Cabinet
3 March 2026
Crisis and Resilience Fund
For Decision

Cabinet Member:
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Statutory Authority: Local Government Act

The Crisis and Resilience Fund National Policy

Report status: Public (the exemption paragraph is N/A)

1. Executive summary

1.1 The Government has introduced a new national Crisis and Resilience Fund (CRF) that replaces the Household Support Fund (HSF) and Discretionary Housing Payments (DHP) from 1 April 2026. These two former schemes (HSF and DHP) have been amalgamated into the new national Crisis and Resilience Fund (CRF), running from 1 April 2026 to 31 March 2029.

1.2 Dorset Council has embedded the principle of supporting our communities at the heart of its priorities. The communities for all priority states that strong communities have a vital role in preventing crises from happening, both personal and at a community level. This approach to community resilience will require partners across our local system to work with and within our communities to develop the approaches that will support resilience at all levels.

1.3 It is important that the council maintains the ability to support vulnerable residents who experience financial shocks that affect their resilience.

1.4 Dorset Council's settlement for CRF is £4.1m with a minimum of £458,298 ringfenced for the Housing Payment for years 1 and 2.

1.5 The difference between the HSF including DHP settlement for 2025/26 (£4,503,064) and the CRF is (£4.1m) is £403,000. This represents an 8.9% reduction in funding compared to the 2025/26 HSF + DHP allocation. However, the new three-year settlement provides greater stability and allows for improved forward planning.

1.6 The timescales set by Government for issuing amended CRF guidance were extremely limited. Given that the updated guidance was only received on 21 January 2026, and with implementation required by 1 April, this paper seeks approval to continue delivering the key crisis and resilience services currently funded through the Household Support Fund, where these services meet the new CRF criteria.

1.7 This ensures Dorset Council remains safe, legal and compliant on day one, with no gaps in critical support, while further development work continues.

1.8 Due to the compressed timelines, it has not been possible to follow the usual route through Overview Committee. Cabinet Members can be assured that the longer-term development of the CRF will follow full committee processes once further national guidance is received. Measuring impact will form a key part of this next phase.

2. Recommendation(s)

2.1 Dorset Council Cabinet approve the day one continuation of critical crisis and resilience projects in line with the CRF criteria project proposals

2.2 To note that local authorities must allocate CRF funding to provide financial support towards housing needs, to those who face a shortfall in meeting their housing costs. This will replace the current Discretionary Housing Payment (DHP) scheme ending on the 31 March 2026.

2.3 To note that once more information relating to the administration of the new fund is available from Government, a further report will be submitted to People and Health Overview Committee for consideration.

3. Reason for the recommendation(s)

3.1 To ensure Dorset Council is safe, legal and compliant with the CRF criteria and that there is no loss of critical crisis and resilience support whilst further development work is undertaken within Dorset Council and with our strategic community delivery partners.

3.2 CRF Guidance states Authorities are expected to maintain existing levels of spending on Housing Payments, using the FYE March 2026 allocations for DHPs as a guide. The Housing Payment will closely replicate existing DHP guidelines and will adopt a phased transition over the 3-year funding period.

3.3 To ensure that members have the opportunity to understand the development of the fund and its impact.

4. Background and Current Picture

This section outlines the national reform and how CRF replaces previous scheme.

4.1 The Household Support Fund (HSF) has provided essential support to vulnerable households since 2020, including help with food, utilities, housing costs and other necessities. A breakdown of the HSF budget is provided in Appendix 4.

4.2 The national Crisis and Resilience Fund (CRF) was announced in the Spring Budget (Spending Review 2025). It combines and replaces both the HSF and Discretionary Housing Payments (DHP). Under the provisional settlement, Dorset Council is expected to receive £4.1m per year for three years, until 31 March 2029.

4.3 Dorset Council received the provisional CRF grant conditions from the Department for Work and Pensions (DWP) on 19 December 2025. These were embargoed until 13 January, when an updated version was published. Several further updates have since been issued. The latest version is included in the background papers.

4.4 The CRF places a strong emphasis on prevention and resilience, aiming not only to provide crisis support but also to strengthen the longer-term financial resilience of vulnerable residents. Delivery will involve Dorset Council services and the local Voluntary and Community Sector (VCS) working together to help people before they reach crisis point. The three key outcomes and four priority pillars of the CRF are summarised in Appendix 1-. Delivery will involve Dorset Council services and the local Voluntary and Community Sector (VCS) working together to help people before they reach crisis point. The three key outcomes and four priority pillars of the CRF are summarised in Appendix 1.

4.5 Dorset Council's combined allocation for the Household Support Fund (HSF) and Discretionary Housing Payments (DHP) in 2025/26 is £4,503,064. Under the new national Crisis and Resilience Fund (CRF), our annual settlement — including the Housing Payment element — will be £4,100,000, representing a reduction of £403,000 (-8.9%). For years 1 and 2, the minimum discretionary housing payment (DHP) element is fixed at £458,298 as set out in the grant conditions. In year 3, local authorities will have the autonomy to determine their own Housing Payment level within the overall £4.1m allocation.

4.6 In addition, Dorset Council Cabinet has committed £500,000 from the Cost-of-Living budget for the duration of the administration, which complements national government support. The most recent report is included in the background papers, and a breakdown of the 2025/26 Cost of Living budget is provided in Appendix 4.

5 Current Landscape of National Legislation and Policy Change

This section summarises wider national reforms that may affect need and demand.

5.1 The current landscape of national policy and legislation is complex. The introduction of CRF is significant, but there are other pieces of legislation and policy change such as the removal of the 2-child benefit cap, changes to pupil premium, free school meals along with increases to national minimum and living wages. Ensuring that Dorset has a strategic and coherent view on how these various pieces of legislation can combine to enhance resilience, support vulnerable residents and promote opportunity is a key focus area for Dorset Council, and directly aligns with the council's priorities. This will be a key part of the development work required during the coming months as we seek to better understand the CRF and what role it can play in longer-term planning. A summary of national legislation and policy changes are summarised in Appendix 2.

5.2 Given the tight timescales between receiving the grant guidance criteria and the April 1 and a degree of uncertainty on elements of national policy it is not practical to have all elements of the 3-year CRF in place for April 1. Whilst some elements directly transfer from the HSF, others require much more detailed review and development to ensure this funding is being utilised most efficiently to target support for our most vulnerable residents. Ensuring that this is done well will be a critical part of our strategic approach.

5.3 Due to the changes in welfare benefits system detailed in Appendix 2, many of our low-income residents be in receipt of greater levels of welfare benefits from April 1. Some modelling of welfare benefit income examples have been provided in Appendix 5.

6 Immediate Considerations

This section explains the essential day one decisions required to ensure continuity.

6.1 To prevent any break in essential support and ensure day one compliance with CRF, several key projects have been identified for short term continuation. These are detailed in Appendix 3one compliance with CRF, several key projects have been identified for short-term continuation. These are detailed in Appendix 3-one compliance with CRF, several key projects have been identified for short-term continuation. These are detailed in Appendix 3

6.2 To ensure continuity of critical housing support currently delivered through the Discretionary Housing Payments (DHP) funding stream, Dorset Council must maintain uninterrupted provision for residents facing shortfalls in meeting their housing costs, which would otherwise place their housing security at risk. In transitioning to the CRF, the Council must ensure full compliance with the criteria for Housing Payments, which broadly mirror the existing DHP framework.

