POLICY

CRISIS AND RESILIENCE FUND (CRISIS PAYMENTS)

Shropshire Council's delivery policy for
Crisis and Resilience Fund (Crisis Payments)

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Policy

1. Introduction

The Crisis and Resilience Fund (CRF) is funded by the UK Government. It is grant funding money that is made available to Local Authorities by the Department for Work & Pensions.

The objective of The Fund is to provide short-term support to low-income households by:

- Supporting 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
- preventing 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.

The fund also aims to support activity that builds individual and community financial resilience. The purpose of this policy is to outline the support available, and approach taken through the Crisis Payments strand of this fund.

For more information on the Crisis and Resilience Fund, please refer to the UK Govt Crisis and Resilience Fund Guidance

Shropshire Council has been allocated £3.67m per year, for a period of 3 years between 1st April 2026, and the 31st March 2029. Additionally, in financial year 2026/27, £758,558 of "top-up" funding was awarded to support with households reliant on heating oil and LPG for delivery under the Crisis Payments strand.

As required as part of this fund, a dedicated Crisis Payment function is required, and so part of this funding has been allocated for the administration of Crisis Payments.

Help towards housing costs is largely covered by support from Crisis and Resilience Fund Housing Payments administered by the Council's Benefits Service. That scheme replaces the preceding Discretionary Housing Payments (DHP's), and the payments are covered by a different Council policy document.

2. What is this policy for?

This policy explains how Shropshire Council will deliver Crisis Payments. This part of the CRF will be run as an application-based award scheme based on need, where residents will come forward to request support through making an application, or will be signposted by other Council services or specialist professional agencies.

As part of applying, we look at the reasons for needing help and through this review, or through ongoing conversations we may identify underlying issues requiring support. We may therefore provide a warm handover or signpost applicants to Resilience Services to obtain wider support for those issues as required, and we have consent to do so. These include, but are not limited to:

- Budgeting and financial advice
- Community Mental Health support
- Community Substance Misuse support
- Citizens Advice Shropshire
- Support with gambling
- A variety of other supportive services
- Support from AgeUK

As the wider fund develops, and stronger partnerships are made between the Council and external partners, this list will expand to provide a greater and more comprehensive range of available support.

3. Who might qualify for help?

When considering a crisis payment application, we'll define low income as:

“a household whose income doesn't cover their essential expenditure costs.”

Where a household contains other adults, we'll expect them to contribute towards household costs.

We'll take a person-centred approach to establishing eligibility. Examples of a crisis where we might be able to help will be linked to some sort of financial shock.

For example (this list isn't exhaustive):

- A reduction in regular income (redundancy, significant change in working pattern)
- An unexpected sudden reduction in benefits or other income
- A car breaking down or a bus route being cut (or some other transport change)
- An essential item or household appliance breaking down (boiler, medical equipment or white goods)
- A disaster, such as fire, flood, gas explosion, chemical leak, landslip etc

- An accident, health emergency, mental health crisis leading to additional unplanned expenditure
- Domestic abuse resulting in additional expenditure

Please note that we may ask to see proof of the above.

In addition to the above, to be **eligible** for a CRF Crisis Payment, the person must:

- Be aged 16 or over
- Normally be a resident of Shropshire
- Not be a person subject to immigration control unless there is a genuine care need that does not arise solely from destitution, for example if:
    - An adult has care and support needs
    - There is a child welfare concern
    - The Council believes that it is appropriate for improving the public health of the applicant

People who are **ineligible** for support are as follows:

- People subject to immigration control or who have no recourse to public funds and who do not meet the conditions above
- People who live outside Shropshire, unless they have been placed out of County by our Social Work or Homeless Teams
- Prisoners and people lawfully detained, including those released on temporary licence (but not those released on parole or on bail pending a court hearing)

Members of a religious order who are fully maintained by the order Where repeated applications are made, we reserve the right to refuse payments until evidence of engagement with resilience or appropriate support is provided.

