Crisis and Resilience Fund Policy

Issue details	
Title:	Crisis and Resilience Fund
Version number:	1
Policy owner:	Corporate Lead - Financial Resilience and Community Support
Policy sponsor:	Assistant Director of Revenues, Benefits and Customer Services.
Authorisation by:	Cabinet
Authorisation date:	6 May 2026
Future review date:	This policy will be reviewed at the end of the 2026/27 financial year to take account of funding arrangements and requirements by Devon County Council for the 2027/28 financial year.
Delegated authority to make changes to the policy:	Assistant Director Of Revenues, Benefits and Customer Services.

1. Purpose of policy

1.1 This policy has been introduced following the Crisis and Resilience Funding (CaRF) being made available. The Funding received is from the Department for Work & Pensions (DWP) to Devon County Council (DCC) who have allocated us a proportion of the fund to help low-income households in our district. The CaRF is being delivered under a Team Devon joint Devon District Council Approach.

1.2 Guidance issued by the DWP on 13 January 2026 (updated on 7 April 2026) has confirmed that the funding is to be used 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.

1.3 The agreement with DCC has confirmed that funding awarded is for the period 1 April 2026 to 31 March 2027. This policy has been designed to be in place for the three years of CaRF funding that the government have committed to. However, the policy will be reviewed for each subsequent financial year and no later than the 31 March, to reflect DCC's funding allocation and any changes to the Devon District Council Approach, to ensure these are taken account of in this policy.

1.4 The Crisis and Resilience Fund (CaRF) Scheme: The Devon District Council Approach document shown in appendix 1 will be reflected in this policy.

1.5 The Crisis and Resilience Fund will be administered in line with DWP guidance, and the Council's corporate aims and objectives including the anti-poverty strategy. The policy will seek to (but not limited to)

- Alleviate poverty
- Help residents reach and maintain financial resilience
- Safeguard residents in their own homes
- Sustain tenancies and help prevent homelessness
- Help customers through personal crisis and difficult events over which they have no control
- Keep families together
- Support vulnerable and elderly residents in the local community
- Help those trying to help themselves
- Encourage residents to obtain and sustain employment
- Support vulnerable young people, such as those leaving care, in the transition to adult life
- Help customers move to affordable accommodations which they can maintain going forward without the need for ongoing Housing Payment awards
- Help support residents with wrap around support, advice and guidance to address the underlying issues/causes contributing to the root cause of poverty.
- Support the work of foster carers
- Support disabled people to remain in adapted properties.

1.6 In administering The Crisis and Resilience Fund we will implement a test and learn approach to ensure we can continue to adapt to and meet emerging needs.

2. What is the Council's policy

2.1 Our policy will have three parts

Part One – Crisis Support

- Provision of an effective, individual needs based, crisis and resilience support for low-income households, helping them to withstand and recover from financial shocks – such as a sudden income loss or unexpected expenses.

Part Two – Housing Payments

- Provision of funding to provide financial support to low-income households helping with rent or housing costs. This element replaces the Discretionary Housing Payment policy. The administration of the Housing Payments elements is shown in appendix 2.

Part Three – Resilience Services

- Investment in 'Resilience Services' which contributes towards improving the financial resilience of individuals and local communities. Resilience services will include partnership working with other organisations in the public and private sector as well as the Voluntary and Community Sector.

2.2 **Types of assistance that can be provided**

This scheme is designed to help ease financial pressure on households with low incomes and to support those most in need. The scheme offers a one-off financial support payment to assist with meeting basic living needs including:

- **Food** – this could be through a variety of methods including bank transfer, vouchers, cash or a food parcel (dependant on local arrangements and need)
- **Energy and water bills**- support with energy bills for any form of fuel that is used for the purpose of domestic heating, cooking or lighting, including oil or portable gas cylinders. It can also be used to support with water bills including for drinking, washing, cooking, and sanitary purposes and sewerage.
- **Essentials linked to energy and water** - including sanitary products, warm clothing, soap, blankets, boiler service/repair, purchase or repair of

equipment including fridges, freezers, ovens, thermostatically controlled radiators, insulation and other small measures to help reduce energy consumption.
- **Wider essentials** – support with essential household items which may include, but are not limited to, support with other essential monthly expenditure which cannot be deferred including broadband or phone bills, clothing (including uniform, warm winter clothing and shoes), and essential transport-related costs such as repairing a car, buying a bicycle or paying for a monthly bus pass.
- **Essential furniture and appliances** – such as beds and bedding, washing machines window coverings and carpets, fridges and freezers
- **Housing costs** - in exceptional cases of genuine emergency where existing housing support schemes do not meet this exceptional need

2.3 Our Crisis Support scheme will be administered as following

- Targeted offers of funding for those we have identified as potentially eligible for financial support.
- An open application-based service for residents and their referrers to apply directly to the fund using an online application.

2.4 Housing Payments will be administered using the Housing Payment on-line application form, or through identification of need from a Financial Resilience form where a Request Financial Support and Income and Expenditure form has been completed.

2.5 Resilience Services will be administered in the following ways

- In-house services, such as those provided by EDDC's Financial and Resilience Team, ensuring an individual needs-based approach for wrap-around support is in place for residents applying to the Crisis and Housing Payment fund, including the funding of two further Financial Resilience officers, etc.
- Working with and providing funding for the Voluntary, Community and Social Enterprise sector for local groups delivering local services that meets the aims of this policy, where they can demonstrate deliverable long-term outcomes in providing community financial resilience that supports the DWP guidance and DCC approach.
- EDDC will continue to work closely with our current and new partner organisations, local communities and the voluntary sector including Devon Communities Together to identify and support the implementation of resilience services within the EDDC district.

3. Eligibility

3.1 **Part One – Crisis Payment**

Our eligibility criteria balances supporting as many residents as we can with targeting our limited funds to support those who need our help the most.

Applicants must:

1. be 16 years or over; and
2. Live within boundaries of East Devon District Council (as their main residence); and
3. Express and/or evidence that they are on a low income and facing an unexpected financial shock and need financial crisis support and/or that financial resilience (wraparound) support would be beneficial
4. Be identified from existing data sets and/or via an application process, as meeting the eligibility criteria

To make low-income households aware of the support that is available under this fund we will utilise Council held data, and any other data sources we may have access to such as the Local Welfare Provision monthly data share to make direct contact.

