

Teignbridge Crisis and Resilience Fund – Implementation Approach

1. Background

The Government have announced the Crisis and Resilience Fund (CaRF) will be available to local authorities from 1st April 2026. This scheme is to support low-income households who encounter a financial shock and to support activity and services that builds individual and communities financial resilience. This scheme will be operational until 31st March 2029. It is important to note, this scheme is not a direct replacement for Household Support Fund which ends 31st March 2026 but supports a shift in direction to a more targeted support rather than broad support interventions.

CaRF includes specified funding for housing support, which replaces the current Discretionary Housing Payments (DHPs) administered by District Councils. District Councils 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. Plans to merge will need to be developed and implemented prior to 2028-29.

The fund has been made available to local authorities (LAs) in England primarily to:

- support low-income households who encounter a financial shock (a sudden, unexpected expense or drop in income) and,
- support activity that builds individual and community financial resilience
- and to bolster the local-level support landscape.

There are 3 key outcomes this funding will be used to achieve:

Outcome 1: Provision of effective crisis support through delivery of effective crisis support which is intended to prevent the occurrence or escalation of individuals' crises. By offering timely, needs-based assistance to those with low incomes facing financial shocks, Authorities can reduce the risk of crisis need. This includes the provision of financial support towards housing needs, to those who face a shortfall in meeting their housing costs.

Outcome 2: Improving individuals' financial resilience by strengthening financial resilience among individuals, empowering residents to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.

CaRF requires related and competent wraparound advice and support to build household financial resilience (capacity and capability); moving them to a more sustainable financial footing. Financial wraparound resilience services need to be provided responsibly, by accredited, competent, qualified resources, such as those legally defined to provide local welfare provision, such as district councils and

/or others accredited/authorised to do so competently such as Citizens Advice Devon and others in the VCSE sector.

Outcome 3: Bolstering the local-level support landscape through a joined-up, visible local support network is key to the CaRF's approach to build financial resilience. This includes strengthening resilience networks within local communities, that in turn boost the financial resilience of individuals in these communities.

This coordination will enable a suitable range of resilience services to exist within a local area and ensure there are clear referral pathways between them and the necessary support. Through effective joined-up approach of local support services, Authorities expect those seeking crisis support to be appropriately referred to services that build their individual financial resilience. This is a transformational opportunity to improve the information and advice network, where no door is the wrong door to providing the help and resilience support households require; with a tell it once ethos. This will help to prevent crises arising through early intervention.

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

- Crisis Payment: Providing support to those in crisis
- Housing Payment: Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs
- Resilience Services: Funding for services delivered by Authorities or external providers to improve financial resilience
- Community Coordination: Investment in activities that connect and enhance the local support landscape

In line with the CaRF guidance, Teignbridge District Council will adopt the following principles to deliver the scheme:

- person-centred to ensure that people's preferences, needs and values stay central to professional decisions, providing support that is respectful to them
- needs-based to recognise the varied circumstances that individuals may experience, seeking to meet underlying needs, not just crisis symptoms
- holistic integrated support that helps the individual and their households, by the Council considering the wide range of services and actions they have access to
- encompass a no wrong door approach to connect individuals to the right service and support through warm referrals, regardless of their point of contact
- adopting a trauma informed approach when working with people and families in crisis through the six principles of trauma-informed practice: safety, trust, choice, collaboration, empowerment and cultural consideration

2. Introduction

Devon County Council have been allocated 8.4 million for delivery of the Crisis and Resilience Fund. At the time of this policy, it has yet to be determined the district allocations from this funding. The Council's approach will be updated once this information is available.

Crisis Payment: Providing support to those in crisis

Teignbridge District Council will offer an open application process throughout this scheme. This will be available online through our website. For households without digital access, support to complete the online form will be available from Customer Support and a range of partners across the district, including voluntary and charitable organisations, housing providers and support services and will accept applications made by third parties with consent from the applicant.

2.1 Eligibility

- any applicant aged 16 or over and;
- resident in Teignbridge and;
- unable to access alternative funding or solution and;
- is in financial hardship as a result financial shock or reduction in income and;
- if applying more than once for financial support has been supported through resilience advice and support or now willing to access support.

CaRF is intended to meet occasional/short term needs and is not intended to provide an alternative source of repeat or regular income.

Whilst repeat applications will be assessed on a case-by-case basis, applicants will be offered resilience services to tackle the root causes of the financial hardship. These may include money and debt advice services or other community support.

Households who have no recourse to public funds will not usually be eligible for Crisis Payments, however an application may be assessed on case-by-case basis to establish what the needs are and any duties that may owed where a safeguarding concern or care and welfare need is presented. This may include referral to other services, such as Social Care.

