



Committee and Date
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Item
Crisis & Resilience
Fund – Delivery Plan
Proposals

Public



Crisis & Resilience Fund (CRF) – Delivery Plan Proposals

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Cabinet Member (Portfolio Holder):	Cllr Roger Evans (Finance)		

1. Synopsis

The Crisis and Resilience Fund provides vital **financial support to residents** in Shropshire who are struggling to meet essential living costs or who are faced with a sudden financial crisis.

The fund is nationally funded by the UK Government, **with Shropshire Council responsible for administering the support locally in line with national guidance. This allows the Council** working closely with its partners in the Voluntary and Community Sector, **to ensure support is delivered in a way that best meets the needs of residents.**

2. Executive Summary

2.1. The Government funded Household Support Fund cost-of-living programme officially ended on the 31st March 2026 and is replaced by a 3-year scheme called the Crisis & Resilience Fund. The fund provides financial support to residents who are struggling to meet essential living costs or who are facing a sudden financial crisis.

2.2. Shropshire Council has been awarded £3.67 million each year through the scheme. In addition, the council has received £758,558 of additional, one year funding to help households in need that rely on heating oil, reflecting Shropshire's rural communities.

2.3. The Crisis and Resilience Fund is designed to support a wide range of low-income households, and Crisis Payments or Resilience Services but is not limited to people receiving benefits. Support is available for individuals and families who are experiencing short term financial pressure or an unexpected drop in income.

2.4. The fund can help with essential costs including:

- food and water
- housing costs
- energy bills, including heating oil and other fuels
- clothing and school uniforms
- essential household items such as beds, appliances and carpets
- transport costs, such as fuel, bus passes or vehicle repairs
- digital essentials, including phone or broadband bills
- hygiene and period products

It can support families with children, pensioners, unpaid carers, care leavers, people with disabilities, single person households and those affected by one off financial shocks.

Shropshire Council will currently continue to provide free school meal holiday vouchers over the 2026 Easter and May half-term holidays. However, the criteria and structure of the Crisis & Resilience Fund as designated by government differ from the Household Support Fund, meaning we cannot continue mass voucher distribution (e.g., school holiday vouchers)

2.5. The list of proposed schemes, programmes and support to be delivered through this funding, has been collaboratively developed across Shropshire Council and with partners including those across the Voluntary and Community Sector. This work expands upon the support offered through the Household Support Fund in terms of crisis payments, and support with financial shocks. This includes additional capacity put into the Voluntary and Community Sector to support with advice on budgeting, income maximisation, support on benefit and entitlement to other support, support with moving into care (and financial assessments), support sessions for victims of economic abuse, financial skills training programmes delivered in libraries, extension of the warm welcome scheme year round providing spaces to meet and reduce isolation and become venues for partners to deliver services, a comprehensive training package (coproduced with the Voluntary and Community Sector) to be delivered across council staff and Voluntary and Community Sector partners embedding a no-wrong-door approach across the county. Programmes around energy efficiency, advice and debt support will also continue from the Household Support Fund. These are outlined within **Appendix 1**.

2.6. The proposals include;

- **Crisis Payments** provide short term financial support for residents facing an immediate financial emergency. This may include help with essential living costs where a person has no other reasonable means of support available. Crisis

Payments are intended to help people manage a difficult situation while they stabilise their circumstances.

