BEDFORD BOROUGH COUNCIL **DECISION NO. 1883**

RECORD OF EXECUTIVE DECISION TAKEN BY AN EXECUTIVE MEMBER

This form **MUST** be used to record any decision taken by the Elected Mayor or an individual Executive Member (Portfolio Holder).

The form must be completed and passed to the Chief Officer responsible for Legal and Democratic Services no later than NOON on the second working day after the day on which the decision is taken. No action may be taken to implement the decision(s) recorded on this form until 7 working days have passed and the Chief Officer responsible for Legal and Democratic Services has confirmed the decision has not been called in.

1. Description of decision

(1) That the proposed Policy for the Award of Crisis Resilience Fund – Crisis Payments, as detailed in Appendix A to the report prepared to accompany this decision, be approved for publication to further support the implementation of the Crisis Resilience Fund obligations placed on the Council.

(2) That delegated authority be given to the Service Director Regulation, Housing & Customer Contact to implement the revised policy, making any minor textual or administrative amends to the policy as appropriate.

2. Date of decision

24 July 2026

3. Reasons for decision

Publishing a policy for transparency of approach on how the Crisis Resilience Fund will be delivered.

The policy will provide more detailed information for customers on the Crisis Resilience Fund financial support including an eligibility criterion, how to apply and how their application will be processed.

It is important that staff apply a consistent and fair approach when processing applications and supporting customers and so the proposed policy sets out clear guidance for staff.

The overarching aim of the policy is to ensure a swift support response is provided effectively to customers in Crisis that includes reasonable and appropriate financial help under the fund.

The policy sets out criteria that must be met for any spend (commissioned or internal) relating to resilience services and community co-ordination in accordance with the grant criteria to ensure:

- Value for money
- Appropriate governance for spend
- Procurement compliance for any commissioning
- Public sector equality duty
- Procurement compliance

4. Alternatives considered and rejected

To not have a formal policy and administer the grant on a discretionary case by case basis – this option was rejected as non-compliant with the grant criteria and outcomes framework.

5. How decision is to be funded

The Community welfare team will administer the fund with the support of an additional partnership lead post approved in the Executive report, dated 4 March 2026. The Scheme and policy is grant funded through CRF and this funding was detailed and allocated in the "Implementation of Crisis Resilience Funding in Bedford Borough in 2026 – 2029" decision made by the Executive on 4 March 2026.

6. Conflicts of interest

Name of all Executive members who were consulted AND declared a conflict of interest.	Nature of interest	Did Standards Committee give a dispensation for that conflict of interest? (If yes, give details and date of dispensation)	Did the Chief Executive give a dispensation for that conflict of interest? (If yes, give details and the date of the dispensation).

The Mayor has been consulted on this decision

24 July 2026

Signed: .... Date: **24 July 2026** Name of Decision Taker: **Cllr. Marc Frost**
Financial Services & Financial Sustainability Portfolio Holder

This is a public document. A copy of it must be given to the Chief Officer responsible for Legal and Democratic Services as soon as it is completed.

Date decision published: ....24 July 2026..

Date decision can be implemented if not called in: ....5 August 2026...

(Decision to be made exempt from call in.........NO.......)

For publication

Bedford Borough Council – Portfolio Holder for Financial Strategy & Sustainability

Date of Report: 24 July 2026

Report by: Head of Housing, Homelessness and Customer Services

Subject: **CRISIS RESILIENCE FUND POLICY**

1. EXECUTIVE SUMMARY

1.1 Further to the report to the Executive, at its meeting on 4 March 2026, and the decision in respect of the implementation of Crisis Resilience Funding (CRF) in Bedford Borough 2026-2029, this report presents a proposed policy, at **Appendix A**, setting out in more detail how financial support for applicants will be delivered.

2. RECOMMENDATIONS

2.1 It is recommended that the Portfolio Holder considers the contents of this report and appendices and, if satisfied, to:

(1) Approve the proposed Policy for the Award of Crisis Resilience Fund – Crisis Payments, as detailed at Appendix A of the report, for publication to further support the implementation of the Crisis Resilience Fund obligations placed on the Council.

(2) Delegates authority to the Service Director Regulation, Housing & Customer Contact to implement the revised policy, making any minor textual or administrative amends to the policy as appropriate

3. REASONS FOR RECOMMENDATIONS

3.1 Publishing a policy for transparency of approach on how the Crisis Resilience Fund will be delivered.

3.2 The policy will provide more detailed information for customers on the Crisis Resilience Fund financial support including an eligibility criterion, how to apply and how their application will be processed.

3.3 It is important that staff apply a consistent and fair approach when processing applications and supporting customers and so the proposed policy sets out clear guidance for staff.

3.4 The overarching aim of the policy is to ensure a swift support response is provided effectively to customers in crisis that includes reasonable and appropriate financial help under the fund.

3.5 The policy sets out the criteria that must be met for any spend (commissioned or internal) relating to resilience services and community co-ordination in accordance with the grant criteria to ensure:

- Value for money
- Appropriate governance for spend
- Procurement compliance for any commissioning
- Public sector equality duty

4. THE CURRENT POSITION

4.1 The CRF, introduced on 1 April 2026, is a three-year consolidated revenue grant (2026/27–2028/29), paid via the Local Government Finance Settlement. The aim is to move from a reactive crisis support service to a proactive holistic approach to prevent a crisis re/occurring. It requires councils to deliver a cash-first, person-centred, needs-based and trauma-informed offer across four strands:

- Crisis Payments
- Housing Payments,
- Resilience Services
- Community Coordination

4.2 The funding guidance requires Local Authorities to provide year-round access for customers, warm referrals into advice and support, and compliance with national management information (MI) reporting. CRF is designed to minimise demand and costs in high-spend services notably social care and housing by preventing escalation (e.g. loss of tenancy, safeguarding risks) and reducing repeat presentations. Further guidance on the new scheme can be found on the GOV.UK webpages here

4.3 The Bedford Borough Website now includes basic guidance on the Crisis Resilience Fund and how to apply.

4.4 The Refugees and Community Welfare Team currently accept and process applications for assistance, considering requests for financial support on a case by case, discretionary basis to ensure support is available now under the fund for customers in crisis.

