

# Brighton & Hove City Council

## Cabinet

## Agenda Item 149

**Subject:** Crisis and Resilience Fund

**Date of meeting:** Thursday, 19 March 2026

**Report of:** Cabinet Member for Finance and City Regeneration

**Lead Officer:** Director Property & Finance

**Contact Officer:** Paul Ross-Dale

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**Ward(s) affected:** (All Wards);

**Key Decision:** Yes

**Reason(s) Key:** Expenditure which is, or the making of savings which are, significant having regard to the expenditure of the City Council's budget, namely above £1,000,000 and is significant in terms of its effects on communities living or working in an area comprising two or more electoral divisions (wards).

### For general release

#### 1. Purpose of the report and policy context

- 1.1 This report seeks approval for the proposed allocations and delivery approach for the government's Crisis and Resilience Fund (CRF), which replaces the Household Support Fund (HSF) from April 2026.
- 1.2 Delivery of the CRF supports the delivery of the Council Plan outcome to be a fair and inclusive city. It specifically delivers the council's work to reduce inequality through supporting the delivery of the Cost of Living Action Plan and tackling food insecurity for all, including looking at the emergency food needs of Black and Racially Minoritised communities, refugees and asylum seeker communities.
- 1.3 The CRF aligns with other activities in the city to be a fair and inclusive city, including the Inequality and Life Chances Review 2026, the Pride in Place Programme and the Community Cohesion Roadmap. As each activity is progressed, opportunities for future allocations of the CRF will be considered to ensure activities are complementary.

#### 2. Recommendations

- 2.1 Cabinet agrees the allocation set out in Sections 4.3 to 4.29 and Appendix 1 for the allocations of the CRF.
- 2.2 Cabinet delegates authority to the Section 151 Officer, following consultation with the Cabinet Member for Finance & Regeneration, to make alterations to the allocation of the CRF to maximise its use.

2.3 Cabinet delegates authority to the Section 151 Officer, following consultation with the Cabinet Member for Finance & Regeneration, to approve a revised Housing Payment Scheme.

### 3. Context and background information

3.1 The Household Support Fund (HSF), introduced by the Department for Work and Pensions (DWP) in 2021, will conclude on 31 March 2026. From 1 April 2026, the Government will implement the Crisis and Resilience Fund (CRF) as a successor scheme. CRF is designed to provide targeted support for households facing financial hardship, while also building longer-term resilience and community co-ordination.

3.2 CRF also incorporates Housing Payments. These replace Discretionary Housing Payments (DHP), which help vulnerable households meet rent shortfalls and other housing costs due to Universal Credit and Housing Benefit not covering the full rent.

3.3 The CRF allocation for Brighton & Hove is as follows:

|                               |                   |                            |                   |                   |                   |
|-------------------------------|-------------------|----------------------------|-------------------|-------------------|-------------------|
| Old HSF and DHP               | 2025/26           | New CRF                    | 2026/27           | 2027/28           | 2028/29           |
| HSF                           | £3,772,323        | CRF core                   | £3,250,784        | £3,248,985        | £3,315,121        |
| Discretionary Housing Payment | £645,514          | CRF Housing Payments       | £645,514          | £645,514          | £525,827          |
| DHP Admin grant               | £85,557           | CRF Housing Payments admin | £85,557           | £85,557           | £0                |
| <b>Total pot</b>              | <b>£4,503,394</b> | <b>Total pot</b>           | <b>£3,981,855</b> | <b>£3,980,056</b> | <b>£3,840,948</b> |

3.4 The proposed CRF allocations for 2026/27 are set out in paragraphs 4.3 to 4.29 of this report and Appendix 1. These allocations have been informed by learning from previous HSF and Fairness Fund activities. The demonstrative impact of these activities is detailed in Section 4 below. The new elements in the proposals around the Best Start Family Hubs and the Holidays, Activities and Food Programme are co-designed with cross-council input. In addition, the proposed allocations have been informed by the Welfare Support Financial Assistance Board, the Poverty Reduction Steering Group and meetings with partnership organisations and stakeholders to evaluate HSF strengths and weaknesses and identify priorities and opportunities for CRF, as set out in Section 6.