2.3 Applications

All applications will be assessed in a person-centred trauma informed way. We will request evidence of the applicants' circumstances to fully assess the reasons for crisis and inform of resilience support available to the applicant as part of the application. The evidence requested may vary depending on the reasons the household need assistance, but are likely to include:

- Proof of ID
- Proof of National Insurance Number
- Bank statements for the last 3 months for all accounts held by the adults in the household
- Proof of address
- Any supporting evidence

Whilst we aim to provide assistance with ease to customers to access, it is necessary to ensure that we are administering public funds correctly. If applicants' are struggling to provide any evidence, support will be offered to help obtain this information and only evidence that is necessary to process a payment will be sought.

2.4 Assessment

Households will need to demonstrate they are on a "low income". There is no requirement to be on welfare benefits to be eligible.

Financial shock may be defined as a sudden or unexpected expenditure or reduction in income that is causing financial hardship. The scheme will also consider payments to prevent a household from entering crisis. Some examples include:

- disasters - these will normally be unforeseen and result in significant damage to, or loss of, possessions or property, such as a serious flood or fire, gas explosion or a chemical leak
- accident, health emergency or mental health crisis, leading to unplanned spending or incurring increased expenses
- when an applicant is experiencing domestic abuse and leaving an abusive relationship/partner and needs immediate help, such as moving into an unfurnished property and needing help with furniture and appliances
- breakage of an essential item, for example a boiler, medical equipment or white goods
- when the applicant has a short-term gap in regular income, for example, due to redundancy or a significant change in working pattern

2.5 Eligible Expenditure.

There is no prescriptive list specifying eligible expenditure for Crisis Payments; it is at the Authority's discretion to determine appropriate support by taking a person-centred, needs-based approach. However, it may include awarding a Crisis Payment to support:

- food
- water including for drinking, washing, cooking, as well as for sanitary purposes and sewerage
- housing costs (where the applicant is ineligible for housing payments within the Crisis and Resilience 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
- 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

2.6 Savings/Assets

When assessing an applicant's need for financial support and any appropriate referrals, we will take account of the resources available to the applicant and their household, including savings or other assets. Where an applicant cannot immediately access these assets but can demonstrate that they are actively taking steps to release them, interim support through CaRF may still be considered appropriate.

To encourage households to build financial resilience, we aim to support long-term financial management rather than discourage saving. Therefore, we will disregard savings up to **£3,000** when assessing eligibility. This ensures that applicants are not penalised for maintaining modest savings or deterred from saving in the future.

Savings over £500 will be considered but may be disregarded further if there are specific reasons to do so. Examples may include:

1. an applicant may need a car for work and has saved for emergency car repairs. If they are applying for crisis support for a reason other than car repairs or transport costs, it may be considered reasonable to hold this level of savings to ensure financial resilience in the future and protect the opportunity to remain employed.
2. Savings towards rent in advance and deposit so that they can move to more affordable or settled accommodation which would improve their overall financial and housing stability

2.7 Telephone Assessment

Once an application has been made online the applicant will be contacted by our team to discuss the application.

This is an opportunity for the applicant to share their circumstances in more detail and allows us to better understand the needs they may have. Our team will discuss the reasons for submitting an application,

go through the income and expenditure and may make recommendations on how to build financial resilience longer term or utilise their income more effectively. This may include:

- Referrals to money and debt advice / budgeting advice
- Income maximisation – benefits check to see if they may be able to claim for any other benefits
- Options to move to more affordable accommodation
- Support to increase income through employment or training
- Opportunities within local voluntary and community organisations for additional local support
- Referrals to energy advice
- Referral to Housing Solutions if they may be at risk of homelessness and need housing advice

All referrals will only be made in agreement with the applicant and a decision to not accept further advice and support will not prevent a crisis payment being made.

Applications made by trusted partners, such as Citizens Advice, Community and Voluntary Sector who have received specific training on the scheme will be considered warm referrals. Providing all the necessary evidence is provided, an assessment will be completed without the need to contact the applicant wherever possible. If further information is required, we will contact the organisation who completed the referral.

2.8 Awards

Crisis Payments will have a number of potential options that can be offered to the applicant. These include:

- Post Office voucher which can be exchanged for cash
- Supermarket/High Street Vouchers which can be used to buy food and other smaller essentials such as kettles, cutlery, microwaves
- Payment against a debt – this could be a direct payment of an energy bill, mobile phone bill or council tax arrears
- Purchasing goods on their behalf such as white goods, essential furniture such as beds, sofa etc

The amount awarded will be dependent on the needs of each case. However it is not intended in the scheme to make high level awards but to support the applicant out of immediate financial hardship and offer referrals to enable the household to build their own financial resilience for the future.

As a guideline, we anticipate payments between £50- £500 per application dependent on the needs of the applicant, their financial position, their current circumstances and the size of their household.

