

# **Southend on Sea City Council**

## **Crisis and Resilience Fund Policy April 2026 – March 2029**

## **Index**

<b>Background to Crisis and Resilience Fund</b>	<b>2</b>
<b>Commencement of the Scheme</b>	<b>3</b>
<b>Scheme Closure</b>	<b>3</b>
<b>Objectives and Key Principles</b>	<b>3</b>
<b>Core Eligibility</b>	<b>4</b>
<b>Provision of Crisis Payment</b>	<b>4</b>
<b>Resilience Services</b>	<b>6</b>
<b>Community Coordination</b>	<b>7</b>
<b>Housing Payment</b>	<b>8</b>
<b>No Recourse to Public Funds</b>	<b>11</b>
<b>Targeted Support</b>	<b>11</b>
<b>Application</b>	<b>12</b>
<b>Method of Award</b>	<b>12</b>
<b>Notification Details</b>	<b>13</b>
<b>Implications for other benefits and reductions</b>	<b>14</b>
<b>Revision of Decisions and Complaints</b>	<b>14</b>
<b>Data Protection and Use of Data</b>	<b>14</b>
<b>Definitions</b>	<b>15</b>
<b>Appendix A</b>	<b>17</b>
<b>Appendix B</b>	<b>22</b>

## **1. Background to Crisis and Resilience Fund**

1.1 In the Autumn Statement the Chancellor of the Exchequer announced that a new scheme would be introduced from April 2026 called the Crisis and Resilience Fund.

As per the guidance, 'the fund is to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience. This includes specified funding for housing support' (formerly Discretionary Housing Payments).

1.2 Local authorities (LAs) have discretion on exactly how this funding is used within the scope set out in the grant determination and the guidance issued.

## **2. Commencement of the scheme**

2.1 The scheme is available to those who meet the eligibility criteria from the 1<sup>st</sup> April 2026.

## **3. Scheme Closure**

3.1 The scheme will run until the 31<sup>st</sup> March 2029, or until such time as all funding has been exhausted if earlier.

3.2 All awards under the scheme must be made or committed to before the 31<sup>st</sup> March 2029. Committed spend relates to grant funding that has been delivered to vulnerable households even if the household has not spent all of their awarded grant.

## **4. Objectives and Key Principles**

4.1 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.

4.2 The fund focuses on 4 outcomes:

- Outcome 1: Provision of effective crisis support
- Outcome 2: Improving individuals' financial resilience
- Outcome 3: Bolstering the local-level support landscape
- Outcome 4: Provision of Housing Payments

#### 4.3 Key principles of the scheme are that it is:

- 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.
- Encompassing a no wrong door approach to connect individuals to the right service and support through warm referrals, regardless of their initial point of contact.
- Adopting a trauma informed approach considering the six principles of [trauma-informed practice](#)

## 5. Core Eligibility

### 5.1 Core Eligibility: Applicants are;

- A low income household
- Aged 18 or over (may be able to claim if aged 16-17 if meet the qualifying criteria for UC housing costs or HB)
- A 'resident' in the Southend City area. Where 'resident' means someone who lives in a property in the Southend City Council area or are accessing services such as the Job Centre as if a resident of the area. A 'resident' could also be a person who has been placed outside the City and is being supported by Southend on Sea City Council. However, a 'resident' cannot be someone who has been placed by another Authority in the City area and is being supported by that other Authority.

## 6. Provision of Crisis Payment

A crisis payment could be awarded to support low income households:

- Where they have experienced financial shock, which is a sudden, unexpected expense or drop in income, that can place pressure on their budget and wellbeing, or
- Where support would 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

Examples of the type of crisis that causes a financial shock

- 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
- when the applicant has a short-term gap in regular income, for example, due to redundancy or a significant change in working pattern

This list is not exhaustive

Examples of what a crisis payment could be awarded to support with

- Food
- Period and hygiene products such as soap and toothpaste
- Water Costs (including for sewage)
- Fuel / Energy Costs (used for the purpose of domestic heating, cooking, lighting)
- Housing Costs – where an individual cannot access a Housing Payment, either because they are not eligible (not entitled to a qualifying benefit) or the Housing Payment allocation has been exhausted
- Clothing (including uniform, warm winter clothing and shoes)
- Essential furniture and appliances such as beds and white goods
- 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

