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Date: 29 April 2026

Dear Member

**POLICY AND RESOURCES CABINET COMMITTEE - WEDNESDAY, 6 MAY 2026**

I am now able to enclose, for consideration at next Wednesday, 6 May 2026 meeting of the Policy and Resources Cabinet Committee, the following report that was unavailable when the agenda was published.

**Agenda Item No**

5 **26/00016 - Crisis and Resilience Fund (CRF) 2026-2029 - Delivery Plans (Pages 1 - 22)**

Yours sincerely

A handwritten signature in black ink, appearing to read 'Ben Watts', is written over a faint circular stamp.

Benjamin Watts  
Deputy Chief Executive

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**From:** Linden Kemkaran, Leader of the Council  
Ben Watts, Deputy Chief Executive

**To:** Policy and Resources Cabinet Committee – 6th May 2026

**Subject:** Crisis Resilience Fund – Policy and Implementation Decision  
Deployment of the Crisis Resilience Fund delivery plan for 2026-2029

**Decision no: 26/00016**

**Key Decision:**

- It affects more than 2 Electoral Divisions
- It involves expenditure or savings of maximum £1m – including if over several phases

**Classification:** Unrestricted

**Past Pathway of report:** N/A

**Future Pathway of report:** Cabinet Member Key Decision

**Electoral Division:** All

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**Is the decision eligible for call-in?** Yes

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**Summary:**

A new multi-year Crisis and Resilience Fund (CRF) was announced in June 2025 as part of the Government's first Spending Review. The Government grant funding will provide £1 billion per year to local authorities to support low-income households who experience a financial shock or crisis, and to enable activity that builds individual and community financial resilience. The grant funding period runs from 1 April 2026 to 31 March 2029 and includes specified funding for housing support, currently delivered by District and Borough Councils.

The Department for Work and Pensions (DWP) is introducing CRF to replace the Household Support Fund (HSF) and to incorporate Discretionary Housing Payments (DHPs). This consolidated, multi-year grant provides local authorities with greater stability and supports a more preventive approach to assisting vulnerable residents.

A total of £60.5m CRF funding was awarded to Kent County Council on 1 April 2026, with subsequent additional funding of £998,009 to support those in crisis who need additional support with rising heating oil costs.

This Key Decision is now required to enable the policy and implementation approach for the Crisis Resilience Fund over the next 3 years, including allocation of funding in the delivery plan, in accordance with the grant guidance and conditions.

This decision is for the Leader of the Council – this paper outlines the background and proposed implementation of the CRF, set out in the Key Decision for consideration by the Members of the Policy and Resources Cabinet Committee.

### **Recommendation(s):**

The Policy and Resources Cabinet Committee is asked to CONSIDER and ENDORSE, or MAKE RECOMMENDATIONS to the Leader, on the proposed decision, as detailed in the attached Proposed Record of Decision document (Appendix A).

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## **1. Introduction**

1.1 Within the Spending Review in June 2025, the Chancellor announced the introduction of the Crisis and Resilience Fund (CRF) from April 2026 to local authorities in England to support low-income households who encounter a financial shock and/or experience a crisis, and to support activity that builds individual and community financial resilience and personal responsibility.

1.2 The Department for Work and Pensions (DWP) confirmed that the CRF would provide a consolidated, multi-year revenue grant to local authorities from 2026-2029. The implementation of the fund comprises of four strands:

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

1.3 The funding enables local authorities to:

- Establish and deliver a fully assessed application process to apply for crisis payments for residents in times of financial shock.
- Deliver Discretionary Housing Payments through District Authorities in years 1 and 2 with funding to be given to Unitary Authorities in year 3.
- Establish local networks to strengthen resilience within communities and ensure clear referral pathways. The coordinated approach is crucial to building financial resilience, preventing the escalation of crises and to reduce the reliance on existing statutory services.
- Provide services to build resilience to encourage personal responsibility through trusted partners who can provide longer term support including:
  - Regulated debt advice
  - Household budgeting support
  - Income maximisation

1.4 DWP require local authorities to complete a delivery plan for the fund period to outline their intentions for the fund, clearly setting out their approach and demonstrating the ways in which they intend to allocate funding to achieve progress in the expected outcomes in each CRF strand (Crisis Payment,

Housing Payment, Resilience Services and Community Co-ordination). This initial delivery plan must be submitted to DWP by 1 July 2026, with an annual update informing of any changes.

- 1.5 The proposed Key Decision covers the approval of this delivery plan and the implementation of funding in line with agreed delivery plans.

