

Detailed proposal - CRF.

The Crisis and Resilience Fund (CRF) represents a new approach to crisis support, rolling HSF and DHP's into one grant. However, the total overall amount of funding for CRF is £240,983 lower than the combined funding received for HSF and DHP's in 2025/26.

Grant	2025/26	2026/27
DHP	193,248	
DHP Admin	27,887	
HSF	1,704,063	
CRF		1,684,215
Total	1,925,198	1,684,215
Difference		-240,983

Local Authorities have significant control over how CRF is delivered to their residents, within the following frameworks

- **Crisis Payments.** This is immediate support for households who are in financial crisis, though not necessarily dependant on welfare benefits. This support should be accessed via an application-based process and offered on a cash-first basis, following a needs assessment.
- **Housing Payments.** This support replaces what was provided through Discretionary Housing Payments and will be available to help with rental costs where residents receive housing Benefit or the housing costs Element of Universal Credit.
- **Resilience Services.** This support should be provided to residents to build financial resilience and to lead to outcomes of financial stability for the future, and less reliance on crisis support. This can include information and advice services.
- **Community coordination.** This will encourage closer working of localised support networks and constituent organisations, to work collaboratively to support residents in need.

The DWP grant guidance does not stipulate what proportion of funding should be allocated for each strand, apart from the Housing Payment allocation, which is set at the government contribution amount for DHP's for 2025/26. The guidance also states that it is expected that a significant amount of funding should be ring-fenced for resilience services, and because this is a 3-year settlement it allows local authorities to build longer term, more sustainable services to help residents to address the underlying causes of financial instability.

The council has used HSF funding to provide supermarket vouchers for children who receive free school meals during school holidays for several years. This has

accounted for a significant proportion of the council's HSF allocation, and whilst it has undoubtedly helped low-income households through times of crisis, made worse with food price inflation and rising energy costs, this support does not help families avoid falling into financial crisis in the first place. The eligibility criteria for Free School Meals will also change from September 2026, with more children becoming entitled, and the overall reduction in funding from previous grants to HSF means that the council can no longer provide the same level of support whilst focussing on the new priorities outlined in the DWP guidance of resilience support. Furthermore, DWP guidance requires Crisis support provision to be linked to a needs assessment and ongoing referrals to resilience support. It is not permissible under the terms of the grant to make blanket provision of vouchers to families with children who receive Free School Meals.

Free School Meals.

We currently provide FSM vouchers for 4100 children.

The weekly cost of vouchers is £61,500

The decision on FSM vouchers will have a direct impact on the council's overall approach to CRF, and officers have modelled several options and are proposing to withdraw support with blanket provision of vouchers after the summer holidays in 2026. This will allow time for extensive communication with affected families so that they are prepared for the changes.

Proposal.

Year 1.

£1,684,215	Budget	Element
-553,500	Free school meal vouchers for 4100 children until the end of the Summer 2026 school holiday.	Crisis Support
-193,723	Housing Payments	Housing Payments
-27,887	Housing Payment admin	Admin
-90,000	Future bright CRF scheme/ Business skills team. To provide additional staff to work peripatetically within the Business skills team to provide resource to help residents back into work or to increase the number of hours worked per week, and to provide cash grants and practical support to help residents into employment (interview clothes, qualification certificates, transport costs).	Resilience Support
-403,466	Crisis Fund – an application-based scheme with a cash-first approach. This includes a £75,000 allocation to help households in financial crisis with Heating Oil costs.	Crisis Support
-40,000	Admin costs based on one FTE officer helping to administer the Crisis Fund.	Admin

-125,639	Community Support – small grants to be provided to CWH partners and third sector organisations under the framework of collaborative working to provide resilience support.	Community support
-75,000	Energy Support Fund - This money will be held by Citizens Advice and disbursed to residents to help with emergency energy costs and repairs for heating systems. Advisors working for the Campaign for Sustainable Energy, CA and Age UK will be able to make referrals into CA to access funds.	Crisis Support
-50,000	Contribution to the expansion of Citizens Advice Macmillan service, to enable referrals for benefit advice and casework for families affected by terminal illnesses other than cancer e.g.) organ failure, stroke, MND, COPD. To be match funded through the Better Care Fund.	Resilience Support
-50,000	Bath Mind. Contribution to the running costs for Mindline and other associated support for B&NES residents.	Resilience Support
-50,000	Clean Slate. Support and delivery of Financial Health check for banes residents in financial crisis, including shopping vouchers to support immediate needs with food.	Resilience Support
-25,000	Care Experienced team allocation to support Care experienced young people moving into independent living and managing cost-of-living pressures.	Crisis Support

Year 2.

