the CRF Crisis Payment or Resilience Services.
74. In all Housing Payment cases, frontline staff should explore and address underlying needs and, where appropriate, offer warm referrals to Resilience Services. This approach fosters an environment that builds long-term financial resilience.
75. Authorities should be aware and trained to recognise when a claimant approaching for Housing Payment is legally homeless or threatened with homelessness which may trigger duties the Authority must undertake separately to this Fund.

Case Study 6: Housing Payments for claimants affected by the benefit cap:

Mr. and Mrs. Smith rent a 3-bedroomed property and are subject to the benefit cap. They have two children, reside in Greater London and receive the following benefits:

- Child Benefit
- UC
 - Standard allowance
 - Housing element
 - Child element

Mr. Smith has been unemployed for some time and has found it difficult to find employment in his usual vocation; he attends the Jobcentre regularly for support from his work coach.

Due to the length of time he has been out of work, Mr. Smith has built up rent arrears and has received help with budgeting and finances. An Alternative Payment Arrangement (APA) to pay his rent direct the landlord has been put in place and he is applying for a Housing Payment.

In addition, Mr. and Mrs. Smith's oldest child is 15 years old and in the process of completing her GCSEs. Mr. and Mrs. Smith have found a cheaper property that would take them below the benefit cap in another area but it would mean their oldest child would have to move schools. They believe this would have a negative impact on their child's education.

The maximum payment for an ongoing award may not exceed the UC housing costs element. However, consideration needs to be given to the amount of any shortfall in income, so an LA may decide to award a weekly Housing Payment until Mr. and Mrs. Smith move into work or their oldest child completes her GCSEs.

Case Study 7: Housing Payments for claimants affected by RSRS

Mr. and Mrs. Thom rent a 4-bedroom house from a registered housing provider. They have two children, a girl of 7 and a boy of 5. They receive the following benefits:

- Child Benefit
- UC
 - Standard allowance
 - Housing element
 - Child element
 - Carers element
 - Limited Capability for Work and work related activities element
- Carers Allowance
- Personal Independence Payment

Under the size limit rules, they are considered to be under-occupying the house by two bedrooms as the children are both under ten years old and would be expected to share a room. As the Thom's are under-occupying by two bedrooms, a 25% reduction would be applied to the eligible rent.

Mrs. Thom is a wheelchair user and significant adaptations have been made to the property to make it more accessible following the receipt of a Disabled Facilities Grant. If the family moved to a smaller home, that property would need to be adapted at considerable expense.

Mrs. Thom applies for a Housing Payment and provides evidence to show the level of UC Housing element she receives and also her rental contract from her housing provider to show the amount of rent due. An award should be considered to enable the family to meet their rental liability in full and remain in their current adapted house.

Application-based support

76. Every Authority must operate a Crisis Payment and Housing Payment scheme that **accepts applications continuously throughout the year**.
77. Authorities have the discretion to administer their Crisis Payments and Housing Payments themselves or to deliver through delegated delivery partners including another Authority tier (where applicable) or through a third-party organisation.
78. An Authority that opts to delegate delivery of Crisis Payments remains accountable for their scheme. In these cases, the lead Authority (in other words, the Unitary Authority or County Council in receipt of the CRF funding) must be satisfied that their scheme is delivered in alignment with the CRF Guidance.
79. Authorities must provide a minimum of **two** application routes for Crisis Payments and Housing Payments, such as an online application, telephone application and face-to-face application, ensuring inclusions to those digitally excluded and with barriers to travel. Application processes should be well advertised and easy to access so that individuals can gain support quickly and easily.
80. For Housing Payments, Authorities have the discretion to, where appropriate, use existing DHP application routes when considering claims from applicants. This could also include reusing existing policies and procedures, including decision notifications and correspondence, to ensure support is ongoing, allowing for a smooth transition.
81. Applications for Crisis Payments and Housing Payments should be accepted from someone acting on behalf of the applicant such as [an appointee](#), including a friend or relative, or a voluntary and community sector organisation. Appropriate checks should be undertaken in these circumstances. In case of an application or referral from a voluntary and community sector organisation, Authorities should consider what assessment has already taken place, so individuals do not have to repeatedly disclose sensitive details.

82. Application methods must be accessible to all (see section on Accessibility, paragraphs 157 to 162 for further information). Authorities should avoid 'first come, first serve' models, which can disadvantage those with additional support needs. Authorities should aim to allocate their budgets to enable their Crisis Payment scheme to be open to applications for the full duration of each year, throughout the Fund period.
83. Authorities or their delegated delivery partners are advised to communicate expected processing times to applicants. Transparent communication helps manage applicants' expectations and prevent undue stress throughout the application process. Authorities should aim to deliver Crisis Payments within 48 hours of application, unless a payment in-kind is awarded. Whilst there is no expectation that Housing Payments should be awarded within 48 hours of application, we encourage Authorities to provide payment as soon as feasible. **Authorities should consider procedures for supporting individuals who need support outside of working hours. This could include specific out-of-hours services or clear signposting to services that are running.**
84. Application forms should include information required to facilitate the CRF Reporting Requirements, as detailed in the CRF Reporting Requirements (see section Reporting and management information (MI), paragraph 177 to 184). This creates consistency between Authorities and enables data collection for The Fund.

Targeting support

85. It is expected that Crisis Payments and Housing Payments will mostly be delivered through application-based schemes. However, Authorities are encouraged to implement new, creative methods to deliver CRF outcomes which may fall outside of application-based support.

86. Authorities may choose to proactively target vulnerable individuals or communities to directly provide Crisis Payments and Housing Payments or to make them aware of crisis support and Resilience Services available. Support could be targeted to the most vulnerable or poorest groups. Targeted support may also be appropriate for harder to reach groups who are unlikely to come forward for application-based support. In these cases, Authorities should still ensure they are taking a needs-based and person-centred approach to ensure support is being targeted to those in genuine need.
87. The Authority should use the wide range of data and information sources at their disposal, including through engagement with relevant voluntary and community sector organisations, to identify and provide support to a broad range of low-income and vulnerable households to prevent escalation of problems. DWP provides the data and information set out in paragraphs 185 to 188 to Authorities to support them to identify those in need in their area. Authorities should also use other sources of information to identify vulnerable households, including by taking advice or application referrals from professionals who come into contact with vulnerable households such as social workers, keyworkers delivering early help and family support, health visitors and housing support officers.

Case Study 8: Bracknell Forest Council

Bracknell Forest Council has seen significant successes by using an innovative data tool, the Low-Income Family Tracker (LIFT). The council initially used the LIFT platform to tackle rising homelessness. Using LIFT, the council harnessed the power of its administrative data to identify residents for support. Notable campaigns include the timely allocation of over £4,000 in Discretionary Housing Payments and over £8,000 in emergency support to households.

A proactive shift by a council officer extended LIFT's data driven approach from the homelessness team to other departments, with great results. The LIFT approach had proven its ability to identify residents at risk and allocate scarce resources. With more demand for council services, LIFT offered a way to give preventative support at scale across the borough. Utilising LIFT data, households were identified and contacted if they were not receiving welfare payments that they were eligible for. One campaign contacted 191 Pension age households, where £113,879 in additional income was unlocked for these households. Other campaigns have resulted in improved uptake of benefits such as Council Tax support and free TV licences.

Wraparound support and referral pathways

88. Authorities are expected to use Crisis Payments and Housing Payments as a gateway to wider support. Voluntary, person-centred referrals to Resilience Services are key to the CRF outcomes by connecting Crisis Payments and Housing Payments to the local support landscape. This may include provisions from the Authority, central government or voluntary and community sector organisations. This fosters an environment that builds financial resilience and reduces crisis need. Authorities are expected to use the CRF's Community Coordination strand to support their development of referral pathways (see paragraphs 111 to 117).

89. To effectively assess and address any underlying need, a person-centred and needs-based approach is to be adopted (see paragraph 18). Where underlying need is identified, applicants should be offered a warm referral to appropriate Resilience Services, where agreed by the applicant (see paragraphs 94 to 109).
90. Authorities should consider support with specialist provisions where it is required to support an individual's access to appropriate Resilience Services. This could include supporting an individual with a learning disability to access specialist advice.
91. The applicant does **not** need to be awarded a Crisis Payment or Housing Payment to receive a referral. Authorities should apply the principles of a Trauma Informed Approach when addressing both immediate and underlying needs, aiming to minimise the need for individuals to repeat their experiences (see paragraph 9 for further information).
92. Authorities should consider the timing of referrals to Resilience Services. Immediate referral may be suitable for some applicants, while others might prefer a referral at a later date. If an applicant is unable or chooses not to accept a referral when applying for a Crisis Payment or Housing Payment, Authorities should consider implementing mechanisms that enable delayed warm referrals based on the applicant's preference.
93. Referral pathways should exist between Crisis/Housing Payments and Resilience Services. This supports a 'no wrong door' approach that enables applicants to receive the appropriate support, no matter where their initial point of contact is with the Authority or relevant support service. This means that Resilience Services should be also able to act as an appointee to support applicants in applying for Crisis Payments or Housing Payments where appropriate.

Resilience Services

94. Resilience Services are the services, programmes and activities that support building financial resilience for individuals and local communities. These are often delivered by local voluntary and community sector organisations but can also be delivered directly by the Authority. In building individual financial resilience, Authorities help their citizens to manage financial shocks, preventing occurrence, recurrence and escalation of crises.
95. Authorities are required to use funding to implement or further develop Resilience Services. Authorities can use the Fund to implement new services where they identify gaps in provision (see paragraphs 115 to 117 on landscape mapping) or invest in existing services to expand provision. The Authority can choose to use the Fund to supplement or expand existing provision where it aligns with the CRF policy intent.
96. It is expected that Authorities will work closely with voluntary and community sector organisations in delivery of Resilience Services. If delivering Resilience Services through voluntary and community sector organisations, the Authority remains accountable for the eligibility criteria and outcomes-approach of these partners and must work with them to establish these in compliance with the Fund's guidance.
97. There is no prescriptive list which provides a comprehensive definition of eligible spend under the Resilience Services. Authorities have the flexibility to design schemes that best meets the needs of their local communities, provided these initiatives meet the resilience outcomes set out in paragraph 102.
98. There is no specified amount Authorities must spend on Resilience Services, as this will vary on a case-by-case basis. However, given the Fund's emphasis on building financial resilience, Authorities are expected to use a significant amount of their total Fund allocation on Resilience Services.
99. **Note:** A 'significant amount' is not quantified in recognition of the differing local contexts. Authorities are encouraged to determine what constitutes as significant within the context of their local needs and existing provision of Resilience Services.