2.9 Repeat Applications

Crisis Payments are intended to meet a short-term one-off need as a result of financial shock. Therefore, it is not intended that repeat applications will be awarded.

Each application will be assessed on a case-by-case basis. Where a repeat application is made and the applicant has followed the advice and assistance provided by the district council (and/or other agencies to which they were referred in the original application), then a further award may be considered.

Where an applicant has declined further support to build financial resilience, or address the root causes for financial hardship, then a further application may not be awarded.

2.10 Declined Awards

Where an applicant applies for a Crisis Payment but it has been declined, the reasons for doing so are likely to include:

- having no defined crisis beyond a low income
- applying for funds for items, debts or services that are not essential
- have funds available to them to provide for their needs
- are not resident in Teignbridge
- have applied previously and failed to follow advice provided to them and unwilling to do so on a repeat application
- there are alternative schemes available for the purpose of their needs i.e. financial support for prepayment meters from Citizens Advice, Housing payment element through CaRF

We will not therefore make a crisis payment award. We will however work with the applicant to identify alternative support where appropriate.

2.11 Notification of Award Decision

All applicants will be notified in writing of the outcome of their application. This will include an explanation of any reason/s why an award has not been made and how to submit a request to review this decision

2.12 Review of Decision

An applicant has the right to request a review of the decision made for a Crisis Payment within 21 days of the decision being issued. A review request must be made in writing either by email to housingoptions@teignbridge.gov.uk or letter to Housing Needs Lead, Teignbridge District Council, Forde House, Brunel Road, Newton Abbot, TQ12 4XX.

A senior officer not involved with the original decision making, will review the application and evidence provided by the applicant to establish if there has been any maladministration on the application within 56 days of receiving the review request. A response to the review will be made in writing to the applicant.

Any award is at the discretion of the local authority but we will ensure any decision is subject to the principles of fairness, reasonableness and lawfulness.

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

3. Housing Payments

Housing Payments have replaced Discretionary Housing Payments. They will be administered in the same manner as Discretionary Housing Payments and are subject to the same legislation.

An application for a Housing Payment may be made if the applicant is in receipt of:

- housing benefit or;
- housing element of Universal Credit and need more financial support with housing costs

Housing Payments can support with housing costs including those affected by:

- the benefit cap
- spare room subsidy in the social housing sector (bedroom tax)
- local housing allowance rates

Housing Payments may cover costs such as:

- a rent shortfall
- rent deposits, rent in advance and/or removal costs if you have been assessed as homeless or threatened with homelessness by Teignbridge Housing Solutions team or are moving to more affordable housing or downsizing a social housing property

Review of a Decision

If the applicant disagrees with a decision, they may ask for us to look at the decision again. The request can be made in writing or by an email, sent to revandbens@teignbridge.gov.uk within one month of the date of the decision being challenged.

The claimant will be notified of any review outcome in writing, including reasons, as soon as is reasonably practical.

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

4. Resilience Services

As part of the core strands of the Crisis and Resilience Fund, Devon County Council will be coordinating a county wide approach to improving financial resilience. Wraparound resilience services will need to meet a range of resilience outcomes, such as:

- 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

They will be funding additional financial support through money and debt advice across the county from the CaRF funding across Devon. They will also be funding work through the Devon Community Foundation similar to the previous Household Support Fund work in relation to food, fuel and VCSE Schemes.

Teignbridge District Council will be working towards delivering wraparound support both in house through specially trained advisors to support in the application process, income maximisation and general advice and support, warm referrals to existing services such as debt and money advice and seeking to develop community based wraparound services through the Voluntary and Community Sector.

We will undertake proactive work towards identifying cohorts using data we hold to identify households who may be in financial difficulties and would benefit from additional advice and support. We have identified a number of households currently experiencing difficulties maintaining council tax payments and so will be looking to make contact with these households to offer additional support.

Other areas may include those who have overpayments of housing benefit, subject to the benefit cap or have other debts with the local authority.

5. Community Coordination:

TDC in collaboration with Devon County Council will invest in activities that connect and enhance the local support landscape.

This will include a programme to provide "Advice First Aid" training to all VCSE organisations to support residents access advice and support. This will further enable a one front door approach and warm referrals that will limit the repetition for customers explaining their circumstances and needs. A referral process will be embedded across services to facilitate getting the right help to the person in a timely manner in a trauma informed way.

"Help Hubs" will be available for areas who express an interest in holding one in their parish/ward offering a one off drop in service for residents to obtain support to get assistance with their financial needs. These will be developed to join existing hub models such as community centre events already in place so services are joining existing well attended events locally.

We will also be setting up a Test and Learn model for rural/coastal accessibility of Crisis and Resilience support and financial assistance to better understand how we can help those in rural areas who do not apply as readily for assistance.