6.3 One key difference between HSF and CRF is the expectation that local authorities adopt a person centred, needs based approach rather than a standardised model. This will allow more targeted support and help strengthen independent and community-level resilience-based approach rather than a standardised model. This will allow more targeted support and help strengthen

6.4 Under the new CRF guidance, Dorset Council will no longer be able to provide free school meal holiday vouchers (FSMHVs). The HSF currently spends around £2.035m per year on these vouchers for eligible families, including pre-school children.

6.5 To support families through the transition, Dorset Council has confirmed with DWP that we may continue providing vouchers until the end of the academic year. This will cover May half term and the summer holidays, aligning the change with wider national policy updates on pupil premium and free school meals. The Easter allocation is already funded within the 2025–26 HSF budget. (appendix 2)

6.6 Additional mitigating actions include continuing crisis and resilience support as part of the day one CRF offer and developing an auto enrolment scheme for families eligible for pupil premium (with an optout option). Evidence from other councils suggests very few families opt out. The auto enrolment process is set out in Appendix 6. CRF guidance also requires local authorities to ensure low-income families are made aware of the support available to them.-one CRF -enrolment scheme for families eligible for pupil premium (with an optout option-out option). Evidence from other councils suggests very few families opt out. The auto-enrolment process is set out in Appendix 6. CRF guidance also requires local authorities to ensure low-income families are made aware of the support available to them.

7 Resilience Development Work

7.1 Within the CRF, local authorities are encouraged to invest in the development of ‘Resilience Services’ that contribute towards improving the financial resilience of individuals. Financial resilience refers to the ability of individuals to withstand and recover from financial shocks – such as sudden income loss or unexpected expenses. The purpose of building financial resilience is to enable individuals to better manage future financial shocks and reduce the need for crisis support.

7.2 Development work currently identified to inform Dorset Council’s offer to align to the CRF principles will include:

7.2.1 Review and analysis of current processes and routes for accessing crisis support and payments within Dorset Council and the community with wrap-around resilience support.

7.2.2 A holistic and preventative approach to food security with wrap-around support.

7.2.3 Financial education and community resilience support.

7.2.4 Strong links to the wider community resilience work of the council, with a more strategic approach to developing personal and community resilience. Insights to support this work are likely to come from the Community Conversations approach being planned for 2026, and the subject of a separate paper to this Cabinet meeting.

8 Legal considerations

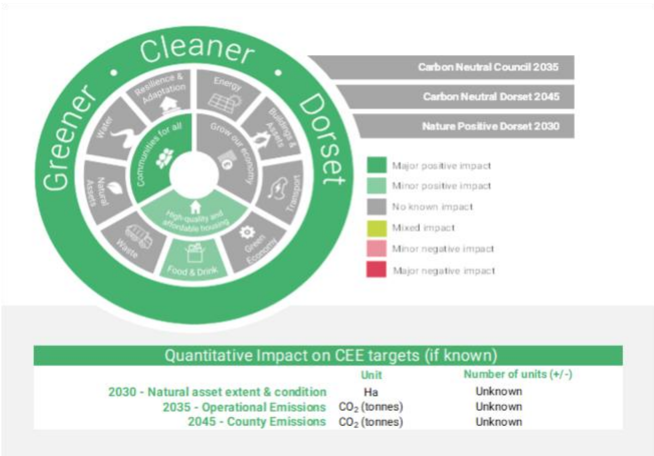
8.1 There are several legislative and national policy changes that interact with the CRF. These are summarised in Appendix 2.

9 Financial implications

9.1 The CRF grant for Dorset Council has been awarded at £4.1m per annum for 3 financial years; 2026/27, 2027/28 and 2028/29.

9.2 For years 1 and 2 the Housing Payment element (previously known as DHP) is set within the grant award at a minimum £458,298. It is for Local Authorities to set the level of their housing payment for year 3.

10 Natural environment, climate & ecology implications



ACCESSIBLE TABLE SHOWING IMPACTS

Natural Environment, Climate & Ecology Strategy Commitments	Impact
Energy	No known impact
Buildings & Assets	No known impact
Transport	No known impact
Green Economy	No known impact
Food & Drink	Minor positive impact
Waste	No known impact
Natural Assets & Ecology	No known impact

Water	No known impact
Resilience and Adaptation	No known impact

Corporate Plan Aims	**Impact**
Grow our economy	Neutral impact
High-quality and affordable housing	Minor positive impact
Communities for all	Major positive impact

11 Well-being and health implications

The CRF grant will support a broad spectrum of individuals affected by poverty in the Dorset Council area. This includes children, adults, and those of pension age, as well as other priority cohorts impacted by the complex and multi-dimensional effects of poverty - such as care leavers, individuals involved with social care, and those with SEND (Special Educational Needs and Disabilities).

Tackling poverty and mitigating the impacts of low incomes in families is an important aspect of reducing inequalities in health as these disproportionately impact people living on low incomes.

12 Risk implications

HAVING CONSIDERED: the risks associated with this decision; the level of risk has been identified as:

Current Risk: Medium
Residual Risk: Medium

13 Equalities

13.1 An Equality Impact Assessment is in Appendix 7.

14 Appendices

Appendix 1 – Summary of the key requirements of the 4 pillars of the CRF
Appendix 2 – Summary of other interconnected national legislation/policy changes
Appendix 3 – Summary of the CRF Day one request
Appendix 4 – Summary of HSF and CoL projects for 2025/26
Appendix 5 – Benefits Income Examples
Appendix 6 – Auto-enrolment considerations and process
Appendix 7 – CRF Equality Impact Assessment (EqIA) DRAFT

15 Background papers

DWP CRF Grant Conditions and Guidance released from embargo 13th January 2026.

Impact of the Cost of Living 2024-25 People and Health Overview Committee paper 19 June 2025 pgs. 81 – 139

16 Report sign-off

This report has been through the internal report clearance process and has been signed off by the Director for Legal and Democratic (Monitoring Officer), the Corporate Director for Finance and Commercial (Section 151 Officer) and the appropriate Portfolio Holder(s)

Appendix 1 Summary overview of the Crisis and Resilience Fund

From 1 April 2026, the Department for Work and Pensions (DWP) will introduce the Crisis and Resilience Fund (CRF). This new fund replaces short-term crisis grants and consolidates housing-related discretionary support.

'*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'*. (DWP 2026)

The ringfenced grant will enable local authorities in England to:

- Provide a safety net for low-income households experiencing financial shocks
- Invest in local financial resilience, helping individuals and communities better withstand crises in the longer term

The fund is built around three main outcomes:

1. **Effective crisis support** – Providing timely, needs based assistance to prevent crises from occurring or escalating. This includes ensuring that people receive the right support at the right time through person-centred and resilience building services.

2. **Improving financial resilience** – Enabling residents to better manage financial shocks and reduce the likelihood of recurring crises—for example, reducing reliance on food parcels and crisis payments.

3. **Strengthening support networks** – Developing a more connected, visible welfare landscape. The CRF emphasises joined-up local support networks as essential to building long-term financial resilience.

