

Crisis Resilience Fund (Crisis Payments) Policy

v1 25.02.26

Bracknell Forest Council eligibility framework and approach

Contents

1. Background
2. Crisis Support
3. Housing Support
4. Community & Resilience Support
5. Eligibility
6. The Assessment Process
7. Crisis Payment Award
8. Method of Delivery
9. Reviewing Unsuccessful Applications
10. Administration
11. Fraud
12. Equality, Fairness and the Public Sector Equality Duty
13. Review and Amendment

1. Background

Bracknell Forest Council has been allocated £900k of funding from the Department for Work and Pensions (DWP) Crisis Resilience Fund (CRF). The purpose of the fund is to support low-income & vulnerable households who encounter a financial shock including pressures arising from increased household costs, and to support activity that builds individual and community financial resilience.

This a brand-new scheme from the Government and replaces the previous Household Support Fund.

The funding is available to the council from the 1 April 2026 and must be spent by 31 March 2027. Local authorities have discretion on exactly how the funding is spent within the scope set out in the guidance. Authorities can deliver the scheme through a variety of routes including, through direct provision of food, payments to households or issuing grants to third parties. The funding can cover reasonable administration costs and should also be used to support prevention of crisis.

The Crisis and Resilience Fund (CRF) forms part of a wider landscape of local and national support aimed at helping low-income households who face financial shocks and longer-term financial insecurity. The Fund is designed both to provide a safety net for those experiencing financial shock and to invest in building individual and community financial resilience.

The CRF guidance requires local authorities to work toward three national outcomes which shape how the Council designs, delivers, and reviews its local scheme:

- Outcome 1 – Provision of effective crisis support
- Outcome 2 – Improving individual financial resilience
- Outcome 3 – Strengthening the local support landscape

The funding should be used to support vulnerable and low-income households in crisis. The fund should primarily be used for immediate food, energy, and water related costs as well as other essential costs that are deemed to be a necessary emergency expenditure. Whilst the fund seeks to offer immediate assistance it should also seek to offer longer-term sustainable impact. The framework set out in this paper will enable distribution of the grant to best support local households.

Only one application per household between 1 April 2026 – 31 March 2027 will be considered

2. Crisis Support

- Crisis Payments for residents experiencing financial shock or urgent need, delivered using a financial support approach in line with national guidance.
- Council Tax Exceptional Hardship Support for households able to demonstrate exceptional financial hardship during the financial year.
- Care Leaver Support for eligible care leavers under 25, to assist with essential living costs including utilities and travel.

3. Housing Support

Housing Payments, supporting residents experiencing shortfalls in rent costs, delivered in accordance with the Council's Housing Payment Fund Policy and replacing Discretionary Housing Payments from 1 April 2026.

4. Community & Resilience Support

- Voluntary, Community and Faith Sector (VCFS) Grants of up to £TBC per organisation, supporting provision of essential items and services that improve financial resilience.
- Holiday Activities and Food (HAF) Programme Support, enabling delivery of family and child-focused activities during school holidays

5. Eligibility

Crisis Payments

Residents may apply for crisis support where they can demonstrate financial hardship and a need for assistance with food, energy, water, or other essential needs in crisis. All applications will be subject to:

- an initial assessment of cause and urgency of need
- a financial assessment using the council's existing assessment process.
- income and assets verification.
- completion of application and submission of all required evidence before a decision can be made
- a review of any steps taken, to improve the financial position or reduce the need for crisis intervention. Where no such evidence is provided, any application will be declined although additional onward signposting and support will be made available.

Those previously supported through Household Support Fund are not automatically eligible, and those previously ineligible may now qualify depending on circumstances. Applications will be limited to available funding and may be paused when budgets are exhausted.

Enhancing the **Local Welfare Scheme** (LWS) provision, enabling applications from households in hardship who would not otherwise automatically qualify for support. This aims to reach households who were previously just about managing and may not be qualifying for wider support

To offer **sustainable debt management** advice alongside a financial offer for those that have debts of more than £1000 to assist to clear or reduce debt related to council tax or housing benefit. This will be assessed on a case-by case basis.

To be eligible, applicants must:

- Have the right to reside in the United Kingdom and.
- Have lived in Bracknell Forest for the past 6 months continuously or 3 out of the last 5 years and.
- Be 16 years of age and over and.
- Be in receipt of a qualifying state benefit ¹ and have a low income ² or.
- Be able to demonstrate, through a financial assessment, that they are unable to meet the costs of the crisis and.
- Be able to demonstrate that it has not been possible to secure the support from other means or.
- Be able to demonstrate other exceptional circumstances apply such as fleeing domestic abuse or moving from residential care.