4.5 An established CRF working group has facilitated cross departmental workshops with Housing, Children's and Adults services colleagues to develop policy principles and procedures for effective delivery.

4.6 The aim of the policy and procedural work is to ensure customers have access to effective support in a crisis and that a consistent approach is taken in handling requests.

4.7 The CRF working group have also developed and submitted a delivery plan (see **Appendix B**) meeting the funding criteria deadline in line with the decision of the Executive taken on 4 March 2026.

5. DETAILS

5.1 The proposed policy, at **Appendix A**, sets out the Council's framework for the administration and delivery of the Crisis Resilience Fund (CRF) which provides effective crisis support, improves individuals' financial resilience and bolsters the local-level support landscape. Clarity within the police aims to best manage the fund throughout the year providing targeted support to those that most need it in a reasonable and proportionate manner.

5.2 An eligibility criteria details requirement for customers to:

- Have recourse to public funds (with certain exceptions)
- Have a local connection defined as habitual residence (with certain exceptions)
- Be experiencing financial hardship or crisis
- Have no reasonable access to alternative resources

5.3 Priority will be given to households with children, disabled or vulnerable individuals, people experiencing homelessness, victims/survivors of domestic abuse, care leavers, former veterans and those affected by emergencies (fire, flood etc)

5.4 The policy sets out the application process, ensuring various channels for accessibility and clarity on any evidence requirements.

5.5 The policy sets a limit of a maximum 3 awards considered in a 12-month period and normally no repeat applications within 3 months although the council does not fetter its discretion to consider on an individual case by case basis.

5.6 Support may be offered via cash or voucher with award levels set with an upper limit (£200) per person registered in the household. Where white goods or household items are awarded to address a crisis then an upper limit of £2,000 per household is set in which case payments will be provided to suppliers direct and refurbished goods may be provided where essential. The policy lists the type of support that is excluded from the scheme.

5.7 Guidance for staff on the decision making, notification and review process is provided in the policy to support consistency as well as transparency.

5.8 Finally, the policy sets out principles and governance processes (including establishing a CRF Panel) for spend relating to building resilience and community coordination through the fund whether that be to support council led or commissioned services or through the award of grants. This ensures that strategic investment will prevent crisis and further develop the local support landscape in accordance with the grant criteria.

6. ALTERNATIVES CONSIDERED AND REJECTED

6.1 To not have a formal policy and administer the grant on a discretionary case by case basis – this option was rejected as non-compliant with the grant criteria and outcomes framework.

7. KEY IMPLICATIONS

7.1 Legal Issues – relevant legal power

The policy aligns to the Crisis Resilience Fund grant criteria set out in Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029) - GOV.UK

For the vast majority of cases, The Localism Act 2011 allows us to issue payments as public funds at Council discretion to customers in a crisis under the fund.

However, the council may also commit crisis payment spend through the CRF fund when relying on the following alternative powers on a case-by-case basis as follows:

- Where there is a child welfare or safeguarding concern under Section 17 of the Children Act 1989
- An adult or carer has eligible care needs under Section 18 or 20 (as applicable) of the Care Act 2014
- An adult has needs for care and support that the authority is not required to meet under Section 18 of the Care Act 2014 (in other words, not eligible needs) and those needs do not arise solely from destitution, the CRF may be used as a funding source to meet needs under Section 19 of the Care Act 2014 (for example, to prevent a breach of Article 3 of the European Convention on Human Rights to prohibit inhuman or degrading treatment).
- If appropriate for improving the public health of the people in its area, a Crisis Payment can be made to a person with NRPF under Section 2B of the National health Service Act 2006.
- To prevent a breach of human rights

7.2 Policy Issues

The Bedford Borough Corporate Plan 2024/2025 to 2027/2028 has four strategic priorities, CRF will enable Bedford Brough to meet these by:

- **Supporting Individuals and Families by delivering a cash first,** person centred and trauma informed approach to crisis help, this will prevent or relieve homelessness and warm referrals into advice and resilience services is aimed reduce repeat crises which will ultimately mean less impact on other Borough Services.
- **Protecting the Environment,** CRF will stabilise households (e.g., preventing evictions and rough sleeping) and coordinating local support, which reduces emergency placements and travel, and enables better use of local services and assets.
- **Stimulating Economic Growth through funding Resilience Services** (income maximisation, debt advice, affordable credit, budgeting) that improve residents' financial capability and participation in work and skills, which should support local economic growth.
- **Promoting Health and Wellbeing embedding trauma informed,** no wrong door access and year-round support that mitigates the health impacts of financial shocks and links residents into wider help (e.g., advice, social support), this aligns with the corporate plan's focus on stronger, healthier communities.

The **Government's National Plan to End Homelessness** (published December 2025) sets out a shift from crisis response to prevention, addressing homelessness so it becomes "rare, brief and non-recurring." A major mechanism underpinning this shift is the introduction of the CRF, which replaces the temporary Household Support Fund from April 2026.

7.3 Resource Issues

The Community welfare team will administer the fund with the support of an additional partnership lead post approved in the Executive report dated 4 March 2026. The Scheme and policy is grant funded through CRF and this funding was detailed and allocated in the "Implementation of Crisis Resilience Funding in Bedford Borough in 2026 – 2029" Executive report in March 2026.

7.4 Risks

Risk Category	Risk Title	Description of Risk	Mitigation of Risk
Strategic Risks	Non-alignment with CRF design principles	Failure to embed cash-first, person-centred, needs-based and trauma-informed delivery, with year-round access and warm referrals, risks non-compliance and diminished impact.	Approve a single CRF Scheme Policy reflecting national guidance; mandatory staff training; quarterly quality assurance (QA) of decisions and referrals
	Pressure from wider welfare changes	Potential changes to Council Tax Reduction (CTR) for working-age households may increase demand for crisis and prevention support.	Build early-warning indicators into MI; adjust triage thresholds; expand resilience services for debt/income maximisation
	Weak integration with homelessness duties	CRF prevention/relief activities are not aligned to Part 7 of the Housing Act 1996, the Homelessness Code of Guidance, and HRA 2017 timelines and PHPs, there is a risk of legal challenge and missed prevention outcomes.	Embed checks in case management (eligibility, suitability, affordability, PHP linkages); periodic audits
Operational Risks	Access Barriers and inconsistent Triage	Failure to provide *no-wrong-door* access and assisted channels could disadvantage vulnerable residents and increase repeat presentations	Maintain telephone/assisted support; standardise triage scripts and warm-referral pathways with VCSE partners; publish clear public guidance
	Safeguarding failures (adults/children)	Inadequate recognition/ escalation of safeguarding concerns or weak multi-agency pathways risks harm and statutory non-compliance.	Align procedures with Care Act 2014 statutory guidance and *Working Together*; mandate trauma-informed training; embed referral prompts