The CRF provides a three-year framework (2026–2029) and requires councils to deliver four integrated elements:

1. **Cash-first crisis payments**
2. **Housing payments** (replacing Discretionary Housing Payments (DHP))
3. **Resilience services**
4. **Community coordination**, delivered through by person-centred, needs-led, and trauma-informed practice

There will be a phased transition for Housing Payments, with an expectation that councils maintain DHP-equivalent spend in Years 1 & 2.

Area	Key Points
Crisis Payments Providing support to those in crisis	Required to offer 'crisis payments' to support those on low income who experience a financial shock, such as sudden income loss or unexpected expenses. Features include: • **Broad eligibility** – which maintains local authority discretion • **Person-centred and needs based approach** in assessment and award of payments • **Cash first approach** with vouchers and goods in-kind as alternatives with wrap around support to improve resident resilience • **No routine use of Free School Meals (FSM) vouchers -** eligibility for benefits does not create automatic entitlement; support will be based on assessed need. • **Wraparound support** – use crisis support as a gateway for people to access resilience services, where appropriate • **Accessible support** – range of application methods must be offered, and the support offer should be easy to find and up to date. Crisis Payments are intended to meet occasional or short-term needs and cannot provide an alternative source of regular income. Crisis Payments and Housing Payments should be used as a gateway to wider support.
Housing Element Providing financial support towards housing needs, to those who face a	The housing payment will replicate DHPs to provide financial support to those in receipt of a qualifying benefit to help with rent or moving costs. The **integration of housing support** will take a phased approach: 1. In years 1 &2 the current allocation status is maintained. Admin funding also remains at the current level to allow for a smooth transition.

Area	Key Points
shortfall in meeting their housing costs - replicating Discretionary Housing Payments (DHP)	2. In year 3, Local authorities will receive all CRF funding including the housing element and admin funding. Updated data will also be used to determine allocation amounts. This will: • Continue to provide housing support to those most at risk of rent arrears and eviction • Retain the ability of housing support to mitigate welfare reforms (e.g. local housing allowance) • Streamline the delivery of support for residents
Resilience Services Programmes to improve financial resilience	We are required to use a significant part of the funding on services and programmes that increase local **financial resilience** to enable communities to better deal with crises in the long term. A person-centred, outcomes-based approach will be taken to resilience services to offer strong wraparound support in alignment with the Fund's intent to address root causes, not just crisis symptoms. These services must demonstrate they are meeting the resilience outcomes on: • Increased savings • Reduction in priority debt • Reduced need for emergency food parcels • Reduced experiences of material deprivation • Maximising individuals' income • Increased access to appropriate and quality advice services. Examples include:

Area	Key Points
	Budget maximisation e.g. by funding community supermarkets or advice services **Income maximisation** e.g. benefits application support, CV building services **Income smoothing** e.g. access to affordable credit or supporting saving behaviours **Financial capability** e.g. supporting future planning services and education Resilience Services will be available to all residents, not only those receiving crisis payments or housing-related support. A strong, two-way referral pathway must operate between services and grant support, ensuring a consistent 'no wrong door' approach. The fund will prioritise food aid providers that integrate with, or are co-located alongside, Resilience Services. This may include connections with advice services, support with benefit applications, and assistance for utility and other household debts.
Community Funding Investment in activities that connect and enhance the local support landscape	Building strong partnerships and referral pathways is essential to creating a more integrated welfare system—one that supports both immediate crisis responses and longer-term resilience building. This approach directly contributes to the fund's intended outcomes: • Provision of effective crisis support • Improving individuals and local communities' financial resilience Effective community support may include: • **Strong awareness of local support offers** – forming the foundation of a *"no wrong door"* approach and improving community access to Resilience Services. • **Integrated and holistic support** – ensuring individuals receive coordinated help that addresses multiple needs.

Area	Key Points
	• **Co-location of services** – placing different services or professional groups in the same space to deliver more joined-up, accessible support. • **Strong partnerships and collaborative working** – including co-location and shared approaches that strengthen consistency and referral pathways across organisations.

<u>Appendix 2</u> – Summary of relevant legislative and national policy changes that link with CRF

Legislation/National Policy	Date Change comes into effect	Key Changes	Potential Impact
Renters' Rights Act	May 2026	• Abolition of s21 "no fault" evictions and introduction of new type of tenancy • Greater rights for tenants to challenge landlords over rent increases. • Safeguards for tenants to receive fair treatment from landlords over a range of issues including having pets and rental discrimination for DWP households or households with children. • New regime of fines for breaches and offences on landlords to ensure compliance with new rules. • New investigation and enforcement duties placed on Private Sector Housing.	Longer notice periods for tenants to find alternative accommodation when faced with eviction, tenancy advice will need increased capacity, more rent tribunal challenges likely, Housing Caseworkers having cases open for longer, increased enforcement on landlords through breaches and offences.
	Sept 2026	• The most recent Free school meals guidance is that the eligibility criteria for Free School Meals (FSM) is expected to change from September 2026. At this point	Government expects over 500,000 children will be newly eligible for a Free School Meal from September. We don't yet have reliable predictions on

Legislation/National Policy	Date Change comes into effect	Key Changes	Potential Impact
Free School Meals expansion		these key things are likely to happen: a. All children of families receiving Universal Credit (UC) aged between 4 and 16 will be eligible for FSM. b. Children of families receiving less than £616.67 per month/£7400 per year will still attract Pupil Premium (PP) for their school/s, (FSM PP). Children of families above this threshold will not. c. The transitional protections that were brought in to protect families from fluctuations and delays in UC will cease. d. Parents/carers will be required to re-apply for free school meals on at least an annual basis. This includes families who meet the new criteria, set to take effect from September 2026 • We are awaiting further clarification from DfE re: a. How soon we can start the application process under	the anticipated increased meal eligibility for Dorset, but early modelling suggests that the removal of transitional protections may potentially see approximately a 30% reduction in those eligible for the Pupil Premium element of FSM. National research on the impact of these policy changes estimates that across England there will be 150,000 fewer people in relative poverty after housing costs in FYE 2030 as a result of expanding Free School Meals in England to all children on Universal Credit. This includes 100,000 fewer children in relative poverty after housing costs.

Legislation/National Policy	Date Change comes into effect	Key Changes	Potential Impact
		the proposed Sept 2026 criteria. b. Whether the PP threshold will remain the same.	
Removal of two-child benefit cap	Apr 2026	• In November 2025, the UK government announced that from April 2026 it will be removing the two-child limit so that families can receive the child element of Universal Credit for all children regardless of family size. This is a key measure in the Government's agenda to tackle Child Poverty and ensure all children have the Best Start in Life.	Data provided by DWP indicates there are 1540 households in Dorset Council area who currently do not receive child elements for one or more children. From April 2026 their household income will increase by an estimated £3647.00 per year per child.
Benefit uprating	Apr 2026	• DWP benefits that are linked to inflation rise by 3.8% in April 2026, as do inflation linked benefits administered by HMRC. • Universal Credit standard allowances will receive an additional uplift of 2.3%. The basic and new state pensions will be uprated by 4.8% from April 2026.	Uprated welfare benefit rates are positive, but it should be noted that Local Housing Allowance rates remain frozen so no additional support in relation to rental costs will be applied. Many social and private sector rents increase annually in April so this will place additional burdens on some.

