Committee	Cabinet
Date and Time	18th November 2026 10:30 – 13:00 Public

Crisis & Resilience Fund – 6-month Progress Update

Cabinet Member:	Councillor Roger Evans – Portfolio Holder for Finance
Lead Director:	Rachel Robinson – Corporate Director – Population, Wellbeing and Neighbourhoods (DPH) / Deputy Chief Executive
Service Area:	Population, Wellbeing & Neighbourhoods
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Electoral Divisions Affected	All
Key Decision?	Non-Key Decision
Cabinet Forward Plan	Not Applicable
Report considered by	Cabinet – 18th November 2026

1. Purpose of Report

1.1. The Crisis & Resilience Fund (CRF) aims to support low-income residents who have experienced a financial shock or need assistance building financial resilience. This can be through direct payments, or through advice and support on budgeting, maximising their income, reducing their debts or applying for other support. It is not limited to those on benefits. This report provides an update on the spend, delivery and progress of the first 6 months of the Crisis & Resilience Fund within Shropshire by council teams and external partners. The delivery plan and proposals for year 1 of this fund were approved by Cabinet in April 2026.

1.2. This report also seeks approval for some expenditure/plans moving into year 2 ahead of April 2027, to avoid delays in implementation, and to retain existing, experienced staff. It also seeks approval for proposals around utilising in-year underspends for additional staffing and other system improvements.

1.3. Finally, the report asks Cabinet to note the start of broader development of the Year 2 and 3 delivery plans by the CRF working group and partnership board via workshops, for collation of proposals to be shared at April 2027 Cabinet.

2. Recommendations

Cabinet is asked to:

2.1. Acknowledge the work undertaken to date by internal council teams, the VCSE and other external partners on the implementation of the Crisis & Resilience Fund year 1 delivery plan as approved by Cabinet in April 2026 and outlined in this paper.

2.2. Approve the extension of existing partner staffing posts referenced at 3.17, including inflationary adjustments at a rate to be confirmed by Finance, and the carry-forward of eligible partner underspends from 2026/27 into 2027/28 in accordance with grant funding agreements. Where possible, these underspends will be used to fund inflationary increases before additional funding is provided, supporting continuity of service and retention of existing staff and expertise.

2.3. Approve in-year Council underspend utilisation on programmes/priorities outlined in point 4.3, delegating authority to approve any further potential underspends to the Portfolio Holder for Finance in consultation with the Section 151 Officer.

2.4. Approve attached Crisis Payment and Housing Payment policies covering from November 2026 through to the end of the fund on March 31st, 2029.

2.5. Continue as local members to advocate for the “no-wrong-door” approach to accessing cost of living and financial resilience support across Shropshire. To signpost and refer residents to appropriate partners through the council’s cost-of-living webpages, and any physical materials.

3. Background

3.1. The Crisis & Resilience Fund year 1 delivery plan was approved by Cabinet in April 2026. This report updates on the progress made in implementing these proposals, the work undertaken, and the number of residents supported across the CRF network. As part of the approval, a 6-month update was requested to Cabinet. This report also outlines the planned support over the winter period yet to be delivered but in train. Continued national inflationary and cost-of-living pressures around food, energy and interest rates are having a significant impact on residents, and the demand for this crucial support is clear. This funding from UK Government is greatly needed and provides the ability to provide advice and payments to affected individuals and households.

3.2. **Progress to date:** October represents the mid-point for year 1 of the Crisis & Resilience Fund, which runs from April to April each year, for a period of three years, ending 31st March 2029. Due to the requirement to hire staff, both internal

and external, arrange funding and grant agreements, this initial 6 months has been utilised to lay the groundwork for strengthening the resilience and community coordination strands of the Crisis & Resilience Fund network. A substantial number of people however have still been supported with a variety of issues (providing over 11,600 payments), and work is scaling up over the remainder of the first year. The total spend for the first 6 months of this fund comes to £1,739,574.39 or 39% of the overall in year allocation (including heating oil top-up).

The following workstreams/programmes have been implemented since April.

3.3. **Crisis Payments** – Our Crisis Payments scheme has been live and accepting applications since the 1st April. Between then and the 30th September 2026, 566 payments were distributed. The total spend for Crisis Payments in the first 6 months was £313,607.08, or approximately half of their initial allocation. Crisis Payments help with emergencies or sudden loss of income; they are not designed as long-term replacement finance. Most of these awards were for white goods/furniture (73%), food (12%) and essential utilities debts (10%). Over 97% of applicants had received no previous awards under CRF and this was their first time contacting for this new scheme, with only 3% needing to come back for further support.