	Data protection non-compliance	DPIA does not explicit around legal basis to share data, proportional verification, or information sharing may lead to ICO action and loss of trust with those wishing to access the service or partners.	Ensure DPIA is signed off All 3rd Sector organisations or commissioned services have sufficient plans in place to mitigate any data breaches.
	Procurement and provider capacity	Non-compliance with the Procurement Act 2023 or fragile provider markets could delay/undermine resilience services.	Pre-market engagement; phased mobilisation in line with Procurement Act Ensure internal procurement team can support with commissioning
	Management information (MI) quality	Inaccurate or incomplete returns risk grant queries and weak evidence of outcomes.	Train staff; institute monthly validation and quarterly data quality reviews.
Financial Risks	Grant conditions and potential clawback	Misinterpretation of Grant conditions or CRF rules could lead to ineligible spend and recovery of funds.	Section 151 officer/ Head of Audit -led grant control framework; eligibility checklists; internal audit spot-checks; timely MI.
	Fraud and error in cash-first awards	Cash-first delivery increases the risk of error and opportunistic fraud if verification is disproportionate or inconsistent.	Proportionate verification rules; risk-based checks; post-event sampling; staff guidance aligned to CRF's person-centred approach
	Insufficient funding to meet demand	Feedback indicates sector concern about sufficiency across the three-year period.	Demand forecasting; prioritisation criteria; flexible commissioning; escalate pressures through budget monitoring
	Wider financial impact for Housing and Social Services	If the CRF is not delivered as intended, the Council will continue to see residents presenting later, in crisis, requiring intensive and expensive statutory interventions. Evidence shows this drives up costs across Housing, Temporary Accommodation, Children's Services, Adult Social Care, and wider public services.	Effective delivery of the CRF will reduce costly crisis presentations by supporting residents earlier with cash-first assistance and wraparound help, preventing escalation into expensive Housing and Social Services interventions.

Reputational risks	Perceived reliance on food parcels.	If the local offer defaults to in kind food rather than direct financial support plus advice, it undermines the CRF ambition to end mass dependence on emergency food parcels.	Public comms and staff scripts emphasising cash-first and advice; monitor referrals to charitable food and reduce through income maximisation
	Failure to meet duties to survivors of domestic abuse	Delays or unsuitable placements may attract legal and media challenge.	Prioritised pathways and rapid decision standards reflecting the Code of Guidance changes under the Domestic Abuse Act 2021.
	Equality and access challenges	Real or perceived breaches of the PSED risk challenge and loss of confidence in the CRF Scheme	Publish EIA monitor outcomes, adjust processes and maintain accessible channels where practically possible

7.5 Environmental Implications

While not an environmental programme per se, this grant supports Bedford's environmental aims by stabilising households in their own communities and reducing avoidable, resource-intensive crisis responses. CRF Housing Payments that prevent or relieve homelessness help the Council move people more quickly into safe, suitable, settled accommodation, complementing the local strategy to reduce reliance on hotels/nightly-let placements and increase access to appropriate housing.

7.6 Equalities Impact

In preparing this report, due consideration has been given to the Borough Council's statutory Equality Duty to eliminate unlawful discrimination, advance equality of opportunity and foster good relations, as set out in Section 149(1) of the Equality Act 2010.

7.7 Impact on Families

CRF is designed to give families rapid, cash first, person centred and trauma informed support all year round, so a financial shock (e.g. broken boiler or sudden income drop) is met quickly with flexible help and warm referrals into wider resilience services. By prioritising cash first assistance for essentials and embedding needs-based decision making, local schemes preserve dignity and reduce repeat crises for households with children.

Central Government have also linked the CRF to the ambition to end mass dependence on emergency food parcels, shifting practice away from in kind food towards direct financial support plus advice, which particularly benefits families balancing multiple costs. The CRF's multi-year settlement (2026–2027 to 2028–2029) will give Bedford Borough Council planning certainty to sustain family focused prevention, rather than relying on short term fixes that don't address root issues.

7.8 Community Safety and Resilience

CRF enhances community safety by providing cash first, person centred and trauma informed crisis help that stabilises households quickly, reducing the risks associated with poverty (e.g. exploitation) and preventing escalation into street homelessness.

Through its Housing Payments strand, CRF helps meet shortfalls, deposits and rent in advance, supporting lawful prevention and relief activity and reducing the use of nightly let or emergency placements that can undermine neighbourhood stability. This dovetails with statutory homelessness duties and Bedford's 2024–2029 strategy to prevent homelessness early and minimise rough sleeping

7.9 Impact on Health and Wellbeing

CRF will deliver a direct and positive impact on health and wellbeing by stabilising households quickly through cash-first, person-centred and trauma-informed assistance, and by preventing homelessness via Housing Payments. Rapid cash-first support for essentials (food, energy, hygiene, digital connectivity) reduces toxic stress and enables families to maintain work and education, while Housing Payments secure safe, suitable accommodation, a core "building block of health" in Bedford's Joint Local Health & Wellbeing Strategy 2024–2027.

CRF's design also mandates warm referrals into advice and Resilience Services, addressing the root drivers of ill-health linked to problem debt and insecurity, together these measures improve mental and physical health, reduce repeat crises, and narrow inequalities for the poorest and most vulnerable communities.

CRF further strengthens the prevention and integration ambitions of the Bedfordshire, Luton and Milton Keynes (BLMK) Integrated Care System's Joint Forward Plan, which prioritises joined-up, prevention-led care.

Through its Community Coordination strand, CRF funds visible, no-wrong-door pathways and lawful information-sharing across council, VCS and health partners, improving early intervention and uptake of support., CRF can resource the wrap around revenue support that promotes safer environments, mitigates isolation and substance-related harms, and supports healthier behaviours.