This list is not exhaustive

Other things a decision maker should consider :

1. What are the resources available to the applicant.

When assessing an applicant's need for financial support and appropriate referrals, you should consider resources available to the applicant and their household, such as

- money in savings, banks, building societies etc
- capital assets that can be realised, such as shares that could be cashed in
- or other assets
- help which might be available from any other source to meet or partly meet the need if there is a realistic expectation that help would be available in time such as charities and benevolent funds, friends and family

2. The possibility that some other person or body may wholly or partly meet that need. In providing this help care must be taken to ensure the Crisis and Resilience Fund does not take over the role of other agencies in providing support.

See **Appendix A** for a list of other schemes and funds to be considered but note this is not exhaustive.

3. Crisis Payments are intended to meet occasional or short-term needs and cannot provide an alternative source of regular income.

4. The decision maker could consider supporting applicants who are ineligible for Crisis Payments with Resilience Services (unless they have received them before as well).
5. Repeat Applications. Each case must be judged on its own merits. A person may have more than 1 crisis in a year, however, where they have accessed Resilience Services this should be noted and further questions asked as to whether this further crisis was avoidable given the support they have already received.
6. If the person is terminally ill they should be able to access and supply the SR1 form from their doctors – this form allows fast tracking for benefit claims such as Personal Independence Payment. If they have this evidence you could pass the claim quickly through processing without vast evidence gathering.

The award of a Crisis Payment will be linked to further provision of a Resilience Service. (unless evidenced as terminally ill – see above). By examining the cause of the need for a Crisis Payment and supporting applicants through further resilience activity this will reduce the need for an applicant to make further crisis applications.

## 7. Resilience Services

Definition: Services, programmes and activities that support building financial resilience for individuals and local communities.

By strengthening financial resilience among individuals, we empower citizens to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.

This is by an outcome based approach, where one or more of the below outcomes are met from the service being provided:

- **Reduced experience of material deprivation** (the inability to afford essentials). By tackling underlying conditions that prevent households affording essentials you can build protection to avoid future hardship
- **Access to appropriate and quality advice services** – this is a lever for income gains, arrears resolution and improved social wellbeing. Advice should lead to improved understanding of rights/entitlements for individuals, so they can act on the advice and progress or resolve the issue. This could be a service that deals with debt, welfare, housing or other wider advice
- **Increased savings** – This is advice to provide better management of their finances to help build a buffer and prevent crisis from small financial shocks
- **Reduction in priority debt** – This is supporting residents to reduce or manage these debts and be more resilient
- **Reduced need for emergency food parcels / crisis applications** – By building the financial resilience of individuals households are less likely to experience financial crises that lead to emergency food need.

Examples of activities that could lead to achievement of the outcomes:

- **Budget maximisation:** Supporting applicants to better manage their income to maximise its effect. This could include advice and support with issues such as debt, housing, energy. It could also include instruction on how best to manage on their income level through things like education on cooking/shopping on a budget, what is priority debt and what is negotiable or disposable expenses.
- **Income maximisation:** Increasing accessible income could be through benefit checks and application support, employment and training advice, access to alternate support grants, community childcare or CV building services.
- **Income smoothing:** This could be supporting saving behaviours or encouraging appropriate insurance take-up or enabling access to affordable credit.
- **Financial capability:** Supporting future planning services and financial education (such as what is priority debt and what is negotiable or disposable expenses, how to save, benefits of managing your finances)

This list is not exhaustive

## 8. Community Coordination

Aim: To create a more connected local welfare landscape that directly contributes to Outcome 3 on bolstering the local level support landscape.

Provision of a joined-up, visible local support network enables a suitable range of Resilience Services to exist within a local area and ensures there are clear referral pathways between them and crisis support that connect and enhance the local support landscape.

This could include

- Coordinating with aligned programmes and initiatives – to complement, supplement or expand on existing provisions.
- Partnerships with other organisations to deliver coordinated support, develop local strategies to address poverty or negotiating favourable terms for people in low incomes (negotiation of social tariffs, discounted bills, debt cancellations or accessing energy-saving grants).
- Outreach, disseminating physical materials – providing information using community locations such as schools, GPs and libraries of different local services available to individuals, how to apply and where to access services.
- Co-location of services – different services situated in the same physical space or building to provide more integrated and accessible support to individuals.

