



**MANCHESTER
CITY COUNCIL**

Manchester City Council Crisis and Resilience Fund (Crisis Element)

Policy document effective from April 2026

Directorate - Revenues and Benefits Unit
Date – March 2026
Version - 1.0

1. Purpose

The purpose of this policy is to outline the operating principles of the Council's Crisis and Resilience Scheme (Crisis Element) and to provide guidance on how the scheme will be administered by the Council.

Manchester City Council provides discretionary support to residents on low incomes who experience financial hardship, crisis or emergency. This support forms an established part of the Council's approach to assisting residents who are unable to meet essential living needs (including furniture) through their own resources or other available support.

From April 2026, the Council's local welfare provision offer will be delivered through a single, integrated scheme known as the Crisis and Resilience Fund (CRF). The CRF brings together existing crisis support arrangements within a single framework for the purposes of funding, governance and administration, while maintaining the Council's ongoing commitment to providing timely and effective local welfare support.

The Council's CRF is primarily funded by the government with additional funding provided by the Council.

Through the CRF, the Council will provide discretionary financial assistance to Manchester residents on low incomes who experience a financial shock, crisis or emergency that places them at immediate risk of hardship. Support will be delivered in line with the Fund's objectives, adopting a need based, person centred and cash first approach, and will seek not only to address immediate need but also to reduce the risk of repeat crises by connecting residents with appropriate support services.

Support under the CRF may be provided where residents:

- Have experienced an emergency, disaster or unforeseen event and are at the point of financial crisis; or
- Have had to move home due to fear of violence, significant health or care needs, or as part of a supported or emergency rehousing arrangement, and essential household items are not available; or
- Require essential furniture or equipment to remain safely in their current home and maintain independent living; or
- Are in a vulnerable household and are experiencing severe fuel or energy hardship, including an inability to meet immediate heating costs or where disconnection has occurred.

The Council may also provide crisis support to residents who are moving into employment but remain on a low income, where short term assistance with essential costs such as travel is necessary to sustain employment and prevent a return to crisis.

In delivering the CRF, the Council recognises a commitment to providing appropriate support to care leavers up to the age of 25, ex-members of the Armed Forces, and residents who are terminally ill and in receipt of an SR1 form, subject to the discretionary nature of the Fund and available resources.

In respect of Housing Payments please refer to Appendix 2 on page 16.

2. Objectives of the Scheme

The objectives of the CRF in Manchester are to:

- Provide a timely and effective safety net for Manchester residents on low incomes who experience a sudden financial shock, crisis or emergency, where this cannot reasonably be resolved through their own means or other available support.
- Address immediate hardship needs in a way that supports dignity, independence and wellbeing, while complementing (but not replacing) other statutory and specialist services provided by the Council and partner organisations.
- Adopt a need based, person centred and cash first approach, ensuring support is proportionate, flexible and tailored to individual circumstances.
- Prevent short term exceptional hardship from escalating into more severe or longer term outcomes, including homelessness, destitution or family breakdown.
- Sustain tenancies and prevent homelessness, particularly where residents are at heightened risk, including following street homelessness, care leaver transitions, health crises or emergency rehousing.
- Support residents and families to remain safely and independently in their own homes, including through the provision of essential items or short term financial assistance.
- Support residents to enter, remain in or return to employment where appropriate, recognising the role of short term crisis support in sustaining work and preventing repeat crisis.
- Contribute to the reduction of problem debt and financial instability and promote improved money management and income maximisation where support needs are identified.
- Encourage and support residents to engage with advice, financial wellbeing and resilience building services, with the aim of reducing repeat crisis presentations.

3. Key Principles Underpinning the Scheme

The Crisis and Resilience Fund (CRF) is administered at the discretion of Manchester City Council and forms part of the Council's wider approach to delivering crisis support and building financial resilience for residents on low incomes.

The Crisis and Resilience Fund (CRF) is delivered using a trauma informed approach. This recognises that many individuals may have experienced trauma, the effects of which can be ongoing, complex, and not always visible or disclosed. Such experiences can make engagement with services challenging and, if not handled sensitively, potentially retraumatising.

The CRF seeks to minimise this risk by ensuring that interactions with the service are safe, respectful, and empowering for residents, while supporting colleagues to respond appropriately and consistently. Decision-making and service delivery under the CRF are therefore guided by the six core principles of trauma-informed practice:

- Safety
- Trust
- Choice
- Collaboration
- Empowerment
- Cultural consideration

These principles underpin how the CRF is designed, administered, and communicated, ensuring that support is provided in a way that promotes dignity, resilience, and fairness.