£1,609,249	Budget	Element
-0	Free school meal vouchers discontinued	Crisis Support
-193,723	Housing Payments	Housing Payments
-27,887	Housing Payment admin	Admin
-90,000	Future bright CRF scheme/ Business skills team. To provide additional staff to work peripatetically within the Business skills team to provide resource to help residents back into work or to increase the number of hours worked per week, and to provide cash grants and practical support to help residents into employment (interview clothes, qualification certificates, transport costs).	Resilience Support
-500,000	Crisis Fund – an application-based scheme with a cash-first approach	Crisis Support
-80,000	Admin costs based on one FTE officer helping to administer the Crisis Fund.	Admin
-467,639	Community Support – small grants to be provided to CWH partners and third sector organisations under the	Community support

	framework of collaborative working to provide resilience support.	
-75,000	Energy Support Fund - This money will be held by Citizens Advice and disbursed to residents to help with emergency energy costs and repairs for heating systems. Advisors working for the Campaign for Sustainable Energy, CA and Age UK will be able to make referrals into CA to access funds.	Crisis Support
-50,000	Contribution to the expansion of Citizens Advice Macmillan service, to enable referrals for benefit advice and casework for families affected by terminal illnesses other than cancer eg) organ failure, stroke, MND, COPD. To be match funded through the Better Care Fund.	Resilience Support
-50,000	Bath Mind. Contribution to the running costs for Mindline and other associated support for B&NES residents.	Resilience Support
-50,000	Clean Slate. Support and delivery of Financial Health check for banes residents in financial crisis, including shopping vouchers to support immediate needs with food.	Resilience Support
-25,000	Care Experienced team allocation to support Care experienced young people moving into independent living and managing the cost-of-living pressures.	Crisis Support

Year 3

£1,576,721	Budget	Element
-0	Free school meal vouchers discontinued	Crisis Support
-161,165	Housing Payments	Housing Payments
-27,887	Housing Payment admin	Admin
-90,000	Future bright CRF scheme/ Business skills team. To provide additional staff to work peripatetically within the Business skills team to provide resource to help residents back into work or to increase the number of hours worked per week, and to provide cash grants and practical support to help residents into employment (interview clothes, qualification certificates, transport costs).	Resilience Support
-500,000	Crisis Fund – an application-based scheme with a cash-first approach	Crisis Support
-80,000	Admin costs based on one FTE officer helping to administer the Crisis Fund.	Admin
-467,669	Community Support – small grants to be provided to CWH partners and third sector organisations under the framework of collaborative working to provide resilience support.	Community support

-75,000	Energy Support Fund - This money will be held by Citizens Advice and disbursed to residents to help with emergency energy costs and repairs for heating systems. Advisors working for the Campaign for Sustainable Energy, CA and Age UK will be able to make referrals into CA to access funds.	Crisis Support
-50,000	Contribution to the expansion of Citizens Advice Macmillan service, to enable referrals for benefit advice and casework for families affected by terminal illnesses other than cancer eg) organ failure, stroke, MND, COPD. To be match funded through the Better Care Fund.	Resilience Support
-50,000	Bath Mind. Contribution to the running costs for Mindline and other associated support for B&NES residents.	Resilience Support
-50,000	Clean Slate. Support and delivery of Financial Health check for banes residents in financial crisis, including shopping vouchers to support immediate needs with food.	Resilience Support
-25,000	Care Experienced team allocation to support Care experienced young people moving into independent living and managing the cost-of-living pressures.	Crisis Support

Reducing the value of school-holiday voucher drops so that they cover only the remaining holiday periods up to the end of Summer 2026 would provide families with a transition period to adjust to the withdrawal of this support. This approach also frees funding to strengthen Resilience provision delivered through CWH partners, including Bath Mind, Clean Slate, and the expanded Macmillan service.

Redirecting resources in this way would also enable an increased budget for crisis payments through an application-based support scheme. It is expected that enhanced Resilience support will help reduce demand for crisis assistance in years 2 and 3 of the programme.

The budget for the Care Experienced team would remain unchanged. A separate allocation for partners participating in the National Lottery Energy Project would ensure that households experiencing energy-related emergencies are supported to keep their homes warm and undertake essential boiler and heating system repairs.

This proposal would also strengthen the budget available to smaller third sector organisations to bid for community funding over a 3-year period. This could help to pay for areas such as subscription costs for food pantries to Fareshare, which will see additional demand with the re-prioritisation of support from St Johns Foundation. Community Funding via the Communities team would also enable a joined-up approach to delivering resilience support by specifying a preference for a collaborative approach for organisations bidding for funding. The overarching

objective of activities carried out under this strand would be to work collaboratively to provide resilience support to residents in financial crisis.