Residents can apply for crisis payments through email, phone, or in-person at Shropshire Local. An online application form is also currently in development, freeing up Welfare Support staff capacity, and speeding up direct payments to residents. Where direct cash awards are deemed not appropriate (for reasons such as identified gambling, or substance misuse problems amongst others) referrals are made to partners HSW Family Hardship Fund (formerly Tenbury NILS) who provide in-kind goods on our behalf.

Crisis Payments are handled in-house by the Welfare Support team. Staffing within this team has proven an issue over the last 6 months due to one member of staff on long-term sickness, and delays in hiring for the new additional post agreed as part of the year 1 delivery plan. Mitigations through agency staff have been agreed ahead of winter to increase capacity.

Existing technical systems are insufficient to meet the increased operational and reporting requirements of the Crisis Payments strand, particularly the need to process payments within a 48-hour window and provide accurate management information (MI) returns to the Department for Work & Pensions (DWP). Current processes rely on significant manual administration, contributing to processing backlogs and limiting the speed at which support can be provided to residents.

Approval is therefore requested (as part of point 4.3) to use CRF funding to procure a replacement CRM/digital software solution. The investment would streamline application and payment processes, reduce manual handling and duplication, improve case tracking and MI reporting, help address existing backlogs, and support faster payments to households experiencing financial hardship. Initial conversations with providers have taken place to explore the market and identify potential solutions that can meet the changing requirements of the CRF.

3.4. **Housing Payments** – Our Housing Payments scheme has been live and accepting applications since the 1st April. This is a replacement for the predecessor "Discretionary Housing Payment" (DHP) scheme. Between the 1st April and 30th September, 353 awards were provided to residents in Shropshire, with an average payment of approximately £528. Spend for the first 6 months came to a total of £186,377.80.

(CRF) Housing Payments are administered by our in-house Revenues & Benefits team, who are experienced in the predecessor scheme and have strong backgrounds assisting the clientele applying for this support. A trend noted early by this team identified an uptick in the need for housing payment support during Household Support Fund 7. As such, the ringfenced allocation for this support was increased by 20% to £439,926.30 and approved by Cabinet in April. Housing Payments are for supporting with shortfalls in rent, keeping people in their homes for longer, avoiding the need for costlier interventions for the council and partners, and stressful situations for at-risk residents.

For both our Crisis and Housing payment schemes, the transition between HSF and CRF was seamless for the public, with all outstanding cases under the old scheme being carried over, and residents were not required to reapply. Partner organisations are aware of the schemes and are also able to signpost/refer people in to access support. These links are a key part of the Crisis & Resilience Fund.

3.5. **Heating Oil support** – a "top-up" was awarded to local authorities within England to support households reliant on heating oil and liquid petroleum gas (LPG). In Shropshire this relates to the approximately 24,000 off-grid properties. Due to this large number of households, funding to Shropshire was an additional £758,558 to the existing CRF allocation.

A programme was set up at short notice, working closely with VCSE partners Community Resource, to provide a multiple access route scheme enabling people to apply via phone, online form, email, or in-person via Shropshire Local. Demand over summer has been relatively low, however this reflects national trends identified across the country also present in other Local Authorities and it not unique to Shropshire. This demand was also significantly impacted by the summer heatwave events.

Winter 26/27 is expected to see a significant increase in the demand for this support due to the conflict in Iran remaining ongoing and prices remaining high. At the time of writing, 125 households have been helped for a total expenditure of £55,052.05, with an average payment of £440, this is across both our in-house team, and partners Community Resource**.** The remainder of this funding has been kept back in reserve for heating oil/LPG support over the 26/27 winter. This can be accessed by eligible residents either online, through the council's cost-of-living webpages, through phone, or in person at Shropshire Local. Several communications messages have gone out around this support to increase visibility, including through partners. If demand does not meet the current resource, we will look to explore targeted payments to at-risk cohorts.

3.6. **Council Tax Support Awards** – A direct on-account award of up to £80 was paid to working age claimants on Council Tax support who would be impacted by the 20% minimum payment. Council Tax arrears were identified by Citizens Advice

Shropshire as one of the most common priority debts amongst residents within the county. For the 26/27 council tax year, this resulted in 2625 households being paid a total of £133,528.94.

Future possible plans for years 2 and 3 of this support are outlined within the September 2026 Council Tax Support proposals (currently out for consultation) and include further awards for the same cohorts, scaling year on year, funded by CRF, at an “up-to” £90 award in 27/28 and “up-to” £100 award in 28/29.

3.7. **Food Insecurity Programme** – To provide support to local food bank partners, whilst still adhering to national guidance, 2 workshops (one online, and one in-person) were held with foodbanks in Shropshire, and coordinated through support of the Shropshire Food Poverty Alliance (SFPA) co-ordinator (all foodbanks were invited to attend and apply for support, though not all chose to attend). These workshops introduced the resilience and community coordination strands of the CRF, and foodbanks were invited to apply for tiered funding of up to £12,000 for localised, needs-based resilience proposals based on their own communities. These may include hosting training sessions, cooking classes, financial skill and budgeting classes and more.

