
Implementing new Crisis & Resilience Grant Fund

Committee considering report:	Individual Executive Member Decisions
Date of Committee:	8 June 2026
Portfolio Member:	Councillor Denise Gaines
Report Author:	Nick Caprara
Forward Plan Ref:	ID4817

1 Purpose of the Report

- 1.1 Crisis and Resilience Fund was introduced by the Government in December 2025 to commence in April 2026. This report sets out to introduce the funding regime which has been introduced by the government and how it will be implemented and how funds will be distributed.

2 Recommendations

- 2.1 **APPROVE** the allocations set out at 5.15
- 2.2 **DELEGATE** authority to make adjustments between allocations to the Service Lead and in consultation with the portfolio holder for Planning and Housing and the Section 151 Officer.

3 Implications and Impact Assessment

Implication	Commentary
Financial:	<p>The Council has been awarded Crisis & Resilience Funds amounting to £1.2M per annum for the 3-year period 1st April 2026 to 31st March 2029. The funding is a ring-fenced grant to provide support and assistance as set out in this report.</p> <p>The scheme is 100% grant funded and reasonable and proportionate administration costs may be claimed to deliver this scheme. 10% has been assumed for this purpose.</p>

	<p>A separate administrative cost for the Housing element of an additional amount of £22,500 has been confirmed for Years 1 and 2.</p> <p>An additional top up of £182,086 has been awarded by DWP to support low-income households impacted by the oil cost increases due to the conflict in the Middle East.</p> <p>Reporting on spend is required to be made and payment is made to the authority in arrears.</p>
<p>Human Resource:</p>	<p>The fund will continue to pay for a Housing Support Officer Post with responsibility for overseeing Housing payments (Previously DHP). An additional Housing Support Officer Post has been created and recruited to review CRF applications and make funding awards. This post is 100% funded by the grant. This member of staff will sit within the Housing Service. There will also be some re-chargeable management and other overheads.</p>
<p>Legal:</p>	<p>The Council has discretion as to how the funds are distributed and to which services. They must have a clear rationale outlining their approach, including how they are defining eligibility and how households can access The Fund.</p> <p>The Council will complete an annual delivery plan and providing management information returns on a six-monthly basis</p>
<p>Risk Management:</p>	<p>It is a risk that the fund will not all be committed in funding period and remain unclaimed. However, based on the previous year's scheme the risk is considered low. All expenditure proposals set out in this report will be subject to monitoring to ensure that monies are being spent accordance with this decision and the terms of the scheme.</p> <p>Reduction in Crisis Resilience Fund by £200k and the new focus on building resilience reduces funding for crisis payments to residents who have relied on these payments in the past.</p> <p>The proposal is to not provide funding for free school meals during holidays that some families have relied on this over the last three years. The foodbank can support 1500 meals for families and there is a risk that the demand will outstrip supply.</p>

Property:	None
Policy:	This report sets out the Council's proposals for use of the CRF in West Berkshire.

	Positive	Neutral	Negative	Commentary
Equalities Impact:				
A Are there any aspects of the proposed decision, including how it is delivered or accessed, that could impact on inequality?	X			The proposal will increase the resilience of households, including those households who are struggling to meet their immediate essential living costs, and prevent vulnerable households from falling into, or further falling into, crisis. Such activities may include the provision of advice to individuals in meeting their essential living needs.
B Will the proposed decision has an impact upon the lives of people with protected characteristics, including employees and service users?	X			The proposal will increase the resilience of households and prevent vulnerable households including people with protected characteristics from falling into, or further falling into, crisis.
Environmental Impact:	X			Funding to purchase white goods will proactively ensure provision of higher energy rated appliances and other energy saving initiatives will assist with reducing energy use longer term for applicants.
Health Impact:	X			Funding food provision to low-income households will contribute to tackling child poverty is recognised as having a significant impact on children's health during their formative years.
ICT Impact:		X		The CRF will follow aspects of the delivery model of the HSF has been facilitated by ICT in the past and will continue to be a largely online application process.
Digital Services Impact:		X		CRF direct applications for Crisis funding will be a primarily online process. Enabling the delivery of the fund through

				charitable agencies will help direct funding to those experiencing digital exclusion.
Council Strategy Priorities:	X			<p>The distribution of the CRF positively enhances the following Council Priorities:</p> <ul style="list-style-type: none"> • Ensure our vulnerable children and adults achieve better outcomes • Support everyone to reach their full potential <p>This will be achieved through the targeted delivery of additional financial support to vulnerable households who are struggling financially.</p>
Core Business:	X			<p>Contributes to:</p> <ul style="list-style-type: none"> • Ensure our vulnerable children and adults achieve better outcomes • Support everyone to reach their full potential
Data Impact:				<p>Bank statements, utility bills and bank account details will be collected.</p> <p>All data will be collected for the purpose of administering this grant only.</p> <p>It will have no impact on the rights of the data subjects.</p> <p>Appendix B attached</p>
Consultation and Engagement:	<p>Housing & Place directorate Colleagues. Key Voluntary Sector Partners including Greenham Trust, Foodbank West Berkshire, Newbury Resource Centre; Citizens Advice West Berkshire; Newbury Soup Kitchen; Connecting Communities in Berkshire; Lambourn Junction.</p>			

