CABINET **COUNCILLOR SOPHIE PORTER**
HEALTHY COMMUNITIES & ACTIVE LIVES PORTFOLIO HOLDER

15TH SEPTEMBER 2026 **REPORT NO. ED2615**

KEY DECISION: NO

CRISIS AND RESILIENCE FUND

SUMMARY AND RECOMMENDATIONS: The purpose of this report is to inform Cabinet about changes to national welfare provision via the new Crisis & Resilience Fund (CRF), and its anticipated local impact. **Recommendation(s) requiring decision:** Cabinet is recommended to note the information within this report, including work underway to support residents' financial resilience.

1. INTRODUCTION

1.1. This report outlines changes to national welfare provision via the new Crisis & Resilience Fund (CRF), and its anticipated local impact.

1.2. These changes should be considered under the Council's key theme of Community and Wellbeing: Active Lives, Healthier and Stronger Communities.

1.3. Under this theme, the Rushmoor Together Plan outlines how the Council will work in partnership to support residents, with a focus on those experiencing inequality and disadvantage. One of the priorities of the Rushmoor Together Plan – Economic Wellbeing – recognises the ongoing impact of increased cost of living on many residents' lives. The objectives of the plan highlight the proactive role the Council plays, alongside many longstanding and valued partners, in strengthening collaboration in ways that positively impact Rushmoor residents.

2. BACKGROUND

2.1. From 1st April 2026, central government replaced the Household Support Fund (HSF) with the Crisis & Resilience Fund (CRF). The fund is intended to help people on low incomes who are struggling with money and/or facing an unexpected financial shock.

2.2. The CRF is funded by UK Government, via the Department of Work & Pensions (DWP) and is a three-year programme from April 2026 to March 2029.

2.3. The introduction of the CRF represents a shift away from short-term, reactive support to something that is intended to support earlier intervention, strengthening financial resilience and increased coordination across the local support landscape. The HSF had annual funding rounds and a narrower focus on urgent food and fuel needs. By comparison, the CRF is a 3-year fund therefore allowing longer term planning and is designed to respond to a broader range of needs in individual residents, in terms of the causes of financial crisis, and how best to build financial resilience longer-term.

2.4. CRF funding is delegated to county councils who, using DWP guidance, set out how the scheme will operate across each county. DWP guidance outlines the outcomes, strands and principles of the CRF, regardless of location.

2.5. This report outlines the current position of the CRF in Rushmoor, mindful that full details of the scheme are still being developed at both a county and district level.

2.6. The CRF forms an important part of broader sources of support for residents struggling with cost of living pressures. These sources of support, largely provided by community partners, are detailed on the Council's website.

3. MAIN SUBJECT

Context

3.1. The three delivery outcomes of the CRF are the provision of effective crisis support; improving individuals' financial resilience and; bolstering the local-level support landscape.

3.2. This is to be achieved via four delivery strands: Crisis Payments; Housing Payments; Resilience Services; and Community Coordination.

3.3. The work of the CRF must be underpinned by five principles: person-centred; needs-based; holistic; no wrong door and; trauma informed.

3.4. Information detailing how the total CRF funding will be apportioned to district/borough areas is not available from Hampshire County Council, however the following information is known:

- Up to £3m per annum is available to eligible Hampshire residents via Crisis Payments for April 2026 to March 2029.
- £160k per annum is available to eligible Rushmoor residents via Housing Payments for April 2026 to March 2028.

- Up to £1m per annum is available to eligible Hampshire organisations via Resilience Grants for August 2026 to March 2029.

3.5. The tender referred to in 3.8 includes management of the Crisis Payment strand, as well as providing wraparound support focused on improving applicants' long-term financial resilience. In addition to this strand, this contract will also cover Resilience Services and Community Coordination with the aim of a holistic offer being delivered by a single organisation at the first point of contact. The Hampshire-wide contract value is up to £2.1m per annum until March 2029. The formal tender process was run directly by HCC and is now closed. The outcome is expected in October 2026, ready for implementation from 1st November 2026.

Strand 1 – Crisis Payments

3.6. The Crisis Payment strand of CRF operates on a "cash-first" approach, meaning that the prevention or alleviation of financial crisis should be prioritised first, and then the connection into broader, longer-term support and advice follows second.

3.7. Applications should be decided on a case-by-case basis, recognising what constitutes crisis will differ from household to household.

