

**Teignbridge District Council**  
**Executive**  
**7<sup>th</sup> April 2026**  
**Part i**

## **Crisis and Resilience Fund**

### **Purpose of Report**

This report seeks approval to proceed with the implementation of a Crisis and Resilience Fund in Teignbridge. This replaces the existing schemes for Discretionary Housing Payments and the Household Support Fund as of 1 April 2026.

To facilitate the expedited launch of this scheme, delegated authority is required to the Head of Housing and Housing Needs Lead to develop the delivery plan and operational arrangements for the scheme.

### **Recommendation(s)**

The Committee RESOLVES to:

- (1) Implement the Teignbridge Crisis and Resilience Fund as soon as it is reasonably practicable to do so.
- (2) Approve the implementation approach set out in Appendix 1
- (3) Delegate authority to the Head of Housing and the Housing Needs Lead, in consultation with the Executive Member for Housing and Homelessness, to create and develop the required crisis and resilience fund arrangements in accordance with the Government's guidance and to implement the scheme; and to prepare a CaRF Delivery Plan for submission to government as required in July 2026.
- (4) That a report on the initial period of implementation of the scheme is provided to the Overview and Scrutiny Committee within six months

### **Financial Implications**

There are no direct financial implications arising from this report. The funding for the Crisis and Resilience fund is being provided by Government via Devon County Council and the reasonable costs of administering the scheme will be met from this funding. Further financial considerations concerning the use of the are outlined in the relevant section below.

### **Legal or Governance Implications**

There are no direct legal or governance implications arising from this report. The Council will need to comply with the Government guidance in its administration of the fund. The main relevant considerations are outlined in the relevant section below.

### **Risk Assessment**

There is a short timetable to establish the fund and have it available to support

residents and there is a risk that its introduction is delayed. Intensive preparation is underway to minimise any delay in the fund being available. There is a risk that the arrangements are not sufficiently well developed or robust at the time the scheme goes live. To mitigate this risk there will be a short period of internal testing before the online application form is launched.

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## **Environmental/ Climate Change Implications**

There are no direct implications. The resilience support will, where appropriate, provide referral of applicants to suitable advice to manage their energy usage and costs to support their future financial resilience.

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## **Report Author**

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## **Executive Member**

Councillor Richard Buscombe, Executive Member for Housing and Homelessness

## **Appendices/Background Papers**

Appendix 1 - Crisis and Resilience Fund - Implementation Approach  
Appendix 2 – Crisis and Resilience Fund – Equality Impact Assessment

**EIA Attached** Yes

### **1. Introduction/Background**

#### **2. Background**

The Household Support Fund (HSF) and Discretionary Housing Payments (DHP) end on 31st March 2026. From 1st April 2026, the Crisis and Resilience Fund (CaRF) replaces both schemes and will operate until 31st March 2029.

CaRF is designed to support low-income households who encounter a financial shock, where this is sudden, related to an unexpected expense or drop in income. Local Authorities are responsible for the implementation of the CaRF which has the following components:

- Housing Payments
- Crisis Payments
- Resilience Services
- Community Co-ordination

The primary objective of CaRF is to provide local resilience to enable individuals and communities to better deal with financial difficulties in the long-term, reducing crisis need.

The funding is made by the Government to Devon County Council. DCC’s Cabinet met on 11th March 2026 and received a report which set out the county-wide measures to be implemented under this scheme and the devolvement of funding to district councils for the remainder of the scheme.

For the period 1st April 2026 to 31st March 2028 (the first two years of the three-year allocation) TDC will receive the funding for the Housing Payment component of CaRF. This replaces the current direct award of DHP funding. From year 3 onwards (1st April 2028 to 31st March 2029), unitary and county councils that continue to operate (subject to LGR), will receive this funding.

### Past allocation and awards

The table below shows the DHP and HSF funding received and payments made from 2023/4 – 2025/26.

	DHP applications	Funding Received	Funding Awarded	HSF applications	Funding Received	Funding Awarded
2025/26	334 to date	£163,919.00	£156,377 to date	605 to date	£87,503.00	On target
2024/25	322	£163,919.00	£167,922.00	408	£60,023.51	£60,023.51
2023/24	372	£163,919.00	£161,247.00	HSF 5 436 HSF 4 483	£42,402.28 £121,151.18	£42,402.28 £121,151.18

Note: 25/26 position as at mid-March 2026

### Housing Payments

The provisions for Housing payments will closely replicate existing DHP guidelines and will adopt a phased transition over the 3-year period.