8. SUMMARY OF CONSULTATIONS AND OUTCOME

8.1 The following Councillors, Council units, Officers and/or other organisations have been consulted in preparing this report:

Portfolio Holder for Financial Strategy & Sustainability
Corporate Leadership Team
Interim Strategic Director for Environment
Housing Commissioning and Partnership Manager
Housing Specialist Provision Manager
Finance Business Partner
Head of Legal Services

9. WARD COUNCILLOR VIEWS

9.1 Not Applicable

10. CONTACTS AND REFERENCES

Report Contact Officer:	Anna Robbani Head of Housing, Homelessness and Customer Services
Declarations of Interest by the Report Author:	None
File Reference:	CRF_Policy_2026
Previous Relevant Minutes:	Minute 87: Executive – 4 March 2026
Background Papers:	None
Appendices:	Appendix A – Policy for the Award of Crisis Resilience Fund – Crisis Payments Appendix B – CRF Delivery Plan

Environment Directorate

Policy for the Award of Crisis Resilience Fund-Crisis Payments

- Assisting residents in need who are experiencing crisis or severed financial hardship

July 2026

Contents

1. Purpose of this Policy

1.1 This policy sets out the Council's framework for the administration and delivery of the **Crisis and Resilience fund (CRF)** which provides effective crisis support, improves individuals' financial resilience and bolsters the local-level support landscape.

1.2 The scheme provides a framework for offering targeted financial support to residents experiencing crisis or severe financial hardship, helping to:

- Prevent immediate risks to health and safety
- Support households to remain in the community
- Improve longer-term resilience and reduce repeat crisis demand

1.2 The Council will provide two primary forms of assistance for short term immediate help:

- 1. Crisis Payments – cash/voucher
- 2. Crisis Payments – including essential white goods and essential household payments

1.3 The CRF expands upon previous Local Welfare Provision arrangements, maintaining a focus on discretionary, holistic, needs-led support. This policy sets out our commitment to also provide advice and signposting to those in crisis to wider support services. This is key to improve individuals' financial resilience and stability, aiming to prevent crisis recurring.

1.4 Finally, the policy also sets out principles for bolstering the local-level support landscape through strategic investment in services. Such services may be council led or commissioned with third parties to strengthen local networks of support and coordinate joined up referral pathways out of crisis. The purpose of building financial resilience is to enable individuals to better manage future financial shocks and reduce the need for crisis support. A number of factors can contribute to, or impact, financial resilience. These can include:

- income, savings and debt
- housing insecurity
- physical disability, learning disability, mental health condition or wellbeing
- caring responsibilities
- financial literacy
- digital exclusion
- community support and social networks
- access to income smoothing tools, such as affordable credit and insurance

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2. General Principles of the Policy

2.1 Awards are discretionary and cash limited.

2.2 The Council may prioritise or restrict awards to manage the fund across the financial year.

2.3 The Council's Key Objectives in agreeing this Policy are;

A. To deliver effective crisis support to prevent the occurrence or escalation of crises. This involves timely, needs-based assistance to low-income households facing financial shocks;
B. To address needs that require immediate action to prevent or remedy negative outcomes (e.g. going without food, heating, shelter, essential furniture/appliances, or utilities);
C. To support recovery from financial shocks (sudden, unexpected expenses or drops in income) through an approach that gives people dignity, flexibility and choice;
D. To help to keep families together, particularly where they are experiencing exceptional pressures;
E. To provide a person centre and needs based approach by assessing underlying needs, not just symptoms and make warm referrals to resilience services, that may be through partner organisations;
F. To be used for occasional short-term needs, not for regular/ongoing income support;
G. To deliver an outcome and award within a target of 2 working days from receipt of a full application and required evidence;
H. To ensure annual expenditure by the Council is within the agreed budget;
I. To assist in minimising demand on other areas of Council expenditure that may arise as a result of residents' difficulty in meeting housing rent costs.

2.4 To achieve the objectives;

- Each application will be considered on its own individual merit and will be subject to a financial assessment to determine eligibility and the amount of assistance required;
- Awards will be limited to the minimum amount considered necessary to enable persons to meet their financial requirement to alleviate immediate crisis.

3. Eligible Persons

3.1 **Applicants must**:

- **Be habitually resident** in Bedford Borough or those persons who meet the criteria below:
    - Persons that were previously resident in the Borough have strong connections to the local area and are currently living elsewhere other than by their choice and who wish to set up home in the Borough;
    - Homeless persons who were previously resident in the Borough immediately prior to becoming homeless and who have strong connections to the local area*;
    - Persons who are temporarily resident in the Borough in order to escape domestic violence or abuse;
    - Persons in detention who were resident in the Borough immediately prior to being detained and who have strong connections to the local area;
    - In very exceptional circumstances a grant may be made to a person who is not habitually resident in Bedford Borough where there is an immediate and serious risk to the person's health or safety that would be alleviated directly by the award and where there is no prospect of other forms of assistance being received in adequate time to prevent the risk.

    **For the purpose of this Policy a "strong connection to the local area" will be determined in accordance with the definition set out in the Housing Act 1996 Part VII and the Bedfordshire Homefinder Allocation Scheme.*

- **Be experiencing financial hardship or crisis**
- **Have no reasonable access to alternative resources, including savings, credit or support networks**

Priority will be given to:

- Households with children
- Households with disabled or vulnerable individuals
- People experiencing homelessness
- Victims/Survivors or domestic abuse
- Care Leavers
- Former veterans
- Those affected by emergencies (fire, flood, etc).

Those with No Recourse to Public Funds are not eligible to receive support or any Housing Payment. However, in exceptional circumstances on a discretionary basis, the Local Authority may rely on alternative powers to issue a crisis payment under the CRF:

- To prevent a breach of human rights
- There to be a child welfare or safeguarding concern under Section 17 of the Children Act 1989
- An adult or carer has eligible care needs under Section 18 or 20 (as applicable) of the Care Act 2014

- An adult has needs for care and support that the authority is not required to meet under Section 18 of the Care Act 2014 (in other words, not eligible needs) and those needs do not arise solely from destitution, the CRF may be used as a funding source to meet needs under Section 19 of the Care Act 2014 (for example, to prevent a breach of Article 3 of the European Convention on Human Rights to prohibit inhuman or degrading treatment).
- If appropriate for improving the public health of the people in its area, a Crisis Payment can be made to a person with NRPF under Section 2B of the National health Service Act 2006.