The scheme will not award:

- Mortgage support - homeowners could still qualify for the other elements of the Fund (such as food, energy, water, essentials linked to energy and water and wider essentials). Where a homeowner is having difficulty with their mortgage payments, they should contact their lender as soon as possible to discuss their circumstances as lenders will have a set procedure to assist.
- Payments for debt and money advice services

3.2 **Part Two – Housing Payments**

The scheme will award payments 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
    - Local Housing Allowance

The scheme will not award payments for

- Ineligible service charges. Service charges which are not eligible for HB or UC cannot be covered by a Housing Payment
- Increases in rent due to outstanding rent arrears
- Sanctions and reductions in benefit from Job Centre Plus
- Shortfall caused by Housing Benefit (HB) or Universal Credit (UC) overpayment recovery

- Benefit suspensions where there is a doubt about entitlement or because a resident has failed to supply information needed for their claim for HB or UC Housing Costs to be decided.

The Scheme will only consider payments where applicants:

- Are in receipt of Housing Benefit (HB) or the Housing Costs Element of Universal Credit (UC) and
- There is a shortfall between their eligible housing costs and the amount of Housing Benefit or Universal Credit Housing Costs.

3.4 **Part Three – Resilience Services**

Resilience Services must be provided within East Devon and be supporting East Devon residents only.

All services must meet the aims and objectives set out in this policy and be able to demonstrate the long-term resilience outcomes. Funding will not be provided for crisis support only. For example, a project that wants to provide meals/vouchers during school holidays will not be funded unless the project is providing wider support that is addressing underlying causes to remove dependency on emergency or on-going support of this nature.

We will be keen to work with and support new initiatives where there is an identified need that isn’t already being met within a local community and is meeting the objectives and requirements of this policy.

Funding will primarily be given to voluntary and public sector organisations, and we would normally expect these to be supported by town and parish councils.

This element of funding will need to be wholly used for delivering local resilience services. The amount of funding for each project may be restricted depending on demand.

4. How will payments be made

4.1 For Crisis support, payment will normally be made directly into bank accounts via BACs, Post Office Pay Out vouchers, shopping vouchers or by invoices for payment being sent directly to East Devon District Council. (e.g. supermarket e-vouchers will be supplied to the applicant via e-mail, or payment for a taxi to a medical appointment will be invoiced to the Council). Decisions on how payments will be made will be on an individual needs and will be discussed with the applicant as part of the application process.

4.2 BACS payments will not be paid to a third-party bank account, unless in the case of a Housing Payment being made directly to the landlord.

4.3 To ensure that cash payments will be used for the purpose they were intended an officer will consider the vulnerability of the resident, the amount of payment, the reason for the payment and if any other suitable payment method should be used.

4.4 Payment for white goods and carpets will be made direct to the supplier due to the partnership in place with Exeter Community Energy Advice to address wider energy needs.

4.5 Payment for household oil will mainly be made directly to the supplier to enable us to use economies of scale to obtain best value for money and to support long term outcomes such as being able to access payment instalment plans.

4.6 All awards from the fund will be made as quickly as possible to meet the agreed needs of the household. We also reserve the right to provide 'in-kind' support where this is appropriate.

4.7 Payments made to local organisations or the voluntary sector under Resilience Services will be paid by BACS directly to the organisation's bank account. Depending on the value and length of projects payments may be staged, subject to a contract and service level agreement.

5. Application process

Crisis and Housing Payments

5.1 Crisis and Housing applications may be made online or by telephone. There is telephone support available for those who require assistance to complete the form. Applications can be made by the applicant or their appointee, carer, advocate or a third party acting on their behalf. We also allow direct referrals from trusted partners through our online application system.

5.2 To assess the household needs and priorities, the Council will also require information. This may include details of who is living within the household, income and details of any savings and the circumstances along with the reasons that led to an application being made. We will also need some practical information, such as a National Insurance number and contact details along with any supporting evidence and information as deemed necessary by the officer deciding the application.

5.3 Information and evidence required to support a claim will be dependent on the type and reason for the application, but this may include the last two or three months bank statements, proof of income such as payslips or evidence of other income and any resources. Any information and/or evidence the Officer deciding an application is reasonably requesting will be required before a decision is made.

5.4 As part of deciding applications officers will consider other resources available to the resident and their household such as money in savings and/or other assets. The use of any other resources will also consider when resources are earmarked for another purpose, or residents are unable to release money on their assets immediately but can demonstrate they are looking to do so.

5.5 A full income and expenditure form will be required and subject to review for those applications requesting a payment towards Housing Costs, and when identified by an officer as being required to decide a crisis payment application.

5.6 Due to the use of cash payments residents will need to supply any evidence that the officer deems reasonable to verify the application and bank accounts. This may include recent bank statements.

5.7 The policy will provide residents with a person-centred and needs based approach. Officers will discuss wrap around support with individual applicants as part of their application request. When appropriate Financial Resilience Officers will work with the resident to help support the applicant to resolve the underlying need.

Resilience Services

5.8 Applications for funding from resilience services will be required using the on-line application form and will need to set out information such as but not limited to;

- An overview of what the project is
- The amount of funding required
- How the project is supporting the local community
- How long the project is for
- How many people the project will support
- Reporting outcomes

5.9 Applications must meet our governance requirements to ensure we are protecting the public purse. Evidence to support applications will also be required such as bank statements, statements of support etc. These will be discussed during the application process.

6. Assessment Process

Crisis and Housing Payments

6.1 Once a completed application is received, the details will be passed on to an officer within our Financial Resilience Team. The officer will contact the applicant via telephone to discuss the situation in further detail, as well as using the information provided in the application form and any other information available to them. The officer will also consider all the circumstances and reasons that led to an application being made.

6.2 In deciding on whether to make an award from the scheme and the amount to be awarded the officer will consider the eligibility criteria and our approach to prioritisation, as well as the funds that we have available at the time of application. Once the officer has decided whether the application falls within our eligibility criteria, we will consider whether the applicant meets one or more of our prioritisation criteria.

6.3 Officers will also consider all the information at their disposal to decide the risk faced by the applicant and the relative priority of their application including but not limited to:

- Financial circumstances
- Access to other forms of financial support
- Circumstances and reasons for the claim
- Preventative measures taken by the applicant or partner
- Where applicable whether the resident has already accessed or is engaging for assistance with budgeting and financial/debt management advice, or any other third-party providing support services. An award may not be made until the resident has accepted the recommended assistance.
- The period that the customer will be dependent on a payment from the CaRF for.
- Income from disability related benefits such as Personal Independence Payment will be considered on a case-by-case basis. Officers will also consider whether the money from those disability benefits has been or should be committed to other liabilities or expenditure associated with the disability.
- Unavoidable costs such as fares to work especially for those living in rural areas of the district where the cost of transportation will prohibit or limit employment.
- Any other circumstances brought to the attention of the Council.
- The impact of making or not making an award, including the pressure placed on priority homeless applications.
- The budgetary situation of the fund
- The number of applications an individual makes to the fund. Repeat applications will be considered in line with section 7.9 of this policy.

