CROYDON COUNCIL HOUSING

Crisis and Resilience Fund Local Scheme Policy

Residents Reading Group Reviewed

This policy was reviewed with the help of Croydon Housing Residents

CROYDON

www.croydon.gov.uk

Contents

1. Introduction

1.1. The Crisis and Resilience Fund is a government-funded scheme administered by the London Borough of Croydon. The Fund replaces the Household Support Fund and brings together elements of the previous Discretionary Housing Payment arrangements into a single local welfare support scheme.

1.2. The Crisis Resilience Fund has been established to provide timely, targeted financial assistance to households experiencing exceptional hardship or unforeseen emergencies that place them at risk of homelessness, financial exclusion, or significantly impacts on their health and wellbeing. The fund aims to support vulnerable residents to maintain stable accommodation, meet essential living needs and strengthen their resilience during periods of crisis where no suitable alternative source of support is available.

1.3. Funding will be used to provide support through a combination of targeted assistance programmes and application-based awards. The Crisis and Resilience Fund is a cash-limited, grant-funded scheme, and all support is subject to the availability of funding. Applications will be assessed in accordance with this policy, but entitlement to an award is not automatic. Whilst the Council will manage the fund to support residents throughout the three-year programme period, assistance cannot be guaranteed where the available funding has been fully committed or allocated.

2. Purpose

2.1. The purpose to the Fund is to:

- prevent and respond to financial crisis.
- support residents to access and sustain accommodation.
- improve finance resilience.
- reduce repeat demand for crisis support

2.2. The Council will operate the Fund in accordance with Government guidance, available funding and this policy.

3. Legal and Governance Framework

3.1. The Crisis and Resilience Fund is administered under the Council's general powers and in accordance with the Crisis and Resilience Fund Grant Determination and associated Department for Work and Pensions guidance.

In operating the Fund, the Council will have regard to:

- Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029)
- The Equality Act 2010 and the Public Sector Equality Duty.
- The Human Rights Act 1998.

- Relevant public law principles, including fairness, reasonableness and proportionality.
- The UK General Data Protection Regulation and Data Protection Act 2018.

4. Scheme Principles

4.1. General principles

The Council will administer the Fund in accordance with these principles:

- Taking an approach that is person centered needs based
- By taking a holistic approach to the provision of integrated support
- Having a ‘no wrong door’ outlook.
- Being trauma informed.

4.2. Prevention

Support will seek to prevent financial hardship from escalating into homelessness, safeguarding concerns, severe debt or other crisis situations.

4.3. Cash-first approach

Where appropriate, residents will receive direct financial assistance to address immediate need in a timely and dignified manner.

4.4. Building resilience

Residents may be referred to additional support including:

- Welfare benefits advice
- Debt advice
- Employment support
- Income maximisation services
- Housing support
- Community and voluntary sector services

4.5. Targeted support

The funding will prioritise residents who are most vulnerable to financial hardship, including:

- Low-income households
- Families with children
- Residents at risk of homelessness
- Households in temporary accommodation

- Care experienced young people
- Older residents
- Disabled residents
- Residents impacted by domestic abuse
- Other vulnerable groups identified through local intelligence

4.6. **Partnership working**

The Council will work alongside schools, housing providers, voluntary and community organisations and other partners to maximise the impact of the Fund.

5. Types of Support Available

5.1. The types of support that will be available under the scheme consists of Crisis Payments which will help residents experiencing an immediate financial emergency/crisis and housing payments that help with housing-related costs to help residents secure or sustain accommodation and prevent homelessness. Further details are set out below.

6. Crisis Payment

6.1. **Purpose**

Crisis Payments provide short-term assistance where a resident is experiencing an immediate financial crisis and has no alternative means of meeting essential costs.

6.2. **Eligibility**

Those with no recourse to public funds will not be eligible to receive support.

Applicants must also:

- Be aged 18 or over.
- Be resident in Croydon.
- Be experiencing financial hardship.
- Have suffered a financial shock, unexpected expense or sudden reduction in income.
- Demonstrate that they do not have sufficient resources available to resolve the crisis themselves.

Receipt of benefits is not a requirement for support.