This list is not exhaustive

## 9. Housing Payment

The Housing Payment (HP) provides financial support towards housing costs when the Authority is satisfied that an applicant requires further financial assistance with housing costs.

These payments can be made to claimants who are entitled to either:

- Housing Benefit (HB), or
- Universal Credit (UC) with housing costs towards rental liability.

This includes Shared Ownership properties which carry a rental liability.

Entitlement refers to individuals who are in receipt of, or qualify for, one of the benefits outlined above but have not yet received payment

The main principles of the Housing Payment scheme are:

- The claimant has no statutory right to a payment, the scheme is discretionary with all applications treated on their own merit
- The level of payment will be decided by the Council and administered via the Housing Benefit system
- The Housing Payment should in most cases be seen as a short-term emergency fund
- The Council has the right to amend, suspend or cancel a Housing Payment when necessary or appropriate
- The Housing Payment should be used to prevent homelessness, alleviate poverty, safeguard residents in their home, keep families together, provide time for tenants to re-assess their situation and support people trying to better their circumstances

Consideration of the below will be made in assessing each application and the amount of any award to be granted:

- Length of time of the award needed. HP will generally be seen as short term to give applicants time to reassess their situation and better their position, with most awards set for 3 months. However you could consider a longer period of award if for example it will tie in with an expected change of circumstances, it is reasonable given the below further considerations.
- The size of the shortfall that exists between what the applicant entitled to from Housing Benefit or rental costs through UC and the total costs that they are liable for
- Any social or health problems currently being faced by the applicant and/or their family – For example do they prevent applicant moving house or effect the type of housing available? Do they cause the claimant extra financial costs such as higher travelling costs or special dietary requirements?
- Any imminent changes which may affect the need for an award or level of award. For example is there going to be a change in the number of people in the household such as a pregnancy where a short award will assist until that time?

- Age should be considered in relation to other factors in the case. For example a pensioner could find it more difficult to move and settle than a younger person.
- Are there young children of an educational age living in the property? The award of the HP should tie in with the academic school year to ensure that children are not displaced from their school environment wherever possible.
- The financial circumstances (income and expenditure, savings, capital and debts) of the household excluding the joint tenant. Noting you can consider some disregarded income excluding Disability Living Allowance/Personal Independence Payment/Attendance Allowance. You should look at total household income (including the whole value of the UC award), **less** total household expenditure (which the Authority deem reasonable), **equals shortfall** in income to consider for a Housing Payment award
- Is there danger of eviction and homelessness? Is there evidence that the applicant is finding it difficult to find a new property to move to? What efforts have they made? – Liaise with homeless placement team to ensure joint working and use own knowledge to assess what more affordable housing there is available. Can also consider the Housing rent deposit scheme would be more appropriate
- What is likely to happen to the family if a HP is not awarded?
- Consider that the Payment on Two Homes regulations could help to cover a period of notice needed if the claimant must move, to avoid a need to extend the HP award. (Ensure that the claimant has moved into new property for that rule to be applied.). Also note that if Payment on Two Homes regulations apply due to temporary absence (for example fleeing domestic violence) and there is a shortfall on both rents the HP could cover both.
- Are there any other fund/funding schemes available via Benevolent funds or charitable organisations that would be appropriate to use instead of a HP.
- Are there any pre existing Housing Benefit or UC protections that could apply instead of an award of a HP.
- If the applicant has failed to claim benefits they are entitled to or deliberately delayed claiming this cannot be considered as good reason to need a HP, nor can any debt that in the opinion of the Council arises from the financial imprudence of the applicant

Housing Payment funding may be used for:

- rental deposits where the applicant is facing homelessness, fleeing domestic violence or affected by size criteria. Proof will be needed showing that moving from the current residential address to another address will be beneficial to the householder/family and will be at a more affordable level of rent. Note: May be paid direct to the landlord and evidence of tenancy take-up will be sought as well as agreement with the landlord for accepting the rent deposit. NOTE: Liaison with Housing Rent Deposit Scheme should be considered