- **Council Tax relief** for eligible working age households currently on council tax relief (CTR) support who would be subject to the 20% minimum payment Through the Crisis & Resilience Fund will receive a direct award made to their account of £80 for the year 2026/27. This amount will automatically be added.
 - **Resilience Support:** through our community and family hubs and shropshire together directory where residents can be offered face to face or online access to a wide range of activities and support services for all ages such as early help for families, domestic abuse support, help to stop smoking, information about housing and much more. These are in eight locations across the County [Community hubs | Shropshire Council](#) The fund will support ensuring access across the County. In addition, Shropshire Local teams provide access and support in some areas where it can be more difficult to access hubs face to face. In addition, wraparound resilience support will be provided where appropriate through warm referrals between the council and partners, and partners themselves.
 - **Community Co-ordination:** Shropshire Council proposals and plans for support schemes with the Voluntary, Charity and Social Enterprise sector include increased access to debt advice, income maximisation and other support around financial resilience.
- 2.7. These proposals within the delivery plan all meet the required criteria of the fund and have been proposed based on evidence of local need, alongside best practice and where relevant positive evaluations of previous schemes.
- 2.8. Residents and members can find out more or apply online via the council's website at: [what-help-can-i-claim-from-the-council/crisis-and-resilience-fund](#) or alternatively applications can be made by calling the Welfare Support Team on 0345 678 9078, at our Shropshire local sites face to face to discuss alternative options. Residents who already had an application in progress under the Household Support Fund before 1 April 2026 do not need to reapply.
- 2.9. A Crisis & Resilience Fund Working Group working alongside the Hardship & Poverty Group, would oversee day to day delivery and monitoring of the plan with routine reporting to the S151 and Portfolio Holder and the Department for Work & Pensions.
- 2.10. The delivery plan: its projects and outcomes, will be kept under review, and a further paper will be brought to cabinet in 6 months with an updated delivery plan, if changes are required to the programme in year. For transparency, annual delivery plans will also be brought to Cabinet for approval.

3. Recommendations

- 3.1. That Cabinet reviews the proposed schemes outlined in the attached **Appendix 1**
- 3.2. That Cabinet delegate approval of the finalised delivery plan to the Councils S.151 Officer in consultation the Portfolio Holder for Finance.
- 3.2.1. That the finalised delivery plan, as set out in Appendix 1, is approved for implementation by the Crisis & Resilience Fund working group and Voluntary

and Community Sector partners and is shared with the Department for Work & Pensions as required as part of this fund.

- 3.3. That cabinet advocates for and encourages the entire Council to support the “no-wrong-door approach” for crisis and resilience support both as Portfolio Holders and Local Members.

Report

4. Risk Assessment and Opportunities Appraisal

- 4.1. Decision-making criteria have been applied to the proposals outlined in **Appendix 1**. The proposals each fulfil the requirements of the Crisis & Resilience Fund (outlined in point 7.4), as well as the principles developed by the Hardship & Poverty Group which are based on local evidence and need (*image, below*). These principles were foundational in the approach taken previously in the HSF and are now reflected in the national guidance for Crisis & Resilience Fund, representing early, good-practice working within Shropshire. Additional criteria to assess each proposal included consideration of feasibility, potential second order effects, political/reputational/partnership risks, and financial stability have also been considered.

Principles developed by the Hardship & Poverty group: HSF3

Preference for Cash first approach
Ease of administration
Targeted at groups most impacted
Based on what has worked well previously
Review process in place & plan B if funds underspent (meet January)
Transparent and objective criteria for allocation of grants/welfare funds
Clear understanding of how each organisation is allocating funds
A variety of places for people to access support (recognising that people will go to a place they feel comfortable)

- 4.2. It is recognised that the removal of free school meal provision from the 2026 summer holidays and the 26/27 academic year onwards may adversely impact some eligible families and a potential for an uptick in food bank usage during the holidays, potentially stretching the sectors already limited capacity and provision is possible in certain instances. Therefore, mitigations are proposed (and required) to minimise impact. Suggested mitigations around this include proposals regarding increasing the allocation of Holiday Activities and Food support (with financial contributions from the Crisis & Resilience Fund), and the potential to explore free school meal auto-enrolment during the Crisis & Resilience Fund 3-year window. To provide stability for families, we have committed to funding the Easter and May half-terms. Additionally, careful and clear communications will be implemented to handle the transition to removing of this support to avoid possible reputational damage and financial shock to families signposting to the support outlined in the mitigations above.
- 4.3. There is the potential for reputational damage and loss of goodwill with the Voluntary and Community sector if programmes are not progressed or funding is not allocated to these vital groups. Resilience services and funding a well-

connected Voluntary and Community sector is a key priority and component of the Crisis & Resilience Fund. Wraparound services will require warm referrals to these groups and therefore additional capacity and funding will be required to enable them to deliver support.

