



Wigan[♥]
Council

Crisis and Resilience Fund Scheme Policy

1 April 2026

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Version Control

Version	Date	Notes
1	January 2026	First issue

Introduction

The Crisis and Resilience Fund (CRF) is a multi-year grant from UK Government enabling local authorities to support low-income households who experience a financial shock and to support activity that builds individual and community financial resilience.

From 1 April 2026, the Crisis and Resilience Fund replaces the Household Support Fund (HSF) and introduces a Housing Payment element which replaces Discretionary Housing Payments (DHP).

Wigan Council will operate a person-centred, needs-based and trauma-informed scheme across the Wigan Borough, integrating cash-first crisis awards with wraparound support, advice and prevention services.

Purpose of the Policy

The purpose of this policy is to outline the framework for administering the Crisis and Resilience Fund, ensuring transparency, fairness, and effectiveness in supporting residents in need.

The primary objective of the 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 crises in the long-term, reducing crisis need.

The purpose of building financial resilience is to enable individuals to better manage future financial shocks and reduce the need for crisis support.

Delivery of The Fund will focus on three main outcomes:

- **Provision of effective crisis support**
- **Improving individuals' financial resilience**
- **Bolstering the local-level support landscape**

This policy ensures fair, reasonable and consistent decision making and complements existing Local Welfare Assistance provision.

Aims of the Policy

Through delivery of the Crisis and Resilience fund, the aims of this policy will be to:

- Alleviate hardship through rapid, cash-first crisis support and reduce reliance on emergency food parcels.

- Support residents to sustain tenancies and prevent homelessness via the Housing Payment.
- Improve financial resilience through income maximisation, debt advice, budgeting and access to affordable credit.
- Coordinate local advice and support networks to provide a 'no wrong door' experience.
- Ensure equitable access and safeguard residents in line with statutory duties.

When administering the fund, the following principles will be adhered to:

- **Person-centred** - ensuring residents preferences, needs and values stay central to professional decisions, providing support that is respectful to residents.
- **Needs-based** - recognising the varied circumstances that individuals may experience, seeking to meet the underlying needs, not just the crisis symptoms.
- **Holistic** – provision of integrated support that helps the individual and their households, considering the wide range of services and actions which may be accessible.
- **Encompass a no wrong door approach** - connecting individuals to the right service and support through referral pathways, regardless of their initial point of contact.
- **Trauma informed** - a Trauma Informed Approach when working with people and families in crisis will be undertaken, considering the six principles of [trauma-informed practice](#)

Funding allocation and framework

Wigan council are expected to receive £5.4m funding to administer the CRF across 2026/27, £5.4m for 2027/28 and £5.5m for 2028/29.

Funding will be allocated across the following components.

- **Crisis Payment** - Providing support to those in crisis.

- **Housing Payment** - Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs.
- **Resilience Services** - Funding for services delivered by Wigan council or external providers to improve financial resilience.
- **Community Coordination** - Investment in activities that connect and enhance the local support landscape.

The exact proportions of how the fund is allocated between these components are at the councils' discretion and may vary between years.

Crisis Payments

Applications for support via a Crisis Payment are open to residents all year round and are available to:

- **Individuals who have experienced financial shock** - a financial shock is a sudden, unexpected expense or drop in income, that can place pressure on their budget and wellbeing.
- **Residents who may be entering crisis** - providing timely support so that residents can manage pressures, maintain control and avoid being pushed into crisis or prevent crises from escalating.

Crisis payments are intended to meet occasional or short-term needs and **cannot be used** as an alternative source of regular income.

Support will be available to alleviate crisis, which may include:

- disasters - these will normally be unforeseen and result in significant damage to, or loss of, possessions or property, such as a serious flood or fire, gas explosion or a chemical leak
- accident, health emergency or mental health crisis, leading to unplanned spending or incurring increased expenses
- when an applicant is experiencing domestic abuse and leaving an abusive relationship/partner and needs immediate help, such as moving into an unfurnished property and needing help with furniture and appliances
- breakage of an essential item, for example a boiler, medical equipment or white goods

- where money has been lost or stolen and living expenses are required
- when the applicant has a short-term gap in regular income, for example, due to redundancy or a significant change in working pattern

By taking a person centred, needs based approach, support via a crisis payment will be awarded to support with:

- Access to food
- Access to water including for drinking, washing, cooking, as well as for sanitary purposes and sewerage
- Housing costs
- Access to period and hygiene products such as soap and toothpaste
- Access to energy for any form of fuel that is used for the purpose of domestic heating, cooking or lighting, including oil or portable gas cylinders
- Access to clothing including uniform, warm winter clothing and shoes
- Access to essential furniture and appliances such as beds and bedding, washing machines, window coverings and carpets, fridge-freezers and ovens
- Essential transport-related costs such as repairing a car, buying a bicycle or bus pass or paying for fuel
- Digital and connectivity essentials such as broadband or phone bills

The Fund is intended to support a wide range of **low-income households** and, as such, Crisis Payments are not limited to those in receipt of benefits.

