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# Crisis Payment Scheme Policy 2026/27

**Guidelines for the operation of the Housing  
Payment element of the Crisis and Resilience  
Fund.**

23 March 2026

Review date: 23 March 2027

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## 1. Background

- 1.1 Oldham Council has delivered a Local Welfare Provision (LWP) scheme from 1 April 2013 following changes introduced by the Welfare Reform Act 2012. This followed the Welfare Reform Act 2012. Although there was no statutory requirement for local authorities to operate a local welfare scheme, Oldham Council considered it in the best interests of residents to provide a local safety net as part of our commitment to work with a resident focus.
- 1.2 1 April 2026, the UK Government is introducing the Crisis and Resilience Fund (CRF). The CRF provides grant funding for local authorities in England to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience. The CRF covers the period 1 April 2026 to 31 March 2029.
- 1.3 In accepting the grant funding, Oldham Council is required to have a Crisis Payment scheme. The Council has consolidated its previous LWP scheme into the Crisis Payment Scheme so that residents have a single, clear route into local crisis support.
- 1.4 Our commitment to work with a resident focus is reflected in the Crisis Payment scheme. It uses the expertise and local knowledge of Council officers, the Voluntary, Community, Faith, Social Enterprise sector (VCFSE), and partner agencies in working together at pace to support residents in difficult circumstances.
- 1.5 The Council's commitment to working with a resident focus is reflected in the Crisis Payment Scheme. The scheme uses the expertise and local knowledge of Council officers, the voluntary, community, faith and social enterprise sector (VCFSE), and partner agencies to support residents quickly and with dignity when they are in difficult circumstances. Effective local welfare schemes work best where they combine immediate crisis support with strong local partnerships and act as a gateway into wider advice and support.
- 1.6 Oldham Council is also committed to supporting local people to find sustainable, long-term solutions, so that help is provided to prevent people from facing crises and needing crisis support in the future. As part of assessing an application for a Crisis Payment, the Council will identify whether the applicant could benefit from other forms of support, including referrals or warm handovers to resilience services to address the root causes of hardship where this is possible and appropriate. This may also include Housing Payments (replacing Discretionary Housing Payments from 1 April 2026) for residents in receiving Housing Benefit or Universal Credit.

## 2. Scheme Purpose and Prioritisation

- 2.1 The purpose of the Crisis Payment Scheme is to provide timely, short-term support when sudden financial shocks occur, and the applicant cannot meet their essential needs. This is with the aim to help residents:
    - maintain a warm, safe home;
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- remain safe and well (including where there is risk to health or wellbeing);
  - access essential services such as health care and
  - travel to employment, training, education or essential appointments where needed

all with the aim of avoiding homelessness or severe hardship that may arise from a sudden crisis.

2.2 The scheme is intended to alleviate immediate crisis and reduce the escalation of harm. It is not designed to address ongoing financial hardship caused by day-to-day budgeting pressures where there is no immediate crisis event.

### **What do we mean by Crisis?**

2.3 For the Crisis Payment scheme, **a crisis is an unexpected event or sudden change in circumstances that creates an immediate risk to a person or household's health, safety or ability to remain in their home, and where they do not have the financial means or support available to resolve the situation without urgent help.**

2.4 Examples may include (not exhaustive):

- fire, flood or other sudden damage to the home;
- fleeing domestic abuse or immediate safety concerns;
- leaving care, prison, detention, hospital, residential care or supported accommodation and
- sudden illness, disability, bereavement or relationship breakdown that creates immediate hardship.

### **Prioritisation**

2.5 Funding is limited and must be prioritised based on need. The scheme should be used when there is no other reasonable alternative support available either from the Council, statutory services, or partner organisations, and where the applicant does not have sufficient savings or other funds available to cover essential needs.

2.6 The following groups will normally be prioritised where there is an immediate crisis:

- care leavers under the age of 25
- families with children under 5
- households where a member is pregnant
- households with one working-age adult
- households with a resident over 65

2.7 This list is not exhaustive and does not create an automatic entitlement to an award.

2.8 Where demand exceeds available funds, the Council may prioritise applications based on:

- severity and immediacy of risk (including risk of homelessness, harm or safeguarding concerns);
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- vulnerability within the household including but not limited to children under the age of 5, pregnancy, disabilities, serious illness, older age and care experience;
  - whether the crisis can be resolved through other support;
  - previous awards and repeat presentation and
  - remaining budget and forecast demand (to ensure the scheme remains available across the year).

