Building Cash First Communities in the South West: Answers to Questions asked during Session 2

Approaching local authorities around accessibility and eligibility

1. What happens when the money runs out?

Compared to the HSF, one of the major benefits of the CRF's design is that the funding has been confirmed for three years until 2029, which gives local authorities increased stability to plan ahead. Initial plans are due on the 1st of July but these can be adapted.

Katy Ricks, Portsmouth Council: *"We might have to look at eligibility criteria for our crisis payment scheme or reduce the award amounts. We have some flexibility to hold back money for the resilience strand, therefore if need to top up crisis payments we can, or we can flex the funding the other way around (e.g. if there is less demand for crisis payments then we can put more funding into resilience services)."*

2. Do you envisage a best practice emerging?

Trussell and IFAN are working with several other organisations, including the DWP and the LGA as part of the CRF Alliance, to monitor and share best practice and evidence throughout the CRF's delivery.

In the final session in our three-part series, Session 3: Using data and evidence to track and maximise the impact of the Crisis and Resilience Fund, we will hear from local frontline and national anti-poverty organisations as well as local authority teams, academics, and data evaluation strategists on how collating data and evidence re the impact of the Crisis and Resilience Fund can make all the difference to how many people will benefit from the funding and to what happens next in 2029.

3. Are you seeing an increase in applications, as word of mouth spreads?

Katy Ricks, Portsmouth City Council: *"Yes, although we had a soft launch so we could check that systems were up and running ahead of communications going out via the council website two weeks later. Applications have dropped from HSF applications, because people were eligible under that scheme but now aren't eligible under 'crisis' but that's where the 'resilience' support comes in."*

Data will be collated to give us a picture across England of how crisis payment applications are increasing as awareness of local schemes grows. As resilience services are embedded in communities, the need for crisis support is likely to diminish as we have seen in areas with existing crisis and resilience-building services.

4. **Are there circumstances where Portsmouth City Council might waive evidence requirements for crisis payments?**

Katy Ricks, Portsmouth City Council: *"If they are applying by the agency route, then we don't ask for any verification of their 'crisis', because that has already been assessed by the agency. We would only ask for a bank statement to be able to do a bank transfer.*

For full review and individual applications, we do need to do verification, so we have a thorough understanding of the household's requirements and can ensure we're making all the appropriate referrals for them. We do include a lot of signposting information for everyone."

5. **What about people who can't get online, are there any alternatives to the digital access?**

Paragraph 79 of the guidance says that local authorities need to provide at least two application routes, ensuring inclusions to people who are digitally excluded and with barriers to travel.

Katy Ricks, Portsmouth City Council: *"We have telephone line where people can apply verbally over the phone. They will need to also send in any necessary evidence however, such as bank statements.*

We are doing in person applications too and trying to get out into community settings too to do in person applications – once we have an understanding of the demand and capacity resource, our assessment team will be able to schedule time to go out into community settings such as foodbanks and pantries."

6. **How many times are you willing to accept repeat applications?**

Katy Ricks, Portsmouth City Council: *"We have set a limit of 2 within a 12-month rolling period, however where there have been unrelated/ multiple crisis events we do have the discretion to make more than 2 awards."*

Meanwhile resilience services are and will be more widely available across local authorities. Taking a holistic approach and providing wraparound support alongside

cash-first crisis payments means individuals' circumstances will not be viewed in isolation.

Cash first but not cash only

1. **How do we support people who currently don't have financial capabilities? Either by learning difficulty, poor mental health or addiction?**

Five CRF guiding principles require local authorities schemes to take a person-centred, holistic, needs-based, and trauma-informed approach with 'no wrong doors', meaning that people should be supported with any of the challenges they may be facing, including being linked in with health and social care services where appropriate.

By prioritising 'cash first but not cash only', needs-based system, shopping vouchers, or furniture and other appliances can be available where this support is more appropriate or preferred.

2. **Would be good to understand whether there is more flexibility with non-cash payments beyond supermarket vouchers.**

This is up to individual local authorities. For example, some have come to arrangements with local vendors (e.g. market stalls), whereby paper vouchers can be exchanged for produce, so that the money can be spent locally rather than in major supermarkets.

The role of food banks and the wider support system

1. **What does taking a 'no wrong door' approach mean?**

Paragraph 93 of the CRF guidance explains that a 'no wrong door' approach enables applicants to receive appropriate support through whichever route support is accessed. For example, this means that resilience services should be able support people to apply for crisis or housing payments where appropriate. In other words, people should be able to access the support they need regardless of where they first enter the system

2. **Are any front-line food organisations considering new resilience services as a result of CRF coming in?**

Many food organisations are already delivering resilience services and are in conversation with their local authorities around opportunities presented by CRF to fund these. Some have been allocated money to fund the continuation of existing financial inclusions project, e.g. funding for income maximisation and debt advice. It may be useful to read IFAN, Sustain and Sustainable Food Places FAQs on the Crisis and Resilience Fund Resilience services will be measured according seven outcomes as detailed in the IFAN/Trussell slides.

Working in partnership across local authority and the third sector

1. **Taking a more holistic approach with CRF - is throwing up issues around data sharing - how have you managed to get around that?**

Kylie Page Citizens Advice Somerset *"We are using 'Frontline' which provides a mechanism for GDPR compliant referrals and effective signposting between alliance partners"*

2. **What happens to people who are struggling with long term poverty due to a financial shock in the past e.g. job loss?**

A cash-first crisis payment may be given to stabilise the person's immediate financial situation, and this should be paired with a warm referral to the necessary resilience services to help them build up financial resilience over time. This may include income maximisation, debt advice, careers advice, and so on. Services should be person-centred, needs-led, and holistic so that they can support people in a wide variety of situations.

For more answers to common questions around the CRF:

- Crisis Support Working Group (Aug 2025) Cash first but not cash only https://cdn.sanity.io/files/vujd5l5m/production/a4ac533a86f5d48d586638313b2ac820ee8cb585.pdf
- Trussell and IFAN (Nov 2025) The CRF and charitable food distribution https://cms.trussell.org.uk/sites/default/files/2025-11/crisis_and_resilience_fund_charitable_food_provision.pdf
- Trussell and Policy in Practice (Dec 2025) Recommendations for the new CRF https://policyinpractice.co.uk/wp-content/uploads/2025/12/FINAL-Resetting-local-crisis-support-in-England-Trussell-Policy-in-Practice-Dec-25-1.pdf
- DWP (Jan 2026) CRF: Guidance for local authorities in England https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-

2029/the-crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029

- Crisis and Resilience Fund Alliance https://www.foodaidnetwork.org.uk/crf-alliance
- Sustain, IFAN, and Sustainable Food Places (Feb 2026) FAQs sustain-ifan-sfp-faqs-1772022245.pdf