£100,000 was provided for distribution on this scheme, and distribution of the grant was handled by Citizens Advice Shropshire, with approval decisions on proposals made up of an impartial panel of VCSE members. 10 out of 14 foodbanks applied for funding under this scheme. 8 were approved, 1 was approved following amends to their proposal, and one was rejected due to not fulfilling CRF criteria. Funding was tiered at 3 levels at amounts of £3,000, £6,000 and £12,000. Higher amounts had more in-depth requirements and expected outputs.

Foodbanks also serve as a crucial focal point and front door for accessing wider resilience support and link to the Crisis & Housing payment schemes, as well as wider partner resilience services. Communications and physical printouts have been distributed to these venues, and currently training is being explored with foodbank volunteers for identifying underlying issues and risks and how to refer to appropriate support as early intervention.

3.8. **Financial Assessment Team – AgeUK Shropshire, Telford & Wrekin (STW) pilot** – During a partner workshop to develop the delivery plan for CRF year 1, a proposal put forward by AgeUK Shropshire Telford & Wrekin (STW) included a developmental pilot post working via referrals from the Council’s in house Financial Assessment Team and also social workers where appropriate. This post supports elderly residents with completion of paperwork, forms and the complex financial documentation required for moving into care. This may involve in-person visits to avoid digital exclusion and offer face-to-face support where our internal team no longer has capacity to do so. Referrals into this new post started in late September, through a referral form coproduced between the Council and AgeUK STW. Feedback from AgeUK and our in-house team has been positive, with 8 complex-case residents supported between launch and the 15th of October, with partners noting likely increasing demand as the scheme becomes more established and referral links are strengthened.

This is one of two FTE posts funded at AgeUK (at a cost of £40,000 per post for the FY), with the other being a general advisor taking referrals from partners and the council to support on advice and resilience support for older people, such as

applying for pension credit, appointing an attorney and more. 593 older people have been supported in the first 6 months. For every £1 the council invested via CRF AgeUK STW have provided a £28.51 tangible increase in confirmed financial resilience for individuals.

3.9. **Affordable Warmth & Energy Efficiency (AWEE) Programmes** – Established case management and referral process with Marches Energy Advice (MEA) for the delivery of a Central Energy Advice service. Established monthly reporting and management meetings with MEA to keep delivery of grant agreement on track.

A large amount of coordination work has been undertaken over the summer months, with the team frequently meeting with other teams at the Council, MEA and other partner organisations to further develop and 'warm-up' referral routes for residents in or at risk of fuel poverty. This has included the roll out of training sessions for frontline workers through MEA, new digital energy advice materials, and access to goods-in-kind grants to help households with the cost of energy. This work will continue through the winter, with a focus on pulling together partner organisations and teams into a forum on Energy Debt, with an attempt to build a coordinated Shropshire approach.

The team carried out scoping & research into technologies and demographic data for effective targeting of the Hot Water Modernisation scheme. Three main clusters have initially been identified for targeting, with the proposed install of new SUNAMP Thermino Heat Batteries. Based on previous work by the team and SAP analysis, the targeted households are each expected to see a roughly £300 annual bill saving from the upgrades. We subsequently secured a suitably accredited installer and have prepared first wave of installs. Work continues to intensify communications and promotion of the scheme across these areas, with a 'winter uptick' expected in line with most of our affordable warmth services.

We also continued delivery of the emergency temporary heating, boiler repair / replacement and housing health hazard interventions for qualifying low-income residents – over summertime a total of 27 direct grants have been issued to the value of £40,362.99, significantly reducing the risk of 22 identified Housing Health Hazards, subsidising unaffordable energy / fuel costs and restoring heating & hot water to resident's homes. The service has also covered 5 emergency heating interventions so far this year.

3.10. **Cost-of-Living materials and Communications refresh** – Working closely with both our in-house communications, and web teams, as well as external partners IFAN (Independent Food Aid Network) an updated "Worrying about Money?" leaflet was produced, outlining available support within Shropshire. The content of this document was collated and coordinated by Citizens Advice Shropshire based on partner feedback. A large quantity (17.500) of these were printed (funded by CRF) and shared with appropriate venues, including VCSE partners, foodbanks, libraries, community venues and Shropshire Local. Copies were offered to all members at the September 24th meeting of Council. In addition to this, a full suite of marketing materials were produced by our in-house comms team, including social media posts, press releases and graphics, these have also been shared with partners for wider promotion. This comms plan extended to a refresh, rebranding and simplification of our existing cost-of-living support pages, making it easier for residents to apply, find, and access support, including, but not limited to

the Crisis & Resilience Fund. These webpages can be found here: Cost of living help | Shropshire Council.