#### A Fair and Inclusive City

3.5 Although the CRF is a three-year fund, the allocation proposals cover 1 April 2026 to 31 March 2027 only. This will allow time for further engagement with stakeholders and input from other activities to inform future years of the scheme. This is to ensure that there is a balanced and strategic view of how to deliver the best outcomes from CRF through to 2029 to support delivery

of the Council Plan. Proposals for future years allocations will be brought to Cabinet and will be informed by:

- The **Inequality and Life Chances Review 2026** is capturing lived experiences from a range of stakeholders across the city, with a focus on neighbourhoods with persistent and entrenched poverty and inequality. The Review will seek views from personal and community experiences, alongside stakeholders who have a role in the local economy and policy making. The findings from the Review can be used to inform future allocations of the CRF.
- The **Pride in Place Programme** is the government's long-term investment programme offering up to £20 million to improve local neighbourhoods. The funding is designed to put power directly into the hands of local residents, helping communities decide what matters most. Whitehawk is a recipient of this funding. Some of the aims of the Programme align with the aims of the CRF, most notably delivering interventions that provide lasting change and building resilience in communities, alongside seeking to reduce child poverty and alleviating cost of living pressures. Feedback from the Programme's community engagement activities, whilst focused on Whitehawk, can be used to inform allocations of the CRF for years 2 and 3.
- The **Community Cohesion Roadmap** sets out how to build community cohesion in Brighton & Hove. Some of the principles and pillars within the Roadmap are complementary to the aims of the CRF, particularly around inclusion and fairness. As allocations for future years of the CRF are developed, consideration will be given to the aims and actions within the Roadmap to lever funding, where possible.

#### Help during the school holidays

- 3.6 The CRF is a needs-based, crisis-focused fund, not universal welfare provision. As such, it is different to HSF in terms of the provision of Free School Meals (FSM). CRF does not permit automatic, blanket vouchers for all FSM families. Instead, CRF allocations must prioritise support for the poorest families during school holidays through targeted, needs based help, by assessing individual hardship, choosing the most appropriate form of assistance, and linking families to wider resilience services. Therefore, there is not a FSM allocation within the CRF.
- 3.7 To mitigate this, provision has been made within other allocations including Best Start Family Hubs (paragraphs 4.10 and 4.12), Cost of Living Events (paragraph 4.13) and the Holidays, Activities and Food Programme (paragraph 4.14). Furthermore, other allocations such as Food and Essential Organisations (paragraphs 4.5 and 4.6) provides community food support to prevent hunger and build long-term financial stability. This has been built into the CRF allocations.
- 3.8 There are also national policy changes that will reduce pressure on low-income families to mitigate this:
- Removal of the Two Child Limit: the two-child limit has long been associated with deepening child poverty; its removal ensures larger families receive full benefit entitlement again.

- Expansion of Universal Credit–linked FSM eligibility: starting in 2026, all UC households will qualify for FSM.
- Increased investment in family hubs, early years, and school-based provision: wider government commitments in the Spending Review include expanded childcare and family support services, which indirectly reduce household costs, which will be complemented by local provisions through CRF.
- Local Mitigations and Strengthened Support Model: despite CRF restrictions, the council is implementing a robust suite of mitigations to support children and families during holiday periods and beyond.
- Expansion of Breakfast Clubs: to contribute to dietary stability, reduces morning hunger, and improves attendance and concentration in the absence of FSM provision.