6.3. **Types of support available**

Support may include:

- Food assistance
- Energy costs
- Water charges
- Energy top-ups
- Essential household items
- White goods
- Other emergency costs considered necessary by the Council
- Certain housing-related costs where appropriate

6.4. **Award levels**

The Council will normally determine awards in accordance with its operational guidance and the individual circumstances of each application.

As a guide, typical maximum awards may include:

- Up to £500 for food assistance
- Up to £200 for fuel and utility costs
- Up to £350 for essential household appliances

These amounts are indicative only and do not create an entitlement to support. The value of awards may vary from time to time to reflect available funding, levels of demand, Government guidance, cost pressures, and changes to the Council's Crisis and Resilience Fund delivery arrangements.

The Council reserves the right to award amounts above or below these indicative levels where it considers this appropriate, taking account of the applicant's individual circumstances, the nature of the financial hardship experienced, and the need to ensure that the Fund is administered fairly and sustainably.

6.5. **Exclusions**

The Fund will not normally provide support for:

- Ongoing living expenses.
- Mortgage payments.
- Costs which can reasonably be met from another statutory source.
- Costs arising from fraudulent or criminal activity.
- Costs that have already been paid by the applicant, where payment was made before the Council had assessed the application and notified the applicant of its decision. The Fund does not normally reimburse expenditure incurred prior to an award being approved.

6.6. **Repeat applications**

The Fund is intended to provide support in emergency and exceptional circumstances and is not designed to meet ongoing or recurring living costs.

Repeat applications will only be considered in very limited circumstances such as where:

- A change in household composition, such as the birth of a child, relationship breakdown, or a household member moving in or out.
- The applicant has secured or moved accommodation and requires support with new essential costs.
- A significant change in health or caring responsibilities resulting in additional financial hardship.

(a) Further financial shock has occurred, for example:

- Loss of employment or a significant reduction in working hours or income.
- An unexpected delay to benefit payments or other income.
- An unforeseen emergency expense, such as replacing essential household items following theft, fire, flood or breakdown.

(c) Exceptional hardship exists, for example:

- The applicant or household is at immediate risk of harm, destitution or severe hardship.
- There are safeguarding concerns affecting the applicant or members of their household.
- The applicant is facing circumstances that significantly affect their health, wellbeing or ability to meet essential living costs.

The examples above are not exhaustive. Each repeat application will be considered on its individual merits, taking account of the applicant's current circumstances, the nature of the need, any previous awards made, the availability of funding, and the applicant's engagement with any previously recommended support. Any previous award made through the Fund does not create an expectation, entitlement or precedent for future support. Where a repeat application is made, the Council will assess the applicant's circumstances afresh and may award a different level of support, or no award, based on the evidence provided and the circumstances at the time of application.

Residents receiving repeated assistance will normally be expected to engage with appropriate resilience, advice, or support services aimed at addressing the underlying causes of hardship, unless there are exceptional circumstances which prevent such engagement.

7. Housing Payments

7.1. **Purpose**

Housing Payments provide financial assistance to help residents retain, secure, or move into suitable accommodation.

7.2. **Eligibility**

Those with no recourse to public funds will not be eligible to receive support.

Applicants must:

- Be ordinarily resident in the London Borough of Croydon; or
- Be moving into accommodation within Croydon as part of a housing duty, homelessness duty, or support arrangement administered by the London Borough of Croydon.
- Receive Housing Benefit or Universal Credit housing costs.
- Demonstrate financial need.
- Require support to secure, sustain or move into suitable accommodation.

7.3. **Temporary Accommodation placed by another local authority**

- Households placed in Temporary Accommodation within Croydon by another local authority will not normally be eligible for support under this scheme and will be expected to seek assistance from the placing authority. The Council may consider exceptions where there are safeguarding concerns, statutory duties, or other exceptional circumstances.

7.4. **Types of assistance**

Housing Payments can assist with:

- ***Rent Shortfalls***

  Where Housing Benefit or Universal Credit does not fully meet rent liability.
- ***Rent Arrears***

  Where financial assistance will help prevent homelessness or sustain accommodation.
- ***Rent in Advance***

  To assist residents moving into suitable accommodation.
- ***Deposits***

  Where necessary to secure accommodation.

- ***Removal Costs***

  Where residents need support to move into more suitable accommodation.