## **2. Key Considerations**

- 2.1 A key consideration has been for Kent County Council to determine the right approach to implement the CRF within the Government's grant determination criteria, in a way which works best for Kent residents. As this is a new national requirement, our approach has been informed by learning from other local authorities and engaging with our partners including District and Borough Councils, Voluntary Sector Organisations and wider KCC services.
- 2.2 The DWP have specified that a cash-first approach is the preferred method of support, with local authorities retaining discretion to use vouchers or essential goods where cash is assessed as inappropriate. Kent County Council will implement this through a universal, needs-based application process supported by strong governance, evidence requirements, and fraud-prevention controls to ensure awards are safe, proportionate and consistent. Details of this approach, including how applications will be managed and when alternatives to cash will be used, are provided in Appendix C.
- 2.3 As this is a new scheme, it is important we learn and evaluate during the implementation. It is recommended that the Senior Responsible Officer (Director of Public Health), in consultation with the Leader, undertakes a regular review of the delivery requirements and how the funding can be best utilised in line with the grant conditions.

## **3. Background**

- 3.1 To enable Kent County Council to implement the CRF there have been two governance steps – accepting the grant funding in April 2026; and the subsequent implementation of the fund through this proposed Key Decision.
- 3.2 The £60.5m (total) funding was awarded to Kent County Council on 1 April 2026. To provide continuity of delivery of existing schemes under the HSF, this was covered by the existing HSF key decision (21/00107). In addition, an Officer Record of Decision (26/00005) was approved on 3 March 2026 to accept the Crisis and Resilience Fund in full for use in accordance with the DWP guidance and relevant terms and conditions, and to manage the grant money under the funding/governance framework put in place by the key decision (21/00107) via delegations to the Council's Section 151 Officer.
- 3.3 On 16 March 2026, the Government confirmed an additional £27m of funding in England would be delivered via the Crisis and Resilience Fund to areas that have higher rates of heating oil, to support people in crisis with rising energy costs. Kent County Council was allocated £998,009 as part of this package of support. An Officer Record of Decision (26/00013), taken under the delegated

authority of the Section 151 Officer by Key Decision (21/00107), was approved on 9 April to confirm acceptance and administration of this additional funding.

- 3.4 This Key Decision is now required by the Leader to approve the policy framework for implementation and delivery of the multi-year CRF allocation, including the required Delivery Plan. The expected decision date is 28 May 2026 (subject to call-in), and implementation of the grant will need to commence no later than 28 May 2026 to allow District and Borough Councils to complete local governance arrangements and to meet the required DWP delivery plan submission deadline of July 2026.
- 3.5 The proposed approach supports 'Reforming Kent' in its ambitions to help residents in crisis, whilst also delivering innovative cross-cutting projects to reduce longer-term dependency and demand, whilst improving outcomes by encouraging personal responsibility.
- 3.6 This aligns to the core values of 'Reforming Kent' in the following ways:
- Preventing problems before they escalate into high-cost statutory interventions. The CRF explicitly aims to reduce crisis escalation, homelessness, and repeat emergency demand by intervening earlier and more holistically through resilience provision.
  - Narrowing inequalities and protecting the most vulnerable. CRF is explicitly needs based, targeted at low-income households experiencing financial shocks, and designed to improve fair access to support across the county.
  - Strengthening local partnerships and community resilience. CRF supports community coordination, referral pathways, hubs, and digital tools that create a more connected local welfare landscape, rather than fragmented crisis responses.
  - Allowance for funding for smaller, more bespoke projects tailored to the diverse needs of different localities be they urban, coastal or rural, more deprived or more affluent. This includes providing sensitive budgeting support, such as helping households review and audit discretionary (non-essential) expenditure when money is tight, to ensure essential needs are prioritised without judgement.
  - The Strategic Statement prioritises best value and long-term financial sustainability. CRF is framed as supporting this by reducing reliance on high-cost interventions, embedding governance arrangements, and aligning with existing financial oversight models.

#### **4. Options considered and dismissed with associated risks**

- 4.1 When the CRF was announced, there were four options that were considered. The first option was to decline or defer acceptance of CRF – this was rejected due to loss of funding for Kent residents and inability to meet statutory and strategic objectives.
- 4.2 The second option was to limit scope to Crisis Payments only – this was rejected as it would not secure long-term resilience outcomes and would risk repeat demand, including demand on statutory services. This would also not meet all of the four objectives set out by the DWP.

- 4.3 The third option was to deliver the CRF wholly in-house without partners – this was rejected as it would constrain reach and capacity; and partnership working is strongly recommended in the guidance.
- 4.4 The fourth and agreed option was to implement the CRF in line with the Government guidance and grant conditions, ensuring the implementation approach was tailored to Kent residents and working in partnership.

**5. Financial Implications**

- 5.1 CRF funding will be managed through existing financial governance frameworks including delegated authority to the Senior Responsible Officer in consultation with the Leader of the Council, working in collaboration with the Section 151 Officer for timely spend and alignment with grant conditions.
- 5.2 The grant funding covers the period of 1 April 2026 to 31 March 2029 inclusive, with a total of £60.5m (breakdown available below). This includes an estimated £2.8m for the consolidated contribution previously distributed to District and Borough Councils for Discretionary Housing Payments (DHP) in the third and final year of delivery.
- 5.3 The distribution of Kent’s funding allocation is set out in the table below:

<b>Year 1 – 2026/27</b>	<b>£19.2m</b>
<b>Year 2 – 2027/28</b>	<b>£19.2m</b>
<b>Year 3 – 2028/29</b>	<b>£22.1m*</b>

\*within the Year 3 figure is an estimated £2.8m for the consolidated contribution previously distributed to district councils for Discretionary Housing Payments (DHP).