#### 4. Proposed allocations

- 4.1 Whereas the HSF was weighted heavily towards crisis response, CRF places emphasis on four different areas, of which crisis response is only one. The DWP guidance requires us to give ample coverage of each area. The aims of the scheme align with our local strategy for welfare response, as outlined in the Cost of Living Action Plan. Activities funded by CRF are intended to be outcomes-based, and steer away from crisis-only help. The aim is to strengthen financial resilience by ensuring that households do not just receive vouchers or emergency help, without being signposted or referred for additional help, thus avoiding the crisis reoccurring in the future.
- 4.2 The four areas of CRF are:
- Crisis Payments
  - Resilience Services
  - Housing Payments
  - Community Co-ordination

#### Crisis Payments

- 4.3 **Crisis Payments** address immediate, short-term needs caused by sudden financial shocks such as lost income, urgent bills, or unexpected events. Funding allows one off emergency help for essentials like food, utilities, and basic household items, replacing previous Local Discretionary Social Fund (LDSF) mechanisms. The focus is rapid, flexible support delivered either through the council, or through partner organisations to stabilise households in crisis.
- 4.4 Crisis Payments will primarily be distributed by a new Crisis Payments team, replacing the Discretionary Help and Advice Team, who currently administer the LDSF. It will work in conjunction with the Community Hub, and will continue to be an application-based scheme, and applicants will be signposted or referred on for additional resilience help, whether that is debt and money advice or other services. It is proposed that the Crisis Payment pot receives an allocation of £551,776.

- 4.5 It is proposed that £675,000 is allocated to food projects, food banks and community-based organisations across the city, to enable the provision of **food and essential items** directly to their client groups. Under HSF, a “many doors” approach has been very effective for ensuring adequate access to help across the city.
- 4.6 Under CRF, there is a requirement to ensure that when crisis help is provided, it is needs-based but also goes hand in hand with broader support to help avoid further crisis. As the CRF evolves, funding will therefore need to focus more strongly on organisations that are providing either a sustainable food offer, or elements of wraparound support for their clients. If any organisations are unable to meet the outcomes of the CRF, they will be unable to access funding.
- 4.7 It is proposed that £64,142 is allocated to **Impact Initiatives**, who provide an on-the-day Emergency Food Access service, including online food shops for those who are unable to leave the house. It was originally intended that the overall offer in the city would reduce or eliminate the need for this service, but demand is still high. During the forthcoming year, officers will work with Impact Initiatives on options for future years.
- 4.8 In the proposals, £130,000 is allocated to **Discretionary Council Tax Reduction**. This limited fund tops up the amount of Council Tax Reduction awarded, so that some of the most financially vulnerable households receive up to 100% reduction.
- 4.9 It is proposed that £80,000 is allocated to social workers in Children's Services. **Section 17** of the Children Act 1989 places a duty on local authorities to safeguard and promote the welfare of children in need by providing appropriate support and services to them and their families. The CRF allocation means that those needs can be met more flexibly.
- 4.10 An allocation of £60,000 is proposed for the **Best Start Family Hubs** to provide vouchers and equivalent help for clients experiencing crisis. This will go hand in hand with resilience services described in paragraph 4.12.
- 4.11 An allocation of £10,000 is proposed for **period poverty**, allowing for the continuation of two pilot schemes with Mooncup and Hey Girls offering sustainable period products via online ordering.

#### Resilience Services

- 4.12 To mitigate the impact of FSM changes, it is proposed that the **Best Start Family Hubs** are funded for two additional posts, costing £123,295. The Hubs provide families with holistic support that extends beyond the value of the immediate financial crisis help given. During the school holidays, parents in need of support will be able to access more help. Previously, when FSM vouchers were sent out by schools, there was not any direct link to additional help. Under this CRF proposal, if families receive help from the Family Hubs, they will also have access to a range of other support that

could help to prevent crisis in the future. This is in line with the aims of the CRF.

