



**WOKINGHAM
BOROUGH COUNCIL**

Crisis Resilience Fund (Crisis Payments) Policy

v1.3 31.03.26

Wokingham Borough Council eligibility framework and approach

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1. Background

Wokingham Borough Council has been allocated £660k per annum of funding from the Department for Work and Pensions (DWP) Crisis Resilience Fund (CRF). The purpose of the fund is to support low-income & vulnerable households who encounter a financial shock including pressures arising from increased household costs, and to support activity that builds individual and community financial resilience.

This a brand-new scheme from the Government and replaces the previous Household Support Fund.

The funding is available to the council from the 1 April 2026 and must be spent by 31 March 2027. Local authorities have discretion on exactly how the funding is spent within the scope set out in the guidance. Authorities can deliver the scheme through a variety of routes including, through direct provision of food, payments to households or issuing grants to third parties. The funding can cover reasonable administration costs and should also be used to support prevention of crisis.

The Crisis and Resilience Fund (CRF) forms part of a wider landscape of local and national support aimed at helping low-income households who face financial shocks and longer-term financial insecurity. The Fund is designed both to provide a safety net for those experiencing financial shock and to invest in building individual and community financial resilience.

The CRF guidance requires local authorities to work toward three national outcomes which shape how the Council designs, delivers, and reviews its local scheme:

- Outcome 1 – Provision of effective crisis support
- Outcome 2 – Improving individual financial resilience
- Outcome 3 – Strengthening the local support landscape

The funding is to support vulnerable and low-income households in crisis. The fund should primarily be used for immediate food, energy, and water related costs as well as other essential costs that are deemed to be a necessary emergency expenditure. Whilst the fund seeks to offer immediate assistance it should also seek to offer longer-term sustainable outcomes. The approach set out in this policy will enable distribution of the grant to best support local residents of Wokingham Borough.

In principle, only one application per household between 1 April 2026 – 31 March 2027 will be considered. This is at the discretion of the Wokingham Borough Council.

2. Approach

Following a successful application process, the fund will provide support for residents in one or more of 3 ways:

- **Crisis payments:** will be made by the most appropriate method for household circumstances, with a service standard of 5 working days from the receipt of the final required evidence. This may vary with exceptional circumstances.
- **Resilience support:** targeted support to prevent repeat crises and build financial stability
- **Community support:** investment in joined-up local support and partnerships

Housing Support

From the 1st April 2026 Discretionary Housing Payments will now be known as Housing Payments and be part of the Crisis Resilience Fund scheme. Information and application can be found here - <https://www.wokingham.gov.uk/benefits/housing-payments>

Crisis Support

Residents may apply for crisis support where they can demonstrate financial hardship and need assistance.

Community & Resilience Support

- Wokingham Borough commission a variety of support via our VCS partners. An indicative list of support can be seen below:
 - School Days: Affordable for All project
 - Community Coaching Programme
 - Holiday Activities and Food (HAF) Programme Support, enabling delivery of family and child focused activities during school holidays.
 - Bright Futures: Extra Curricular Opportunities
 - Food bank and pantry provision of no cost / low cost food
 - Advice and support around debt and energy costs
 - English as a second language
 - [Cost of living | Wokingham](#)

3. Eligibility

Crisis Payments

Residents may apply for crisis support where they can demonstrate financial hardship and a need for assistance with food, energy, water, or other essential needs in crisis. All applications will be subject to:

- an initial assessment of cause and urgency of need
- a financial assessment
- Income, capital and assets verification.
- completion of application and submission of all required evidence before a decision can be made
- a review of any steps taken, to improve the financial position or reduce the need for crisis intervention. Where no such evidence is provided, any application will be declined although additional onward signposting and support will be made available.

Those previously supported through Household Support Fund are not automatically eligible, and those previously ineligible may now qualify depending on circumstances.

Applications will be limited to available funding and may be paused when budgets are exhausted. Applications will be considered in line with the overall funding available and its affordability. The funding will be apportioned throughout the year to ensure fair distribution.

If you apply for a crisis payment you may be considered under the Local Welfare Provision scheme instead and vice versa.

To be eligible, applicants must:

- Have the right to reside in the United Kingdom and
- Must be a resident of Wokingham Borough and
- Be 16 years of age and over, and
- Have a low household income of no more than £26,000 for individual and £52,000 for joint household annual income and less than £1000 in savings, unless there are exceptional circumstances and
- Be able to demonstrate, through a financial assessment, that they are unable to meet the costs of the crisis and
- Be able to demonstrate that it has not been possible to secure the support from other means or
- Be able to demonstrate other exceptional circumstances apply such as fleeing domestic abuse or moving from residential care.