- 5.4 The CRF includes specified funding for housing support in the third and final year; in Years 1 and 2 authorities are expected to maintain existing levels of spending on Housing Payments, using the financial year ending March 2026 allocations for DHP as a guide, with District councils no longer receiving an allocation for the fund from Year 3.
- 5.5 The CRF guidance does not permit blanket schemes; support must be needs-based. This enables a consistent and equitable support offer across Kent, tailored to local needs.
- 5.6 Monthly payments are made to local authorities, with first payment made in April 2026, following acceptance of Officer Record of Decision (OD/26/00005).
- 5.7 Indicative delivery plan funding allocations for Year 1 are outlined in Appendix C, setting out how the Crisis and Resilience Fund will be used to strengthen local welfare provision, operate the CRF Crisis Payment scheme, provide targeted support for low-income families, develop resilience-building services, deliver energy-efficiency measures, and enhance referral pathways. Allocations are expected to remain broadly consistent across the three-year Fund Period, with provision to carry forward any underspend, and revisions may be made under the

delegated authority of the Senior Responsible Officer to ensure delivery remains responsive and aligned with Fund requirements.

## **6. Legal implications**

6.1 The Crisis and Resilience Fund is a ringfenced grant from the Department for Work and Pensions replacing the Household Support Fund and Discretionary Housing Payments.

6.2 Funding must be used strictly in accordance with the scope of the guidance set by Government, and the terms and conditions of the grant. KCC will apply appropriate legal mechanisms as part of issuing or deploying any grant monies to ensure any partners or third parties in receipt of grant funding remain compliant.

- Acceptance and deployment of CRF will be underpinned by the grant determination issued under Section 31 of the Local Government Act 2003 and associated guidance
- Contractual arrangements may require procurement activity for voucher platforms or closed loop systems. Third Party Agreements, where funds may be distributed through partners, (e.g. charities, voluntary sector) must be specific, legally binding and ensure compliance with the main DWP grant conditions.
- Implementation requires robust data sharing agreements, particularly if working with third-party partners to distribute funds, ensuring compliance with GDPR
- Robust, auditable evidence for all decisions on awards is required because KCC is accountable to the DWP.

## **7. Equalities implications**

7.1 An Equality Impact Assessment (EQIA) has been completed and is appended to this report. No significant adverse impacts have been identified.

## **8. Data Protection Implications**

8.1 A Data Protection Impact Assessment Initial Screening has been undertaken to inform the scope of the full Data Protection Impact Assessment (DPIA) which is in progress.

8.2 All programme components involving the processing of personal data, including application platforms, data flows, and any data-sharing arrangements with delivery partners will undergo DPIA consideration.

## **9. Other corporate implications**

9.1 Cross-directorate implications are expected and there has been engagement with services across KCC, including potential impacts on (and opportunities to reduce pressure within) statutory services. The Forthcoming Executive Decision (FED) notes that this decision also impacts Children, Young People and Education and that relevant Cabinet Members and Officers have been consulted as part of its development.

## **10. Governance**

- 10.1 Implementation will be supported through the proposed delegations set out in the Proposed Record of Decision, including delegated authority to the Senior Responsible Officer (in consultation with the Leader) to take necessary actions to implement the decision, to enter into contractual arrangements, to make grant awards, and to make consequential changes required to ensure compliance with CRF guidance, grant determination and reporting requirements, and spend within the funding period.
- 10.2 Governance will also include appropriate financial oversight through existing KCC frameworks, and operational governance through documented decision-making, audit trails, fraud prevention controls, and monitoring and evaluation arrangements to meet DWP management information and reporting requirements.

## **11. Conclusions**

- 11.1 The CRF is a delivery mechanism that supports the ambitions within 'Reforming Kent' by combining crisis support with prevention and demand reduction, promoting personal responsibility through a cash-first and holistic assessment approach, and strengthening joined-up community support networks.
- 11.2 The Delivery Plan is intended to provide an equitable support offer across Kent, tailored to local need, including through partnership working with District and Borough Councils and the voluntary and community sector, and through allocations that bolster community coordination and referral pathways.
- 11.3 The proposed approach combines accessible, year-round delivery with a cash-first policy (where safe and appropriate, with an alternate voucher or essential goods option available), robust controls and assurance, and partnership working to strengthen local support networks and improve outcomes for residents.
- 11.4 Approval of the CRF Delivery Plan for 2026 - 2029 will enable KCC to deploy the multi-year grant in line with DWP requirements, providing needs-based crisis support to low-income households in Kent experiencing financial shocks and crisis, while investing in resilience interventions that reduce repeat hardship and longer-term demand on services.