4. Application Process

4.1 A CRF Crisis Payment application can be made:

- Online
- By telephone
- Via partner referral (e.g. support worker or third-party organisation)

4.2 Evidence required as part of the application:

- Proof of identity and residency
- Financial information (income and expenditure via bank statements)
- Evidence of crisis where applicable

The Council may seek information from partner agencies with consent

4.5 Applicants may withdraw their application at any time before a decision is made by notifying the Council that they wish to withdraw the application.

4.6 Only essential expenditure will be considered in assessing the applicant's financial means. The inclusion of an item of expenditure in an applicant's stated expenditure will not necessarily be accepted as essential (expenditure on repayment of credit debts, premium television packages, tobacco, alcohol, and expensive mobile telephone charges will not normally be taken into account).

4.8 The Council reserves the right to verify any information or evidence provided by the applicant. This may involve the sharing of data with other Council Departments or with other external bodies in accordance with the General Data Protection Regulations (GDPR) 2018.

5. Frequency Limits

5.1 **Crisis Payment – cash/voucher award** can be considered a maximum of 3 times in any rolling 12-month period.
Crisis Payments – white goods and household items award can only be considered once per 12-month rolling period.

5.2 Normally no repeat applications within 3 months for a Crisis Payment – cash/vouchers, unless exceptional circumstances apply

6. Types of Support

6.1 **Crisis Payments – cash/vouchers** are intended to:

- Address the immediate and serious risks to a person's health and safety, this may include, but not limited to:
  - Food and essential groceries
  - Water including for drinking, washing, cooking as well as for sanitary purposes
  - Period and hygiene products
  - Energy (gas/electricity)
  - Emergency clothing
  - Essential travel
  - Basic household essentials in an emergency

6.11 Award levels are a maximum of £200 per person that is registered in the household.

6.12 Payments will normally be provided as:

- Cash
- Vouchers
- prepaid cards or
- supplier payments

6.2 **Crisis Payments – White goods and Household Items** are intended to:

- Enable households to establish or maintain safe living conditions
- Prevent escalation into crisis
- Support long-term financial resilience

6.21 Eligible items include (but are not limited to):

- White good such as
  - Fridge/freezer
  - Cooker
  - Washing machine
- Beds and essential furniture such as seating or dining furniture
- Basic cooking equipment
- Floor coverings, excluding fitted carpets (where it is a necessity to the persons health and safety)
- Heating appliances
- Safety items for children
- Digital and connectivity essentials such as broadband or phone bills

6.22 Award levels are a maximum of £2,000 per household where:

- Multiple essential items are required (e.g. homelessness move-on);
- There is a safeguarding risk;
- A disaster such as a fire or flood has occurred.

6.23 Payments will normally be provided as:

- Supplier direct purchases for white goods and will include delivery and installation where applicable
- Refurbished goods may be provided for essential furniture where appropriate

7 Decision Making

7.1 In making a decision under this Policy the decision maker shall give consideration to the following;

- The urgency and severity of need
- The household composition
- Available alternatives
- The impact on health and wellbeing
- Previous CRF awards

7.2 A person making a decision under this Policy shall:

- Clearly and fully document the reasons for the decision;
- Exercise respect for the applicant;
- Use discretion to the extent allowed by the Policy;
- Be sensitive to circumstances which may justify the provision of an award, but which are not explicitly referred to in the Policy or explicitly excepted by the Policy.

6.4 The decision maker will decide how much to award based on all of the above circumstances, and any other information which may be considered relevant.

8. Notification

8.1 Where an application is received and further evidence or clarification is required the Council will contact the applicant to request the required information. Contact may be made by telephone where appropriate but written requests will always be made where information is requested.

8.2 The Council will aim to advise applicants of the outcome of their application and if an award is to be granted within two working days of receipt of their application and all necessary evidence, or as soon as is practicable thereafter.

8.3 When the application is determined, the Council will advise the applicant as follows;

- The outcome of the claim;
- If successful, the amount of the crisis payment award;
- The method of payment;
- If not successful, the reasons why;
- The process by which they may request a review of the decision.

9. Review of Decisions

9.1 Crisis Payments are not statutory payments and therefore, are not subject to any statutory appeals process.

9.2 An applicant dissatisfied with a decision may request that it be reviewed as follows;

- An applicant who disagrees with a Crisis Payment decision may dispute the decision. A request for a review must be made in writing within 5 working days of the formal notification being issued to the applicant.
- The request for a review must set out the reasons that the decision is disputed and may be accompanied by further documentary evidence to support the request.
- The decision, along with any new evidence from the applicant, will be reviewed by an officer other than the original decision maker.
- The Council will aim to complete reviews within four weeks of receipt, and the applicant will be notified of the outcome of the review in writing.
- The appeal will be considered by a manager whose decision shall be final.
- In exceptional circumstances the above time periods for review and appeal may be extended.

10. Exclusions

10.1 Support will not normally be provided for:

- Ongoing living costs (non-emergency);
- Rent or council tax (covered by other schemes);
- Debt or fines;
- Non-essential items;
- Costs covered by statutory services;
- A need which occurs outside of the United Kingdom;
- Travelling to and from school;
- Expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, damages, subsistence or travelling expenses;
- Removal or storage charges if you are being rehoused following a compulsory purchase order, a redevelopment or closing order, a compulsory exchange of tenancies, or under homelessness legislation;
- Domestic assistance and respite care;
- A medical, surgical, optical, aural or dental item or service (note that needs under all of these headings can be provided free of charge by the National Health Service, if you are getting Universal Credit, Employment and Support Allowance (income-related), or Pension Credit);
- Work related expenses;
- Investments;
- Costs of purchasing, renting or installing cable television or satellite television and any associated charges;

- Any expense which any public body has a statutory duty to meet;
- Housing costs or arrears of rent other than minor repairs and improvements to the applicant's own property essential for health, safety or security;
- Taxes or other statutory payments;
- Debts or insolvency costs;
- Home decoration;
- TV licence;
- Care provision;
- Holidays;
- Garaging, parking, purchase, and running costs of any motor vehicle except where the payment is being considered for emergency travel expenses;
- Where the customer has sufficient income, savings or access to a reasonable source of credit;
- Any purpose for which a Crisis Payment was previously given to the same household within in the last two years;
- Or costs met by other form of financial support including state support (e.g. Council Tax Support, Housing Benefit, Universal Credit or other local provision).