The new Housing Payments will provide financial support towards housing costs and is paid by Teignbridge District Council when the Council is satisfied that an applicant requires further financial assistance with housing costs. These payments can be made to claimants who are entitled to either:

- Housing Benefit (HB); or
- Universal Credit (UC) housing element (this includes Shared Ownership properties which carry a rental liability); and
- have a rental liability; and
- require further financial assistance with housing costs.

### Crisis and Resilience Non-Housing Payments

The Non-Housing Payments element of CaRF which replaces the Household Support Fund has the following elements:

- Crisis payments to those in immediate difficulty – The Council will operate an open application process providing for rapid assessment and award
- Resilience Servicest – working with individuals to help stabilise their future financial position to help to avoid future crisis. It is envisaged that the Council will provide this support directy and also through working with a number of community partners
- Community Coordination – To strengthen support within the community to build financial resilience. The Council will work with community partners to develop local capacity and support arrangements.

Teignbridge District Council will be expected to operate an open application process for support all year round through the devolved funding. This will replicate a similar online form and support via the telephone to make applications which has operated for the Household Support Fund.

An initial implementation plan has been created, informed by Government guidance, and this is at Appendix 1. This will require establishing internal operational arrangements and processes and entering into arrangements with external voluntary and community sector organisations with development and finalisation of these delegated to relevant officers. This is a new fund and its implementation will evolve as approaches are tested and learning is gained.

The Council will establish arrangements and staffing resources to administer the crisis payments and provide resilience support funded through the scheme. Applications for financial support through the CaRF application will be assessed and whilst seeking to support with immediate crisis payments will offer additional support to tackle the root causes of financial difficulties. The reasonable costs of administering the scheme will be met from the CaRF funding.

CaRF will require routine reporting of expenditure to DCC and DWP, in a similar way as for DHP and HSF processes. The detail of exact reporting is yet to be fully defined but will be done so within the guidelines of the grant and in collaboration with Devon County Council and other Devon Local Authorities.

## **2 Implications, Risk Management and Climate Change Impact**

### **Financial**

The CRF is a new consolidated revenue grant that will be delivered through the Local Government Finance Settlement from the financial year ending (FYE) March 2027. The Ministry of Housing, Communities and Local Government is providing funding to Authorities under Section 31 of the Local Government Act 2003, to administer the Fund. Authorities have discretion on exactly how this funding is used within the scope set out in the Government guidance and the Grant Determination Letter.

All applications will be recorded on our IT systems and be subject to monitoring and audit requirements. We will monitor the scheme monthly to ensure that expenditure is within budget and is correctly profiled throughout the financial year.

All payments must be made in accordance with the guidance issued by the DWP. Failure to adhere to the guidance may result in Teignbridge District Council needing to refund any misspent funds to DWP.

### **Fraud Risks**

Teignbridge District Council is committed to the fight against fraud in all its forms. A customer who tries to fraudulently claim CaRF by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under the theft act 1968 or the fraud act 2006.

Where the service suspects that such a fraud may have occurred, the matter will be investigated as appropriate, and this may lead to criminal proceedings being instigated. The new scheme is required to offer a “cash first” approach which may increase the risk of fraudulent applications. CaRF procedures will be developed with support from Audit to mitigate the risks of fraudulent applications.

### **3.1 Legal or Governance**

The CRF Grant Conditions are contained within the Guidance. The Guidance provides the following key provisions that the Council needs to be aware of:

- **Clawback/repayment - paragraph 130 of the Guidance:** If the recipient Authority fails to comply with any of the conditions set out in this guidance or the Grant Determination, or if any overpayment is made under this grant, or any amount is paid in error, or any unspent funding at the end of Year 3 is not returned, the Minister may reduce, suspend or withhold grant payments, or require the repayment of the whole or any part of the CRF grant monies paid, as may be determined by the Minister and notified in writing to the recipient Authority. The list below contains examples of a breach of the grant conditions:
  - Inappropriate use of funding or no evidence of funding having been spent on the specified purpose.
  - Failure to submit one or more of the documents as specified in the CRF Grant Determination.
- **Audit - paragraph 130 of the Guidance:** DWP retain the right to undertake audits at any time, should it be considered appropriate and necessary.
- **Fraud – paragraph 149 of the Guidance:** The Authority must maintain a sound system of internal governance and financial controls in relation to the grant. If the Authority has any grounds for suspecting financial irregularity in the use of any grant paid under the determination, it must notify DWP immediately, explain what steps are being taken to investigate the suspicion and keep DWP informed about the progress of the investigation. For these purposes ‘financial irregularity’ includes fraud or other impropriety, mismanagement and the use of the grant for purposes other than those for which it was provided.

