



Bristol City Council

Crisis Payment Scheme Policy (updated April 2026)

1.0 Background

The Crisis Payment Scheme (CPS) replaces the Local Crisis and Prevention Fund from April 2026 and is funded by the Council's General Fund and central government's Crisis and Resilience Fund. No legal duties are placed upon local authorities to provide support or assistance; therefore the scheme is discretionary and funding is reviewed annually.

The purpose of this policy is to specify how Bristol City Council operates its scheme and to outline the factors considered when deciding if a CPS payment can be awarded.

The overall aim of the CPS is to deliver Household Goods and Emergency Payments to those in greatest need following a crisis, or to prevent one.

2.0 Policy objectives

The Council will consider making a CPS award to citizens who fulfil the qualifying criteria as highlighted in this policy. We will treat all applications on its merits and seek to:

- Alleviate immediate poverty and hardship
- Assist those leaving care, prison, young offender institutions or similar
- Encourage and assist citizens to help themselves with regards to financial issues
- Support people in their transition through benefits or back to work
- Support victims of domestic abuse who are trying to move to a place of safety
- Support the vulnerable and elderly to remain within their community

This list is not exhaustive and not in order of priority.

3.0 Principles of the scheme

The principles of the scheme are to ensure the CPS:

- Is accessible to all citizens in financial crisis, with no other means of support
- Has a fair and streamlined assessment and decision making process
- Is delivered on a grant-based system and will not require successful applicants to repay any award made to them
- Will deliver value for money through efficient procurement of key goods and services
- Will choose suppliers who are economically sustainable and customer focused

4.0 Funding

The amount of monies that the CPS scheme is provided with annually, to grant to the citizens of Bristol, is dependent on what is agreed upon at the annual review and is cash limited.

Any monies that are unspent within the financial year can potentially be used for any other purpose, dependent on decisions made by senior officers and members.

The allocation for 2026/27 is £1,2175,000

This budget is currently allocated as follows:

- Emergency Payment grant £475,000
- Household Goods grant £700,000

5.0 Considerations for an award

- The scheme is purely discretionary. Citizens do not have a statutory right to an award
- No cash awards will be made
- The amount that can be paid out by the Council in any financial year will be determined by the amounts received from the general fund
- If the fund has been exhausted for the respective financial period, no further awards will be made
- Monthly budget monitoring will be carried out to ensure funds are reasonably and fairly allocated

The Benefit Service will, where possible, seek to maximise the citizen's income by checking the availability of state benefits and other sources of financial assistance available to the citizen, to avoid further financial crisis.

5.1 Emergency Payment

Emergency Payments are designed to support with costs that cannot be met from another source or have arisen as a consequence of extreme hardship.

For the purposes of this policy, the definition of a crisis is considered to be an event that causes distress or has a significant detrimental effect on a household and could include fire, flood or theft. It could also include a lack of funds available to meet daily living expenses such as food or energy bills. We may consider awards for clothing, including school uniform, however this will only be in exceptional crisis circumstances. This is not an exhaustive list.

5.2 Household Goods

Household Goods awards are designed to assist citizens with:

- Leaving an establishment where citizens received care
- Support for a family facing exceptional pressure. For example, someone in the family suffers from a disability or chronic sickness or a breakdown of relationships within the family (including domestic abuse)
- Persons moving through the homelessness system, hostel leavers and persons who have been sofa surfing
- Domestic upheaval because of unforeseen circumstances such as house fire, flooding or other disaster, which are not covered by buildings and contents insurance

- Support to stay at home and prevent a move into residential care or hospital

The above is not an exhaustive list. Awards will be considered where the need cannot be met by another support fund.

We do not routinely make awards for broken items.

6.0 Claiming and awarding an Emergency Payment and Household Goods

6.1 Claiming a CPS grant and providing evidence

The Council currently accepts applications online and by phone. Additional information and evidence from the citizen may also be required. This will be requested in writing, electronically or verbally. The claimant will be required to provide any information promptly. If the claimant does not provide the information required, the Council will decide based on any information or evidence it already holds. This extends to information held on the Council's computer systems, plus any other information it can freely access.

6.2 Eligibility criteria

To be eligible for a crisis grant all of the following conditions must be satisfied.

Citizens must:

- Be a resident of Bristol found on our systems, or have proven links to Bristol
- Be aged 16 or over
- Be without sufficient resources to meet their immediate short-term needs, or those of their family
- Have demonstrated that the need cannot be met by another source and that no savings are available

6.3 Award values

There will be no minimum amount for an Emergency Payment as each case will be assessed based on the citizen's circumstances and needs.

Citizens can receive one Emergency Payment in any 12-month rolling period. The award will not be made on an on-going basis. In extenuating circumstances, a subsequent payment may be made, however substantial evidence would be required to support the crisis situation.

In addition, a citizen can typically receive one Household Goods award in any rolling 24-month period. Any awards will only be made in respect of essential items, at the discretion of the CPS team. In extenuating circumstances, a possible second payment may be made, however substantial evidence would be required to support the crisis situation.

Citizens making repeat applications for Emergency Payments and Household Goods may be refused further awards and be signposted to more appropriate advice and support services to help resolve any ongoing issues.

7.0 Change in circumstance

The Council may revise an award if the citizen's circumstances have changed. It is the citizen's responsibility to inform the Council of any relevant changes in circumstance which would affect the award, with any overpayment being potentially recoverable.