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### **Recommendation(s):**

The Policy and Resources Cabinet Committee is asked to CONSIDER and ENDORSE, or MAKE RECOMMENDATIONS to the Leader, on the proposed decision, as detailed in the attached Proposed Record of Decision document (Appendix A).

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## 12. Appendices

- Appendix A: Proposed Record of Decision
- Appendix B: Equality Impact Assessment (EqIA)
- Appendix C: CRF Year 1 Funding Allocation and Activity

## 13. Contact details

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# KENT COUNTY COUNCIL – PROPOSED RECORD OF DECISION

## DECISION TO BE TAKEN BY:

Linden Kemkaran, Leader of the Council

## DECISION NO:

26/00016

### For publication

#### Key decision:

Yes, it affects more than 2 electoral divisions, involving significant changes in the way that service is delivered County-wide.

### Subject Matter: Deployment of the Crisis Resilience Fund delivery plan for 2026-2029

#### Decision:

That the Leader agree to:

- a) **APPROVE** the Crisis Resilience Fund Delivery Plan for 2026-2029
- b) **APPROVE** the proposed use of the CRF across (a) Crisis Payments (after careful assessment cash first by default unless inappropriate), (b) Housing Payments replacing Discretionary Housing Payments (DHP) within CRF scope (year 3), (c) Resilience Services (e.g. income maximisation, debt advice, digital inclusion), (d) Community Coordination, and (e) any additional provision funded by government as a top-up to CRF targeting defined local need, in line with CRF guidance.
- c) **DELEGATE** authority to the Senior Responsible Officer (Director of Public Health), in consultation with the Leader, to assess the suitability of cash, vouchers or goods and take all necessary actions to implement the decision, including but not limited to, entering into contractual arrangements, legal agreements, making grant awards, and making any consequential changes to ensure compliance to CRF guidance, grant determination and reporting requirements, and ensuring spend within the funding period. Judging which method of delivery i.e. cash, vouchers or goods is most appropriate on a case by case basis.
- d) **DELEGATE** authority to the Deputy Chief Executive and Corporate Director of Children, Young People and Education, where relevant, to implement operational arrangements with internal services and partners to support the implementation of the CRF.
- e) **AUTHORISE** officers to undertake any ancillary activities required to meet CRF funding rules, including procurement, data sharing arrangements, and engagement with district councils, VCS partners and suppliers.

#### Reason(s) for decision:

To deploy the Crisis Resilience Fund (CRF) to provide crisis support to low-income households facing exceptional financial shocks, and to invest in services that build financial resilience and strengthen local support networks. This decision is required to establish the policy approach and delivery arrangements for the CRF over the next three years, including the allocation of funding in accordance with the grant guidance and conditions.

Within the Spending Review in June 2025, the Chancellor announced the introduction of the Crisis and Resilience Fund (CRF) from April 2026 to local authorities in England to support low-income households who encounter an exceptional financial shock and to support activity that builds individual and community financial resilience.

The Department for Work and Pensions (DWP) is introducing the CRF replacing the Household Support Fund (HSF) and incorporating Discretionary Housing Payments (DHP). The fund provides KCC with a multiyear, consolidated grant, enabling a more stable and preventive approach to supporting vulnerable residents.

The funding covers the period of 1 April 2026 to 31 March 2029 inclusive. This includes specified funding for housing support in the third and final year of delivery. From Year 3, District Councils will no longer receive an allocation for The Fund. Instead, all the CRF funding will be distributed to Unitary Authorities.

By approving the deployment of the Crisis Resilience Fund, the decision will allow the Council to progress with delivery of the four CRF components consisting of:

1. **Crisis Payments,**
2. **Housing Payments,**
3. **Resilience Services,** and
4. **Community Coordination.**

### **Financial Implications**

Deployment of the Crisis Resilience Fund is expected to be cost neutral, with implementation delivered using funds provided by the Government. The purpose of the fund is to support low-income households across Kent who encounter unexpected or exceptional financial shock, providing crisis support and resilience services.

The grant funding covers the period of 1 April 2026 to 31 March 2029 inclusive, with a total of £60.5m (£19.2m in year 1, £19.2m in year 2, and £22.1m in year 3). This includes an estimated £2.8m for the consolidated contribution previously distributed to District and Borough Councils for Discretionary Housing Payments (DHP) in the third and final year of delivery.

The fund will be tracked and reported regularly to the Government in line with their published guidance which sets out management information return deadlines.

### **Legal Implications**

The Crisis Resilience Fund will be used in accordance with the guidance set by Government, and the published terms and conditions of the grant. KCC will apply appropriate legal mechanisms as part of issuing or deploying any grant monies to ensure any partners or third parties in receipt of grant funding remain compliant.

