



**Leicestershire County Council
Crisis and Resilience Fund (CRF) Policy
April 2026**

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Manager

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Definitions

The Council	Leicestershire County Council.
Financial shock	<p>A financial shock is when something sudden and unexpected happens that makes a household's money situation change very quickly.</p> <p>Examples of a financial shock include (but are not limited to):</p> <ul style="list-style-type: none"> • a sudden loss of income or reduced hours; • an unexpected essential bill or cost; • a delay or change in benefits; • illness, caring responsibilities or a family emergency; • urgent housing issues, that increase financial pressure.
Crisis	An urgent situation arising from a financial shock that puts a household at immediate risk of going without essential items.
Crisis Payment	A payment or voucher made to meet essential needs.
Resilience services	Services or support that help households improve their financial stability.
Household	<p>A household is a person or group of people who live together and share their day-to-day living, such as meals, cooking, or living space.</p> <p>Where more than one family lives at the same address, each family's circumstances will be considered separately if they operate as separate households. Adults aged 19 or over who manage their finances independently but live in a family home will normally be treated as a separate household.</p>
Low income	Assessed using annual household income after tax and National Insurance, and before housing costs, taking account of household size and makeup.

Background

- 1.1 The Crisis and Resilience Fund (CRF) is a national scheme provided by the Government Department of Work and Pensions (DWP) to local authorities in England. It is intended to support low-income households who experience a sudden financial shock and to fund activity that helps people build longer-term financial resilience.
- 1.2 The current funding period runs from 1 April 2026 to 31 March 2029.
- 1.3 Leicestershire County Council (LCC) is responsible for delivering:
 - a. Crisis Payments for essential items
 - b. Financial resilience support and referrals
- 1.4 Borough and District Councils are responsible for housing-related support. This policy relates only to crisis payments for essential items and resilience services delivered by LCC. Details for each District and Borough council can be found at [Find your district council](#).
- 1.5 LCC have been allocated £5.4 million for 2026 – 2027.
- 1.6 In Year 1, an additional £222,102 has been allocated to support households that rely on heating oil. This funding recognises the increased costs faced by these households and is ring-fenced specifically for residents who use heating oil to heat their homes. Once this funding is exhausted it will be removed from the policy.
- 1.7 The CRF is classed as Local Welfare Provision. It is not intended to replace benefits, insurance, or other statutory support.
- 1.8 Support will be delivered in line with this policy and national guidance. It will be accessible to residents regardless of their level of digital inclusion.

Scheme period and availability

- 2.1 This policy applies to CRF support delivered between 1 April 2026 and 31 March 2029.
- 2.2 Crisis Payments will normally be open for applications throughout the year. However, availability is subject to funding and budget controls.
- 2.3 The Council may amend award levels, eligibility criteria, or restrict or suspend the scheme if demand and funding require this. Any changes will be published on the Council's [Crisis and Resilience Fund](#) page application will be assessed on the criteria set on the day of submission.
- 2.4 To ensure that funding remains available across the scheme period, the Council will regularly monitor:
 - a. The number of applications received
 - b. The value of awards made
- 2.5 This policy will be updated on a quarterly basis. The latest version will be available on the website. Please ensure you are reading the most up to date version of the policy.

