

TITLE
Crisis and Resilience Fund
DATE
11 February 2026
LEAD OFFICER.
Gemma Gilley, Head of Benefits and Financial Welfare, Finance and Business Improvement
1 Summary description of the proposed change
What is the change to policy / service / new project that is being proposed? How does it compare with the current situation?
The Crisis and Resilience Fund (CRF) is a new three-year national scheme (1 April 2026–31 March 2029) providing grant funding to local authorities in England to deliver preventative financial support and direct crisis assistance to residents. It replaces the Household Support Fund and Discretionary Housing Payments, creating a single framework for crisis and resilience.
2 Summary of evidence used to support this assessment
E.g. Feedback from consultation, performance information, service user. E.g. Comparison of service user profile with Medway Community Profile
<ul style="list-style-type: none"> • Previous take-up of hardship or welfare schemes. • Demographic data of service users. • Medway Data Hub • Data from Low Income Family Tracker • External insight (ONS, Money and Pensions Service, IRRV, DWP) • Feedback from staff networks and welfare support services

3 What is the likely impact of the proposed change?
Is it likely to: Adversely impact on one or more of the protected characteristic groups Advance equality of opportunity for one or more of the protected characteristic groups Foster good relations between people who share a protected characteristic and those who don't (insert Yes when there is an impact or No when there isn't)

Protected characteristic groups (Equality Act 2010)	Adverse impact	Advance equality	Foster good relations
Age		Yes	Yes
Disability		Yes	Yes

Diversity impact assessment

Protected characteristic groups (Equality Act 2010)	Adverse impact	Advance equality	Foster good relations
Gender reassignment		Yes	
Marriage/civil partnership		Yes	
Pregnancy/maternity		Yes	
Race		Yes	Yes
Religion/belief		Yes	
Sex		Yes	
Sexual orientation		Yes	
Care experience		Yes	
Other (e.g. low income groups)		Yes	Yes

4 Summary of the likely impacts

Who will be affected?

How will they be affected?

The CRF is used to support low-income households 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, or
- prevent individuals from entering crisis. Providing timely support so that people can manage pressures, maintain control and avoid being pushed into crisis or prevent crises from escalating.

The fund supports individuals at immediate risk of:

- fuel poverty
- homelessness
- inability to meet essential costs
- sudden income shocks

Diversity impact assessment

This positively impacts groups disproportionately affected by financial vulnerability, particularly:

- younger employees
- disabled individuals
- single parents
- minority ethnic groups
- women
- low-income households

The fund can:

- improve access for digitally excluded applicants
- provide dignity and confidentiality
- reduce barriers caused by stigma or complex processes

The fund can reduce disparities caused by:

- financial inequality
- unequal access to credit
- higher debt exposure in minority groups
- additional costs associated with disability or caring

5 What actions can be taken to mitigate likely adverse impacts, improve equality of opportunity or foster good relations?

What alternative ways can the Council provide the service?

Are there alternative providers?

Can demand for services be managed differently?

The services including crisis payments will be provided across platforms including web based, telephone or in person support. For each case, resilience support will take the form most needed for that customer. Additionally, crisis payments will be paid using a cash first approach but

The new fund includes a community supermarket, available to all residents which breaks down stigmas around low-income solutions.

The multilayered approach to delivering this fund integrating with the VCS and including work with groups supporting minority groups are likely to improve equality.

6 Action plan

Actions to mitigate adverse impact, improve equality of opportunity or foster good relations and/or obtain new evidence

Diversity impact assessment

Action	Lead	Deadline or review date
Offer Crisis payments by phone, in-person and online	GG	April 2026
Provide interpretation services where needed	GG	April 2026
Monitoring and evaluation to be conducted	GG	Q2 2026

7 Recommendation

The recommendation by the lead officer should be stated below. This may be: to proceed with the change, implementing the Action Plan if appropriate, consider alternatives, gather further evidence

If the recommendation is to proceed with the change and there are no actions that can be taken to mitigate likely adverse impact, it is important to state why.

Overall, the Crisis & Resilience Fund is likely to have a positive impact on financial equality and individual wellbeing, particularly for groups who experience higher levels of financial vulnerability.

With appropriate mitigations and inclusive design, potential negative impacts can be reduced or eliminated.

The principles of the fund ensures that the CRF schemes are; person-centred, needs-based, holistic, adopt a no wrong door approach and be trauma informed further enhancing equity.

8 Authorisation

The authorising officer is consenting that the recommendation can be implemented, sufficient evidence has been obtained and appropriate mitigation is planned, the Action Plan will be incorporated into the relevant Service Plan and monitored

Assistant Director

Date of authorisation