Crisis and Resilience Fund – application guidance

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1. Purpose

1.1 The Crisis and Resilience Fund (CRF) is a national scheme funded by the UK Government and distributed to local authorities in England by the Department for Work and Pensions (DWP).

1.2 The scheme provides short-term emergency financial support to help residents manage unexpected financial crises while connecting them with support services to build long-term financial security.

1.3 The fund supports households experiencing a one-off financial emergency, including:

- disasters: incidents like fire, flood, or significant property damage
- accidents: unforeseen events creating practical or financial crises, such as a car accident
- health emergencies: illness or medical issues preventing work or causing unexpected costs
- relationship breakdowns: household separation requiring urgent rehousing, safety measures, or fleeing domestic abuse
- essential item loss: the theft, damage, or sudden breakdown of vital household equipment
- sudden income drops: a rapid reduction in household income caused by job loss, reduced working hours, or benefit payment delays

1.4 The CRF cannot be used to support:

- ongoing low income or long-term financial hardship
- non-essential living costs, luxury items, holidays, birthdays, or religious festivals
- expenses that can be covered by insurance, statutory provisions, or other existing support schemes
- individuals with no recourse to public funds (NRPF) who do not have children or care needs
- applicants whose financial statements show non-essential spending, such as gambling, food delivery services, or leisure subscriptions

1.5 All applications and financial awards are discretionary and determined on a case-by-case basis, depending entirely on individual needs and circumstances.

1.6 Successful applicants who receive discretionary support are expected to actively engage with local resilience and advice services, including budgeting support, debt advice, or employment and skills training.

1.7 The CRF is classified as local welfare provision. It is not intended to replace standard benefits, insurance, or statutory support. Receiving an award will not affect your current benefit status.

2. Crisis Payments

2.1 A Crisis Payment is a discretionary financial award available to low-income households experiencing a sudden financial shock.

2.2 The value of each award depends entirely on individual circumstances and household needs.

2.3 Crisis Payments are made on a ‘cash-first’ basis where appropriate. However, awards for food and utility assistance may be issued as supermarket vouchers, and the scheme may also provide tangible physical items directly.

2.4 In determining the value and type of financial support to offer, we will thoroughly evaluate individual household circumstances and needs.

2.5 When making this assessment, we will consider its responsibility to deliver value for money, protect public funds, and minimise fraud and abuse.

2.6 Crisis Payments may be requested to help cover:

- household supplies: food, sanitary products, cleaning supplies, and baby essentials
- utility costs: gas, electricity, water, and broadband (where deemed essential)
- essential white goods or kitchen appliances: electric cooker, fridge/freezer, washing machine
- furniture and essential household items: for example, bedding, cooking utensils
- household emergencies: broken heating systems, broken windows, or pest infestations.
- wider essentials: necessary travel costs and basic clothing
- housing costs: emergency help with housing expenses for applicants who are not eligible for standard Housing Payments

2.7 It is important to note that Crisis Payments are intended to meet exceptional, short-term needs and cannot provide a regular or alternative source of income. Consequently, households are only eligible for support if they experience a sudden drop in income or face an unavoidable, unexpected expense.

3. Housing Payments

3.1 Housing Payments provide financial assistance toward housing costs. These are awarded when we are satisfied that an applicant requires additional financial help to meet their rental liabilities. To qualify, applicants must already be receiving either Housing Benefit or the housing element of Universal Credit.

3.2 Residents who require assistance with their housing costs but do not meet the criteria for a standard Housing Payment may instead apply for an emergency Crisis Payment to help cover these expenses.

4. Eligibility

4.1 To be eligible for a Crisis Payment, you must meet all the following criteria:

- age and identity: be 16 years of age or older and possess a valid National Insurance number
- residency: be a permanent resident living within the Luton borough
- crisis status: be experiencing an immediate, severe financial crisis
- income threshold: have a total household income under £38,000 per year or be in receipt of qualifying welfare benefits
- evidence: be able to provide official proof of your identity, address, and current financial situation (including details of household income, bank statements, savings, and investments)
- engagement: be willing to actively engage with local support services that help improve long-term financial security and prevent future crises (such as Citizens Advice, Employment and Skills services, or the Homelessness Prevention Service)

4.2 Households are typically restricted to a maximum of one award within any six-month period. Exceptions to this rule will only be considered under extraordinary circumstances, which we reserve the right to evaluate and determine at its sole discretion