The following groups will not be eligible for a payment under this scheme

- Applicants who have their daily living needs provided for them i.e. a person in hospital or a care home, a prisoner, a member of a religious order, a person in relevant education, **except** in cases where they are about to leave and return to the local community and can demonstrate a connection to Wokingham.
- Applicants that have been placed into the borough by another Local Authority, and who have a duty to them.
- Applicants that have sufficient savings of £1000 or more, and who have access to these funds to resolve the crisis.
- Applicants subject to immigration control or who have no recourse to public funds.
- The income and expenditure of the applicant, their partner and any dependents. Where it is considered that expenditure is discretionary and not a necessity the applicant will be referred for debt advice or signposted to other means of support.
- Where advice given in relation to previous applications for discretionary funding, including Housing or Council tax support payments, regarding reducing expenditure cannot be demonstrated as having been followed.

In certain circumstances, support with immediate needs may be better met from another source and in such cases, we will signpost applicants to the source of assistance best suited to their needs. Such circumstances may be.

- Where the need relates to a household item or repair that would be the responsibility of the landlord or owner of the property. The applicant will be supported to approach the responsible party for assistance.
- Where the applicant has refused to seek support from the responsible party to meet the need or has otherwise failed to seek to resolve the situation directly.

Applications should be made using our online form but there is telephone support available for those who require assistance to complete the form, and consent must be given by the applicant to share information or obtain information with other partners and the DWP. If assistance is required to make an application, please contact the Benefits & Welfare Team on 01189 746000.

All applications will require an assessment of the financial position of the applicant based on known income and expenditure and applicants may be asked for information to support the application such as evidence of capital, child maintenance, essential bills, bank/credit card statements of spending or wages.

Applications may be unsuccessful where there is evidence that the request for financial assistance is a consequence of poor financial management that could have been avoided or unnecessary expenditure or where it is considered that the support does not relate to the crisis or where advice and support intended to provide a sustainable option for support, has not been adhered to.

There is no provision to backdate any application or grant. This is a limited fund and therefore applications received are not guaranteed an award. Applicants are encouraged to provide as much information as possible with any application.

6. The Assessment process

The council recognises that the reason for the application may be a crisis and therefore applications will be assessed as soon as possible, with a service standard of 5 working days from receipt of the final required evidence.

Every application and its supporting evidence will be considered by a member of the Welfare & Benefits team. If an officer requires further information, they will seek to make contact using either telephone or email and these details must be given in the application.

The officer will consider the application, ensuring income, outgoings and all assets are fully reviewed.

Applicants may receive signposting to additional support where appropriate in addition to, or in place of, a crisis payment.

In considering any application, the officer will seek to ensure that any award meets one of the following criteria:

- Is the applicant or someone within the applicant's household likely to face a serious risk to their health and safety if the assistance requested in the application is not provided? - The risk faced by the household must be credible and lead to a significant deterioration in the wellbeing of the applicant or household.
- Is the assistance requested within the application the most appropriate way of alleviating the risk to the individual's health and safety? - Any award should be the most suitable solution to the crisis.
- Is there an external provider or alternative method of support available to the applicant which would better meet the need for support? - If there is an appropriate alternative source of support, then the officer will decline the award and signpost the applicant to that source of support.
- Has the applicant taken any steps that the officer considers perverse, disingenuous, or intended to bring on the need for support or is the application and circumstances considered to have been designed to otherwise take advantage of the scheme?
- An application is not a guarantee of entitlement or an award. Each case will be assessed against the eligibility framework, available budget, and evidence provided.

7. Crisis Payment award

Each application will be considered on the individual circumstances and with consideration to wider policy intention.

Crisis Payments is a limited fund and should not be relied upon as a means of maintaining day to day living expenses.

The intention of applying conditions to any award of Crisis Payments is to assist the customer to identify ways in which they may improve their circumstances, whilst seeking to support them through the limited funding available.

It is not intended to be a punitive measure and in certain exceptional cases, no conditions would be applied to an award. However, where a condition is considered a reasonable outcome for a customer, considering all the support that is available, or has been offered, it will be applied to each case.

When calculating an award, the officer will consider the household's circumstances and the crisis described to determine an appropriate amount based on the evidence provided. The figures below are indicative only and do not represent guaranteed award amounts; each decision is made on a case-by-case basis.

- Single customer: limited to £250
- Couple: limited to £400
- Family with dependent children under 18: limited to £500

Criteria for decision on household composition

Single Customer

A claim received from an individual who lives alone or as a single customer.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

Couple

A claim received from one member of a couple would be considered an application for the couple. It is not intended for a couple to claim as 2 individuals, and only 1 payment limited to £400 will be made to the couple. In cases where 1 member of the couple applies and a second application is received from the other member; this will be declined.

