



Medway Council Crisis Payment Policy

1. Purpose

Medway Council must deliver a Crisis Payment scheme that offers payments to individuals in crisis. The Crisis Payment scheme will offer support to low income households to individuals who have experienced financial shock or to prevent individuals from entering crisis.

This policy sets out how Medway Council provides rapid, fair, and accountable financial and in-kind assistance to residents facing a genuine, immediate crisis that threatens their health, safety, or ability to meet essential needs (e.g., food, heat, essential travel, immediate rehousing costs).

2. Objectives

- Prevent harm by addressing urgent need within 24–48 hours.
- Target limited funds to residents who cannot reasonably self-resolve.
- Crisis payments are intended to meet occasional or short-term needs and cannot provide an alternative source of regular income
- Integrate with safeguarding, homelessness prevention, welfare benefits, and money support.
- Ensure decisions are consistent, evidence-based, and auditable.

3. Scheme Principles

- Person-centred to ensure that people's preferences, needs and values stay central to professional decisions, providing support that is respectful to them.
- Needs-based to recognise the varied circumstances that individuals may experience, seeking to meet the underlying needs, not just the crisis symptoms.

- Holistic to provide integrated support that helps the individual and their households, with Authorities considering the wide range of services and actions they have access to.
- Encompass a no wrong door approach to connect individuals to the right service and support through warm referrals, regardless of their initial point of contact.
- Trauma informed: Authorities should adopt a Trauma Informed Approach when working with people and families in crisis, considering the six principles of [trauma-informed practice](#).

4. Eligibility

Applicants must meet all core criteria:

1. Crisis Test – There is an immediate risk to health/safety/basic living standards.
2. Causation Test – The situation arises from an unplanned event (e.g., benefit delay/error, job loss, theft, fire/flood, domestic abuse, unexpected essential cost such as emergency boiler/electric meter top-up).
3. Means Test – The applicant has low income, lacks accessible funds or support (bank balance, savings, overdraft capacity, family/friends not reasonably available) and has explored other viable statutory/voluntary routes.
4. Residence/Local Connection – Ordinarily resident locally or relocating for safety; no recourse to public funds cases considered case-by-case where safeguarding or statutory duties apply.
5. Reasonable Use – Requests are not excessive or repetitive without material change in circumstances.

4.1 Crisis Test

The applicant must be facing a genuine emergency for example:

- No access to food for themselves or dependants
- No heating or electricity due to disconnection
- Fleeing domestic abuse and needing essential items
- Sudden homelessness or unsafe living conditions

4.2 Causation test

Crisis caused by an unplanned event

- Fire, flood, or breakage of an essential item, for example a boiler, medical equipment or white goods.
- Theft of essential items
- accident, health emergency, bereavement 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.
- when the applicant has a short-term gap in regular income, for example, due to redundancy or a significant change in working pattern.
- Delays or issues with benefit payments

This list is not prescriptive; it remains Medway Council's discretion to determine whether an individual's situation constitutes a crisis.

4.3 Means Test

Not have access to funds that can be relied on to meet the financial need caused by the crisis and where you would be left with insufficient resources which would cause serious risk to your own, you family's, health and safety.

You agree to undertake work with a resilience partner to ensure your household income is maximised.

The applicant must show they do not have the financial means to resolve the crisis independently. Evidence may include:

- Low income or benefits.
- Bank balance showing insufficient funds.
- No accessible savings or support networks.

4.4 Residency Test

Applicants should be ordinarily living in Medway or moving into Medway for safety reasons (homelessness, DV)

Payments would fall within the definition of public funds, as set out in paragraph 6 of the Immigration Rules and, therefore, those with No Recourse to Public Funds (NRPF) would not be eligible to receive support.

However, Medway Council may be able to rely on alternative powers to provide support. Examples include, if we consider:

- there to be a child welfare concern, a Crisis Payment can be made to a person with NRPF to safeguard and promote the welfare of a child in need under [Section 17 of the Children Act 1989](#).
- that an adult has eligible needs for care and support or that a carer has eligible needs for support, and those needs do not arise solely from destitution or from the actual or anticipated physical effects of being destitute, the CRF may be used as a funding source to meet needs under [Section 18 or 20 \(as applicable\) of the Care Act 2014](#).
- that an adult has needs for care and support that the Authority is not required to meet under Section 18 of the Care Act 2014 (in other words, non-eligible needs), and those needs do not arise solely from destitution or from the actual or anticipated physical effects of being destitute, the CRF may be used as a funding source to meet needs under [Section 19 of the Care Act 2014](#) (for example, to prevent a breach of Article 3 of the European Convention on Human Rights (prohibition against inhuman or degrading treatment)).
- it appropriate for improving the public health of the people in its area, a Crisis Payment can be made to a person with NRPF under [Section 2B of the National Health Service Act 2006](#).