- 4.13 The increased capacity will also enable the Family Hubs to hold more **Cost of Living Events**. Two of these were held in 2025-26 and proved to be very successful, bringing together practitioners and advisers from across the voluntary sector and council services. Attendees were able to receive immediate crisis help via vouchers and also see advisors to help with their specific issues. A budget of £36,638 has been set aside in the proposals to pay for the vouchers and set up of these events. It is intended that events will be held around the main school holidays, providing a focal point for struggling families
- 4.14 Additional funding of £25,000 is proposed so that the **Holidays, Activities and Food (HAF) Programme** can be supplemented. The scheme attracts existing funding that enables providers in the city to run food and activity clubs in the Christmas, Easter and Summer holidays. This CRF supplementary funding will enable HAF to extend into half terms. It is estimated there will be 350 HAF places for eligible children and young people (school aged in Reception to Year 11), accompanied by 350 adult places.
- 4.15 The outcomes-based approach of CRF means that there is a need for the city to be adequately resourced to provide advice and support to those accessing help. The **Welfare Advisory Team** provides advice and advocacy for people who need support with benefit claims and associated appeals. Also, the Team provides support for families who have been benefit capped, helping them to escape the cap by finding employment, or successfully claiming Personal Independence Payment if appropriate. In 2025-26, the team was funded by the Fairness Fund and the General Fund, with additional contributions from the HRA and asylum support. In 2026-27, it is proposed that the General Fund element is now brought into CRF, therefore releasing a saving against the General Fund. The proposed allocation from the CRF is £360,737.
- 4.16 For a number of years, HSF has funded initiatives in the Voluntary and Community Sector (VCS) for **advice and other community support**, such as energy help, money advice and services in the Youth Advice Centre. A proposed allocation of £400,000 has been set aside to continue funding advice and other holistic support in the VCS, and officers will work in conjunction with key stakeholders to develop a model that reflects the current needs of the city, and recognises changing priorities.
- 4.17 The allocation includes a commitment to the Youth Advice Centre, which has been supported by HSF in 2025-26, and would otherwise be unable to operate at current levels. An amount will also be allocated to maintain continuity in schemes that are currently run by Money Advice Plus, which provide money advice linked to fuel grants.
- 4.18 Allocations from this pot will be data-based and prioritised in accordance with up-to-date needs analysis from the Advice and Financial Inclusion

Partnership, Brighton and Hove Food Partnership and other key stakeholders. Payments from the CRF are authorised by the S151 officer.

- 4.19 **BHESCo** (Brighton and Hove Energy Services Co-Op) has provided energy efficiency advice and energy saving items for a number of years. They provide home visits to tailor their support on a needs basis and the CRF proposals allow for continued support of that programme with a suggested allocation of £35,000.

### Housing Payments

- 4.20 Discretionary Housing Payments (DHPs) mainly help vulnerable households with shortfalls in rent caused by Local Housing Allowance rates not covering full liabilities. They can also cover removal costs and rent in advance. Although **CRF Housing Payments** replace DHPs from 1 April 2026, the scheme is fundamentally similar with some slight differences, and the funding provided in years one and two of CRF is the same as the DHP funding.
- 4.21 DHP decisions are guided by a Scheme agreed by Policy & Resources Committee in 2013. This is under review to ensure it is aligned with the CRF guidance. A revised Scheme will be approved by the Section 151 Officer under the delegated powers set out at recommendation 2.3.
- 4.22 In the meantime, the CRF guidance will determine the substance of decision-making for Housing Payments, and the DHP Scheme will determine the structure and appeals process for decision-making.
- 4.23 The DHP budget from the DWP has been £645,514 for several years, supplemented by additional money from HRA to assist council tenants. The CRF guidance gives Local Authorities flexibility to spend +/-20% of the £645,514 allocation, but previous experience shows that the full allocation will be spent, and most or all of the supplementary amount from HRA.

### Community Co-Ordination

- 4.24 The CRF guidance requires Local Authorities to allocate some of their funding to **Community Co-Ordination**. A proposed budget of £60,000 has been set aside for this work. Further engagement with stakeholders will help to inform the optimum use of this allocation, before making decisions on how it should be spent.
- 4.25 Options could include:
- help for organisations that provide infrastructure support for other organisations in the VCS.
  - a joined up referral system that links food banks, advice agencies, the council and other providers
- 4.26 Options can only be considered where they are clearly linked to the outcomes of CRF. They will be developed during the next three to six months and approval will be sought from the Section 151 Officer under the delegated powers set out at recommendation 2.2.