8.0 Payment method

Emergency Payments are currently made in the form of digital supermarket vouchers. These are sent as a web link via email or text. We are also able to provide physical vouchers via post, or appointment at the Temple Street Citizen Service Point.

No cash payments will be made, and purchases are limited to essential items. Prohibited items are listed in Appendix 1.

Household Goods awards will be made via provision of new or reconditioned goods. No cash payments will be made. The delivery and instalment of goods is provided free of charge to the claimant and inclusive of the grant that CPS provide.

The onus is on the citizen and/or support worker to ensure they are contactable to arrange delivery of goods after an award is made and to be available during the agreed delivery times. Additionally, citizens are responsible for ensuring that any goods applied for are suitable for the property. Failure to do so may result in the order being cancelled.

9.0 Notifications

In respect of Emergency Payments, if all information to support an application has been received and verified before 12.00pm, we will aim to make a decision on the same day. Otherwise an assessment may be made on the next working day.

All citizens will be contacted via text, email or phone by 17.00 stating whether the decision was successful or unsuccessful.

In addition, for any award, all citizens will be provided with or sent a letter giving relevant information about the award.

For Household Goods claims, if all information to support an application has been received and verified, we aim to make a decision within ten working days, with delivery being within a further ten working days.

10.0 Review of decisions

There is no appeal system because the fund is discretionary; however, a request for a decision to be reconsidered can be made by telephone, email, post or via an agency acting as an appointee.

A citizen can ask for reconsideration, within one month, if they can demonstrate there has been a factual error based on the decision made; an oversight on a significant piece of evidence; or where new evidence has come to light that was not provided with the original application. In either circumstance, the citizen must provide the relevant details. If the citizen's circumstances have changed, it is recommended that a new application is made.

The time limits for requesting a review may be extended if the Council thinks it is reasonable to do so.

We aim to inform the citizen of the outcome of any reconsideration within 14 days, or as soon as possible after the decision. This will be the final decision made on the case and any further challenges must be made through the judicial review process. In cases of alleged maladministration by the Council, the citizen must follow the Council's complaints process before contacting the Local Government Ombudsman.

11.0 Overpayments

The Council will make every effort to minimise the possibility of an award being incorrectly granted. If an award is made in error, the Council will decide whether it is appropriate to recover it. If recovery action is appropriate, the Council will send an invoice to the citizen and provide a written explanation of how the error occurred and the periods and amounts it relates to.

In cases where an incorrect award has been made as a result of an error made by the Council, recovery will not usually be sought, unless the claimant or person who received the payment could have reasonably known of the error or they contributed to it.

12.0 Publicity

The Council has a responsibility to ensure it does not limit the legal discretions it may apply and is committed to applying the policy fairly and consistently. It will take steps to maximise take up to make sure that the funds are targeted towards those who are most in need.

13.0 Monitoring

Each year the CPS team will:

- Evaluate a number of claims per month to check consistency of decision making against criteria and priority groups
- Evaluate whether decisions are being made with equity and fairness across diverse citizen groups
- Review the application process to ensure it enables decision makers to be consistent and gather appropriate information
- Facilitate and review stakeholder feedback of decision-making
- Make recommendations to sustain and improve the quality of decision-making

In addition, CPS will publish figures on applications and refusals on a quarterly basis. In addition, the fund will seek to publish case studies of service users able to live independently, in their own home or suitable alternative accommodation, as a result of intervention and case studies of service users who are more financially resilient as a result of an Emergency Payment.

14.0 Misuse, Fraud and Unreasonable Behaviours

Bristol City Council is committed to the identification and prevention of fraud in all its forms. Where it is alleged or considered that an application may have been made fraudulently, the matter will be investigated and if fraud is found to have occurred, action will be taken including criminal proceedings, where relevant.

We respect your right to feedback, tell us if you have a complaint or show emotion when there is a problem. In return, we ask you to respect our staff by talking to them clearly and fairly. However, we will not tolerate behaviour that is hurtful, abusive or hateful towards our staff or other service users.

We reserve the right to ban customers from the service if abuse, fraud or unreasonable behaviour occurs. This may be for a twelve month period, or an indefinite ban, depending on the severity of the situation.

15.0 Debt advice

Anyone experiencing debt problems or requiring budgeting support will be signposted to local debt advice agencies for free, confidential and unbiased advice.

16.0 Policy review

The policy will be reviewed annually and in light of any legislative changes, trends or other factors that impact on the effectiveness of it.

17.0 Complaints

The Council's 'Fair Comment' complaints procedure will apply in the event of any complaints received about this policy.

Appendix 1

The CPS can only supply Emergency Payments for food and some basic essentials items in the form of supermarket vouchers. Household Goods will only be provided directly via our suppliers. No cash Alternative is available.

Examples of items *grants* cannot be used for:

- Cigarettes, alcohol or illegal drugs
- Gambling, including scratch cards and the lottery
- Rent arrears
- Luxury clothing items
- Any repairs to a property
- Legal fees or court fees
- Medical, surgery, optical, aural or dental items
- Needs arising outside of the UK
- Education or training needs (excluding school uniform)
- Domestic assistance, respite care, or care of pets
- Debts to government departments (including Council Tax)
- Any expenses which the local authority has a statutory duty to meet
- Cash back or ATM withdrawal or swapping for cash in store or by any other means
- Entertainment goods such as televisions or computers, or any entertainment services
- Specific items for disabled people which can be provided by health and social care
- Costs relating to the running, maintenance or repair of a vehicle

The above is not an exhaustive list