4.5 Reasonable Use

To ensure fairness and budget control, Medway Council may limit:

- Number of awards per applicant per year (e.g., maximum 3 crisis payments).
- Repeated requests for the same crisis without evidence of changed circumstances.

The scheme operates a cash first approach however Medway Council will use professional judgement to identify where a cash payment does not best meet the needs of the applicant and other provision is more appropriate. This could take the following forms:

- Cash-equivalent e-vouchers for food, fuel, and essentials.
- Prepayment top-ups (gas/electric) or emergency fuel credit.
- Essential goods (e.g., bed, cooker, fridge) via approved suppliers; refurbished where appropriate.
- Emergency travel (e.g., to refuge, hospital, jobcentre for a mandatory appointment).

5. Appropriate Use of Funds

The payment must be needed for essential living costs, for example:

- Food,
- water including for drinking, washing, cooking, as well as for sanitary purposes and sewerage,
- housing costs,
- period and hygiene products such as soap and toothpaste,
- energy for any form of fuel that is used for the purpose of domestic heating, cooking or lighting, including oil or portable gas cylinders
- clothing including uniform, warm winter clothing and shoes,
- 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.

Not typically covered:

- Non-essential items.
- Debts unrelated to immediate risk.

5.1 Exclusions

The scheme does not usually fund:

- Non-essential goods/services (e.g., TVs, gaming devices, subscriptions).
- Fines, court costs, non-priority debts (except where immediate payment prevents harm, e.g., fuel reconnection).
- Ongoing rent, rent arrears, deposits (refer to homelessness prevention/Discretionary Housing Payments).
- Costs that are clearly planned/recurring (e.g., school uniforms, birthdays), unless a supervening crisis exists.
- Where alternative statutory provision is available and reasonably accessible within the crisis timeframe.

Discretion: Managers may override exclusions where safeguarding or significant risk is evidenced.

6. Evidence Requirements

Minimum evidence (proportionate to urgency):

- Identity and local connection (ID, tenancy/CT bill, care professional's letter, or refuge confirmation).
- Financial position (last 7–30 days bank statement/screenshots of balances, UC statement, wage slip).
- Crisis trigger evidence where available (crime number, fire service report, landlord/supplier notice, benefit letter/app).
- Self-declaration accepted where documents are unsafe or impractical (e.g., fleeing abuse), with post-award verification if safe.

Vulnerability: Accept third-party professional verification (social worker, keyworker, health or VAWG advocate) as evidence of risk.

7. Award Levels & Limits

- Standard emergency award (food/essentials):
 - Single adult: £30–£50 for 7 days.
 - Couple: £45–£70 for 7 days.
 - Child: £15–£25 per child for 7 days.
- Fuel emergency: £30–£100 per household (prepay) or supplier reconnection equivalent.
- Essential items: capped per item (e.g., cooker up to £300; fridge up to £250; bed/mattress £150–£250).
- Other costs will need to be proven with evidence of the value (such as an invoice).

8. Application & Decision Process

1. Channels: Online form, phone line, partner referral (trusted agencies and Medway Council Staff), and in-person for those digitally excluded.
2. Payment/Provision: Issue cash, voucher or top-up immediately after approval using voucher/cash system.
3. Follow-up: Contact within 5–10 working days for cases to confirm resolution and provide budgeting/debt advice.
4. Out of Hours Provision – to be confirmed.

9. Safeguarding & Risk

- Where there is risk of abuse, neglect, exploitation, self-harm, or risk to a child/vulnerable adult, staff must follow the Safeguarding Policy, make timely referrals, and record actions.
- For domestic abuse, use safe contact methods (no letters to unsafe addresses), password-protected vouchers, and consult specialist partners.