Legislation/National Policy	Date Change comes into effect	Key Changes	Potential Impact
The disability element of UC (called LCWRA) will reduce for NEW claimants	April 2026	• Reduction of around £47.00 pw.	Affects working age disabled people, likely to push some into relative poverty – increase crisis demand
Increase to the National Minimum Wage (NMW)	April 2026	• Age 21+ £12.71, a 4.1% increase from 2025 • Age 18-20 £10.85. Up by 85p/hour • Age 16-17/Apprentice £8.00. Up by 45p/hour	Increase in NMW means those on the lowest incomes will receive more in their pay. The personal tax and NI allowance remains at £12,570

Appendix 3 – Summary of CRF Day 1 Request

Previous Funding Stream	Title	25/26 allocation (£)	Proposed 2026/27 funding allocation	Purpose of Funding	CRF Delivery Pillar/Comments
National Gov Grant	*Housing Payment*	*£458,298*	*£458,298*	Also supported from CoL to manage demand	*Housing Element - compulsory*
HSF	Free School Meals Holiday Vouchers (FSMHV)	£1,965,000	£1,000,000	Manage the transition away from automatic FSMHV's from the new academic year. c11,000 vouchers for May half term (£15 per child), and the summer break (£80 per child).	Resilience
NA	CRF Crisis Route	£500,000	£500,000	Potential for increase in demand for crisis payments, mitigating factor for loss of automatic FSMHV. Wrap around resilience support will also be offered	Crisis
HSF	Homelessness Prevention service	£200,000	£202,000	1. Rent arrears/in advance and deposit payments 2. Tenancy sustainment officer (3.2% uplift) 3. media and information campaign 4. Emergency vouchers and energy top ups Also supported from CoL	Crisis Housing payments (not DHP) Resilience
HSF	CA Debt Advisors	£110,000	£113,500	Continuation of 4x specialist debt advisors to support vulnerable residents consolidate/apply to write off debt and energy advice. Contribution of supervision costs. 3.2% uplift. Also supported from CoL	Resilience

Previous Funding Stream	Title	25/26 allocation (£)	Proposed 2026/27 funding allocation	Purpose of Funding	CRF Delivery Pillar/Comments
HSF	CA Discretionary crisis fund	£100,000	£100,000	Distribution to residents being supported by a case worker, e.g. very complex circumstances or those who present for a second time in the year.	Crisis Resilience
HSF	Emergency and Affordable Food	£125,000	£125,000	Targeted grant programme to foodbanks and social supermarkets.	Crisis
HSF	Sustainable Community Food Projects	£70,000	£70,000	Funded food projects take a preventative, upstream approach to tackling food insecurity by building long-term community resilience. Rather than focusing solely on emergency provision, these initiatives aim to equip individuals and groups with practical skills, confidence, and infrastructure to support healthier, more sustainable food practices. Through cooking education, volunteer training, and network development, the projects foster local capacity, reduce reliance on crisis services, and promote social connection—laying the groundwork for more resilient communities in the face of ongoing economic pressures.	Resilience
HSF	Children's services crisis support fund	£120,000	£120,000	Need identified by practitioners and resources distributed directly	Crisis
HSF	Healthy Homes Dorset Ridgewater Energy	£70,000	£70,000	provide up to two white goods per household, including electric cookers, fridge/freezers, air fryers, microwaves and	Crisis Resilience

Previous Funding Stream	Title	25/26 allocation (£)	Proposed 2026/27 funding allocation	Purpose of Funding	CRF Delivery Pillar/Comments
				washing machines. These items are distributed by Ridgewater Energy following an assessment of the individual's home situation and confirmation that they meet the agreed eligibility criteria.	
HSF	Older People benefits advisory	£55,000	£56,760	Improve financial resilience and income maximisation for older/immobile residents with benefit application and checks in home visits. Innovative approaches via GP's text services to encourage take up. 3.2% uplift	Resilience
HSF	Disabled Facilities Grant	£50,000	£100,000	To boost the Government grant to support growing demand	Resilience
HSF	Hospital to Home	£25,000	£25,000	To provide additional resource to the Hospital to Home programme	Resilience
HSF	Children's Services inc care leavers support fund	£125,000	£125,000	Colleagues and partner referrals for direct support to families inc. Care leavers in hardship. £150 vouchers distributed directly for known crisis	Crisis Resilience
HSF	HAF	£10,000	£10,000	Continuation of additional support for the HAF programme due to increased demand in eligible CYP. Also supported from CoL	Resilience

Appendix 4 – Summary of authorised Household Support Fund and the Cost-of-Living Fund 2025-26

Existing Funding Stream	Title	25/26 allocation (£)	How this is calculated	Purpose / use of funding
CoL (HLF)	Homelessness Support	CoL £167,000 HSF £200,000 £367,000	Request from service, proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	1. Rent arrears/in advance and deposit payments 2. Tenancy sustainment officer 3. media and information campaign 4. Emergency vouchers and energy top ups
CoL (HSF)	Healthy Homes Dorset Scheme	HSF £70,000*	Proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	provide up to two white goods per household, including electric cookers, fridge/freezers, air fryers, microwaves and washing machines. These items are distributed by Ridgewater Energy following an assessment of the individual's home situation and confirmation that they meet the agreed eligibility criteria.
CoL (HSF)	CA Specialist Debt Advisors	£110,000 (HSF) £100,000 (CoL) £210,000	Request from service to address statistically evidenced need, proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	Continuation of 4x specialist debt advisors to support vulnerable residents consolidate/apply to write off debt and energy advice. Contribution of supervision costs.

Existing Funding Stream	Title	25/26 allocation (£)	How this is calculated	Purpose / use of funding
CoL	Discretionary Housing Payment (DHP	£48,000 CoL	Request from service to address statistically evidenced need, proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	To boost the Government grant to support growing demand
CoL (HSF)	Disabled Facilities Grant (DFG)	£50,000 (HSF)	Request from service, proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	To boost the Government grant to support growing demand
CoL (HSF)	Community Transport Network	£30,000 (HSF) £30,000 (CoL)	Request from service, proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	Targeted grant programme to support community transport sustainability as it underpins the wider real community support and prevention agenda
CoL (HSF)	Emergency and Affordable food security	£125,000 (HSF) £120,000 (CoL)	Statistically evidenced need, proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	Targeted grant programme to foodbanks and social supermarkets.