11. Publicity and Awareness

11.1 The Council will work with interested parties to publicise and raise awareness of the scheme, and this Policy will be made available throughout the Council, and to third parties and members of the public.

11.2 CRF Crisis Payments information and guidance will be made available on the Council's website and from the Council's Customer Hub at Horne Lane, Bedford.

12. Fraudulent Applications

12.1 Bedford Borough Council is committed to protecting public funds through taking action to prevent and detect fraud. An applicant who fraudulently applies for a Crisis Payment by falsely declaring their circumstances, providing a false statement or evidence in support of their application, or by other means may have committed an offence under the Fraud Act 2006 or Theft Act 1968.

12.2 Where the Council suspects that such a fraud may have occurred, the matter will be investigated in accordance with the Council's Anti-Fraud Strategy and may lead to criminal proceedings.

12.3 Legal action will be taken to recover sums paid as a result of fraud in accordance with the Council's Fair Debt Collection Policy.

12.4 The Council may use information provided in connection with an application for Crisis Payments for the purposes of prevention and detection of other forms of fraud.

13. Building Resilience and Community Co-ordination

13.1 In the process of determining an application for a Crisis Payment it is important that any underlying issues are addressed by signposting the applicant to appropriate agencies for resolution. For example:

- The Council's Job's Hub, the Housing Options team, Children's Early Help services or Adults Social Care;
- The landlord, particularly for tenants of social landlords where the landlord may provide advice such as debt management or rehousing advice;
- Applicants experiencing debt problems/budgeting issues will be advised to contact the Citizens Advice Bureau (CAB), or other advice agencies for free, and independent advice.
- Applicants will also be directed to other third sector organisations offering resilience advice or support relevant to the applicant's particular circumstances.

13.2 The Council will proactively build local resilience across communities in the Borough through strategic investment spend that prevent crisis or further develop the local support landscape through community co-ordination in accordance with the grant criteria.

Spend may be:

- On Council led schemes or services that prevent crisis and build resilience in communities (excluding statutory provisions)
- On commissioned spend with third party organisations
- Through the award of grants to local charitable sector third party organisations funded by CRF
- On reasonable administration costs facilitating community co-ordination

Any spend relating to resilience services and community coordination must:

- Be approved and documented by the Crisis Resilience Fund Panel which must have as a minimum 3 officers in agreement including the CRF budget holder, a finance colleague and a senior manager (service director level).

The panel must be satisfied that (and document) that the proposed spend on resilience services and community coordination:

- Aligns to the Crisis Resilience Fund grant criteria set out in Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029) - GOV.UK

- Meets a demonstrable ‘resilience’ need in the Borough evidenced by relevant quantitative or qualitative data
- Provides a ‘person-centred’, trauma-informed service in the Borough that seeks to meet underlying need, not just crisis symptoms
- Adheres to the Councils Public Sector Equality Duties under the Equalities Act 2010
- Is supported by a business case that clearly presents value for money or investment to save through crisis reduction such as reduced spend on temporary accommodation or crisis presentations for social services.
- Is based upon a documented service specification outlining service aim, scope and deliverables

And for any third party spend on resilience services and community coordination the panel must also be satisfied that:

- Services will be procured in a transparent and compliant manner in accordance with the Procurement Act 2023
- Robust contract monitoring arrangements are in place
- Regular reporting obligations against an outcome framework are set up

For reporting purposes, an annual account and review of spend and outcomes will be conducted.

14. Review of Policy

14.1 The Policy will be reviewed periodically in light of any legislative changes, trends or other factors that impact on the effectiveness of the Policy.

Guidance for completing the Delivery Plan for Crisis and Resilience fund V3

Before completing this template, please refer to the '**MI (Combined) Reporting Requirements**' document.

Please ensure you complete the following tabs:

1 - Governance

2 - Planned Activity and Spend

The delivery plan should cover the anticipated value of grants for vulnerable households for the duration of the reporting year (1 April 2026 to 31 March 2027).

You need to return the delivery plan by 1 July 2026

When submitting your delivery plan to DWP; please attach and name the excel spreadsheet as follows -

Filename: CRFYR1DP_RRRRR_MMYY (where RRRRR is your LA ONS short code and date of return is in MMYY format) for example Brighton and Hove Unitary Authority's June 2026 return would be labelled **CRFYR1DP_E1401_0626 xlsx.**

Send the completed delivery plan, **including the name of your LA in the subject line** to the DWP to:

lawelfare.pdt@dwp.gov.uk
For example Brighton and Hove Unitary Authority's email subject line would be
Brighton and Hove CRF YR 1 Delivery Plan

Your delivery plan must be signed off by your Section 151 Officer / Chief Finance Officer. Please ask them to complete Table 3 to provide assurance on the correctness of the anticipated spend. We also require you to copy your Section 151 Officer / CFO into your return email when submitting your delivery plan to DWP.

Reasonable administration costs are funded as part of the grant.

Traffic Light Guidance System

The Traffic Light Guidance System is used throughout the delivery plan to help inform the user and the Cabinet Member of any outstanding required inputs.

The green circle with a white tick indicates that the adjacent table is compliant:

The red circle with a white cross indicates that the adjacent table is non-compliant:

CRF Delivery Plan - Governance

Department for Work & Pensions

Notes
To complete the Governance tab, please ensure to:
a) choose your Local Authority name in Table 1
b) enter the return date in Table 2 (dd/mm/yyyy)
c) complete all cells in Tables 3 and 4

All blue cells are to be completed by Local Authorities. All grey cells with autofill.
A summary and explanation of the traffic light system is included below and in the guidance tab. It details how the system is applied throughout the template.

When a green circle with a white tick appears next to Tables 1 to 4, the tables are compliant.

When a green circle with a white tick appears in Table 1 'Has the return been completed in full?', the delivery plan is compliant and ready for submission.

