

Crisis and Resilience Fund (CRF)

*Crisis Payment overview and
Accredited Advice Service
Procurement Update*



Crisis and Resilience Fund objectives

“The primary objective of The Fund is to both provide a safety net for those on low incomes who encounter a financial shock and to invest in building local financial resilience to enable individuals and communities to better deal with crises in the long-term, reducing crisis need.”

Department for Work and Pensions 2026



The four programme strands

1. Crisis Payment:

Immediate financial support to prevent or address a financial crisis. Person-centred and trauma informed approach, supporting low-income households.

2. Housing Payment

Financial support towards housing costs. Resident must be in receipt of either Housing Benefit or Universal Credit with housing costs towards rental liability. Example of housing costs can include rent in advance, rental deposits or one-off costs.

3. Resilience Services

Programmes and activities that support building financial resilience for individuals. This could include but is not limited to; accredited advice services, reduce priority debt, improve savings and income generation, provide essential items and reduce need for emergency food.

4. Community Coordination

Create a more connected local welfare landscape that supports the programme objectives. For example, build partnership working, improve referral pathways, provide training and build capacity within the voluntary sector.



Crisis Payment

Crisis Payments provide emergency financial support and giving breathing space while connecting residents into advice and wider support.

Cash, vouchers or white goods up to the value of £250 can be awarded.

Eligibility

- Aged over 16 with income less than £21,000 and less than £500 savings
- If more than one adult living in household, they must collectively earn less than £26,000
- If children living in household, threshold increases by £3,000 for each child

Application

- Phone or in person appointment with community referral partner
- ID check, assess need, review household income and expenditure evidence.
- Referral partner submits application
- Panel reviews benefit data, eligibility and makes recommendation for award and/or advice support.



Advice service design

Introduction:

Accredited advice is a key component of the resilience strand of the Crisis and Resilience Fund. The service will address complex issues within communities, while delivering preventative measures to reduce the need for Crisis Payments and Housing Payments. We have engaged VCSE groups when developing the specification, which includes capacity building to enable programme legacy.

VCSE Engagement:

- Facilitated discussions through the North East Lincolnshire Financial Inclusion Group.
- Delivered workshops with advice providers and referral agencies
- Focused on CRF objectives as well as Marmot Place Programme
- Identified system wide challenges and the opportunities to focus on shared delivery model.

Findings:

- Pressure within the system due to workforce capacity
- Weakness within the referral pathway and missing opportunities for early intervention
- Connect self-serve solutions and complex cases to the right service (community-based triage).
- Accredited to improve quality and consistency



Accredited advice service

The commissioned advice provider will address the following needs, while working closely with VCSE and statutory partners to enable system-wide benefits.

The need:

- A responsive community-based service that supports residents facing complex challenges such as debt, housing insecurity, food poverty and poor health impact on wellbeing.
- Accredited advice that provides accurate, lawful, and effective support, preventing worsening of financial situations.
- Coordinated support to reduce Council Tax Arrears and enforcement action.
- A proactive approach that engages with households at risk but not engaged with services.

System-wide benefits:

- Reduces repeated demand, prevent crisis escalation, build trusts among residents and partners.
- Bridges gaps within services, supporting complex needs to resolution.
- Combine data and insight to deliver shared impact across multiple services.
- Multi year commitment building sector capacity, improving impact as well as programme legacy.



Cabinet Report: recommendation

Externally procure information and advice services for the full duration of the Crisis and Resilience Fund (up until March 2029).

Quality advice is a key outcome for the Crisis and Resilience Fund and is encouraged to be resourced via the programme. The recommended option is to undertake an open tendering procurement process that is aligned with the requirements of the Fund, while building on the strong foundation and capacity already in place. It provides assurance that the service will meet the programme outcomes and as well as the Council Plan, while maintaining appropriate governance, oversight and monitoring arrangements.

Further information:

- [NELC: Crisis Payment](#)
- [NELC: Housing Payment \(DHP\)](#)
- [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)