Existing Funding Stream	Title	25/26 allocation (£)	How this is calculated	Purpose / use of funding
CoL (HSF)	Sustainable and affordable food security projects	£70,000 (HSF)	Proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	Funded food projects take a preventative, upstream approach to tackling food insecurity by building long-term community resilience. Rather than focusing solely on emergency provision, these initiatives aim to equip individuals and groups with practical skills, confidence, and infrastructure to support healthier, more sustainable food practices. Through cooking education, volunteer training, and network development, the projects foster local capacity, reduce reliance on crisis services, and promote social connection—laying the groundwork for more resilient communities in the face of ongoing economic pressures.
CoL (HSF)	Support for older residents' benefi ts applications	£55,000 (HSF) £5,000 (CoL)	Proof of impact, sign off with P&H Scrutiny, S151 and Lead Cabinet Member	Improve financial resilience and income maximisation for older/immobile residents with benefit application and checks in home visits. Innovative approaches via GP's text services to encourage take up.
CoL	HAF	£30,000 (CoL)	As per HAF national government criteria	Continuation of additional support for the HAF programme due to increased demand in eligible CYP

Existing Funding Stream	Title	25/26 allocation (£)	How this is calculated	Purpose / use of funding
Total CoL programme awarded		**CoL £500,000 HSF £710,000***		
HSF	Cost of Living projects*	£710,000		Individual project spend detailed above
HSF	Free School Meal holiday supermarket vouchers scheme	£1,965,000		c11,000 vouchers per half term (£15 per child), Christmas and Easter (£30), and the summer break (£80).
HSF	Vouchers for residents - Practitioner referral scheme	£975,000		Colleagues and partner referrals for residents in hardship. £150 vouchers distributed to 6,500 unique households.
HSF	Citizens Advice discretionary - holistic support grants to residents being supported by a case worker	£200,000		Distribution to residents being supported by a case worker, e.g. very complex circumstances or those who present for a second time in the year.
HSF	Children's Services - direct support to families inc. Care Leavers	£120,000		Need identified by practitioners and resources distributed directly

Existing Funding Stream	Title	25/26 allocation (£)	How this is calculated	Purpose / use of funding
HSF	Adults commissioning	£25,000		To provide additional resource to the Hospital to Home programme
HSF	Lantern project	£20,000.00		Distribution to residents being supported by a case worker, e.g. who cannot access the main referral scheme due to No Fixed Abode
HSF	HAF	£10,000.00		To provide additional additional activity places and food - expanding the reach of the programme
HSF	Administration	£19,766.17		To resource the administration of the HSF
HSF total programme spend 2025/26 (max allocation)		**£4,044,766.17**		

<u>Appendix 5</u> Benefits Income examples

For the purpose of these examples, we have excluded any benefits paid in relation to housing costs to cover rent and focussed only on living costs.

Please also note these figures are based on 25/26-year Universal Credit rates.

From April 2026 the Standard Allowance of UC will increase by 6.2%. The child allowance of UC and child benefit is due to increase by 3.8%. The minimum wage is also due to increase from £12.21 to 12.71 per hour.

<u>Example 1</u>

Single parent with 3 children all born after 6/4/17

Current monthly income from Child Benefit/Earnings/Universal Credit = £1873.78

Revised monthly income from Child Benefit/Earnings/Universal Credit = £2166.53

This customer is currently receiving child benefit for all 3 children, but Universal Credit is only paying the child allowance of £292.81 for 2 children. From April 2026 the child allowance will be paid for all 3 children.

<u>Example 2</u>

Couple with 3 children all born after 6/4/17

Current monthly income from Child Benefit/Earnings/Universal Credit = £2387.74

Revised monthly income from Child Benefit/Earnings/Universal Credit = £2680.55

This customer is currently receiving child benefit for all 3 children, but Universal Credit is only paying the child allowance of £292.81 for 2 children. From April 2026 the child allowance will be paid for all 3 children.

<u>Example 3</u>

Couple with 5 children all born after 6/4/17

Current monthly income from Child Benefit/Earnings/Universal Credit = £2471.16

Revised monthly income from Child Benefit/Earnings/Universal Credit = £3349.59

This customer is currently receiving child benefit for all 5 children, but Universal Credit is only paying the child allowance of £292.81 for 2 children. From April 2026 the child allowance will be paid for all 3 children.

Example 4

Single Parent with 1 child born after 6/4/17

Current monthly income from Child Benefit/Earnings/Universal Credit = £1655.83

Revised monthly income from Child Benefit/Earnings/Universal Credit = £1655.83

This customer is currently receiving child benefit for her child and Universal Credit is paying the child allowance of £292.81 for her child. From April 2026 there will be no change for this customer apart from the normal annual increase.

Example 5

Couple with 2 children both born after 6/4/17

Current monthly income from Child Benefit/Earnings/Universal Credit = £2251.35

Revised monthly income from Child Benefit/Earnings/Universal Credit = £2251.35

This customer is currently receiving child benefit for both children and Universal Credit is paying the child allowance of £292.81 for both children. From April 2026 there will be no change for this customer apart from the normal annual increase.

Appendix 6 – Free School Meals Auto Enrolment

N.B This content is based on a Children's Services Report for Senior Leaders. The recommended Option 2 received outline permission to progress on 13 January 2026.

1 Background

The eligibility criteria for Free School Meals (FSM) is expected to change from September 2026 (Free school meals). At this point these key things are likely to happen:

1.All children of families receiving Universal Credit (UC) aged between 4 and 16 will be eligible for FSM.

2.Children of families receiving less than £616.67 per month/£7400 per year will still attract Pupil Premium (PP) for their school/s, (FSM PP). Children of families above this threshold will not.

3.The transitional protections that were brought in to protect families from fluctuations and delays in UC will cease.

4.Parents/carers will be required to re-apply for free school meals on at least an annual basis. This includes families who meet the new criteria, set to take effect from September 2026.

Please note: Universal Infant FSM (UIFSM) for children in Reception and Y1 and 2 remains the same. UIFSM doesn't attract PP.

As a result:

1.Our Eligibility Checking Service (ECS) will need to distinguish between two tiers of eligibility so that schools can correctly receive PP.

2.Families will need to reapply at least annually to continue receiving FSM and schools to receive PP.

3.School meal providers will need advance notice of bulk changes in number of meals each year before the new academic year starts. They prefer to receive this information in May.

Additional considerations:

1.Some families may not apply/re-apply perhaps due to difficulties with the application process, stigma, language barriers etc; potentially delaying or preventing their access to FSM and related benefits they, and their schools, are entitled to.

2.Awaiting confirmation from government on a range of issues including:

  a. How soon we can start the application process under the Sept 2026 criteria.
  b. Whether the PP threshold will remain the same.

3.Ensuring applications are all processed in time for meals to be provided and/or the October census so that schools have correct numbers and can claim correct PP.

4. The Holiday Activities and Food (HAF) programme, (a DfE funded holiday programme launched in 2020, offering enriching activities and a hot meal for FSM children in the longer school holidays), will continue for another three financial years after this one; until March 2029, but with a reduced budget. HAF codes, enabling children to access free holiday activities, are generated automatically by our ECS system when a successful application for free school meals has been made. From Christmas 2026, eligibility for HAF codes will be restricted to children of families under the FSM PP threshold.

5.We need a process where reapplication in May/June doesn't mean children lose eligibility for meals in the rest of that Academic year (AY). We need to agree that our FSM annual check gives eligibility for the relevant AY in full.

6.The process needs to minimise impact on schools; both the potential loss of PP income and the administrative burden including increased manual applications and enquiries, changes to school information systems, unfamiliar application timetable and criteria, census and reporting. At DC we are currently discussing potential MIS changes required with our schools' main providers. We are investigating via regional and national networks whether there is also a national conversation.