3.8. Given the very short timescale provided to stand up implementation of the new CRF from 1st April 2026, HCC have commissioned Citizens Advice across the county, to deliver a transitional service for Crisis Payments. This allows residents in need to access support if they are in financial crisis, whilst the longer-term tender for this service takes place. The outcome of the tender is expected around October 2026.

3.9. In Hampshire, applications for Crisis Payments are made through local Citizens Advice branches, with the decision being made by East Hants Citizens Advice.

3.10. For the first five months of the fund (Apr-Aug 2026) approximately 93 applications were made by Rushmoor residents, with 35 being approved either fully or in part (approximately £13,409 awarded to date).
Of the remaining 58, 12 are pending, and 46 were either unsuccessful or not progressed by the applicant.
The Council is working closely with Citizens Advice Rushmoor to understand demand, reasons for refusal, and share insights into gaps in service provision.
The following case studies illustrate how the CRF Crisis Payments can help prevent or alleviate financial crisis.
Anonymised case study of an approved application for essential household equipment and urgent health needs: *Sarah* lived alone and had lost her part-time employment due to ill health. She had no savings, and when her washing machine broke she had to wash her clothes in the bath, which was increasingly difficult because of her health. She was also unable*

to collect her fitted dentures until she paid the outstanding £250 and was struggling to eat without them. Sarah was awarded a Crisis Payment of £550: £250 to collect her dentures and £300 towards a replacement washing machine, the maximum available for that item.*

Anonymised case study of an approved application for flooring: *Aisha* and her six-year-old daughter, Lily*, were preparing to move from a domestic abuse refuge into a new home. However, the property had bare concrete floors throughout. Lily* has non-verbal autism and repeatedly bangs her heels against the floor, putting her at risk of injury. There was also concern that she could pick at loose pieces of concrete and ingest them.*

Aisha had very limited savings and could not afford suitable flooring. She provided a quote for £1,950. As the request exceeded £1,000, it underwent a higher-level review and Aisha* was awarded a Crisis Payment of £1,950, enabling Aisha* and Lily* to move into a safe and suitable home.*

**anonymised names*

Strand 2 – Housing Payments

3.11. From April 2026, CRF Housing Payments replaced Discretionary Housing Payments (DHP).

3.12. Housing Payments provide financial support to eligible residents where additional help is needed to meet their housing costs. As with DHPs, this is administered by the Council's Benefits Team.

3.13. Until April 2028, £160k per year has been ringfenced for eligible Rushmoor residents via Housing Payments based on 2025/26 levels. From April 2028, future allocations will be the decision of the new unitary authority – see 4.1.

Strands 3 and 4 – Resilience Services and Community Coordination.

3.14. Whilst strands 1 and 2 are intended to help with immediate needs, strands 3 and 4 of the CRF seek to understand the underlying causes of financial stressors and connect residents into longer-term and broader advice and support. It is also the aim of the CRF to strengthen this local support landscape by strengthening existing provision, as well as encouraging development of support to plug any gaps.

3.15. Given the very short timescale provided to stand up implementation of the new CRF from 1st April 2026, elements of these strands have only been outlined by HCC in June 2026.

3.16. The CRF Resilience Grant was launched in August 2026, replacing the old Household Support Fund Community Grant.

3.17. The CRF Resilience Grant is open for applications from organisations whose activities strengthen financial resilience, promote early intervention, and provide longer-term support for residents in financial hardship and/or crisis. Unlike the HSF, district and borough councils are eligible to apply.

3.18. Many Rushmoor partners received regular funding via the old HSF so the focus on more preventative/resilience-building work is likely to signal a change in the funding landscape. HCC have indicated this shift will be supported with funding in year one continuing to support direct food provision, with a focus of year 2 funding onwards on reducing dependency on provision like this - see 4.2.

3.19. Whilst there is no DWP guidance on how much of the CRF should be allocated to strands 3 and 4, they do outline that given the fund's emphasis on building financial resilience, county councils are expected to allocate a significant amount of their total fund to these.

3.20. As part of the Council's ongoing cost of living work as outlined under 1.3, the Community and Partnerships Team has been engaging with partners to promote the opportunities CRF provides and ask for feedback about how the changes outlined under 3.13 and 3.17 might impact them. This work also includes understanding any gaps in the local support landscape - this feedback could form the basis of partnership project applications to the CRF Resilience Grant.

