

Report to: Cabinet

Date of Meeting 6 May 2026

Heading/Title: Crisis and Resilience Fund 2026/27

Cabinet Member(s): Finance Portfolio Holder

Director/Assistant Director: Assistant Director – Revenues, Benefits & Customer Services

Author and Directorate: Sharon Church, Benefits and Financial Resilience Manager

Contact Details Sharon.church@eastdevon.gov.uk

Key decision No

If a Key Decision has it appeared on Forward Plan

Document classification: Part A Public Document

Exemption applied: None

1. Background

Background to the Fund

- 1.1 The Crisis and Resilience Funding (CaRF) is new funding made available by the Department for Works and Pensions (DWP).
- 1.2 In the 2025 Autumn statement, the government confirmed that the Household Support Fund (HSF) and Discretionary Housing Payments (DHP) would cease, and a new CaRF would be made available from the 01 April 2026. The guidance for the CaRF was published on 13 January 2026.
- 1.3 Annual funding of £8.4m is being made available to Devon County Council (DCC) for the next three years covering the period 01 April 2026 to 31 March 2029.

- 1.4 As per previous HSF schemes DCC are continuing to work with neighbouring district and city councils as part of a Devon District Council approach in delivering CaRF.
- 1.5 The DWP provided guidance on 13 January 2026 confirming that the primary objective of this new 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 crisis in the long-term, thereby reducing crisis need.
- 1.6 Devon County Council agreed their CaRF Devon District approach on 11 March 2026, a link to that report is included in section 22.2 and 22.3.

Crisis and Resilience Fund Requirements

- 1.7 The funding is available to:
 - support low-income households who encounter a financial shock (*a sudden, unexpected expense or drop in income*)
 - prevent individuals from entering crisis by providing timely support and
 - support activity that builds resilience, both financial and non-financial, for individuals and across the community, via a range of wrap-around support services.
- 1.8 The new funding has an emphasis on the provision of effective crisis support through Crisis and Housing Payments, that prevents the occurrence or escalation of individual's crises and should be delivered through a person-centred needs-based approach.
- 1.9 The CaRF is a cash first approach, however cash includes payments made by BACS and available systems where cash can be collected on presentation of a code such as Post Office vouchers, rather than physical cash. As part of our previous HSF targeted support schemes, we already used both BACS and the Post Office to make payments, therefore this means of payment will continue to be in place.
- 1.10 For the first two years of the Housing Payment component authorities are expected to consider aligning crisis and housing payment administration to streamline delivery. This is an area that is to some extent already underway as the Financial Resilience team were delivering both DHP and HSF.
- 1.11 There will be an emphasis on working with the voluntary, community and social enterprises (VCSE) in delivering the CaRF.
- 1.12 Outcomes showing how delivery of the fund is being achieved will be required by the DWP through returns. These returns will require

evidencing how individuals are being supported to reach financial resilience, removing the need for future crisis support.

Funding available

- 1.13 DCC have provided EDDC total funding of £983,339 for 2026/27 to deliver to low-income households. This funding includes a 10% administration fee for the Crisis Payment and Heating Oil Support components.
- 1.14 Funding is split into the three different areas
- Crisis Payments Component of £525,621
 - Heating Oil Support component of £207,846
 - Resilience Services Component of £249,872
- 1.15 The table below sets out the split of what elements the funding is to be allocated towards.

| Component | Amount |
|--------------------------|-----------------|
| Crisis Payment | £477,837 |
| Crisis Payment Admin Fee | £47,784 |
| Heating Oil Support | £188,951 |
| Heating Oil Admin Fee | £18,895 |
| Resilience Services | £249,872 |
| Total | £983,339 |

- 1.16 In addition to the above components there will also be a Housing payment component. Funding for this area will continue to be received directly by EDDC for financial years 2026/27 and 2027/28. Our funding of £149,650 for 2026/27 continues to be the same as the DHP funding for financial year 2025/26.
- 1.17 For the financial year 2028/29 funding for the housing cost component will be received by the new unitary authority.

Heating Oil Funding

- 1.18 On 16 March 2026 the government announced a further £50million of funding for households who need support to help with the rising cost of heating oil. £188,951 (included in the table under 1.15) has been made available to EDDC for the financial year 2026/27.
- 1.19 This extra funding is part of the crisis payment strand of CaRF and as such criteria set out in the DWP guidance, and the Devon District Council Approach will apply.
- 1.20 Using available data sets, we will be working to identify households who are on a low-income with heating oil and will contact them directly to offer them to apply for financial support. These applications will be dealt with in line with the CaRF criteria set out in the policy such as a

financial assessment. Those households we do not already know about will be able to apply for financial assistance from this fund through our open-application process.

- 1.21 It is worth noting that supplying support for these households is something that EDDC have been providing when administering the HSF. This has meant our processes are already well established.

Proposed approach

- 1.22 Due to the anti-poverty strategy work that EDDC have already been doing in relation to building financial resilience as part of delivering the previous Household Support Fund, East Devon has already got established working practices with dedicated financial resilience officers and supporting staff in position to deliver the CaRF funding. We will continue to build on this work to ensure we can scale up the support we already provide to residents.
- 1.23 We were also chosen by the DWP as one of the 10 Local Authorities across England and Wales to undertake research into how HSF was delivered locally to help inform the government's CaRF scheme. As such, much of the guidance that has been produced by the DWP is already in place and well established at EDDC.
- 1.24 Due to the requirement to provide resilience outcomes for those receiving support from the CaRF, targeted support will need to be delivered in a different way to previous HSF schemes. As a result of this DCC will no longer be providing holiday vouchers for households who are entitled to free school meals, and we will also need to deliver support in a more intensive way than under previous HSF schemes, where previously we were able to allocate the majority of the funding through targeted support. Although we are in a strong position we will need to scale up and increase our staffing resource to support this work utilising the funding that has been provided.
- 1.25 Further work will be required to develop the community funding element at scale, however we already have good partnerships in place with organisations such as Citizens Advice East Devon, Exeter Community Energy Advice, Foodbanks, and will continue to develop new partnerships that will help to develop the community funding strand and wrap around services for residents helping to build resilience. Any funding provided under CaRF will be conditional on delivering the required outcomes in accordance with the DWP guidance and the Devon District approach which includes evidence for management information returns.
- 1.26 Devon Communities Together continue to deliver our Voluntary Community and Social Enterprise support. As part of our anti-poverty strategy work, we are continuing to understand the needs of our communities and will ensure we continue to work closely with DCT and the wider community, especially in rural areas where needs may be

different or more hidden. The fund will provide further opportunities to develop and strengthen collaborative working with communities to deliver financial resilience for households in their areas, helping lift more residents out of crisis.

