

Crisis and Resilience Fund

Kent County Council



Introduction

- The Crisis and Resilience Fund (CRF) is Government grant funding available to all local authorities in England.
- This is to support low-income households who encounter a financial shock and to support activity that builds individual and community **financial resilience** with emphasis in increasing personal responsibility.
- There is **£60.5m** funding from 1st April 2026 to 31st March 2029 inclusive, with an additional **£998,009** to support those in crisis with rising domestic heating oil costs.
- It replaces the Household Support Fund, with a more **targeted** approach.
- The funding must be used to achieve the expected outcomes and covers administration costs.
- There will be no cost to KCC's core budget.





Councils must:

- Allocate CRF funding across the **four fund components**: Crisis Payments, Resilience Services, Community Coordination, Housing Payments (delivered by districts in years 1 & 2).
- Use CRF to respond to **immediate crisis** and **build household resilience**, helping prevent escalation and reduce repeat demand on services.
- Target **low-income households** experiencing a financial shock, prioritising a cash-first approach where appropriate to give people flexibility and dignity.
- Maintain a **year-round Crisis Payment scheme**, ensuring support is available when crisis occurs, not only at fixed points.
- Ensure support is **time-limited, needs-led, and proportionate**.
- Offer **multiple access routes** to CRF support, including digital, assisted, referral-based and offline routes, to avoid exclusion.

Within KCC's discretion:

- Setting **local eligibility criteria** – including how to define ‘low-income’ and ‘crisis’, based on local context, demographics and need.
- Deciding the most **appropriate form of support** – i.e. cash (prioritised where appropriate), vouchers, goods or services.
- Determining **award levels** and **limits** – maximum award values, frequency and repeat support.
- Applying **professional judgement** and discretion in individual decisions.
- Designing **access routes** – digital applications, in-person support etc.
- **Targeting** and **prioritising** groups locally – e.g. low-income families.

KCC Proposed Delivery

 <p>Crisis Payment</p>	 <p>Resilience Services</p>	 <p>Community Coordination</p>	 <p>Support for families</p>
<p>Year-round crisis support service</p> <p>Cash-first crisis payments (only where appropriate) – option for vouchers and goods</p> <p>Initial eligibility with professional assessment of crisis</p>	<p>Partnership with voluntary and community sector organisations</p> <p>Delivery of Financial Hardship projects</p> <p>Preventative support aimed at enabling personal responsibility for finances</p>	<p>Funding allocation to district and borough councils</p> <p>Enhance local provision</p> <p>Targeted support in areas of high deprivation</p> <p>Enabling effective referrals</p>	<p>No longer providing blanket Free School Meals holiday vouchers</p> <p>Funding allocated to support community-led holiday food activity provision</p> <p>Crisis support available to families</p>

Oil Heating Support

- On 16th March 2026, the Government confirmed an additional £27m via the Crisis and Resilience Fund to areas that have **higher rates of heating oil**, to support people in crisis with rising energy costs.
- KCC 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 existing Key Decision (21/00107), was approved on 9th April to confirm acceptance and administration of this additional funding.
- We are working with Citizens Advice and District and Borough Councils to deliver this support and expect it to go live for applications by **mid May**.

Proposed Eligibility

To be eligible for support, applicants must:

- Be aged 16 or over
- Be a resident of Kent and permanently living within one of the 12 local authorities covered by Kent County Council (excluding Medway, Bexley, and Bromley)
- Be in receipt of means-tested benefits or have a total household income of £33,000 or less per year

In addition, for crisis support:

- Experiencing an urgent need due to an emergency, disaster, unforeseen circumstance, or a pressing need significantly beyond normal low-income pressures

Protecting tax-payer's money

- Applications will be assessed by trained staff using a consistent, evidence-based scoring framework, with all decisions documented and audited.
- Strong fraud prevention and data protection controls will be in place, including a Customer Management System (CMS), identity verification, evidence checks, authorised data matching and full UK GDPR compliance.
- A cash-first approach will be used only where safe and appropriate, with vouchers, goods or services offered where safeguarding risks exist (e.g. domestic abuse), cash is unsuitable, or specific items are required, based on individual assessment.
- Ongoing monitoring and evaluation will track spend, volumes, repeat need and outcomes.