4. IMPLICATIONS

Risks – Housing Payments

4.1. DHPs were replaced by Housing Payments from 1 April 2026. The Government confirmed that the level of ring-fenced funding provided for Housing Payments would be maintained at the 2025/26 allocation level until 31 March 2028. Beyond this date, whilst funding will continue to form part of the wider CRF, there is currently no assurance that a specific amount will remain ring-fenced for Housing Payments.
This presents a risk that funding may be diverted to meet competing demands within the broader CRF, reducing the resources available to support households experiencing housing-related financial hardship. A reduction in available Housing Payments funding could impact the Council's ability to prevent homelessness, sustain tenancies and support vulnerable residents with housing costs, potentially increasing pressure on homelessness and temporary accommodation services. The Council will continue to monitor national policy developments and assess the potential financial and service implications of these changes.

Risks – Resilience Services and Community Coordination

4.2. The change in focus of funding may present a risk to community partners who deliver immediate support – ie. food, school uniforms, school holiday support – if that need continues and the funding for this provision starts to scale down. This presents an additional risk to residents as the beneficiaries of this type of provision.

Legal Implications

4.3. Making this central government fund available to eligible residents strengthens the Council's compliance with the Equality Act, Public Sector Equality Duty and duties relating to service accessibility and employment. It also creates a clear framework to evidence due regard in decision-making through equality impact assessments and mitigates the risk of discrimination, harassment, victimisation and any other conduct prohibited by or under the Act.

4.4. When considering Housing Payment applications, regard must be given for payments of Housing Benefit or Universal Credit Housing Element to avoid duplicate provision. Due diligence is needed when assessing claims.

Financial and Resource Implications

4.5. There are no direct additional financial implications for the Council arising from this report.

4.6. There may be indirect resource implications for the Community & Partnerships, Housing and Benefits teams in supporting partnership working, grant applications, administration and reporting requirements. These are expected to be managed within existing staffing resources, although demand and workload will continue to be monitored as the CRF arrangements develop.

Equalities Impact Implications

4.7. A screening assessment was undertaken, and it was determined that a full Equalities Impact Assessment is not required because the impact is positive. See Annex 1.

Climate Change Implications

4.7 Whilst a full climate change impact assessment is not required, the CRF may have positive indirect impacts in regard to adaptation and community resilience. Those experiencing financial hardship can be more vulnerable to climate-related impacts and rising energy costs. The introduction of the CRF should mitigate some of these impacts.

5. CONCLUSIONS

5.1. Cabinet is recommended to note the information within this report, including work underway to support residents' financial resilience.

BACKGROUND DOCUMENTS:

Hampshire County Council Decision Report from the Director of Adult's Health and Care – Department for Work and Pensions Crisis and Resilience Fund – 23rd June 2026.

LIST OF APPENDICES/ANNEXES:

- Annex 1 – Equality Impact Assessment

CONTACT DETAILS:

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ANNEX 1

Equality Impact Assessment: Screening Tool

The **Equality Impact Assessment (EIA) Screening Tool** should be completed for any new proposal, plan or project. It helps staff check if their proposal will positively, neutrally, or negatively affect residents, staff, or service users. If the impact is positive or neutral, a full EIA isn't needed.

A **full EIA** is required if the screening shows a negative impact on specific groups. We also advise that a full EIA should completed when a key decision is being made. Key decisions are executive actions likely to:

- Significantly affect Council tax, budget balances, or contingencies.
- Have a major impact on communities across two or more Borough wards.
- Expenditure or savings over £100,000 qualify as significant, with a £250,000 threshold for property transactions.

Furthermore, for staff, we generally consider the impact on more than 25 people as significant, which would require a full EIA. If you're unsure, you can seek guidance from the Policy Team.

***After screening, if you identify the need for a full Equality Impact Assessment, you can use your existing answers as a foundation for the full assessment.**

Name of Project	The Crisis & Resilience Fund
Reference number (if applicable)	n/a
Service Area	Community & Partnerships
Date screening completed	29th July 2026
Screening author name	Hannah Shuttler
Policy Team sign off	Martin Iyawe
Authorising Director/Head of Service name	Karen Edwards

1. Please provide a summary of the proposal
UK Government has replaced the Household Support Fund with the Crisis and Resilience Fund from 1st April 2026. The fund is delegated from the Department of Work & Pensions to Hampshire County Council, who decide how the county's allocation is distributed. CRF provides support to low-income households who experience a financial shock and/or at risk of falling into financial crisis. The fund is intended to provide quick crisis support and then support households more holistically to try and improve their financial resilience.