4 Executive Summary

- 4.1 In December 2025 the government issued a multi-year financial settlement for the period 2026/27 to 2028/29. The settlement contained changes to the structure and levels of some grant allocations that the Council receives from Central Government. The Crisis and Resilience Fund (CRF) has been introduced to replace the Discretionary Housing Payments (DPH) and Housing Support Grant (HSG). West Berkshire Council has been awarded **£1.2M** per annum for the period of 1 April 2026 to 31 March 2029 inclusive which represents a reduction of circa £200k compared to the previous grant regimes. The stated aim of the Crisis and Resilience Fund (CRF) is to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience. This includes specified funding for housing support. An additional top up of £182K to the Crisis strand of the fund was announced in March 2026 to support low-income households who are reliant on oil fuel.
- 4.2 The primary objective of The Fund is to both provide a safety net for those on low incomes who encounter a financial shock and to invest in building local financial resilience to enable individuals and communities to better deal with crises in the long-term, reducing crisis need. 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.
- 4.3 When administering The Fund, Authorities must allocate the CRF funding across the following CRF components:
- Crisis Payment: Providing support to those in crisis
 - Housing Payment: Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs
 - Resilience Services: Funding for services delivered by Authorities or external providers to improve financial resilience
 - Community Coordination: Investment in activities that connect and enhance the local support landscape
- 4.4 The purpose of this report is to set out allocations of funding for the 2026/27 grant allocation.

5 Supporting Information

Introduction

- 5.1 This report sets out the details for the new Crisis and Resilience Fund and makes recommendations as to how the fund should be distributed and administered going forward.

Background

- 5.2 The Government announced the creation of a new multi-year £1 billion Crisis & Resilience Fund (CRF) in the 2025 Spending Review. The fund is designed to give councils greater stability in delivering crisis-focused support to households. The CRF replaces the Household Support Fund (HSF) and Discretionary Housing Payment (DHP) funding schemes and amalgamates them into one funding award. The Department for Work and Pensions (DWP) provides the funding to local authorities to administer and £1.2m per annum has been allocated to the Council for the period of 1 April 2026 to 31 March 2029 inclusive. Compared to the previous grants, this represents a reduction of circa £200k.
- 5.3 The purpose of the Fund is to provide a safety net for those on low incomes who encounter a financial shock and to invest in building local financial resilience to enable individuals and communities to better deal with crises in the long-term, reducing crisis need. While councils have discretion on exactly how this funding is used, this must be spent within the scope of the guidance and the grant determination letter. Both the Household Support Fund and Discretionary Housing Payment were focussed on largely reactive emergency support and new grant conditions have amended this focus to prevention, building financial resilience, and providing advice to achieve income maximisation and debt reduction working local community support frameworks. The Fund focuses on 3 main outcomes:
- Provision of effective crisis support
 - Improving individuals' financial resilience
 - Bolstering the local level support landscape
- 5.7 Authorities must allocate the CRF funding across the following CRF components:
- **Crisis Payment:** Providing support to those in crisis.
 - **Housing Payment:** Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs. A separate ring-fenced award has been confirmed as part of this settlement. The Housing Payment element is confirmed as £181K for Years 1 and 2. This award decreases to £178K in Year 3.
 - **Resilience Services:** Funding for services delivered by Authorities or external providers to improve financial resilience.
 - **Community Coordination:** Investment in activities that connect and enhance the local support landscape.
- 5.4 **5.8 Crisis Payment** schemes will be cash-first and operated primarily on an application-basis and provide immediate support to low-income households to at times of financial shock where there has been a significant unexpected expense or drop in income that can place pressure on a household's budget and wellbeing or to provide support to prevent individuals entering into a crisis. These payments are intended to meet occasional or immediate term needs only. There is no prescriptive list specifying eligible expenditure for Crisis Payments. It is at the local authority's discretion to determine appropriate support taking a needs-based approach. Authorities also have flexibility within The Fund to apply their own discretion when

determining eligibility for their Crisis Payment schemes, including what constitutes a low-income in their area.