Purpose and correct use of the crisis fund

- 3.1 The CRF is intended to support households experiencing a one off financial crisis caused by a sudden event.
- 3.2 The fund aims to:
 - a. Help households manage an immediate crisis
 - b. Support access to essential items or services
 - c. Enable referral to longer term support where appropriate
- 3.3 Each application is assessed on its own circumstances. Awards are not automatic and are based on evidence and need.
- 3.4 Acceptable support may include help with:
 - a. Food
 - b. Energy, water or fuel costs
 - c. Digital connectivity needed for essential purposes
 - d. Hygiene products
 - e. Essential clothing
 - f. Essential furniture or appliances
 - g. Transport required for work, education or medical needs
- 3.5 The CRF **cannot** be used for:
 - a. Ongoing low income or long-term financial hardship without a crisis event
 - b. Repayment of debts or arrears
 - c. Non-essential items or services
 - d. Costs that should reasonably be met through statutory services or insurance
 - e. To fund illegal activity or should the crisis have resulted as a result of committing a crime
 - f. Individual's who are subject to a benefit sanction
 - g. People with No Recourse to Public Funds (NRPF), including many asylum seekers (unless support can be lawfully provided under other statutory powers).
- 3.6 In the case of all items listed in 3.5 applicants will be directed to signposted support or the financial resilience services.

Eligibility

- 4.1 Applications must be made by a member of the household and are assessed at household level.
- 4.2 To be eligible, applicants must:

- a. Be 16 years or over
- b. Be a resident of Leicestershire.
- c. One application can be made per household. Any applications made from the same address, will be reviewed prior to awarding a payment.
- d. Be able to verify identity using identification such as passport, driving licence, birth or marriage certificate
- e. Be able to verify address using documentation such as council tax bill, bank statement, utility bill
- f. Be part of a low income household, with or without children (as set out in section 6)
- g. Have experienced a qualifying financial crisis (within the last three months) (as set out in section 4)
- h. Be unable to meet essential needs due to a lack of available funds due to the crisis event
- i. Be able to provide evidence of both the crisis and the household's financial situation
- j. One application can be submitted within a 6 month period.

Experiencing a financial crisis

- 5.1 A financial crisis is a **sudden and unexpected event** that leaves a household unable to meet basic essential needs, resulting from a sudden and unexpected expense or loss of income.
- 5.2 Crisis events include, but are not limited to:
 - **Disasters:**
Fire, flood, or serious property damage
 - **Accidents:**
Unexpected incidents causing immediate financial or practical difficulty
 - **Health crises:**
Sudden illness, hospital admission, or diagnosis resulting in immediate costs or loss of income
 - **Household relationship breakdown:**
Situations requiring someone to leave the home for safety reasons, including domestic abuse
 - **Essential item breakdown:**
Theft, damage or failure of essential household items
 - **Unexpected loss of income:**
Job loss, redundancy, benefit delays, or sudden reduction in working hours
- 5.3 Applications for a crisis payment must be categorised as one of these categories. Examples are illustrative only. Each case will be assessed individually.

Low Income

- 6.1 Low income is assessed using annual household income (after tax and National Insurance and before housing costs), taking account of household size and makeup.
- 6.2 The income levels shown in Table 1 are intended as a general guide only and apply to all households, including pensioner households.

Table 1: Guide income levels

Household type	Approximate annual income before housing costs	Approximate monthly income before housing costs	Approximate weekly income before housing costs
Single adult (no children)	~£15,000	£1,250	£315
Couple (no children)	~£22,000	£1833	£460
Couple with 1 child	~£26,000–£27,000	£2,208	£552
Couple with 2 children	~£30,000+	£2,500	£625

- 6.3 These figures are a guide only and do not guarantee a payment will be awarded. Decisions also consider:
- Household expenditure
 - Available savings
 - The severity of the crisis
 - Immediate ability to meet essential needs
- 6.4 For applicants of pensionable age, we will consider the income levels set out in Table 1 alongside whether the household is in receipt of Pension Credit. The CRF does not exclude applicants whose income exceeds the amounts in Table 1, nor those who are not in receipt of Pension Credit.
- 6.5 For all households, consideration will be given to the level of savings held, with savings above approximately £1,600 taken into account as part of the assessment.
- 6.6 Being above these levels of income and savings does not automatically exclude an application. All applications will be assessed on a case-by-case basis, taking account of the individual circumstances and evidence provided.

Financial support and award levels

- 7.1 Awards are evidence based and discretionary.
- 7.2 The application will be assessed by LCC Crisis and Resilience Advisors on a case by case basis. The Advisors will use the information supplied via the application form and a follow up phone call to assess need.