- 4.4. Currently, crisis payments are delivered through our in-house welfare support team, as per previously via the Household Support Fund. Additional demands on this team in the form of proposals regarding support with council tax or energy bills, in addition the increased overall allocation will require additional capacity in the form of staffing. Proposals have been put forward for additional posts, and additionally work is being undertaken to automate and manage applications via online form to reduce administration.
- 4.5. Failure to implement successful referral pathways towards preventative resilience services will lead to demand for crisis support remaining consistent, or even potentially increasing. Close, collaborative coproduction of these pathways will be implemented with the Voluntary and Community sector, ensuring that we avoid duplication, and that specialist expertise is delivered by the appropriate agents. Crisis & Resilience Fund provides the funding to these organisations to have the capacity for this assistance.

5. Financial Implications

- 5.1. All items outlined within **Appendix 1** will require review so that an agreed list of schemes totaling £4,432,235 is set out. These items only would be fully funded via the CRF grant. There is no additional requirement on Council finances to deliver these standalone schemes. The [provisional allocation](#) for Shropshire regarding CRF is £3.67m. This matches previous funding through the Household Support Fund 7, however after factoring in the now merged Housing Payments (formerly separate) this represents a real-terms decline in overall funding of approximately £300,000. A further £0.76m of wider CRF has also been made available in relation to Heating Oli support.
- 5.2. Staffing (for proposed dedicated Crisis & Resilience Fund staff) and administration costs (for time of existing staff) of the programmes are funded through the grant. Additionally, costs related to physical media (leaflets, flyers, posters etc.) are also covered. This extends to proposed information flyers on how to apply to various schemes, with up-to-date information provided by partners, helping to avoid digital exclusion.
- 5.3. A key priority of the Crisis & Resilience Fund is enabling a financially healthier and more resilient population through crisis payments, and advice services. This will ensure that residents are less likely to fall into escalating financial difficulties, to fall behind on priority debts (such as council tax), are able to participate in the local economy and generally have greater agency in how they live their lives.
- 5.4. Income maximisation and budgeting education through well-funded advice and support services (funded and delivered through Voluntary and Community Sector partners) will result in individuals being less likely to approach the council or partners for financial assistance. Early crisis intervention is well evidenced to be a preventative measure, avoiding the need for future, and more costly, support.

- 5.5. Proposals outlined within the attached **Appendix 1** and future proposals (for amends or years 2 and 3) will require prioritisation by members. Some delivery schemes are costed and unamendable (or ringfenced), and some have flexibility, as referred to by “indicative figures”. Mitigations may be required in some instances where programmes have been de-prioritised between the Crisis & Resilience Fund/Household Support Fund or Crisis & Resilience Fund years.
- 5.6. Due to the critical nature of some schemes, the timescales of the announcements and delivery plan approval deadlines, to provide continued support and/or manage transition and potential mitigations, the Portfolio Holder for Finance and S151 Officer in discussions with the Executive Director for Public Health have agreed priority support for the following items due to timeframes falling outside of the Cabinet cycle and an urgent decision being required. Ongoing programmes around Crisis and Housing Payment support will remain as-is for continuity of support, access routes will also remain as-is, and applications in train between the Household Support Fund and Crisis & Resilience Fund will carry over, and residents will not need to reapply. The preapproved schemes being:
- 5.6.1. Approval of extending existing free school meal support during the holidays for the Easter and May half-terms (excl. summer holidays) at a cost of approximately £135,000.
- 5.6.2. Approval of the delivery/start of the Crisis Payments scheme from the 1st April via the Welfare Support Team as per previously, including the temporary extension (for 6 months) of staff until the delivery plan is approved.
- 5.6.3. Approval of a direct on account pay award of up to £80 for working age claimants on Council Tax Relief (CTR) support, who would be impacted by the 20% minimum payment. This represents a 33% increase in support offered via HSF, where this figure was capped at £60. This will be administered as part of the annual billing cycle in March/April 2026. Further communications around Council Tax support have been communicated in addition, including new webpages.
- 5.7. The CRF Housing Payments Strand (formerly Discretionary Housing Payments “DHP”) – is ringfenced for years 1 & 2 and unchangeable, this includes a standalone administration fee for handling this strand of the fund. Due to increased demand noted over HSF7 – there is a request to increase this allocation by 20% (approx. £75,000), which is allowable under current guidance. Housing Payments support the demand on social housing and reduce the risk of homelessness.