*(a copy of the "Worrying about Money?" leaflet is included as **appendix 3**)*

3.11. **Welcome Spaces Grants** – continuing from our successful "Warm Welcome" programme run over the last few years, additional funding was provided and distributed by partners Marches Energy Advice (MEA). £169,000 was set aside for this work, an increase from the previous "Warm Welcome" funding due to the increased requirements on venues to provide a stronger offer.

A multi-organisation panel, including Shropshire Council, assessed the applications from 43 venues, spread across the county, with strong coverage. There were 3 tiers of funding available, ranging from £0 to £10,000.

Multiple venues will be awarded funding through this scheme, and will be launching over the 26/27 winter period, all will be publicised on the council website, as well as through delivery partners Marches Energy Advice. These locations serve as localised community drop-ins holding resilience sessions, warm spaces and signposting/referral points to wider CRF network partners. Larger venues will also serve as central hubs, offering training sessions for volunteers to upskill and provide more targeted community-based support.

There is scope for non-CRF work to be undertaken in these larger venues due to the relationship building between partners. For example, a vaccination awareness programme in these hubs is currently in development to increase uptake of vaccines and improve public health and wellbeing.

3.12. **Citizens Advice Shropshire** - Between the 1st April and 30th September, Citizens Advice Shropshire (CAS) delivered a 41% increase in maximisation of income clients compared with the same time in 2025. This has resulted in a total income gain outcome of £314,595 in Qtr1 & 2 of 2026, a substantial increase of £225,718 comparatively with the same period in 2025. CRF funding was used to increase capacity within these teams to offer this additional support. Further posts (as outlined in point 17.3) have been hired and are currently undergoing training. Citizens Advice Shropshire have also continued to co-ordinate the food insecurity programme through the Shropshire Food Poverty Alliance and provide data, insight and analysis to support decision-making and priority setting for the Crisis & Resilience Fund.

3.13. **Care Leaver Support** – following the council's commitment to becoming a child-friendly organisation and continuing from the Household Support Fund rounds 6 & 7, a standalone pot of £100,000 for year 1 was provided to our care leaving team for targeted support to this cohort. The leaving care service remains committed to supporting young people to reduce chance of experiencing financial crisis and to increase their resilience. Over the past six months the team have been working on developing an independence programme with our care leavers and the first session on money management has been arranged for the 27th October. Spend to the end of September on these programmes came to £7,487.48, directly providing 101 awards to care leavers. Similar to other schemes, this spend is expected to increase substantially over the winter period, and as arranged programmes roll out.

A printed money management programme is in train, so that social workers and personal advisers can share with young people currently aged 17 and their carers. They will strongly encourage them to complete this programme before they turn 18 so they have a better understanding on handling their personal finances as they move into adulthood.

3.14. **Holiday Activities & Food (HAF) Programme top-up** – considering the changes to CRF regarding blanket provision previously allowable under the Household Support Fund (HSF) around Free School Meals (FSM), removal over the 2026 Summer Holidays and beyond required suitable mitigations to be put in place. The council elected to increase funding to the Holiday Activities and Food (HAF) pot, as well as the food insecurity workstream listed in point 3.7. Additional places were offered in target places of high demand. An allocation of **£200,000** was provided to the HAF team for this support.

Overall, this additional £200,000 of funding represented an approximate 25% increase in funding for this programme. Figures on numbers support/spend to date are unknown at the time of writing due to different reporting periods, a request has been made to utilise funding to explore the potential for a digital booking system to improve uptake and simplify the process for families to arrange activities for their children over the holidays. Indicative figures put the cost of such a system at around £13,000 p/y.

3.15. **Free School Meal (FSM) funding – May half-term week –** Within the initial delivery plan in April, funding for the final (in-school) week of the 25/26 academic year was approved to allow time for the scheme to wind down and give suitable time for families and schools to prepare. Communications were shared well in advance of this date, with versions for headteachers, and a clear letter for schools to distribute to parents, which outlined other available support for those in need. This single week came to a total cost of £111,765 and covered 8,137 children.

3.16. **Domestic Abuse Programmes –** our in-house domestic abuse prevention team have scheduled three half-day sessions around economic abuse in October and November (two sessions in Shrewsbury and one in Oswestry). A Ludlow session is in development and expected to be held in November. Bridgnorth is also planned before the end of the year. Two half-day training sessions will also be delivered to Citizens Advice Shropshire staff, highlighting the desire and demand for this expertise to professional services. It is recommended that additional funding is provided to deliver further training and support around economic abuse in year 2 due to this interest. Due to the time required to book venues and arrange sessions, it is proposed to utilise a small amount of year 1 underspends from other programmes to start rollout of this scheme before April 2027. An amount of £10,000 would enable rollout of this support into year 2, enabling wider lived experience input including both older and younger people in more innovative ways.