1) LA details

Local authority	ONS Short Code	LA Type	Has the return been completed in full?
Bedford	E0202	Unitary Authority	✔

2) Reporting period

Reporting period	Report type	Return date (dd/mm/yyyy)
01/04/2026- 31/03/2027	Delivery Plan	29/06/26

3) Section 151 Officer sign off

I have reviewed the financial procedures in place and I am satisfied that they are robust enough to protect public funds and that the total anticipated Grant spend by the Grant Recipient in this template is exclusively for the purposes set out in the Grant Determination Letter between the Grant Recipient and the Secretary of State for Ministry of Housing, Communities and Local Governemnt in respect of the delivery of the Crisis and Resilience Fund:

Section 151 Officer signature (please type)	Section 151 Officer's email
Julie McCabe	julie.mccabe@bedford.gov.uk

4) Governance

Cabinet Member (name)	Cabinet Member's email	Has the Cabinet Member approved this plan? (dropdown)	Is the Section 151 Officer/CFO copied into the return email?
Marc Frost	marc.frost@bedford.gov.uk	Yes	Yes

5) Totals

Anticipated spend for crisis scheme (£)	Anticipated housing payment costs (£)	Anticipated resilience building investments (£)	Anticipated community coordination costs (£)	Anticipated admin costs (£)	Total anticipated spend (£)	Total CRF Allocation (£)	Anticipated spend as % of allocation
£ 1,118,679.81	£ 237,954.00	£ 747,570.81	£ 250,000.00	£ 220,149.43	£ 2,574,354.05	£ 2,574,354.05	100.0%

Traffic Light Guidance System

The traffic light guidance system is used throughout this workbook to help inform the user, Cabinet Member and Section 151 officer of any outstanding required inputs. The icons can be found next to each table.

The green circle with a white tick indicates that the adjacent table is compliant:	✔
The red circle with a white cross indicates that the adjacent table is non-compliant:	✖

For DWP use only:	
Governance	✔
Planned activity and spend	✔

End

01/04/2023 - 30/06/2023
01/04/2023 - 30/09/2023
01/04/2023 - 31/12/2023
01/04/2023 - 31/03/2024

CRF Delivery Plan - Anticipated spend

Notes
Please input numerical values in full (e.g. 120,000.00) to enable us to process the return. Please ensure that any spend figures you provide are presented to 2 decimal places, if this is not followed your Delivery Plan will be returned for completion. All blue cells are to be completed by Local Authorities. All grey cells with autofill.

The traffic light system will help you ensure the template is completed in full. For the return to be compliant, all traffic lights must be green with a white tick.

If there is no anticipated spend to report, in order to enable the green light with white tick next to each table, the cells should still be completed with 0 (zero as a numerical value rather than typing out 'NIL', for example). This will help us process the return promptly for you.
Your total anticipated spend must not exceed your allocation amount. Anticipated spend and acitvity should relate to the duration of the reporting year (1 April 2026 to 31 March 2027). The total of anticipated spend reported must be less than or equal to your allocation.

'Has the planned activity and spend tab been completed correctly?' - the traffic light will turn green with a white tick once Tables 6 and 7 are compliant

6) Anticipated spend split by CRF Strand (£) (1 April 2026 to 31 March 2027)

Anticipated spend for crisis scheme (£)	Anticipated housing payment costs (£)	Anticipated resilience building investments (£)	Anticipated community coordination costs (£)	Anticipated admin costs (£)
£ 1,118,679.81	£ 237,954.00	£ 747,570.81	£ 250,000.00	£ 220,149.43

Traffic light check

Has the planned activity and spend tab been completed correctly?

7) Planned activity for each CRF strand (1 April 2026 to 31 March 2029)

Planned activity for crisis scheme (include applications methods, how accessibility is being ensured, eligbility requirements, and how the crisis scheme will refer into resilience services).

The crisis scheme will be delivered through a streamlined, accessible application process to support households experiencing urgent financial or material hardship. Applicants will be able to apply via a new user-friendly online portal. We have explored both internal development and established external case management systems to deliver an intuitive digital form that minimises barriers and required documentation. A full telephone application route will also be provided for those unable to use digital channels, with trained staff completing the form with the applicant

Planned activity for housing payments (include how you intend to manage to transition from Discretionary Housing Payments to CRF between 2026 and 2029).

The Council proposes to continue with the application-based system used to assess DHP's for HP while looking how to integrate into the wider housing related expenditure in time. This will mean that:

- Any award will continue to be linked to an award of a Housing related means tested benefit (HB or the HE of UC)

- That ineligible services will the precluded from consideration for any award

Planned activity for resilience strand - Reduced experiences of material deprivation (include services being provided / support and expected outcomes). In particular, please detail how spend in this area will support CRF's outcomes:

We will expand preventative services to reduce material deprivation through a combination of financial capability support, debt advice, budgeting assistance, energy efficiency and fuel poverty interventions, access to affordable food/essentials, employment and skills pathways, and holistic casework. A comprehensive mapping exercise of current contracts is underway to identify gaps, followed by a procurement process (with a preference for consortia or partnership bids) to expand and strengthen the overall offer.

This investment directly supports CRF outcomes by moving upstream from crisis response to prevention. It will improve household financial stability, reduce material hardship, and decrease reliance on emergency support. Expected outcomes include measurable reductions in material deprivation, increased financial resilience and confidence, and fewer households falling into crisis. By addressing root

Planned activity for resilience strand - Reduced need for emergency food parcels (include services being provided / support and expected outcomes). In particular, please detail how spend in this area will support CRF's outcomes:

Activity in this area will focus on upstream interventions that reduce reliance on emergency food parcels. This includes income maximisation support, budgeting and financial capability programmes, fuel poverty and energy advice, and targeted support to address the underlying causes of food insecurity. Procurement and mapping work will strengthen existing provision and add new capacity where gaps exist.

This spend supports CRF outcomes by tackling the drivers of food poverty rather than only responding to them. Expected outcomes include a measurable reduction in the number of emergency food parcels distributed locally, fewer repeat users of food banks, and improved household food security. By preventing households from reaching crisis point, this contributes to overall demand reduction on the crisis scheme and promotes greater dignity and self-reliance.

