

Record of Officer Decision

Crisis and Resilience Fund 2026/27

Decision Taker and Date Decision Taken:

Director of Finance on 19 May 2026.

Summary of Matter or Issue Requiring Decision:

In April 2026, the Household Support Fund (HSF) was superseded by the Crisis and Resilience Fund (CRF). CRF will run over three financial years from 2026/27 to 2028/29. Torbay Council is responsible for the administration of the scheme throughout the three years.

The Council's CRF allocation is £2,500,000. Discretionary Housing Payments are subsumed within the CRF, renamed as 'Housing Payments', which need to be accounted for separately; after deducting these, a balance of £2,185,439 remains. Of this amount, the Council may allocate up to 5% (£109,272) towards administration costs leaving £2,076,167 available for targeted service delivery.

The Council's approach is to ensure that all proposed allocations comply with the required grant conditions whilst beginning to shift from providing crisis support to helping improve the resilience of our residents who are experiencing challenges, whether through homelessness, debt, food poverty or other issues.

The Council must administer the CRF to cover 4 strands:

Crisis Provision – a cash-first approach is recommended in the guidance, but vouchers, and goods in-kind may also be used. Councils must adopt a person centred, needs based, trauma informed approach, with multiple application routes. Crisis provision must act as a gateway to wraparound support.

Resilience Services – wraparound support which seeks to build financial resilience and address underlying causes of crisis. This includes advice, information, and advocacy around income maximisation, budgeting, debt management, and wider issues which may lead to financial hardship.

Community Coordination – strengthening local support networks and referral pathways to ensure that individuals access the right support which prevents, reduces, or delays the need for further statutory intervention.

Housing Payments – replaces Discretionary Housing Payments for Housing Benefit/Universal Credit housing cost claimants.

The transition from HSF to CRF represents a significant shift and opportunity, moving away from temporary relief to cultivating resilience within communities which will reduce dependency and improve outcomes in the longer term.

Decision Taken:

That the Crisis and Resilience Fund for 2026/27 be allocated as follows:

Funding	Allocation	Proportion	What does this include?
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Strand	2026/27 (£)	of total funding	
Council administration	£109,272	4.37%	Officer capacity to administer crisis payments
Crisis Provision	£1,446,168	57.85%	<p>Cash payments administered by Torbay Council £643,449</p> <p>Foodbanks and social supermarkets - £354,969 (with requirements to provide data on use of the schemes)</p> <p>Supermarket vouchers distributed via Family Hubs £80,000</p> <p>White Goods/Home Essentials Replacement to be co-ordinated by partners £80,000</p> <p>Council Tax reduction for households in immediate arrears £287,750</p>
Resilience services	£355,000	14.20%	<p>Age UK Torbay capacity (50+ includes hoarding support to prevent homelessness) £105,457</p> <p>Citizens Advice capacity (working age and families) £110,201</p> <p>Torbay Advice Network capacity (complex mental health/autism) £26,092</p> <p>Employability support and mentoring £70,750</p> <p>Mental wellbeing support where linked to financial crisis £42,500</p>
Community Co-ordination	£135,000	£5.40%	<p>Warm spaces winter 2026/27 £30,000</p> <p>Community Helpline*/Triage conversations £50,000</p> <p>VCSE application support (to assist with crisis payment and benefit applications) £25,000</p> <p>Food Alliance co-ordinator* £30,000</p>
Housing related	£454,536	18.18%	<p>Housing payments £314,536</p> <p>SWEP (to include onward signposting and referral to wrap around services £15,000</p> <p>Rent in advance and deposits for homeless residents £85,000</p> <p>Emergency furniture/white goods for residents moving from temporary accommodation £40,000</p>

Totals	£2,499,976	100%	
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Summary of Reason(s) for Decision Taken:

To meet the grant restrictions and to begin shifting from crisis support to helping improve the resilience of Torbay residents who are experiencing challenges, whether through homelessness, debt, food poverty or other issues.

Summary of Alternatives or Options considered and rejected and Background Papers:

Torbay has well-established relationships with partners such as Age UK and Citizens Advice. The Torbay Community Helpline and multi-agency VCSE partnership behind it offers proven, established infrastructure which de-risks the transition from crisis support to resilience. Utilising partners provides additional data around residents’ broader life circumstances and supports resource being targeted appropriately.

Therefore, a partnership delivery model was proposed which ensures that a crisis payment becomes the entry point to holistic support, and long-term, sustainable solutions for people who are struggling. Enabling a move from a crisis driven model to a model which supports informed and conversations to understand what is happening in a person’s life and directs them to a range of targeted support to improve their longer-term resilience.

Details of any conflict of interest and dispensation granted to the Officer taking the decision or by any Member of the Council in delegating responsibility for any specific express delegation:

None

Implementation:

This decision will be implemented immediately.

A copy of this decision and any supporting documentation considered by the Officer taking this decision may also be available for inspection by the public at the Council’s officers or posted upon payment of any copying and postage charges. Any member of the public wishing to take up either of these options is asked to please ring (01803) 207087 or email governance.support@torbay.gov.uk

Signed: _____ Date: _____
(Director of Finance)