### **Equalities Implications**

An Equality Impact Assessment (EqIA) has been completed. No significant adverse impacts have been identified.

Deployment of the Crisis Resilience Fund supports low-income households across Kent who encounter an unexpected or exceptional financial shock together with supporting activity that builds both individual and community resilience. Inclusive procurement practices will help to ensure equitable access to opportunities and broader community benefits. It will be delivered in such a way to build on supporting recipients' personal resilience and sound future decision making.

### **Cabinet Committee recommendations and other consultation:**

The proposed decision will be considered by the Policy and Resources Cabinet Committee on 6 May 2026.

**Any alternatives considered and rejected:**

**A range of alternative options were considered to determine the most effective way to deploy the Crisis Resilience Fund. These included:**

1. The first option was to decline or defer acceptance of CRF – this was rejected due to loss of funding for Kent residents and inability to meet statutory and strategic objectives.
2. The second option was to limit scope to Crisis Payments only – this was rejected as it would not secure long-term resilience outcomes and would risk repeat demand, including demand on statutory services. This would also not meet all of the four objectives set out by the DWP.
3. The third option was to deliver the CRF wholly in-house without partners – this was rejected as it would constrain reach and capacity; and partnership working is strongly recommended in the guidance.

**Any interest declared when the decision was taken and any dispensation granted by the Proper Officer:**

None.

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signed

.....  
date

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## EQIA Submission – ID Number

### Section A

**EQIA Title**

Crisis and Resilience Fund

**Responsible Officer**

Victoria Lawrence-Rose - CED SPRCA

**Approved by (Note: approval of this EqIA must be completed within the EqIA App)**

Tracy Veasey - CED SPRCA

### Type of Activity

**Service Change**

No

**Service Redesign**

No

**Project/Programme**

Project/Programme

**Commissioning/Procurement**

Commissioning/Procurement

**Strategy/Policy**

No

**Details of other Service Activity**

No

### Accountability and Responsibility

**Directorate**

Strategic and Corporate Services

**Responsible Service**

Financial Hardship Programme - Portfolio Management Office

**Responsible Head of Service**

Tracy Veasey - CED SPRCA

**Responsible Director**

Ben Watts - CED GLD

### Aims and Objectives

Kent County Council will be implementing and executing the Government's Crisis and Resilience Fund (CRF) in line with national guidance for the residents of Kent. While the method of delivery is still being finalised, we are committed to establishing a model that aligns with the requirements of the scheme and delivers meaningful support to residents.

Our approach will be built around the four pillars of the CRF (Crisis Payments, Housing Payments, Resilience Services, and Community Coordination) and will be designed to meet both the immediate and long-term resilience needs of our communities.

The primary aim of CRF is twofold:

- To provide a safety net for low-income households experiencing a financial shock, ensuring timely and effective crisis support.
- To build long-term local financial resilience, enabling individuals and communities to better manage future crises and reduce reliance on emergency interventions.

Kent County Council will use the Crisis and Resilience Fund to invest in services that improve individuals' capacity to withstand and recover from financial challenges. Factors influencing financial resilience include:

- Income, savings and debt
- Housing insecurity
- Disabilities, mental health conditions, wellbeing needs
- Caring responsibilities
- Financial literacy
- Digital exclusion
- Community support and social networks
- Income-smoothing tools such as debt or insurance

The CRF framework identifies three key outcomes, all of which we commit to delivering:

#### Outcome 1: Effective Crisis Support

Providing timely, needs-based assistance that prevents escalation of financial crises, including support to address in housing-related costs.

#### Outcome 2: Improved Financial Resilience

Developing support that equips residents to manage financial shocks, reducing repeat crises and dependency on emergency support.

#### Outcome 3: Strengthen Local Support

Ensuring a coordinated, visible network of local support services, with clear referral pathways between crisis support and longer-term resilience services. Effective join-up will help ensure individuals receive the right support first time.

#### Principles for Delivery

While delivery plans are still being shaped, Kent County Council will adopt the core principles set out within the CRF:

- Person-centred: respecting needs, preferences, and values.
- Needs-based: addressing underlying causes, not only the immediate crisis.
- Holistic: considering individuals and their households across available services.
- No Wrong Door: ensuring warm referrals regardless of the initial point of entry.
- Trauma-informed: incorporating the six principles of trauma-informed practice when supporting individuals and families.

## Section B – Evidence

### Do you have data related to the protected groups of the people impacted by this activity?

Yes

### It is possible to get the data in a timely and cost effective way?

Yes

### Is there national evidence/data that you can use?

Yes

### Have you consulted with stakeholders?

Yes

### Who have you involved, consulted and engaged with?

We have engaged a range of internal stakeholders across Kent County Council to ensure the work aligns with organisational priorities and operational requirements. Engagement with these teams will continue throughout the project to support development, delivery, and shared understanding.