The Fund is delivered in accordance with national guidance and local priorities and is underpinned by the following key principles:

- Support provided under the Crisis and Resilience Fund is discretionary, and there is no automatic or statutory right to a payment or award.
- The Fund is intended to provide time limited support in response to a genuine financial crisis or sudden financial shock and is not designed to provide ongoing or routine assistance with day today living costs.
- The Crisis and Resilience Fund is not intended to replicate, replace or take over the responsibilities of statutory services or other agencies, but to complement existing provision where gaps arise during crisis situations.
- The Council will adopt a need based, person centred and cash first approach, providing flexible and proportionate support that reflects individual circumstances while preserving dignity and choice.

- Each award will be made with regard to available funding, and the Council will manage expenditure to ensure the Fund remains sustainable over the funding period.
- Awards will normally only be made where applicants meet the eligibility criteria set out in this policy; however, meeting the eligibility criteria does not create an entitlement, and the Council retains the overriding discretion to refuse an award, including where budgetary constraints or policy conditions apply.
- Eligibility criteria will be applied to ensure that support is targeted at residents with the greatest need, while allowing an appropriate degree of flexibility and discretion to respond to exceptional or unforeseen circumstances.
- Where residents do not meet the eligibility criteria, they will be signposted to alternative universal, community, voluntary or statutory support that may be better suited to their circumstances.
- Each application will be considered on its own merits and treated fairly and consistently, having regard to the Council's duties under relevant legislation, including equality and data protection requirements.
- There is no right of appeal against a decision; however, residents who are dissatisfied with an outcome may request a reconsideration, in accordance with the process set out in this policy.
- To support fairness, sustainability and the prevention of repeat crisis reliance, applicants will normally be limited to a restricted number of awards within a rolling 12-month period, unless exceptional circumstances apply.

4. Awards and Assistance provided by the Scheme

The CRF provides discretionary, time limited support to residents on low incomes who experience a financial shock, crisis or emergency, where assistance is necessary to prevent immediate hardship or escalation into more severe outcomes.

Support may be provided to residents who fall within one or more of the following broad areas of need or circumstances:

(a) Residents being re-housed or resettled into new accommodation due to fear of violence, significant health or care needs, following a disaster or emergency, or as part of a supported or emergency resettlement programme, typically from supported or temporary homeless accommodation; or

(b) Residents requiring support to remain in their current home and maintain independent living, where they have significant and enduring medical, care or support needs; or

(c) Residents requiring immediate financial assistance following a crisis or emergency, including those experiencing a sudden financial shock that places them

at risk of hardship. This may include circumstances where a child is unable to attend school due to crisis, or where a sudden loss or delay of income (for example due to redundancy, reduced working hours, or a benefit payment delay) has resulted in an immediate inability to meet essential living costs and such cases will be considered for support or signposted to appropriate services; or

(d) Residents who are in severe fuel or energy hardship, including where they are unable to meet immediate heating costs or have experienced disconnection; or

(e) Residents who are moving into employment following a period of unemployment but remain on a low income, where short term assistance with essential costs such as travel is required to sustain employment during the transition from welfare benefits to wages.

In delivering the CRF, the Council will continue to provide certain forms of local welfare provision, including essential furniture and household items, where these are required to support safe accommodation, independent living or recovery from crisis. this support is funded by the Council.

Forms of Support Available

The CRF may provide support in the form of cash payments, vouchers or essential items, depending on individual circumstances and assessed need, including:

- Rehousing and resettlement support – provision of minimum essential furniture and household items, normally limited to beds (or cot), bedding and linen packs, cooker, microwave or air fryer, fridge/freezer and a kitchen starter pack.
In exceptional cases, where health, disability or family circumstances require, the Council may also consider the provision of a washing machine.
(Normally one award over a rolling three year period); or
- Support to remain in the home – provision of essential furniture or equipment items required to maintain safe and independent living.
(Normally one award per household over a rolling three year period); or
- Immediate response to severe fuel or energy hardship – a fuel or energy payment to support residents with urgent heating or utility needs.
(Normally one award per household over a rolling 12-month period);
- Crisis cash support – a time limited cash payment to assist residents following a financial crisis or emergency, where this represents the most appropriate and proportionate response.
(Normally one award per individual over a rolling 12month period); or
- Employment related travel support – a short term travel payment to support the cost of public transport for the initial period of employment, where this is necessary to sustain work.
(Normally one award per individual).