- 1.27 The Financial Resilience Team also deliver the Community Grant Fund for EDDC and work closely with DCT and the voluntary sector in delivering this grant. The new CaRF provides an ideal opportunity to better connect both areas of this work allowing Members to further help make a positive impact on their communities.
- 1.28 Collaborative working will continue with DCC and neighbouring authorities through the Devon Districts approach and over the next few years we will continue to align processes with our neighbouring authorities in preparation for Local Government Reorganisation.

Summary

- 1.29 Whilst we are in a good position to deliver the funding, we now need to focus on developing the policy to allow us to build on the work already undertaken to date, which is why we are seeking delegated authority.
- 1.30 The new CaRF policy will continue build upon the work we have already undertaken to date and align with the Devon Districts approach of test and learn.
- 1.31 Whilst the policy is being developed, we will be making use of our cost-of-living hardship funds to ensure that we are able to continue to support households in financial difficulty. This will include support for those low-income households struggling to afford Heating Oil making sure no households are negatively affected.

2. Recommendations/Decision

- 2.1 That Cabinet give delegated authority to the Assistant Director for Revenues, Benefits and Customer Service to design, implement and update a policy for the Crisis and Resilience Fund, that aligns with the Devon District Council Approach and DWP guidance, in consultation with the Portfolio Holder for Finance and the Portfolio Holder for Sustainable Homes and Communities.

3. Reasons for Recommendations/Decision

- 3.1 As this is a new fund the recommendation is being made to avoid any further delay in delivery of the scheme.
- 3.2 Taking this agile approach will also allow us to adapt our approach when required through the learning with the voluntary sector, enabling us to achieve the best possible outcomes for our residents.

4. Options

- 4.1 Assistant Director to have delegated authority to design, implement and update a policy for the CaRF.- Recommended
- 4.2 Cabinet to agree new policy – not recommended due to delays involved
- 4.3 Not to deliver the CaRF scheme – not recommended as we have a requirement to deliver the Housing Payment element of the fund.

5. Relevance to Council Plan/priorities

Set out how report links to the Council Plan/priorities:

- A supported and engaged community that has the right homes in the right places, with appropriate infrastructure
- A sustainable environment that is moving towards carbon neutrality and which promotes ecological recovery.
- A vibrant and resilient economy that supports local business, provides local jobs and leads to a reduction in poverty and inequality.
- A well-managed, financially secure and continuously improving council that delivers quality services

Indicate how the recommendations/decision contributes to the delivery of the Council Plan and its priorities

6. Financial Comments/Implications

- 6.1 The scheme costs including the need for additional staff resources will be met from external funding.

7. Legal Comments/Implications

- 7.1 There are no specific legal considerations arising directly from the recommendations within this report. Implementation of the CaRF will, however, require the Council and its delivery partners to continue operating within the government guidance and existing legal framework governing the lawful administration of public funds, data protection duties, and partnership governance arrangements. In progressing CaRF activity, the Council must also ensure compliance with the Public Sector Equality Duty under the Equality Act 2010 when exercising its functions.

8. Risk Implications

Please complete the risk table – further guidance available on the [Intranet](#)

- 8.1 If work is not undertaken, we will be unable to deliver the CaRF funding in line with government expectations and within expected timeframes. This will have a financial impact on low-income households particularly those who are reliant on heating oil, potentially leaving them unable to heat their homes or afford other essentials due to the increase in heating oil costs.
- 8.2 The risks associated with this work are low as the policy will be designed in-line with the DWP issued CaRF guidance and the Devon District approach agreed by DCC Members.

| Activity/ plant/ materials etc | List significant hazards | People at risk | Assessment of Risk | | | Existing controls e.g. Safety procedures | What further action Is required to control/mitigate the risk? |
|---|--------------------------------|-------------------|------------------------|----------------------------|---------------|---|---|
| | | | *Impa ct 1-4 | *Likeli hood 1-4 | Risk Score | | |
| | | | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|--|
| Not deploying funding to household in need within expected time frames | Vulnerable residents not being able to afford essentials such as food, heating. Having to return funding to the DWP | Low-income Households Vulnerable residents such as children, disabled, Pension age | 3 | 3 | 7 | Policy will be designed and implemented to ensure we are able to deploy funding to households. | |
| Not being able to support the voluntary sector through the community resilience funding | As above. Voluntary services are key in helping to achieve financial resilience for both residents and the communities they live in | Voluntary groups set up to help low-income household. Low-income households | 2 | 3 | 5 | Policy will be designed to ensure we are able to help support community groups that are key to helping delivering resilience services and support to vulnerable residents | |

*Impact – Major = 4 Serious = 3 Significant = 2 Minor = 1

*Likelihood – Very Likely = 4 Likely = 3 Unlikely = 2 Remote = 1

9. Equality Implications (Public Sector Equality Duty)

9.1 This relevance assessment aims to analyse gathered information for potential relevance to equality. If a Full Equality Impact Assessment is required ([Equality analysis impact assessment form](#)), include it as an appendix. At the minimum, the following table must be completed.