In the case where an individual may seek to claim a grant as part of a different household composition, following a relationship change, this will be declined.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

Family with dependent children under 18

A family with dependent children under 18, is defined as a household, whether a couple or single parent with children living with the household, and where Child Benefit is in payment to a member of the household for a child, or children under 18.

The award will not apply to applicants who share custody, but do not receive the child benefit, in line with benefit regulations. It will not apply to children placed with households on a fostering placement, as funding is provided for that household through other funds. It will also not apply to pregnancies or children born, prior to an award of Child Benefit. It will not apply to children over the age of 18 even where Child Benefit remains in payment.

Evidence of this may be by reference to the amount of any benefits, any previous applications for support or benefits, as well as data held by internal teams and partner organisations.

8. Method of Delivery

Payments will either be paid into individuals' bank accounts, or payment direct to Utility Provider, Landlord, or Council Tax Account. (this is not an exhaustive list)

Under no circumstances, will physical cash be issued to individuals.

9. Reviewing unsuccessful applications

Crisis Payments are not subject to the same right of review as Housing Benefit or Universal Credit and so is not included in any reconsiderations or appeals made against those entitlements.

However, it is important that applicants have a clear understanding of how to dispute a decision they believe is incorrect.

To request a review where an applicant is dissatisfied with a decision, they must write to the Welfare & Benefits Service within 14 days of the date of the notification of decision stating that they wish to request a review. This request can be made in writing via post or email crf@wokingham.gov.uk.

The written request for a review must state the reasons the applicant disagrees with the decision and if necessary, provide any information or evidence to support their case.

The review will be considered by another officer not involved in the first decision. Where no further evidence or information is provided, the review is unlikely to be successful although each case will be considered individually.

The decision will be notified to the applicant and will explain the reasons for either revising the decision and any subsequent conditions relating to the award, or that the decision has remained unchanged and the reasons for this.

There will be no further right to request a review but in cases of alleged maladministration, the applicant may wish to follow the Council's Corporate Complaints process

No review will be considered where the decision is in respect of a second or subsequent application and a payment had already been made since 1 April 2026.

10. Administration

A proportion of funding will be allocated to reasonable administrative costs, including software, staffing, and activity required to deliver the scheme effectively and build local financial resilience.

All allocations remain subject to available budgets and may be paused where funds are exhausted.

11. Fraud

Wokingham Borough Council is committed to fighting against fraud in all its forms.

If an applicant attempts to claim an award from the Wokingham Borough Council Local Welfare Provision by making a false declaration or providing false evidence or statements, they may have committed an offence under Section 2 of the Fraud Act 2006.

Where it is suspected that such a fraud may have occurred, the matter will be investigated, and this may lead to the instigation of criminal proceedings and if the issues come to light after a payment has been made, an invoice for recovery of any award may be issued.

Failure to co-operate with such an investigation, such as providing documentation considered reasonable to establish an applicant's circumstances, or failure to attend an interview without reasonable explanation may also lead to the refusal or recovery of any award made under this scheme.

12. Equality, Fairness and the Public Sector Equality Duty

The Council is committed to delivering the Crisis and Resilience Fund in a fair and accessible manner that complies with the Public Sector Equality Duty under the Equality Act 2010.

In line with CRF principles, the Council will ensure services are:

- Person centred.
- Needs based.
- holistic.
- accessible through a no-wrong-door approach.
- Trauma informed.

The Council recognises that certain groups may be more likely to experience financial shocks or crisis. The Council will take steps to ensure these groups can access the Fund without disadvantage and use proactive measures available to it, to directly reach out to groups it can identify may need support.

To support equality of access, the Council will:

- provide reasonable adjustments.
- support digitally excluded residents.
- offer assisted application routes.
- monitor applications and outcomes to identify and address potential barriers.

All decisions will be fair, transparent and recorded with clear reasoning, ensuring defensibility to oversight bodies, including the Local Government and Social Care Ombudsman.

13. Review and Amendments

In the event that any amendments to this policy are required — including changes arising from updated government guidance, variations in allocated funding, operational delivery requirements, or adjustments necessary to ensure the effective and lawful administration of the Crisis and Resilience Fund — authority is delegated to the Council's Section 151 Officer to approve such changes.

14. Other Support

Cost of Living - [Cost of living | Wokingham](#)

DHP - [Housing Payments](#)

LWP - [Local Welfare Provision](#)

Lightning Reach - [Find & apply for financial support | Lightning Reach](#)