City of York Council Crisis and Resilience Community Grant Programme 2026 – Eligibility & Guidance

Objectives and key principles

The Crisis and Resilience Fund (CRF) has been made available to local authorities (LAs) in England to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience to enable individuals and communities to better deal with crises in the long-term, reducing crisis need. This funding covers the period of 1 April 2026 to 31 March 2029 inclusive.

Funding Available

£150,000 CRF funding for 2026/27 financial year (**Starting** 1 January 2027 to 31 March 2027).

£200,000 CRF funding for 2027/28 financial year (1 April 2027 to 31 March 2028).

Eligible Applicants

Registered charities, community organisations, CICs, social enterprises and other constituted not-for-profit VCSE organisations.

Existing CRF Grant Recipients

Current CRF grant recipients may apply for continuation funding subject to satisfactory outcomes, monitoring and end of year reporting.

City of York Council Crisis and Resilience Community Grant Programme 2026/7 will support ‘Resilience Services’ that contribute towards improving the financial resilience of individuals. Financial resilience refers to the ability of individuals to withstand and recover from financial shocks – such as

sudden income loss or unexpected expenses. The purpose of building financial resilience is to enable individuals to better manage future financial shocks and reduce the need for crisis support. Several factors can contribute to, or impact, financial resilience. These can include:

- income, savings and debt
- housing insecurity
- physical disability, learning disability, mental health condition or wellbeing
- caring responsibilities
- financial literacy
- digital exclusion
- community support and social networks
- access to income smoothing tools, such as affordable credit and insurance.

The CRF will focus on three main outcomes:

- **Outcome 1: Provision of effective crisis support.** Delivering effective crisis support is intended to prevent the occurrence or escalation of individuals' crises. Offering timely, needs-based assistance to those with low incomes facing financial shocks, can reduce the risk of crisis need.
- **Outcome 2: Improving individuals' financial resilience.** Strengthening financial resilience among individuals, empowers citizens to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.
- **Outcome 3: Bolstering the local-level support landscape.** A joined-up, visible local support network is key to the York's CRF approach to build financial resilience. This includes strengthening resilience networks within local communities, that in turn boost the

financial resilience of individuals within these communities. A suitable range of coordinated Resilience Services are needed to ensure there are clear referral pathways between them and crisis support. Effective join-up of local support services to ensure those seeking crisis support to be appropriately referred to services that build their individual financial resilience.

Services and support should adopt the following delivery principles:

- **Person-centred** to ensure that people's preferences, needs and values stay central to professional decisions, providing support that is respectful to them.
- **Needs-based** to recognise the varied circumstances that individuals may experience, seeking to meet the underlying needs, not just the crisis symptoms.
- **Holistic** to provide integrated support that helps the individual and their households, considering the wide range of services and actions they have access to.
- **Encompass a no wrong door approach** to connect individuals to the right service and support through warm referrals, regardless of their initial point of contact.
- **Trauma informed**: Services and support should adopt a Trauma Informed Approach when working with people and families in crisis, considering the six principles of trauma-informed practice.

Residents in the following groups have been identified as priority groups :

- Disabled people, including children and young people 24 or under with an Education, Health and Care plan
- Elderly, frail or confused older people, particularly those who are not eligible for Pension Credit
- Single adult households with high energy, rent or mortgage costs.
- People who are seriously ill or have a severe long term health condition. Including people with health conditions that are affected by

the cold, such as COPD, severe asthma, cardiovascular disease, sickle cell anaemia
- People who are recently bereaved
- Pregnant women or those who have recently given birth
- Recently unemployed people
- Care leavers
- Unpaid carers
- People fleeing domestic abuse
- People affected by high rent or mortgage costs
- People who ‘s DWP benefit has been sanctioned and are formally challenging this decision.
- People affected by a disaster, such as a fire or flood.

York Council Crisis and Resilience Community Grant Programme

Bids are invited for York Council CRF Community Grant Programme to provide resilience services for York residents from April 2026. The total funding available for all grants in

- £150,000 CRF funding for 2026/27 financial year for initiatives starting before 31 March 2027.
- £200,000 CRF funding for 2027/28 financial year for initiatives starting after 1 April 2027.

We will consider applications up to a **maximum grant of £50,000** over 12 months.

Existing CRF Grant Recipients

Current CRF grant recipients may apply for continuation funding from April 27 subject to satisfactory outcomes, monitoring and end of year reporting.

Eligible Applicants

We are looking to grant fund Registered charities, community organisations, CICs, social enterprises and other constituted not-for-profit VCSE organisations who can provide services that support the objectives of the

CRF. per year although we would like to see the money invested across as many of our CVS organisations as possible that help maintain and improve resilience within Yorks communities.

The grant is paid on the basis that support is provided across 52 weeks. If due to staff absence or pressures, there are weeks where the service cannot be provided these weeks will need to be provided in the next available period/year.

Schemes that have longer term sustainability, match funding and joint working are particularly welcome.