- 4.27 For the last two years, the Brighton and Hove Fairness Fund allowed for an allocation of small grants to grassroots organisations under the banner of “**Fairness Fund for People and Place**”. This pot allows for smaller organisations who struggle to access other funding streams. It is proposed that the scheme continues, with a budget of £100,000 for 2026-27.
- 4.28 It will be important to retain some flexibility during the year to respond to national and global events that may impact on the Cost of Living, and changes to demand for welfare support. Recommendation 2.2 creates the conditions for this to happen by delegating authority to the Section 151 Officer, following consultation with the Cabinet Member for Finance & Regeneration, to make alterations to the allocation of the CRF.

#### Staffing and administration

- 4.29 It is proposed £584,753 is allocated towards staffing and administration. This includes officers within the **Crisis Payments Team** and the **Community Hub**. These have been increased by 2 FTE to meet the 48-hour turnaround target and continue to support energy resilience activities. The funding will also cover **CRF support, management and evaluation**. This allocation will also cover the cost of two Housing Benefit Officers for **Discretionary Housing Payments administration** now this has moved within CRF.
- 4.30 It is proposed that the CRF continues to fund the **Low Income Family Tracker** (LIFT), which provides data analysis to help inform the picture of poverty and risk in the city, also enabling the council to target specific households for proactive help.

### **5. Analysis and consideration of alternative options**

- 5.1 The proposed CRF allocations aim to strengthen financial resilience by ensuring that households do not just receive vouchers or emergency help, without being signposted or referred for additional help, thus avoiding the crisis reoccurring in the future. The proposed allocations have been informed by learning and experience of delivering the HSF and Fairness Fund.
- 5.2 Changing the balance of allocation is possible but the proposed allocations attempt to sustain effective support, maintain a diverse range of access routes, provide more preventive advice and support, and enable several innovative initiatives. Any changes to the allocations will need to be considered to determine impact and may result in services being reduced or withdrawn.

### **6. Community engagement and consultation**

- 6.1 The Welfare Support and Financial Assistance Board meets regularly, bringing together a range of practitioners from council services and the advice and food network. On 3 March 2026, the usual membership of the group was expanded to enable around 40 organisations to contribute

feedback. Our partners were supportive of the proposed transition-year approach, with organisations welcoming continuity of funding in Year 1 to avoid destabilising frontline provision. However, concerns were raised about whether enough provision had been made to reflect the CRF's move away from Crisis towards Resilience, in a way that allowed enough partners to access funding in a balanced way. Participants emphasised the importance of community-led insight in shaping future CRF delivery, noting that local organisations are well-placed to identify emerging needs and deliver flexible, preventative support. There was consistent agreement on the value of partnership working, including co-location, shared delivery models and stronger links with council teams, to better meet household needs.

- 6.2 As a result of the feedback, some of the original proposals around the VCS have now been combined into a single, enhanced pot of £400,000, so that there is more scope for strengthening the resilience strand over time, supported by data-led prioritisation (paragraphs 4.16 to 4.18).
- 6.3 Partners also raised a number of risks and priorities to inform future design. Smaller food and mutual-aid projects highlighted capacity pressures and the need for support, if required, to adapt toward broader resilience activities. There was strong interest in developing system-wide approaches, such as integrated work with housing, social care and credit-union partnerships, and there was strong support for further co-design over the next six months to refine Years 2 and 3 of the programme.
- 6.4 Three meetings were held with our partner organisations and stakeholders in September 2025 to evaluate HSF strengths and weaknesses and identify priorities and opportunities for CRF.
- 6.5 The meetings allowed for reflection on the past year of HSF delivery, where organisations highlighted the benefits of flexible, rapid support, longer term funding, light-touch monitoring, and community-led models that reached people who would not engage with statutory services. Cross-Sector partnership was highlighted as a strength that should be continued into CRF.
- 6.6 Challenges were also identified, including duplication of support due to the absence of shared data systems, pressures linked to rising demand and complex cases, gaps in refugee and domestic abuse pathways, unfunded core costs, and unstructured referral routes that overwhelmed some services.
- 6.7 Looking ahead to CRF, organisations expressed a preference for multi-year and flexible funding, inclusion of advice within resilience-building, funded core costs, better data-sharing, tighter coordination to reduce duplication, and stronger integration across food, housing, health, and welfare services. Across all sessions there was strong interest in ongoing CRF planning, recognition that HSF often acted as a gateway to wider support, and a shared call for more joined-up networks, better evidence, and sustained outreach to ensure marginalised communities are effectively reached.
- 6.8 A more detailed summary of these meetings is at Appendix 2, providing valuable insight into the impact of HSF.