| | |
|---|--|
| Scope (<i>Provide an overview, including objectives and desired outcomes</i>) | A full EIA will be completed as part of the policy design. |
| Evidence gathered and engagement (<i>List stakeholders consulted and relevant processes, policies, and data sources</i>) | |
| Relevance assessment findings (<i>If relevant to equality, undertake a full EIA or If no relevance to equality, explain why with supporting information</i>) | A full EIA is required: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If yes, this assessment has demonstrated relevance to equality with regard to: Please check relevant boxes |

| | |
|---|---|
| | <input checked="" type="checkbox"/> Age <input type="checkbox"/> Pregnancy and maternity <input checked="" type="checkbox"/> Disability <input type="checkbox"/> Sexual orientation <input type="checkbox"/> Race <input type="checkbox"/> Gender reassignment <input type="checkbox"/> Sex <input type="checkbox"/> Marriage or Civil Partnership <input type="checkbox"/> Religion or Belief <input type="checkbox"/> Armed Forces <input checked="" type="checkbox"/> Other, e.g. carers, care leavers, low income, rurality/isolation, etc. If no, explain why: |
| Relevance ranking | <input checked="" type="checkbox"/> High – Very relevant to protected characteristics <input type="checkbox"/> Medium – Somewhat relevant to protected characteristics <input type="checkbox"/> Low – Not relevant to protected characteristics |
| Key findings and impacts | A full EIA will be carried out as part of the policy design however from previous HSF EIAs we are aware that the above noted protected groups will be impacted by the policy. |
| Conclusion drawn (<i>i.e No major changes needed; EIA found no negative impact or adjust policy/process to remove identified barriers</i>) | |
| Actions (<i>Proposed actions to mitigate negative impacts on identified groups</i>) | |
| Signed off by | |

10. HR and Workforce Implications

- 10.1 Workforce implications. The change in the DWP requirements for administering the CaRF will result in a significant increase in the amount of work being carried out by the Financial Resilience Team. This will be due to the requirement to provide resilience outcomes for residents receiving funding and these outcomes needing to be reported to the DWP.
- 10.2 The resilience funding component of £249,832 can be used to help with staffing costs of in-house teams providing a resilience service. Extra staffing for the team will be explored alongside community funding opportunities, we are looking to recruit two additional financial resilience officers. Administration funding attached to each component of the funding is already being utilised for existing staff.

11. Community Safety Implications (Crime and Disorder)

- 11.1 N/A

12. Climate Change Implications

12.1 N/A

13. Health & Safety and Health & Wellbeing Implications

13.1 There are not any health and safety implications. Any funding that is considered for voluntary organisations to help deliver resilience services will undergo due diligence checks as part of governance requirements.

13.2 There are health and well-being implications as the Crisis and Resilience Fund is for low-income households to be able to afford essentials such as food and energy costs. Without the funding reaching these households there is a strong possibility that households will not be able to afford essentials due to the current cost of living, which could result in poor health and affect the well-being of residents overall.

14. Procurement and Social Value implications

14.1 The CaRF is available to support vulnerable households who are experiencing a financial shock by providing crisis support. When accessing crisis support residents will also be provided with wrap around support helping them to build financial resilience thereby reducing dependency and repeat need.

14.2 Wrap around support will be person-centred needs-based approach designed to support the individual and their household and will link in with community services and assets, such as voluntary groups and organisations, e.g Citizens Advice East Devon.

14.3 Improved information, advice and service access through collaborative working will help support communities become more connected and reducing the need for residents to repeat often difficult circumstances more than once, resulting in quicker and easier access to support.

15. Land and Buildings (non-housing)/Asset Management Implications

15.1 N/A.

16. Overview and Scrutiny Committees Comments/Recommendations

16.1 N/A

17. Digital and Data

17.1 The Crisis and Resilience fund is applied for using an on-line application form. This form is already in use and staff support those households to complete applications where residents may be digitally excluded. We are not suggesting any changes to applications or our current processes at this time.

17.2 Whilst we already have some of the DWP required outcomes being reported on, there is some further work that needs to be completed to

allow automation of the remaining outcomes. This work is already being developed with Strata.

18. Consultation and Engagement

- 18.1 This is government funding scheme that needs to be delivered. As part of delivery, we work with other neighbouring local authorities including Devon County Council to design and implement a Devon wide framework.
- 18.2 It is also worth noting that whilst consultation and engagement is not required we do work and liaise with the voluntary sector including Citizens Advice East Devon and Devon Communities Together as part of our VCSE and anti-poverty work. Information from other organisations and agencies has therefore been considered albeit indirectly.

19. Communications

- 19.1 We are happy to undertake a Members' session once the policy has been developed and Officer's decision published if Members so wish.
- 19.2 Wider comms will be issued once the scheme is ready to be delivered to notify residents of the support available.

20. Next Steps

- 20.1 If Cabinet agree to giving delegated authority the Crisis and Resilience Fund policy will be developed and implemented.
- 20.2 As part of the fund going live a media campaign will be in place. This will be discussed with the comms team.
- 20.3 Monitoring of the delivery of the fund will be in place to both ensure outcomes are being achieved and provided to the DWP and to ensure that collaborative working continues to develop to provide the best outcomes for communities.

21. Appendices

- 21.1 Appendix 1 – Crisis and Resilience Fund (CaRF) Scheme: The Devon District Council Approach.

22. Background Papers

- 22.1 [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)
- 22.2 [Agenda for Cabinet on Wednesday, 11th March, 2026, 10.30 am - Democracy in Devon](#)
- 22.3 [\(Public Pack\)Agenda Document for Cabinet, 11/03/2026 10:30](#)

Proposed Report Sign Off process

Please make sure you have obtained the relevant sign off and the date completed before submitting your report to Democratic Services.

| | Officer Name | Date requested | Date Completed |
|---------------------------|--|-----------------------------|-------------------------------|
| Legal & Governance | Monitoring Officer or Deputy Monitoring Officer | | Required |
| Finance | Section 151 Officer or Deputy S151 Officer | | Required |
| Communications | communications@eastdevon.gov.uk | | N/A at time of writing report |
| Digital and Data | digital@eastdevon.gov.uk | | N/A |
| Engagement | engagement@eastdevon.gov.uk | | N/A |
| HR | HR Lead | | N/A |
| Chief Executive | Chief Executive | | N/A |
| Director | Relevant Director | | Required |
| Assistant Director(s) | Relevant Assistant Director(s) | 24/04/2026 | 24/04/2026 |
| Cabinet Lead Member(s) | Relevant Lead Member (s) | | Required |
| Executive Leadership Team | ELT | Insert date approved by ELT | Required |
| Strategic Leadership Team | SLT | | N/A |