- 7.3 Awards may be provided in the form of vouchers or cashout payments, depending on circumstances.
- 7.4 Housing related crises must be referred to Borough or District Councils.

Table 2: Maximum award levels for each category

Item	Amounts up to:
Food	£20 per adult / £15 per child per week (Maximum 2 weeks)
Hygiene products	£20 per household
Energy and Liquefied petroleum gas (LPG)	£98 per household or £56 per single occupant household
Heating Oil	Evidence based
Water Utility	£45 per household
Digital connectivity	£28 per household
Clothing	Evidence based, up to £100
Transport	Evidence based, up to £200
Furniture and appliances	Up to 2 items

Eligible spend within each category

- 8.1 **Food:** All essential consumable food for the household.
Note: Baby formula cannot be provided through vouchers. Where baby formula is required, support must be provided as a cash-out payment.
- 8.2 **Hygiene products:** Essential products required to maintain basic personal and household hygiene. This includes, but is not limited to:
- Soap (hand, body and antibacterial)
 - Shower gel, shampoo and conditioner
 - Deodorant
 - Toothpaste, toothbrushes and mouthwash
 - Shaving products (razors and shaving foam or gel)
 - Period and continence products
 - Baby wipes, nappies (disposable or reusable), nappy bags and nappy rash cream
 - Laundry detergent and fabric conditioner
 - Essential household cleaning products
- 8.3 **Energy and LPG:** Payment towards gas and/or electricity supplied to the household, including:
- Payments made via direct debit to an energy provider

- Online payments or meter top ups
- LPG purchased for household use

8.4 **Heating Oil:** Payment for heating oil supplied to the household only.

8.5 **Water Utility:** Payment towards household water utility charges only.

8.6 **Digital Connectivity:** Support for essential internet access within the household, either through:

- Home broadband, or
- Mobile phone data where this is the primary means of access

8.7 This does not include television packages or entertainment, gaming or sports subscription services, even where these are bundled within the same bill.

8.8 **Clothing:** Essential clothing required for:

- School attendance
- Work
- Meeting basic daily needs

8.9 **Transport:** Essential transport needed to access:

- Employment
- Education
- Medical appointments

8.10 This may include support towards bus passes, fuel costs or essential vehicle repairs where transport is necessary.

8.11 **Furniture and Appliances:** Essential furniture and white goods supplied through approved third party providers. This may include:

- Bed and mattress
- Fridge or fridge freezer
- Washing machine
- Microwave
- Worktop hob
- Air fryer

8.12 A cooker will only be considered in exceptional circumstances where no alternative cooking facilities are available.

Implications for other benefits and reductions

- 9.1 Payments made under this scheme are disregarded for the purpose of means tested benefits
- 9.2 Crisis Payments will not affect entitlement to Council Tax Reduction.

Application process

- 10.1 Applications should normally be made online.
- 10.2 Where this is not possible, applications can be made by telephone. Telephone agents will collect information but do not assess applications.
- 10.3 An Advisor will:
 - a. Review evidence
 - b. Contact the applicant to discuss their situation
 - c. Decide whether to award support or refuse the application
- 10.4 Applicants will then be referred to [First Contact Plus](#) for longer term support.

Receiving the payment

- 7.5 In the majority of cases, payment will be given as a Direct to Bank Transfer. You will be sent a link to your email and/or smart phone from E Vouchers. This will create a secure link to your chosen bank. You must enter your account number and sort code. This will deposit the payment into your bank account.
- 7.6 Food vouchers will be provided by a voucher sent to your email address and/or smart phone.
- 7.7 Fuel payments may be made by voucher for meter top ups, or payments for directly delivered fuel purchases. Some energy payments may also be made by pre-paid debit cards, ring fenced to energy purchases.
- 7.8 Vouchers can only be used in one shop.
- 7.9 Once the voucher is converted to your chosen shop, the expiry dates of supermarket and energy vouchers vary according to the supplier chosen.