- 6.9 The Poverty Reduction Steering Group has discussed the proposed allocations as set out in this report. There was a full discussion of the potential impact of different choices and broad agreement with the proposal allocations of the CRF.
- 6.10 The remaining two years of CRF funding will be informed by engagement with stakeholders to ensure that there is a balanced and strategic view of how to deliver the best outcomes from CRF through to 2029. Feedback received via the Inequality and Life Chances Review 2026, Pride in Place Programme and the Community Cohesion Roadmap will also inform future allocations. Further proposals will be brought to Cabinet later this year.

## **7. Financial implications**

- 7.1 The funding sources set out in this report are based on the best information currently available. The 2026/27 to 2028/29 Crisis and Resilience Fund (CRF) is a provisional allocation and yet to be confirmed. The provisional allocations for consolidated grants on the Government website sets out that the Council's allocation for CRF is 2026/27, 2027/28 and 2028/29 is £3.982m, £3.980m and £3.841m respectively.
- 7.2 The report proposes delegating authority to the S151 Chief Financial Officer following consultation with the Cabinet Member for Finance & City Regeneration to make minor alterations to the allocation of the CRF in order to maximise its use in accordance with the relevant time constraints and any change to the final allocation from government.

Name of finance officer consulted: Craig Garoghan Date consulted:  
02/03/2026

## **8. Legal implications**

- 8.1 This report seeks Cabinet approval to the arrangements and allocation of the new Crisis and Resilience Fund which replaces the Household Support Fund and the Discretionary Housing Payments System. The new fund comprises crisis payments, housing payments, resilience services and community co-ordination. These are “key decisions” and are therefore being made by Cabinet in accordance with Part 2E of the Council’s Constitution.
- 8.2 The CRF grant is being given to the Council by the Government in accordance with Section 31 of the Local Government Act 2003. The CRF will normally be distributed by the Council in accordance with section 1 Localism Act 2011, but other more specific statutory powers may be used, including section 17 Children Act 1989.
- 8.3 The CRF will need to be operated in accordance with the DWP Guidance referred to in the report. Officers will also need to ensure that any grant payments to voluntary sector and community organisations to assist in its distribution to individuals in need comply with Subsidy rules (previously State Aid). The ‘de minimis’ regulation exception should be considered

where relevant. Also, specifically any housing payments should take account of the case law referred to in the guidance to avoid any duplication of payments.

- 8.4 The Equality Act 2010 states that public bodies, when carrying out their functions, must have “due regard” to equalities objectives namely the need to eliminate discrimination and advance equality of opportunity and foster good relations between those who share a “protected characteristic” and those who do not (Equality Act 2010, Section 149). Cabinet will need to do this when considering this report.