- 5.5 Local authorities are encouraged to seek a cash first approach to awarding Crisis Payments via both physical and digital methods. By prioritising this means of providing support it will enable to address their specific needs with dignity and make an informed choice to suit their circumstances. However, where alternative support may be required due to a risk of financial exploitation or coercion in kind support can be provided via the Crisis strand.
- 5.6 **Housing Payments.** The Housing Payment replaces the previous Discretionary Housing Payment scheme and provides financial support towards housing costs and is paid by an authority when they are satisfied that an applicant requires further financial assistance with housing costs. These payments can be made to claimants who are entitled to either Housing Benefit or housing cost element of Universal Credit. Assistance eligibility can be defined at the Council's discretion
- 5.7 **Resilience Services.** This element of the grant fund aims to improve individuals' financial resilience by empowering residents to better mitigate the occurrence, recurrence and escalation of financial crises.
- 5.8 **Community Co-ordination.** CRF aims to support and enhance the local support landscape. This includes strengthening resilience networks within local communities, that in turn boost the financial resilience of individuals within these communities. This coordination enables a suitable range of Resilience Services to exist within a local area and ensures there are clear referral pathways between them and crisis support. Through this effective join-up of local support services, Authorities can expect those seeking crisis support to be appropriately referred to services that build their individual financial resilience.

Proposals

- 5.9 While the previous grants were distributed by the Council working with the community and voluntary sector, the Crisis and Resilience Fund (CRF) has an even greater focus on prevention and community coordination working with organisations to strengthen local community support frameworks. The proposed approach is therefore to build on the collaborative relationship with the voluntary sector and allocate funding to these agencies to enable them to distribute and provide support to residents. Discussions with key voluntary sector partners who have provided community support through the HSF programme have taken place and draft proposals submitted by agencies as to the levels of funding they would require supporting the various strands within CRF.
- 5.15 Table 1 outlines the current proposal as to how funds will be allocated based on submissions received following engagement with key voluntary sector partners excluding Housing Payments and Oil Payments which will be delivered by the Council.

	Crisis	Resilience	Community Co-Ordination	TOTAL
Newbury Resource Centre	£100,000	£100,000	£16,000	£216,000
Food Bank	£150,000	£150,000	£68,000	£368,000
WBC	£100,000	£0	£68,000	£168,000
CAWB	£0	£100,000	£0	£100,000
Voluntary Sector (including Newbury Soup Kitchen, Fair Close, TUX & other agencies)	£20,000	£40,000	£0	£60,000
Total	£370,000	£390,000	£152,000	£912,000

5.16 Crisis Strand

- West Berks Foodbank - emergency food support. Cash first provision support delivered in partnership with Charis with an ability to deliver rapid crisis financial assistance by providing supermarket vouchers, utility vouchers and cash payments.
- Support for additional Hungry Holidays programme in conjunction with Greenham Trust to mitigate removal of school holiday food voucher scheme which previously existed through HSF.
- Newbury Community Resource Centre - emergency furniture and appliance support
- Newbury Soup Kitchen – emergency food provision

5.17 Resilience Strand

- Citizens Advice West Berkshire - The proposal is to increase money advice capacity by 30 hrs pw and to provide an additional 50 hours paid generalist advice.
- West Berks Foodbank - Increased benefit & welfare advice provision
- Newbury Community Resource Centre – continued furniture and appliance provision. Carpet and flooring provision for social housing tenants. Enhanced service offers to provide of A rated appliances to improve energy use and reduce home costs for clients

5.18 Community Co-ordination Strand

- Newbury Soup Kitchen – Community outreach proposal including healthcare support

- Citizens Advice West Berkshire – propose to employ Community Outreach Advisor for 30 hours pw

5.19 Free School Meal Vouchers

- 5.20 Free School Meals are now extended to all households on Universal Credit through a permanent change introduced by the government. The Holiday Activities & Food (HAF) Programme also continues to provide a ring fenced £400K pot to support children during the school holidays.
- 5.21 Under the Household Support Fund, the Council budgeted £420K free school meal vouchers to support school children who were eligible for free school meals across 7 weeks of the school holidays. For 2025/26 the value of vouchers purchased was £387K. In 2025/26 the Council also provided a further £55K funding to the Hungry Holidays club operated by the Foodbank and supported by Greenham Trust.
- 5.22 CRF cannot be used to issue free school meal vouchers on a blanket basis during school holidays. Government guidance for the CRF explicitly states that funding must be targeted only at families in crisis and not a blanket award for all families eligible for FSM.
- 5.23 It is proposed that additional CRF resources will be directed to Foodbank West Berkshire to increase the support provided through their Hungry Holidays programme. An increased award via the Crisis Stream will be made to Foodbank to provide additional capacity based on presentations to the programme. The demand will continue to be monitored