- Shortfalls between housing support and actual rent, including those caused by:
  - the [benefit cap](#).
  - [Removal of the Spare Room Subsidy](#) (RSRS)
  - [Local Housing Allowance](#) (LHA) **NOTE** claimants that come under the Local Housing Allowance Scheme (LHA) have the ability to determine the LHA rate applicable for their needs prior to accepting a tenancy

Housing Payments may be made where the requirement for financial assistance does not arise from:

- 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](#)

When the Housing Payment is being considered for rent costs, it should not exceed the weekly HB or UC Housing element. Consider the Court of Appeal's decision in R v. LB Lambeth, ex parte Gargett (see **Appendix B**).

The Council may seek recovery of an overpaid HP in certain circumstances, this being misrepresentation or failure to disclose a material fact, fraudulently or otherwise.

## 10. No Recourse to Public Funds

For award of a Crisis Payment the Council can use the below cited legal powers to make an award to an individual with no recourse to public funds if appropriate to do so.

### **Care Act 2014**

The core purpose of adult care and support is to help people to achieve the outcomes that matter to them in their life, promoting their wellbeing. To protect them from abuse or neglect and support independent living

[Care and support statutory guidance.](#)

### **Children Act 1989 (Children and families)**

Under the Duty to provide services for children in need, their families and other (Section 17) authorities have a general duty to safeguard and promote the welfare of children within their area who are in need and, so far as is consistent with that duty, to promote the upbringing of such children by their families by providing a range and level of services appropriate to those children's needs.

A child shall be taken to be in need if:

- they are unlikely to achieve or maintain, or to have the opportunity of achieving or maintaining, a reasonable standard of health or development without the provision for them of services by an Authority
- their health or development is likely to be significantly impaired, or further impaired, without the provision for them of such services, or
- they are disabled

Support may be provided for the family of a particular child in need or for any member of their family, if it is provided with a view to safeguarding or promoting the child's welfare.

[The Children Act 1989 guidance and regulations.](#)

Record as: Decision made under Section 17 of the Children Act 1989 to safeguard and promote the welfare of a child in need.

### **National Health Service Act 2006 (Public health)**

Under Duty to improve public health (Section 2B) authorities have a duty to take such steps as they consider appropriate to improve the public health in their area. This may include providing assistance (including financial assistance) to help individuals to minimise any risks to health arising from their accommodation or environment.

Record as: decision made under Section 2B of the National Health Service Act 2006 to improve public health.

## 11. Targeted Support

11.1 Under DWP guidance authorities may choose to proactively target vulnerable individuals or communities to directly provide Crisis Payments and Housing Payments or to make them aware of crisis support and Resilience Services available.

11.2 Using the tools available to them the Benefits Team at Southend on Sea City Council will undertake targeted work to improve individuals financial situation and reduce the need for reliance on Crisis Payments.

## 12. Application

12.1 To apply for a Housing Payment applicants can use the online application through Citizens Access Portal. [Benefits – Southend-on-Sea City Council](#)

If further evidence or information is required the normal time limit for provision is 1 calendar month from submission. If the information is not supplied the claim will be treated as defective

A HP can be backdated if the applicant had a good reason that is considered reasonable for the delay in making the DHP claim (for example they were in hospital etc). The Housing Payment can only be considered for a period where the linked HB or relevant award of UC is payable, however this also means if HB or UC Housing Costs are backdated the HP could also be awarded from that date.

12.2 To apply for a Crisis Payment applicants can use the Essential Living Fund application available on the Councils website.

The application will generally be treated as received the date it is submitted. If further evidence or information is required the normal time limit for provision is 1 calendar month from submission. If the information is not supplied the claim will be treated as defective.

Both applications are available 24/7.

Applications can be made by claimants, appointees or any other person acting on the claimant's behalf such as a relative or supportive departments (with claimants permission)

12.3 Resilience Services will be provided for people applying for a Crisis Payment and via the grant fund allocation to Citizen Advice (CA) and Southend Emergency Fund (SAVS).

Where appropriate warm referrals will be used to pass applicants between any of the providers as above and the Council or vice versa.