Outcomes-based approach

100. An outcomes-based approach means that funding decisions should be guided by the impact services have on improving financial resilience. Authorities should be able to demonstrate a clear rationale for how their chosen services contribute to one or more of the following outcomes, which are explained further below: increased savings, reduced priority debt, reduced need for emergency food parcels, reduced material deprivation, maximised income, fewer repeat crisis applications and increased access to appropriate and quality advice services.
101. **Note:** Authorities should be able to demonstrate a clear rationale for how the CRF investment in their chosen Resilience Services will meet medium and long-term CRF outcomes. Services that only meet short-term outcomes are more aligned with crisis support, rather than increasing financial resilience. Please refer to CRF Reporting Requirements for detail on the monitoring and MI required from Authorities in support of the outcomes-based approach. DWP recognises that the timeline for realising improvements in each CRF outcome will vary depending on the specific outcome in question.

What Authorities should do

102. Authorities will have discretion in which services they fund. It is expected that the CRF-funded Resilience Services positively impact one or more of the following CRF outcomes:

Outcome	Description
Reduced experiences of material deprivation	Material deprivation captures inability to afford essentials (heating, adequate clothing, basic household goods and food). By tackling the underlying conditions that prevent households from affording essentials, Authorities can support their citizens to build protection to avoid hardship.
Reduced need for emergency food parcels	Insufficient food is a crisis need negatively effecting health and wellbeing if not addressed. More resilient households are less likely to experience financial crises that lead to emergency food need.
Increased access to appropriate and quality advice services	Access to high quality, free-at-the-point-of-use advice is a proven lever for income gains, arrears resolution and improved social wellbeing. Advice should lead to improved understanding of rights/entitlements for individuals, ideally provide individuals with an intention to act on the advice and for the issue to be progressed or resolved. Where appropriate, advice should support early problem resolution. Advice may focus on areas such as debt, welfare, housing and other wider support.
Increased savings	Encouraging individuals to build buffers that prevent small shocks becoming crises when an unexpected bill or income dip hits.
Reduction in priority debt	Rent, council tax and utilities arrears are the debts most likely to tip households into crisis, trigger legal action and increase health and homelessness risks. By supporting citizens to manage or reduce these debts, Authorities create more resilient households.
Maximisation of individuals' incomes	Authorities can support individuals to increase their household income through a combination of raising income and reducing expenditure. This could include helping individuals identify and claim financial support they are entitled to, identifying savings and building skills to help with employment and in-work progression.

<p>Decreased need for Crisis Payments and Housing Payments</p>	<p>By building the financial resilience of individuals and enabling effective pathways between crisis support and Resilience Services, Authorities should see reduced crisis need over time.</p>
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103. **Note:** Advice must be appropriately accredited where relevant. For example, debt advice is a regulated financial activity and therefore should be authorised and regulated by the Financial Conduct Authority (FCA), unless appropriate exemptions or exclusions are in place.

104. These priorities reflect a person-centred, outcomes-led model with strong wraparound support in alignment with the Fund’s intent to address root causes, not just crisis symptoms.

105. Resilience Services should be developed in consideration of the complex, interrelated factors that affect an individual’s financial resilience such as income, health, education, housing security, financial literacy, debt, savings, caring responsibilities and access to affordable credit. Authorities should consider implementing services that can deliver:

- **Budget maximisation**, such as by funding advice services (including but not limited to debt, energy and housing). Advice services can be delivered in-house by Authorities or by an external provider.
- **Income maximisation**, such as through benefit checks and application support, employment and training advice, access to alternate support grants, community childcare or CV building services.
- **Income smoothing**, such as enabling access to affordable credit, supporting saving behaviours or encouraging appropriate insurance take-up.
- **Financial capability**, such as supporting future planning services and financial education.

Case Study 9: Royal Borough of Greenwich's Money Advice Team and Advice Hubs

The Royal Borough of Greenwich's recruited an established debt adviser to build their in-house Money Advice Team, recruiting a mix of council colleagues with transferrable skills, as well as recruiting externally. Extensive one to one training was provided, supplemented with resources from the Money Advice Trust, with each officer working towards the CMAP accreditation from the Institute of Money Advisers. The team has established referral routes from the Borough's Emergency Support Scheme, Welfare Rights colleagues, Tenancy Income for council tenants with rent arrears at risk of eviction, Council Tax Enforcement and Discretionary Housing Payments assessment team.

By working collaboratively with parts of the council that collect debt, the Money Advice Team has been able to target those in financial crisis very effectively. The Borough provide advice on income maximisation, expenditure reduction and debt prioritisation, followed by an intensive one to one case work service to put a solution in place.

The Borough's in-house welfare rights service works in partnership with community-based advice provision through a network of outreach advice hubs. The hubs provide access welfare benefits, debt, housing, generalist and, in some locations, immigration advice, with multiple advice providers in the same place at the same time.

An effective triage process is in place at each location, which is key to the running of the session. The model deliberately chose appropriate community locations, prioritising accessibility and convenience for residents.

Case Study 10: Hampshire's Wellbeing Workers

Hampshire County Council community wellbeing workers are providing preventative support services for over 600 older adults and are linked in with the Hampshire Social Prescribing network. They can provide face to face support and signposting to the most vulnerable older adults to support networks, such as in accessing community pantries and Citizens Advice services.

They have also provided outreach support to address digital exclusion through Citizens Advice Hampshire in community areas, delivering specialist resource to target those who need extra help to navigate online application processes by offering support with form filling, benefit applications, immigration forms and other online accounts. Their 'Warm and Welcome' offer, delivered through library services, has helped to extend community offers, including signposting to relevant services, 'chat about' groups for the elderly and infirm and the provision of warm and welcome resources, warm spaces, and sanitary products. This is estimated to benefit up to 8,000 households across the range of support.

Case Study 11: Birmingham City Council's Cost-of-Living programme

Birmingham City Council's Cost-of-Living programme engages with hundreds of partners to provide a wide range of support to vulnerable residents. Thrive Together Birmingham have been key in supporting engagement with the Warm Welcome Network of Warm Welcome Spaces, 180 of which are funded by the Household Support Fund.

They are supporting coordination of a Furniture and Clothing Poverty group, which provides tangible item packages (including furniture, clothing, white goods and carpets to residents), upcycling and signposting to other services within their network to provide even wider wraparound care. They are also providing residents with benefits and other income maximisation support through advice services, focusing on employment pathways and job training programs. Their financial resilience scoring system ensures support reaches those most in need and their holistic and wraparound support reaches all areas of the community.

106. In deciding which Resilience Services to fund, Authorities should consider the impact that a service can provide. For example, Authorities can choose between a service that has a moderate impact on multiple outcomes or a service that has a significant impact on one outcome. There is no prescribed approach and services do not have to meet all of the resilience outcomes.
107. Crisis Payments and Housing Payments should refer into the Authority's Resilience Services, ensuring a joined up approach across the Authority and wider support services and these pathways should operate in both directions. This reinforces the scheme's 'no wrong door' approach that enables applicants to receive appropriate support, regardless of their initial point of contact (see paragraph 93). Resilience Services should not be restricted to those who receive Crisis Payments or Housing Payments. Authorities should work to raise awareness of their Resilience Services, such as outreach activities, clear and accessible information and cross-organisational (for example, social care services) staff training to ensure internal consistency in referrals and signposting from wider Authority staff (see paragraphs 167 to 172 for further information on raising awareness). Awareness and access are vital to ensure Resilience Services can act as early interventions to identify and address issues before crises occur.
108. The CRF does not operate in isolation. It exists within a network of provisions delivered by Authorities, other public services, voluntary and community sector organisations and more. Authorities must carefully consider how best to position their CRF schemes within their own local landscapes. This includes considering how the CRF interacts with these other funding streams and builds upon existing provisions, including the potential for matching or pooling funds.

109. Authorities should work closely with local Job Centres and DWP Services and actively seek to integrate the delivery of their CRF schemes with other local and national frameworks aligned to building financial resilience. This includes initiatives such as National Strategies on Financial Inclusion, Child Poverty and Homelessness and Rough Sleeping and placed-based initiatives including, but not limited to, Local Get Britain Working Plans, Get Britain Working Trailblazers, Connect to Work and WorkWell.

Community food aid

110. Authorities using the CRF to support community food aid are encouraged to prioritise provisions that integrate or co-locate with Resilience Services. This could include integration with advice services, benefit application support and utility debt support. Authorities are encouraged to think creatively about new approaches to building sustainable food landscapes, which draw on established best practice and support people to transition away from crisis support to building their financial resilience.

Case Study 12: Feeding Britain's Pathways from Poverty Programme in Brighton and Hove

Citizens Advice are training staff and volunteers from community food projects across the Brighton and Hove Food Partnership to offer guidance to people accessing their services as part of an Advice First Aid approach. The basic training is a two-day session covering the fundamentals of advice provision, benefits, housing and debt. Ongoing support for trainees includes peer supported groups, meetings and email updates. There is a direct communication channel to a qualified advisor for more complex cases.

Case Study 13: Advice Cafés in Surrey

Good Company, a local charity supporting people in Surrey, has set up a network of Advice Cafés within established community hubs, where advisers from different organisations are present in the same venue. The aim of the Advice Cafés is to facilitate more collaborative working between local agencies, to ensure people at risk of hunger and hardship are able to access holistic support from the services they need before they reach a point of crisis.

Advisers complete monitoring forms to enable Good Company to track who is using the Advice Cafés, how they access the service and the type of support they receive. Between April 2024 and April 2025, people visiting the Advice Cafés have been supported with a wide range of specific issues including benefit checks, budgeting, council tax, energy top ups, housing repairs, school uniform, carer respite and immigration issues. In 4 in 10 cases, advisers made a referral to another agency for additional support. Most of these (nearly 7 in 10) were verbal referrals to other advisers in the Advice Café, showing the benefits of co-location.

Community Coordination

111. Authorities will be required to use part of their funding to create a more connected local welfare landscape that directly contributes to CRF Outcome 3 on bolstering the local level support landscape. Progress in improving local level support also contributes to improvements in the Fund's other outcomes on the provision of effective crisis support and improving individuals' financial resilience.

112. The activities that Authorities undertake through 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 delivers benefits to both individuals needing support and the professionals involved, creating more financially resilient communities.

113. Stronger, easy to navigate local support landscapes provide a strong foundation for a “no wrong door” approach that improves community access to Resilience Services and enables appropriate referrals between Crisis/Housing Payments and Resilience Services.

114. Work within this strand is not limited to Authority boundaries. Authorities are encouraged to work across boundaries to consider what activities would improve support landscapes across their region. This may involve partnership working with regional bodies, including Mayoral Strategic Authorities.

What Authorities should do

115. Authorities are expected to utilise their understanding of local need and existing provision to identify opportunities to connect services in a way that meets long-term CRF outcomes, address service gaps or expand existing provision. This may include introducing new services where there are gaps or enhancing existing services to better meet demand.