7.Impact on children educated other than at school (EOTAS). HSF will end March 26, or July 26 if permission is granted to extend to end current AY. EOTAS children are entitled to meals in term time but have also been getting holiday vouchers if eligible. We will need to ensure EOTAS families and relevant colleagues understand that vouchers will cover term time only from the 'to be confirmed' date. For P16 EOTAS students we will seek guidance on whether this change and will communicate accordingly.

8.P16: students over 16 currently need to apply for FSM via their schools and colleges. LAs are not allowed to use the DWP system to check for FSM eligibility P16. We will seek guidance on whether this change and will communicate accordingly.

2. Implementing Auto Enrolment

We are looking to further explore implementing an auto enrolment system as a means of checking families' ongoing FSM eligibility in Dorset.

Auto enrolment is a process whereby eligible children are automatically awarded free school meals, without their families having to directly apply.

We are aware that the Government is considering a national roll out of auto enrolment. However, there are no confirmed timescales for this that we are currently aware of. Other Councils have chosen to launch their own programmes so that families in need and schools get the support/additional funding they are entitled to sooner rather than later.

Approximately 75 Councils nationally are in the process of implementing auto enrolment, or have already successfully rolled this out, ensuring all families eligible are signed up and will have their eligibility checked on an annual basis. This has resulted in thousands of newly identified children being successfully registered.

There are case studies from other LAs available, including information and support available if we take this route. Please see further pages below for this supporting information.

Work undertaken in Dorset Council so far:

Research

- Dorset Council Feasibility Study
- Officers have attended a range of national webinars, explored case studies from other LAs and gathered supporting information from colleagues in Dorset Council, other LAs, UK Government and national organisations.

Approval already sought

- Green paper: Following a Councillors pre-briefing on 6 January 2026, our understanding is that SLT/members are keen for auto enrolment to be prioritised.
- Laura Cornette took a CRF Green paper to SLT on 13 January 2026, including outline permission for auto enrolment as part of the Day 1 CRF request. Laura's further CRF papers are scheduled to go to Cabinet in March for political approval to proceed.

Collaboration

- A working group has been set up with other LAs working on AE implementation.
- A new working group has been set up within Dorset Council to include relevant colleagues from Children's Services, Revenues and Benefits, Data Protection, Data/Research and ICT. Membership of this may change as the project progresses. The group will have SLT sponsorship.

Benefits to schools

Auto-enrolment could generate a significant amount of additional pupil premium funding to be paid to Dorset schools. The recent feasibility study within Dorset Council (see supporting information in supporting statement 1 and at FSM feasibility results.docx) identified a potential total of approximately £547,000 in additional annual funding based on current circumstances:

The feasibility study results suggest approximately 221 pupils in the Dorset Council area are eligible but not currently claiming Free School Meals (FSM). Based on the average pupil premium funding rate, this could represent up to £280,000 in additional funding for Dorset schools.

In addition to this, a more speculative analysis—based on manual address matching and extrapolation from a small sample—indicates that there could be a further 211 eligible pupils not claiming FSM. If accurate, this could equate to an additional £267,000 in pupil premium funding per year which will help fund initiatives that support children.

It is hoped that AE will help Pupil Premium funding reach its full potential and generate more money coming into school so they can better support disadvantaged pupils, improve educational outcomes for children and also enable vulnerable families to access related support they are entitled to.

Other benefits to schools include:

- Reducing the administrative burden on schools.
- Mitigates under-registration of FSMs for children receiving UIFSM
- Helps schools know which students require additional support
- Maximise support for families: All eligible children will be automatically awarded free school meals and those who attract pupil premium will receive the additional support that can come with the award, e.g. HAF codes, subsidised school trips, music lessons etc.

2. Options

2.1 Option 1: Await confirmed guidance (effective September 2026) and look to manage the changes using targeted communications to schools and parents/carers. All parents/carers will be required to submit FSM applications during the summer term, before the start of the 2026/27 school year.

Even with best efforts here, there is a risk that all eligible children will have new applications submitted. This could result in eligible children missing out on free school meals and the additional support the award brings. Additionally, schools may receive less pupil premium funding.

School offices will be impacted by the significant amount of individual FSM approval emails incoming. This may be difficult for them to manage, particularly in schools with a large number of pupils on roll.

There will need to be a significant communications campaign to maximise applications made by parents/carers and raise awareness of other areas the changes may impact i.e. HAF eligibility.

2.2 Option 2 <u>(approved):</u> Start the process of implementing auto-enrolment: Aim to implement this before the start of the 2026/27 school year. The auto enrolment process is to identify and approve all children eligible for free school meals without the need for families to apply themselves.

Initiate the FSM AE working group to bring together key colleagues and explore the processes and tasks required for implementation and the resource required i.e. funding and staffing. Items considered will include but not limited to:

- Planning and implementation using the Fix Our Food Toolkit as guidance.
- Data Protection Impact Assessment (DPIA) and gaining permissions to use the relevant data.
- Consultation and potential pilot with sample schools.
- Working with relevant DC colleagues to identify all children likely to be eligible.
- Develop guidance for schools and for families on the process. Families will be given the opportunity to opt out (informed consent).
- How a final list of children can be run through an Eligibility Checking System (ECS) as a bulk upload, and the outcome communicated to parents/schools accordingly.
- How schools should update their information systems, populating their pupils' FSM entitlement, which will be included when calculating pupil premium funding.
- Frequency of repeating the process e.g. on an annual basis, in time for the start of each school year.

3. Recommendations

3.1 This paper recommends Option 2 to best support families and schools.

3.2 Auto enrolment will ensure we can build on the progress we have made increasing uptake of FSM, maximising funding for schools and helping vulnerable families access support they are entitled to.

4. Supporting information

Benefits of free school meals

Children who are approved for free school meals not only benefit from the free food provided at school, but also access other forms of support:

- **Holiday Activity and Food Programme**

Children from disadvantaged backgrounds who regularly suffer food insecurity can access free holiday clubs, providing healthy food and critical learning opportunities during the school holidays: [Holiday activities and food (HAF) programme - Dorset Council]

- **Pupil Premium**

The pupil premium grant provides funding to schools which is used to support disadvantaged pupils. It can enable extra resources and staff, as well as create opportunities for disadvantaged children to reach their educational potential. Schools are currently under significant pressure to support children and maximising this funding would ease the strain: Pupil premium: overview - GOV.UK

There are many barriers which result in parents not applying for free school meals. We are dedicated to supporting families to access the FSM offer and have worked hard to promote the uptake of free school meals with the overall aim of supporting families and generating pupil premium funding for schools. The 2022 campaign resulted in a 26% increase in the number of applications submitted (compared to the same quarter the previous year).

Feasibility study

Despite this, we are aware that there may be many children still not registered for free school meals, who meet the criteria. A recent feasibility study conducted by DC's Strategy, Performance & Sustainability team to establish how many children in the Dorset Council area are thought to be currently missing out on free school meals suggests that there are approximately 221 eligible pupils in the Dorset Council area who are not currently claiming Free School Meals (FSM). Based on the average pupil premium funding rate, this could represent up to £280,000 in additional funding for Dorset schools. Further analysis identified potential groups of more pupils.