There are 4 key strands of the fund, and they are in varying stages of development:

1. Crisis Payments for urgent financial needs – currently being administered by Citizens Advice across the county until end of Sept 2026, whilst the longer-term tender process takes place.
2. Housing Payments to assist in housing cost shortfalls – continue to be administered by the council's Benefits Team replacing Discretionary Housing Payments.
3. Resilience Services – still being developed but includes a recently launched Resilience Grant Programme, which replaces the Household Support Fund Community Grants. District and Borough councils can apply to this fund.
4. Community Coordination – still being developed but includes a recent announcement that HCC will be recruiting coordinators to work across the county.

The fund is expected to have a positive impact on residents experiencing financial hardship, particularly those who may be more vulnerable to financial shocks or barriers to accessing support.

2. Who will the proposal impact? Please indicate Yes or No

Group of people	Impacted?
Residents	Yes
Businesses	No
Visitors to Rushmoor	No
Voluntary or community groups	Yes
Council staff	Yes
Trade unions	No
Other public sector Organisations	Yes
Others	n/a

3. What impact will this change have on staff? Please complete where relevant:

The Benefits Team will continue to administer the housing shortfall-related element of the scheme. The change from DHPs to Housing Payments is not expected to constitute a change in resources needed. This work area is solely administered by the Benefits Manager.

The Housing Team may be impacted by the introduction of this fund, as they are able to apply for discretionary funds that HCC intermittently make available to District and Borough Councils. This funding has to be spent in short time frames.

The Community & Partnerships Team will be impacted by the introduction of this fund, via one officer, as we coordinate, facilitate and/or lead grant applications to the CRF Resilience Grant Programme and any appropriate project work/support as a result.

4. What consultation or engagement will you be leading (with residents, staff, or other stakeholders) as part of this project?
There is an ongoing need for internal joint-working across Community & Partnerships, Benefits and Housing. External community partners will be engaged with to ensure we avoid duplication and identify/cover any gaps in provision with any applications to the CRF Resilience Grant Programme. At this stage, neither of the above is anticipated to involve the collection of personal data.

5. What impact will this change have on people with protected characteristics and/or from disadvantaged groups?

Direct and indirect impacts

When completing this table, please consider both **direct and indirect impacts**, see helpful guidance.

Direct discrimination occurs when someone is treated less favourably than another person because of a **protected characteristic**. This includes:

3. **Actual possession** of a protected characteristic.
4. **Perceived possession** of a protected characteristic (discrimination by perception).
5. **Association** with someone who has a protected characteristic (discrimination by association).

A valid comparison must show that someone without the protected characteristic would have been treated better in similar circumstances. It can still be direct discrimination even if the person treating you unfairly shares the same characteristic.

Note: Age discrimination may be lawful if it can be objectively justified. For other protected characteristics, direct discrimination is unlawful regardless of intent or justification.

Indirect discrimination happens when a **policy, rule, or practice** applies to everyone but puts people with a protected characteristic at a **particular disadvantage**. It occurs when:

- A policy is applied equally to all.
- It disadvantages a group sharing a protected characteristic.
- You are personally disadvantaged by it.
- The organisation cannot justify the policy as a proportionate means of achieving a legitimate aim.

If the policy can be objectively justified, it is not considered indirect discrimination.

For example: Closing public toilets may be an example of indirect discrimination, as it affects everyone but disproportionately disadvantages women, due to toilet frequency, alternative options and safety/hygiene factors.

Likely impact

For the groups identified earlier, tick the likely impact (both direct and indirect) on people with protected characteristics (e.g., age, disability, race, etc.):

- **Neutral:** No impact.
- **Positive:** Benefits people with protected characteristics.
- **Negative:** Harms people with protected characteristics.
- **Not Sure:** It's unclear how this affects people with protected characteristics, or more information is needed.

Rate the negative impact as **low**, **medium**, or **high**. Also, consider whether the proposal may be seen as controversial or negative by some groups. See the guidance for help.

Protected characteristic - Age

(for example, young people under 25, older people over 65)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
Yes	No	N/A	No	The CRF has no age restrictions. Additionally, the fund may benefit residents of all ages experiencing financial hardship. Rushmoor has a relatively young population, with a median age of 38 years, but has also seen growth in older age groups in recent years. Financial resilience support may therefore benefit both younger and older residents facing financial pressures. The CRF specifically promotes earlier intervention and financial resilience, which may support residents of all ages before financial difficulties become more severe.

