People and Health Overview Committee
6 July 2026
Crisis and Resilience Fund
For Recommendation to Cabinet

Cabinet Member:
Cllr M Bell, Public Health, Prevention & Communities

Senior Leadership Team:
L Cotton - Interim Executive Director, Modernisation and Customer Delivery

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Statutory Authority:

Report status: Public Choose an item.

1. Executive summary

1.1 On 1 April 2026, the Crisis and Resilience Fund (CRF) replaced the Household Support Fund (HSF) to support Dorset residents experiencing financial crisis. The new CRF also included the existing Discretionary Housing Payment provision under a new single funding strand. Cabinet approval on 3 March 2026 enabled a compliant "day one" offer, ensuring continuity of support and no loss of essential welfare support services. All initially authorised projects are now operational, as summarised in Appendix 1.

1.2 This fund helps Dorset Council deliver its key community and housing priorities and strengthens our prevention work alongside the council's cost of living programme as well as helping to deliver Communities for All in the Corporate Plan. It provides direct support to the most vulnerable residents, helping them manage immediate pressures while building greater independence and resilience. By investing in people and communities now, we are creating the conditions for stronger, more self-reliant communities and supporting Dorset Council's ambition to become a modern, sustainable council.

1.3 Following a successful launch, the crisis resilience fund is now moving from mobilisation into ongoing delivery. To support this next phase, an interim governance and decision-making arrangement is proposed to provide clear oversight and coordinated decision-making across the programme and its connected services. It is proposed that this is provided through the Communities and Prevention Delivery Board, as part of the council's senior leadership delivery arrangements, with relevant

Cabinet Member involvement. This will ensure future investment aligns with corporate priorities and delivers maximum impact for residents.

1.4 A crisis resilience fund policy is currently in development and will be presented through the committee system in Autumn 2026. This will set out the longer-term policy and governance framework for the fund. In the meantime, the interim governance arrangements described in this report will support delivery and decision-making, alongside the interim use of the Discretionary Housing Payments Policy, which has been adopted temporarily in line with Department for Work and Pensions guidance.

1.5 In parallel, work has progressed to strengthen the council's resilience offer. A review of existing support across Dorset Council, voluntary and community sector organisations has identified opportunities to improve coordination and address gaps in provision.

1.6 Appendix 2 sets out proposals for additional and extended resilience projects that meet CRF criteria. Members are asked to review these proposals and consider the proposed allocation of funding in order to make recommendations to Cabinet.

1.7 Over the three-year programme, the CRF aims to move from reactive crisis response approach to a more preventative, resilience-focused approach. This aims to reduce the number of residents experiencing financial crisis and improve overall wellbeing and individual financial wellbeing through more integrated and effective support services.

2. **Recommendation(s)**

2.1 For members of the committee to consider and recommend that interim governance of the Crisis and Resilience Fund programme is provided through the Communities and Prevention Delivery Board, in consultation with the Cabinet Member for Public Health, Prevention and Communities and the Cabinet Member for Housing.

2.2. For members of the committee to consider and recommend that an annual report on Crisis and Resilience Fund spend and impact is presented to the People and Health Scrutiny Committee.

2.3 For members of the committee to review the proposals set out in Appendix 2, consider the proposed allocation of Crisis and Resilience Fund funding to the resilience services and projects identified, and make recommendations to Cabinet.

3. **Reason for the recommendation(s)**

3.1 To provide clear interim governance and decision-making for the Crisis and Resilience Fund through the Communities and Prevention Delivery Board, as part of the council's senior leadership delivery arrangements.
3.2 To ensure the People and Health Overview Committee receives ongoing assurance on Crisis and Resilience Fund spend and impact.

3.3 To enable the committee to review the proposals in Appendix 2 and make recommendations to Cabinet on the proposed allocation of Crisis and Resilience Fund funding.

4. Background and current position

4.1 On 1st April 2026 the Crisis and Resilience Fund (CRF) replaced the Household Support Fund to support residents experiencing a financial crisis. On 3rd March Cabinet approved Dorset Council's day one offer to ensure we were legal and compliant with no loss of essential support services. Detail is available in background papers. All those authorised projects are now operational. A summary of the CRF programme is available in Appendix 1.

4.2 Over the past three years, the core-funded Cost of Living programme has complemented the HSF. We are now well placed to build on this sustained investment, strengthening the resilience and community connection outcomes of the CRF, as the two funds continue to operate alongside one another.

4.3 While there is some level of oversight, formal governance and decision-making processes for further programme direction and spend are required.