Externally, we are working closely with other local authorities and the voluntary and community sector,

recognising their essential role in shaping and supporting outcomes. Officers from all district and borough councils in Kent have been invited to participate in engagement sessions, ensuring comprehensive representation and the opportunity for collaborative input as the work progresses.

**Has there been a previous Equality Analysis (EQIA) in the last 3 years?**

No

**Do you have evidence that can help you understand the potential impact of your activity?**

Yes

**Section C – Impact**

**Who may be impacted by the activity?**

**Service Users/clients**

Service users/clients

**Staff**

Staff/Volunteers

**Residents/Communities/Citizens**

Residents/communities/citizens

**Are there any positive impacts for all or any of the protected groups as a result of the activity that you are doing?**

Yes

**Details of Positive Impacts**

- The CRF will provide timely crisis support to low-income households, which is likely to benefit groups disproportionately affected by financial hardship, including disabled people, older people, younger adults, and single-parent households (predominantly women).
- A person-centred, needs-based approach ensures support is tailored to individual circumstances, improving accessibility for people with disabilities, long-term conditions, mental health needs, or caring responsibilities.
- The “No Wrong Door” principle and improved referral pathways will help people who face barriers navigating services, including those with cognitive impairments, neurodivergence, or language barriers.
- The focus on financial resilience may have longer-term benefits for protected groups more vulnerable to income instability, such as younger adults, some ethnic minority groups, and disabled residents.
- Investment in community coordination and local support networks will strengthen access to help for isolated or marginalised groups, including older people and people at risk of social exclusion.
- Emphasis on trauma-informed practice will support residents with lived experience of trauma, domestic abuse or adverse life events, supporting safer and more compassionate service delivery.

**Negative impacts and Mitigating Actions**

**19.Negative Impacts and Mitigating actions for Age**

**Are there negative impacts for age?**

Yes

**Details of negative impacts for Age**

While the Crisis and Resilience Fund is intended to support residents of all ages, there are potential negative impacts that may disproportionately affect both younger and older people if not carefully mitigated:

**Older people (65+)**

- May face digital exclusion, making it harder to access online applications or referrals.
- Those with fixed incomes, disabilities, or cognitive impairments may struggle more if processes are complex or not available face-to-face.

**Younger people (16–25)**

- Lower financial literacy or unstable housing may make it harder for young adults to engage with resilience-building services.
- Young people experiencing data poverty may also be disadvantaged by digital-first routes.

**Mitigating Actions for Age**

person-centred, needs-based and inclusive approach. No eligible individual will be disadvantaged. To achieve this, we will provide clear and accessible information through multiple communication channels, maintain a range of entry points into the scheme. We will ensure to offer additional assistance where required to overcome digital, sensory, mobility or other barriers. This will support a “no wrong door” experience and enable residents to access timely and appropriate Crisis Payments, Housing Payments, and Resilience Services.

The CRF implementation will ensure that the structures of support and policies do not:

- Disadvantage any age group.
- Create digital barriers.
- Create access barriers.
- Restrict communication formats.

**Responsible Officer for Mitigating Actions – Age**

Tracy Veasey

**20. Negative impacts and Mitigating actions for Disability**

**Are there negative impacts for Disability?**

Yes

**Details of Negative Impacts for Disability**

- Digital-first processes may be inaccessible for people with physical, sensory, or cognitive impairments.
- Lack of alternative formats could disadvantage people with visual or hearing impairments.
- Complex or multi-step processes may be difficult for people with learning disabilities, autism, or cognitive impairments to navigate.
- People with mental health conditions may struggle if support is not timely, trauma-informed, or easy to access.
- Those with long-term conditions or fluctuating disabilities may be disproportionately affected by delays or rigid eligibility requirements.

**Mitigating actions for Disability**

We will ensure that our support offer is fully accessible to residents of all abilities in line with the CRF’s person-centred, needs-based and inclusive approach. No eligible individual will be disadvantaged. To achieve this, we will provide clear and accessible information through multiple communication channels, maintain a range of entry points into the scheme. We will ensure to offer additional assistance where required to overcome digital, sensory, mobility or other barriers. This will support a “no wrong door” experience and enable residents to access timely and appropriate Crisis Payments, Housing Payments, and Resilience Services.

The CRF implementation will ensure that the structures of support and policies do not:

- Disadvantage any ability group.
- Create digital barriers.
- Create access barriers.
- Restrict communication formats.