It should be noted that the scheme is **not** intended to supplement or replace income on a long-term or ongoing basis.

There is no requirement that anyone applying must be in receipt of specific benefits but there is an expectation that the fund should be used to support households in the most need.

The Fund is intended to cover a wide range of low-income households in need which includes, but is not limited to, families with children of all ages, pensioners, unpaid carers, care leavers and people with disabilities.

Applications will be accepted from those deemed eligible as listed above.

4. What can an award help with?

There is no prescriptive list specifying eligible expenditure for Crisis Payments, the fund is designed to help at-risk individuals on a case-by-case basis. We will use our discretion to determine appropriate support by taking a person-centred, needs-based approach. A Crisis Payment may be considered for any of the following, based on your circumstances:

- Food
- Water including for drinking, washing, cooking, as well as for sanitary purposes and sewerage
- Housing costs - where these are not already met through Universal Credit, Housing Benefit, a CRF Housing Payment (see separate policy) or if applicable, through support from the Homeless Prevention Fund.
- 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. This includes help for those who are facing immediate financial hardship because of significant increases in energy costs, such as a large increase in heating oil prices
- 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

If it is deemed that another statutory body is responsible for items or services, Crisis Payments cannot be made for these.

Dependent on circumstances, and where appropriate, we may work with a third-party to provide this support, whether cash-first, vouchers, or in-kind.

5. The Application Process: All Applications

Applications to the CRF will normally be limited to 3 in any 12 months' period however we may allow exceptions at our discretion. This limit does not assume an automatic entitlement to three awards in any 12 months period. In the event of repeat applications, we will look at any earlier award, what was provided and why. We will also consider any referrals to resilience services, recommendations or requirements that were advised when the earlier award was made. Applications may be refused where these recommendations or requirements have not been followed, or where an applicant has refused to accept, or has not engaged with resilience support.

Making an application for a CRF Crisis Payment

Until our online application form is available, applications to the CRF can be made over the phone by calling 0345 678 9078.

The appropriate privacy statement and declaration that explain how we may use your information and our expectations of the information you are asked to give will be played during a call for the applicant to hear and agree to. The privacy statement and declaration also cover permission to use other sources of information we have available to help decide on the application. After this, an adviser will complete the application itself during the call and explain what happens next, what else may be needed and the time limits that apply.

The Welfare Support Team's privacy notice can be found on our website: https://next.shropshire.gov.uk/privacy/service-area-specific-privacy-notices/

Once available, our online application will be available on this web page, and will be the new way to apply for a CRF Crisis Payment: https://next.shropshire.gov.uk/cost-of-living-help/crisis-and-resilience-fund/crisis-payments/

We will operate a 'no-wrong-door' approach. This means that we aim to ensure that applicants can access advice and support through trusted partners, and receive the right help regardless of where they first make contact. We will also accept referrals from external partners and wider council departments as appropriate.We will accept applications from representatives or professional agencies acting on the applicant's behalf (subject to appropriate checks).

If an applicant needs help to complete their application online, staff at one of our Shropshire Local locations will be able to help:

Shropshire Local - Shrewsbury | Shropshire Council
Shropshire Local - Ludlow | Shropshire Council
Shropshire Local Mobile | Shropshire Council

Once our online form is available, if a resident has no one to help them and they are unable to get to a Shropshire Local location, they should contact us on 0345 678 9078 (selecting option 1) to discuss alternative options to make their application.

Applications will be administered in date order of when they were received. However, we will seek to identify and prioritise those in most urgent need where appropriate. Any applications received outside office hours that we consider to be urgent will be looked at on our next working day. All applications will be considered on an individual basis with due account given to the vulnerability and personal circumstances of each customer. An individual's personal circumstances, the

amount requested and the importance of the need will form the basis for the prioritisation of awards.

Some applications may be considered by other organisations on behalf of the Council.

