Barnsley Metropolitan Borough Council

Crisis and Resilience Fund (CRF) –Crisis Payment Guidance

1. Purpose

This guidance sets out how Barnsley Metropolitan Borough Council (the Council) will administer a Crisis Fund in line with Government Crisis & Resilience Fund (CRF) guidance, providing rapid and dignified help to those who experience unexpected financial shock. Please note each case will be determined on its own merit.

2. Legal Framework

The Council's Crisis and Resilience Fund operates as a discretionary local welfare scheme delivered under the General Power of Competence in section 1 of the Localism Act 2011 and funded by a section 31 Local Government Act 2003 grant, subject to Government grant conditions and CRF guidance.

3. Introduction

This scheme is a requirement of all local authorities, as outlined within the CRF which was introduced on 1 April 2026.

Whilst the scheme allows council's very broad discretion, the Council is committed in its administration of the fund to act fairly, reasonably, and consistently in accordance with the principles of good decision making.

This will be a one-off payment, to solve an urgent financial shock, which may include:

- Material risk of destitution;
- Essential item breakdown creating health/safety risk;
- Income interruption or unavoidable cost spike;
- Fleeing abuse/violence;
- Discharge from institutional care without essentials;
- Increase in heating oil costs.

The following items or costs will **not** normally be funded through a Crisis Payment:

- Ongoing debt clearance without a sustainability plan

- Routine household spending where no crisis exists
- Fines and penalties
- Carpets, laminate flooring, vinyl flooring, rugs and other floor coverings, as these are not considered essential items for the purposes of the scheme

4. Key Principles

- Cash-first and needs-led: Where an award is successful funds will be paid by issuing a digital code, which must be exchanged for cash at the Post Office, unless another form of help demonstrably better meets need or safeguards public funds.
- Accessibility: All applications should be made online, and where a resident requires assistance a telephone appointment can be made, or signposting provided to a trusted partner to complete face to face.
- Fairness & proportionality: Decisions are consistent, evidence-based and proportionate to need and risk, with the level of payment being the decision of the Council.
- Prevention: Income maximisation and advice will be provided for all applications to prevent repeat need.
- Dignity: Reduce reliance on in-kind food unless clearly justified by need or safeguarding.
- Equality: The Council will demonstrate due regard to the Public Sector Equality Duty (PSED) in design and delivery.

5. Who can apply for a Crisis Payment?

People who are ordinarily resident in the Council area (including those in temporary accommodation located outside the area where placed by the Council) are eligible to make an application, where they are experiencing a financial crisis and have no other financial means.

Applications will only be considered, where an application has been made to the Credit Union initially for an interest-free loan, with the exception of those who have experienced a disaster such as floods or fire, and those who require financial support due to the increase in heating oil costs.

Support may be available to people with No Recourse to Public Funds where permitted under CRF guidance and relevant legislation.

Applicants must disclose other public funds received for the same need.

6. Making an application for Crisis Payment

An application for a Crisis Payment must be made by completing an on- line application form which is available on the council's website Crisis and Resilience Fund

You will need to provide details of your income, expenditure, rent or housing costs, and the reasons why you need extra help. You may also need to provide evidence to support your application, such as:

- A copy of your bank statements for the last three months
- Passport or driving license
- Tenancy agreement or mortgage statement
- Recent heating oil quotation (heating oil costs only)

The Council may request any evidence reasonably required in support of an application. In extreme circumstances the Council will award a Crisis Payment prior to receiving requested evidence.

The Council will normally allow 7 days in which to supply the information. The applicant may request longer if necessary.

The Council may verify the information/evidence supplied where necessary, for example verifying information with DWP or other Council departments.

Information provided may be shared with other council departments and/or external organisations, such as Department for Work and Pension, to check information, protect public funds and to identify any additional help and support that might be available.

If you require assistance in completing the form, please contact the Council on 01226 787787, option 3, to discuss the available options.

Deaf customers can also request help in completing the form by texting 'help to complete a form' to 07984 404029.

7. Qualifying Criteria

Income and Capital

An assessment of income and expenditure will be undertaken to determine if expenditure is higher than income. To assess eligibility applicants will be required to provide full details before a decision can be made. Only cases where expenditure has been assessed as being higher than income will be considered further.

Essential expenditure will be items such as food and utilities and items associated with disability.