3.17. **Staffing Capacity (internal & partners)** – in the first 6 months, the fund has also been used to finance several staffing posts both within the council and in partner organisations, increasing capacity to deliver the programmes within the year 1 plan. These posts currently vary between 1-year and 3-year fixed term contracts, though currently, all external posts are agreed for one financial year only. No further contractual posts are planned for in year at this stage, however extension

of these existing posts is recommended to ensure continuity of support between years, and to retain capacity and experience within the VCSE sector. Additional temporary agency staffing have been arranged within the Welfare Support Team to increase capacity due to sickness and hiring delays and support the winter demand. This was approved at the relevant teams internal Workforce Board.

- **Shropshire Council**
  - 1.0 FTE – Crisis & Resilience Fund Support Officer, providing general administrative support with reporting and Management Information returns, FOI requests, finance, and handling referrals to partners, and triaging "no-wrong-door" requests. This Grade 6 post was filled as of October 5th.
  - 1.0 FTE – Affordable Warmth & Energy Efficiency (AWEE) Support Staff – Grade 10 Post, supporting with AWEE schemes and programmes.
  - 2.8 FTE – Welfare Support – Grade 7 Posts – handing Crisis Payment applications, (including urgent Heating Oil requests), and where possible triaging and completing warm referrals to partner support.
  - At the time of writing, additional, 2.0 FTE temporary agency staff are currently being recruited to the Welfare Support team (Crisis Payments) to support over the winter period and reduce the current case backlog. Funding for these posts would come from in-year underspends of the grant.

- **Citizens Advice Shropshire**
  - 2.0 FTE - Financial Conduct Authority (FCA) Certified Debt Advisors
  - 1.0 FTE – General Community Advisor (extension of previous HSF post)
  - 0.2 FTE - Research and Shropshire Food Poverty Alliance (SFPA) Coordinator Funding

- **AgeUK Shropshire, Telford & Wrekin**
  - 1.0 FTE - Advisor Post, providing general resilience support and advice services.
  - 1.0 FTE - Financial Assessment Pilot Post within AgeUK STW.

- **Community Resource**
  - 2.0 FTE – Ask, Assist, Act (Conversational framework) Trainers
  - 1.0 FTE – Heating Oil Support Officer (year 1 only)

4. Summary of Main Proposals

4.1. This report mainly seeks to provide an update on the spend, delivery and progress of the first 6 months of the Crisis & Resilience Fund (CRF) within Shropshire by the council and its partners. The delivery plan and proposals for year 1 of this fund were approved by Cabinet in April 2026. This report details work undertaken in the first 6 months of this scheme, but also outlines the projects planned for delivery over the winter period. Lastly, it aims to make suggestions regarding some year 2 proposals requiring early commitment, underspend utilisation and how the Council plans to coproduce and collaboratively create the next delivery plan for 27/28.

4.2. The initial launch of this fund through the Department of Work & Pensions (DWP) left little lead-in time for partners, hiring of staff (internal and external), and transferring of funds. To avoid this moving into year 2, it is proposed that 2027/2028 funding for the external staff posts outlined in this report is approved before year end, with Cabinet delegating authority to approve this to the Portfolio Holder in discussion with the S.151 Officer, so that funds can be in partner accounts before next fiscal year. This includes permission for partners to carry forward underspends, as well as an inflationary adjustment (of a figure to be confirmed by finance) where required. Where this inflationary adjustment can be covered by year 1 underspends, this would be utilised before provision of additional funding in year 2.

4.3. There are also schemes/issues internally that have arisen since the delivery plan was written that support the outcomes of the fund. It is proposed and requested for approval to use in-year underspends to fund these programmes should there be enough to do so following advice and discussion with finance and appropriate internal teams. These include, but may not be limited to:

- Investment in a replacement digital solution/s for existing systems, including, but not limited to Crisis Payments.
- Exploring the potential to procure a Holiday Activities & Food (HAF) booking system, simplifying the process and increasing uptake of events for eligible children.
- Review potential to provide top-up funding to schemes where demand has been higher than anticipated (both internal and external)
- Expand the Economic Abuse training offer with commitment to funding upfront costs due to lead-in time arranging sessions.

Any proposed use of underspends would be shared with the Portfolio Holder for Finance and S.151 Officer for approval should delegated authority be approved.

4.4. Over the remainder of the financial year (CRF year 1), the following priorities for the next 6 months have been identified or remain in train from the initial delivery plan.