When assessing a residents need and determining eligibility for financial support and appropriate referrals, resources available to the applicant and their household, such as money in savings or other assets will be considered.

Crisis Payment awards are cash-first by default including Post Office/PayPoint cash-out voucher awards. That said, other forms of support such as in-kind goods or payment in kind to a creditor are available and will

be utilised where it is decided a direct cash award doesn't best support the resident's needs or circumstances.

Crisis payments will complement support provided by Wigan council under our [Local Welfare Assistance policy](#)

Housing Payment

Discretionary Housing Payments (DHP's) will come to an end in England on 31 March 2026. From 1 April 2026, DHPs will be replaced by the Housing Payment strand of the CRF, which will closely replicate existing DHP guidelines.

The Housing Payment provides financial support towards housing costs and will be paid by Wigan Council when satisfied that an applicant requires further financial assistance with housing costs in accordance with our current [Discretionary Housing Payment policy](#).

Housing payments will not be made to support with costs specified as ineligible under our DHP policy or to support the following:

- **Ineligible Service Charges** as specified in [Schedule 1 of the Housing Benefit Regulations 2006](#) or [Schedule 1 to the Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations 2006](#) or, for UC, a service charge not listed in [Schedule 1 paragraph 7 of the Universal Credit Regulations 2013](#)
- **Increases in rent due to outstanding rent arrears** as set out in [Regulation 11\(3\) of the Housing Benefit Regulations 2006](#) and [Regulation 11\(2\) of the Housing Benefit \(Persons who have attained the qualifying age for state pension credit\) Regulations 2006](#)
- **Sanctions and reductions in benefit** as specified under regulations 100 to 114 of the Universal Credit Regulations 2013 or due to a breach of a community service order
- Shortfall caused by HB or UC overpayment recovery
- **Benefit suspensions** where there is doubt about entitlement or because a claimant has failed to supply information pertinent to their claim as specified in section 21, 22 or 24 of the [Social Security Act 1998](#)

or section 68 of, and paragraphs 13 and 14 of Schedule 7 to, the [Child Support, Pensions and Social Security Act 2000](#)

Where a Housing Payment is being considered for rent costs, it shall not exceed the weekly Housing Benefit or Universal Credit Housing element in accordance with Court of Appeal's decision in R v. LB Lambeth, ex parte Gargett

Applications for a Housing Payment may be backdated, with the circumstances of each case considered on their own merits. Housing payments can only be backdated where there is a linked Housing Benefit or Universal Credit Housing Element award covering the period.

Where an individual cannot access a Housing Payment due to the reasons above or because they are not eligible i.e. not entitled to a qualifying benefit or owner-occupiers or the Housing Payment allocation has been exhausted, they may be able to access further financial assistance through the Crisis Payment scheme, if eligible.

Resilience Services

Residents applying for support with either a Crisis or Housing Payment will be offered a referral to engage with services that build wider financial resilience and reduce the need for further crisis support.

Referrals to services will focus on the following outcomes:

- Support to build or increase savings
- Budgeting/Debt advice and Debt reduction
- Reduce or eliminate need for emergency food parcels
- Maximise a residents income with support to claim any unclaimed entitlements
- Reduce the need for repeat crisis payment applications
- Increase access to appropriate and quality advice services

To build resilience and improve resident outcomes a referral may be offered to one of the following partners.

- Income Maximisation team – Wigan council
- Citizens Advice Wigan Borough
- Unify Credit Union
- Other council departments, such as Adults and Childrens services

Applications for support via a Crisis or Housing Payment will be accepted from the above organisations when providing Resilience Services as the first contact, to ensure a “no wrong door” approach is applied and residents receive all applicable support available.