Protected characteristic – Disability

(include people with physical disabilities, people with learning disabilities, blind and partially sighted people, Deaf or hard of hearing people, neurodiverse people. This also includes carers.)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
Yes	No	N/A	No	Low-income households where someone has a disability will be recognised by CRF as having significant disadvantage. Additionally, disabled residents may face

				additional living costs and increased financial vulnerability due to health conditions or barriers to employment. Census 2021 data shows that 6.0% of Rushmoor residents were identified as disabled and limited a lot, while a further 9.6% were disabled and limited a little. The fund may help eligible households manage financial shocks and improve longer-term financial resilience. The emphasis on person-centred, needs-based and trauma-informed support may help ensure that disabled residents receive support that reflects their individual circumstances.

Protected characteristic - Gender reassignment and identity

(Include people who identify across the trans* umbrella, not only those who have undergone gender reassignment surgery. This is inclusive of girls and or/women, men and/or boys, non-binary and genderfluid people and people who are transitioning)
*Trans is an umbrella term to describe people whose gender is not the same as, or does not sit comfortably with, the sex they were assigned at birth.

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
No	Yes	N/A	No	No specific impacts have been identified. Support is based on financial need and eligibility criteria rather than gender identity or gender reassignment status.

Protected characteristic - Marriage and Civil Partnership

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
No	No	N/A	No	No specific impacts have been identified. Access to support is not dependent on marital status or civil partnership status and is based on financial need.

Protected characteristic – Pregnancy and Maternity

(Include people who are pregnant in or returning to the workplace after pregnancy. Could also include working parents.)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*

Yes		N/A	No	Pregnant residents and households with young children may be particularly affected by increases in living costs and changes in household income. Access to crisis support and housing-related assistance may help households maintain stability during periods of financial pressure. The fund may provide support during periods of financial difficulty and help households avoid financial crisis.

Protected characteristic – Race or ethnicity

(include on the basis of colour, nationality, citizenship, ethnic or national origins)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
Yes	No	N/A	No	Rushmoor is more ethnically diverse than Hampshire, the South-East and England. Census 2021 data shows that 10.6% of residents identified as Nepali, the highest proportion of any local authority area in England and Wales. The fund may support residents from a wide range of ethnic backgrounds experiencing financial hardship. The CRF principle of "no wrong door" and the involvement of community organisations may help residents access support regardless of how they first seek assistance.

Protected characteristic – Religion or belief

(include no faith)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
No	Yes	N/A	No	No specific impacts have been identified. Support is provided on the basis of financial need and is available to residents of all faiths, beliefs and those with no religion.

Protected characteristic - Sex

(Under the Equality Act 2010 and following the 2025 Supreme Court ruling on 15 April 20205, a person’s legal sex is defined as their biological sex as recorded at birth. Trans individuals are still protected from discrimination under the characteristic of gender reassignment.)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
Yes	No	N/A	No	The fund may positively support residents experiencing financial hardship regardless of sex. Support is focused on financial need and household circumstances rather than sex.

Protected characteristic - Sexual Orientation

(Include people from across the LGBTQ+ umbrella, for example, people who identify as lesbian, gay, bisexual, pansexual or asexual.)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
No	Yes	N/A	No	No specific impacts have been identified. Residents experiencing financial hardship are able to access support regardless of sexual orientation.

Protected characteristic - Other

(e.g. people on low incomes, people living in poverty, looked after children, people with care experience, people who are homeless, people with mental health problems, people who are prison leavers, people affected by menopause, people affected by menstruation and/or period poverty)

Positive impact	Neutral impact	Negative impact	Not Sure	Description of the impact (if applicable) *Consider both direct and indirect impacts when completing this table*
Yes	No	N/A	No	CRF will positively impact people on low incomes and people living in poverty, who experience a financial shock and/or are at risk of falling into financial crisis. This is particularly relevant given that 2,115 Rushmoor residents were claiming out-of-work benefits in May 2026, representing 3.0% of the working-age population. The fund is specifically intended to support people on low incomes who are struggling financially or facing unexpected financial shocks and may therefore particularly benefit residents experiencing poverty, housing insecurity or other forms of disadvantage. In addition to crisis support, the CRF seeks to improve long-term financial resilience and strengthen local support networks across the borough.

6. Screening Decision

Outcome	Yes or No
Neutral or Positive – no full EIA needed*.	Yes
Negative – Low Impact – full EIA at the service director's discretion*.	No
Negative – Medium or High Impact – must complete a full EIA.	No
Is a full EIA required? Service decision:	No
Is a full EIA required? [Policy Team] sign off recommendation:	No
Flag for DPIA (will include engagement that collects personal data). [Policy Team]:	No
Flag for ethics (high risk / will involve engagement with vulnerable residents):	No