### 3. Scheme Principles

3.1 The Crisis Payment scheme is based around the following principles:

- **Fairness and consistency:** The Council will treat each applicant fairly and equitably, with full consideration given to their circumstances.
- **Person centred:** The Council will treat everyone as an individual with different needs and circumstances taking and will be trauma informed in its approach.
- **Fund of last resort:** The scheme is intended to support people who cannot access support through other means. Applicants will be expected to explore and accept alternative support where it is available and appropriate.
- **Discretionary scheme:** The scheme is discretionary. Applicants do not have a statutory right to an award. The Council will consider applications that meet this policy, subject to available funding.
- **Budget-limited:** The scheme is funded from a limited budget. The Council may vary the operation of the scheme during the year to ensure awards do not exceed funding available. This may include tightening eligibility, limiting awards, or prioritising certain types of support.
- **Prevention and resilience:** Regardless of the outcome of an application, the Council will provide information, signposting or referrals to help reduce the likelihood of future crisis. Good crisis support should act as a gateway to wider help where possible.
- **Partner referrals and trusted referrers:** The Council will accept referrals from professionals and partners on behalf of a resident, with the resident's consent. A resident may still need to provide evidence to support a decision. The Council may define and maintain a list of "trusted referrers".
- **Reasonable adjustments and accessibility:** The scheme will be accessible, and reasonable adjustments will be considered for residents who need additional support to apply or provide evidence.

### 4. Eligibility Criteria

4.1 To be eligible, the applicant must be:

- aged 16 or over;
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- a resident of Oldham Borough, or be able to demonstrate they are about to become a resident of the borough;
  - experiencing an immediate crisis as defined in this policy and
  - unable to meet essential needs without support.

4.2 Applicants will normally be in receipt of benefits such as Universal Credit, Housing Benefit, Council Tax Reduction, or disability-related benefits. Awards may be made in exceptional circumstances to applicants not in receipt of these benefits where sudden crisis and financial hardship is evidenced.

4.3 An award will not normally be made where:

- Help is likely to be available from other Council funds or partner schemes that can meet the need.
- The applicant has access to other funds that could reasonably cover the crisis, such as savings.
- The applicant owns a property other than the one in which they live (unless exceptional circumstances apply).
- The need has arisen solely due to a decision or action that was reasonably avoidable, such as deliberate disposal of resources (e.g. savings).
- The applicant has received a Crisis Payment recently and there is no exceptional justification for a further award

4.4 The scheme is designed for short-term crisis. The Council may:

- Limit repeat awards within a defined period (for example, within 6 months).
- Apply additional checks for repeat applications and
- Require engagement with support services as part of the assessment (for example debt or welfare advice), where appropriate and refuse repeat support when engagement with resilience service has not taken place.

4.5 Any limits and conditions must be applied fairly and consistently as part of a person centred and trauma informed approach with discretion retained for exceptional circumstances.

## **5. The Application Process**

5.1 The application process aims to be clear, transparent and accessible. Applications can be made:

- Online via the Council website with access to Wi-Fi and computers across the library network.
  - Through a trusted referrer (professional or partner service) supporting the applicant.
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- With assisted support at the Customer Service Centre at Spindles

5.2 A phone line is available to answer queries about the process and to support residents who may struggle to apply online.

### **Who can apply?**

5.3 An application can be made by:

- the person to whom the application relates (the applicant)
- another person on behalf of the applicant (a representative), with the applicant's consent.

5.4 The Council requires reasonable evidence to assess an application. This includes:

- proof of identity and address (where needed);
- evidence of income and benefits;
- evidence of the crisis event (for example fire report, tenancy notice, hospital discharge evidence);
- evidence of essential expenditure and immediate need and
- bank statements or similar were proportionate and necessary.

5.5 The applicant will normally be asked to provide evidence within **10 working days** of the request, although this may be extended where there are exceptional circumstances or barriers. The application cannot be assessed if evidence is not provided. If evidence is not provided and there is no contact or reasonable explanation, the application will be treated as withdrawn.

### **Verification and checks**

5.6 The Council reserves the right to verify information provided. This may include checks with:

- Other Council departments.
- Government agencies
- Other local authorities
- External organisations where relevant
- Fraud prevention checks

5.7 The Council may use information for the detection and prevention of crime including fraud and may share information lawfully for these purposes.

5.8 CRF guidance also includes audit expectations in relation to voucher use and recycling expired vouchers. The Council will ensure its processes support audit and reporting requirements.