A description of the support activities which will be funded by CRF is as follows;

Free school meal vouchers for school holiday periods.

Vouchers worth £15 per child per week will be distributed to all households in B&NES whose children are entitled to income related Free school meals. This support will end from September 2026.

Housing Payments

This element of the scheme replaces the Discretionary Housing Payment scheme, which supports residents with rental and other eligible housing costs where the applicant receives Housing Benefit or Universal Credit Housing Costs element for rent. Mortgage costs are excluded from this element of CRF. A person may qualify for support under this strand where they can demonstrate a need for additional financial support with housing costs.

Crisis fund

This will be an application-based scheme, available to residents online, in person or by telephone and will help residents who are in financial crisis and need support with daily living costs, essential items, bills and debts. Applications will be considered on their own merits, but awards will not normally be made where the resident has recourse to other funding or support or has savings in excess of £2,000. Awards will not normally exceed £500 per household, and applicants will be expected to engage with partner organisations delivering resilience support as a condition of receiving money through this strand. Applicants will not normally receive more than one award per year through Crisis support and repeat awards will be dependant on the applicant engaging with organisations delivering resilience support. Support under this strand will include help with heating oil costs.

Community Support

This element of the scheme will include an allocation of funding to support local organisations to work collaboratively to provide services to residents which will strengthen resilience and community cohesion. This could be in the form of maximising household income, reducing non-essential outgoings, improving employment opportunities and helping households to make better spending and lifestyle choices. Organisations will be able to bid for funding over a 1–3-year period, for different amounts from the Community Engagement Team. Organisations who benefit from funding under other streams of CRF may be excluded from this element of the scheme, to ensure that funding is spread equally across local organisations in B&NES.

Energy Support Fund

This fund will be held by Citizens Advice Bath and North East Somerset and will be accessible by advisors working for partner organisations involved in the National Lottery Community Energy Network (NLCEN). It is intended to be used to help residents who are in crisis because they have no electricity or heating and may be used to top up key meters or acquire fuel/heating or to repair or replace heating systems. Citizens Advice Bath and North East Somerset will be responsible for managing this budget, in consultation with the other partner organisations involved in the NLCEN project.

CRF Business Skills team allocation

This allocation will allow for additional resource within the Business Skills team to support residents into work or into better employment outcomes. This will include staff resources and a budget to provide practical support to residents to improve employment and employability.

Bath Mind

This program of support is to bolster the provision of funding to maintain Mind line, to provide out of hours mental health support for residents in crisis. This is a critical service which can prevent residents from spiralling into mental health crisis and can support and enable residents to access practical support and advice for problems which impact and exacerbate mental ill-health, such as debt, housing problems and past trauma. By preventing clients from spiralling into mental health crisis, this service reduces pressure on other teams in Adult Social Care and NHS mental health and Accident and Emergency services.

Clean Slate

This funding will allow Clean Slate to provide a financial health-check for residents who are in financial crisis. Residents will be provided with a supermarket voucher to address their immediate support needs for food and will then access a tailored income and household bills and expenses check to highlight potential financial gains which they could achieve. This 6-week program encourages behavioural change and provides practical support and advice on how residents can become more financially resilient. Referrals will be made through the Community Wellbeing Hub and will be delivered through a mix of remote and face to face appointments across B&NES.

Citizens Advice Macmillan Welfare Rights service

This will match-fund a contribution from the Better Care Fund (BCF) to allow Citizens Advice to provide a benefit advice and casework service to families where a household member has been diagnosed with a terminal condition (which may be other than cancer) and has less than 12 months to live. This allocation includes provision for a presence at the Royal United Hospital.

Care Experienced Team

This funding will allow the council to continue to provide grants and household items to care experienced young people to support their move into, or ongoing enjoyment of independent living within the community.

Warm hand-off.

The organisations and council teams involved in delivering CRF often work as part of the Community Wellbeing Hub, and this will form one of the referral pathways for residents to access this support, including access to the Crisis Fund. This will ensure that the support delivered is person-centred and residents should not have to provide details of their case multiple times when accessing resilience or crisis support from multiple providers. Referrals and warm hand offs will be made via the Riviam system, and Customer access to the scheme may be direct to the Welfare Support team or to the Community Wellbeing Hub.

Operational adjustments may be made for different aspects of the scheme as necessary and will be agreed by the Revenues and Benefits manager and Director of Finance.