Crisis Fund 2026/2027

Supported by UK Government's Crisis and Resilience Fund

With CCF's Surviving Winter fund

Criteria

Purpose of the Fund

The Crisis Fund supports people on no or low incomes who experience a **financial shock**, helping prevent them from falling into crisis.

The fund can help with:

- Household costs, including rent, bills and utilities
- Food
- Essential transport
- Essential household appliances and furniture
- Priority debt
- Wider essentials

This funding is distributed on behalf of The UK Government's Crisis and Resilience Fund, which has replaced the previous Household Support Fund. The fund must not be used as an ongoing source of household income and instead be used for those who experience a sudden financial shock.

Expectations for Applicants

For individuals facing **ongoing financial hardship**, organisations should ensure they:

- Are receiving all benefits and financial support available (e.g. using the Better Off Calculator).
- Have accessed appropriate budgeting or specialist advice (e.g. utility providers or support organisations)

  Cornwall - Worrying about Money?

What the Fund Supports

1. Financial Shock

A **financial shock** is a sudden and unexpected event that affects someone's finances and wellbeing, such as:

- Unexpected loss of income
- Accident or health emergency
- Household relationship breakdown
- Breakdown of essential items
- Disaster

2. Crisis Prevention

The fund aims to:

- Provide timely support
- Help individuals manage immediate pressures
- Prevent situations from escalating into crisis

How Support is Provided

- A **cash-first approach** should be used wherever appropriate
- In some cases, support may instead be provided through:
    - Vouchers
    - Tangible goods

Eligibility

- The fund is open to **no or low-income households**
- Applicants **do not need to be receiving benefits** to qualify for support

For individuals with **No Recourse to Public Funds (NRPF)**, please contact CCF for guidance.

Funding Available

- Organisations may apply for **up to £5,000**
- Maximum support per household: **£350 per calendar year**

Monitoring and Reporting Requirements

As part of the fund, organisations must provide **estimated and actual breakdowns** of how funds are used.

Required Categories

1. Type of Crisis

- Disaster
- Accident or health emergency
- Household relationship breakdown
- Essential item breakdown
- Unexpected loss of income
- Other

2. Support Method

- Cash
- Voucher
- In-kind
- Other

3. Crisis Need

- Food
- Essentials
- Furniture / appliances
- Rent / housing costs
- Essential transport
- Priority debts / bills
- Utilities
- Other

4. Demographics

- Children

- Pensioners
- Disabled individuals
- Other

And:

- Employed / Unemployed
- Benefit recipients / Non-benefit recipients

5. Total Amount (£)

Estimated Breakdown (Application Stage)

You are required to provide a **predicted breakdown** of how funds will be used.

You do **not** need to know exact future cases, but you must provide a reasonable estimate.

Example

- 14 households with children (total households supported)
    - Food: 3 households × £10 = £30 (cash)
    - Energy and water: 4 households × £20 = £80 (vouchers)
    - Energy-related essentials: 5 households × £20 = £100 (in-kind)
    - Wider essentials: 2 households × £30 = £60 (other)
- 10 households with pensioners (provide similar breakdown)

Important:

- Count each household **only once**, even if they receive multiple types of support
- Please assign them to the category where they receive the **highest level of support**

Final Reporting (After Spending)

Once funds have been spent, you must submit a **full actual breakdown**, including:

- Type of crisis
- Employment status
- Benefit status

- Support provided

Deadlines

- The data monitoring sheet reporting should be returned on a quarterly basis to ensure that records are accurate and up to date. Final reporting must be submitted by **31 March 2027**, or earlier if funds are spent sooner
- If reporting is completed satisfactorily, organisations may request a top-up grant before this deadline. However, due to limited funds, repeat applicants may not always be successful. Organisations should therefore prioritise **those most vulnerable and experiencing financial shock**.