6.4 If the officer feels that there are sufficient grounds for an award to be made based on priority and vulnerability, they will then consider the amount and where applicable, duration of the award.

<u>Resilience Services</u>

6.5 Applications for funding from resilience services will be determined by the Corporate Lead for Financial Resilience and Community Support and The Assistant Director for Revenues and Benefits and Customer Services.

7. Calculating and notifying the amount of an award and decisions for Crisis Support and Housing Payments

7.1 As part of the crisis and housing application process, applicants will be asked to give an indication of the support that is required. However, the assessing officer will determine the amount of crisis support based on local economic factors and arrangements in place with other agencies/retailers. It will not always be possible to provide the full amount due to the limited funds we have available.

7.2 The level of Housing Payment award being considered for rent costs will not exceed the weekly Housing Benefit or UC Housing Cost element. For lump sum payments such as deposits or rent in advance the weekly limit does not apply.

7.3 Housing Payments will only be made from 1 April 2026. Backdated Housing Payments will be considered on their own merits and only for a period where the linked HB or relevant award of UC is payable.

7.4 Housing Payments will be awarded in respect of two homes when someone is treated as temporarily absent from their main home. This will include those who have fled their main home because they are a victim of domestic abuse and they are treated as liable for rent of both properties and in both cases, there is a shortfall.

7.5 Any applicant applying for and/or receiving a Housing Payment must notify EDDC of any changes which may be relevant to the Housing Payment application or award.

7.6 Any Housing Payment may be paid alongside Housing Benefit, direct to a third party such as the landlord, agent, appointee etc where it is appropriate to do so due to vulnerability or to protect against fraudulent activity. In the case of a rent rebate, Housing Payments may be credited direct to the rent account.

7.7 **Advising of a decision**

Once the officer has decided an application, we will give a written notice advising applicants:

- Whether an award has been made and the reason for the decision
- The intended use of the award
- The amount of the award
- In the case of a Housing Payment for an on-going award the notification will also include the period of the award.
- How the award will be made

We will also let applicants know about other services in the council and the community which may be able to provide further support.

7.8 **Reviewing unsuccessful applications**

The scheme is discretionary and there are no appeal rights to an Independent Tribunal, but residents can ask us to look at a case again within 5 days of our decision if they are not happy with the outcome of an application. Requests for a review of our decision need to be made in writing. It must state the reasons why a resident is asking for a review of the decision and be signed and dated.

Applicants will be notified of the review decision within 14 days of a request. This decision will be final. If residents do not have access to a computer, they can get in touch with us, and we will advise on how a review can be requested.

7.9 **How often can an application be made?**

Crisis support will usually be provided from the fund once. In exceptional circumstances repeat applications will be considered on merit. In the case of repeat applications further work and referrals to other agencies will be discussed with the applicant and may be conditional on having further financial or wrap around support (e.g. referrals to Citizens Advice).

No awards for Housing Costs will be made past the end of the financial year in which the award starts. In general, short-term awards may be more appropriate if a resident needs time to sort out their financial circumstance. Longer term awards may be appropriate depending on the individual situation.

8. Other information about the scheme

8.1 The Crisis and Resilience Fund is a fixed amount of money made available to local authorities by the Department for Work and Pensions. As funds are limited, the council will prioritise those households facing the greatest need. To maximise the support, we can provide to as many of our residents as possible, we will always redirect residents to other forms of support where we feel this is more appropriate to support their needs. In terms of funding under the resilience services, we may direct organisations to other sources of grant funding where this would be more appropriate or beneficial.

8.2 Due to the limited amount of funds available, we will prioritise items necessary for day to day living costs such as food and essential household items when considering a crisis payment.

8.3 In line with the principles of good administration, all applications will be treated fairly and consistently under the terms we have set out here. Applications will be processed in a timely manner.

8.4 We will monitor this scheme on an ongoing basis. We will regularly review the scheme to ensure that we are making the best use of the money we have available. To support our monitoring and evaluation, we may get in touch with applicants after decisions on awards have been made to ask for feedback about the scheme and to ensure that financial resilience outcomes are being met.

8.5 Financial Resilience will need to meet one or more of the following outcomes.

- Increased savings
- Reduction in priority debt
- Reduced need for emergency food parcels
- Reduced experiences of material deprivation
- Maximization of an individual’s income
- Decreased repeat crisis support applications
- Increased quality and accessible advice

Outcomes will be reported to DCC and the DWP in line with the Devon District Council Approach and the DWP guidance using the standard Management Information reporting template.

8.6 Resilience Services will be available to any households and will not be limited to low-income families.

8.7 For resilience services monitoring and evaluation will form part of the funding agreement contract. We may also share data with other council services to support our monitoring and evaluation of the scheme and to provide Management Information reporting to DCC and the DWP.

8.8 The Assistant Director for Revenues, Benefits and Customer Services has delegated authority to make changes to this policy in consultation with the Portfolio Holder for Finance and the Portfolio Holder for Sustainable Homes and Communities.

9. How we will use & share information

9.1 The Council will only collect data relevant to a Crisis and Resilience Fund application. Data will be held on our digital platform and will be protected using up-to-date technical and organisational security measures.

9.2 Data will be used to:

- Determine eligibility for the Crisis and Resilience Fund
- Contact about decisions or updates related to an application
- Issue the Crisis and Resilience Fund payment to a nominated Bank or Building Society account where appropriate

9.3 Personal data will not be kept longer than necessary (in line with our existing retention schedule).

9.4 Information collected during the application process will be used to assess an applicants' claim. Information will be cross matched with other data held by the Council and third-party agencies e.g. Department for Work and Pensions (DWP), HM Revenue & Customs (HMRC) for verification purposes.

9.5 The Council may also share data with both internal and external organisations for the purposes of validating any applications residents may make or have made for other Council services such as Housing Applications, School Placements, Homeless Applications.

9.6 When considering a Housing Payment application data may be shared with internal teams such as our Housing Options team to ensure that we are able to protect tenancies and Devon Home choice to ensure applicants are actively engaging in sourcing and accepting any offered accommodation which has been successful bid for.