4.4 The Household Support Fund (HSF) programme spend was authorised by the Children's Directorate Senior Leadership Team (SLT) as the host directorate for the fund, along with the Children's Lead Cabinet Member after sign-off after initial Senior Leadership Team agreement. The complementary Cost-of-Living programme direction is authorised by the lead Cabinet Member for Public Health, Prevention and Communities and S106 sign off with 6 monthly People and Health Scrutiny.

4.5 The CRF programme is increasingly being delivered through a joined-up resilience approach that spans a number of services, delivery partners and routes into support for Dorset residents. It is therefore proposed that interim governance is provided through the Communities and Prevention Delivery Board, as part of the council's senior leadership delivery arrangements, rather than through a single directorate.

4.6 A CRF Policy is currently under development and will be brought through the committee system in the Autumn. This will replace the stand-alone Discretionary Housing Payments Policy which has been temporarily adopted by the CRF programme under the DWP guidance.

5. **Resilience Development Work**

5.1 Following from the day 1 programmes authorisation, work has progressed with reviewing the current wrap around resilience support available within Dorset Council and local voluntary community organisations (VCSO) and gaps are currently being identified.

5.2 Appendix 2 lays out proposals for additional or extended resilience projects which meet the requirements of the CRF criteria, including proposals to move some appropriate cost of living project spend across to the CRF. Members are asked to review these proposals, consider the proposed allocation of funding, and make recommendations to Cabinet.

5.3 The impact of the investment in resilience will be a clear streamlined experience within both the council's customer and VCS front-door for residents experiencing crisis or in need of resilience support. By the end of the 3-year programme, fewer residents should experience crisis.

6. **Legal considerations**

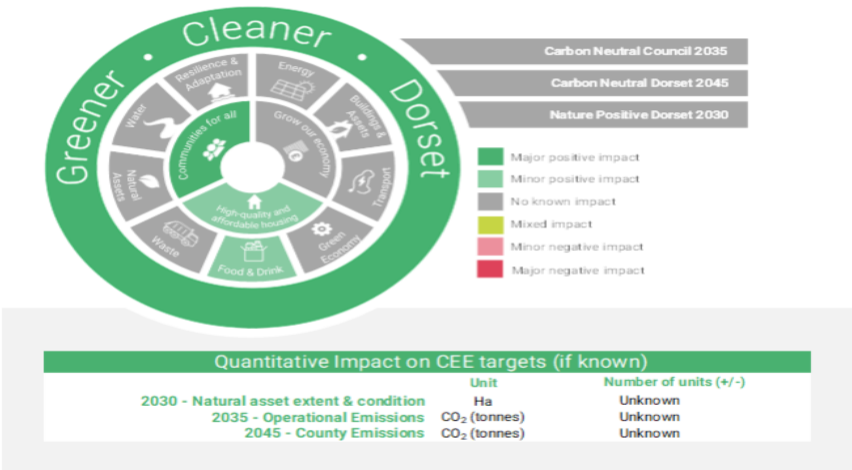
6.1 There are several legislative and national policy changes that interact with the CRF. These are summarised in Appendix 2 of the background Cabinet paper. All resilience development work is considering these elements.

7. Financial implications

7.1 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.

7.2 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.

8. Natural environment, climate & ecology implications

8.1 

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	major positive impact
Food & Drink	minor positive impact
Waste	major positive impact
Natural Assets & Ecology	No known impact
Water	No known impact
Resilience and Adaptation	major negative impact
Corporate Plan Aims	**Impact**
Prosperity	strongly supports it
Stronger healthier communities	strongly supports it
Sustainable Development & Housing	neutral
Responsive & Customer Focused	strongly supports it

TABLE OF RECOMMENDATIONS

Recommendations	**Responses -will this be incorporated into your proposal? How? And if not, why not?**
Energy	
No recommendations found for this category	
Buildings & Assets	
No recommendations found for this category	
Transport	
No recommendations found for this category	
Green Economy	
No recommendations found for this category	
Food & Drink	
Use the opportunity to improve resilience of food & drink supplies to climate change and global food system shocks	
Waste	
No recommendations found for this category	
Natural Assets & Ecology	
No recommendations found for this category	
Water	
No recommendations found for this category	
Resilience & Adaptation	
No recommendations found for this category	

9. Well-being and health implications

9.1 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 multidimensional 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 income is an important aspect of reducing inequalities in health as these disproportionately impact people living on low incomes.