Information from other LAs and from national organisations

One case study example is Sheffield City Council, who in 2022 implemented auto-enrolment. In the first year, Sheffield estimated that they were able to register an additional 1189 children for FSM, which also meant that schools received an additional £1,392,600 in pupil premium funding: Free School Meal Auto Enrolment (youtube.com)

There is a range of information and support available. The following toolkit was put together by 'Fix Our Food', a research programme aiming to transform the current food system: Microsoft Word - CURRENT - FixOurFood FSM Auto-enrolment TOOLKIT. They run regular webinars with ongoing advice and support, along with opportunities to share information and successes with other Councils.

Further explore costs and resources required: the following extract is taken from the AE toolkit linked above:

"5.4. Identifying and allocating staffing and financial resources

*5.4.1. Each stage of the process map will require staffing resources. Initial set-up of processes, governance, business case and undertaking a DPIA has been estimated at around **150 staff hours**.*

*5.4.2. Completing datasets, issuing 'right to object' letters, checking and recording FSM claimants will vary, but Sheffield have estimated between **100-150 hours each year** - this will also depend on whether the council or schools undertake actual FSM registrations.*

5.4.3. Additional financial costs are deemed to be low, the main cost being distribution of letters to parents.

5.4.4. You should agree how to treat any respective costs with schools - and confirm whether different types of schools (e.g. academies) should be treated differently."

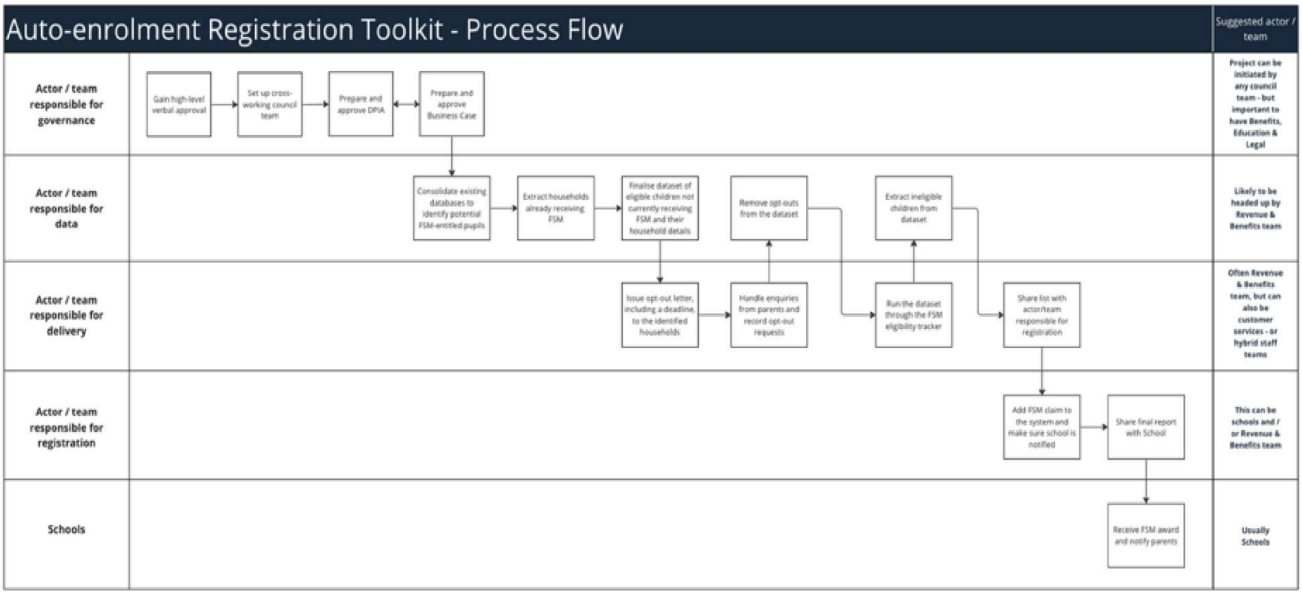
Transitional Protections

It is important to note that a percentage of children currently eligible fall under transitional protections. This means since 2018, a one-off application for each child has been required to establish ongoing eligibility. Protections mean children remain eligible even if their circumstances change/earnings rise above the threshold during this the protection period.

Key facts

- Around 8,300 children are living in low-income families in the Dorset Council area.
- 9,480 children (20.05%) are currently eligible for free school meals in Dorset (October 2024 School Census)
- There are 11 areas (out of a total of 219) in the Dorset Council area within the top 20% most deprived nationally for multiple deprivation.

5. Auto-enrolment Registration toolkit flowchart [please remove as this is referenced above for interested parties to sign up to and the image below will be subject to copyright]



Auto-enrolment Registration Toolkit - Process Flow
Suggested actor / team
Actor / team responsible for governance
Gain high-level verbal approval
Set up cross-working council team
Prepare and approve DPIA
Prepare and approve Business Case
Project can be initiated by any council team - but important to have Benefits, Education & Legal
Actor / team responsible for data
Consolidate existing databases to identify potential FSM-entitled pupils
Extract households already receiving FSM
Finalise dataset of eligible children not currently receiving FSM and their household details
Remove opt-outs from the dataset
Extract ineligible children from dataset
Likely to be headed up by Revenue & Benefits team
Actor / team responsible for delivery
Issue opt-out letter, including a deadline, to the identified households
Handle enquiries from parents and record opt-out requests
Run the dataset through the FSM eligibility tracker
Share list with actor/team responsible for registration
Often Revenue & Benefits team, but can also be customer services - or hybrid staff teams
Actor / team responsible for registration
Add FSM claim to the system and make sure school is notified
Share final report with School
This can be schools and / or Revenue & Benefits team
Schools
Receive FSM award and notify parents
Usually Schools

Dorset Council

<u>Appendix 7</u> - CRF Equality Impact Assessment (EqIA) DRAFT

1. Initial information

Name of the policy, project, strategy, project or service being assessed:

Community Resilience Fund (CRF) - Programme 2025/26 (and to 2029)

2. Is this a (please delete those not required):

New policy or service

3. Is this (please delete those not required):

Both internal and external (residents, communities, partners)

4. Please provide a brief overview of its aims and objectives:

The CRF aims to provide crisis support for low-income households facing financial shocks and to build financial resilience through services and community coordination. It includes four strands:

- Crisis Payments (cash-first approach for urgent needs)
- Housing Payments (replacing Discretionary Housing Payments)
- Resilience Services (advice, income maximisation, debt support)
- Community Coordination (strengthening local support networks)

5. Please provide the background to this proposal.

The CRF runs from April 2026 to March 2029, replacing Discretionary Housing Payments and complementing Local Welfare Assistance. It is funded by DWP and delivered by local authorities under Section 31 of the Local Government Act 2003.

6. What sources of data, evidence or research has been used for this assessment? (e.g. national statistics, employee data):

Data sources:

- Local deprivation indices and Experian modelling
- UC/HB claimant data (via DWP monthly data share)
- Learning from Household Support Fund evaluations
- Engagement with VCS partners and advice networks

Consultation:

- Internal teams (Housing, Welfare, Financial Inclusion)
- Voluntary and community sector organisations
- Residents via previous HSF feedback

Further info needed:

- Equality monitoring data from CRF applications
- Insights from local advice providers on barriers for protected groups

7. What did this tell you?

Duration: CRF is multi-year (2026–2029) vs HSF short-term.