Crisis and Resilience Fund (CaRF) Scheme: The Devon District Council Approach

Summary

This document outlines Devon District Council's approach to the implementation of the Government's Crisis and Resilience Fund (CaRF), a new three-year, £8.4m annual Government-funded DWP programme. It replaces the Household Support Fund (HSF) and aims to provide crisis support for low-income households and build financial resilience across Devon

Background

The cost-of-living crisis continues to affect many people across Devon, with households still facing high prices despite a recent slowdown in inflation. Although costs are rising more slowly, they remain elevated while wages stay largely stagnant. Research from the Trussell Trust indicates that millions ([14 million adults are going without food](#)) of adults are unable to afford enough food, and energy debt has grown significantly over recent years. The Joseph Rowntree Foundation warns that low-income families in the UK are heading toward a record decline in living standards (Independent: [the worst fall in living standards](#)) by the next general election.

The new CaRF:

- replaces the Household Support Fund (HSF), funded via the DWP.
- is a three-year funded programme, operating 2026/27 to 2028/29.
- in Devon equates to an annual £8.4m Government funded scheme (5.6% less than the previous £8.9m HSF7, which itself was reduced by 11.87% from previous £10.1m HSF6).
- guidance requires CaRF to be implemented from 1 April 2026,

An overall delivery plan for Devon needs to be produced by July 2026 and sent to DWP, and comprehensive Management Information (MI) returns are required at regular intervals throughout the funding period.

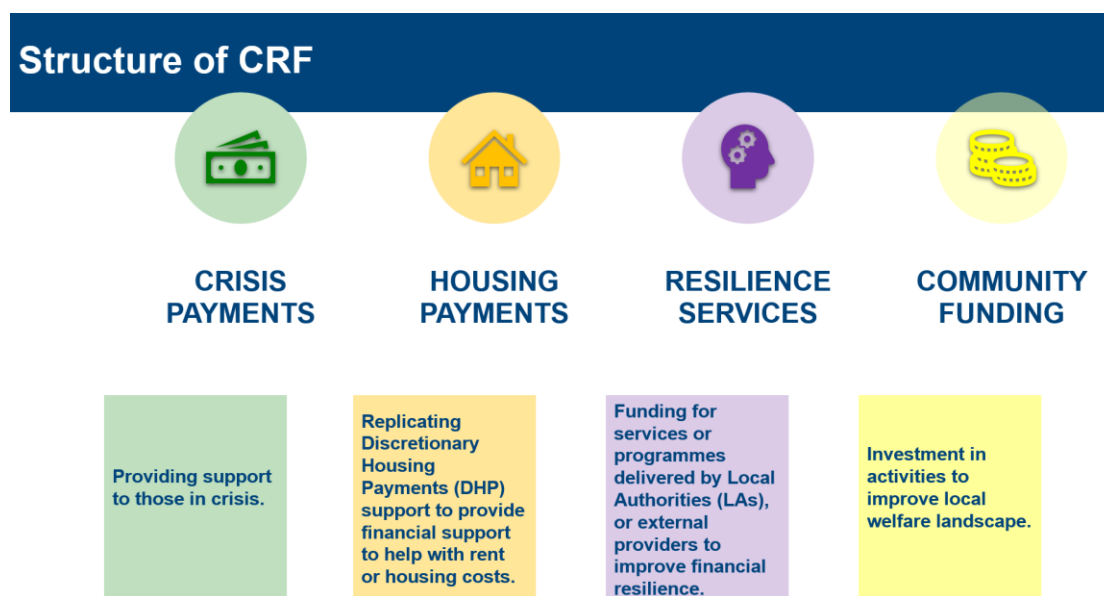
As CaRF is a finite fund, District Councils will plan spend over the period to ensure the fund lasts until 31st March 2029.

This approach covers the DCC administrative area of Devon. Torbay Council and/or Plymouth City Council will have their own approaches to implementing the CaRF.

The funding has been made available to Devon District Councils to:

- **support low-income households** who encounter a **financial shock** (*a sudden, unexpected expense or drop in income*)
- **prevent individuals from entering crisis** by providing timely support and
- **support activity that builds resilience**, both financial and non-financial, for individuals and across the community, via a range of wrap-around support services.

There are four key elements to CaRF:



DWP Guidance outlines the specific purposes and rules around allocation: [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)

District Council role

District Councils will deliver against the three main outcomes of CaRF when implementing their schemes:

Outcome 1: Provision of effective crisis support (Crisis and Housing Payments).

Delivering effective crisis support is intended to prevent the occurrence or escalation of individuals' crises. By offering timely, needs-based assistance to those with low incomes facing financial shocks, the Districts can reduce the risk of crisis need. This includes the provision of financial support towards housing needs to those who face a shortfall in meeting their housing costs.

The District CaRF scheme provides financial crisis support to those low income households experiencing **a financial shock**; as opposed to offering across the board blanket support initiatives to low income households as was the case under the Household Support schemes, e.g. such as but not limited to Free School Meal holiday vouchers for low income households eligible for term-time Free School Meals.

Included in this Outcome, the CaRF provides specified funding for housing support, which replaces the current Discretionary Housing Payments (DHPs) administered by District Councils. The latter will continue to administer the Housing Support element of CaRF for 2026-27 and 2027-28, merging with the rest of the CaRF in 2028-29.

Housing Payments

In addition to the funding provided by Devon County Council, districts will receive funding directly from Department for Work and Pensions to deliver the Housing Payments strand of CaRF. Details of these schemes can also be found on the district council websites. Authorities are expected to consider the other elements of CaRF when dealing with applications for Housing Payments. Where an award of Housing Payments cannot be made, entitlement to a Crisis Payment and referral for Resilience Services should still be considered.

Outcome 2: Improving Individuals' financial resilience (Resilience Services).