Supporting Evidence Requirements:

We will need further information to support an application. We will require proof of identification for all applications.

If we are made aware that the information we require has already been provided to other Council services or professional organisations, we will obtain consent from the customer for this to be shared, to avoid duplication.

We may ask for a budget sheet to establish whether the applicant needs help. We can provide a budget sheet on request, alternatively, applicants may prefer to use the budget planner from Money Helper.

We'll also consider what money the applicant has available to them. For this purpose, we will need applicants to provide their most recent bank statement for each account they and their partner (if you have one) have, whether the account is in credit or debit. This also includes savings accounts. If the applicant has other accounts, such as ISAs, we may need to see proof of those too.

Please note that in some circumstances we may ask for bank proof for other members of the household where we would expect them to contribute towards the cost of the item(s) being requested.

We will normally have a conversation with the applicant to fully understand their needs. During this discussion, we may ask for other evidence, depending on the applicant's circumstances and the item(s) they are requesting. We will also identify any benefits they may be entitled to and will help them to identify areas where they may be able to make changes to help them meet their financial obligations, either themselves, or with support.

Once we've received the evidence we asked the applicant to provide when they made their application, a specialist adviser will contact them to gather more information. They may ask for further information or evidence, depending on the circumstances. If the applicant has applied to us before, we will require a budget sheet showing all income and outgoings.

We will check with you how and when you can send the information to us, and will agree on that date with you.

An application is not classed as complete unless we have all the information we need to make our decision. We therefore encourage applicants to provide any evidence we have requested by the agreed date. If evidence has not been provided by this date, the application will lapse and a new application may need to be made.

If you have a support worker, it can be helpful if they can provide us with a statement to support the application or if we can have the applicant's permission to discuss their application with the support worker. This additional information can help us to understand the applicant's situation more fully and therefore make a more informed and person-centred decision.

Treatment of income and expenditure:

Whilst there is no requirement for an income and expenditure test to be carried out, the purpose of this Fund is to support low-income households who are most in need, and we expect to target this Fund at those individuals and families least able to meet the cost of their essential outgoings.

Low-income can be defined as:

- Any adult in the household is currently entitled to a means tested benefit, including Universal Credit, Pension Credit (Guarantee Credit), Housing Benefit, or Council Tax Reduction (local scheme).
- Someone who is unable to meet their essential living costs after a reasonable and proportionate assessment of their household income, their accessible capital, and their essential expenditure (or outgoings).

If an applicant has received a benefit sanction, we will consider their individual circumstances, including the reason for the sanction. We will take a person-centred approach to establish the need, and the risk to the customer if an award is not made. We will require the applicant to take all appropriate steps to re-engage with the Department for Work and Pensions in order to re-instate their benefits, some partner organisations may be able to assist with this. If the customer approaches us again, we may not make an award where the customer is unable to demonstrate that they have taken the appropriate steps.

Where repeat, or repeated applications are made, we will require a completed budget form giving details of income against expenditure so that we may consider what actions need to be taken or what other sources of help are available.

Decision making:

Decisions on awards will be based on the principles of good decision-making, in that they are based on the facts and evidence available to an individual application, will be reasonable in the circumstances and made with unbiased discretion.

We will apply a person-centred, needs-based, holistic and trauma-informed approach to the customer's circumstances to identify need. This might include household finances, including the money available to the household, any steps or actions that the applicant is taking to address issues themselves, when the next income becomes available to the household or any other support received. (This is not an exhaustive list).

Where the applicant is found to have underlying issues that need to be addressed, the amount of time reasonably needed to do so will be considered. All supporting information, including that from third parties, will be used in arriving at the decision.

Each application is considered on its own merit, and because of the wide variety of individual circumstances that may result, a decision made on one application does not constitute a precedent for others.

Where we are unable to make an award, we will explain the reasons for this in writing so that the applicant understands why. We will also provide suggestions for alternative support where these exist and will either provide applicants with a warm handover or signpost applicants to wrap-around support through Resilience Services.