**Responsible Officer for Disability**

Tracy Veasey

**21. Negative Impacts and Mitigating actions for Sex**

**Are there negative impacts for Sex**

No
<b>Details of negative impacts for Sex</b>
Not Applicable
<b>Mitigating actions for Sex</b>
Not Applicable
<b>Responsible Officer for Sex</b>
Not Applicable
<b>22. Negative Impacts and Mitigating actions for Gender identity/transgender</b>
<b>Are there negative impacts for Gender identity/transgender</b>
No
<b>Negative impacts for Gender identity/transgender</b>
Not Applicable
<b>Mitigating actions for Gender identity/transgender</b>
Not Applicable
<b>Responsible Officer for mitigating actions for Gender identity/transgender</b>
Not Applicable
<b>23. Negative impacts and Mitigating actions for Race</b>
<b>Are there negative impacts for Race</b>
Yes
<b>Negative impacts for Race</b>
Kent residents who do not speak English as their first language could struggle to access support.
<b>Mitigating actions for Race</b>
We will ensure that our support offer is fully accessible to residents of all “races” in line with the CRF’s person-centred, needs-based and inclusive approach. No eligible individual will be disadvantaged. To achieve this, we will provide clear and accessible information through multiple communication channels, maintain a range of entry points into the scheme. This will support a “no wrong door” experience and enable residents to access timely and appropriate Crisis Payments, Housing Payments, and Resilience Services.
The CRF implementation will ensure that the structures of support and policies do not:
<ul style="list-style-type: none"> <li>- Disadvantage any racial group.</li> <li>- Create digital barriers.</li> <li>- Create access barriers.</li> <li>- Restrict communication formats.</li> </ul>
In addition, as stated in the KCC accessibility statement “ If you or someone you know needs information in a different language, browsers like Edge, Chrome and Safari can translate pages into over 100 languages.
Find out how to change languages and translate web pages in:
<ul style="list-style-type: none"> <li>- Google Chrome</li> <li>- Microsoft Edge</li> <li>- Safari on Mac.</li> </ul>
You could also download the Microsoft Translator app to have real-time translated conversations.”
<b>Responsible Officer for mitigating actions for Race</b>
Tracy Veasey
<b>24. Negative impacts and Mitigating actions for Religion and belief</b>
<b>Are there negative impacts for Religion and belief</b>
No

<b>Negative impacts for Religion and belief</b>
Not Applicable
<b>Mitigating actions for Religion and belief</b>
Not Applicable
<b>Responsible Officer for mitigating actions for Religion and Belief</b>
Not Applicable
<b>25. Negative impacts and Mitigating actions for Sexual Orientation</b>
<b>Are there negative impacts for Sexual Orientation</b>
No
<b>Negative impacts for Sexual Orientation</b>
Not Applicable
<b>Mitigating actions for Sexual Orientation</b>
Not Applicable
<b>Responsible Officer for mitigating actions for Sexual Orientation</b>
Not Applicable
<b>26. Negative impacts and Mitigating actions for Pregnancy and Maternity</b>
<b>Are there negative impacts for Pregnancy and Maternity</b>
No
<b>Negative impacts for Pregnancy and Maternity</b>
Not Applicable
<b>Mitigating actions for Pregnancy and Maternity</b>
Not Applicable
<b>Responsible Officer for mitigating actions for Pregnancy and Maternity</b>
Not Applicable
<b>27. Negative impacts and Mitigating actions for Marriage and Civil Partnerships</b>
<b>Are there negative impacts for Marriage and Civil Partnerships</b>
No
<b>Negative impacts for Marriage and Civil Partnerships</b>
Not Applicable
<b>Mitigating actions for Marriage and Civil Partnerships</b>
Not Applicable
<b>Responsible Officer for Marriage and Civil Partnerships</b>
Not Applicable
<b>28. Negative impacts and Mitigating actions for Carer's responsibilities</b>
<b>Are there negative impacts for Carer's responsibilities</b>
No
<b>Negative impacts for Carer's responsibilities</b>
Not Applicable
<b>Mitigating actions for Carer's responsibilities</b>
Not Applicable
<b>Responsible Officer for Carer's responsibilities</b>
Not Applicable

**Indicative Funding Allocations**

Area of Spend	Allocation
1. District and Borough Council Delivery	£ 3,840,000.00
2. Public Facing Crisis Application Scheme	£ 4,000,000.00
3. Support for low-income families (HAF)	£ 5,000,000.00
4. Resilience Services	£ 3,400,000.00
5. Boilers/Energy Efficiency	£ 1,000,000.00
6. Referral Network (Community Coordination)	£ 40,000.00
7. Administration	£ 1,000,000.00
8. Contingency	£ 920,000.00
<b>Total</b>	<b>£ 19,200,000.00</b>

1. A proportion of CRF funding will be distributed to District and Borough Councils to enhance local welfare provision. Allocations will support:
  - Earlier identification of vulnerable households and proactive outreach in partnership with local VCS organisations.
  - Strengthening of community pantries, hardship funds and local welfare support schemes.
  - Targeted capacity building in areas experiencing higher deprivation, including coastal and rural communities.
  