- Improve referral pathways and explore development of a uniform document for making warm referrals across the council and partners.
- Promote available support across the wider council, so that all staff are available to the support on offer when speaking to residents.
- Reduce the Crisis Payments backlog and improve efficiencies/payment times.
- Prepare for increased winter demand on both budgets and staffing capacity.
- Promotion of schemes via internal and partner communications channels, keeping a close eye on the impact this has on demand.
- Launch and monitor Welcome Spaces and Food Bank schemes.
- Evaluate and review AgeUK and Domestic Abuse pilot schemes.
- Start to explore proposals and priorities for year 2 (or year 3 pending lead-in time) delivery plan.

4.5. **Case Studies** *(all names have been anonymised, and the first two case studies were kindly provided by Citizens Advice Shropshire):*

*" **Henry**, a single man of working-age with long-term health conditions and*

depression, was struggling on a low-income earning a standard allowance from Universal Credit while managing priority debts such as utility arrears and parking fines totalling £1,887.00. He felt unable to afford the existing repayment arrangements and sought support from Citizens Advice Shropshire Debt Caseworker team.
Through specialist debt advice and partner collaboration, Henry received local foodbank support, guidance on accessing pension entitlements with AgeUK Shropshire, Telford and Wrekin, and following a referral by Citizens Advice Shropshire, was awarded a £900 contribution towards his energy debt from Marches Energy Advice. Citizens Advice Shropshire Debt Caseworker team also helped Henry organise his debts, negotiate with debtors, and supported him towards an affordable repayment plan, improving his financial stability and reducing the pressure of Henry's accrued debt."

*"**Kai**, a nonbinary, working-aged person is a council tenant living with multiple long-term health conditions including Autism, ADHD, Dyslexia, OCD and chronic back pain, was struggling with a monthly budget deficit of £215.60. Living on a low-income of Personal Independence Payment and Universal Credit, rising energy costs and benefit deductions left them unable to manage their arrears, accruing utility debts of over £2,872.*
Citizens Advice Shropshire (CAS) provided Kai with debt advice and practical support, including referrals to a local foodbank, Marches Energy Advice (MEA) and Community Resource. With support from CAS Debt Caseworkers, Kai secured a £500 Essential Support Fund grant from Community Resource towards energy arrears, in addition to securing a "Breathing Space" period to prevent an escalation of enforcement action while CAS Debt Caseworkers continued to negotiate with Scottish Power on Kai's behalf. As a result of consultation with MEA, CAS Debt Caseworkers were also directed to available energy debt funds with utility providers to help reduce Kai's arrears as well as being informed of MEA debt support of arrears below £2,000.
The intervention helped reduce financial pressure and protected Kai from further debt escalation while their case is ongoing. Kai's story demonstrates the significant impact of available collaborative voluntary sector partner support in Shropshire."

Internally, **Jane Doe** was referred to our Welfare Support team by MacMillan Cancer support. They are self-employed but have been out of work since August. Due to this financial shock, they were struggling to pay their bills and buy food. They are on Universal Credit and recently underwent cancer-related surgery. Following a call with our in-house team, identifying possible support, were able to provide funding for 2 months of each; food (£360), gas & electricity (£250) and support with a phone bill (£130) thereby reducing potential isolation and enabling her to keep in touch with MacMillan. This is one case of many, where a person-centred approach provides tailored support to residents.

4.6. Finally, the report asks Cabinet to note upcoming preliminary exploring of potential schemes and priorities for year 2 of CRF. This would be via coproduction through partner workshops, and where possible member suggestions and priorities shared with either the Portfolio Holder for Finance, or the CRF delivery group to shape the next delivery plan.

5. Alternative Options

5.1. The proposals set out above are recommended as they provide the most effective approach to maintaining continuity of delivery while making best use of the funding available. Extending existing partner staffing arrangements will retain established staff, expertise and relationships, avoiding unnecessary disruption and delays associated with recruitment or establishing replacement provision. Allowing eligible underspends to be carried forward also provides flexibility to meet agreed staffing and inflationary costs, while ensuring that existing funding is utilised wherever possible before additional funding is committed. Overall, this approach provides greater certainty for partners and services while supporting effective and timely delivery of the programme and reducing the impact on residents accessing support.

5.2. **Option 1:** No automatic continuation of partner posts.

Funding with partners for staffing posts has been agreed for a single year, ending 31st March 2027, this is the deadline shared in partner grant funding agreements. Partners have been made aware that an extension to these posts requires Cabinet approval. Removing funding for these posts however would mean a reduction in capacity for partners to accept referrals and deliver support and potentially cause a loss in goodwill. There would also be a substantial delay and onboarding costs in re-hiring should these posts be required again later.

Risk: Partners may begin redundancy processes, experienced staff may leave, and services may not be immediately available if Cabinet later decides to reinstate them. This option is not recommended.

5.3. **Option 2:** Carry forward all (non-staffing) underspends into year 2, and review and draft the next delivery plan in April 2027 based on this new & increased funding envelope.