Where we make an award, we will confirm the items we have awarded and any actions necessary by the applicant. These actions may be reviewed as part of any repeat application made.

Decisions will be confirmed over the telephone (where possible) and followed up in writing.

We are unable to guarantee any timescales on awards, although we will endeavour to make awards within 48 hours of receiving all the information required to support the application.

6. How we make our awards

If we decide to make an award, it will depend on the type of award the applicant needs, and how urgently they need the help. We'll discuss this with the applicant when administering their application. We'll notify the applicant of our decision, and if we're unable to make an award, we'll explain why. The method we use to provide an award will be based upon the individual circumstances of each customer and will be flexible in how, when and where awards will be given to reflect the individual requirements of each application.

Appropriate methods of award may include:

- Cash or cash vouchers
- Other vouchers for essential items and goods
- Payment direct to third party
- Electricity or gas vouchers
- In-kind provision of goods

A referral may be made to a local food bank as an alternative to a refusal for a Crisis Payment for food.

7. Disputed decisions

Local welfare provision schemes, including crisis payments, are discretionary, and as such there's no right of appeal to a Social Security tribunal.
Applicants can ask us to conduct an internal review (look at our decision again) if they have reason to disagree with the decision we have made, if they think we haven't taken something into account or if they have new information that they think would be helpful to us. If an applicant wants to ask for a review, they must request this in writing, within one month of the date of the decision letter we send to them. The quickest way to do this, is to email localsupport@shropshire.gov.uk

If unable to do this, the request can be posted to us:
Welfare Support Team
Shropshire Council
PO Box 4826
SHREWSBURY
SY1 9LJ.

Decisions will be reviewed within the Welfare Support Team, by a different officer to the original decision maker, unless new information is provided that was not previously considered when the decision was made.

If the applicant is still not satisfied with the outcome of the review, they may request a further review within one month of the date of the review outcome. The process will seek to ensure that stage 2 reviews are considered by a senior officer, considering all the information and evidence included in the review and the reasonableness of the decision made. The decision will be notified in writing.

If we're unable to change our decision, applicants can choose the route of Judicial Review.

8. Combatting fraud

The privacy statement and declaration that forms part of every application allows for cross-checking of a number of information sources, specifically to combat potential fraud.

Knowingly failing to disclose a material fact or making a false statement in an application will be treated as fraudulent and where this is detected, the individual will be refused any further assistance. The council may notify the police and the Department for Work and Pensions and reserves the right to take legal action to 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)
- False evidence provided to support an application (whether from an alternative individual, or fabricated (either by hand or using AI tools)
- An error made when the application was determined

9. Publicity

Shropshire Council will inform its internal teams and forums, and external partner and stakeholder organisations of the availability of this fund as these are the places and organisations most likely to receive contact from, and identify, people in need. In addition, the Council will publicise the application-based scheme wider through:

- The Council's website
- The Shropshire Local service and the Customer Service Centre
- Crisis and Resilience Fund partners and VCSE organisations
- Wider public communication channels may include press releases, local radio and targeted leafletting, and will state that Crisis Payments are funded by the UK Government.

10. Management reporting

Reporting regarding applications and awards will be conducted in line with Government reporting requirements, through submission of twice-yearly MI returns. This will include information reported to us by any organisations administering awards on behalf of the Council.

Additionally, we may reserve the right to use any information provided for (anonymised) case studies, to inform future decision making as part of the development and improvement of this fund in future years.

11. Policy review

The policy will remain a working document and changes will be made as appropriate to ensure the service continues to meet the stated outcomes, objectives, needs of the local community and the council.

The policy is iterative and will be reviewed yearly for the duration of the Crisis and Resilience Fund, so changes may be made to this policy for applications administered in 2027/28 and 2028/29.

Continuation of this policy beyond March 2029 is entirely dependent upon the availability of future government funding.