Community Coordination

We are working with a range of partners to ensure residents can access all support and eligible funding based on their individual circumstances. Multi-agency events take place in community venues across the borough regularly. For details of the latest events taking place in your area please visit our [Help To Claim](#) page.

Applications for support

Households and individuals can apply for Crisis Payment or Housing Payment support by completing the online application form on our [Crisis and resilience](#) page.

Support to apply can also be accessed at Wigan or Leigh Life Centres, or at any of our 15 Libraries across the borough. Public network computers are available at these locations and a free phone is also available in Wigan and Leigh Life Centres.

You can also contact us by telephoning 01942 705221, Monday to Friday 9:00am to 5:00pm or via email at welfaresupport@wigan.gov.uk

In order to access support, residents are expected to engage with all relevant support processes offered by the council and/or partner organisations to support longer term resilience. Failure to engage may result in the refusal of further support being available until the relevant referral has been satisfied.

Professional and third-party referrals

The Council also accepts applications for support on behalf of residents from the following:

- Appointees
- Friends/relatives
- Voluntary/Community sector organisations
- Other professions from council departments
- Care and NHS professionals including nurses and GPs

The above list is not exhaustive and referrals from other parties will also be welcomed.

Internal partner referrals can be submitted directly through the welfare system.

External professionals can submit a referral using the online form on our [Crisis and resilience](#) page.

Awards

Crisis Payment awards will be made in the following ways:

- Food – voucher award for use at a local food pantry
- Food – cash out voucher
- Energy – voucher award for households with a pre-paid meter
- Energy – cash out voucher if there is no pre-paid meter installed
- Furniture – furniture support will be administered in line with our existing [Local Welfare Assistance policy](#)
- Other support – cash out voucher
- Other support – goods to support an individuals needs

Housing Payment awards will usually be made at the same time as Housing Benefit or Universal Credit Housing Costs, except in cases where there is a lump sum award. Payments may be made in the following ways

- Credit to the rent account if council owned property
- Bacs payment to customer, landlord or third party (such as agent or appointee)

How will I be notified of the decision?

The Council will provide a written notice of its decision to the applicant or referrer by email. The decision notice will set out:

- a summary of the factors considered in reaching the decision
- provide details of how to request a review or obtain more information about the decision
- provide details of how the award (if approved) will be made.

What can I do if I want the decision to be reviewed?

An applicant refused an award under the Scheme or awarded less support than requested may ask the Council to review the decision. The request should be made in writing to welfaresupport@wigan.gov.uk within one month of being notified of the decision.

The review will be conducted by an officer who was not involved in the original decision, and who is of an appropriate grade.

There is no statutory right of appeal against a decision not to award a grant, or against the value or composition of any grant. Complaints regarding the administration of the scheme should be made using the [Council's complaints procedure](#). The only further recourse is through judicial review.

Other support

Support provided under this policy complements existing support provisions provided, including, but not exclusively, support available under our [Local Welfare Assistance Scheme](#) and [Holiday Activities and Food \(HAF\) programme](#)

Finance and Monitoring

The Council will operate the scheme under Government guidelines. Grant awards are limited by government grant and cannot be increased.

The Council will undertake monitoring of the number and amount of grant awards in relation to the available relevant budget. The purpose is to ensure the grant awards budget has sufficient funds to meet demand throughout the period of the scheme.

Legislative framework and equality monitoring arrangements

The Council may use any evidence and information supplied to it in respect of the scheme to check the eligibility of the applicant in respect of this scheme or any other welfare benefit, discounts, or exemptions in compliance with its powers and obligations under Data Protection Act 2018 and other legislation. For further information please read our [Privacy Notice](#)

Wigan Council is committed to equality and fairness under the Equality Act 2010. CRF application routes and communications will be accessible (including Easy Read, large print, translations, and offline options).

Decisions will consider protected characteristics and any reasonable adjustments required will be made, with Equality Impact Assessments undertaken as appropriate.

Fraud

The Council will ensure that all applications are validated by proof of identity, and may ask for bank accounts where it is necessary to do so.

If you falsely declare your circumstances, provide a false statement, or provide false evidence in support of your application, you may have committed an offence under The Fraud Act 2006.

Bank Statements and other supporting evidence may be requested upon application to determine circumstances.

Wigan Council has a zero-tolerance approach to fraud and financial irregularity. All suspicions of fraud relating to this scheme will be referred to Greater Manchester Police. In addition to any criminal action, the Council will seek to recover all fraudulent losses.