6. Climate Change Appraisal

- 6.1. Some proposals outlined within appendix 1 are related to energy efficiency works or home adaptations to reduce the cost (and usage) of fuel in properties that are not up to acceptable EPC standards. We continue to work collaboratively with partners to deliver this support, who also provide advice and support on reducing bills or debt arrears. Any further support in this area post HSF will depend on agreed upon proposals.

- 6.2. Crisis payments can also extend to replacing carpets (reducing heating bills, fuel usage and falls risk), or to replace essential white goods with more energy efficient equipment.
- 6.3. Potential colocation of services may reduce travel across the county to attend support services/sessions, reducing demand on carbon emissions caused by longer commutes. Grant funded communal warm or cool spaces at partner venues or libraries/community hubs can potentially lead to a reduction in energy usage within the home.
- 6.4. Where residents are supported through the Heating Oil scheme, signposting will take place to programmes delivered by the in-house Affordable Warmth & Energy Efficiency team to alternative, more climate friendly means of heating the home (where possible and practical).

7. Background

- 7.1. [The Household Support Fund \(HSF\)](#) (October 2021 to March 2026) started as a cost-of-living support programme during the COVID-19 pandemic, and was a rolling programme, extended at short notice in 6- or 12-month periods, for a total of 7 funding rounds. This fund was delivered by a collection of both internal teams and external partners who are funded via grant agreements to deliver cost of living crisis and financial support as per the government guidance. As of the 1st April 2026, this has been replaced with a 3-year programme, called the [Crisis & Resilience Fund \(CRF\)](#).
- 7.2. The Crisis & Resilience Fund is a multi-year, multi-strand grant, to deliver crisis payments within a 48-hour target window, implement outcomes-based programmes, and to build long-lasting financial resilience in both the population and our partner organisations. The CRF operates under 4 “strands” – councils are required to provide support in each of these areas. It represents a fundamental shift from reactive emergency handouts to structured, outcome-driven crisis support. Reporting on Key Performance Indicators and spend is required twice yearly in the form of management information (MI) returns that are submitted to the Department for Work & Pensions (DWP) – and signed off by the councils S.151 Officer. Returns are collated and managed via an internal Crisis & Resilience Fund working group, of which finance is also represented.
- 7.3. The four strands are: **Crisis Payments**: Providing support to those in crisis, **Housing Payments**: 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, and **Community Coordination**: Investment in activities that connect and enhance the local support landscape. There are expectations and requirement that any form of crisis payment connects to some form of wraparound resilience support. This will take the form of warm referrals to either internal Council departments, or external Voluntary and Community Sector partners.
- 7.4. Within these strands, there is a requirement to evidence that plans and programmes meet the criteria of one or more of the seven outcomes outlined within the fund. These are: reduced experiences of material deprivation, reduced need for emergency food parcels, increased access to appropriate and quality advice services, increased savings, reduction in priority debt, maximisation of individuals’

incomes and a decreased need for crisis and housing payments. These outcomes form part of the KPI's that the council (and partners) are required to report on in the MI return referred to in point 7.2. The 3 main priorities of the Crisis & Resilience Fund are:

Priority 1: *Provision of effective crisis support. Delivering effective crisis support is intended to prevent the occurrence or escalation of individuals' crises. By offering timely, needs-based assistance to those with low incomes facing financial shocks, Authorities can reduce the risk of crisis need. This includes the provision of financial support towards housing needs, to those who face a shortfall in meeting their housing costs.*

Priority 2: *Improving individuals' financial resilience. By strengthening financial resilience among individuals, Authorities empower citizens to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.*

Priority 3: *Bolstering the local-level support landscape. A joined-up, visible local support network is key to the CRF's 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. 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.*