7.5. **Award criteria**

When determining applications the Council will consider:

- Household income and expenditure.
- Available savings.
- Vulnerability.
- Risk of homelessness.
- Ability to sustain the tenancy.
- Whether alternative assistance is available.
- Overall demand on the Fund.

There is no automatic entitlement to an award. Each case will be considered on its merits.

The Crisis and Resilience Fund is intended to provide assistance based on an assessment of need made by the Council. Residents who choose to pay housing-related costs themselves before the Council has considered their application and formally notified them of its decision do so at their own risk. The Council will not normally reimburse costs that have been paid prior to an award being approved

8. Application and Evidence

8.1. **Evidence requirements**

Applicants must provide information sufficient for the Council to assess eligibility.

Evidence may include:

- Proof of identity.
- Proof of address
- Bank statements.
- Evidence of income.
- Benefit information.
- Tenancy information.
- Rent statements.
- Utility bills.
- Evidence of the crisis or hardship experienced.

8.2. **Additional information**

The Council reserves the right to request additional information.

Failure to provide requested evidence may result in the application being refused.

9. Decision Making

9.1. **Assessment of application**

All applications will be assessed and determined by authorised officers acting under delegated authority and in accordance with this policy, operational guidance and any applicable Government guidance.

Officers involved in decision making must declare any actual or perceived conflict of interest and, where appropriate, withdraw from the decision-making process.

9.2. **Factors considered:**

When determining an application, the Council may consider:

- household circumstances
- financial need
- vulnerability
- available budget
- alignment with Fund objectives.

Awards may be made as:

- direct payments to applicants
- payments to landlords
- payments to utility providers
- voucher-based support
- payments to suppliers of goods and services.

9.3. **Processing timescales**

The Council aims to determine applications as quickly as possible, taking account of the urgency of need, the complexity of the application and the availability of supporting evidence.

Crisis Payment applications will normally be assessed within 48 hours of receipt of all required information.

Where an application relates to the provision of goods, white goods or other support requiring procurement, delivery or specialist assessment, longer timescales may apply.

Applications identified as presenting an immediate risk to health, safety or wellbeing will be prioritised.

Residents who believe their circumstances are urgent should contact the Council through the Crisis and Resilience Fund webpage or by telephone on 020 8726 6000. The urgency of their situation will be considered and, where appropriate, their application may be prioritised:

www.croydon.gov.uk/benefits/crisis-and-resilience-fund-crf

Housing Payment applications will normally be assessed within 4 weeks of receipt of all required information.

Applications identified as presenting an immediate risk to health, safety or homelessness may be prioritised and assessed more urgently.

The Council aims to provide support as quickly as possible; however, these timescales are indicative only and may be extended where additional enquiries, verification checks or supporting evidence are required.

10. Reviews

10.1. **Requesting a review**

Applicants who disagree with a decision may request a review within one calendar month of notification.

10.2. **Review process**

A review will normally be undertaken by an officer senior to the original decision-maker and who has had no prior involvement in the case, where reasonably practicable.

The reviewing officer will consider any additional information provided and determine whether the original decision should be upheld, amended or overturned.

Reviews of Crisis Payment decisions will normally be completed within 10 working days of receipt of the review request and any supporting information.

Reviews of Housing Payment decisions will normally be completed within 15 working days of receipt of the review request and any supporting information.

Where additional enquiries, verification checks or further information are required, the applicant will be informed of any delay and advised when a decision is expected.

The applicant will be notified in writing of the outcome of the review and the reasons for the decision.

10.3. **Final decision**

Following the review, the applicant will be notified in writing of the outcome and the reasons for the decision.

The outcome of the review will be final. There is no statutory right of appeal against a decision made under this discretionary scheme. Applicants may, however, use the Council's complaints procedure or refer concerns to the Local Government and Social Care Ombudsman.

All housing complaints are handled in line with the Complaints Policy and the Housing Ombudsman Complaint Handling Code.

11. Fraud and Misrepresentation

11.1. **Verification**

The Council may:

- Verify information supplied.
- Check information against Council and Government records.
- Recover payments awarded as a result of fraud, misrepresentation or failure to disclose relevant information.