5.24 Housing Payment

- 5.25 Housing costs are not defined, allowing an Authority broad discretion for interpretation. In general, 'housing costs' refer to rental liability, as well as:
- rent in advance
 - rental deposits
 - other lump sum costs associated with a housing need, such as removal costs
- 5.26 It is therefore proposed that the criteria which have been in place to administer and determine applications for support under the previous DHP Policy will be adapted to ensure awards are made to support households threatened with homelessness.

6 Other options considered

- 6.1 Doing nothing is not an option. The grant award has been provided By DWP with the aim of improving living conditions for disadvantaged households in West Berkshire
- 6.2 Continuing to administer the grant along the same lines as the Household Support Fund was also not an option given the clear directives as set out by DWP in the guidance documentation.

7 Conclusion

- 7.1 The implementation of the Crisis & Resilience Fund delivery plan represents an important step in strengthening the Council's ability to respond to immediate pressures while building longer-term resilience for residents and communities most affected by crisis. Through a clear framework for investment, strong governance arrangements, and a focus on preventative and community-based support, the plan ensures that funding is targeted where it will have the greatest impact.
- 7.2 The delivery plan demonstrates the value of a coordinated, flexible approach utilising the critical skills and established presence within the voluntary sector in supporting those in need or crisis.
- 7.3 The recommendations allow a clear delivery plan for Year 1 of its funding award and enables the Council to continue to work with key partner agencies to adapt the delivery models over Years 2 and 3 of the Plan and to establish a framework agreement in order to adapt to meet the changing needs within the community in order to deliver lasting benefits for local residents.

8 Appendices

- 8.1 Appendix A – Equalities Impact Assessment
- 8.2 Appendix B – Data Protection Impact Assessment
- 8.3 Appendix C DWP Scheme Guidance
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Subject to Call-In:

Yes: No:

The item is due to be referred to Council for final approval

Delays in implementation could have serious financial implications for the Council

Delays in implementation could compromise the Council's position:

Considered or reviewed by Scrutiny Commission or associated Committees, Task Groups within preceding six months

Item is Urgent Key Decision

Report is to note only



Wards affected: All

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West Berkshire Council Equity Impact Assessment

TEMPLATE

March 2023

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Section 1: Summary details

Directorate and Service Area	Place - Housing
What is being assessed (e.g. name of policy, procedure, project, service or proposed service change).	Crisis and Resilience Fund 2026 - 2029
Is this a new or existing function or policy?	New The grant is provided by Department for Work and Pensions award replaces Discretionary Housing Payments and Household Support Fund
Summary of assessment Briefly summarise the policy or proposed service change. Summarise possible impacts. Does the proposal bias, discriminate or unfairly disadvantage individuals or groups within the community? (following completion of the assessment).	<p>The CRF is a consolidated revenue grant that will be delivered through the Local Government Finance Settlement from the financial year ending (FYE) March 2027. The Ministry of Housing, Communities and Local Government is providing funding to Authorities under Section 31 of the Local Government Act 2003, to administer The Fund. Authorities have discretion on exactly how this funding is used within the scope set out in the guidance and the Grant Determination Letter (“the Grant Determination”).</p> <p>This is a new grant subject to its own grant conditions it replaces the Discretionary Housing payment and Household Support Fund. It has been introduced to provide a safety net for those on low incomes who encounter a financial shock and to invest in building local financial resilience to enable individuals and communities to better deal with crises in the long-term, reducing crisis need.</p>
Completed By	Nick Caprara
Authorised By	
Date of Assessment	28/4/25

Section 2: Detail of proposal

<p>Context / Background</p> <p>Briefly summarise the background to the policy or proposed service change, including reasons for any changes from previous versions.</p>	<p>Crisis & Resilience Fund is the new grant which offers financial support to households suffering from financial hardship. The grant which replaces Household Support Funding and Discretionary Housing Payments</p>
<p>Proposals</p> <p>Explain the detail of the proposals, including why this has been decided as the best course of action.</p>	<p>The proposals set out how the Council is seeking to distribute these funds across the following funding elements:</p> <ul style="list-style-type: none"> • Housing Payment • Crisis Payment • Resilience • Community Co-ordination
<p>Evidence / Intelligence</p> <p>List and explain any data, consultation outcomes, research findings, feedback from service users and stakeholders etc, that supports your proposals and can help to inform the judgements you make about potential impact on different individuals, communities or groups and our</p>	<p>These proposals have been made based on experience of delivery of previous funding regimes. Consultation has been carried out with key voluntary sector partner agencies including Greenham Trust, Foodbank West Berkshire; Newbury Resource Centre; Citizens Advice West Berkshire; Newbury Soup Kitchen; Fair Close; Connecting Communities in West Berkshire.</p> <p>Proposals have been submitted by a number of key partner to support the Council with the delivery of these funds.</p>