NB: The number, type and level of awards made within the periods indicated will be based on individual circumstances, presenting need and available funding. Depending on need, it may be appropriate for a resident to receive more than one form of support, provided this is justified and proportionate

4.1 Award Provision

Furniture/White Goods

All furniture or goods provided by the Scheme will:

- Be of good quality;
- Be covered by a supplier warranty;
- Be delivered to and, where applicable, installed at the address provided;
- Meet all current regulations including fire protection; all electrical goods will conform to legislation relating to domestic electrical appliances within the UK.

No equivalent cash awards will be made available for furniture or white goods items.

Due to the limited funding available and high level of expected claims, furniture and white goods support is provided to meet essential needs only, unless there are exceptional circumstances.

Fuel Grants

This will be a one-off non-repayable grant of £50 to support residents with an emergency fuel purchase. This is normally paid via a PayPoint payment that when collected at the retail unit is transferred to the utility account.

Travel Grants

Provision of a one-off non-repayable amount equivalent to the most economic cost of public transport to and from the resident's home address for the first four weeks of employment (for example by the provision of a bus pass).

Cash Grants

This will be a one-off, non-repayable grant of **£40 or £80** to support residents following an emergency or crisis where there is an immediate and demonstrable financial need. Awards are intended to provide short term assistance only and are not designed to meet ongoing or recurring living costs.

In some circumstances, higher value payments may be awarded where a more significant financial shock or crisis has been identified. Such awards will only be considered following active engagement with the Financial Wellbeing Team or other appropriate support services, where an assessment has identified a need for

enhanced support to help stabilise the household and alleviate the immediate impact of the crisis.

These higher value awards remain discretionary and are subject to eligibility criteria, available funding, and appropriate checks.

Payments would normally be made via PayPoint, which can be collected at a participating PayPoint retail unit, or by bank transfer. The method of payment will be determined based on individual circumstances and operational considerations. Higher value payments will be made by Post Office Payout voucher.

4.2 Outside the scope of this scheme

The CRF will not duplicate existing support, payments or awards (whether statutory or discretionary) which are provided by other parts of the Council, other government agencies or third sector organisations.

In addition, the scheme will not provide support for needs which are met through benefits administered by the Department for Work and Pensions (DWP) including but not exclusive to:

- Short Term Benefit Advances (formally Crisis Loan Alignment Payments),
- Budgeting Loans / Budgeting Advances (for Universal Credit recipients),
- Sure Start Maternity Grants,
- Funeral Payments,
- Cold Weather Payments,
- Winter Fuel Payments, and
- JSA/ESA Hardship Payments. (www.gov.uk/browse/benefits). This scheme is not normally able to respond to and mitigate the general impact of the sanctions regime administered by the DWP. Residents will normally be referred to the DWP's Hardship Scheme.

5. Eligibility Criteria

The Council uses eligibility criteria to ensure that the funds are targeted at the most vulnerable residents and those in greatest need.

Eligibility is tested through three qualifying stages:

1. First Stage – which determines whether residents are eligible based on age, income and residency criteria;
2. Second Stage – which determines whether residents are eligible based on their needs and circumstances criteria;
3. Third Stage – which determines whether residents are eligible based on any further exceptions or exclusions criteria.

At all stages, the Council will be mindful of the overall budget expenditure and may have to revise awards and eligibility criteria to manage spend with the limited budget allocation.

A resident must meet the criteria for all three stages to qualify for an award. An overview of each stage is as follows:

5.1 First Stage Criteria

The First Stage requires residents to meet all the following criteria:

No.	Criteria	As Defined By:
1.1	Aged over 16 and live within the Manchester area or where the Council has a duty as defined by homelessness legislation.	Where a resident lives in the area covered by Manchester City Council; or is moving into this area due to domestic violence or as part of a witness protection scheme. In that they have a tenancy or own a property in the city or have been part of a household in the city. The Council will also provide support where we are placing homeless families into accommodation outside of the area, and no support is available from the Council where the family will be resident. We must be able to verify an address for you using council and DWP records and are unable to provide support to street homeless or those who may be sofa surfing.
1.2	Is in receipt of (or have claimed and are likely to get) either: • Income Support • Council Tax Support • Jobseeker's Allowance. • Employment Support Allowance; • Guaranteed Pension Credit. • Universal Credit.	Resident has claimed and is likely to be entitled to* or is in receipt of: • Income Support • Council Tax Support • Jobseeker's Allowance. • Employment Support Allowance. • Guaranteed Pension Credit. • Universal Credit**. *This is for people who may be moving due to domestic violence or as part of a witness protection scheme.