9.7 In addition, we may also share data within the organisation to support our efforts to redirect you to other support that may be available (for example our, Council Tax Reduction Scheme).

9.8 With permission we may share data with partner agencies to enable them to provide the necessary support to achieve long term outcomes in building financial resilience (for example Exeter Community Energy Advice, Citizens Advice East Devon, South West Water).

9.9 We will also share anonymised monitoring data with the DWP to complete the monitoring returns required to confirm how the funding has been allocated to residents.

10.0 Fraud

10.1 The Council is committed to tackling and preventing fraud in all its forms.

10.2 If an applicant attempts to claim an award from the Crisis and Resilience Fund by making a false declaration or providing false evidence or statements, they may have committed an offence. Where the Council suspects that fraud may have occurred, it will investigate the matter as appropriate, and this may lead to criminal proceedings and a requirement to repay any amounts awarded under this scheme.

10.3. We may also share data within the organisation or with other Government agencies to prevent and/or detect potentially fraudulent activity. Subject to a legal gateway, information may also be shared for the prevention of fraud and criminal activity with but not limited to:

- The police
- Immigration Service, Absconder Services and/or UK Border Agency
- Health and social care organisations
- Other Local Authorities

11. Other Help

11.1 The Department for Work and Pensions are responsible for providing payments and advances for those who meet the eligibility criteria.

11.2 These include:

- Funeral Payments
- Sure Start Maternity Grant
- Winter Fuel and Cold Weather Payments
- Short-term Benefit Advances
- Budgeting Advances

11.3 For further information residents should speak to a local Job Centre Plus office or the Universal Credit helpline.

11.4 Further information on what financial support is available for individuals and families in Devon can be found at;

- East Devon District Council Financial Support and Advice at FinancialSupport and Advice - East Devon
- The government's Help for households campaign at Help for Households - Get government cost of living support
- Money Helper at Help and support with the cost of living | MoneyHelper

12. Policy administration

12.1 Equality impact considerations

The equality relevance ranking for this policy has been rated as low due to the number of protected groups who are impacted by the policy. A full equalities impact assessment has been undertaken for this policy.

Equality impact ranking based on the Equality Impact Assessment: Low

12.2 Data protection

The EDDC Data Protection Policy outlines how we store and use personal information.

The following privacy notice(s) provide further information on how we will use personal data, how it is gathered, how long we will retain this information, and what rights individuals have in relation to this.

Benefits - Administration of financial resilience support and local welfare provision funding

All our privacy notices can be found on the EDDC website – https://eastdevon.gov.uk/access-to-information/data-protection/privacy-notices/.

12.3 Policy review

Assistant Director for Revenues, Benefits, Customer Services. This policy will be reviewed on 31 March 2027.

History of most recent policy changes – Must be completed			
Date	**Section**	**Change**	**Origin of change** (e.g. change in legislation)

12.4 Policy authorisation

This policy was authorised by Cabinet on 6 May 2026.

12.5 Policy dissemination

This policy is due to the government announcing the new Crisis and Resilience Fund scheme, funding for three years being made available from the 1 April 2026. This fund replaces the Household Support Fund that has been administered by EDDC since 2021, therefore the channels of advising residents of the fund such as social media, already live web page and letters will remain in place. We will also work with our current and any new partners to promote the fund.

12.6 Related policies, strategies, procedures, and legislation

- Crisis and Resilience Fund available at Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029) - GOV.UK
- Devon County Council Crisis and Resilience Fund (CaRF) Scheme: The Devon District Council Approach (Appendix A)

13.0 Appendices and other relevant information

Appendix A – Crisis and Resilience Fund (CaRF) Scheme: The Devon District Council Approach

Appendix A

Crisis and Resilience Fund (CaRF) Scheme: The Devon District Council Approach

Summary

This document outlines Devon District Council's approach to the implementation of the Government's Crisis and Resilience Fund (CaRF), a new three-year, £8.4m annual Government-funded DWP programme. It replaces the Household Support Fund (HSF) and aims to provide crisis support for low-income households and build financial resilience across Devon

Background

The cost-of-living crisis continues to affect many people across Devon, with households still facing high prices despite a recent slowdown in inflation. Although costs are rising more slowly, they remain elevated while wages stay largely stagnant. Research from the Trussell Trust indicates that millions (14 million adults are going without food) of adults are unable to afford enough food, and energy debt has grown significantly over recent years. The Joseph Rowntree Foundation warns that low-income families in the UK are heading toward a record decline in living standards (Independent: the worst fall in living standards) by the next general election.

The new CaRF:

- replaces the Household Support Fund (HSF), funded via the DWP.
- is a three-year funded programme, operating 2026/27 to 2028/29.
- in Devon equates to an annual £8.4m Government funded scheme (5.6% less than the previous £8.9m HSF7, which itself was reduced by 11.87% from previous £10.1m HSF6).
- guidance requires CaRF to be implemented from 1 April 2026,

An overall delivery plan for Devon needs to be produced by July 2026 and sent to DWP, and comprehensive Management Information (MI) returns are required at regular intervals throughout the funding period.

As CaRF is a finite fund, District Councils will plan spend over the period to ensure the fund lasts until 31st March 2029.

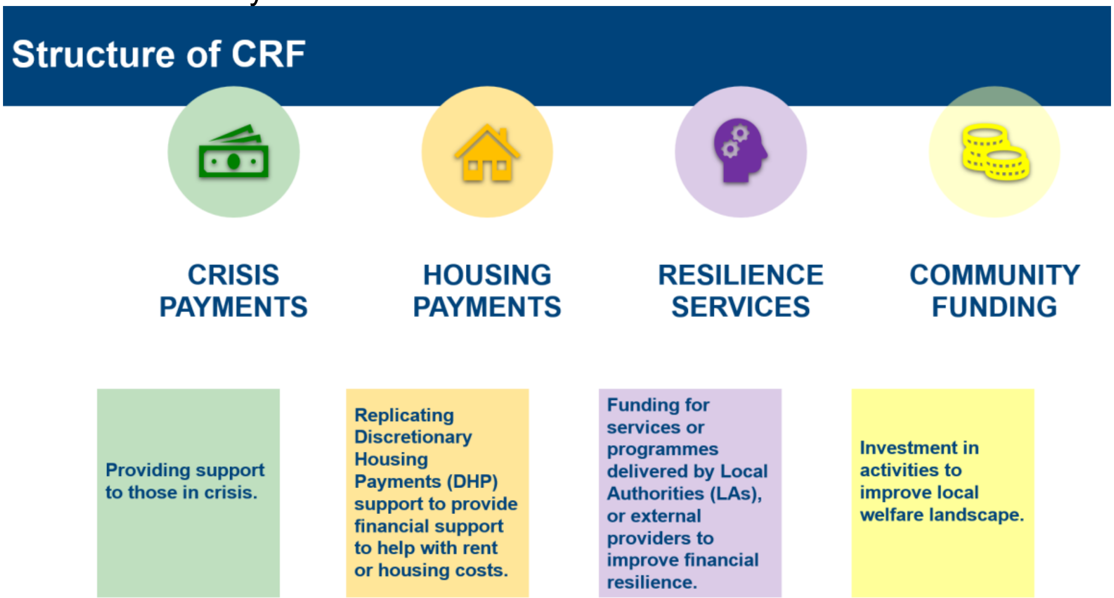
This approach covers the DCC administrative area of Devon. Torbay Council and/or Plymouth City Council will have their own approaches to implementing the CaRF.