4.3 To be eligible for a Housing Payment, you must meet all the following criteria:

- age limit: be 16 years of age or older
- residency: be a permanent resident living within the Luton borough
- benefit status: be currently receiving either Housing Benefit or the housing costs element of Universal Credit
- tenancy status: have an active, official rental liability
- financial need: be able to demonstrate that you require additional financial assistance to successfully cover your housing costs

5. How to apply for a Crisis Payment

5.1 The scheme operates all year round. You can submit your application online or over the telephone using the following contact details:

- online: www.luton.gov.uk/CRF
- telephone line: 01582 548954

5.2 All applications require supporting evidence. We also reserve the right to request relevant financial or personal evidence regarding other members of your household.

5.3 The exact documentation required varies based on your specific circumstances. However, at a minimum, you must provide proof of:

- your address: official correspondence confirming your Luton residency
- your identity: valid government-issued or official identification
- your finances: full details of all household income, welfare benefits, savings, and regular expenditure

5.4 You must have your National Insurance number ready to begin the initial application process.

5.5 After submitting your initial request online or by phone, a caseworker will contact you to outline the exact evidence needed. We aim to make this initial contact within two working days of your submission.

5.6 Applications cannot be fully assessed until all requested documentation has been uploaded or received. We aim to determine eligibility and confirm awards within two working days of receiving all requested evidence.

5.7 Supporting evidence should generally be submitted online or via email. If you are unable to do this, alternative submission methods will be discussed during your initial contact call.

5.8 An application is not considered complete until every requested document has been provided. Once all evidence is received, we aim to issue the decision of the application within two working days.

5.9 You must provide all requested evidence within one calendar month of the initial request. Failure to supply these documents within this timeframe will result in the application being refused, and you will be required to start a new application.

6. How to apply for a Housing Payment

6.1 Full details on how to apply for a Housing Payment are available in our official Housing Payments Policy, which you can find and review on our website at www.luton.gov.uk/housingpayment

7. Resilience services

7.1 We also use the Crisis and Resilience Fund (CRF) to develop, run, and enhance community services. These services are to help residents build long-term financial stability and resilience.

7.2 To help you get the most out of this support, there is a clear expectation that residents who receive either a Crisis Payment or a Housing Payment will actively engage with resilience services as directed.

7.3 Please be aware that choosing not to engage with relevant services may be taken into consideration by us if you apply for discretionary financial support again in the future.

8. Requesting a reconsideration

8.1 CRF Crisis Payments are a form of discretionary financial support; there is no formal statutory right to appeal a decision.

8.2 However, if you are unhappy with the outcome or the amount awarded, you can request a reconsideration within one month of receiving our decision. Your request must be submitted in writing or by email to: CrisisandResilience@luton.gov.uk

8.3 A team manager will thoroughly review your case to ensure the decision aligns with all local and national policy guidance. This review decision will be final and will be communicated to you within one month of receiving your reconsideration request.

8.4 If you remain dissatisfied with your application decision, you have the right to submit a complaint through our standard complaints procedure.

9. Fraud

9.1 Luton Council is fully committed to the prevention and detection of fraud. Any applicant who intentionally provides false information or misleading evidence may be investigated under the Fraud Act 2006, and criminal proceedings will be pursued where appropriate.

9.2 To protect public funds, details provided in your application may be cross-checked using the Department for Work and Pensions (DWP) Spotlight system, an automated fraud prevention tool.

10. Review

10.1 We reserve the right to amend, update, or make changes to the scheme and this application guidance at any time.

10.2 While we aim to ensure that Crisis Payments remain available all year round, scheme funding is strictly finite. It may be necessary to close the scheme early if the allocated budget becomes completely exhausted.

Important notice

Please note: the Crisis and Resilience Fund (CRF) is not an emergency response fund. Applications require time to be thoroughly considered and assessed.

If you require immediate, same-day assistance, please seek help from our Local Welfare Assistance (LWA) scheme. The LWA scheme can provide urgent support, including foodbank referrals and emergency top-up credit for residents with pre-paid utility meters.

You can access the Local Welfare Assistance scheme using the following methods:

- **Website:** If you are in severe financial hardship webpage
- **Telephone lines:** 01582 510332 or 0800 456 1673