Guidance within this fund allows underspends to be carried forward into the next financial year for the first 2 years, with all funding to be utilised by the 31st March 2029.

Ringfenced Housing Payments, and a Crisis Payment scheme are the only items currently required under DWP guidance. The Resilience and Community Coordination strands and funding for these schemes is largely discretionary provided it supports the priorities and outcomes required. Currently there are proposals for utilisation of some of the underspend that are not outlined within the year 1 delivery plan. These proposals could instead form part of the year 2 plan; however, this would delay implementation similar to year 1.

Risk: Delayed decisions may make recruitment and programme mobilisation more difficult. Clawback of any partner underspends will require substantial administrative time for both internal teams and partner finance departments.

5.4. **Option 3:** Hold back full year partner funding, with conditional continuation to June 2027

Do not approve full-year extensions. Instead, hold back most Year 2 funding and offer selected posts a short extension of up to three months, subject to appropriate legal, procurement, grant and HR advice.

The extension would provide continuity while a formal review is completed. Posts would only continue beyond June 2027 where they meet an agreed performance threshold and remain aligned with Year 2 priorities. Avoids a cliff edge while preserving most funding for later decisions, however, does not provide assurance to existing staff around security of posts, who may elect to look for alternative positions. Existing partner underspends, or internal year 1 underspends could be used in the first instance for this option if available.

Risk: A short extension may only defer staffing uncertainty and could still create redundancy or retention issues. Potential for significant administrative work and time in the form of multiple invoicing, grant agreements and staffing contracts.

5.5. **Option 4:** Any combination of the above regarding staff post extensions and underspend utilisation.

Risk: A combination of approaches could result in inconsistent arrangements across partner organisations, reducing certainty around future staffing and funding. This may make workforce planning more difficult, increase the risk of losing experienced staff, and create additional administrative complexity in managing and monitoring different funding arrangements.

6. Key risks and Opportunities

6.1. Voluntary, Community and Social Enterprise (VCSE) sector partners have seen a reduction in funding over the last few years. Failure to adequately support and resource this sector may lead to a reduction in capacity for the support and advice services they are able to offer. This may lead to an increase in the areas the Crisis & Resilience Fund is designed to reduce, or even subsequent increased demand on Council and partner services.

6.2. The key opportunity remains a partnership-wide “no wrong door” referral network operating through trusted community settings. This is in train, and will be and in development with partners, however national charities and custom case-management systems have meant this process has taken longer than anticipated. This would enable Welfare Support, customer services, libraries, Welcome Spaces, foodbanks, VCSE partners and more to identify underlying needs, make warm referrals and connect residents quickly to debt advice, income maximisation, housing, energy and other preventative support. Better tracking in the form of a referral system or better digital solutions would reduce duplication, backlogs and payment delays, strengthen management information, and show which interventions reduce repeat crisis demand. Targeted outreach through local venues will also improve access for rural and digitally excluded residents across Shropshire and improve community resilience long-term, even should any future grant provision not be forthcoming. Tracking of repeated applications and referrals will also provide datasets for identifying at-risk locations in the county, or cohorts/ demographics more at need of support, informing future delivery plans.

6.3. Staffing capacity internally has proven a problem in terms of delivery (particularly in the form of the Crisis Payments scheme) – this is currently being bolstered by proposed agency staff. Loss of further staff will cause significant impacts on the ability to deliver our Crisis, Housing and Heating Oil payment schemes, as well as referrals into wider resilience support.

6.4. The additional funding provided for heating oil & LPG support provided is not guaranteed to be a multi-year offer. At the time of writing, no information on further energy support top-ups in years 2 and 3 has been shared. There is a potential risk of dependency should the funding be provided in one year but not others, as well as reputational risk to the Council who would be unable to provide the same level of support in years 2 and 3 without additional funding. The future price of heating oil/LPG is unpredictable and based on global circumstances.

6.5. With rapid advances in generative Artificial Intelligence (GenAI), several local authorities across England administering CRF schemes have reported computer-generated evidence such as photographs and bills attached to fraudulent claims. We continue to put in place safeguards where appropriate against these support requests and continue to monitor developments in AI detection alongside our IT department. There is also a risk of fraudulent organisations targeting at-risk groups or providing misinformation. Scam awareness sessions are being run at our Library venues for residents, and timely sharing of key communications is implemented with partners.

7. Council Priorities

7.1. **"Early Intervention & Prevention" –** The main aim of the Crisis & Resilience Fund is to move from crisis support to a targeted preventative resilience support model. This supports to reduce downstream, costlier pressures, such as emergency housing, council tax write-offs and expensive (and largely inefficient) crisis payments for utilities or other debts.