The funding has been made available to Devon District Councils to:

- **support low-income households** who encounter a **financial shock** (*a sudden, unexpected expense or drop in income)*

- **prevent individuals from entering crisis** by providing timely support and
- **support activity that builds resilience,** both financial and non-financial, for individuals and across the community, via a range of wrap-around support services.

There are four key elements to CaRF:



DWP Guidance outlines the specific purposes and rules around allocation: [Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029) - GOV.UK]

District Council role

District Councils will deliver against the three main outcomes of CaRF when implementing their schemes:

Outcome 1: Provision of effective crisis support (Crisis and Housing Payments).

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, the Districts 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.

The District CaRF scheme provides financial crisis support to those low income households experiencing **a financial shock**; as opposed to offering across the board blanket support initiatives to low income households as was the case under the Household Support schemes, e.g. such as but not limited to Free School Meal holiday vouchers for low income households eligible for term-time Free School Meals.

Included in this Outcome, the CaRF provides specified funding for housing support, which replaces the current Discretionary Housing Payments (DHPs) administered by District Councils. The latter will continue to administer the Housing Support element of CaRF for 2026-27 and 2027-28, merging with the rest of the CaRF in 2028-29.

Housing Payments

In addition to the funding provided by Devon County Council, districts will receive funding directly from Department for Work and Pensions to deliver the Housing Payments strand of CaRF. Details of these schemes can also be found on the district council websites. Authorities are expected to consider the other elements of CaRF when dealing with applications for Housing Payments. Where an award of Housing Payments cannot be made, entitlement to a Crisis Payment and referral for Resilience Services should still be considered.

Outcome 2: Improving Individuals' financial resilience (Resilience Services).

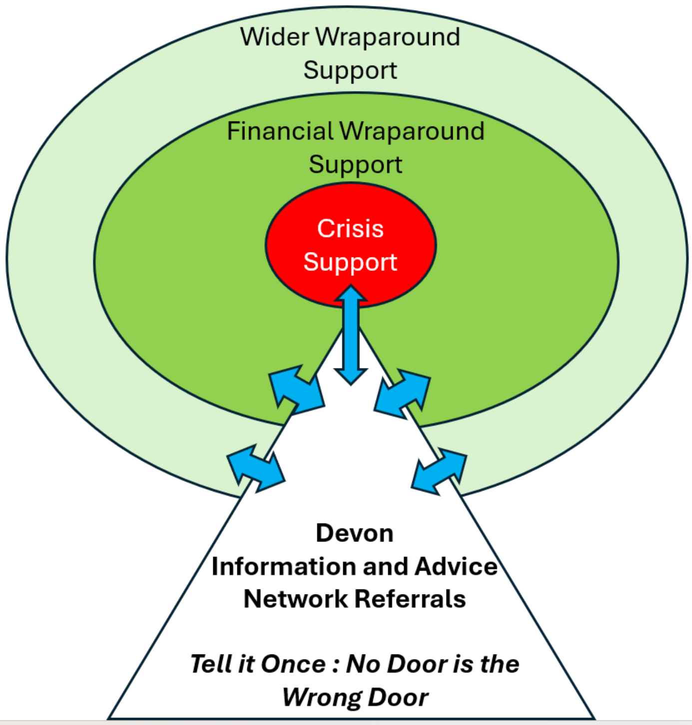
By strengthening financial resilience among individuals, Districts empower citizens to better manage financial shocks and reduce the occurrence, recurrence and escalation of crises.

Local wraparound financial resilience services need to be provided responsibly by accredited, competent, qualified resources. A District may provide this in-house using appropriate staff / resources to do so, or they may work with qualified and competent local partners from other sectors, such as the Voluntary, Community & Social Enterprise (VCSE) sector. This could include Citizens Advice, CHAT, Encompass and other suitably qualified service providers available in each District.

Outcome 3: Bolstering the local-level support landscape (Community Funding).

Through a CaRF Review and Refine Partnership Board, Districts will work with partners, such as Devon County and VCSE partners, to develop a joined-up, local and visible Devon Information & Advice Network (DIAN). The aim is to co-produce, develop and implement the DIAN specification, in partnership with other Districts and VCSE representatives, with an easily recognisable county network brand and style.

Unlocking CaRF - A Clear Offer ,Easily Accessible & Navigable



DIAN plays a central role in the CaRF approach to strengthening financial resilience. By reinforcing local networks within communities, DIAN helps ensure that individuals have access to a broad and well-coordinated range of Resilience Services. This local coordination supports the development of clear referral pathways between these services and crisis support. As a result, people seeking crisis assistance can be directed confidently toward services that will help them build longer term financial stability. This will improve the information and advice landscape for those seeking assistance; creating an information network where **no door is the wrong door** to providing the help and resilience support households require; with a **'Tell it once'** ethos, so people don't have to repeatedly explain their situation. This will help to prevent crisis arising through early intervention and coordinated range of Resilience Services. This local coordination supports the development of clear referral pathways between these services and crisis support.