2. Local authorities are required to deliver a year-round multi-channel CRF Crisis Payment scheme that offers payment to individuals in crisis. A proportion of the funding will be allocated to deliver this element, providing support to low-income households who have experienced financial shock and/or crisis. Key operational features aim to include:
  - A dedicated assessment and case management team, delivering holistic needs-based evaluations using a framework of robust scoring metrics to ensure thorough and consistent considerations of applications.
  - The ability to provide appropriate support based on the assessment of the individual's needs, including cash payments, vouchers, emergency food support, or essential household items.
  - Clear triage pathways to prevent repeat crises and ensure equitable support, encouraging residents to take personal responsibility for managing finances, household budgeting and spending priorities.
  - A clear appeals process for applicants and any issues dealt with, answered and resolved within set timelines according to KCC and CRF standards.
  
3. A portion of the fund will be prioritised to support low-income families on a needs-assessed basis, ensuring assistance is directed to the poorest and most vulnerable households, particularly those at risk of hardship during school holidays. This approach is fully aligned with the grant guidance, which emphasises prioritising support for families in crisis and adopting a needs-based model. Following this approach, KCC will:

- Provide practical support and advice to help families manage financial pressures.
  - Offer targeted financial support to low-income families identified as being at risk.
  - Fund community led holiday food and activity provision, complementing the Holiday Activities and Food (HAF) Programme.
  - Provide crisis payments for households in sudden hardship, delivered in close partnership with schools and Children's Services.
4. Local authorities are required to use funding to implement or further develop resilience services, programmes and activities that support in building individuals' financial resilience and reduce need on crisis services. To reduce repeated episodes of hardship, KCC will work with VCS partners to deliver targeted interventions that build financial stability. Support will include:
- Practical guidance that encourages individuals to take ownership of their financial decisions.
  - Preventative support aimed at improving budgeting skills and day to day financial resilience.
  - Access to local regulated debt advice through accredited providers.
  - Budgeting and financial capability training, including support to prioritise essential expenditure.
  - Income maximisation, including benefit checks and assistance with claims.
  - Wraparound support for households receiving crisis payments, ensuring interventions address underlying causes of financial instability.
5. Following the successful delivery of energy-related support under the Household Support Fund, a proportion of CRF funding will be used to provide targeted energy-efficiency measures for vulnerable residents. This preventative approach will help keep households safe and warm, reduce the likelihood of financial crises linked to high energy costs, and lessen future demand on statutory services by addressing the root causes of hardship.
6. A proportion of the funding will be used to enhance a referrals platform to meet the Fund's requirements for strong community coordination and effective referral pathways. This investment will ensure that residents who access crisis support are actively connected to wider resilience focused services, helping them to build financial stability, increase personal responsibility, and reduce their likelihood of needing further crisis support. Strengthening referral routes across partners will also help reduce future demand on statutory services by addressing the underlying causes of hardship.

### **Cash-First Delivery Model**

DWP have specified in the grant determination criteria that a 'cash-first' approach for residents is the Government's preferred option. However, local authorities have discretion to determine whether cash payments, vouchers, or alternative services are the most appropriate means of meeting an individual's assessed need. KCC's proposed approach is that cash-first principle for Crisis Payments will be employed unless this is

assessed by professionals working with individuals as inappropriate (e.g., safeguarding, fraud risk). This approach:

- Supports dignity, autonomy and personal responsibility
- Reduces reliance on food banks
- Helps prevent escalation of financial crises

Cash will not be issued, and vouchers or other awards will be an option, when:

- There is a demonstrable safeguarding risk
- An individual cannot safely manage cash
- A specific item or service is required and delivered more effectively through direct provision (e.g., essential household goods)
- Vouchers are a preferred or most appropriate method
- The award is of high value or of multiple aspects; options remain to issue a combination of cash, vouchers and, or essential goods.

Another important consideration has been how to implement the CRF in a safe, compliant and robust way that protects the best use of tax-payers money. Kent County Council is proposing a universal, accessible application process that reflects the Government's cash-first preference and grant guidance, while ensuring awards are safe, proportionate and tailored to individual circumstances. All decisions will be determined on individual need, supported by a robust evaluation and verified evidence.

Awards will be issued with clear wording outlining our expectations for their use in line with the crisis support provided and KCC's policy on fraud. To ensure the approach is sustainable, the focus will be on enabling residents to take more personal responsibility to help improve their own financial circumstances. This approach is designed to empower people to take charge of their own situation. There is prohibition on blanket schemes; support must be needs-based. This enables a consistent and equitable support offer across Kent, tailored to local need.

To ensure strong and robust governance, a structured pathway will apply to every application using:

- A bespoke Customer Management System (CMS) designed to detect duplicate, repeated, or fraudulent activity.
- Audit trails for each award and assessment.
- Year-round acceptance of applications via accessible routes, as stipulated within the grant guidelines.
- Strong adherence to data sharing requirements and compliant with UK GDPR and KCC policies.
- A fully researched and approved Data Protection Impact Assessment (DPIA).
- Collection of essential evidence to confirm identity and eligibility, including NI numbers, bank statements and proof of residency.
- Verified identities and information using authorised systems such as Searchlight.

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