

## The Crisis Fund Launched April 2025

The Crisis Fund offers financial support to the people most at risk in Cornwall, helping them to stay warm, active and healthy. These funds can be accessed through a wide range of referral agencies throughout the county and are to help households genuinely in need of support. This year the Crisis Fund has been supported by the Household Support Funding to reach even more vulnerable households.

You must report back on previous funding before requesting a top-up from the Crisis Fund or Surviving Winter Fund.

If your organisation would like to apply to administer these funds, please see below how the grants should be distributed.

Third party organisations may include but are not limited to:

- Registered charities and voluntary organisations
- Food banks
- Care organisations

### How much is awarded and how often?

Third party organisations can apply for a sum of **between £500 and £5,000** depending on their capacity. The organisation then distributes these funds at their discretion to **people most at risk, who are in poverty**. Each household should only receive one payment per year from either the Crisis Fund or Surviving Winter Fund. These will generally be people who already use the organisation's service and are known to them. We ask that small amounts of money, usually **£50 to a maximum of:** 

- £175 for households without children,
- £250 for households with up to 3 children and
- £300 for households with four or more children

In exceptional circumstances the Foundation's Advisory Panel can be asked to consider a specific request for a larger grant. An organisation can also apply for a top-up grant once its initial fund is used up and reporting has been provided to CCF (please see below for the reporting requirements).

## The types of support that can be offered:

- Cash awards
- Vouchers
- Tangible items (i.e. clothing or household items)

## Eligible spend includes:

• Food: The Fund should primarily be used to provide support with food whether 'in kind' or through vouchers or cash.



A company limited by guarantee. Registered in England & Wales Company Number 4816191. Registered Charity

## Funded by UK Government

• Energy and water: The Fund should also primarily be used to support with energy costs for any form of fuel that is used for the purpose of domestic heating, cooking or lighting, including oil or portable gas cylinders. It can also be used to support with water bills including for drinking, washing, cooking, and sanitary purposes and sewerage.

- Essentials linked to energy and water: The Fund can be used to provide support with essentials linked to energy and water (for example insulation or energy efficient items which reduce bills, the purchase of equipment such as fridges, freezers, ovens, slow cookers or costs associated with obtaining these essentials such as delivery and installation), in recognition that a range of costs may arise which directly affect a household's ability to afford or access food, energy and water
- Wider essentials: The Fund can be used to support with wider essential needs not linked to energy and water, these may include, but are not limited to, support with other bills including broadband or phone bills, clothing, sanitary and hygiene products and essential transport-related costs such as repairing a car, buying a bicycle or paying for fuel. This list is not exhaustive.
- Housing costs: In exceptional cases of genuine emergency where existing housing support schemes do not meet this exceptional need, the Fund can be used to support housing costs.
- Administrative costs: This includes reasonable costs incurred administering the scheme of up to 10% of the amount requested. These include for example:
- staff costs
- advertising and publicity to raise awareness of the scheme
- web page design
- printing application forms
- small IT changes, for example, to facilitate MI production

## Eligible spend does not include:

- advice services such as debt advice
- mortgage costs.

## Reporting requirements?

We kindly ask the organisation to complete a summary sheet (provided within the outcome email) when funds are distributed to households. This will form evidence of the grant spend. Additionally, we will send you an online monitoring form to complete where you will be able to attach the summary sheet. Both documents form part of the reporting requirements and must be completed.

When requesting a top-up, the above information needs to be completed and sent back to CCF.





As part of the Household Support funding, we are obliged to capture certain information for Cornwall Council. We therefore ask you to let us know a breakdown of your estimated costs for food, energy and water, essentials linked to energy, wider essentials and housing costs separately for vulnerable households with children, households with pensioners, disabled people and any other vulnerable households. We would also like you to identify how will you be offering this support i.e. through cash, vouchers, tangible items and/or other means.

#### For example:

14 households with children in total (we need to know how many households in total will be supported and where households are receiving multiple forms of support i.e. for food and electric please <u>only count the household once</u> under the below categories where they will be receiving the greater support from).

- a. Food: 3 households x £10 each = £30 (distributed by cash)
- b. Energy and water: 4 households x £20 each = £80 (distributed by vouchers)
- c. Essentials linked to energy and water: 5 households x £20 each = £100 (distributed by tangible items)
- d. Wider essentials: 2 households x £30 each = £60 (distributed by other means)

#### 10 households with pensioners

#### Breakdown like example above.

Without receiving a breakdown like the above example, we are unable to process your application and please remember no double counting!

The completed reporting documents must be returned to the Foundation no later than the **30<sup>th</sup> September 2025** or as soon as the grant monies have been spent, whichever is the sooner. Any unspent monies must also be returned by this date. If all reporting information is received satisfactorily, you may request a top-up grant as long as it is before the above date.

We will endeavour to distribute the funds to a wide spread of organisations across Cornwall.

APPLY NOW <a href="https://ukcf.secure.force.com/forms/CornwallCF/CrisisFund">https://ukcf.secure.force.com/forms/CornwallCF/CrisisFund</a>

#### Accessing other support

<u>The Cornwall Worrying About Money? leaflet</u> is a simple resource for people facing financial crisis and those supporting them. It helps to quickly see available advice and support options and which agencies are best placed to help.



A company limited by guarantee. Registered in England & Wales Company Number 4816191. Registered Charity Number 1099977.

# Funded by UK Government

Citizens Advice Cornwall can also offer a wide range of support including debt and benefit advice. Call 0800 144 88 48, 10am – 4pm Mon-Fri.

Follow the links below for the information and advice currently available for anyone at risk of or experiencing financial hardship.

- Crisis and Care awards
- <u>Council tax support</u>
- <u>Discretionary housing payments</u>
- <u>Community Energy Plus | Independent Energy Experts</u>

Link to Cornwall Council's benefit calculator <u>How we calculate council tax support and housing</u> <u>benefit - Cornwall Council</u>