116. Authorities have the discretion to determine the most effective strategies for connecting their local support landscapes to meet CRF Outcomes 1 and 2. While approaches may vary across Authorities, effective coordination typically shares several core elements:

- Effective local coordination for financial resilience begins with a **network of people** who are motivated to act together to **achieve better outcomes** collaboratively and have a **shared understanding** of the local landscape in which services are operating.
- This network is most effective when underpinned by a mechanism to facilitate robust referrals across agencies - for example, a digital referral system.
- **Sustained investment and leadership.** Co-ordination at the local level can quickly diminish without ongoing support.

Case Study 14: How Birmingham maps support

Birmingham has always had an enormous amount of support happening in communities - from food banks and pantries to Warm Welcome spaces, housing help, youth support, advice agencies, faith groups, libraries and hundreds of local organisations. The challenge hasn't been a lack of activity. It's been a lack of one clear picture. As their communities face complex, overlapping issues (food insecurity, rising costs, housing challenges, isolation, unemployment), they needed a view of the whole ecosystem - not just slices of it.

Birmingham commissioned [BrumChat](#) to pull all the partnership maps and support directories together into one place, with a single front door for residents, frontline staff, partners and hubs. It gives Birmingham a way to see everything in one place, keep the map live, avoid duplication, give residents clearer guidance and help frontline workers make better referrals.

117. Authorities should choose actions that best fit local need. Effective Community Coordination could include, but is not limited to:

- **Investing in convening and coordinating capacity** - partnerships that map and maintain a live directory of statutory, voluntary and community services and make this accessible to frontline staff and residents. This could involve the hiring of staff in enabling roles to facilitate this partnership working.
- **Coordinating with aligned programmes and initiatives** – to ensure that the CRF complements, supplements and or expands on existing provisions and that duplication is mitigated. This could include the matching or pooling of funds to achieve shared outcomes.
- **Partnerships with other organisations** to deliver coordinated support, develop local strategies to address poverty or negotiating favourable terms for people in low incomes (negotiation of social tariffs, discounted bills, debt cancellations or accessing energy-saving grants).
- **Outreach, producing and disseminating physical and digital materials** – that includes information of different local services available to individuals, how to apply and where to access services. This could be done through development of Authorities' websites or community locations such as schools, GPs and libraries.
- **Digital tools** and systems that enable mapping activities, coordinated working, supported referrals and feedback loops across a range of different services.
- **Service design and co-production** with residents and local community groups to improve outcomes and increase efficiencies for both those delivering the CRF and those in receipt of its support.
- **Co-location of services** – different services or professional groups being situated in the same physical space or building to provide more integrated and accessible support to individuals. Co-location can occur in areas that are commonly used by communities to enable access for a wide range of groups. This could involve situating advice services in locations such as Authority services, hubs, leisure centres, Family Hubs, libraries and GP surgeries, amongst others.

- **Capability building** - shared protocols, training and data sharing so partners can identify need early and direct people to appropriate timely support.

Case Study 15: Hackney Council System Convener

During the pandemic, Hackney experienced how relational collaboration between the Council and voluntary and community sector (VCS) partners could deliver more effective support. Hackney saw an opportunity with the HSF to support two **System Convening roles** who operate between strategy and street-level practice. They built relationships with frontline professionals from the VCS, Health and Council, learning about needs, barriers and ideas for change. They connect people across sector boundaries by making introductions, facilitating conversations and sharing knowledge and resources. In relationship with cross-sector partners, they've created the conditions to test and learn from different ways of supporting residents:

- **A fortnightly drop-in for families in temporary accommodation** – informal spaces with play, food and consistent access to advice and services
- **Co-location of support** – money, energy, housing and advice support at community spaces, maximising income and reduce essential costs
- **Council Tax escalation route** – cross-sector collaboration for complex cases
- **Tools for frontline staff sessions** – bi-weekly knowledge sharing and reflective learning

This has had the following positive impacts:

- residents gained **earlier, more holistic support**, preventing deepening crises
- Council services strengthened relationships VCS and health partners, shaping system-level solutions
- **longer-term policy**
- **and service redesign**, including the [Council's transformation programme](#)

Case Study 16: Norfolk Community Advice Network

Norfolk Community Advice Network (NCAN) is a network of advice-sector organisations, working across the breadth of social welfare advice in Norfolk. The **NCAN referral system** is a web-based system that has facilitated **over 30,000** referrals between cross-sector partners, in areas such as welfare benefits, debt, housing and mental health. The system ensures that there is a joined-up 'no wrong door' approach to advice and support in Norfolk, gradually moving away from the process of 'signposting' which doesn't always work for clients.

With a built-in monitoring and analysis function, the NCAN Referral System facilitates analysis of referrals from and to organisations. This analysis can be used to demonstrate impact by sector, geographic and demographic groupings. For clients and service users, this means that the receiving organisation takes responsibility for making contact. Referrals are sent to the most appropriate agency securely and quickly and, most importantly, the individual seeking support doesn't have to repeat their story to multiple professionals working across issues.

For professionals, the benefits include access to **over 100 advice-based teams and organisations** across Norfolk. The system also facilitates the transfer of client documents and confidential information securely. Referring organisations and professionals can track the progress of outgoing referrals, preventing the duplication of triage work and promoting shared access and partnership working.

Scheme management

DWP funding arrangements

118. The CRF is a consolidated revenue grant that will be delivered through the Local Government Finance Settlement from the FYE March 2027. This consolidated grant will be ringfenced to be spent as detailed in this guidance and the annual

119. Grant Determination. Allocations will be provided annually in the Local Government Finance Settlement. It will be paid by monthly instalments through Section 31 of the Local Government Act 2003 and the Ministry of Housing, Communities and Local Government will administer the payments, subject to the conditions set out in this guidance and the CRF Grant Determination Letter.
120. DWP will validate and verify returns to ensure that reported spend is eligible and in line with the objectives of The Fund. Where there is identification of ineligible spend and, where deemed necessary, recovery action will be undertaken by the Ministry of Housing, Communities and Local Government, as instructed by DWP.
121. Where there is identification of underspend at the end of CRF Year 3 (the FYE March 2029), recovery action may be undertaken by the Ministry of Housing, Communities and Local Government, as instructed by DWP.

Funding allocation within the CRF

122. In Years 1 and 2 of the Fund, the current Authority recipient of DHPs (District Councils and Unitary Authorities) will continue to receive an allocation to be spent on Housing Payments. The remainder of the CRF funding will be allocated and issued to County Councils and Unitary Authorities. In Year 1 (the FYE March 2027) and Year 2 (the FYE March 2028), Authorities are expected to maintain existing levels of spending on Housing Payments, using the FYE March 2026 allocations for Discretionary Housing Payments as a guide. From Year 3 (the FYE March 2029) onwards, all CRF funding will be distributed to Unitary Authorities (and County Councils that continue to operate in the FYE March 2029). See **Annex E** for a breakdown of how much Authorities are expected to spend on Housing Payments in the FYE March 2029. Authorities are expected to consider a tolerance of a 20% increase or decrease to these expected spending levels. However, the exact proportions of The Fund allocated between these components are at the Authority's discretion and may vary between years. This means Authorities can under or overspend on the Housing Payment allocation, with funds coming from or going to other Fund areas on Crisis Payments, Resilience Services or Community Coordination. This added flexibility allows Authorities to target funds where they believe the greatest need is.
123. Authorities are required to allocate their CRF funding to each of the four CRF strands to deliver provision that meets the CRF outcomes. Except for the Housing Payment allocation outlined in paragraph 11, there is no recommended percentage for how funds should be distributed among components. This allocation between strands is expected to vary between Authorities based on local needs to achieve CRF outcomes. However, given the focus of the Fund in improving individual and local financial resilience, Authorities are expected to focus a significant part of their funding to address this.
124. **Note:** 'Significant is not quantified in recognition of the differing local contexts. Authorities are encouraged to determine what constitutes as significant within the context of their local needs and existing provision of Resilience Services.

Administrative costs

125. Authority funding allocations include administrative costs incurred for administering The Fund. For Years 1 and 2, administration costs for the Housing Payment will be recommended as detailed in **Annex E**. In Year 3, these will be at the discretion of the Authority.
126. In all cases, Authorities should keep administrative costs to a reasonable and proportionate level. What constitutes as reasonable will vary between Authorities and may vary year on year depending on the activities being undertaken. In some instances, higher administrative costs may be required to deliver more effective schemes that better meet CRF outcomes.
127. **Note:** 'Reasonable' is not quantified in recognition of the differing local contexts and the changing administrative needs of implementing a new scheme. Authorities are encouraged to determine what constitutes as reasonable within the context of their current administrative structures and the actions necessary to meet CRF outcomes.
128. All arrangements should be subject to appropriate due diligence and adhere to cost-effective commercial processes to ensure value for money and alignment with public sector standards. DWP will engage with Authorities where necessary, including in relation to where administrative expenditure does not appear to justify the outcomes it is seeking to achieve.
129. Authorities should report their administration costs, including those delivered by partner organisations, separately within their MI returns. These administrative costs may include but are not limited to:
- staff costs
 - advertising and publicity to raise awareness of The Fund (this includes costs to make material more accessible, such as translation costs or providing diverse formats)
 - data and analytics for targeting support
 - web page design

- printing application forms
- MI reporting costs
- digital or IT costs for referral systems
- small IT changes, such as to facilitate MI production

Administration costs for each Authority will be published on www.gov.uk alongside details of all spend and volumes related to The Fund.

Compliance mechanisms

130. Authorities should seek to implement all elements of the Fund as far as possible by 1 April 2026. Where an Authority is not able to do this, Authorities should set this out in their delivery plans, explaining the reasons for delayed implementation, the timeline they are working to and any mitigations they are putting in place in the interim.
131. If the recipient Authority fails to comply with any of the conditions set out in this guidance or the Grant Determination, or if any overpayment is made under this grant, or any amount is paid in error, or any unspent funding at the end of Year 3 is not returned, the Minister may reduce, suspend or withhold grant payments, or require the repayment of the whole or any part of the CRF grant monies paid, as may be determined by the Minister and notified in writing to the recipient Authority. The list below contains examples of a breach of the grant conditions:
- Inappropriate use of funding or no evidence of funding having been spent on the specified purpose.
 - Failure to submit one or more of the documents as specified in the CRF Grant Determination.
132. Such sum as has been notified will immediately become repayable to the Minister who may offset the sum against any future amount due to the recipient Authority from central government.
133. The definition of spend is grant funding that has been provided to individuals, organisations and/or administrative costs within the scope of the criteria set out in this guidance and within The Fund Period of 1 April 2026 to 31 March 2029.