1.3	Have no savings or capital	Including savings in cash, money in banks, saving schemes, premium bonds, stocks, shares and investments in property or land.
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Residents who do not meet the first stage criteria will be signposted to appropriate support and provision within their area/communities.

For Carers applying for support, please see Appendix 1.

5.2 Second Stage Criteria

The Second Stage requires residents to meet one or more of the following criteria:

No.	Criteria	Evidence requirements
2.1	Residents being re-housed/resettled into new accommodation due to fear of violence, significant health/care needs, following a disaster or emergency, or as part of supported or emergency rehousing.	Evidence of the reason for moving will be required as well as evidence as to why furniture from the previous property is not available.
2.2	Residents requiring support to stay within their home and maintain independent living, with significant and enduring medical/care/support needs;	Evidence of the reason for the need for this support will be required from a health or social care professional.
2.3	Residents requiring immediate financial assistance.	Each case is considered based on its own merits, and the crisis or emergency could include evidence from other parts of the Council, the landlord or the police. Bank statements are required for verification.
2.4	Residents that are in specific vulnerable groups and are in extreme fuel poverty in that they are unable to afford immediate heating costs, particularly during the winter months.	Within the household there are: • Children under 5; or • A member of the family with a disability or serious health issue. • Over pension age; or • Other vulnerability issues for which each case would be considered on their own.

2.5	To provide residents who have just started work but remain on a low income with help towards public transport costs, so they are able to get to work.	Residents employed after a period of at least 6 months of unemployment.
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Residents who do not meet the second stage criteria will be signposted to appropriate support and provision within their area/communities.

5.3 Third Stage Criteria

The Third Stage requires residents to meet all of the following criteria:

No.	Criteria	As Defined
3.1	A resident does not meet any of the scheme's exclusions	See section 5.4.
3.2	Support required is not available or cannot be provided elsewhere	
3.3	Sufficient welfare funds are available at the time of application	

Residents who do not meet the third stage criteria will be signposted to appropriate support and provision within their area/communities.

5.4 Exclusions

Residents will usually be excluded from receiving support where they:

- (i) have exceeded the agreed maximum number of awards within a defined timescale, unless there is evidence of a new and distinct crisis; (see section 4 (i)).
- (ii) are already receiving equivalent support from another source and an award would duplicate provision.
- (iii) have No Recourse to Public Funds, where support would be unlawful under CRF, and alternative statutory provision is available.

Section 21 funding arrangements with Children and Families Directorate; Cases will be considered and signposted and not automatically dismissed.

5.5 Exceptions

Decisions on eligibility and exclusion will be reasonable and rational and subject to a certain degree of flexibility and discretion in order to meet exceptional cases and circumstances as and when necessary

Examples of exceptional cases and circumstances may include victims fleeing domestic violence who do not meet the First Stage criteria on residency or income,

or residents who are displaced as a result of a major disaster or civil contingency issues such as fire, flood (this refers to an environmental event, not a leak within the property) or gas explosion who would not normally meet income criteria.

There is a new and distinct crisis.

Refusal would be inconsistent with safeguarding, homelessness prevention, or reducing severe hardship objectives.

6. Making a Claim

All applications should be made using the online application form accessed through the Council's website www.manchester.gov.uk/benefits

To ensure maximum accessibility for the online application, applications can be made in four ways:

- (i) By the person or household requiring support;
- (ii) Supported by a family member or friend;
- (iii) Supported by a third-party organisation, such as a Registered Provider, Advice Agency, Probation Service or charity organisation;
- (iv) Supported within the Council – including by the Council's Contact Centre or through the Financial Wellbeing Service.

Applicants will be asked a series of questions to establish whether they satisfy the criteria, whether funds are available to them, and to identify support which is already in place.

7. Data Sharing

On application, residents are required to sign a disclaimer agreement which will enable back-office staff to use data from existing benefits claims (for example, Housing Benefit and Council Tax Support) and Council Tax records as evidence of eligibility for funds and residency.

In addition, where appropriate a referral to other Council departments or external agencies will be made to provide advice and support for example Social Services, Homelessness, Complex Families, Financial Wellbeing and agencies who may assist in tackling fuel poverty.