The following groups will not be eligible for a payment under this scheme

- Applicants who have their daily living needs provided for them i.e. a person in hospital or a care home, a prisoner, a member of a religious order, a person in relevant education, **except** in cases where they are about to leave and return to the local community and can demonstrate a connection to Bracknell.
- Applicants who are not liable for rent or CTAX for a property in Bracknell, and who live with family or friends, such as adult children living in the family home.
- Applicants that have been placed into the borough by another Local Authority, and who have a duty to them
- Applicants that have sufficient capital or savings, and who have access to these funds to resolve the crisis.
- Applicants subject to immigration control or who have no recourse to public funds
- We will consider the income and expenditure of the applicant, their partner, and any dependants. If we determine that any expenditure is discretionary and not essential, the applicant will be referred for debt advice or signposted to other sources of support.
- Applicants who have received an award from the Crisis Payment/Local Welfare Scheme since April 2026

¹ Qualifying Benefits - Universal Credit, Income Support; Income based Jobseekers Allowance; Income based Employment and Support Allowance; Pension Credit; Housing Benefit and Council Tax Support

² Low income will be defined by reference to the Benefit Cap figures for an individual or family for Outer London at the point of application, Benefit Cap figure of £423.46 per week for a family or £283.71 per week for a single adult

- Where advice given in relation to previous applications for discretionary funding, including Housing or Council tax support payments, regarding reducing expenditure cannot be demonstrated as having been followed

In certain circumstances, support with immediate needs may be better met from another source and in such cases, we will signpost applicants to the source of assistance best suited to their needs. Such circumstances may be.

- Where the need relates to a household item or repair that would be the responsibility of the landlord or owner of the property. The applicant will be supported to approach the responsible party for assistance
- Where the applicant has refused to seek support from the responsible party to meet the need or has otherwise failed to seek to resolve the situation directly

Applications should be made using our online form but there is telephone support available for those who require assistance to complete the form, and consent must be given by the applicant to share information or obtain information with other agencies. If assistance is required to make an application, please contact the Financial Inclusion team on 01344 352010 or email fit@bracknell-forest.gov.uk

All applications will require an assessment of the financial position of the applicant based on known income and expenditure and applicants may be asked for information to support the application such as evidence of capital, child maintenance, essential bills, evidence of spending or wages.

Applications may be unsuccessful where there is evidence that the request for financial assistance is a consequence of poor financial management that could have been avoided or unnecessary expenditure or where it is considered that the support does not relate to the crisis or where advice and support intended to provide a sustainable option for support, has not been adhered to.

There is no provision to backdate any application or grant. This is a limited fund and therefore applications received are not guaranteed an award. Applicants are encouraged to provide as much information as possible with any application.

6. The Assessment process

Bracknell recognises that the reason for the application may be a crisis and therefore we will seek to provide an outcome within 5 working days from receipt of the **final** required evidence.

Every application and its supporting evidence will be considered by a member of the Financial Inclusion Service. If an officer requires further information, they will seek to make contact using either telephone or email and these details must be given in the application.

The officer will consider the application, ensuring income, outgoings and all assets are fully reviewed.

Applicants may receive signposting to additional support where appropriate in addition to, or in place of, a crisis payment.

In considering any application, the officer will seek to ensure that any award meets one of the following criteria

- Is the applicant or someone within the applicant's household likely to face a serious risk to their health and safety if the assistance requested in the application is not provided? The risk faced by the household must be credible and lead to a significant deterioration in the wellbeing of the applicant or household.
- Is the assistance requested within the application the most appropriate way of alleviating the risk to the individual's health and safety? Any award should be the most suitable solution to the crisis.
- Is there an external provider or alternative method of support available to the applicant which would better meet the need for support? If there is an appropriate alternative source of support, then the officer will decline the award and signpost the applicant to that source of support.
- Has the applicant taken any steps that the officer considers perverse, disingenuous, or intended to bring on the need for support or is the application and circumstances considered to have been designed to otherwise take advantage of the scheme?
- An application is not a guarantee of entitlement or an award. Each case will be assessed against the eligibility framework, available budget, and evidence provided.

7. Crisis Payment award

Each application will be considered on the individual circumstances and with consideration to wider policy intention.

Crisis Payments is a limited fund and should not be relied upon as a means of maintaining day to day living expenses.

The intention of applying conditions to any award of Crisis Payments is to assist the customer to identify ways in which they may improve their circumstances, whilst seeking to support them through the limited funding available.

It is not intended to be a punitive measure and in certain exceptional cases, no conditions would be applied to an award. However, where a condition is considered a reasonable outcome for a customer, considering all the support that is available, or has been offered, it will be applied to each case.

When calculating an award, the officer will consider the household's circumstances and the crisis described to determine an appropriate amount based on the evidence provided. The figures below are indicative only and do not represent guaranteed award amounts; each decision is made on a case-by-case basis.