134. For audit purposes where an Authority recycles and reuses expired vouchers the Authority must confirm the following by email to lawelfare.pdt@dwp.gov.uk, copying in the Section 151 Officer/Chief Finance Officer (CFO):

- the amount that has been returned
- reason for the return (for example, expired voucher)
- what the original spend was reported against in their final MI return, and
- confirm they intend to spend the total unspent amount against the same category of spend for the same group

135. DWP retain the right to undertake audits at any time, should it be considered appropriate and necessary.

Recovering overpayments from individuals or voluntary and community sector organisations

136. An Authority can recover a CRF award where there has been:

- a misrepresentation or failure to disclose a material fact or change of circumstances by the claimant (either fraudulently or otherwise)
- an error made when the application was determined

Unused funding returned from voluntary and community sector organisations

137. Where a voluntary and community sector organisation returns unused funding before the end of The Fund Period, the Authority is free to spend that funding in any eligible category for the duration of The Fund Period.

138. Where a voluntary and community sector organisation returns unused funding after The Fund Period has ended, the Authority can re-issue any returned funding within a reasonable timeframe from the point the Authority becomes aware of the unused funds, but only under the same category that the spend was originally reported against. Authorities can distribute this funding themselves and do not have to go back through the original voluntary and community sector organisations.

139. For audit purposes, where an Authority re-issues returned voluntary and community sector organisation funding after The Fund Period has ended, they must confirm the following by email to lawelfare.pdt@dwp.gov.uk (copying in their Section 151 Officer/CFO):

- the amount that has been returned
- reason for the return (for example voluntary and community sector organisations underspend)
- what the original spend was reported against in their final MI return
- the intention to spend the total unspent amount against the same category of spend for the same group

Notification of decision, appeals and reconsideration processes

140. You must inform the claimant of the Crisis or Housing Payment decision either in writing or electronically (if the claimant has agreed to this). This information should include appropriate explanations and/or any reasons for non-payment.

141. This must be done as soon as is reasonably practicable. Authorities must be consistent and avoid unnecessary delay, considering that applications for support are often to deal with an immediate need.

142. A decision on a CRF award does not carry a right of appeal to a Social Security Tribunal. The route of judicial review is available and a complaint may be made to the Local Government and Social Care Ombudsman if there is an allegation of maladministration or service failure.

143. However, as discretionary decisions made by public bodies are subject to public law principles of fairness, reasonableness and lawfulness, Authorities are encouraged to put in place an effective internal review procedure to provide applicants with a clear route to challenge errors and ensure decisions are made consistently and fairly. This is also recommended by the Local Government and Social Care Ombudsman. A reconsideration or 'internal review' mechanism could also help resolve disputes and avoid litigation.

144. Authorities should provide clear and timely information about how and when to request a review. Authorities have discretion to decide who reviews a decision. There is no requirement that the review arrangements take any format as long as the Authority's process is consistent and the original decision maker is not involved. It is best practice to provide this information alongside and separate to information about application decisions.
145. The claimant should be notified of any review outcome in writing, including reasons, as soon as is reasonably practical.

Managing the risk of fraud

146. Given the scale of CRF funding and the number of Authorities and delivery partners involved, the risk of fraud and error is heightened. Authorities are responsible for managing and mitigating fraud risks and must report any identified instances without delay. Throughout the scheme, lessons learned will be shared to support Authorities in detecting and preventing fraudulent activity.
147. Money or other assistance procured from an Authority or a person acting on an Authority's behalf by fraud does not count as an Authority's eligible spend under The Fund.
148. To help mitigate fraud risks, we expect Authorities to work across levels of Local Government and other organisations chosen to administer The Fund to ensure support is going to those with genuine need and to help minimise the risk of fraud in delivering the CRF.
149. Authorities wishing to work with voluntary and community sector organisations to deliver The Fund must carry out suitable due diligence checks to ensure they are viable and able to deliver the support. So, for example, ensuring all voluntary and community sector organisations are registered and taking extra caution if they are new organisations.

150. The Authority must maintain a sound system of internal governance and financial controls in relation to the grant. If the Authority has any grounds for suspecting financial irregularity in the use of any grant paid under the determination, it must notify DWP immediately, explain what steps are being taken to investigate the suspicion and keep DWP informed about the progress of the investigation. For these purposes 'financial irregularity' includes fraud or other impropriety, mismanagement and the use of the grant for purposes other than those for which it was provided.

151. If you suspect fraud, you should notify DWP of the:

- number of instances and
- total amount lost

152. This will help DWP identify any emerging threats and share them with other Authorities, so they can take steps to prevent and detect any fraud in their Fund.

Complying with Subsidy (previously State Aid) Rules

153. The Fund should not be used for any economic undertaking. Whichever way the Authority uses the funding, including work in partnership with others, all Subsidy rules (previously State Aid) issues should be considered. Check whether the 'de minimis' regulation exception applies. You should also follow Government procurement procedures where relevant.

Existing funding structures

154. The use of the Fund to deliver and maintain activity for which the Authority is already receiving funding from HM Government is **not** permitted.

155. Authorities should assess how CRF funding aligns with their existing funding sources and determine how to use the CRF to complement current services without creating duplicate provisions. The Authority can choose to supplement or expand through the Fund existing provision delivered by, or on behalf of, the Authority where it aligns with CRF policy intent.

156. Authorities will need to consider how their CRF schemes will fit with their existing services where these offer help to similar client groups to ensure that the support provided is complementary not duplicative. There is no comprehensive list which covers all possible existing provision, but it may include:

- LWA provision: Authorities should consider how CRF can complement their existing LWA schemes. We would not expect Authorities to use CRF to replace existing LWA funded provision. It is important that Authorities' existing LWA schemes continue to be funded as they have been previously so that the CRF funding can be used to build or expand upon existing services
- Holiday Activities and Food Programme provision
- Other placed-based and National initiatives such as Trailblazers, Connect to Work, Financial Inclusion Strategy and WorkWell
- Services tackling homelessness and provision under the Homelessness, Rough Sleeping and Domestic Abuse Grant
- Community-Based Debt Advice Grant Scheme
- Social work services and support for young people leaving care
- Throughcare and aftercare for people with a conviction
- Housing and housing adaptation services
- Any support provided by registered social landlords.

157. Authorities, when considering rights, should also consider the rights that all children have to help fulfil their potential as laid out in the UNCRC (United Convention on the Rights of the Child).

Accessibility

158. Authorities should ensure that the scheme remains accessible to everyone who may need support through the CRF. This includes people who have a disability (including learning disability), impairment, terminal illness, sensory loss, mental health difficulty, are affected by digital exclusion or illiteracy, transport barriers or are vulnerable due to their current circumstances. Services should be easy to find and access so that individuals can gain support quickly and easily.

Therefore, Authorities should provide:

- services that are easy to reach and low effort to access. Application windows should not be time-limited, as this may disadvantage certain groups
- flexible services that enable a person-centred approach
- information and intuitive processes that are simple to access and use
- information in a range of accessible formats such as, Braille, EasyRead and large print
- alternative ways to access and apply for support, including offline access for people who are digitally excluded. For further information, please see the [Accessible Information Standard](#)

159. When an applicant has specific requirements resulting from a disability or impairment, such as vision, cognitive or hearing impairments or a learning disability, Authorities should ensure that the decision on a Crisis Payment or Housing Payment application is communicated in a manner that appropriately accommodates their needs. Regardless of outcome, individuals should receive a warm referral to appropriate specialist internal or third party support.

160. When assessing the immediate and underlying needs of an Applicant with health conditions, disabilities or terminal illness, Authorities should consider whether their medical needs may result in higher expenditure, above average need or whether the individual has limited capacity to seek out alternative support, including but not limited to higher energy use (such as for running medical equipment, storing medication or maintaining a safe living temperature within the home) and transport (such as to hospital or hospice appointments).

161. If an applicant is vulnerable and requires support, an application can be accepted from someone acting on behalf of the applicant such as [an appointee](#), including a friend or relative or a voluntary and community sector organisation or an employee of the Authority. Appropriate checks and assurances should be undertaken.
162. When an applicant or a member of their household has a terminal illness, Authorities should strongly consider fast-tracking applications for Crisis Payments or Housing Payments, and/or referrals to Resilience Services. See further [guidance on supporting those with terminal illness](#).
163. When awarding the Housing Payment to those with terminal illness, Authorities may use their discretion to minimise the need for the Applicant to re-claim for support within a 12-month period.

Public Sector Equality Duty

164. In accordance with the Public Sector Equality Duty, DWP has had due regard to the potential equalities impacts of this grant.
165. Under the Equality Act 2010, all public authorities must comply with the Public Sector Equality Duty. For the purposes of this grant and the distribution of funding, Authorities should have due regard to the need to:
- put an end to unlawful behaviour that is banned by the Equality Act 2010, including discrimination, harassment and victimisation
 - advance equal opportunities between people who have a protected characteristic and those who do not
 - foster good relations between people who have a protected characteristic and those who do not
166. When developing your local delivery frameworks, you should ensure people are not disadvantaged or treated unfairly by The Fund. For example, any application process should be easy to access and navigate.

167. Authorities should also consider how any local CRF delivery frameworks may impact those with characteristics protected under the Equality Act. Where an impact that would be detrimental to people with protected characteristics is identified, Authorities should consider appropriate mitigation measures.

Scheme awareness and communication

168. Authorities must make sure that their CRF schemes are clearly advertised, inclusive and accessible. **Authorities must use the terms 'Crisis Payment' and 'Housing Payment' for naming of their Crisis and Resilience Fund schemes. Crisis and Housing Payments must reference they are funded by the Crisis and Resilience Fund. Resilience Services should reference they are funded by the Crisis and Resilience Fund, where possible.**

169. It is mandatory for Authorities to make public their plans for The Fund. This should include a website page and a non-digital offer dedicated to The Fund. These provisions must:

- Be titled the 'Crisis and Resilience Fund' and, for the website page, be found on the Authority's main website. The web address must be shared with DWP to link from their CRF www.gov.uk page.
- Be easily accessible with listed alternative formats (such as, Braille, EasyRead and large print).
- Outline the Authority's plans for the funding, including details of who is eligible in the area.
- Detail how people can apply for a Crisis Payment and the Housing Payment.
- Include a specific reference that the grant is funded by the UK Government in accordance with the Funded by UK Government Branding Manual.

170. Authorities are required to use CRF branding for their respective schemes, utilising brand assets provided by DWP.

171. Authorities are responsible for printing and distributing physical materials as needed. While branding is centrally managed by DWP, Authorities may exercise discretion in how they present the Fund locally, provided they adhere to the core identity and messaging.
172. It is mandatory for Authorities to reference that the grant is funded by the UK Government in any publicity material, including online channels and media releases. This includes use of the relevant branding materials in accordance with the [Funded by UK Government Branding Manual](#) provided to all Authorities. This requirement extends to other public bodies delivering the scheme on behalf of the Authority and the Authority is responsible for ensuring that this is met.
173. Authorities should consider inclusive and accessible ways in which they might advertise the availability of The Fund to local people through outreach activities and promotional materials, for example in local family or community hubs and GP surgeries. We expect Authorities to advertise the scheme through various channels and not just online.