Scope: CRF combines crisis support with resilience-building; HSF focused on emergency relief.

Approach: CRF introduces trauma-informed practice, cash-first principle and mandatory referral pathways**.**

Accessibility: CRF guidance requires multiple application routes and formats (Easy Read, Braille, offline).

Housing Support: CRF replaces DHPs with Housing Payments.

8. Who have you engaged and consulted with as part of this assessment?

Internal stakeholders

- Portfolio Holder for Customer, Culture and Community Engagement
- Executive Director Corporate Development / Chair of the Cost of Living working group - Dorset Council
- Head of Revenues & Benefits
- Principal Research Officer, Strategy, Performance and Sustainability
- Service Manager, Housing Advice & Homelessness
- Service Manager, Growth & Economic Regeneration
- Service Manager for Housing Standards
- Public Transport Manager
- Business Manager, Digital and Service Development, Libraries

External stakeholders including VCS and Statutory Sector Partners

- Ridgewater Energy
- Citizens Advice in Dorset
- Friendly Food Club
- The Lantern
- Age UK North, South and West Dorset
- The You Trust
- Age Concern North Dorset
- Island Community Action
- Volunteer Centre Dorset
- Wessex Water

9. Is further information needed to help inform decision making?

Is an EQIA required? Yes

Impacts on who or what?	Choose impact	How
Age	Positive impact	Older adults and families with children benefit from targeted support (e.g., pension credit advice, affordable food, warm spaces). Offline routes help digitally excluded older residents.
Disability	Positive impact	CRF guidance requires accessible formats and fast-tracking for terminal illness. Disabled households benefit from crisis support and referrals to specialist services.
Gender reassignment and Gender Identity	Neutral Impact	No barriers identified; CRF is inclusive and person-centred.
Marriage or civil partnership	Neutral Impact	No barriers identified; eligibility is based on need, not marital status.
Pregnancy and maternity	Positive impact	Financial stress during pregnancy and maternity leave is mitigated through crisis support and referrals.
Race and Ethnicity	Neutral impact	We expect the cost-of-living crisis have a disproportionately negative impact on diverse communities.
Religion and belief	Neutral Impact	No barriers identified; CRF works with faith-based organisations delivering food aid.
Sexual orientation	Neutral Impact	No barriers identified; CRF is inclusive.

Impacts on who or what?	Choose impact	How
People with caring responsibilities	Positive impact	Carers benefit from crisis support and referrals to advice services.
Rural isolation	Positive impact	Offline application routes and community coordination reduce barriers for rural residents.
Socio-economic deprivation	Positive impact	CRF directly targets low-income households and aims to reduce material deprivation.
Single parents	Positive impact	CRF mitigates financial stress for single-parent households, who are disproportionately affected by poverty.
Armed forces communities	Positive Impact	CRF includes signposting to specialist support for veterans and service families.

Programme overview

The Community Resilience Fund (CRF) is a three-year programme (April 2026–March 2029) designed to provide both immediate crisis support and longer-term resilience-building for low-income households. It replaces Discretionary Housing Payments and complements Local Welfare Assistance schemes. The CRF is structured around four key strands:

1. **Crisis Payments**
   - Cash-first approach to meet urgent needs such as food, energy, essential household items, and transport costs.
   - Available year-round, with multiple application routes (online, phone, face-to-face) to ensure accessibility.
2. **Housing Payments**
   - Financial support for housing costs for those entitled to Housing Benefit or Universal Credit housing element.
   - Includes rent in advance, deposits, and shortfalls caused by benefit caps or under-occupancy rules.
3. **Resilience Services**
   - Investment in advice and support services to help households build financial resilience.
   - Includes income maximisation (benefit checks), debt advice, budgeting support, and access to affordable credit.

    - Delivered through local authority teams and voluntary/community sector partners.

4. **Community Coordination**
    - Strengthening local support networks to create a “no wrong door” approach.
    - Activities include mapping services, building referral pathways, co-location of advice services, and outreach to rural and digitally excluded communities.

The CRF adopts a person-centred, needs-based, and trauma-informed approach, ensuring dignity, choice, and flexibility for applicants. It aims to reduce material deprivation, prevent crises from escalating, and foster long-term financial stability.

Overall, CRF is expected to have a positive impact on most protected groups by reducing financial hardship and improving resilience. Risks relate mainly to accessibility and awareness, which can be mitigated through inclusive design and proactive outreach.

Evidence Base

Local Data and Insight

- Dorset Intelligence & Insight Service (DIIS) modelling using Experian data to identify areas of significant need.
- Revenue and Benefits Team data highlighting households in financial hardship.
- Housing Advice and Homelessness Team data on rising housing insecurity.
- Feedback from Dorset Together Cost of Living Working Group (since 2022), which includes internal council teams and external partners.

Previous Programme Learning

- Household Support Fund (HSF) evaluations and monitoring reports, which identified:
    - High demand for emergency food and energy support.
    - Barriers for digitally excluded residents.
    - Increased need for advice services and wraparound support.

National Research

- Citizens Advice national reports on cost-of-living impacts.
- House of Commons Library briefing (Dec 2024) on inflation and low-income households.
- Rapid evidence review (BMC Public Health, Feb 2024) on health impacts of financial hardship.
- LSE Business Review on widening inequality due to rising costs.

Community and Voluntary Sector Insight

- Dorset Community Foundation's *Hidden Dorset Impact Report*.
- Feedback from local VCS organisations (Citizens Advice, Help & Kindness, Age UK, Volunteer Centre Dorset).
- Input from foodbanks, social supermarkets, and grassroots charities.

Protected Groups

- Data from Citizens Advice Dorset showing 66% of clients are disabled or have long-term health conditions.
- Maternity Action survey (2024) highlighting financial stress during pregnancy and maternity leave.
- Joseph Rowntree Foundation research on carers and poverty risk.

Action Plan

Summarise any actions required as a result of this EqIA.

Issue	Action to be taken	Person(s) responsible	Date to be completed by
Digital exclusion	Provide offline application routes (telephone, postal, face-to-face) and outreach through libraries and Family Hubs.	CRF Delivery Lead	April 2026
Language barriers	Translate key materials into community languages and provide interpretation support for applications.	Communications Team	April 2026
Accessibility	Ensure application forms and guidance are available in Easy Read, Braille, large print, and audio formats. Use accessibility checker for all documents.	Inclusion Champion	April 2026
Awareness	Develop inclusive communications plan, including non-digital channels (leaflets, community noticeboards, GP surgeries).	Communications Team	April 2026
Referral pathways	Establish warm referral processes between Crisis Payments, Housing Payments, and Resilience Services. Train staff on trauma-informed practice.	CRF Programme Manager	June 2026
Monitoring equality impacts	Collect and analyse equality monitoring data from CRF applications to identify gaps and adjust delivery.	Business Intelligence Team	Ongoing

Sign Off

Officer completing this EqIA: Fiona Thomas, Communities Team Leader

Officers involved in completing the EqIA: Laura Cornette, Business Partner, Communities and Partnerships

Date of completion: DRAFT 4th February 2026

Version Number: 1

EqIA review date: Ongoing as the CRF programme develops

Equality Lead Sign Off: James Palfreman-Kay