- Single customer: approximately £250
- Couple: approximately £400
- Family with dependent children under 18: approximately £500

Criteria for decision on household composition

Single Customer

A claim received from an individual who lives alone or as a single customer.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

Couple

A claim received from one member of a couple would be considered an application for the couple. It is not intended for a couple to claim as 2 individuals, and only 1 payment of £400 will be made to the couple. In cases where 1 member of the couple applies and a second application is received from the other member; this will be declined.

In the case where an individual may seek to claim a grant as part of a different household composition, following a relationship change, this will be declined.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

Family with dependent children under 18

A family with dependent children under 18, is defined as a household, whether a couple or single parent with children living with the household, and where Child Benefit is in payment to a member of the household for a child, or children under 18.

The award will not apply to applicants who share custody, but do not receive the child benefit, in line with benefit regulations. It will not apply to children placed with households on a fostering placement, as funding is provided for that household through other funds. It will also not apply to pregnancies or children born, prior to an award of Child Benefit. It will not apply to children over the age of 18 even where Child Benefit remains in payment.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

8. Method of Delivery

Payments will either be paid into individuals' bank accounts, or payment direct to Utility Provider, Landlord, or Council Tax Account. (this is not an exhaustive list)

If the bank account is overdrawn, we will encourage the resident to notify their bank and use the First Right of Appropriation rules. **Under no circumstances, will cash be issued to individuals.**

Evidence that the account belongs to the applicant will be required and no award will be made without this. If a payment cannot be made into the bank account, a credit will be raised to the Council Tax account of the applicant.

9. Reviewing unsuccessful applications:

Crisis Payments are not subject to the same right of review as Housing Benefit or Universal Credit and so is not included in any reconsiderations or appeals made against those entitlements.

However, it is important that applicants have a clear understanding of how to dispute a decision they believe is incorrect.

To request a review where an applicant is dissatisfied with a decision, they must write to the Financial Inclusion Service within 14 days of the date of the notification of decision stating that they wish to request a review. This request can be made in writing via post or email to lwp@bracknell-forest.gov.uk

The written request for a review must state the reasons the applicant disagrees with the decision and if necessary, provide any information or evidence to support their case.

The review will be considered by another officer not involved in the first decision. Where no further evidence or information is provided, the review is unlikely to be successful although each case will be considered individually.

The decision will be notified to the applicant and will explain the reasons for either revising the decision and any subsequent conditions relating to the award, or that the decision has remained unchanged and the reasons for this.

There will be no further right to request a review but in cases of alleged maladministration, the applicant may wish to follow the Council's Corporate Complaints process

No review will be considered where the decision is in respect of a second or subsequent application and a payment had already been made since 1 April 2026.

10. Administration

A proportion of funding will be allocated to reasonable administrative costs (capped at 10% of total allocation), including software, staffing, and activity required to deliver the scheme effectively and build local financial resilience.

All allocations remain subject to available budgets and may be paused where funds are exhausted.

11. Fraud

Bracknell Forest Council is committed to fighting against fraud in all its forms.

If an applicant attempts to claim an award from the Bracknell Forest Local Welfare Scheme by making a false declaration or providing false evidence or statements, they may have committed an offence under Section 2 of the Fraud Act 2006.

Where it is suspected that such a fraud may have occurred, the matter will be investigated, and this may lead to the instigation of criminal proceedings and if the issues come to light after a payment has been made, an invoice for recovery of any award may be issued.

Failure to co-operate with such an investigation, such as providing documentation considered reasonable to establish an applicant's circumstances, or failure to attend an interview without reasonable explanation may also lead to the refusal or recovery of any award made under this scheme.

12. Equality, Fairness and the Public Sector Equality Duty

The Council is committed to delivering the Crisis and Resilience Fund in a fair and accessible manner that complies with the Public Sector Equality Duty under the Equality Act 2010.

In line with CRF principles, the Council will ensure services are:

- person-centred.
- needs-based.
- holistic.
- accessible through a no-wrong-door approach.
- trauma-informed.

The Council recognises that certain groups may be more likely to experience financial shocks or crisis. The Council will take steps to ensure these groups can access the Fund without disadvantage and use proactive measures available to it, to directly reach out to groups it can identify may need support.

To support equality of access, the Council will:

- provide reasonable adjustments.
- support digitally excluded residents.
- offer assisted application routes.
- monitor applications and outcomes to identify and address potential barriers.

All decisions will be fair, transparent and recorded with clear reasoning, ensuring defensibility to oversight bodies, including the Local Government and Social Care Ombudsman.

13. Review and Amendments

In the event that any amendments to this policy are required — including changes arising from updated government guidance, variations in allocated funding, operational delivery requirements, or adjustments necessary to ensure the effective and lawful administration of the Crisis and Resilience Fund — authority is delegated to the Council's Section 151 Officer to approve such changes.