If items of expenditure are considered to be unreasonably high (based on family size / composition) then the Council will limit the levels used in the assessment.

The Council will consider expenditure on non-essential outgoings.

If there are non-dependants living in the property, the council will expect them to contribute financially.

If there is a shortfall then further consideration will be taken of the following factors in support of the claim:

- Has the applicant sort advice/help from other agencies to prevent homelessness or improve financial situation.
- Has the applicant sought debt advice to lower repayments of debt.
- Does any of the household have a medical condition that would prevent them from moving or has the property been adapted to help with their medical needs.
- Is the household expenditure reasonable and is there any expenditure that may be considered as excessive/non-essential.
- Are any other services in place from within the Council or supporting organisations.

The Council will take awards of disability living allowance and personal independent payments into account when looking at the income coming into the household. However, it will also consider any additional related expenditure that the applicant has because of their disablement needs.

The Council will seek to signpost applicants where it believes that they may be entitled to additional benefits.

8. Making an Award and Payment

Decisions in relation to making an award will be made at the following level:

Award of Crisis Payment	Finance Officer
Review of a decision	Finance Officer (Who did not make the original decision)
Further review	Finance Team Leader
Complaint regarding a Crisis Payment	Operational Finance Manager

A Finance Officer will decide as to an award based on the criteria set above. The amount of the award will be determined by the decision-making officer.

The fund is not appropriate to support circumstances that are not time limited.

Repeat requests within a 12 month period will not be considered unless the resident can demonstrate that the situation has worsened significantly.

Payment will be made within 2 working days where evidence allows, and the same-day in exceptional safety-critical cases.

9. Notification and Reconsideration

The Council will normally inform the applicant, electronically of the outcome of their application within 2 days of receipt of all information required. Where an application is successful the Council will notify you of the following:

- The amount of the Crisis Payment
- How, when the payment will be made

A Crisis Payment is not an award of benefit and is therefore not open to the statutory appeals process. Where an application is unsuccessful, the Council will set out the reasons why the decision has been made and explain the right to dispute the decision and ask for reconsideration.

You may ask us to look again at our decision if you disagree with the following:

- A refusal to award a Crisis Payment.
- The decision to award a reduced amount of Crisis Payment.

An applicant (or their appointee) who disagrees with any of the above should complete a dispute form on-line by going to www.barnsley.gov.uk/dispute-form. This should be done within one calendar month of receiving the written letter informing you of our decision.

The reconsideration of a decision will be completed as detailed in the table in the Making an Award section of this document and notification of the outcome will be confirmed in writing. There is no statutory right of appeal against Crisis Payment decisions made by the Council. However, the right to seek a Judicial Review of the Council's decision is available.

10. Equality and Accessibility

The Council will administer the Crisis and Resilience Fund in accordance with the Public Sector Equality Duty under section 149 of the Equality Act 2010. The Scheme will be delivered fairly, consistently and based on assessed need, with due regard to eliminating discrimination, advancing equality of opportunity and fostering good relations. Reasonable adjustments will be made where necessary to ensure equitable access, and the Scheme will be kept under review to ensure compliance with equality duties.

11. Fraud and Error

Where the Council believes that an attempt to secure a Crisis Payment has been made fraudulently or as a result of error, the Council will take appropriate action. In cases of suspected fraud, the matter will be reported to the proper authorities and legal proceedings may be initiated against those alleged to have made a fraudulent claim. Where an error has occurred, steps will be taken to rectify the situation in line with Council procedures.

12. Privacy

Barnsley Metropolitan Borough Council collects and processes personal information when you apply for support from the Crisis & Resilience Fund. This information is processed by the Council's Benefits, Taxation & Income Service, within the Finance Business Unit, in line with the Council's Benefits, Taxation & Income Privacy Notice.

We collect personal information such as your name, address, contact details, household circumstances, income and expenditure information, and where relevant, information relating to health or vulnerability. This information is required to assess eligibility, determine the level of support to be awarded, prevent fraud, and ensure public funds are administered lawfully and fairly.

Your information is processed under the Council's public task to administer local welfare support and related financial assistance. We will only collect information that is necessary for the purpose of administering the Crisis & Resilience Fund and will retain it in accordance with the Council's retention policies.

Information provided may be shared with other council departments and/or external organisations, such as Department for Work and Pension, to check information, protect public funds and to identify any additional help and support that might be available.

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Policy Owner:	Neil Copley