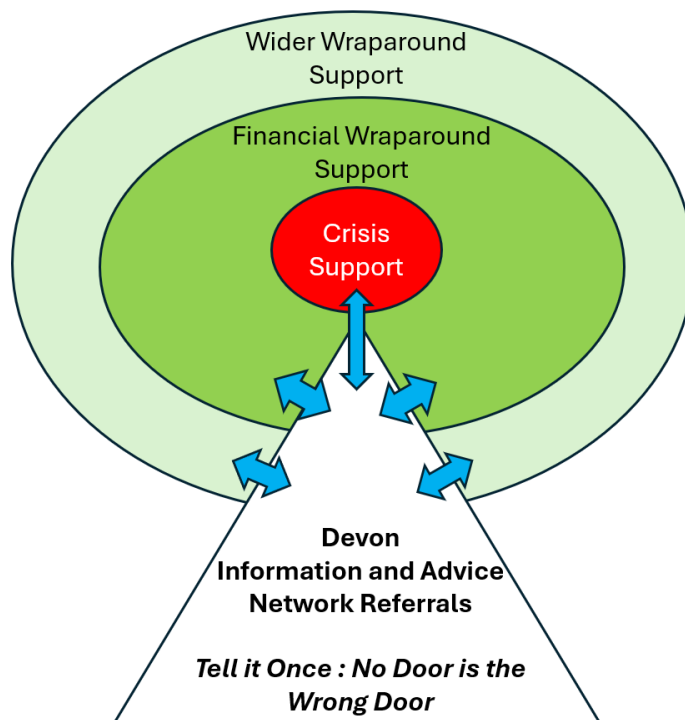
By strengthening financial resilience among individuals, Districts empower citizens to better manage financial shocks and reduce the occurrence, recurrence and escalation of crises.

Local wraparound financial resilience services need to be provided responsibly by accredited, competent, qualified resources. A District may provide this in-house using appropriate staff / resources to do so, or they may work with qualified and competent local partners from other sectors, such as the Voluntary, Community & Social Enterprise (VCSE) sector. This could include Citizens Advice, CHAT, Encompass and other suitably qualified service providers available in each District.

Outcome 3: Bolstering the local-level support landscape (Community Funding).

Through a CaRF Review and Refine Partnership Board, Districts will work with partners, such as Devon County and VCSE partners, to develop a joined-up, local and visible Devon Information & Advice Network (DIAN). The aim is to co-produce, develop and implement the DIAN specification, in partnership with other Districts and VCSE representatives, with an easily recognisable county network brand and style.

Unlocking CaRF - A Clear Offer , Easily Accessible & Navigable



DIAN plays a central role in the CaRF approach to strengthening financial resilience. By reinforcing local networks within communities, DIAN helps ensure that individuals have access to a broad and well-coordinated range of Resilience Services. This local coordination supports the development of clear referral pathways between these services and crisis support. As a result, people seeking crisis assistance can be directed confidently toward services that will help them build longer term financial stability. This will improve the information and advice landscape for those seeking assistance; creating an information network where **no door is the wrong door** to providing the help and resilience support households require; with a **'Tell it once'** ethos, so people don't have to repeatedly explain their situation. This will help to prevent crisis arising through early intervention and

coordinated range of Resilience Services. This local coordination supports the development of clear referral pathways between these services and crisis support.

A Review and Refine Partnership Approach: Ongoing Implementation of CaRF

The timeline for the initial launch of Year 1 of CaRF by April 2026, remains incredibly ambitious and tight, so a Review and Refine approach to implementation of CaRF will be required. Such a **review and refine** approach will incorporate a suite of **Test, Learn and Grow** (pilot) initiatives. This will:

- ensure the much needed but initial financial crisis and wraparound support offers are implemented at pace; as near to 1 April 2026 as possible
- inform the ongoing implementation and effectiveness of CaRF over the three-year programme; such as the development of the **Devon Information & Advice Network**.
- ensure ongoing connectivity to other related initiatives, such as but not limited to **rural and poverty proofing of the CaRF**, the **Work, Skills and Sector (WSS)** programme, which is supporting younger people no longer in education, employment and/or training (NEETs), the wider **Connect to Work (C2W)**, the **Holiday & Activity Food programme (HAF)**, and the early intervention and prevention aspirations of both **Public Health** and the **Integrated Care Partnerships (ICP)** and its **Integrated Neighbourhood Teams (INT)**; so maximising impact and outcome realisation over the life of the CaRF programme

From April 2026, there is a need for this partnership approach to review and refine the CaRF programme regularly, via a CaRF Review and Refine Partnership Board; with the Director of Public Health chairing the Board initially until partnership governance arrangements can be developed and implemented fully

District CaRF Scheme

Each District Council will provide support under the Crisis and Resilience Fund to:

- **support low-income households** who encounter a **financial shock** (*a sudden, unexpected expense or drop in income*)
- **prevent individuals from entering crisis** by providing timely support and
- **support activity that builds resilience**, both financial and non-financial, for individuals and across the community, via a range of wrap-around support services.

Communicating and Accessing the District Support

The Crisis Support and Resilience service offered by the District will be published on the District's web site, with an associated local communication plan developed to ensure regular awareness raising of the local support being offered. Communication includes via DCC, District and local partners' websites and communication channels. Where appropriate, further direct, timely and specific communication to individual households concerned will then follow.

Each District will have a Cost of Living web page covering the CaRF on its website, for residents to find out more about the CaRF support on offer in their local area.

- [East Devon](#)
- [Exeter](#)

- [Mid Devon](#)
- [North Devon](#)
- [South Hams](#)
- [Teignbridge](#)
- [Torridge](#)
- [West Devon](#)

Each District will ensure that the support on offer remains accessible to everyone who may require it. This includes people who have a disability (including learning disability), impairment, terminal illness, sensory loss, mental health difficulty, are affected by digital exclusion or illiteracy, transport barriers or are vulnerable due to their current circumstances. Services should be easy to find and access so that individuals can gain support quickly and easily. Therefore, Districts should provide:

- services that are easy to reach and low effort to access. Application windows should not be time-limited, as this may disadvantage certain groups
- flexible services that enable a person-centred approach
- information and intuitive processes that are simple to access and use
- information in a range of accessible formats such as, Braille, Easy Read and large print
- alternative ways to access and apply for support, including offline access for people who are digitally excluded

NB: It is mandatory for Districts to reference that the CaRF grant is funded by the UK Government in any publicity material, including online channels and media releases. This includes use of logos as per the [Funded by UK Government Branding Manual](#) provided to all Authorities. This requirement extends to other public bodies delivering the scheme on behalf of the Authority.