Working with other organisations

174. Authorities are expected to work collaboratively within Authorities structures (in other words, different levels of local government) and organisations to meet the objectives of The Fund. This includes working closely with voluntary and community sector organisations and other partner organisations such as community groups who may come into contact with people in need.
175. Organisations that Authorities should consider collaboration with may include but are not limited to:
- registered charities, voluntary organisations and community groups
 - schools and GPs
 - Family Hubs
 - businesses
 - philanthropic organisations
 - organisations providing support in particular circumstances

- Members of Parliament
- people with lived experience
- local Job Centres and other DWP provisions

176. Where Authorities are working with voluntary and community sector organisations, this should be done on an objectively fair, transparent and non-discriminatory basis whilst having regard to the time available to deliver The Fund. Authorities are strongly encouraged to collaborate closely with different parts of the Authority structure to ensure roles, responsibilities and effective arrangements are put in place to deliver The Fund promptly and efficiently. Authorities without mechanisms in place to administer CRF should consider whether another Authority tier is better placed to administer CRF on their behalf. Authorities are also encouraged to ask neighbouring Authorities to work together to help prevent double provision and or no provision.

DWP engagement

177. DWP will continue to respond to questions we receive through the designated inbox as quickly as possible. DWP will also continue to engage with Authorities throughout the course of The Fund Period and will provide opportunities to engage with the department and other Authorities to share local innovations, good practice and work collaboratively. DWP may host Ministerial engagement roundtable events as required. Where Authorities are invited to these events, an appropriate representative will be expected to attend.

Reporting and MI

178. Authorities must comply with DWP's reporting and MI requirements. This includes submitting an **annual delivery plan** and providing MI returns on a **six-monthly basis**. Full details, including templates and deadlines, are set out in The Crisis and Resilience Fund (April 2026 to March 2029) MI Reporting Requirements.

179. The Crisis and Resilience Fund Reporting Requirements are designed to:

- build a robust evidence base to demonstrate impact and support future funding decisions
- ensure compliance and consistency across all Authorities, and
- enable continuous improvement, using and sharing insights between Authorities and DWP

180. The reporting framework focuses on indicators that help Authorities refine scheme design to meet local needs, while keeping reporting streamlined and proportionate to minimise administrative burden. DWP will also look to identify good practice and identify case studies that can be shared with DWP and other Authorities.

181. Authorities are required to complete a delivery plan for the Fund Period to outline their intentions for The Fund, clearly setting out their approach for use of the Fund, and to demonstrate the ways in which they intend to allocate their funding to achieve progress in the expected outcomes in each CRF strand. County Council and Unitary Authorities are required to send the initial delivery plan to DWP by 1 July 2026 with an annual update informing of any changes to the delivery plan. Authorities are expected to work collaboratively between their Authority Tiers (where applicable) in producing their delivery plan. Further details on Reporting Requirements, including responsibilities within two-tier Authorities, are set out in the Crisis and Resilience Fund Reporting Requirements 2026 to 2029.

182. DWP will contact Authorities to provide support and gather information throughout The Fund. DWP will contact Authorities for initial compliance and where further clarification is needed in respect of the information provided on the MI reporting template as detailed in the Crisis and Resilience Fund Reporting Requirements 2026 to 2029.

183. Where Authorities work with voluntary and community sector organisations, it is the responsibility of Authorities to collect MI and complete one collated MI return and submit to DWP.

184. Authorities are required to appoint an appropriate Senior Responsible Officer who will be accountable for ensuring a strong delivery plan is developed and agreed through necessary decision-making mechanisms, including engagement with the relevant Cabinet Member and ensuring compliance with and progress against their commitments in the delivery plan. Delivery plans and MI returns must be signed off by, and include the contact information of, the Authority's Section 151 Officer/CFO in accordance with their statutory assurance responsibility. The guidance for completion is provided within the Crisis and Resilience Fund (April 2026 to March 2029) MI Reporting Requirements document.
185. Authorities should engage with DWP to support the delivery of a DWP-led national evaluation of the CRF, including obtaining informed consent from individuals in receipt of CRF support when needed.

Case Study 17: Greater London Authority (GLA) Local Welfare and Support Framework

Since 2024, Greenwich Council and Newham Council have partnered with the Greater London Authority (GLA) to test new ways of collecting and using data for their local crisis schemes and advice services to support more informed decision-making and ensure schemes meet local need.

Boroughs adopted a set of standard data measures through the 'Local Welfare and Support Framework' - a theory informed data collection methodology. The framework provides a consistent approach to data collection that can be integrated into existing case management and data systems. This goes beyond basic monitoring, by offering clear, pre-defined measures that are practical for boroughs to implement to track key data to understand who is being supported, what support they receive and what outcomes are achieved.

The resulting data is analysed to provide meaningful insights into service provision. For example, boroughs have been able to identify trends on the percentage of:

- service users from priority groups
- respondents who have experienced an improvement in wellbeing
- respondents in temporary housing who have moved into more secure accommodation

Through adopting the common framework, the boroughs have been able to better monitor their discretionary support schemes, producing a clearer picture of how they are working and the outcomes delivered. This has provided valuable insights, including building evidence to share learning and gathering improved information for strategic decisions and governance processes. Ultimately, these benefits help to improve the quality of service delivery for local residents and contribute towards a stronger, more responsive local safety net.

Access to data

186. The Crisis and Resilience Fund is being classified as LWP. The provision of DWP data to Authorities is under the terms of the Memorandum of Understanding (MoU) between DWP and Authorities (Access, handling, exchange and protection of DWP's and HM Revenue and Customs' data). Authorities who have signed and returned the relevant section (Annex C) of the current DWP/Local Authority MoU have legal permission to access DWPs Searchlight portal and specific UC, Pension Credit, Employment and Support Allowance (ESA) (IR) and HB only data through a monthly data share for the purpose of The Fund.
186. Authorities will need to ensure they sign future iterations of the MoU and the appropriate Annex to continue to have the legal permission to access the data sources for LWP.
187. Staff accessing Searchlight will need to be registered with the Employee Authentication System. Further information on Searchlight can be found in the Local Authority Searchlight Training Pack available in the Searchlight folder on Glasscubes (the Authority/DWP online collaboration tool). If your Authority needs to discuss access to Glasscubes, contact lawelfare.lasupport@dw.gov.uk

DWP Searchlight

188. This portal provides information on individual citizens' entitlement to (and confirms receipt of) DWP welfare benefits. Therefore, this data can be used to help Authorities identify and target those families and individuals to support. The Authority must also consider if the claimant is at statutory risk of homelessness and, therefore, owed a duty of support through the Homelessness, Rough Sleeping and Domestic Abuse Grant.
189. Searchlight can only be used to verify a specific individual's DWP benefit information. Therefore, if an Authority identified a group of potential claimants who may be eligible for The Fund from their own records, they can access Searchlight to verify each claimant's DWP benefit entitlement if relevant.

DWP monthly data share

190. The UC, Pension Credit, ESA (IR) and HB only data will be provided monthly through Transfer Your File.

191. Authorities will receive two data shares on a monthly basis as detailed in **Annex D**:

File One – contains individual data of the National Insurance number, names and addresses (where available) of UC claimants within the Authority area and:

- Income below the thresholds of £7,400 per year for FSMs and income below the free prescription threshold of £935 per month as identified in their last UC assessment period.
- Those with a Limited Capability for Work (LCW) indicator within the last assessment period.
- The number of children in the household.
- Those whose award is subject to the benefit cap.
- Those with a deduction for RSRS and who receive LHA.
- The National Insurance number, names, addresses and contact telephone numbers of those in receipt of Guarantee Credit and or Savings Credit element of Pension Credit and their appointees if appropriate.
- The National Insurance number, names, addresses and contact telephone numbers of customers who are in receipt of HB but not in receipt of Pension Credit.

Note: ESA (IR) cases will cease to be provided once all customers have moved to UC, which is expected to be complete in 2026.

File Two – contains aggregate data showing those UC claimants that are:

- At or below the FSM income threshold.
- At or below the free prescription income threshold.
- In the LCW group.

192. Authorities also have access to their own non-DWP data to help identify vulnerable households who may be eligible for support under The Fund.

Scheme evaluation

193. Authorities are encouraged to develop processes to monitor the effectiveness of their CRF activities. This could be done through evaluations or adopting a test and learn approach. Authorities can use a reasonable amount of their CRF funding to conduct local evaluations of their schemes. The results of these evaluations can provide Authorities with greater insight into the effectiveness of interventions. This evidence enables a clearer understanding of what strategies are effective within the local context and can inform future funding decisions.

194. The primary focus of an evaluation funded in this way could be to understand the effectiveness of scheme delivery, the impact the scheme has had on those in receipt of support, as well as their characteristics and experiences. A non-exhaustive list of local evaluation activities includes data collection (for example, quantitative surveying and/or qualitative interviewing with recipients, recipient representatives and/or delivery partners of The Fund), analysis and report writing. Subject to interest, DWP may be able to provide some limited analytical advice and support on evaluations.

195. All DWP-funded evaluation activity must be undertaken robustly, with regard to the Social Research Association guidance for conducting high-quality research ([What is high-quality social research.pdf \(the-sra.org.uk\)](https://www.the-sra.org.uk/What-is-high-quality-social-research.pdf)) to ensure meaningful and usable insights can be drawn from the findings, which are representative of the local area. Evaluations should be carried out with regard to the [Government Social Research ethical assurance guidance for Social and Behavioural research](#) to ensure appropriate ethical GDPR (General Data Protection Regulation) for anyone involved in the research process and be based on voluntary participation through informed consent. Receipt of support from The Fund must in no way be dependent on individuals participating in evaluation research.

196. To enable evaluation activities, Authorities should consider gaining permission from recipients of The Fund to be contacted in future for evaluation activities to enable collection of relevant contact details for follow-up research.
197. If allocation funds are used to carry out evaluation activities, aggregated and anonymised findings must be shared with DWP, and DWP/the Authority may also choose to share these with other Authorities to understand and disseminate best practice. Completed findings from any evaluation activity that uses CRF funding must be shared with DWP by the deadline of submitting the final MI return (4 May 2029). Authorities are still able to independently conduct their own self-funded evaluation activities on The Fund. In that case, they may still wish to adhere to the above guidance to ensure good practice.
198. Evaluation activity will be considered as an administration cost. It is at the discretion of Authorities whether they choose to conduct such evaluation activity.
199. Some Authorities may deem that conducting evaluation is not proportionate given the resource and cost required relative to the size of their allocation or if existing local evaluation evidence is already available.
200. Authorities should engage with the national DWP-led CRF evaluation, and any additional scheme evaluation activity conducted by DWP or on DWP's behalf, including obtaining informed consent to share details of those supported by CRF funding when necessary.

