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Crisis and Resilience Fund – Crisis Payment Guide (2026–2029)

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1. Purpose of the Guide

A Crisis Payment is part of the UK Government-funded Crisis and Resilience Fund (CRF). It provides short-term, emergency financial assistance to residents of the London Borough of Redbridge who are experiencing an immediate financial crisis and are unable to meet essential living needs.

Crisis Payments are intended to:

- Respond to sudden and exceptional situations that present an immediate risk to a resident's health, safety or wellbeing.
- Provide timely support to help stabilise a resident's circumstances.
- Act as a gateway to wider assistance, enabling residents to access ongoing support where appropriate.

Crisis Payments are not intended to provide ongoing financial support, replace regular income, or meet routine household expenses. Where longer-term or housing-related needs are identified, residents will be supported to access alternative provision, including Housing Payments and wider support services under the Crisis and Resilience Fund.

2. Guide Principles

Redbridge will administer Crisis Payments in line with the Crisis and Resilience Fund principles.

Person-centred

Support will reflect the individual circumstances of the resident and the nature of the crisis they are experiencing. Officers will take account of personal, household and contextual factors when assessing need.

Needs-based

Assistance will be directed towards residents who demonstrate an immediate financial need that cannot reasonably be met from other income, savings, support networks or statutory provision.

Comprehensive

Crisis Payments form part of a wider support offer. Officers will consider how factors such as income, debt, health, housing, wellbeing, and access to other services may affect a resident's circumstances. Where appropriate, residents will be expected to engage with wider support to help address underlying issues and reduce the risk of future crisis.

Trauma-informed

Officers will apply the six principles of trauma-informed practice:

- Safety – supporting residents in a way that is respectful and reassuring
- Trust – being clear, honest and consistent about what support is available
- Choice – enabling residents to be involved in decisions affecting them
- Collaboration – working with residents and partner services
- Empowerment – supporting residents to build resilience and stability
- Cultural consideration – recognising and respecting individual background, identity and experiences

No Wrong Door

Residents will be supported regardless of how or where they first seek help. Where Crisis Payments are not appropriate, officers will ensure residents are signposted or referred to suitable alternative services.

3. Eligibility Criteria

Eligible Applicants

A Crisis Payment may be awarded where:

- The applicant is a resident of the London Borough of Redbridge, and
- The applicant is experiencing an immediate and exceptional financial crisis, and
- The crisis is impacting the applicant's ability to meet essential living needs, and
- There is no reasonable alternative means of support available at the point of application.

Eligibility may include situations where a resident is awaiting income or benefit payments, has experienced a sudden change in circumstances, or faces an unexpected emergency that cannot be met through existing resources.

Ineligible Applicants

Crisis Payments cannot be awarded where:

- The request relates solely to ongoing low income, budgeting difficulties, or routine household expenses.
- The financial difficulty is long-term and does not represent an immediate crisis.
- Costs can reasonably be met through another statutory scheme, regular income, savings, or existing support.
- The request is a repeat application without a material change in circumstances or engagement with previously recommended support.

Considerations

When assessing a Crisis Payment application, Redbridge will consider:

- The nature, urgency and impact of the crisis.
- The applicant's income, expenditure and available resources.
- Any vulnerabilities, such as disability, caring responsibilities, or risk to health or safety.
- Previous Crisis Payment applications and whether recommended support has been accessed.
- Whether providing a Crisis Payment is likely to resolve or stabilise the immediate situation.

Each application is assessed on its own merits, based on the information available at the time of the decision, and in line with the rules of the Crisis and Resilience Fund.

4. Scope and Limitations of Crisis Payments

What Crisis Payments May Support

Crisis Payments may be awarded to help meet essential living needs where an immediate financial crisis has been identified and no reasonable alternative support is available.

Support may include assistance towards:

- Emergency food and essential household supplies
- Fuel or energy costs where there is an immediate risk to health or safety
- Essential items required to maintain basic living standards following a sudden crisis

Crisis Payments are intended to address short-term emergency needs only and are designed to stabilise a situation while longer-term solutions are explored where appropriate.