A Review and Refine Partnership Approach: Ongoing Implementation of CaRF

The timeline for the initial launch of Year 1 of CaRF by April 2026, remains incredibly ambitious and tight, so a Review and Refine approach to implementation of CaRF will be required. Such a **review and refine** approach will incorporate a suite of **Test, Learn and Grow** (pilot) initiatives. This will:

- ensure the much needed but initial financial crisis and wraparound support offers are implemented at pace; as near to 1 April 2026 as possible

- inform the ongoing implementation and effectiveness of CaRF over the three-year programme; such as the development of the **Devon Information & Advice Network.**

- ensure ongoing connectivity to other related initiatives, such as but not limited to **rural and poverty proofing of the CaRF**, the **Work, Skills and Sector (WSS)** programme, which is supporting younger people no longer in education, employment and/or training (NEETs), the woder **Connect to Work (C2W),** the **Holiday & Activity Food programme (HAF),** and the early intervention and prevention aspirations of both **Public Health** and the **Integrated Care Partnerships (ICP)** and its **Integrated Neighbourhood Teams (INT);** so maximising impact and outcome realisation over the life of the CaRF programme

From April 2026, there is a need for this partnership approach to review and refine the CaRF programme regularly, via a CaRF Review and Refine Partnership Board; with the Director of Public Health chairing the Board initially until partnership governance arrangements can be developed and implemented fully

District CaRF Scheme

Each District Council will provide support under the Crisis and Resilience Fund to:

- **support low-income households** who encounter a **financial shock** (*a sudden, unexpected expense or drop in income)*

- **prevent individuals from entering crisis** by providing timely support and

- **support activity that builds resilience,** both financial and non-financial, for individuals and across the community, via a range of wrap-around support services.

Communicating and Accessing the District Support

The Crisis Support and Resilience service offered by the District will be published on the District's web site, with an associated local communication plan developed to ensure regular awareness raising of the local support being offered. Communication includes via DCC, District and local partners' websites and communication channels. Where appropriate, further direct, timely and specific communication to individual households concerned will then follow.
Each District will have a Cost of Living web page covering the CaRF on its website, for residents to find out more about the CaRF support on offer in their local area.

- East Devon
- Exeter
- Mid Devon
- North Devon
- South Hams
- Teignbridge
- Torridge
- West Devon

Each District will ensure that the support on offer remains accessible to everyone who may require it. 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, Districts 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, Easy Read and large print
- alternative ways to access and apply for support, including offline access for people who are digitally excluded

NB: It is mandatory for Districts to reference that the CaRF grant is funded by the UK Government in any publicity material, including online channels and media releases. This includes use of logos as per 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.

Crisis Payments

All Districts will be provided with a funding allocation based on the universal credit uptake in their respective areas, enabling each of them to provide crisis payment support to their eligible local households. Broad eligibility will be applied, with a person-centred, needs and evidence-based approach applied in the assessment and award of any payments to households.

When Districts (or their partners working on their behalf) provide financial crisis support to low-income households experiencing a financial shock, a Cash first approach will be applied, with vouchers and goods in-kind available as alternatives. Note: Cash first is not physical cash only, and can include other payments such as bank transfers, Post Office, ATM, Paypoint and food/energy cash redeemable vouchers.

Devon District Councils will offer support throughout the duration of the scheme with at least two application routes for households. The details of the District support will be finalised via the respective elected Council's governance and decision-making procedures; ensuring open, transparent and informed local decision-making in this regard.

Eligibility

Prospective eligible households (the applicant / recipient) must:

1. be 16 years or over; and
2. Live in a Devon district/city council area (as their main residence); and
3. Express and/or evidence that they are on a low income and facing an unexpected financial shock and need financial crisis support and/or that financial resilience (wraparound) support would be beneficial
4. Be identified from existing data sets and/or via an application process (held by the District council), as meeting this eligibility criteria

To establish the facts before making a decision to grant an award to an applicant, questions will be asked, need identified and/or evidence sought from the applicant and assessed.

"Low income" for this CaRF scheme will be household income at or below the level that would give eligibility to the relevant means tested benefit as may apply. An income that is not significantly above this level can be considered where there are exceptional circumstances that justify considering this as low income in a particular case. This could include where a customer has unavoidably high essential costs such as visiting a child receiving treatment in a hospital out of the area.

Devon Care Leavers

Individuals who have been in the care of Devon are recognised by Devon County as potentially facing discrimination and may be receiving other support from the District such as Council Tax Relief or Housing Payments. They will be included as a priority group for receiving support from the CaRF scheme. Where known to the District Council, they will be informed proactively about the support and assistance available to them. Districts will capture the number of Care Leavers receiving support under their CaRF offer and provide this to Devon County at the same time as Management Information returns are provided.

Application Process

The District Council's support offer and process will be defined and communicated clearly on its (and its respective CaRF partner's) websites. Districts may contact a potential household recipient to proactively promote the availability of support;

basing such marketing of the offer on local data and intelligence indicating that the household may be more susceptible to suffering a financial crisis. An application can be made by a household member or their appointee, carer, advocate or a third party acting on the household's behalf. Direct referrals from trusted third-party partners will be encouraged to avoid unnecessary duplication.

At least **two or more routes** for households to apply and seek financial help, advice and support will be provided. To manage expectations, Districts or their delegated delivery partners will communicate at the point of application the expected application processing time; how long it is likely to take to consider and assess the application for eligibility of a crisis payment award.

Those with a terminal illness who are seeking crisis and financial wraparound help and support will have their application fast tracked and treated as a priority, with the Government's Guidance on Special Rules for End of Life and the associated information from SR1 Form being applied and considered with other associated data available to the District, e.g. such as DWP welfare data, Council Tax relief and Housing Payment data

Purpose of award

Crisis Payments are made to meet occasional or short-term needs arising from a financial shock. They cannot provide an alternative source of regular income.

Awards can be made to prevent or alleviate harm to the applicant or their household through a lack of access to essential goods or services. This could include food, shelter, utilities and essential items.

Support with housing costs will normally be considered first through the District's Housing Payments scheme. Where a Housing Payment award cannot be made, customers will still be considered for support through a Crisis Payment or Resilience Service.

Award levels and restrictions

There is no maximum award level under CaRF, as it is a discretionary fund determined on a case-by-case basis according to evidenced need. Some districts may have a 2-step process in place (decision and sign off) involving a front-line assessor and manager; where an award is over an agreed amount.

Awards are made in a variety of methods, adopting a person-centred approach and having regard to CaRF's cash-first principle. Award methods could include cash via BACS payment, pre-paid cards, vouchers, provision of items or cashable vouchers depending on need and existing local arrangements/processes.

Where a homeowner is having difficulty with their mortgage payments, they should contact their lender as soon as possible to discuss their circumstances as lenders will have a set procedure to assist. Households in crisis with mortgage arrears could still receive support from the CaRF, either through Crisis Payments or access to Resilience Services.