11.2. **Recovery of funds**

The Council may recover any payment awarded as a result of:

- Fraud.
- Misrepresentation.
- Failure to disclose relevant information.

11.3. **False information**

Deliberately providing false or misleading information may result in:

- Refusal of an application.
- Recovery of funds.
- Exclusion from future support where appropriate.
- Investigation and prosecution.

12. Monitoring, Performance and Governance

12.1. The Council will undertake ongoing monitoring and evaluation of the Crisis Resilience Fund to assess the effectiveness of funded activities and ensure that support is delivering intended outcomes for residents.

12.2. Evaluation will consider both the reach of the Fund and its impact on recipients of support. Performance monitoring, data collection and reporting will be carried out in line with Department for Work and Pensions (DWP) guidance and requirements.

12.3. **Financial sustainability**

The Council will manage the Fund to ensure resources remain available throughout the duration of the funding programme and that expenditure is proportionate, sustainable and consistent with local priorities.

Regular reviews of expenditure, demand and forecast commitments will be undertaken to identify emerging pressures and opportunities to maximise the impact of available funding.

12.4. **Reallocation between strands**

Where demand for a particular funding strand is significantly above or below forecast, the Council may reallocate funding between the Crisis Payment, Resilience and Community Coordination strands.

Any such reallocation must:

- Remain compliant with Government guidance and grant conditions
- Support the objectives of the Crisis and Resilience Fund
- Not increase the overall value of the approved programme budget; and
- Be approved by the Corporate Director responsible for the Fund and the Council's Section 151 Officer.

12.5. **Annual review**

The Council will undertake an annual review of the Crisis and Resilience Fund to assess its performance, expenditure, accessibility, impact, and compliance with relevant Government requirements. The review will consider:

- Demand for the Fund and expenditure patterns;
- Outcomes achieved for residents;
- Compliance with Government requirements and funding conditions;
- Emerging local needs and priorities; and
- The effectiveness of commissioned services, delivery arrangements, and partnership working.

A summary of the review findings will inform future delivery arrangements, funding allocations, and any recommendations for policy improvement may be reported through the Council's governance framework and made publicly available, subject to relevant data protection and confidentiality considerations.

12.6. **Scheme amendments**

The Council may amend operational guidance, indicative award levels, delivery arrangements and funding allocations during the lifetime of the Fund where necessary to:

- Maintain compliance with Government guidance or grant conditions
- Respond to changes in demand and local need.
- Improve outcomes and value for money.
- Ensure the long-term sustainability of the Fund.

Any significant changes will be approved in accordance with the Council's governance and decision-making arrangements.

13. Equality and Diversity

13.1. Croydon Council is committed to ensuring that the Crisis and Resilience Fund is administered fairly, consistently and in accordance with the Equality Act 2010. The Council's policies, procedures and operational practices are designed to promote equality, diversity and inclusion, and to ensure that no individual is subjected to unlawful discrimination, harassment or victimisation. The Council values and respects the diversity of its communities and is committed to providing services that are accessible and equitable for all.

13.2. Discrimination on the grounds of race, nationality, ethnic origin, religion or belief, gender, marital status, sexuality, disability, and age is not acceptable: the Council will take action to ensure no person using the council's premises or services receives less favourable treatment or is disadvantaged by requirements or conditions that cannot be justified. The Council will tackle inequality, treat all people with dignity and respect and continue to work to improve services for all service users.

13.3. The legal framework for the Council's approach is provided by the Equality Act 2010 and specifically by the Public Sector Equality Duty, under which a public authority must work consciously to eliminate discrimination, harassment, and victimisation, and to advance equality of opportunity and foster good relations between people with differing characteristics.

13.4. Further detail on the Duty, and the Council's approach to fulfilling it requirements, can be found on our website Croydon Equalities Pledges | Croydon Council.

14. Access to Support and Safeguarding

14.1. **Access to support**

The Council recognises that certain groups may be disproportionately affected by financial hardship, including:

- disabled people
- older people

- families with children
- single-parent households
- carers
- residents from minority ethnic communities.

The Fund has been designed to support those most at risk of financial hardship while ensuring equitable access to assistance. Reasonable adjustments will be made where appropriate to ensure residents can access support regardless of disability, language, literacy, digital exclusion or other barriers.

