Crisis and Resilience Fund Portsmouth

3rd June 2026

Katy Ricks – Portsmouth City Council

CRF delivery plan - Portsmouth

Strand	Provision	Estimated cost
Crisis Payments	Application-based support to individuals in experiencing an unexpected event or financial shock	£1,000,000
Housing Payments	Replacement of DHPs, closely replicate existing DHP guidelines	£496,780
Resilience services	Small and large grant funding, open to VCSE partners	£750,000
Resilience services	Extended Holiday Activities and Food (HAF) provision	£150,000
Resilience services	Increased access to advice services (incl. outreach & co-location)	£100,000
Resilience services	Benefit entitlement uptake	£60,000
Resilience services	Affordable credit, no-interest loan schemes and bankruptcy fees	£150,000
Resilience services	Digital inclusion, small energy saving measures (boilers and white goods), financial education & skills.	£300,000
Community Coordination	Small grant funding, open to VCSE partners	£100,000
Community Coordination	Funding to support the council's Cost of Living Hub and Helpline	£130,000

HSF Exceptional Hardship Scheme

- £734,583.40 awarded
  - £620,503.40 cash (84.5%)
  - £114,080.00 vouchers (15.5%)
- Spend by category
  - Food - £416,445.00
  - Wider essentials - £265,213.00
  - Housing costs - £28,625.40
  - Energy and water - £24,300.00
- 1,875 awards
- 1,346 households

- Staffing resource – funded via the grant
  - Business Support Officer x1
  - Local Welfare Support Officer x2
  - Tackling Poverty Project Lead x 1
- Avg. 22 applications per day/ 156 per week
- Assessment time
  - agency apps 15 mins
  - public apps 20-45 mins

Crisis Payments scheme

Launched 28th April 2026

Dual scheme

- Fast Track applications
- Full Review applications

Payments for those in crisis – financial shock or unexpected event

- disaster, accident or health emergency, household relationship breakdown, essential item breakdown, unexpected loss of income, other
- intended only for occasional or short-term needs and cannot act as an alternative source of regular income

Support based on crisis need

- food, essential item or wider essentials, furniture or appliances, rent or housing crisis, essential transport, priority debt or bills crisis, essential utilities, other

Continually open

In-house assessment team

All councils will have a Crisis Payment scheme (with operational differences)

Crisis Payments scheme – application routes

Fast Track

- Approved agencies only
- Financial support focus
  - Expectation that agencies will provide wrap-around support and make appropriate referrals
- Urgent/ immediate needs
- Minimal supporting evidence
- Aim to make awards within 2 working days*
- Smaller/ lower value awards

Full Review

- Agencies and public
- Financial support & needs-based support
  - Warm-referrals, signposting, 1:1 support (e.g. benefits check)
- Longer-term needs
- Greater levels of supporting evidence
- Award decisions > 2 working days
- Higher value awards

*BACS initially, will shortly have a new contract with a voucher provider to enable more types & quicker cash payments

Crisis Payments scheme – eligibility

- 1. **Resident in Portsmouth City Council's area**
  - (Postcodes PO1 - PO6, PO7 5AT, PO7 5AU, PO7 5AX, PO7 5AY, PO7 5AZ, PO7 5BA, PO7 5BS, PO7 5BT or PO7 5BU)
- 2. **Have recourse to public funds**
  - Or be a vulnerable household receiving support from Portsmouth Social Care services or Portsmouth City of Sanctuary
- 3. **Be over 18**
  - Or 16-17 years old, not in full time education and working or receiving means tested benefits
- 4. **Be in crisis and have experienced an unexpected event or financial shock**
  - Payments will only be made for unexpected scenarios
- 5. **Have household earnings below the income threshold for your household composition**
- 6. **Have not received more than two CRF Crisis Payment awards within a 12-month rolling period**
  - a dual application will count as one instance
- 7. **Have submitted a complete application**
  - Provided all mandatory supporting evidence of circumstances. Applications will only be assessed once ALL evidence has been received. The 2 working day timeframe for the Fast Track application route will be initiated once all evidence is received.

Crisis Payment scheme - details

- **Indicative award amounts**

Fast Track

1 person	2 people	3 people	4 people	5 people	6 people
£60	£90	£110	£130	£150	£170

Full Review

1 person	2 people	3 people	4 people	5 people	6 people
£350	£420	£500	£600	£700	£800

- **Application methods**: On-line, telephone & in-person
- **Examples of crisis need**:
  - **Fast Track**: household supplies (groceries, cleaning supplies, baby essentials), energy costs, household emergency (broken window, lack of heating), essential travel
  - **Full Review**: household supplies, energy costs, essential white goods, household emergency, furniture or furnishings, wider essentials (e.g. travel costs, clothing, broadband and mobile phone bills, etc. where needed for safety or access to services), other essential purchase or financial support reason
- **Policy and guidance documents** (review/reconsideration process)

CRF Crisis Payment Scheme

- **108 awards - £35,835**
  - 83 cash - £28,380 (now 4 types)
  - 23 vouchers - £6,855
  - 1 internal recharge - £350
  - 1 cheque - £250
- Average applications per day: **8**
- Average applications per week: **56**

- **Onward referrals**
  - Advice Portsmouth
  - Portsmouth Homes Money Advice Team
  - Switched On Portsmouth

	W/C 04/05/2026	W/C 11/05/2026	W/C 18/05/2026	W/C 25/05/2026	W/C 01/06/2026
Total applications	54	99	164	237	269
Public applications	49	82	132	176	200
Agency applications	5	16	33	63	69
Fast track				26	29
				27 hours	34 hours
Full review				213	241
				5 days	7 days
New/ unassessed apps	14	20	36 (9 assigned)	30 (8 assigned)	24 (3 assigned)
Evidence	23 (11 telephone apps)	25 (4 tel apps)	43 (5 tel apps)	82 (15 tel apps)	85 (5 tel apps)
Declined	7	19	27	41	51
Awarded	6	21	45	80	105
Average award	£94.90	£294.43	£323.89	£329.35	£332.24
FT Average				£157.53	£160.18
FR Average				£369	£365.48
Total funds awarded	£1,993	£6,183	£14,575	£26,348	£34,885
Presenting crisis			Accident - 7% Disaster – 3% E/I Breakdown – 31% H/R Breakdown – 6% Loss of income – 17% Other – 33% Blank?	Accident - 7% Disaster – 3% E/I Breakdown – 30% H/R Breakdown – 6% Loss of income – 15% Other – 38% Blank?	Accident - 6% Disaster – 2% E/I Breakdown – 30% H/R Breakdown – 6% Loss of income – 16% Other – 38%

Resilience Services

- **Extended HAF provision** – low-income non-FSM eligible
- **Increased access to advice services** – community locations
- **Benefit entitlement uptake** – LIFT campaigns (Pension Credit, Attendance Allowance, Healthy Start, FSM autoenrollment, etc.)
- **Switched on Portsmouth** – helpline, extension to LEAP
- **CRF grants** – food support services, furniture & white goods for TA, baby bank, affordable cooking, money guidance, advice services
- **Community coordination** – cost of living helpline and hub, plans for an on-line digital referral tool, also grant funding for VCSE

Thank you

Any questions?

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