## 13. Method of Award

13.1 For the organisations that claim via the Southend Emergency Fund, the bid will be for a specific offer of a Resilience Service and will identify the level of assistance to be given and the number of people that will be helped. Payment will be issued to the organisation

13.2 For those applying for a Crisis Payment, the level of assistance will be identified via the application and the offer of assistance will be given by one of the below methods to the applicant taking into account a Cash First approach where viable given the applicants circumstances and need:

- the award of funds on an Allpay Card to spend on relevant items awarded
- the award of funds via PostOffice Payout to spend on relevant items awarded
- in-kind provision of the energy efficient white good item, furniture or household item awarded

A cash first approach enables people to address specific needs with dignity and choice empowering them to make informed choices to best suit their circumstances.

The decision maker will decide the most appropriate way to make the award.

- 13.3 For those provided Resilience Services by Citizens Advice, there may be funding given to assist the applicant to settle the issues they are facing. The CA will decide the best offer of assistance to make accounting for the applicants personal circumstances and the resilience offer they need.
- 13.4 For HP this could be made to the applicant or their landlord. HP should normally be paid to the person who receives the benefit payments. For example, if the HB is paid to the applicant, then the HP will be paid to the claimant as well. However, where it is considered that it is not reasonable to pay the applicant directly, payment can be made to another payee as long as that person is also a 'person affected' by the benefit decision. For example, if HB is normally paid to the landlord, payment can be made to the landlord if it is considered reasonable to do so (both the landlord and applicant are a 'person affected' by the Housing Benefit decision). HP for council tenants will generally be paid directly to the tenants rent account. HP payments should mirror the payment frequency cycle used to pay claimants HB. Or as a separate calendar monthly payment to the UC claimant where UC is in payment
- 13.5 For any other agreed awards the amount will be determined by the number of people identified through any targeted work and the remainder fund allowance.

## 14. Notification details

- 14.1 For HP payments Southend on Sea City Council will notify the applicant of the decision and the right of the applicant to ask for a review of the award and the time and manner of doing so.

If awarded, the notification advising them they have been successful will also specify:

- Period of the HP award
- Weekly amount of HP
- The right of the Council to amend, suspend or cancel a HP when deemed necessary or appropriate

- 14.2 For Crisis Payments Southend on Sea City Council will notify the applicant of the decision and the right of the applicant to ask for a review of the award and the time and manner of doing so.

If awarded, the notification advising them they have been successful will also specify:

- Details of the award given, funds given or item given
- How to use the assigned payment method
- Details of the Resilience Offer attached to the award

## **15. Implications for other benefits and reductions**

- 15.1 The Council has been advised by the Department for Work and Pensions that all payments will be disregarded for the purpose of all means tested benefits
- 15.2 The Council has decided that any payment made under this scheme shall not affect entitlement to Council Tax Reduction

## **16. Review of Decisions and Complaints**

- 16.1 A decision on a Crisis and Resilience Fund award does not carry a right of appeal to a Social Security Tribunal.
- 16.2 Whilst there is no statutory appeal process the Council will operate an internal review process as specified below and under the Councils complaints procedure (available on the Council's website)
- 16.3 Applicants can request a review of the decision not to award via the Councils Review Process for this fund. They must do this in writing within one month of the date they are notified of the decision. Late requests will be considered at the discretion of the decision maker where she/he considers that there were good reasons for the delay. At the first stage, Tier 1, of review the decision will be looked at by a different member of staff. If the original decision is upheld at the second stage, Tier 2, the decision will be looked at by a member of the Benefits Management Team. There are no further rights of review.
- 16.4 The route of judicial review is available and a complaint may be made to the Local Government and Social Care Ombudsman if there is an allegation of maladministration or service failure

## **17. Data Protection and Use of Data**

- 17.1 All information and data provided shall be dealt with in accordance with the Councils data protection policy and privacy notices which are available on the councils website
- 17.2 Management Information will be collected and cross checked by each area that makes an award under the scheme to provide high level information to the Department for Work and Pensions as required under the scheme, and to avoid duplication of assistance
- 17.3 The Crisis and Resilience Fund is classified as Local Welfare Provision. The provision of DWP data to Authorities is under the terms of the Memorandum of Understanding (MoU) between DWP and Authorities (Access, handling, exchange and protection of DWP's and HM Revenue and Customs' data). Under (Annex C) of the current DWP/Local Authority MoU authorities have legal permission to access DWP's Searchlight portal and specific DWP Monthly data share UC, Pension Credit, Employment and Support Allowance (ESA) (IR) and HB only data through a monthly data share for the purpose of The Fund.