Updates to CRF Guidance

201. DWP maintains the authority to revise this guidance as required.

Contact

202. If you have any queries about the content of this guidance or use of The Fund, you can contact lawelfare.pdt@dwp.gov.uk.

Annex A: Providing support to those with NRPF

1. Authorities may rely on alternative legal powers under which to provide support using the CRF as a funding source, such as where necessary to meet eligible care needs, address child welfare concerns, improve the public health or prevent a breach of human rights. In these instances where the legal basis for support derives from alternative legal powers and not the Localism Act 2011, support may be provided to those with NRPF. The Authority must consider on a case-by-case basis the legal powers and duties they have in determining whether an individual with NRPF should be assisted through the CRF.

Potential alternative statutory powers

2. This section provides guidance for Authorities considering supporting individuals with NRPF using the alternative powers of the Care Act 2014, the Children Act 1989 and or the National Health Service Act 2006.

Care Act 2014

3. For guidance on your duties and powers under the Care Act 2014, please refer to the [Care and support statutory guidance](#).

Children Act 1989 (Children and families)

Duty to provide services for children in need, their families and other (Section 17)

4. Authorities have a general duty to safeguard and promote the welfare of children within their area who are in need and, so far as is consistent with that duty, to promote the upbringing of such children by their families by providing a range and level of services appropriate to those children's needs.
5. Consider this duty if it appears that your local safeguarding arrangements for children in need within your area might apply. A child shall be taken to be in need if:

- they are unlikely to achieve or maintain, or to have the opportunity of achieving or maintaining, a reasonable standard of health or development without the provision for them of services by an Authority
 - their health or development is likely to be significantly impaired, or further impaired, without the provision for them of such services, or
 - they are disabled.
6. Support may be provided for the family of a particular child in need or for any member of their family, if it is provided with a view to safeguarding or promoting the child's welfare.
 7. Before determining what services (if any) to provide for a particular child in need, you shall, so far as is reasonably practicable and consistent with the child's welfare, ascertain the child's wishes and feelings regarding the provision of those services, and give due consideration to such wishes and feelings.
 8. The services you may provide may include providing accommodation and giving assistance in kind or in cash.
 9. For further information on your child care responsibilities, please see [The Children Act 1989 guidance and regulations](#).
 10. Record as: Decision made under Section 17 of the Children Act 1989 to safeguard and promote the welfare of a child in need.

National Health Service Act 2006 (Public health)

Duty to improve public health (Section 2B)

11. Authorities have a duty to take such steps as they consider appropriate to improve the public health in their area. This may include providing assistance (including financial assistance) to help individuals to minimise any risks to health arising from their accommodation or environment.
12. It is for the Authority to determine whether any particular step is appropriate, and in doing so it may have regard to matters such as the priority to be given to that

service as compared with other health improvement activity, the availability of resources and the extent of existing NHS services.

13. Where a service has a number of purposes, Authorities should consider the primary purpose – if health improvement is only an incidental effect or ancillary purpose, the service should continue to be carried out under other Authority powers.
14. Record as: decision made under Section 2B of the National Health Service Act 2006 to improve public health.

Record keeping and compliance

- Record decision under the relevant statutory power, not the Localism Act 2011 (to avoid “public funds” issue).
- Use the CRF as the funding source.
- Keep an audit trail: assessment, legal basis, proportionality and human rights considerations.

Annex B: Legal considerations for Housing Payments

1. The following caselaw relates to DHPs. CRF Housing Payments, as comparable payments to DHPs, rely on the same principles established in the caselaw.

R v. LB Lambeth, ex parte Gargett

2. The Court of Appeal's decision in 'R v. LB Lambeth, ex parte Gargett' sets out that any HB already paid towards 'housing costs' must be deducted when calculating the amount of a Housing Payment to avoid duplicate provision.
3. This case relates to rent arrears and specifically whether a DHP could be used to pay a lump sum towards rent arrears (the Court of Appeal found that a DHP could be used for this purpose). However, the case also discusses the issue of duplication of DHP and HB. In relation to preventing duplication of provision, part of the decision states 'housing benefits already paid for past housing costs must also be deducted. This is implicit in the purpose for which a DHP may be made. Otherwise, the applicant would be receiving a DHP for housing costs that have already been met by past payment of housing benefits. It would not be a case for a need for 'further' financial assistance to meet 'housing costs'.
4. The case does not prevent the use of a Housing Payment for rent in advance but indicates that when making such a decision on whether a Housing Payment can be applied, you may consider whether there is likely to be a duplication of payments for the initial part of the tenancy if the Housing Payment is made and if so, is there any means to avoid this.
5. If an LA decided that there is no way to avoid a duplication of the payment and the claimant is entitled to a Housing Payment in respect of housing costs (specifically a rent in advance payment), then the LA may still award a Housing Payment.

R v. Sandwell MBC, ex parte Hardy

6. When deciding how to treat income from disability-related benefits such as Disability Living Allowance or the Personal Independence Payment, LAs must

have regard to the decision of the 'High Court in R v. Sandwell MBC, ex parte Hardy'.

7. This decision places an obligation on LAs to consider each DHP application on a case-by-case basis having regard to each component of the benefit, the purpose of those disability related benefits and whether the money from those benefits has been committed to other liabilities associated with disability.

Annex C: Cash-first mechanisms

1. Cash-first mechanisms typically work by:
 - The Authority uses a platform to create unique, single-use barcodes or pins for customers.
 - These Barcoded vouchers are issued through email, text, post or printed to hand over to an individual present in-person.
 - Customers can then use these barcodes to redeem cash.

Post Office Payout service

2. The Post Office Payout service is available at every post office and cash vouchers can be purchased directly from the Post Office or through voucher / cash transfer platforms available to Authorities. This cash-first mechanism has been proven to be highly reliable since Post Office branches hold substantial cash reserves due to their extensive banking services for most UK banks. The Post Office is required by Government to meet six 'access criteria' including that 99% of the UK population must be within 3 miles of their nearest post office. Furthermore, 99% of the total population in deprived urban areas must be within one mile.
3. Payouts can be configured for anonymous collection or require ID verification or authorised individuals can collect payments on behalf of customers. A Post Office clerk is available to assist individuals with the transaction, making the process straightforward and accessible for all users.

ATM cash vouchers

4. There are over 15,000 ATM machines across the UK which distribute cash through PIN codes that bypass the need for a physical withdrawal card. ATM machines are located on streets or convenience stores, are available any time of day or night and expiration dates enable any unspent funds to be reimbursed. However, payouts can only be dispensed in fixed (usually £10.00) increments. Accessibility is limited by the requirement for a mobile phone.

Paypoint cash out vouchers

5. Paypoint cash out vouchers can be redeemed at over 30,000 local Paypoint stores. Paypoint's network offers very high coverage in urban areas with 99.3% of the population living within 1 mile of a Paypoint location. Rural coverage is more limited. Some are open 24 hours a day. Paypoint cash vouchers can be paid out in 1p increments up to £100 and are usually redeemable within 30 days.

Annex D: Local Welfare Provision monthly data share field definitions

Local Welfare Provision monthly data share field definitions

File 1 – The list of individuals

Field Name	Description
claimant1_nino	The National Insurance number (NINO) of the lead UC claimant
claimant1_surname	The surname of the lead UC claimant in the Household
claimant1_forename1	The forename of the lead UC claimant in the Household
claimant2_nino	If applicable the NINO of the UC partner in the household. In some cases, this may be the same as the UC claimant NINO, usually where the partner NINO data is not available.
claimant2_surname	The surname of the UC partner if Claimant 2 NINO provided
claimant2_forename_1	The forename of the UC partner if Claimant 2 NINO provided
ap_start_date	The start date of the household's UC assessment period (AP)
ap_end_month	This will always be the month of the extract.
has_children_latest_ap	Set to 1 if the UC Household is recorded to have children in the AP used for the extract 1= children 0 = no children
total_children	The number of children recorded in the UC Household for the AP used in the extract, null = no children, the field

HAS_CHILDREN_LATEST_AP will also be 0 if there are no children

has_lcw_latest_ap	Set to 1 if a member of the UC Household is in the UC limited capability for work group
eligible_prescription_latest_ap	Set to 1 if the UC Household is below the Free Prescription threshold
earnings_below_fsm_threshold	Set to 1 if the UC Household is below the Free School Meal threshold
country_name	England, Scotland, Wales
local_authority_name	Your LA name
local_authority_code	the standard lookup code for your authority
tyf_la_id_code	the LA ID code as registered on Transfer Your File for your authority
postcode_outward_code	Postcode sector in the ward
ward_name	Name of the ward
ward_code	Code of the ward
cap_applied	True, False or Null
spare_room_subsidy_removal	True, False or Null
local_housing_allowance_applied	True, False or Null
BENEFIT_TYPE	Will show one of the following: UC, PC, GC, SC, SC/GC, ESA-IR, HB
PC/ESA-IR/HB _NINO	The NINO of the PC/ESA-IR/HB customer
PC/ESA-IR/HB _SURNAME	The surname of the PC/ESA-IR/HB customer

PC/ESA-IR/HB_FORENAME_1	The first name of the PC/ESA-IR/HB customer
UC/PC/ESA-IR/HB_ADDRESS_LINE_1	The UC/PC/ESA-IR/HB customer address as recorded on the PC/ESA-IR/HB claim
UC/PC/ESA-IR/HB_ADDRESS_LINE_2	The UC/PC/ESA-IR/HB customer address as recorded on the PC/ESA-IR/HB claim
UC/PC/ESA-IR/HB_ADDRESS_LINE_3	The UC/PC/ESA-IR/HB customer address as recorded on the PC/ESA-IR/HB claim
UC/PC/ESA-IR/HB_ADDRESS_LINE_4	The UC/PC/ESA-IR/HB customer address as recorded on the PC/ESA-IR/HB claim
UC/PC/ESA-IR/HB_POSTCODE	The postcode as recorded on the UC/PC/ESA-IR/HB customer claim
PC/ESA-IR/HB_TELEPHONE_NO1	The telephone number of the PC/ESA-IR/HB customer as reported on the PC/ESA-IR/HB claim
PC/ESA-IR/HB_TELEPHONE_NO2	The second telephone number (if applicable) of the PC/ESA-IR/HB customer as reported on the PC/ESA-IR/HB claim
PC_APPOINTEE_SURNAME	If appropriate the surname of the Personal/Corporate Acting Body as reported on the PC claim
PC_APPOINTEE_FORENAME_1	If appropriate the forename of the Personal/Corporate Acting Body as reported on the PC claim
PC_APPOINTEE_ADDRESS_LINE_1	If appropriate the address of the Personal/Corporate Acting Body as reported on the PC claim
PC_APPOINTEE_ADDRESS_LINE_2	If appropriate the address of the Personal/Corporate Acting Body as reported on the PC claim