Name of lawyer consulted: Allan Wells      Date consulted: 18/02/2026

## **9. Risk implications**

- 9.1 Approval of the recommendations in this report will enable the council to provide mitigating controls to address Strategic Risk 24 *failure to provide an equitable approach to ensure equality of access, outcomes and experiences for all.*
- 9.2 Failure to endorse the recommendations presents a risk that the council will be unable to submit its CRF Delivery Plan to the DWP by the deadline of 1 July 2026. The funding of posts within the council from 1 April also depends upon approval. There is a risk that voluntary and community sector organisations, that are reliant on these funds to support the most vulnerable people and households in the city, may not be able to function as required from 1 April 2026, as the funding has not been confirmed. There is also a risk that some council services that provide support, advice and financial assistance to the most vulnerable people and households in the city, cannot function as required from 1 April 2026, as the funding has not been confirmed.
- 9.3 There are delivery risks associated with the allocations i.e. that some allocations over or under spend. Outcomes and spend will be monitored through the monthly TBM process and reports to the DWP. Where over or under spends are identified, appropriate action will be taken in line with recommendation 2.3.

## **10. Equalities implications**

- 10.1 The existing Equalities Impact Assessment for Household Support Fund and Fairness Fund substantively covers the same ground as the CRF. An updated version of the Equality Impact Assessment is attached at Appendix 3.
- 10.2 One of the changes for CRF is the withdrawal of FSM vouchers in the school holidays. The reduction of funding for FSM is covered in the EIA. This could impact intersecting groups due to the large cross-section of low-income households who currently receive the vouchers. The main body of this report deals with the proposed mitigations, and the national conditions that improve the situation for many households.

- 10.3 The changes required in monitoring the CRF will give officers an opportunity to improve the dataset with a view to updating the EIA as part of the co-design process for years two and three of the CRF.

## **11. Sustainability implications**

- 11.1 There are no direct sustainability implications arising from this report. However, funding is proposed for energy advice and fuel poverty that is aimed at helping households to achieve greater energy efficiency or reduce energy use. In addition, CRF outcomes are broadly aligned with the Food Strategy Action Plan, which means that affordable food projects with sustainable aims are centred.

## **12. Health and Wellbeing implications**

- 12.1 Allocations of the CRF are aimed at supporting delivery of the Cost of Living Plan and reducing the impacts of poverty for low-income households alongside supporting advice services (food, fuel and financial) to help people reach a more sustainable position. This has significant health and wellbeing benefits as poverty and debt are known to be significant contributors to ill-health, particularly mental health issues which has well researched links to debt.

## **13. Conclusion**

- 13.1 The recommendations in this report, if approved, will enable the council to meet the requirements of the CRF, to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience. The activities funded through the CRF will provide targeted support for households facing financial hardship, while also building longer-term resilience and community co-ordination.
- 13.2 A future report will be brought to Cabinet with proposed allocations for future years of the CRF, aligning with and informed by: learning from year one of the CRF, the Inequality and Life Chances Review 2026, the Pride in Place Programme and the Community Cohesion Roadmap, as well as specific CRF engagement events.

## **Supporting Documentation**

### **1. Appendices**

- Appendix 1: CRF allocations
- Appendix 2: feedback from partnership meetings
- Appendix 3: Equality Impact Assessment

### **2. Background documents**

- [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)
- [Brighton & Hove Fairness Fund and Household Support Fund 2025-26 Report](#) presented to Cabinet on Thursday 20 March 2025 (item 179)
- [The Brighton & Hove Fairness Fund and Household Support Fund Report](#) presented to Cabinet on Thursday 17 October 2024 (item 80)
- [Cost of Living Update including the Household Support Fund 2023/24 Report](#) presented to Policy & Resources Committee on Thursday 16 March 2023 (item 144)
- [Cost of Living Update including the Household Support Fund Tranche 3 Report](#) presented to Policy & Resources Committee on Thursday 6 October 2022 (item 59)
- [Cost of Living Response including the Household Support Fund 2022 Report](#) presented to Policy & Resources Committee on Thursday 12 May 2022 (item 135)
- [Household Support Fund Report](#) presented to Policy & Resources (Recovery) Sub-Committee on Thursday 4 November 2021 (item 19)
- [Interim Report on Covid Funds and the New Household Support Fund Report](#) presented to Policy & Resources (Recovery) Sub-Committee on Thursday 21 April 2021 (item 35)
- [Discretionary Housing Payment Policy 2013 \(item 185\)](#) presented to Policy & Resources committee 2 May 2013.