## 18. Definitions

Term	Definition
<b>Budget maximisation</b>	Activities that make an individual's budget go further – such as services that support debt reduction or initiatives that decrease expenditure.
<b>Crisis</b>	A circumstance of pressing need which requires immediate action to prevent or remedy negative outcomes. This could include, but is not limited to, people going without material essentials such as food, shelter, heating, essential items such as furniture and appliances or services such as water or energy. The cause or preventability of the crisis is not considered a relevant factor
<b>Emergency Food Parcels</b>	Provision of emergency food bundle that covers at least three-days of meals.
<b>Financial capability</b>	The ability to manage money effectively, encompassing the knowledge, skills and confidence to handle both daily and long-term financial needs, and to build resilience against financial shocks.
<b>Financial resilience</b>	The ability of individuals to withstand and recover from financial shocks.
<b>Financial shock</b>	A sudden, unexpected expense or drop in income.
<b>Income maximisation</b>	Activities that increase an individual's income, such as benefit checks or employment advice.
<b>Income smoothing</b>	Activities that support individuals to manage flux in their income or expenditure, such as increasing savings, access to affordable credit or appropriate insurance take-up.
<b>Material Deprivation</b>	A direct measure of poverty derived from the lack of items and activities deemed to be necessary for an acceptable standard of living.
<b>Needs-based</b>	An approach to delivering crisis support that recognises the varied circumstances that individuals may experience before, during and after a crisis. In adopting a needs-based approach to crisis support, the focus is to identify and address underlying needs rather than just the crisis symptoms presented.
<b>Person-centred</b>	An approach that ensures that peoples' preferences, needs and values stay central to professional decisions; providing support that is respectful to them.

Term	Definition
<b>Priority Debt</b>	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).
<b>Trauma</b>	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.
<b>Trauma Informed Approach</b>	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.
<b>Warm referrals</b>	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

**Other Grants/ Funds/ Schemes for consideration**

◆ Ex Prisoners

The Prison Service is responsible for ensuring a discharged prisoner has suitable and adequate clothing (Prison Services Manual V). This is for both convicted prisoners upon release and prisoners held on remand (if their own is not fit to wear). It is therefore recommended that the Decision Maker checks with the prison/probation services if the application is for clothing. **Minimum Standards:** The standard includes a change of clothing, typically comprising essential items like trousers/skirt, shirt/top, underwear, socks, and shoes

All prisoners, regardless of their eligibility for a cash subsistence payment, are provided with a travel warrant or payment of fares to their destination in the UK, Channel Islands, Isle of Man, or the Republic of Ireland upon release to get them back home.

In England and Wales, prison leavers who have served at least two weeks, are over 18, and are unemployed generally receive a one-off £82.39 subsistence payment (formerly discharge grant) upon release to cover immediate needs. This is in addition to a travel warrant or ticket to their destination.

- ◆ The Family Fund – This provides discretionary grants for families caring for a severely disabled child or children aged 17 or under. It is an independent Government funded organisation registered as a charity. [www.familyfund.org.uk](http://www.familyfund.org.uk)
- ◆ Items for severely disabled children that are the responsibility of a statutory agency such as the health authority, local government, social services, housing or education department. This would include;
  - medical services such as equipment and continence supplies including nappies, buggies and wheelchairs – responsibility of health trusts or authorities
  - equipment for daily living such as ramps, hoists and bath aids – responsibility of social services
  - education equipment – responsibility of Children and Learning Department

Details of help available for people with disabled children can be found here [www.scope.org.uk/advice-and-support/benefits-funding-extra-costs-disabled-child](http://www.scope.org.uk/advice-and-support/benefits-funding-extra-costs-disabled-child)  
[www.gov.uk/help-for-disabled-child](http://www.gov.uk/help-for-disabled-child)

- ◆ Benevolent Funds and other Grants as cited by websites such as Turn to Us [www.grants-search.turn2us.org.uk](http://www.grants-search.turn2us.org.uk)

- ◆ Maternity Expenses as covered by the Sure Start Maternity Grant which is designed to pay for the immediate needs of a new baby. The grant is for £500. For more see [www.gov.uk/sure-start-maternity-grant](http://www.gov.uk/sure-start-maternity-grant)

Basic rule: If they have no other children under 16 and are in receipt of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit, Universal Credit, Support for Mortgage Interest loan.