- Subsidy Control – paragraph 152 of the Guidance: The Fund should not be used for any economic undertaking. Whichever way the Authority uses the funding, including work in partnership with others, all Subsidy rules (previously State Aid) issues should be considered. Check whether the ‘de minimis’ regulation exception applies. We will also follow Government procurement procedures where relevant.
- Reporting and Management Information (MI) – paragraph 177 of the Guidance: Authorities must comply with DWP’s reporting and MI requirements. This includes submitting an annual delivery plan and providing MI returns on a six-monthly basis.

### **Public Sector Equality Duty**

In accordance with the Public Sector Equality Duty, DWP has had due regard to the potential equalities impacts of this grant. Under the Equality Act 2010, all public authorities must comply with the Public Sector Equality Duty. For the purposes of this grant and the distribution of funding, the Council must have due regard to the need to:

- put an end to unlawful behaviour that is banned by the Equality Act 2010, including discrimination, harassment and victimisation
- advance equal opportunities between people who have a protected characteristic and those who do not
- foster good relations between people who have a protected characteristic and those who do not

When developing local delivery frameworks, people must not be disadvantaged or treated unfairly. The Council must also consider the public sector equality act when developing delivery frameworks which may impact those with protected characteristics.

An Equality Impact Assessment has been undertaken for the policy and further equality impact assessments will be undertaken when developing the resilience framework.

Housing Payments may only be made under Housing Benefit regulations and in accordance with case law. This does not prevent Crisis Payments being made available, where appropriate, if ineligible for Housing Payment.

### **3.1.6 Environmental/Climate Change Impact**

CaRF is aimed primarily at tackling the root causes of financial hardship and energy costs may be a contributing factor. Assessments of applications will have regard to these costs and support households to receive energy advice and support. This will not only potentially support long-term financial resilience but also support in reducing energy costs and usage including repairs to boilers, etc.

## **4. Alternative Options**

The Executive may choose to not approve the proposed approach. This will result in a delay in the Council being able to open the scheme for applications and for payments to be made until such time that an approach can be agreed. It should be noted that households currently receiving Free School Meals during school holidays are expected to cease receiving these payments and to the operation of the scheme, may directly impact households with children that are in financial difficulty. Teignbridge has around 5000 children in receipt of free school meals.

The Executive may decline to delegate responsibility for the development of resilience services to the Head of Housing and Housing Needs Lead. As part of a test and learn approach to building community resilience in collaboration with voluntary and community groups, we would not be able to respond in an agile way. Each agreement with individual and collective community groups will need to be referred to committee as individual reports for sign off, delaying mobilisation. Devon County Council are yet to define their specific actions and have delegated authority to develop and test these, and the Council would be less able to align with their approach as it develops.

The Executive may choose to not directly administer the CaRF in full, (housing payments must be made by TDC) with the option of seeking an alternative Devon Local Authority to deliver on behalf of TDC or to outsource the delivery of this function through procurement. This would impact on the ability of the Council to offer a one front door approach to local financial support and resilience support and would significantly delay the launch of the scheme. There has been no current suggestion within Devon Districts to administer the scheme on behalf of other districts given the need to build genuinely local support networks in communities.

## **Conclusion**

The Executive is asked to approve the recommendations set out above, which are to:

- (1) Implement the Teignbridge Crisis and Resilience Fund as soon as it is reasonably practicable to do so.
- (2) Approve the implementation approach set out in Appendix 1
- (3) Delegate authority to the Head of Housing and the Housing Needs Lead, in consultation with the Executive Member for Housing and Homelessness, to create and develop the required crisis and resilience fund arrangements in accordance with the Government's guidance and to implement the scheme; and to prepare a CaRF Delivery Plan for submission to government as required in July 2026.
- (4) That a report on the initial period of implementation of the scheme is provided to the Overview and Scrutiny Committee within six months