Crisis Payments

All Districts will be provided with a funding allocation based on the universal credit uptake in their respective areas, enabling each of them to provide crisis payment support to their eligible local households. Broad eligibility will be applied, with a person-centred, needs and evidence-based approach applied in the assessment and award of any payments to households.

When Districts (or their partners working on their behalf) provide financial crisis support to low-income households experiencing a financial shock, a Cash first approach will be applied, with vouchers and goods in-kind available as alternatives.

Note: Cash first is not physical cash only, and can include other payments such as bank transfers, Post Office, ATM, Paypoint and food/energy cash redeemable vouchers.

Devon District Councils will offer support throughout the duration of the scheme with at least two application routes for households. The details of the District support will be finalised via the respective elected Council's governance and decision-making procedures; ensuring open, transparent and informed local decision-making in this regard.

Eligibility

Prospective eligible households (the applicant / recipient) must:

1. be 16 years or over; and

2. Live in a Devon district/city council area (as their main residence); and
3. Express and/or evidence that they are on a low income and facing an unexpected financial shock and need financial crisis support and/or that financial resilience (wraparound) support would be beneficial
4. Be identified from existing data sets and/or via an application process (held by the District council), as meeting this eligibility criteria

To establish the facts before making a decision to grant an award to an applicant, questions will be asked, need identified and/or evidence sought from the applicant and assessed.

“Low income” for this CaRF scheme will be household income at or below the level that would give eligibility to the relevant means tested benefit as may apply. An income that is not significantly above this level can be considered where there are exceptional circumstances that justify considering this as low income in a particular case. This could include where a customer has unavoidably high essential costs such as visiting a child receiving treatment in a hospital out of the area.

Devon Care Leavers

Individuals who have been in the care of Devon are recognised by Devon County as potentially facing discrimination and may be receiving other support from the District such as Council Tax Relief or Housing Payments. They will be included as a priority group for receiving support from the CaRF scheme. Where known to the District Council, they will be informed proactively about the support and assistance available to them. Districts will capture the number of Care Leavers receiving support under their CaRF offer and provide this to Devon County at the same time as Management Information returns are provided.

Application Process

The District Council’s support offer and process will be defined and communicated clearly on its (and its respective CaRF partner’s) websites. Districts may contact a potential household recipient to proactively promote the availability of support; basing such marketing of the offer on local data and intelligence indicating that the household may be more susceptible to suffering a financial crisis. An application can be made by a household member or their appointee, carer, advocate or a third party acting on the household’s behalf. Direct referrals from trusted third-party partners will be encouraged to avoid unnecessary duplication.

At least **two or more routes** for households to apply and seek financial help, advice and support will be provided. To manage expectations, Districts or their delegated delivery partners will communicate at the point of application the expected application processing time; how long it is likely to take to consider and assess the application for eligibility of a crisis payment award.

Those with a terminal illness who are seeking crisis and financial wraparound help and support will have their application fast tracked and treated as a priority, with the Government’s Guidance on Special Rules for End of Life and the associated information from SR1 Form being applied and considered with other associated data available to the District, e.g. such as DWP welfare data, Council Tax relief and Housing Payment data

Purpose of award

Crisis Payments are made to meet occasional or short-term needs arising from a financial shock. They cannot provide an alternative source of regular income. Awards can be made to prevent or alleviate harm to the applicant or their household through a lack of access to essential goods or services. This could include food, shelter, utilities and essential items.

Support with housing costs will normally be considered first through the District's Housing Payments scheme. Where a Housing Payment award cannot be made, customers will still be considered for support through a Crisis Payment or Resilience Service.

Award levels and restrictions

There is no maximum award level under CaRF, as it is a discretionary fund determined on a case-by-case basis according to evidenced need. Some districts may have a 2-step process in place (decision and sign off) involving a front-line assessor and manager; where an award is over an agreed amount.

Awards are made in a variety of methods, adopting a person-centred approach and having regard to CaRF's cash-first principle. Award methods could include cash via BACS payment, pre-paid cards, vouchers, provision of items or cashable vouchers depending on need and existing local arrangements/processes.

Where a homeowner is having difficulty with their mortgage payments, they should contact their lender as soon as possible to discuss their circumstances as lenders will have a set procedure to assist. Households in crisis with mortgage arrears could still receive support from the CaRF, either through Crisis Payments or access to Resilience Services.

District Councils will also seek to either sign-post applicants to other sources of help and support or help them apply to these other sources for help, especially in relation to advice: the Help to Claim scheme which supports those making a claim to Universal Credit (UC), Citizens Advice Devon and CHAT (Mid-Devon) to name a few.

Repeat Awards

Support will be provided based on evidence of need. Repeat awards will not usually be considered for the same crisis or where a customer has not taken steps recommended following earlier application/s. Further work and referrals to other agencies will be discussed with the recipient and repeat awards may be conditional on having further financial resilience (wraparound) support (such as being referred to Citizens Advice Devon and undertaking a full financial assessment and/or benefits check) to help the applicant move to a more sustainable financial footing.

Resilience Services

All Districts will be provided with a funding allocation based on the universal credit uptake in their respective areas, enabling each of them to provide resilience services (often known as wraparound support services) to those benefitting from it.

Awards of Crisis Payments or Housing Payments should, wherever appropriate, be linked to Resilience Services to improve customers' ability to cope with future events. Where a District provides wraparound financial resilience services to an applicant, either directly or through a third-party organisation, the support offer will need to realise one or more of the following **outcomes**:

- Increased savings
- Reduction in priority debt
- Reduced need for emergency food parcels
- Reduced experiences of material deprivation
- Maximising individual's income
- Decreased repeat crisis support applications
- Increased quality and accessible advice

Resilience services will not be restricted to those who receive crisis payments or a housing payment.

No Recourse to Public Funds (NRPF)

All Districts will apply the guidance in relation NRPF, as documented within the DWP CaRF Guidance.