Planned activity for resilience strand - Increased access to appropriate and qualty advice services. In particular, please detail how spend in this area will support CRF's outcomes:

We will continue to provide advice and support via our commissioned third-party organisation until we procure new providers to offer a much larger service offer. We will increase access to high-quality, independent advice services covering welfare benefits, debt, housing, energy, and employment. This will be achieved by expanding commissioned capacity through the ongoing procurement process (informed by our current contract mapping) and encouraging consortia bids that improve coordination and reach. Digital and face-to-face options will be strengthened to ensure broad accessibility.

This investment supports CRF outcomes by ensuring people receive timely, accurate advice that prevents escalation into crisis. Expected outcomes include higher numbers of residents accessing advice, increased benefit uptake, earlier resolution of issues, and improved customer satisfaction and outcomes. This will contribute to reduced crisis applications and more effective prevention across the fund.

Planned activity for resilience strand - Increased savings (include services being provided / support and expected outcomes). In particular, please detail how spend in this area will support CRF's outcomes:

We will continue to provide advice and support via our commissioned third-party organisation until we procure new providers to offer a much larger service offer. We will expand targeted financial capability and money management support to help households build savings and create financial buffers against future shocks. This will include one-to-one budgeting and financial coaching, savings goal planning, access to affordable savings products (e.g. through credit unions or low-cost accounts), community savings clubs, and matched savings schemes where appropriate. Support will also be integrated with existing debt advice, income maximisation, and holistic casework services to free up income that can be directed towards savings. Delivery will be strengthened through the ongoing contract mapping exercise and forthcoming procurement process, with a focus on consortia bids that deliver joined-up, person-centred support. Qualitative outcomes will include improved financial confidence, reduced anxiety about unexpected expenses, and greater perceived financial resilience.

Planned activity for resilience strand - Reduction in debt, especially priority debt (include services being provided / support and expected outcomes). In particular, please detail how spend in this area will support CRF's outcomes:

We will continue to provide advice and support via our commissioned third-party organisation until we procure new providers to offer a much larger service offer. Specialist debt advice and casework services will be expanded, with a strong focus on priority debts (rent, utilities, council tax). Support will include debt triage, negotiation with creditors, budgeting plans, and linkage to income maximisation and financial capability programmes. Procurement activity will build on the current mapping exercise to increase specialist capacity and integration with other resilience services.

This directly supports CRF outcomes by reducing the financial pressure that leads to crisis. Expected outcomes include a reduction in overall debt levels (particularly priority debts), fewer households at risk of eviction or utility disconnection, and improved financial wellbeing. This prevention work will decrease demand for crisis payments and contribute to long-term household stability.

Planned activity for resilience strand - Maximisation of individuals' incomes (include services being provided / support and expected outcomes). In particular, please detail how spend in this area will support CRF's outcomes:

We will continue to provide advice and support via our commissioned third-party organisation until we procure new providers to offer a much larger service offer. We will deliver enhanced income maximisation support, including benefits checks, assistance with benefit claims, discretionary awards, and employment-related support. This will be delivered through advice agencies and integrated casework, with additional capacity procured following the current mapping of existing contracts. We are procuring a 'better off calculator' self-serve system that we will integrate onto our website that will ensure residents are maximising their income and will calculate cumulatively the savings that this has made on public services.

This spend supports CRF outcomes by increasing household income and reducing poverty traps. Expected outcomes include higher average income gains for supported households, increased uptake of

Planned activity for resilience strand - Decreased need for Crisis Payments and Housing Payments (include services being provided / support and expected outcomes). In particular, please detail how spend in this area will support CRF's outcomes:

Preventative resilience services (income maximisation, debt advice, budgeting support, housing advice, and energy/fuel poverty interventions) will be strengthened to reduce the need for one-off crisis and housing payments. The mapping and procurement exercise will ensure these services are better joined up and have sufficient capacity and the warm referral offer after each crisis payment application will ensure that advice and services are utilised to stop crises reoccurring.

This investment supports CRF outcomes by shifting resource from reactive crisis payments to sustainable prevention. Expected outcomes include a reduction in the volume and value of crisis and housing payments required, fewer repeat applications, and improved household resilience. This will deliver better value for money and long-term demand reduction across the fund.

We are looking into procuring a customer management system that not only will allow residents to apply in one seamless application and feed into differing Council services, while appearing as one, but it will

Planned activity for community coordination strand (please detail how the spend will support CRF's outcomes:
Bolstering community level support
•Increased referral of crisis support applicants to appropriate services.
•Decreased crisis support applications.

The community coordination strand will strengthen local networks and build community-level resilience. We will ringfence a dedicated allocation of funding for local CVS (Community and Voluntary Sector) groups and grassroots organisations to apply for small grants to deliver projects that align with CRF priorities. In addition, we are procuring a self-serve "Better Off" calculator via Policy in Practice to help residents and frontline workers quickly identify potential income gains and available support.

This spend will support CRF outcomes by improving coordination between services, increasing warm referrals from the crisis scheme into appropriate resilience support, and strengthening community capacity

Planned admin spend - please detail what the anticipated admin spend will cover, including any evaluation costs.

Admin spend is the uptraining of current FTE within our Welfare service to deliver person centred and trauma informed responses to residents and salary for a new partnership officer. This also includes the allocated spend on housing payment admin as instructed in Annex E: CRF Allocations for Housing Payments.

Further information - please refer to guidance document for questions to respond to using this field

•What measures are in place to ensure the allocation will last for the duration of the funding period? The funding will be monitored regularly by a dedicated CRF panel. This panel will include the budget holder, a member of the finance team, and a senior manager at director level. This structure will provide robust oversight and ensure effective budget management throughout the funding period.
•How will you ensure all eligible individuals are targeted? The council will run a targeted communications campaign, including social media and online channels, to raise awareness of the scheme among local residents. In addition, a VCSE forum will meet regularly with our community engagement officer to share updates and reach vulnerable groups. The CRF taskforce, made up of officers from across departments, will also meet monthly to ensure consistent communication and that all council service users are informed of the scheme's availability and eligibility criteria.
•Are there particular groups that you are targeting and, if so, what is the rationale for this? The CRF taskforce, which includes officers from multiple departments and varying levels of seniority, meets monthly to review emerging trends and identify any cohorts of residents who may be underrepresented or at higher risk. This data-driven approach allows us to proactively target support where it is most needed.