PC_APPOINTEE_ADDRESS_LINE_3	If appropriate the address of the Personal/Corporate Acting Body as reported on the PC claim
PC_APPOINTEE_ADDRESS_LINE_4	If appropriate the address of the Personal/Corporate Acting Body as reported on the PC claim
PC_APPOINTEE_POSTCODE	If appropriate the address of the Personal/Corporate Acting Body as reported on the PC claim
PC_APPOINTEE_TELEPHONE_NO1	If appropriate the telephone number of the Personal/Corporate Acting Body as reported on the PC claim
PC_APPOINTEE_TELEPHONE_NO2	If appropriate the second telephone number of the Personal/Corporate Acting Body as reported on the PC claim

File 2 – The Aggregate file

This shows the following for your Authority:

Country (England, Scotland or Wales)

Local Authority (the name of your Authority)

LOCAL_AUTHORITY_CODE (the standard lookup code for your authority)

TYF_LA_ID_CODE (the Transfer Your File code for your authority)

For each postcode sector (POSTCODE_OUTWARD_CODE) in a ward
(WARD_NAME), (WARD_CODE)

Number of Households in the ward with UC Limited Capability to Work group
(HAS_LCW_LATEST_AP)

Number of UC households in the Authority without children
(HHS_NO_CHILDREN_IN_LA)

Number of UC households in the Authority with children
(HHS_WITH_CHILDREN_IN_LA)

Number of children in the Authority in UC households with children
(NO_OF_CHILDREN_IN_LA)

Number of UC households without children in the postcode sector that are below the Free School Meal income threshold and free prescription threshold
(HHS_NO_CHILDREN_PRESC_OR_FSM)

Number of UC households without children in the postcode sector that are below the Free Prescription income threshold (HHS_NO_CHILDREN_PRESC)

Number of UC households without children in the postcode sector that are below the Free School meal income threshold (HHS_NO_CHILDREN_FSM)

Number of UC households with children in the postcode sector that are below the Free School Meal income threshold and free prescription threshold
(HHS_WITH_CHILDREN_PRESC_OR_FSM)

Number of UC households with children in the postcode sector that are below the Free Prescription income threshold (HHS_WITH_CHILDREN_PRESC)

Number of UC households with children in the postcode sector that are below the Free School meal income threshold (HHS_WITH_CHILDREN_FSM)

Number of children in UC households in the postcode sector that are below the Free School Meal income threshold and free prescription threshold
(CHILDREN_PRESCRIPTIONS_OR_FSM)

Number of children in UC households in the postcode sector that are below the Free Prescription income threshold (CHILDREN_PRESCRIPTION)

Number of children in UC households in the postcode sector that are below the Free School meal income threshold (CHILDREN_FSM)

Annex E: CRF Allocations for Housing Payments

1. CRF allocations for the Housing Payment strand will be delivered through Unitary and District Councils in the FYE March 2027 and FYE March 2028 and a separate administrative budget is also allocated. County Councils are shown with zero allocation in these years. In the FYE 2029, Housing Payment allocations are made to Unitary and County Councils, so District Councils are shown with zero allocation for this year. No separate Housing administrative budget is allocated in the FYE March 2029.
2. This table shows the amounts that Authorities are expected to spend on the Housing Payment strand of the CRF. The exact proportions of how The Fund is allocated between its components are at the Authority's discretion and may vary between years (see paragraph 11 for further details).

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Adur	£87,973	£13,594.52	£0
Amber Valley	£122,855	£22,977.05	£0
Arun	£225,903	£35,899.72	£0
Ashfield	£148,984	£32,139.76	£0
Ashford	£196,507	£30,036.95	£0
Babergh	£86,572	£14,382.24	£0
Barking and Dagenham	£727,763	£102,693.44	£911,215
Barnet	£1,474,953	£151,955.01	£1,508,306
Barnsley	£389,289	£75,936.11	£401,551
Basildon	£323,563	£51,387.38	£0
Basingstoke and Deane	£231,553	£31,206.04	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Bassetlaw	£125,261	£26,153.86	£0
Bath and North East Somerset	£193,278	£27,886.69	£161,165
Bedford	£237,954	£39,649.43	£283,501
Bexley	£385,556	£52,938.09	£399,760
Birmingham	£2,689,243	£484,109.80	£2,401,114
Blaby	£63,060	£10,930.89	£0
Blackburn with Darwen	£227,242	£52,706.27	£247,838
Blackpool	£192,583	£56,354.97	£309,149
Bolsover	£92,696	£19,432.61	£0
Bolton	£459,755	£91,520.51	£470,557
Boston	£75,494	£15,691.20	£0
Bournemouth, Christchurch and Poole	£645,158	£92,606.95	£710,965
Bracknell Forest	£143,414	£18,014.37	£172,282
Bradford	£847,980	£183,291.67	£867,703
Braintree	£178,477	£27,084.86	£0
Breckland	£140,158	£27,521.20	£0
Brent	£1,620,155	£180,160.97	£1,588,136
Brentwood	£90,930	£11,187.92	£0
Brighton and Hove	£645,514	£85,557.24	£525,827
Bristol	£740,869	£134,643.14	£638,964
Broadland	£82,733	£14,826.74	£0
Bromley	£512,968	£66,386.04	£522,160

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Bromsgrove	£62,332	£11,113.53	£0
Broxbourne	£258,140	£30,548.05	£0
Broxtowe	£83,603	£15,565.03	£0
Buckinghamshire Council	£623,616	£77,433.99	£786,177
Burnley	£148,472	£33,948.32	£0
Bury	£209,441	£43,622.57	£260,660
Calderdale	£340,648	£60,752.27	£260,924
Cambridge	£138,217	£23,861.54	£0
Cambridgeshire	£0	£0.00	£662,259
Camden	£622,578	£74,072.74	£547,372
Cannock Chase	£85,409	£19,232.43	£0
Canterbury	£197,748	£31,723.29	£0
Castle Point	£148,138	£20,393.37	£0
Central Bedfordshire	£247,516	£38,723.70	£367,786
Charnwood	£135,431	£24,348.24	£0
Chelmsford	£202,891	£27,889.90	£0
Cheltenham	£106,443	£17,968.89	£0
Cherwell	£187,383	£28,043.83	£0
Cheshire East	£348,661	£59,230.33	£376,453
Cheshire West and Chester	£375,530	£67,782.34	£371,026
Chesterfield	£140,446	£26,548.72	£0
Chichester	£145,722	£21,403.18	£0
Chorley	£106,566	£19,840.74	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
City of London	£13,611	£1,801.82	£9,904
Colchester	£258,862	£39,575.01	£0
Cornwall	£755,235	£139,888.69	£672,397
Cotswold	£71,475	£10,981.10	£0
Coventry	£731,530	£111,281.32	£618,730
Crawley	£227,592	£31,335.33	£0
Croydon	£1,241,242	£149,602.20	£1,195,587
Cumberland	£340,232	£64,973.61	£377,517
Dacorum	£246,208	£30,361.12	£0
Darlington	£154,394	£29,818.77	£146,105
Dartford	£178,490	£27,129.10	£0
Derby	£332,258	£66,633.61	£409,486
Derbyshire	£0	£0.00	£808,382
Derbyshire Dales	£57,865	£9,138.64	£0
Devon	£0	£0.00	£867,385
Doncaster	£497,602	£96,592.19	£537,433
Dorset Council	£458,298	£69,963.58	£421,440
Dover	£176,439	£29,300.07	£0
Dudley	£473,000	£82,697.86	£424,520
Durham	£836,254	£153,067.07	£775,255
Ealing	£1,458,664	£165,032.04	£1,351,912
East Cambridgeshire	£67,716	£10,822.22	£0
East Devon	£149,659	£22,258.35	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
East Hampshire	£88,281	£13,813.23	£0
East Hertfordshire	£169,250	£19,445.09	£0
East Lindsey	£208,153	£42,319.01	£0
East Riding of Yorkshire	£329,687	£56,788.99	£327,833
East Staffordshire	£114,778	£22,589.94	£0
East Suffolk	£297,949	£52,812.56	£0
East Sussex	£0	£0.00	£852,286
Eastbourne	£241,581	£32,302.69	£0
Eastleigh	£123,292	£16,830.35	£0
Elmbridge	£196,640	£20,861.28	£0
Enfield	£1,670,771	£183,056.78	£1,724,739
Epping Forest	£104,045	£19,587.12	£0
Epsom and Ewell	£114,414	£12,365.04	£0
Erewash	£116,528	£21,727.57	£0
Essex	£0	£0.00	£2,285,109
Exeter	£133,300	£22,800.38	£0
Fareham	£86,557	£12,069.18	£0
Fenland	£127,604	£26,164.24	£0
Folkestone and Hythe	£205,129	£32,046.72	£0
Forest of Dean	£71,991	£14,922.88	£0
Fylde	£79,316	£13,685.49	£0
Gateshead	£353,382	£61,569.41	£303,983
Gedling	£103,352	£17,996.99	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Gloucester	£187,557	£32,398.41	£0
Gloucestershire	£0	£0.00	£668,726
Gosport	£64,080	£14,843.99	£0
Gravesham	£178,908	£27,363.24	£0
Great Yarmouth	£174,349	£33,767.12	£0
Greenwich	£665,818	£95,357.44	£760,868
Guildford	£149,866	£19,030.55	£0
Hackney	£1,192,513	£147,562.80	£976,317
Halton	£279,321	£48,197.33	£222,140
Hammersmith and Fulham	£595,540	£71,631.78	£531,144
Hampshire	£0	£0.00	£1,718,341
Harborough	£51,889	£7,885.34	£0
Haringey	£1,192,612	£139,057.57	£1,167,811
Harlow	£171,557	£25,668.20	£0
Harrow	£695,591	£77,014.13	£725,809
Hart	£89,597	£9,331.89	£0
Hartlepool	£233,796	£38,437.87	£180,929
Hastings	£220,901	£37,087.08	£0
Havant	£166,157	£29,326.07	£0
Havering	£465,294	£61,468.67	£589,066
Herefordshire, County of	£192,609	£36,221.71	£198,856
Hertfordshire	£0	£0.00	£2,148,153
Hertsmere	£219,612	£25,802.29	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
High Peak	£81,184	£14,652.79	£0
Hillingdon	£674,526	£85,297.97	£733,324
Hinckley and Bosworth	£78,739	£14,750.03	£0
Horsham	£130,731	£17,488.23	£0
Hounslow	£834,254	£102,991.47	£867,549
Huntingdonshire	£163,009	£25,220.58	£0
Hyndburn	£128,711	£27,517.61	£0
Ipswich	£199,861	£37,747.79	£0
Isle of Wight	£225,653	£37,422.80	£215,781
Isles of Scilly	£386	£0.00	£636
Islington	£629,184	£86,726.41	£628,972
Kensington and Chelsea	£568,616	£63,868.48	£407,846
Kent	£0	£0.00	£2,510,185
King's Lynn and West Norfolk	£183,294	£36,559.34	£0
Kingston upon Hull	£547,296	£111,440.92	£519,798
Kingston upon Thames	£320,701	£35,500.67	£315,147
Kirklees	£457,165	£101,742.63	£485,811
Knowsley	£390,985	£73,404.03	£319,280
Lambeth	£951,920	£125,558.62	£942,982
Lancashire	£0	£0.00	£1,441,043
Lancaster	£186,464	£36,189.77	£0
Leeds	£1,190,379	£230,304.90	£1,071,447
Leicester	£626,948	£120,723.29	£637,765