If they have other children under 16 could qualify if expecting a multiple birth or the children caring for is someone else's child or they have refugee status, humanitarian protection or have come to the UK from Afghanistan or Ukraine

- ◆ Funeral Expenses as covered by the Government Funeral Payment. Basic rule: They are in receipt of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit, Universal Credit, Housing Benefit or Support for Mortgage Interest loan AND they are the partner of the deceased/the parent of a baby stillborn after 24 weeks of pregnancy/parent of a deceased child under 16 (or 20 in approved training or education).

Can get help with cost of burial fees, cremation fees, travel to arrange or go to the funeral, cost of moving the body, death certificates or other documents plus a further £1000 for any other expense such as flowers, coffin, director's fees.

[www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments)

- ◆ Disabled Facilities Grant

Disabled Facilities Grants (DFGs) are grants that must be available to people with a disability. These grants help make changes to homes so that people can live there safely, comfortably, and as independently and healthily as possible. They can be used to fund adaptations to the home. For example: stair-lifts, showers and wet rooms, wash and dry toilets, ramps and wider doorways, home extensions, better access to gardens, heating systems and insulation, telecare and assistive technology

The maximum grant amount is £30,000.

A financial assessment is done but note people on Income Support, income-based Jobseeker's Allowance, Guarantee Pension Credit, Universal Credit or Housing Benefit do not need to pay towards the grant:

[www.southend.gov.uk/housing-1/housing-assistance-adaptions-disabled-facilities-grant-guidance-1](http://www.southend.gov.uk/housing-1/housing-assistance-adaptions-disabled-facilities-grant-guidance-1)

- ◆ Rent and Deposit Scheme

The Council offers a Rent and Deposit Scheme to individuals who have an active homeless application and have been referred to it by their Housing Officer. It can cover their first months rent in advance and a deposit Repayment to the Council is set up on a 3 year interest free loan repayment offer.

[www.southend.gov.uk/preventing-homelessness/rent-deposit-scheme](http://www.southend.gov.uk/preventing-homelessness/rent-deposit-scheme)

- ◆ DWP Cold Weather or Winter Fuel Payments

Cold Weather Payments: If in receipt of Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit, Universal Credit, Support for Mortgage Interest loan will get £25 for each 7-day period of very cold weather between 1 November 2025 and 31 March 2026

[www.gov.uk/cold-weather-payment](http://www.gov.uk/cold-weather-payment)

Winter Fuel Payments: A payment for pensioner to help towards winter fuel costs. Most people get the Winter Fuel Payment automatically. NOTE: If their income is over £35,000, HMRC will take the Winter Fuel Payment back. Payment is between £100 and £300.

[www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

- ◆ Budgeting Loans and Advances from the DWP

Budgeting Loan: Can apply if getting one or more of these benefits for the past 6 months: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit (NOTE If moved from Universal Credit to Pension Credit, any time spent claiming Universal Credit will count towards the 6 months). Could be for help with furniture, white goods, clothes, rent in advance, costs of moving home, travel for example. Can borrow between £100 and £812 depending on circumstances. Can apply online or with form SF500. For more see

[www.gov.uk/budgeting-help-benefits/eligibility](http://www.gov.uk/budgeting-help-benefits/eligibility)

Budgeting Advances: If receiving Universal Credit and need help paying for a one-off cost, could get a Budgeting Advance payment. Could be for help with furniture, white goods, clothes, rent deposit, costs of moving home, travel for example. Can borrow between £100 and £812 depending on circumstances. Can apply by updating their journal, ask their work coach, or calling the UC helpline. For more see

[www.gov.uk/universal-credit-advance-hardship-payment/unexpected-costs](http://www.gov.uk/universal-credit-advance-hardship-payment/unexpected-costs)

- ◆ Universal Credit Benefit Advance. This is an advance of some of a claimants benefit made where they declare a financial need which may result in a serious damage to their health and/or welfare of them or their family, either at the start of a new claim or when a change means their benefit will significantly increase.