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5.9 The application process is designed to provide consistent and fair decision making by gathering appropriate data and supporting information in an accessible way.

5.10 The Council may request reasonable evidence in support of an application for a Crisis Payment award:

- The applicant will be asked to provide evidence within 10 working days of the request, although this can be extended in exceptional circumstances.
- If the applicant is unable to or does not provide the required evidence within the timeframe stipulated, then the application will be treated as withdrawn by the applicant.
- The Council reserves the right to verify any information or evidence that the applicant supplies third parties including other council departments, government agencies, other local authorities, external organisations or individuals. The Council may also use the information for detection and prevention of fraud.
- Under data sharing powers contained within the Welfare Reform Act 2012 those administering the scheme will have access to DWP data in relation to benefits to support decision making.

## **6. Decision Making**

6.1 In deciding whether to make a Crisis Payment award, the Council will take a holistic view of the applicant's needs and circumstances, the nature of the crisis, and the available funding. The Council will consider:

- the financial circumstances of the applicant and their household;
- essential expenditure and immediate needs;
- level of debt and vulnerability indicators;
- medical issues, illnesses or disabilities of the applicant and their household;
- availability of other support from Council funds, DWP, or partners;
- safeguarding issues or risk of harm;
- whether a Crisis Payment would resolve or reduce the immediate crisis;
- whether an award would help prevent escalation or homelessness and
- whether referrals to wider support should be made.

### **Decision Timescales**

6.2 The Council aims to make decisions as quickly as possible, recognising the urgent nature of crisis support. Where evidence is complete, the Council will aim to determine applications within 2 working days. Further time may be needed if additional checks are required or if information from partners has not been provided within this timeframe.

### **Award determination**

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6.3 If the Council decides an award can be made, it will determine:

- what type of support is appropriate based on the applicants' circumstances;
- the value or quantity of support;
- the method of delivery and
- whether additional conditions apply such as engagement with resilience services.

## 7. Types of Support

7.1 Crisis Support provided through the Crisis Payment Scheme is intended to be short-term and to stabilise the household following an immediate crisis. The scheme does not provide ongoing financial support or long-term income replacement.

7.2 The scheme may provide support to meet essential needs. This may include:

Immediate essentials:

- food
- essential items such as toiletries, personal hygiene products, sanitary products
- baby items such as nappies and wipes

Essential household items:

- beds and bedding
- essential furniture
- white goods for cold food storage, cooking and washing
- kitchen starter packs

Support with utilities:

- fuel and energy support

Essential travel:

- to work to ensure continued employment
- to education
- to health appointments

7.3 To reduce the Council's carbon footprint and support value for money, items may be new or pre-loved. Pre-loved items will be reconditioned and checked prior to being offered and may include a warranty were provided through suppliers.

### **What the scheme will not normally fund**

7.4 Crisis Payments will not normally be awarded for:

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- televisions, satellite costs or repairs
  - installation of telephone lines
  - ongoing housing costs or rent arrears
  - general debts, fines or loans
  - motor vehicle expenses (except limited essential travel support as above)
  - TV licences
  - costs associated with care provision
  - non-essential goods or services

7.5 The Council retains discretion to determine what is essential based on the circumstances.

7.6 The Council will determine the most appropriate method of support, based on the type of need, risk, and safeguarding considerations. Support may be provided by:

- supplier order and payment by the Council for suitable goods or services
- food and fuel vouchers
- energy top-ups through approved mechanisms
- prepaid cards or similar controlled payment methods where available
- cash payment in exceptional circumstances where this is the most appropriate and proportionate way to resolve the crisis, and where any risks can be managed

7.7 The Council may make awards to:

- the applicant or
- their partner (where this is appropriate and supports household stability)

7.8 Where the Council provides vouchers, it will have full regard to Crisis and Resilience Fund audit expectations and reporting requirements.

7.9 The Council will determine the most appropriate method of support to be provided to successful applicants. The decision will be made based on the type of support required and the individual's circumstances.

## **8. Notification**

8.1 The applicant and any representative or trusted referrer (where applicable) will be notified of the outcome.

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- 8.2 The Council will notify the applicant by the most appropriate method, which may include telephone, letter or email.
- 8.3 Where the application is successful, notification will include:
- what support has been awarded and how it will be provided;
  - any next steps and
  - signposting or referrals to resilience services as appropriate.
- 8.4 Where the application is unsuccessful, or does not meet the level requested, notification will include:
- the reasons for the decision;
  - details of the right to request a review and
  - signposting to other support services including resilience services.