Fraud

Failure by the prospective recipient to disclose a material fact or to make a false application or provide false information will be treated as a fraudulent act. Where fraud has been detected the recipient/applicant will be refused any further assistance and where appropriate, the district/city council may prosecute them.

Application assessment principles and award payment timescales

In providing **support** to:

- **support low-income households** who encounter a **financial shock** (*a sudden, unexpected expense or drop in income*)
- **prevent individuals from entering crisis** by providing timely support and
- **activity that builds resilience**, both financial and non-financial, for individuals and across the community, via a range of wrap-around support services.

A broad eligibility, with a person-centred, needs and evidence-based approach will be applied in the assessment and award of any payments to an applicant.

A Cash first approach, with vouchers and goods in-kind available as alternatives.

Further information may be requested by a District (or partners working on its behalf) to enable an accurate assessment of an application.

As part of the assessment, relevant information and data will be considered such as:

- The prospective recipient's financial circumstances and those of their household members
- The unexpected financial shock being faced
- The prospective recipient's access to other forms of financial support
- The circumstances and reasons associated with the case
- Preventative measures taken by the prospective recipient and their household members
- The potential impact of making or not making the award
- The budgetary situation of the fund

A declaration will be agreed by the recipient which will allow the District Council to share information with third parties to help prevent fraud and/or to make an onward referral to other agencies that may be able to offer further help and assistance. Records will be kept on each case received for the duration of the scheme.

Districts aim to deliver Crisis Payments within 48 hours (unless a payment in-kind is required) from the point where an application has been assessed and deemed successful; with all the required information being received to support the application.

District should consider out-of-hours operating procedures for supporting individuals who need support outside of working hours and communicating such that is available locally.

Data

For any direct and targeted CaRF work, such as promoting the District CaRF support offer, each District will use appropriate and accessible datasets, which are compliant with data protection requirements, to proactively identify vulnerable and in-need households; promoting the District offer with them. Such households may include but not be limited to households of pensionable age, disabled people, carers, single working age households, and households with other relevant characteristics.

- The types of information required to determine eligibility may vary between district/city councils according to local processes – but any request for supporting evidence will be reasonable and proportionate according to the merits of the case.
- For the purposes of this scheme District/City councils will only collect data relevant to a household's application.
- Data will be held on the relevant district/city council's digital platform and will be protected using up-to-date technical and organisational security measures
- Data will be used to
 - Determine eligibility for the CaRF help and support
 - Make contact about decisions or updates related to the prospective recipient and/or application; including follow-up contact with those receiving advice and/or support in order to gauge ongoing resilience and/or the need for further support
 - Issue the related support payment to a nominated Bank or Building Society account where appropriate
 - Conduct market research with those who have applied and/or re-applied to the District Council for Crisis and/or Resilience support, in order to further review, inform and make improvements to the District CaRF scheme and approach. Such research may include but not be limited to pre- and post-crisis support and/or advice surveys, follow-up surveys after an application has closed (e.g. 6 month after), developing anonymised client case studies and journeys as well as ongoing performance monitoring.
- Data may be shared with both internal and external organisations for the purposes of validating any applications. Information will be cross matched with other data held by the council and third-party agencies e.g. Department for Work and Pensions (DWP), HM Revenue & Customs (HMRC) for verification purposes.
- Data may be shared within the organisation to support efforts to redirect an applicant to other support that may be available.
- Data may also be shared within the organisation or with other Government agencies in order to prevent and/or detect potentially fraudulent activity. Subject to a legal gateway, information may also be shared for the prevention of fraud and criminal activity with (list not exhaustive):
 - The police
 - Immigration service, absconder services and/or UK Border Agency

- Health and social care organisations
- Other local authorities, audit and public agencies
- Personal data will not be kept longer than necessary (according to each District's retention schedule)

Monitoring and Reporting

District councils are required to complete the standard Management Information (MI) reporting template provided by DWP to record the amount provided or paid to vulnerable households and /or the cost of providing wrap-around support under the remit of CaRF. The County Council will make one MI return on behalf of Devon in accordance with the specified dates set out by the DWP.

In addition to the numerical DWP MI data return requirements (using the DWP MI Template provided), Districts will:

1. capture the number of Care Leavers receiving support under CaRF and provide this to Devon County (DCC); at the same time as final MI returns are provided.
2. develop outcome measurements (data processes, practice and methodologies) to capture and evidence the impact of their CaRF scheme on the realisation of the relevant DWP outcomes. The DWP outcomes follows:
 - Increased savings
 - Reduction in priority debt
 - Reduced need for emergency food parcels
 - Reduced experiences of material deprivation
 - Maximising individual's income
 - Decreased repeat crisis support applications
 - Increased quality and accessible advice

In doing so, Districts will take into into account the following :

- **Definition:** Net recurring increase in household disposable income attributable to the District intervention (benefit uptake, debt write-offs that reduce mandatory repayments, tariff changes, etc.).
- **Attribution rule:** Count only where:
 - (a) a CaRF-funded activity directly enabled the gain (e.g., benefits check/claim completion, appeal support), and
 - (b) evidence is retained to demonstrate the link with the CaRF offer (award letter, UC statement, council tax reduction notice, supplier confirmation, etc.).
- **Calculation:**
 - **Monthly income gain** × 12 = **Annualized income gain** (cap annualization where awards are time-limited and less than a year).
 - Track **one-off lump-sum gains** separately (e.g., backdated awards).

- **Safeguards:**
 - Avoid double-counting where a client receives multiple supports (i.e. crisis payment and resilience services).
 - **Aggregate data and provide summary findings on outcome realisation in the DWP MI narrative field sections of the MI reporting template:** e.g. “Across Q1 of 2026, 78 households achieved verified income gains; totalling £35k in one-off gains, and £110k annualized respectively, and 50 households with reduced priority debt; £50k in one-off reductions and £300k annualized respectively.
3. over the life of the CaRF programme, cooperate with other CaRF partners (such as VCSE and Devon County) as part of the CaRF Review and Refine Partnership Board, to share their outcome measurement practice and processes; reviewing, refining and developing the methodologies to further improve the evidencing of impact of CaRF on the DWP outcomes. An initial rudimentary data capture sheet, for the purpose of evidencing some of the DWP outcomes is shown for initial District consideration and further development(**Appendix A**).