[www.gov.uk/universal-credit-advance-hardship-payment/first-payment](http://www.gov.uk/universal-credit-advance-hardship-payment/first-payment)

- ◆ NHS Healthy Start Scheme – provides vouchers to buy healthy foods such as milk or fruit and get free vitamins. It is for people who are pregnant or have a child under 4 if they are in receipt certain means tested benefits (Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Pension Credit, Universal Credit), or take home pay under £408 per month

[www.gov.uk/healthy-start](http://www.gov.uk/healthy-start)

- ◆ NHS Low Income Scheme – If a person has a low income they may be able to get help with the costs of prescriptions, dentists, eye care, healthcare travel, wigs and fabric supports through this scheme. They must have savings under £16,000 and can get full or partial help depending on their income level. NOTE: If on Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Pension Credit, Universal Credit they do not need to apply as automatically entitled.

You can apply online or by post – full details on

[www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis/](http://www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis/)

- ◆ Jobcentre Plus Travel Discount Card

**Discounts:** 50% off Anytime, Off-Peak, and Advance rail fares, plus 50% off London bus and tram fares.

**Eligibility:** Generally for Job Seekers Allowance or Universal Credit claimants (aged 18-24, 3-9 months unemployed; 25+, 3-12 months unemployed)

**Duration:** The card expires after 3 to 6 months, though re-application is possible if criteria are still met.

**Application:** You must apply through your local Jobcentre Plus, usually via your work coach.

For more information, it is recommended to speak directly with your Jobcentre Plus work coach.

- ◆ Free Rail Ticket Scheme (JobStart) – Partnership between railway lines and Jobcentre for jobseekers and job starters.

**c2c Jobstart (Essex/London):** Provides free travel for interviews and up to two months of free commuting for new jobs for those referred by a Jobcentre.

**Greater Anglia Job Track:** Offers up to six free day return tickets for interviews, with potential support for the first two months of a new job.

- ◆ Jobcentre Flexible Support Fund – A discretionary fund where a person can claim to help with jobsearching. Individuals must be receiving benefits (e.g., Jobseeker's Allowance, Universal Credit) and working with a Jobcentre Plus coach. It could help with the cost of work clothes/uniforms, tools, travel expenses for interviews, and childcare costs (up to 3 assessment periods) as well as laptops, tablets, or phone data packages to help with job searching, training, or virtual interviews

### *R v. LB Lambeth, ex parte Gargett*

The Court of Appeal's decision in 'R v. LB Lambeth, ex parte Gargett' sets out that any HB already paid towards 'housing costs' must be deducted when calculating the amount of a Housing Payment to avoid duplicate provision.

This case relates to rent arrears and specifically whether a DHP could be used to pay a lump sum towards rent arrears (the Court of Appeal found that a DHP could be used for this purpose). However, the case also discusses the issue of duplication of DHP and HB. In relation to preventing duplication of provision, part of the decision states 'housing benefits already paid for past housing costs must also be deducted. This is implicit in the purpose for which a DHP may be made. Otherwise, the applicant would be receiving a DHP for housing costs that have already been met by past payment of housing benefits. It would not be a case for a need for 'further' financial assistance to meet 'housing costs'.

The case does not prevent the use of a Housing Payment for rent in advance but indicates that when making such a decision on whether a Housing Payment can be applied, you may consider whether there is likely to be a duplication of payments for the initial part of the tenancy if the Housing Payment is made and if so, is there any means to avoid this.

If an LA decided that there is no way to avoid a duplication of the payment and the claimant is entitled to a Housing Payment in respect of housing costs (specifically a rent in advance payment), then the LA may still award a Housing Payment.

### *R v. Sandwell MBC, ex parte Hardy*

When deciding how to treat income from disability-related benefits such as Disability Living Allowance or the Personal Independence Payment, LAs must have regard to the decision of the 'High Court in R v. Sandwell MBC, ex parte Hardy'.

This decision places an obligation on LAs to consider each DHP application on a case-by-case basis having regard to each component of the benefit, the purpose of those disability related benefits and whether the money from those benefits has been committed to other liabilities associated with disability.