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Leicestershire	£0	£0.00	£621,896
Lewes	£167,898	£22,221.91	£0
Lewisham	£924,089	£122,687.64	£918,181
Lichfield	£73,830	£13,185.80	£0
Lincoln	£132,330	£27,880.17	£0
Lincolnshire	£0	£0.00	£883,659
Liverpool	£1,175,423	£223,695.66	£1,070,175
Luton	£481,678	£72,617.51	£624,897
Maidstone	£231,984	£34,749.33	£0
Maldon	£59,743	£9,917.91	£0
Malvern Hills	£75,651	£13,323.94	£0
Manchester	£1,396,135	£250,432.65	£1,348,674
Mansfield	£90,874	£26,413.85	£0
Medway	£484,162	£78,577.08	£575,633
Melton	£35,685	£6,401.57	£0
Merton	£430,653	£51,499.64	£490,625
Mid Devon	£77,202	£14,473.35	£0
Mid Suffolk	£70,059	£13,234.08	£0
Mid Sussex	£153,750	£17,686.63	£0
Middlesbrough	£398,209	£68,112.47	£347,026
Milton Keynes	£463,575	£66,847.95	£547,103
Mole Valley	£77,766	£10,147.31	£0
New Forest	£203,218	£28,744.08	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Newark and Sherwood	£106,928	£22,156.77	£0
Newcastle upon Tyne	£600,199	£102,697.32	£507,282
Newcastle-under-Lyme	£111,031	£22,624.38	£0
Newham	£1,373,258	£173,769.42	£1,383,541
Norfolk	£0	£0.00	£1,084,356
North Devon	£120,076	£21,730.04	£0
North East Derbyshire	£99,045	£17,883.54	£0
North East Lincolnshire	£244,219	£50,611.59	£229,465
North Hertfordshire	£143,846	£19,848.02	£0
North Kesteven	£86,931	£14,194.43	£0
North Lincolnshire	£145,993	£33,833.43	£214,626
North Norfolk	£103,037	£21,102.76	£0
North Northamptonshire	£387,317	£71,565.29	£480,576
North Somerset	£271,399	£40,988.63	£242,717
North Tyneside	£306,562	£51,738.06	£262,237
North Warwickshire	£60,256	£11,621.91	£0
North West Leicestershire	£81,022	£15,107.57	£0
North Yorkshire	£854,306	£119,099.87	£544,565
Northumberland	£395,885	£73,031.29	£374,771
Norwich	£258,729	£45,361.22	£0
Nottingham	£628,697	£122,340.81	£650,414
Nottinghamshire	£0	£0.00	£881,891
Nuneaton and Bedworth	£166,978	£31,658.50	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Oadby and Wigston	£56,271	£8,623.00	£0
Oldham	£428,970	£82,571.73	£394,072
Oxford	£253,638	£36,120.79	£0
Oxfordshire	£0	£0.00	£883,528
Pendle	£105,741	£26,329.24	£0
Peterborough	£373,781	£66,263.14	£444,081
Plymouth	£423,350	£75,951.69	£311,114
Portsmouth	£428,432	£68,347.94	£383,886
Preston	£214,140	£43,368.41	£0
Reading	£367,440	£49,787.13	£360,004
Redbridge	£898,622	£101,488.76	£945,452
Redcar and Cleveland	£270,448	£46,269.03	£249,864
Redditch	£79,296	£18,022.88	£0
Reigate and Banstead	£182,823	£23,644.70	£0
Ribble Valley	£36,448	£6,162.64	£0
Richmond upon Thames	£303,855	£33,298.60	£294,820
Rochdale	£380,421	£76,487.51	£371,011
Rochford	£87,518	£11,633.03	£0
Rossendale	£69,985	£16,243.04	£0
Rother	£143,672	£22,204.87	£0
Rotherham	£427,584	£81,699.35	£432,027
Rugby	£112,474	£17,800.00	£0
Runnymede	£117,986	£15,261.09	£0

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Rushcliffe	£84,908	£10,622.48	£0
Rushmoor	£160,572	£21,702.52	£0
Rutland	£22,594	£3,555.36	£32,505
Salford	£539,340	£99,902.45	£515,727
Sandwell	£714,430	£131,239.14	£686,557
Sefton	£495,361	£85,400.88	£424,983
Sevenoaks	£142,028	£19,562.28	£0
Sheffield	£743,428	£150,658.83	£666,108
Shropshire	£309,310	£57,295.24	£313,167
Slough	£501,546	£61,775.92	£446,273
Solihull	£239,499	£41,248.53	£234,236
Somerset	£687,570	£117,100.09	£581,798
South Cambridgeshire	£110,515	£15,633.58	£0
South Derbyshire	£85,732	£15,559.01	£0
South Gloucestershire	£252,639	£38,063.65	£255,841
South Hams	£93,848	£14,087.43	£0
South Holland	£87,577	£16,950.51	£0
South Kesteven	£155,861	£22,853.14	£0
South Norfolk	£115,933	£19,936.19	£0
South Oxfordshire	£135,465	£16,775.11	£0
South Ribble	£85,446	£16,722.13	£0
South Staffordshire	£87,179	£14,930.46	£0
South Tyneside	£308,014	£52,996.54	£242,628

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Southampton	£449,031	£77,436.98	£419,869
Southend-on-Sea	£409,532	£55,745.21	£417,112
Southwark	£817,657	£113,910.53	£810,160
Spelthorne	£202,932	£24,731.69	£0
St Albans	£143,269	£17,311.12	£0
St. Helens	£340,641	£62,431.95	£342,197
Stafford	£93,829	£17,663.67	£0
Staffordshire	£0	£0.00	£853,470
Staffordshire Moorlands	£64,731	£13,359.48	£0
Stevenage	£141,827	£21,606.07	£0
Stockport	£283,604	£57,883.37	£283,125
Stockton-on-Tees	£314,139	£54,830.76	£307,747
Stoke-on-Trent	£408,213	£87,168.41	£405,141
Stratford-on-Avon	£116,848	£17,806.99	£0
Stroud	£58,498	£11,501.69	£0
Suffolk	£0	£0.00	£836,315
Sunderland	£269,369	£73,014.83	£535,333
Surrey	£0	£0.00	£1,671,822
Surrey Heath	£80,854	£9,837.28	£0
Sutton	£346,556	£43,556.30	£332,034
Swale	£260,758	£46,039.86	£0
Swindon	£294,823	£48,727.43	£276,509
Tameside	£388,501	£74,775.39	£357,083

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Tamworth	£98,331	£17,626.80	£0
Tandridge	£113,042	£14,700.26	£0
Teignbridge	£163,919	£24,978.77	£0
Telford and Wrekin	£331,146	£54,715.68	£330,201
Tendring	£294,172	£50,600.22	£0
Test Valley	£119,892	£17,644.60	£0
Tewkesbury	£70,492	£11,826.78	£0
Thanet	£330,521	£52,348.59	£0
Three Rivers	£127,690	£14,822.36	£0
Thurrock	£373,896	£51,226.55	£443,444
Tonbridge and Malling	£158,698	£22,165.91	£0
Torbay	£314,561	£48,403.95	£244,074
Torridge	£70,333	£15,036.82	£0
Tower Hamlets	£1,161,275	£145,571.19	£1,067,254
Trafford	£288,315	£44,077.02	£264,222
Tunbridge Wells	£129,046	£17,194.77	£0
Uttlesford	£79,657	£10,625.83	£0
Vale of White Horse	£121,338	£15,245.40	£0
Wakefield	£548,018	£102,016.24	£524,684
Walsall	£540,168	£96,842.08	£508,995
Waltham Forest	£788,626	£105,213.88	£878,646
Wandsworth	£787,211	£93,447.61	£727,391
Warrington	£199,974	£39,258.77	£217,232

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Warwick	£116,985	£19,004.77	£0
Warwickshire	£0	£0.00	£630,146
Watford	£210,139	£25,610.70	£0
Waverley	£113,643	£13,512.57	£0
Wealden	£170,709	£24,435.23	£0
Welwyn Hatfield	£182,366	£23,833.92	£0
West Berkshire	£181,226	£22,541.02	£178,057
West Devon	£127,233	£16,031.85	£0
West Lancashire	£145,991	£24,432.21	£0
West Lindsey	£105,255	£20,109.55	£0
West Northamptonshire	£435,684	£79,018.88	£503,940
West Oxfordshire	£107,528	£13,455.87	£0
West Suffolk	£168,976	£30,085.55	£0
West Sussex	£0	£0.00	£1,230,103
Westminster	£867,782	£93,083.85	£625,611
Westmorland and Furness	£292,634	£49,642.31	£171,118
Wigan	£436,756	£85,436.49	£482,146
Wiltshire	£320,453	£63,970.62	£538,406
Winchester	£104,807	£14,620.68	£0
Windsor and Maidenhead	£178,617	£20,463.47	£192,710
Wirral	£551,637	£101,288.27	£496,008
Woking	£131,398	£16,141.50	£0
Wokingham	£145,121	£15,641.77	£151,946

Local authority	FYE March 2027 and FYE March 2028 Housing Payment Allocation	FYE March 2027 and FYE March 2028 Housing Admin Allocation	FYE March 2029 Housing Payment Allocation
Wolverhampton	£539,869	£94,195.83	£501,060
Worcester	£119,200	£22,643.58	£0
Worcestershire	£0	£0.00	£597,939
Worthing	£153,637	£22,859.84	£0
Wychavon	£112,099	£20,771.02	£0
Wyre	£138,017	£25,667.55	£0
Wyre Forest	£110,242	£21,709.32	£0
York	£163,991	£26,080.32	£139,435