District Councils will also seek to either sign-post applicants to other sources of help and support or help them apply to these other sources for help, especially in relation to advice: the Help to Claim scheme which supports those making a claim to Universal Credit (UC), Citizens Advice Devon and CHAT (Mid-Devon) to name a few.

Repeat Awards

Support will be provided based on evidence of need. Repeat awards will not usually be considered for the same crisis or where a customer has not taken steps recommended following earlier application/s. Further work and referrals to other agencies will be discussed with the recipient and repeat awards may be conditional on having further financial resilience (wraparound) support (such as being referred to

Citizens Advice Devon and undertaking a full financial assessment and/or benefits check) to help the applicant move to a more sustainable financial footing.

Resilience Services

All Districts will be provided with a funding allocation based on the universal credit uptake in their respective areas, enabling each of them to provide resilience services (often known as wraparound support services) to those benefitting from it.
Awards of Crisis Payments or Housing Payments should, wherever appropriate, be linked to Resilience Services to improve customers' ability to cope with future events. Where a District provides wraparound financial resilience services to an applicant, either directly or through a third-party organisation, the support offer will need to realise one or more of the following **outcomes:**

- Increased savings
- Reduction in priority debt
- Reduced need for emergency food parcels
- Reduced experiences of material deprivation
- Maximising individual's income
- Decreased repeat crisis support applications
- Increased quality and accessible advice

Resilience services will not be restricted to those who receive crisis payments or a housing payment.

No Recourse to Public Funds (NRPF)

All Districts will apply the guidance in relation NRPF, as documented within the DWP CaRF Guidance.

Fraud

Failure by the prospective recipient to disclose a material fact or to make a false application or provide false information will be treated as a fraudulent act. Where fraud has been detected the recipient/applicant will be refused any further assistance and where appropriate, the district/city council may prosecute them.

Application assessment principles and award payment timescales

In providing **support** to:

- **support low-income households** who encounter a **financial shock** (*a sudden, unexpected expense or drop in income)*
- **prevent individuals from entering crisis** by providing timely support and
- **activity that builds resilience,** both financial and non-financial, for individuals and across the community, via a range of wrap-around support services.

A broad eligibility, with a person-centred, needs and evidence-based approach will be applied in the assessment and award of any payments to an applicant.
A Cash first approach, with vouchers and goods in-kind available as alternatives.

Further information may be requested by a District (or partners working on its behalf) to enable an accurate assessment of an application.
As part of the assessment, relevant information and data will be considered such as:

- The prospective recipient's financial circumstances and those of their household members
- The unexpected financial shock being faced
- The prospective recipient's access to other forms of financial support
- The circumstances and reasons associated with the case
- Preventative measures taken by the prospective recipient and their household members
- The potential impact of making or not making the award
- The budgetary situation of the fund

A declaration will be agreed by the recipient which will allow the District Council to share information with third parties to help prevent fraud and/or to make an onward referral to other agencies that may be able to offer further help and assistance.
Records will be kept on each case received for the duration of the scheme.
Districts aim to deliver Crisis Payments within 48 hours (unless a payment in-kind is required) from the point where an application has been assessed and deemed successful; with all the required information being received to support the application.
District should consider out-of-hours operating procedures for supporting individuals who need support outside of working hours and communicating such that is available locally.

Data

For any direct and targeted CaRF work, such as promoting the District CaRF support offer, each District will use appropriate and accessible datasets, which are compliant with data protection requirements, to proactively identify vulnerable and in-need households; promoting the District offer with them. Such households may include but not be limited to households of pensionable age, disabled people, carers, single working age households, and households with other relevant characteristics.

- The types of information required to determine eligibility may vary between district/city councils according to local processes – but any request for supporting evidence will be reasonable and proportionate according to the merits of the case.
- For the purposes of this scheme District/City councils will only collect data relevant to a household's application.
- Data will be held on the relevant district/city council's digital platform and will be protected using up-to-date technical and organisational security measures
- Data will be used to
    - Determine eligibility for the CaRF help and support

  - Make contact about decisions or updates related to the prospective recipient and/or application; including follow-up contact with those receiving advice and/or support in order to gauge ongoing resilience and/or the need for further support
  - Issue the related support payment to a nominated Bank or Building Society account where appropriate
  - Conduct market research with those who have applied and/or re-applied to the District Council for Crisis and/or Resilience support , in order to further review, inform and make improvements to the District CaRF scheme and approach. Such research may include but not be limited to pre- and post-crisis support and/or advice surveys, follow-up surveys after an application has closed (e.g. 6 month after), developing anonymised client case studies and journeys as well as ongoing performance monitoring.
- Data may be shared with both internal and external organisations for the purposes of validating <u>any applications</u>. Information will be cross matched with other data held by the council and third-party agencies e.g. Department for Work and Pensions (DWP), HM Revenue & Customs (HMRC) for verification purposes.
- Data may be shared within the organisation to support efforts to redirect an applicant to other support that may be available.
- Data may also be shared within the organisation or with other Government agencies in order to prevent and/or detect potentially fraudulent activity. Subject to a legal gateway, information may also be shared for the prevention of fraud and criminal activity with (list not exhaustive):
  - The police
  - Immigration service, absconder services and/or UK Border Agency
  - Health and social care organisations
  - Other local authorities, audit and public agencies
- Personal data will not be kept longer than necessary (according to each District's retention schedule)

Monitoring and Reporting

District councils are required to complete the standard Management Information (MI) reporting template provided by DWP to record the amount provided or paid to vulnerable households and /or the cost of providing wrap-around support under the remit of CaRF. The County Council will make one MI return on behalf of Devon in accordance with the specified dates set out by the DWP.

In addition to the numerical DWP MI data return requirements (using the DWP MI Template provided), Districts will:

1. capture the number of Care Leavers receiving support under CaRF and provide this to Devon County (DCC); at the same time as final MI returns are provided.

2. develop outcome measurements (data processes, practice and methodologies) to capture and evidence the impact of their CaRF scheme on the realisation of the relevant DWP outcomes. The DWP outcomes follows:

- Increased savings
- Reduction in priority debt
- Reduced need for emergency food parcels
- Reduced experiences of material deprivation
- Maximising individual's income
- Decreased repeat crisis support applications
- Increased quality and accessible advice

In doing so, Districts will take into into account the following :

- **Definition:** Net recurring increase in household disposable income attributable to the District intervention (benefit uptake, debt write-offs that reduce mandatory repayments, tariff changes, etc.).
- **Attribution rule:** Count only where:

(a) a CaRF-funded activity directly enabled the gain (e.g., benefits check/claim completion, appeal support), and
(b) evidence is retained to demonstrate the link with the CaRF offer (award letter, UC statement, council tax reduction notice, supplier confirmation, etc.).