The Council will monitor applications, awards and outcomes by protected characteristic and will use this information to identify and address any disproportionate impacts.

14.2. Safeguarding

The Council also recognises that applications to the Fund may identify concerns relating to the welfare of children or vulnerable adults. Where safeguarding concerns are identified, officers may make referrals to relevant safeguarding services in accordance with Council policies and procedures. The provision or refusal of support through the Fund does not replace the Council's safeguarding duties.

15. Data Protection and Information Sharing

15.1. Data protection

The Council will process personal information in accordance with the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018 and the Council's Corporate Privacy Notice. [Privacy and data protection | Croydon Council]

15.2. Useful information

Information provided as part of an application may be used to:

- Assess eligibility for support.
- Prevent and detect fraud.
- Verify information supplied.
- Administer awards and payments.
- Monitor outcomes and performance.
- Meet statutory reporting requirements.

15.3. Information sharing

The Council may share information with relevant partners, Government departments, funding bodies, contractors and other organisations where permitted by law and where necessary for the administration of the Fund.

15.4. **Applicant responsibilities**

Applicants are responsible for ensuring that the information they provide is accurate and complete.

Deliberately providing false or misleading information may result in recovery of funds, refusal of future applications and, where appropriate, legal action.

15.5. **Records management**

Records will be retained in accordance with the Council's retention schedules and data protection policies. Any personal information collected will be handled securely and only for legitimate business purposes associated with the administration of the Crisis and Resilience Fund.

16. Roles and Responsibilities

16.1. **Director**

The Director of Homelessness Prevention and Accommodation will have overall responsibility for the implementation of the policy.

16.2. **Head of Service**

Responsible for ensuring consistent implementation of the Crisis and Resilience Fund Local Scheme Policy within their area.

16.3. **Enablement Team**

Application-based awards under the Crisis and Resilience Fund will be administered by the Enablement Team within the Accommodation and Allocations Service. Targeted support programmes will be administered by relevant Council services and approved delivery partners, including voluntary, community and faith sector organisations, in accordance with agreed funding allocations, governance arrangements and grant conditions

16.4. **Case Officer**

Applicants for application-based awards will be allocated a named Case Officer within the Enablement Team, Accommodation and Allocations Service, who will act as their main point of contact throughout the application process

17. Consultation

17.1. Stakeholders with responsibility and operational knowledge of Crisis and Resilience Funding have been consulted during the development of this policy.

17.2. A residents reading group have also reviewed and helped in the development and of the Policy.

18. Monitoring and Review of the Policy

18.1. This policy will be reviewed every 3 years, or sooner if required by statutory, regulatory, best practice, emerging developments, or circumstances arising from reviews of other Council-wide policies.

18.2. Arrangement for a full internal audit of our Crisis and Resilience Fund processes and procedures will be undertaken by the Council's Internal Auditors. The full scope of the audit will be agreed with the Internal Auditors, Director of Homelessness Prevention and Accommodation, and the Head of Service.

19. Document Control

19.1. This is a controlled document and should not be changed unless by authorisation of the policy owner.

<table>
<tr><th colspan="3">Monitoring</th></tr>
<tr><td>Approved date:</td><td colspan="2">23 September 2026</td></tr>
<tr><td>Next review date:</td><td colspan="2">August 2029</td></tr>
<tr><td>Effective date:</td><td colspan="2">23 September 2026</td></tr>
<tr><th colspan="3">Consultation Review</th></tr>
<tr><td>Stakeholders review date:</td><td colspan="2">7 August 2026</td></tr>
<tr><td>Legal review date:</td><td colspan="2">14 August 2026</td></tr>
<tr><td>Residents review date:</td><td colspan="2">17 August 2026</td></tr>
<tr><td>Policy owner:</td><td colspan="2">Director of Homelessness Prevention and Accommodation</td></tr>
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<tr><td>Equality impact assessment:</td><td colspan="2">The impact of this policy will be measured as it is implemented and used as part of a scheduled 1-year annual review.</td></tr>
<tr><th colspan="3">Version Updates</th></tr>
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<tr><td>1</td><td>New Policy</td><td>Director of Homelessness Prevention and Accommodation</td></tr>
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