

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
Total	£ 19,200,000.00

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.