## **9. Rights of Review and Complaints**

- 9.1 The Crisis Payment Scheme is discretionary and is not subject to a statutory appeals process.

### **Explanation and review**

- 9.2 An applicant (or their representative) who disagrees with a decision may request:
- an explanation of the decision, and or
  - a review of the decision
- 9.3 A request for review must normally be received within 10 working days of the initial notification.
- 9.4 Requests can be made:
- by email to [LWP.CrisisPayments@oldham.gov.uk](mailto:LWP.CrisisPayments@oldham.gov.uk)
  - In writing to Local Welfare Provision and Crisis Payments Team, Spindles Shopping Centre, West Street, Oldham, OL1 1LF
- 9.5 Where possible, the Council will try to resolve issues quickly by explaining decisions clearly.
- 9.6 If a review is requested, it will be undertaken by an officer who was not involved in the original decision. The Council may request additional evidence for the applicant to enable the review. If evidence is not provided within 10 working days, the review will be completed based on the information available

### **Complaints**

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9.7 If the applicant remains dissatisfied after a review, they may submit a formal complaint through the Council's complaints process. Complaints can be made by

- filling out the complaint form on the council website;
- by emailing [customer.feedback@oldham.gov.uk](mailto:customer.feedback@oldham.gov.uk) or
- by calling 0161 770 8122.

9.8 Following the Council's final response, applicants may escalate to the Local Government and Social Care Ombudsman (LGSCO).

## **10. Fraud and recovery of awards**

10.1 If the Council becomes aware that information in an application was incorrect, or relevant information was not disclosed (intentionally or otherwise), the matter may be investigated.

10.2 Any applicant who attempts to fraudulently claim support may be committing a criminal offence, including under the Fraud Act 2006, and this could lead to criminal proceedings.

10.3 The Council will seek to recover the value of any award made as a result of fraud or misrepresentation.

## **11. Safeguarding and Wider Support**

11.1 The Council recognises that applicants may be vulnerable and may present with safeguarding concerns. Where appropriate, the Council may:

- make referrals to safeguarding services and
- with an applicants consent, support referrals to resilience services internally and outside of the Council to reduce the need for future crisis support. Future crisis payment support may be refused if resilience services have not been accessed.

## **12. Monitoring**

12.1 The scheme is subject to regular monitoring and review. The Council will maintain management information to support:

- projected allocation of funds and spend;
  - volumes of applications and awards;
  - decision timeliness;
  - repeat applications and outcomes;
  - equalities data;
  - access channels used;
  - number of reviews and review outcomes;
  - referrals to resilience services and signposting activity and
  - audit and reporting requirements associated with the Crisis and Resilience Fund including any required management information returns.
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## **Equalities**

- 12.2 The Council is committed to ensuring the Crisis Payment Scheme is fair, accessible and inclusive for everyone. In operating the scheme, the Council will have due regard to the Public Sector Equality Duty under the Equality Act 2010. The Council will take reasonable steps to ensure residents are not disadvantaged in accessing the scheme because of disability, language, literacy, digital exclusion or other barriers This may include:
- providing reasonable adjustments for disabled applicants;
  - offering support to complete applications where needed;
  - providing translation services where appropriate;
  - accepting applications via trusted referrers or representatives and
  - providing assisted digital support through Council services and partners.
- 12.3 The Council will capture and monitor equality data to help ensure the scheme is accessible to all parts of the community to identify any unintended barriers to access and to establish whether any specific groups or communities require engagement and/ or targeted support to access Crisis Payments.

## **13. Communications**

- 13.1 The Council will publicise the scheme and provide information to relevant agencies, stakeholders and Council services, including how to apply and how trusted referrers can support residents.
- 13.2 The latest version of this policy will be available on the Council website.

## **14. Scheme Review**

- 14.1 The Council reserves the right to review and revise the scheme at any time based on:
- demand and funding position
  - learning from delivery
  - changes to government guidance or grant conditions
  - audit findings and equality monitoring
- 14.2 A Crisis Payment Policy forms part of the Cabinet Paper outlining the Oldham Crisis and Resilience Fund Scheme. Changes to the Crisis Payment scheme mid-year are delegated to the Executive Director of Resources in consultation with the Deputy Leader and Cabinet Member for Finance, Corporate Services and Sustainability.
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