Refusal of applications

- 12.1 An application may be refused where:
 - a. The applicant is not a resident of Leicestershire.
 - b. Required ID and bank statements are not provided: All applicants must upload identification and bank statements covering the most recent two months. These should be for all accounts including savings and credit cards for each and every adult in

the household. If these are not submitted, and there is no clear explanation as to why they cannot be provided in the statement, the application will be rejected.

- c. There is no evidence of a qualifying crisis determined either through uploaded documents or the applicant's statement.
 - d. The household has received a CRF award within the last six months
 - e. The application appears fraudulent or misleading
- 12.2 The Council has the right to refuse an application for a reason not listed above where the application is deemed not eligible.
- 12.3 It is the responsibility of the applicant to submit the correct information and the Council takes no responsibility for rejected applications where incorrect information has been submitted.
- 12.4 Suspected fraud will be referred for investigation.
- 12.5 A written decision will be issued explaining the reason for refusal. If applicants are able to address the situation, they can submit another application.

Review and complaints

- 13.1 There is no statutory right of appeal against decisions relating to Crisis and Resilience Fund awards or the level of any award made.
- 13.2 Applicants who are refused an award, or are unhappy with the amount awarded may request a review of the decision. This request must be received within **10 working days** of notification. This must be made in writing to crisisandresilience@leics.gov.uk or Crisis and Resilience Fund, Public Health, Room 200, County Hall, Glenfield, Leicester, LE3 8HD
- 13.3 Late requests will be considered at the discretion of the decision maker where they consider that there were good reasons for the delay.
- 13.4 Reviews will be conducted as follows:
Tier 1: Review by a Team Leader not involved in the original decision
Tier 2: Review by the Crisis and Resilience Fund Review Panel
- 13.5 There are no further internal review stages.
- 13.6 Complaints about the way the scheme is administered may be made through the [Council's complaints process](#).
- 13.7 Judicial review and referral to the Local Government and Social Care Ombudsman remain available where appropriate.

Repeat applications

- 14.1 The CRF is intended for short term, exceptional crises.
- 14.2 One award is permitted per household per six month period

- 14.3 All repeat applications after six-months will receive additional scrutiny to investigate the individual's engagement with financial resilience services. A lack of engagement may result in the subsequent application being refused.

Equality Duty

- 15.1 The Council will monitor delivery of this policy to ensure fair access and to meet its duties under the Equality Act 2010.

Fraud and Data Protection

- 16.1 Leicestershire County Council has a zero-tolerance approach to fraud and corruption in all its forms. The council will take all necessary steps to identify, investigate and disrupt instances of fraud and take appropriate action against any individuals or organisations involved in fraud or corruption.
- 16.2 Providing false or misleading information may result in refusal or recovery of funds.
- 16.3 The Council will work with other statutory bodies to share information with a view of reducing the likelihood of fraudulent claims.
- 16.4 All information and data provided shall be dealt with in accordance with the [Council's data protection policy and privacy notices](#) which are available on the Council's website.
- 16.5 The Crisis and Resilience Fund is classified as Local Welfare Provision. The provision of DWP data to Authorities is under the terms of the Memorandum of Understanding (MoU) between DWP and Authorities (Access, handling, exchange and protection of DWP's and HM Revenue and Customs' data). Under (Annex C) of the current DWP/Local Authority MoU authorities have legal permission to access DWPs Searchlight portal.

No Recourse to Public Funds

- 17.1 CRF Crisis Payments fall within the definition of public funds, therefore, those with No Recourse to Public Funds (NRPF) would not be eligible to receive support.
- 17.2 Where necessary, immigration status will be verified by the Council using appropriate checks. This will be checked throughout different parts of our process.

- DOCUMENT ENDS -