ability to deliver our climate commitments.	
<p>Alternatives considered / rejected</p> <p>Summarise any other approaches that have been considered in developing the policy or proposed service change, and the reasons why these were not adopted. This could include reasons why doing nothing is not an option.</p>	<p>No other options considered as grant needs to be distributed in order to meet DWP delivery plan requirements</p>

Section 3: Impact Assessment - Protected Characteristics

Protected Characteristic	No Impact	Positive	Negative	Description of Impact	Any actions or mitigation to reduce negative impacts	Action owner* (*Job Title, Organisation)	Timescale and monitoring arrangements
Age	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Targeted delivery to pensioners	Specific fund set aside to target delivery to support pensioners and to tackle digital exclusion. Regular reports will monitor performance	Housing Support Officer	Ongoing
Disability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Targeted delivery reported on support being provided to disabled claimants or carers	Regular reporting will monitor performance	Housing Support Officer	Ongoing
Gender Reassignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Marriage & Civil Partnership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Pregnancy & Maternity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Race	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Sex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Sexual Orientation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Religion or Belief	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Section 3: Impact Assessment - Additional Community Impacts

Additional community impacts	No Impact	Positive	Negative	Description of impact	Any actions or mitigation to reduce negative impacts	Action owner (*Job Title, Organisation)	Timescale and monitoring arrangements
Rural communities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Targeted delivery of funding to support residents reliant on oil fuel		Housing Support Officer	Ongoing
Areas of deprivation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Targeted delivery of support in key locations	Use of LIFT data to target financial support & outreach delivery	Housing Support Officer	Ongoing
Displaced communities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Additional community impacts	No Impact	Positive	Negative	Description of impact	Any actions or mitigation to reduce negative impacts	Action owner (*Job Title, Organisation)	Timescale and monitoring arrangements
Care experienced people	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
The Armed Forces Community	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

Section 4: Review

Where bias, negative impact or disadvantage is identified, the proposal and/or implementation can be adapted or changed; meaning there is a need for regular review. This review may also be needed to reflect additional data and evidence for a fuller assessment (proportionate to the decision in question). Please state the agreed review timescale for the identified impacts of the policy implementation or service change.

Review Date	
Person Responsible for Review	
Authorised By	

EDI employee related EQiA's should now be sent to Human Resources hrenquiries@westberks.gov.uk.

Appendix B

Data Protection Impact Assessment – Stage One

The General Data Protection Regulations require a Data Protection Impact Assessment (DPIA) for certain projects that have a significant impact on the rights of data subjects.

Should you require additional guidance in completing this assessment, please refer to the Information Management Officer via dp@westberks.gov.uk

Directorate:	Place
Service:	Development & Housing
Team:	Housing
Lead Officer:	Nick Caprara
Title of Project/System:	Crisis & Resilience Fund
Date of Assessment:	28/4/25

Do you need to do a Data Protection Impact Assessment (DPIA)?

	Yes	No
<p>Will you be processing SENSITIVE or “special category” personal data?</p> <p><i>Note – sensitive personal data is described as “data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, and the processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person’s sex life or sexual orientation”</i></p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>Will you be processing data on a large scale?</p> <p><i>Note – Large scale might apply to the number of individuals affected OR the volume of data you are processing OR both</i></p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Will your project or system have a “social media” dimension?</p> <p><i>Note – will it have an interactive element which allows users to communicate directly with one another?</i></p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<p>Will any decisions be automated?</p>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

	Yes	No
Note – does your system or process involve circumstances where an individual's input is "scored" or assessed without intervention/review/checking by a human being? Will there be any "profiling" of data subjects?		
Will your project/system involve CCTV or monitoring of an area accessible to the public?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Will you be using the data you collect to match or cross-reference against another existing set of data?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Will you be using any novel, or technologically advanced systems or processes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Note – this could include biometrics, "internet of things" connectivity or anything that is currently not widely utilised		

If you answer "Yes" to any of the above, you will probably need to complete [Data Protection Impact Assessment - Stage Two](#). If you are unsure, please consult with the Information Management Officer before proceeding.