Exclusions

Crisis Payments cannot be awarded to cover:

- A source of regular alternative income
- Ongoing affordability issues
- Long-standing debt problems
- Ongoing living costs arising from low income
- Rent, rent shortfalls or housing-related costs (these may be considered under the Housing Payment stream)
- Council Tax or other local authority charges
- Costs resulting from benefit sanctions or delays where alternative interim support is available
- Non-essential items or services
- Expenses that are expected to be met from regular income or budgeting adjustments

Where a Crisis Payment is not appropriate, officers will support residents to explore alternative options and wider support services.

5. Frequency and Duration of Crisis Payments

Crisis Payments are normally one-off awards intended to address a specific and immediate crisis.

They are not designed to provide ongoing or repeated financial support. Repeat applications will only be considered where there has been a material change in circumstances or a new and distinct crisis has occurred.

Where recurring or longer-term needs are identified, residents will be supported to access appropriate ongoing assistance, including Housing Payments, income maximisation and/or employment support, debt advice, or other relevant services.

6. Application Process

An application is required for all Crisis Payments. Applications may be made by the resident or with appropriate consent on their behalf.

Access Routes

Applications can be made through:

- An online application form
- Telephone contact with the council handled, by specialist officers
- Referral from an internal council service or a voluntary or community sector partner

Applications May Also Be Made By:

- An appointee
- A trusted third-party organisation
- A family member or advocate, with appropriate consent and verification

Supporting Information

Applicants will be asked to provide information that helps officers understand the nature and urgency of the crisis. This may include:

- Household details
- Details of income, outgoings and available resources
- Details of debt
- Information about the immediate financial difficulty
- Evidence of risk to health, safety or wellbeing, where available
- Details of any support already accessed or available

Decision Making and Timeliness

Redbridge aims to:

- Assess Crisis Payment applications as quickly as possible
- Prioritise cases where there is an immediate risk to the resident
- Communicate decisions clearly, in writing
- Explain the reasons for all decisions, including where a Crisis Payment cannot be awarded

All decisions are made in line with the UK Government's Crisis and Resilience Fund guide to Local Authorities and are based on the information available at the time of the decision.

7. Payment Method

Crisis Payments may be provided in a range of ways, depending on the nature of the crisis and what is considered most appropriate to meet the identified need.

Payments may be:

- Provided as cash
- Provided as vouchers or pre-paid cards
- Paid directly to a supplier or service provider
- Provided in another form of targeted support where this best meets the purpose of the award

The council retains the discretion to determine the most appropriate payment method to ensure that support is used for its intended purpose and is in the resident's best interests.

9. Further Support: Services and Wider Assistance

Crisis Payments form part of a wider support offer under the Crisis and Resilience Fund.

As part of every Crisis Payment assessment, officers will consider whether the resident has additional or underlying needs that may benefit from further support. Where appropriate, residents will be supported to access other services, including:

- Housing Payments
- Council Tax Reduction, hardship support and payment plans
- Income maximisation and benefits support
- Debt advice and budgeting support
- Employment and training services
- Community food and essentials provision
- Financial resilience programmes
- Specialist services, such as domestic abuse, mental health, or homelessness prevention support

Engagement with wider support may help reduce the risk of future crisis and improve financial stability.

10. Prevention of Further Crisis

Where assessment indicates that a resident is at risk of repeat or escalating financial crisis, officers will seek to:

- Identify underlying causes contributing to the crisis
- Work with internal teams and partner organisations to provide appropriate preventative support
- Encourage early engagement with services designed to build resilience and stability

Crisis Payments alone may not resolve longer-term issues, and prevention activity is a key component of the council's approach.

11. Fraud, Error and Recovery

Redbridge may recover Crisis Payments where:

- An award was made as a result of misrepresentation or failure to disclose a material fact
- An error has occurred in the assessment or payment of an award

Suspected fraud will be investigated in line with Redbridge procedures and, where appropriate, referred to relevant agencies.

12. Reviews and Complaints

There is no statutory right of appeal against a Crisis Payment decision.

Redbridge provides an internal review process whereby:

- A resident may request a review of the decision within one month of the date of the decision notice
- The review will be carried out by a different officer
- A written outcome will be provided, setting out the reasons for the decision