The Council may also share data for cross-checking purposes both internally and with external organisations; including government departments, for the prevention and detection of fraud and/or crime. This may include checks to confirm entitlement to discounts and exemptions.

Any use of personal data will be in full accordance with the Data Protection Act 2018 and the General Data Protection Regulation 2018.

8. Awarding and Making a Decision

In deciding whether to provide support and the amount of any payment awarded, the CRF Scheme will consider:

- Whether the resident meets the eligibility criteria;
- Any evidence, or lack of evidence to support the claim;
- The amount of the remaining budget at the time of the award;
- The financial circumstances of the applicant and their family (including any savings or benefits which could be used to contribute towards the costs);
- The impact on other services if a payment is not awarded, for example Social Care/NHS;
- Any existing support, payments or awards (whether statutory or discretionary) which are provided by other parts of the Council, other government agencies or third-sector organisations;
- Any steps already taken, or that can be taken in the future by the applicant to alleviate the problem or crisis; or
- Whether the applicant has contributed to the crisis or emergency. (This would not exclude an applicant from receiving help, however further signposting may be made to support services, an example would be in the case of addiction/gambling).

8.1 Timescales

The CRF operates during the working hours of 9am-5pm, Monday to Friday. Residents may apply for support outside of these working hours; however, the application will not be processed until the earliest possible time during working hours. The Council does not provide awards outside of these hours. The aim is to deal with applications within the following timescales:

- For cash grants following a crisis or emergency - within two days of receiving the application.
- For travel grants - within five days of receiving the application.
- For furniture/white goods grants - within ten days of receiving the application.
- For fuel grants - within two working days of receiving the application.

8.2 Notification

Once a decision has been made on whether an application has been successful or not, the claimant is advised by email with the reasons for this decision. We will also aim to advise our decision by telephone if these details are provided.

If successful, an explanation is provided of the support and how the award will be made. If an application is unsuccessful, details of the reconsideration process are provided.

9. Reconsideration Procedure

Residents who apply for support and are deemed to be ineligible may ask for a reconsideration of the decision.

Reconsiderations must be received within 28 days of the original application decision date.

When a reconsideration request is received the Council will reconsider the decision. All reconsiderations are considered by an officer not involved in the original decision, and a new decision will be made within 10 working days of when the request was received. This is limited to one reconsideration per application.

10. Fraud

The Council is committed to preventing fraud in all its forms. A claimant who tries to make a claim to the CRF Scheme fraudulently by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under the Fraud Act 2006.

Where it is alleged, or the Council suspects that such a fraud may have been committed, the matter will be investigated and if fraud is found to have occurred, action will be taken including sanctions against future claims or if appropriate criminal proceedings.

11. Policy Review

The Deputy Chief Executive, in compliance with the Council's delegated responsibilities, shall review this document periodically, and with the Executive Member for Finance and Resources, amend it as appropriate.

Appendix 1

Carers Emergency Fund

Support is available to carers, including those households where a child or young person is the carer, to ensure the ongoing health and wellbeing of both the carer and the person who needs care. This could be travel or transport costs, including taxis, furniture or white goods needed as a result of the disability or caring needs or emergency funds for food, food delivery and fuel.

There are two criteria that must be met before an application form can be submitted (normally only 1 award over a rolling 12-month period):

The carer must be in some form of financial hardship

- Household on a low income and unable to afford a replacement item
- Household has no savings that they can access to replace the item
- There has been a recent change in financial circumstances e.g. recent unemployment, changes to benefits, reduction in working hours

The carer needs the item or grant immediately

- White goods or furniture broken or damaged and is not fulfilling its function
- Carer needs funds within the month to meet their needs

All carers wanting to apply for the Carers Emergency Fund must contact the Carers Manchester Contact Point (CMCP) on 0161 543 8000. Their request will be assessed by the CMCP and an application form will be submitted on their behalf. Unsupported applications will be declined.

Appendix 2.

Housing Costs

The Department for Work and Pensions has introduced the CRF as a consolidated framework for the delivery of locally administered crisis support in England. As part of the reform, the fund includes a Housing Payment element which replaces Discretionary Housing Payments (DHPs) as the primary mechanism for providing additional support with housing costs.

The application route for residents seeking support with housing costs currently remains unchanged and continues to follow the established DHP process. Where a household presents with financial hardship and is being considered for assistance through the CRF, this may include a referral/application for support via the Housing Payment route where appropriate. You can apply for Housing Costs at:

<http://www.manchester.gov.uk/housingpayment>