11. Risk implications

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

Current Risk: Medium

Residual Risk: Medium

12. Equalities

12.1 An Equality Impact Assessment is in Appendix 3.

13. Appendices

- Appendix 1 – Summary of the Crisis and Resilience Fund
- Appendix 2 – Proposal for further/extension of investment in resilience services
- Appendix 3 – Equality Impact Assessment

14. Background papers

14.1 Crisis and Resilience Fund Day one Cabinet paper

14.2 Cost of Living scrutiny paper 2026 will be available at the end of June ready for People and Health Scrutiny due to cancelation of June Scrutiny Committee.

14.3 Cost of Living People and Health Scrutiny Paper June 2025

14.3 Crisis and Resilience Fund Department of Work and Pensions Guidance document

15. Report sign-off

15.1 This report has been through the internal report clearance process and has been signed off by the Monitoring Officer and 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 and 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.
	The housing payment replicates 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:

Housing Element Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs - replicating Discretionary Housing Payments (DHP)	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. 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 • Investment in CRF Housing Payments supports Dorset Council's commitment to a sustainable future by reducing reliance on more costly emergency and temporary housing provision.
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: **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.

	• **Colocation 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.

Reference: Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029) - GOV.UK

Appendix 2 – Proposal for further/extension of investment in resilience services

	Project	Detail	Day 1 authorised amount from CRF	Yr1 additional funding request	Yr 2 request	Yr 3 Request	CRF Pillar
1	Housing Payments (formally Discretionary Housing Payments)	Due to the change in legislation for housing (Renters Reform Act), we are experiencing unprecedented demand for our housing payments support to prevent homelessness of vulnerable residents. CRF has stated a minimum level of £458,298. Last FY an increase of £73,000 from CoL was provided, this FY £89,800 has been committed but it is felt it should be provided from CRF.	NA – supported by CoL	Up to £100,000	Up to £100,000	NA - Yr 3 requires separate authorisation for DC to set our own amount.	2
2	Homelessness prevention service	Continuation of current service and move this project off the Cost-of-Living programme as better aligned with CRF for years 2 and 3.	NA – supported by CoL	NA	£359,000	£359,000	1,3
3	CA Debt Advisors	Continuation of current service with 3% uplift for inflations and move this project off the CoL programme as better aligned with CRF for years 2 and 3.		NA	£223,201	229,897	1,3,4
4	Emergency and Affordable Food	Continuation of current provision, review for year 3	£125,000	NA	£125,000	To be reviewed	1,3
5	CA resilience Discretionary fund	Continuation of current provision, review for year 3	£100,000	NA	£100,000	To be reviewed	3,4

6	Disability Facilities Grant	Continuation of current service	£100,000	NA	£100,000	£100,000	3
7	Affordable food projects and wrap around	Enabling our food projects to develop their resilience wrap around resilience offer by providing a fund for them to apply into, then combining the yr 1 previously authorised £70,000 into this for yrs 2 and 3	£70,000	£75,000	£150,000	£150,000	3,4
8	Adults/carers hospital to home one off support	Continuation of current service	£25,000	NA	£25,000	To be reviewed	3
9	Extension to the Holiday and Activities Fund	Booster up current provision to include additional offer to yr7+ especially YP with SEND. HAF has been cited by Government to support the removal of the Free school meals holiday vouchers (FSMHV)	£10,000	£250,000	£500,000	£500,000	3,4
10	Lantern Trust Resilience wrap around	comprehensive wrap around to address the root of crisis and offer long term support in a holistic way for their specialised cohort	NA – new request	£30,000	£30,000	£30,000	3,4
11	Community Transport Fund	previously supported under HSF, proposal to extend the current fund. Essential for CT orgs to support residents to medical and wellbeing appointments where other rural transport links are non-existent by supporting their core costs such as insurance, vehicle maintenance, volunteer expenses etc.	NA	£60,000	£60,000	To be reviewed	3,4
12	Financial Education and Support	One of the key priorities for the CRF resilience wrap around is the provision of financial education. We are currently exploring local VCS options to provide bespoke sessions and courses with some of our vulnerable cohorts inc care leavers, low-income families (in schools	NA	£100,000	£100,000	To be reviewed	3,4

		and community settings) and a wider campaign for any residents needing to engage as part of resilience support					
13	Community Managed Libraries	We have 8 Community Managed Libraries (CML) which are charitable entirely self-funding entities but supported by DC with ICT systems. Funding would enable participation in essential programmes such as the Summer Reading Challenge, supporting early literacy, confidence and school readiness, alongside initiatives such as Warm Welcome spaces during winter, helping to reduce isolation and vulnerability therefore increasing individuals resilience. It would also support delivery of wider campaigns such as 'All In', improving access to information, advice and community support and continue to play a vital role in supporting community resilience and reducing demand on statutory services.	NA	£16,000 (£2,000/ library)	£16,000 (£2,000/ library)	£16,000 (£2,000/ library)	3,4
14	Gambling Support	UNDER DEVELOPMENT – Hidden gambling addictions are one of the most dangerous addictions which can reduce household stability. Public Health have been given a grant of £70,000 to develop a needs assessment and to research a programme of support, we may be able to use some CRF funds to add greater impact to this agenda once the local data is available.	NA		To be reviewed		3,4