10. Fraud & Misuse Prevention

- Proportionate checks and audit trails on high-risk patterns (multiple addresses, repeated lost vouchers, resale attempts).
- Random post-payment sampling (5–10%) conducted by a Senior Officer
- Where fraud is suspected: pause further awards, conduct checks, and, if necessary, refer to the Counter Fraud Team.
- Apply a fair use policy, focus on support, not punishment and ensure safeguarding isn't compromised.

11. Equality, Diversity & Inclusion

- Provide accessible routes (interpreting, easy-read, large print, digital/phone alternatives).
- Make reasonable adjustments for disability and neurodiversity.
- Monitor outcomes by protected characteristics to identify and address disparities.
- Decisions must be objective and bias-aware; apply the Public Sector Equality Duty.

12. Data Protection & Information Security

- Collect only necessary data; store securely within JADU; retain per retention schedule.
- Data sharing with partners is on a lawful basis, minimum necessary, and consent-based where appropriate.
- Applicants receive a privacy notice at application.

13. Complaints, Reviews & Appeals

- Informal review: within 10 working days on request and new evidence may be provided.
- Formal appeal: escalated to a different decision-maker or panel within 10 working days; final local decision will be issued with reasons.

- Complaints about service handling should follow the Corporate Complaints Policy on medway.gov.uk.

14. Partnerships & Referrals

- Active referral pathways with housing & homelessness, Adult/Children's Social Care, Jobcentre Plus, VCS services, NHS & mental health, debt/money advice, food and fuel support networks, and local charities/faith groups. This will be completed using ReferKent or the Joy referral tool.
- Establish Trusted Referrer status for trained partners to fast-track evidence and speed decisions.

15. Training & Authorisations

- All assessors must complete safeguarding, domestic abuse, trauma-informed practice, EDI, and data protection.
- Delegated authority levels:
 - Assessor: awards up to £200
 - Senior Assessor/Team Leader: £201–£750
 - Manager/HoS: £751+ or any policy exception

16. Policy Review

This Policy will be reviewed annually. Any amendments will be a matter for Cabinet.

Definitions/ Key Terms

- Cash-first: Prioritising digital or physical cash payments when providing Crisis Payments (including bank transfers, cash-out vouchers such as through PayPoint, Post Office and ATMs).
- Crisis: An unforeseen event or situation that, without immediate help, is likely to cause significant harm within the next 7 days (e.g., no food today/tomorrow; heat disconnection; fleeing violence).
- Essential Furniture: Crisis Payments can be used for essential furniture and appliances such as: bed, bedding and mattress; table and chairs; sofa and/or easy chairs; wardrobe/drawers; carpets or flooring in living rooms and bedrooms; curtains or blinds; washing machine; refrigerator and freezer; cooker/oven.
- Immediate need: Essential items or costs required to ensure basic living standards or safety for the next up to 14 days.
- Local connection: Ordinarily resident, intent to settle, or relocating under statutory guidance for safety.

- Low Income – Calculated using the average mean income of the MSOAs, the disposable net annual household income before housing costs is used. This figure is adjusted for inflation as at December 2025, £39,527.43.
- Person – Centred: An approach that ensures that peoples' preferences, needs and values stay central to professional decisions; providing support that is respectful to them
- Priority Debt: Debts which have serious consequences for non-payment. This could include rent, mortgage, gas, electricity or owing money to government bodies (unpaid court fines, income tax or National Insurance).
- Trauma: Trauma is what happens when something overwhelms our ability to cope, process or feel safe. It's not just about what happened but about how it was experienced – the loss of control, safety, trust or connection. Trauma can come from one big event, many smaller ones over time or ongoing situations that wear a person down. It can affect how someone feels, thinks and reacts, even long after the situation has passed
- Trauma-Informed Approach: The Trauma Informed Approach recognises the extensive and continuing impacts that trauma may have on an individual's life. The impacts of trauma, some of which may not be obvious or disclosed, can make interacting with services a difficult and potentially retraumatising experience. The Trauma Informed Approach aims to avoid and mitigate this risk whilst creating a safe and empowering environment for all colleagues and customers. The six principles of trauma-informed practice: Safety; Trust; Choice; Collaboration; Empowerment; Cultural consideration.
- Warm Referrals: Where someone is referred by one organisation or service to another with a focus on ensuring a smooth transition. Sufficient and accurate information is also provided, with informed consent, as part of the referral to prevent people from having to explain their circumstances and needs on multiple occasions

Created: February 2026