- 7.5. The internal working group, alongside partners in the Voluntary and Community sector have collated a list of budgeted proposals and programmes for consideration and approval by cabinet to set the direction of support they would like to take. These are outlined in **Appendix 1**. These proposals were developed collaboratively, both across the council and with partners, using priorities derived from conversations with the Hardship & Poverty Group as well as evidence on local need, including historical support offered through the Household Support Fund. An in-person workshop was held with the Voluntary and Community Sector to identify their priorities, and where this fund could be used to support the sector to continue to deliver resilience services, as well as how referral pathways could be strengthened both amongst themselves, and to and from the Local Authority. The ask is for Cabinet approve which of these proposals they are supportive of taking forward, ensuring that the selected programmes (including staffing and administration costs) fit within the £3.67m funding envelope.
- 7.6. Proposals put forth by external partners (if agreed) will be handled via grant funding agreements and managed via quarterly budget and metric monitoring meetings. This same format will be used for programme management internally to provide greater reassurance to members in addition to the mandated twice-yearly reporting returns to the Department for Work & Pensions. This data tracking will be used to inform any proposals and budget setting for years 2 & 3. Underspends within the first 2 years can be carried forward, but the authority is required to spend the overall allocation by 31st March 2029. Payments are made monthly as part of the local government settlement.
- 7.7. To support the delivery and management of the Crisis & Resilience Fund– additional (funded solely via the grant) staffing posts are outlined in the attached

proposals. These range from increasing the number of posts within the Welfare Support Team to deliver the Crisis Payments strand, an additional new post to support the administration, data and reporting on overall CRF programmes, and an additional post within the Affordable Warmth and Energy Efficiency (AWEE) team to support programme delivery.

- 7.8. Access routes for Crisis Support & referrals to Resilience Services will include in-person via Shropshire Local, via phone through Customer Services or Welfare Support, or online via email or (in development) application form.
- 7.9. Historical schemes that were previously (and continue to be) funded by the Household Support Fund where required due to committed spend will extend into the 3-year Crisis & Resilience Fund grant window to ensure maximum value is obtained from both grant allocations.
- 7.10. It is expected that a substantial portion of the funding allocation is used towards the Resilience Services and Community Coordination strands. Current costs of Voluntary & Community Sector proposals (as outlined in appendix 1) or schemes for these strands are around £885,000. Additional Crisis & Resilience Fund resilience support will be provided through Council administered schemes via internal teams. Expectations of increased demand on this sector would benefit greatly from additional funding provision, such as reallocation of blanket Free School Meal support or other proposals to more targeted schemes. Staffing capacity was identified as the main priority and requirement of the Voluntary & Community sector in conversations and co-development workshops.
- 7.11. As of the 16th March, in a letter to the Leader of the Council, an additional £758,558 was awarded to Shropshire as part of the CRF specifically to support with the rise in price of heating oil and energy bills. The delivery mechanism for this support is still under discussion at the time of writing, pending eligibility criteria, application routes and staffing capacity within existing teams. This figure has not been included in the above total support to the Voluntary & Community sector as the allocations/split of this support remain to be confirmed.

8. Additional Information

- 8.1. This funding and the proposals outlined in **Appendix 1** support the Council's desire to empower and provide resources to Voluntary and Community sector partners, as outlined in the [New Directions](#) document. It provides financial stability and consistency to this sector over a 3-year period, relieving them of immediate funding pressures and allowing them to build resilience in the support services they deliver to residents in Shropshire. It is expected as part of the guidance of this fund that a substantial portion of the grant will be used to improve these services.
- 8.2. The delivery proposals outlined here are initially for the first year of these schemes, and will change based on best practice, evidence and feedback from residents and partners, all using an evidence-based approach. There is scope to amend these priorities due to events that may take place over the 3-year funding window that impact specific cohorts more than another.

9. Conclusions

- 9.1. The Crisis & Resilience Fund allocates financial support to those most at risk/need. It allows for targeted, referral, and application-based schemes with a person-centred approach to maximise resilience on a case-by-case basis. It expands on the partnership working established and successfully delivered through the Household Support Fund, whilst providing greater opportunities across the sector for more comprehensive support via improved referral pathways.

List of Background Papers (This MUST be completed for all reports, but does not include items containing exempt or confidential information)

Local Member: All members – this is a county-wide scheme.

Appendices

Appendix 1: Crisis & Resilience Fund Draft Delivery Plan