The York CRF Community Grant funded resilience services will positively impact one or more of the following outcomes:

Outcome	**Description**
Reduced experiences of material deprivation	Material deprivation captures inability to afford essentials (heating, adequate clothing, basic household goods and food). By tackling the underlying conditions that prevent households from affording essentials, Authorities can support their citizens to build protection to avoid hardship.
Reduced need for emergency food parcels	Insufficient food is a crisis need negatively effecting health and wellbeing if not addressed. More resilient households are less likely to experience financial crises that lead to emergency food need.
Increased access to appropriate and quality advice services	Access to high quality, free-at-the-point-of-use advice is a proven lever for income gains, arrears resolution and improved social wellbeing. Advice should lead to improved understanding of rights/entitlements for individuals, ideally provide individuals with an intention to act on the advice and for the issue to be progressed

	or resolved. Where appropriate, advice should support early problem resolution. Advice may focus on areas such as debt, welfare, housing and other wider support.
Increased savings	Encouraging individuals to build buffers that prevent small shocks becoming crises when an unexpected bill or income dip hits.
Reduction in priority debt	Rent, council tax and utilities arrears are the debts most likely to tip households into crisis, trigger legal action and increase health and homelessness risks. By supporting citizens to manage or reduce these debts, Authorities create more resilient households.
Maximisation of individuals' incomes	Authorities can support individuals to increase their household income through a combination of raising income and reducing expenditure. This could include helping individuals identify and claim financial support they are entitled to, identifying savings and building skills to help with employment and in-work progression.
Decreased need for Crisis Payments and Housing Payments	By building the financial resilience of individuals and enabling effective pathways between crisis support and Resilience Services, Authorities should see reduced crisis need over time.

Note: Advice must be appropriately accredited where relevant. For example, debt advice is a regulated financial activity and therefore should be authorised and regulated by the Financial Conduct Authority (FCA), unless appropriate exemptions or exclusions are in place.

These priorities reflect a person-centred, outcomes-led model with strong

wraparound support in alignment with the Fund's intent to address root causes, not just crisis symptoms.

Resilience Services should be developed in consideration of the complex, interrelated factors that affect an individual's financial resilience such as income, health, education, housing security, financial literacy, debt, savings, caring responsibilities and access to affordable credit. Including:

- **Budget maximisation**, such as advice services, including but not limited to debt, energy and housing.
- **Income maximisation**, such as through benefit checks and application support, employment and training advice, access to alternate support grants, community childcare or CV building services.
- **Income smoothing**, such as enabling access to affordable credit, supporting saving behaviours or encouraging appropriate insurance take-up.
- **Financial capability**, such as supporting future planning services and financial education.

Organisations are encouraged to think creatively about new approaches, which draw on established best practice and support people to transition away from crisis support to building their financial resilience.

Resilience services are encouraged to prioritise provisions that integrate or co-locate with community provision. This could include integration with advice services, benefit application support, budgeting and utility debt support.

Services and support should build on and include partnerships and referral pathways that make both immediate crisis responses and longer-term resilience building possible. The effective co-ordination of statutory services, voluntary and community sector organisations, grassroots projects and place-based initiatives delivers benefits to both individuals needing support and the professionals involved, creating more financially resilient communities.

What grants can be used for

You can apply for direct activity / project costs and pilot projects. Grants can fund 100% of the activity costs (Within the maximum grant limit) or can be part of a combination of funding to meet the full amount needed. Please tell us what other funding has been secured or how you will secure the remaining funds.

This scheme supports full cost recovery and overheads relating to direct delivery. Please provide details in your application.

Organisational / Group Eligibility

To apply to your organisation must be:

- Be based in and / or delivering activities or services in York
- 'Not for profit'
- Have an appropriate governing document or constitution
- Have a bank account in the organisation's name with at least 2 signatories who are not related
- Have at least three unrelated trustees, directors or management committee members

Who cannot apply for a grant?

- Public agencies
- Individuals
- Profit making organisations
- Schools

How to apply

Ensure you meet all the eligibility and fund criteria above.

Complete and return the grant application form by 9am Monday 7 December to wbpartnership@york.gov.uk A link to application form can be found at www.york.gov.uk/crf

Attach your supporting documents (listed below) to the online application Applications will only be processed when all documentation has been received.

- The organisations constitution/governing document/set of rules
- Contact details (address & email) of your management committee / trustees / directors.
- The organisations most recent annual accounts or financial records that show your organisation's balance of funds, income and expenditure. If you do not have financial records that cover a full year, then you will need to provide a set of management accounts.
- A safeguarding policy if your organisation works directly with children or vulnerable adults.
- Equalities Policy
- Confirmation of appropriate accreditation where relevant.

If you do not have all these documents, please do get in touch, we may still be able to consider your application.

Assessment and Award

All eligible applications will be assessed. We may contact you to chat about your application to help us better understand your funding request. This may be over the telephone or in person. When assessing applications, we will look at the following:

- How your group/activity is set up and managed
- How well your finances are managed
- Evidence of need for your project

- Your commitment to ensuring equal opportunities and the inclusivity of your project
- Value for money offered by the project
- How well the project meets the fund criteria, priorities and outcomes.

Who decides whether a grant will be awarded?

A grant panel will look at applications and will make recommendations as to whether they wish to support the application. These will then be passed to the Director of Housing & Communities for final approval.

There is no right of appeal.

Following the panel meeting, we will contact you by email to let you know the outcome. We aim to give you a decision within 1 month of the application deadline.

The payments of approved grants will be processed after all the relevant information has been returned, including a signed grant agreement form.

You will need to provide quarterly and end of grant monitoring and evaluation reports, based on the outcomes in your grant agreement.

Successful applicants must ensure that services are promoted effectively to residents.

To apply submit completed applications and supporting documentation to wbpartnership@york.gov.uk

Application deadline: 9.00am Monday 7 December 2026.

For questions or queries about the application process please contact

Susan.wood@york.gov.uk 07936921710 or Mora.Scaife@york.gov.uk 07923230819





Funded by
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