- **Calculation:**
  - **Monthly income gain** × 12 = **Annualized income gain** (cap annualization where awards are time-limited and less than a year).
  - Track **one-off lump-sum gains** separately (e.g., backdated awards).
- **Safeguards:**
  - Avoid double-counting where a client receives multiple supports (i.e. crisis payment and resilience services).
- **Aggregate data and provide summary findings on outcome realisation in the DWP MI narrative field sections of the MI reporting template:** e.g. "Across Q1 of 2026, 78 households achieved verified income gains; totalling £35k in one-off gains, and £110k annualized respectively, and 50 households with reduced priority debt; £50k in one-off reductions and £300k annualized respectively.

3. over the life of the CaRF programme, cooperate with other CaRF partners (such as VCSE and Devon County) as part of the CaRF Review and Refine Partnership Board, to share their outcome measurement practice and processes; reviewing, refining and developing the methodologies to further improve the evidencing of impact of CaRF on the DWP outcomes. An initial rudimentary data capture sheet, for the purpose of evidencing some of the DWP outcomes is shown for initial District consideration and further development(**Appendix A).**

Funding model

Allocations of funds from DCC to Districts will be in advance and is on the condition that accurate management information is submitted according to the timetable (outlined below) and the DWP Guidance is followed:

MI Return	Reporting period: from	Reporting period: to	Deadline
April 2026	April 2026	April 2026	11/05/26
May 2026	April 2026	May 2026	12/06/26
Interim 1 – June 2026	**April 2026**	**June 2026**	**13/07/26**
July 2026	April 2026	July 2026	12/08/26
August 2026	April 2026	August 2026	11/09/26
Interim 2 – September 2026	**April 20226**	**September 2026**	**12/10/26**
October 2026	April 2026	October 2026	11/11/26
November 2026	April 2026	November 2026	11/12/26
Interim 3 – December 2026	**April 2026**	**December 2026**	**11/01/27**
January 2027	April 2026	January 2027	12/02/27
February 2027	April 2026	February 2027	11/03/27
Final Year 1 Return – March 2027	**April 2026**	**March 2027**	**12/04/27**

The Fund and its deployment (MI returns) will be monitored on a monthly basis to ensure spend allocations are on track for the year.

Complaints and Ongoing Policy Review

If an applicant is dissatisfied with the outcome of the District's decision relating to their application, the District will publish, make available and operate a complaints procedure for the applicant to use. Any aggregated complaints data will be used by the District to review and refine its CaRF support offer; likewise this learning (aggregated non-personal data) will be fed into the Review and Refine CaRF Partnership Board.

The CaRF has been established to respond rapidly to economic vulnerability and financial hardship over the period. It is therefore not possible to accurately forecast spend. The funding available will be subject to ongoing monthly review, to inform any potential changes to support that might be needed for the remainder of the funding period.

The initial year of CaRF will run until 31 March 2027 and Districts will budget spend per month to ensure the fund does not close earlier. In order to maximise the support provided to all residents, District councils will always seek to support residents to access other forms of support where they feel this is more appropriate to support their needs, such as but not limited to applying for Pension Credit, Council Tax Relief or Free School Meals.

Appendix A –Evidencing of Impact on CaRF Outcomes (2 pages)

[redacted]

lame	NINO	Application Received Date	Application Closed Date	CRF Year/Quarter for Current Application	Is It An Initial (I) or Repeat (R) Application	Previous Application - Date Closed	Time Between Current Application Received and Closed	Client Re-presenting within 12 months (<365 days)	Current Application Follow-Up Due in Si Months
nr jones	NP123456D	26/02/26	28/02/26	2026/Q1	I	**22/02/25**	-2	-371	27/08/2
lrs Smith	NP456789Z	26/02/26	28/02/26	2026/Q1	R	**20/02/25**	-2	-373	27/08/2
COUNT OF ENTRIES	COUNT OF ENTRIES				COUNT FOR EACH				

							WRAPAROUND ACTIVITY OUTCOMES		
DEMOGRAPHIC DETAIL		MAXIMISED INCOME			REDUCTION IN PRIORITY DEBT			RESCHEDULED DEBT	ADDITIONAL INFORMATION TO EVIDENCE WRAPAROUND OUTCOMES
CaRF Award Demographic Types - Table 17b - children (enter C), pensioners (enter P), disabled (Enter D), other (Enter 0)	CaRF Award Demographic Types - Table 17b - Benefit (enter 1) /Non-Benefit Recipient (enter 0)	Outcome - One-Off Maximise Income (£)	Outcome - Monthly Maximised Income (£)	Outcome - Annualised Maximise Income (£)	Outcome - One-off Reduction in Priorty Debt (£ value)	Outcome - monthly Reduction in Priorty Debt (£ value)	Outcome - Annualised Reduction in Priorty Debt (£ value)	Value of Re-scheduled Debt (£)	Free Text Narrative Listing the benefits, debt and other initiatives which have led to these outcomes
P	1	£1,000	£50	£600	£600	£50	£600	£2,000	Benefit A backdated, then provided monthly thereafter. Council Tax relief applied , back dated and reduced CTAx monthly thereafter
C	0	£500	£25	£300	£400	33.33	£400	£400	Benefit B backdated, then provided monthly thereafter. Council Tax relief applied , back dated and reduced Ctax monthly thereafter
COUNT FOR EACH	COUNT FOR EACH	TOTAL FOR THE PERIOD CONCERNED	TOTAL FOR THE PERIOD CONCERNED	TOTAL FOR THE PERIOD CONCERNED	TOTAL FOR THE PERIOD CONCERNED	TOTAL FOR THE PERIOD CONCERNED	TOTAL FOR THE PERIOD CONCERNED	TOTAL FOR THE PERIOD CONCERNED	BLANK

OTHER OUTCOMES			
REDUCED MATERIAL DEPRIVATION	FOOD PARCEL DEMAND	CRISIS PAYMENT NEED	HOUSING PAYMENT NEED
Ability to afford essentials - Y/N	Reduced Emergency Food parcels - Y/N/NA	Decreased Need for Crisis Payments	Decreased Need for Housing Payments
Y	NA	Y	Y
Y	NA	Y	Y
COUNT OF Y AND N AND NA	COUNT OF Y AND N AND NA	COUNT OF Y AND N AND NA	COUNT OF Y AND N AND NA