Appendix 3 - Equality Impact Assessment (EqIA)

1. Initial information

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

Community Resilience Fund (CRF) - Programme 2026/27 (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. The initial

CRF offer has been in place since April, following approval by Cabinet of an earlier report that set out the immediate approach required to mobilise the fund. This subsequent report builds on that position by seeking approval for a further programme of projects to be funded through the CRF. It also proposes a revised governance structure to support ongoing decision-making, ensuring that future allocations of CRF funding are made in a consistent, transparent, and accountable way.

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

6. 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.

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

Internal stakeholders

- Cabinet Member for Public Health, Prevention and Communities
- Assistant Chief Executive / Chair of the Cost of Living working group - Dorset Council
- Head of Revenues & Benefits
- Service Manager, Housing Advice & Homelessness
- Executive Director for Modernisation and Customer Delivery
- Strategy and Policy Lead

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

8. 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.

Impacts on who or what?	Choose impact	How
Pregnancy and maternity	Positive impact	Financial stress during pregnancy and maternity leave is mitigated through crisis support and referrals.
Race and Ethnicity	Neutral/Positive impact	The cost-of-living crisis has a disproportionately negative impact on black and ethnic minority communities. The CRF mitigates this through crisis and housing support alongside referrals to support services.
Religion and belief	Neutral Impact	No barriers identified; CRF works with faith-based organisations delivering food aid.
Sex (consider men and women)	Positive impact	Both men and women benefit from mitigated financial pressures; CRF supports gender-neutral access.

Impacts on who or what?	Choose impact	How
Sexual orientation	Neutral Impact	No barriers identified; CRF is inclusive.
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.

Impacts on who or what?	Choose impact	How
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.

Please provide a summary of the impacts:

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.

It should also focus on three main outcomes:

1. **Provision of effective crisis support**. By delivering effective crisis support is intended to prevent the occurrence or escalation of individuals' crises.

2. **Improving individuals' financial resilience**. By strengthening financial resilience among individuals and empowering residents to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.

3. **Bolstering the local level support landscape**. By providing a joined-up, visible local support network to build financial resilience

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.
- Indices of multiple deprivation (November 2025)
- 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.
- Evidence and data from the network of foodbanks, social supermarkets and affordable food projects across Dorset, including testimony and insight collected at the ‘Pathways to Resilience’ event in April 2026.

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.
- Runnymede Trust report on the disproportionate impact the CoL crisis is having on black and ethnic minority communities.

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	Provision of offline application routes (telephone, postal, face-to-face) and outreach through libraries and Family Hubs will be defined within the CRF policy.	CRF Delivery Lead	December 2026

Language barriers	Translation of key materials into community languages and the provision of interpretation support for applications will be set out in the CRF policy.	Communications Team	December 2026
Accessibility	Ensuring application forms and guidance are available in Easy Read, Braille, large print, and audio formats and the use of an accessibility checker for all documents will be specified within the CRF policy.	Inclusion Champion	December 2026
Awareness	The CRF policy will set out expectations for inclusive communications, including the use of non-digital channels to support accessibility.	Communications Team	December 2026
Referral pathways	Warm referral processes between Crisis Payments, Housing Payments, and Resilience Services as well as a trauma-informed delivery approach will be established and defined within the CRF policy.	CRF Programme Manager	December 2026
Monitoring equality impacts	The approach to the collection and analysis of equality monitoring data from CRF applications to identify gaps and adjust deliver will be set out within the CRF policy.	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: 12/6/2026

Version Number: 2

EqIA review date:

Equality Lead Sign Off:

Next Steps:

- the EqIA will be reviewed by Communications and Engagement and if in agreement, your EqIA will be signed off.
- if not, we will get in touch to chat further about the EqIA, to get a better understanding.
- EqIA authors are responsible to ensuring any actions in the action plan are implemented.

Please send to Diversity and Inclusion Officer