Funding model

Allocations of funds from DCC to Districts will be in advance and is on the condition that accurate management information is submitted according to the timetable (outlined below) and the DWP Guidance is followed:

| MI Return | Reporting period: from | Reporting period: to | Deadline |
|-----------------------------------|------------------------|-----------------------|-----------------|
| April 2026 | April 2026 | April 2026 | 11/05/26 |
| May 2026 | April 2026 | May 2026 | 12/06/26 |
| Interim 1 – June 2026 | April 2026 | June 2026 | 13/07/26 |
| July 2026 | April 2026 | July 2026 | 12/08/26 |
| August 2026 | April 2026 | August 2026 | 11/09/26 |
| Interim 2 – September 2026 | April 2026 | September 2026 | 12/10/26 |
| October 2026 | April 2026 | October 2026 | 11/11/26 |
| November 2026 | April 2026 | November 2026 | 11/12/26 |
| Interim 3 – December 2026 | April 2026 | December 2026 | 11/01/27 |
| January 2027 | April 2026 | January 2027 | 12/02/27 |

| | | | |
|---|-------------------|-------------------|-----------------|
| February 2027 | April 2026 | February 2027 | 11/03/27 |
| Final Year 1 Return – March 2027 | April 2026 | March 2027 | 12/04/27 |

The Fund and its deployment (MI returns) will be monitored on a monthly basis to ensure spend allocations are on track for the year.

Complaints and Ongoing Policy Review

If an applicant is dissatisfied with the outcome of the District’s decision relating to their application, the District will publish, make available and operate a complaints procedure for the applicant to use. Any aggregated complaints data will be used by the District to review and refine its CaRF support offer; likewise this learning (aggregated non-personal data) will be fed into the Review and Refine CaRF Partnership Board.

The CaRF has been established to respond rapidly to economic vulnerability and financial hardship over the period. It is therefore not possible to accurately forecast spend. The funding available will be subject to ongoing monthly review, to inform any potential changes to support that might be needed for the remainder of the funding period.

The initial year of CaRF will run until 31 March 2027 and Districts will budget spend per month to ensure the fund does not close earlier. In order to maximise the support provided to all residents, District councils will always seek to support residents to access other forms of support where they feel this is more appropriate to support their needs, such as but not limited to applying for Pension Credit, Council Tax Relief or Free School Meals.

Appendix A –Evidencing of Impact on CaRF Outcomes (2 pages)

| Name | NINO | Application Received Date | Application Closed Date | CRF Year/Quarter for Current Application | Is It An Initial (I) or Repeat (R) Application | Previous Application - Date Closed | Time Between Current Application Received and Closed | Client Re-presenting within 12 months (<365 days) | Current Application Follow-Up Due in Months |
|-------------------------|-------------------------|---------------------------|-------------------------|--|--|------------------------------------|--|---|---|
| Mr Jones | NP123456D | 26/02/26 | 28/02/26 | 2026/Q1 | I | 22/02/25 | -2 | -371 | 27/08/26 |
| Mrs Smith | NP456789Z | 26/02/26 | 28/02/26 | 2026/Q1 | R | 20/02/25 | -2 | -373 | 27/08/26 |
| COUNT OF ENTRIES | COUNT OF ENTRIES | | | | COUNT FOR EACH | | | | |

| WRAPAROUND ACTIVITY OUTCOMES | | | | | | | | | |
|--|---|---------------------------------------|--|--|--|--|---|---------------------------------------|---|
| DEMOGRAPHIC DETAIL | | MAXIMISED INCOME | | | REDUCTION IN PRIORITY DEBT | | | RESCHEDULED DEBT | ADDITIONAL INFORMATION TO EVIDENCE WRAPAROUND OUTCOMES |
| CaRF Award Demographic Types - Table 17b - children (enter C), pensioners (enter P), disabled (Enter D), other (Enter O) | CaRF Award Demographic Types - Table 17b - Benefit (enter 1) /Non-Benefit Recipient (enter 0) | Outcome - One-Off Maximise Income (£) | Outcome - Monthly Maximised Income (£) | Outcome - Annualised Maximise Income (£) | Outcome - One-off Reduction in Priority Debt (£ value) | Outcome - monthly Reduction in Priority Debt (£ value) | Outcome - Annualised Reduction in Priority Debt (£ value) | Value of Re-scheduled Debt (£) | Free Text Narrative Listing the benefits, debt and other initiatives which have led to these outcomes |
| P | 1 | £1,000 | £50 | £600 | £600 | £50 | £600 | £2,000 | Benefit A backdated, then provided monthly thereafter. Council Tax relief applied, back dated and reduced CTAx monthly thereafter |
| C | 0 | £500 | £25 | £300 | £400 | 33.33 | £400 | £400 | Benefit B backdated, then provided monthly thereafter. Council Tax relief applied, back dated and reduced Ctax monthly thereafter |
| COUNT FOR EACH | COUNT FOR EACH | TOTAL FOR THE PERIOD CONCERNED | TOTAL FOR THE PERIOD CONCERNED | TOTAL FOR THE PERIOD CONCERNED | TOTAL FOR THE PERIOD CONCERNED | TOTAL FOR THE PERIOD CONCERNED | TOTAL FOR THE PERIOD CONCERNED | TOTAL FOR THE PERIOD CONCERNED | BLANK |

| OTHER OUTCOMES | | | |
|------------------------------------|---|------------------------------------|-------------------------------------|
| REDUCED MATERIAL DEPRIVATION | FOOD PARCEL DEMAND | CRISIS PAYMENT NEED | HOUSING PAYMENT NEED |
| Ability to afford essentials - Y/N | Reduced Emergency Food parcels - Y/N/NA | Decreased Need for Crisis Payments | Decreased Need for Housing Payments |
| Y | NA | Y | Y |
| Y | NA | Y | Y |
| COUNT OF Y AND N AND NA | COUNT OF Y AND N AND NA | COUNT OF Y AND N AND NA | COUNT OF Y AND N AND NA |