7.2. **"People live in safe, inclusive places with homes that meet their needs" –** In addition to direct Housing Payments assisting with rent arrears, several support programmes directly relate to improving household quality, such as replacement of white goods, energy efficiency schemes (such as boiler schemes and more). More broadly, support around financial resilience and better education or income maximisation will also help residents remain in their homes for longer, in a more stable environment.

7.3. **"Everyone has the opportunity to be healthy and thrive at every stage of life" –** the Crisis & Resilience fund does not restrict support based on age and is open to all cohorts of residents living within Shropshire. Poverty, and cost-of-living concerns are not restricted to the elderly, people with disabilities, families, or single individuals.

7.4. **"A thriving economy that benefits everyone" –** individuals who have greater handling of their finances, increased income through benefit entitlement, or improved budgeting are better placed to spend money within the local Shropshire economy.

8. Financial Implications

8.1. The total spend for the first 6 months of this fund comes to £1,739,574.39 or 39% of the overall in year allocation (including top-up). Whilst the spend is not a straight-line profile, demand is expected to increase once more referrals are made, communications promoting the scheme are launched, and we enter the winter period. Delays to hiring staff have also reduced spend within this reporting period. As per official guidance, unlike the predecessor fund, underspends are permitted

to be carried forward into years 2 and 3 ensuring no funding is lost to Shropshire and its residents. The S151 Officer and Portfolio Holder for Finance will be made aware of what this figure is expected to be as the financial year ends. For information, at the same 6-month mid-point for the predecessor Household Support Fund 7 (HSF), spend was at 41.2% with the entire allocation being utilised before the end of the grant period.

8.2. Expenditure to date has only been on items approved in the initial year 1 delivery plan. These schemes were fully funded by the grant. There is no additional requirement on Council finances to deliver these standalone schemes. The yearly allocation for Shropshire remains £3.67m with a further £0.76m of funding made available in relation to Heating Oli support in the first year. Subsequent potential energy support top-ups in years 2 and 3 are unknown at the time of writing.

8.3. Unlike the predecessor fund where payments were made in arrears after claiming back eligible spend, the Crisis & Resilience Fund is paid monthly as part of the Local Government Settlement. This supports cashflow from an organisational perspective.

8.4. The Housing Payment scheme remains ringfenced in terms of allocation for the year, with a top-up of 20% (as permitted by guidance) provided to the Revenues & Benefits team due to increased demand on this support being required. This brings the total allocation for this scheme in year 1 to £439,926.30. This ringfencing is in place for years 1 and 2. Approval for a 20% top-up in year 2 is also recommended. In 2028/29, the allocation can be amended as deemed appropriate by the Council, pending evaluation of year 1 and 2 demand and expected trends.

8.5. Payments made to partners has been accounted for in-year. Should partners have underspends in the FY, the recommendation is that they are allowed to carry this forward for appropriate purposes as outlined within grant funding agreements. This would also form the basis for any inflation-based adjustments for staffing costs in year 2 before any top-up is provided from year 2 funding.

8.6. Due to contracts for new (and existing) council staff posts, it is required that funding is set aside for potential staff redundancy costs. A ringfenced pot will be allocated out of underspends available in the grant funding window (2026-2029).

9. Legal and HR implications

9.1. **Legal Implications**

As with the predecessor fund, the Council is required to deliver the Crisis & Resilience Fund in accordance with DWP guidance and grant conditions, including requirements relating to eligible expenditure, timescales, record keeping, reporting and assurance. Funding to external organisations is supported by appropriate grant agreements or contracts covering permitted use, monitoring, data protection, audit, recovery of funds, variation and termination. Proposed extensions or new digital systems must comply with the Council's procurement rules and the relevant Procurement Act.

9.2. **Human Resources Implications**

Employees engaged on fixed-term contracts may acquire additional employment rights through continuous service. Where a fixed-term contract is not renewed for

redundancy-related reasons, employees with the relevant qualifying service may be entitled to redundancy pay and access to appropriate consultation and redeployment processes. Successive fixed-term contracts should also be reviewed, particularly where continuous fixed-term service approaches four years, unless continued fixed-term status can be objectively justified. HR advice must be obtained before any extension, non-renewal or change of contractual status. This currently relates to approximately 5.0 FTE council staff of varying grades. Costs at this stage are unknown due to future potential pay awards that are yet to be decided, as well as potential future grant funding from the Department for Work & Pensions for continued (or replacement) Crisis & Resilience Fund iterations post April 2029.

Currently agency staff are proposed to support with the existing backlog and expected increase in demand over the upcoming winter period. Currently funding for these posts has been agreed for a period of 24 weeks maximum, at which point capacity will again reduce to core levels. Demand after this date will be closely monitored to avoid escalating backlogs.
For external partners, employment responsibilities will be determined by the employing organisation and contractual arrangement. The Council will manage its directly employed staff in accordance with its employment policies. External partners will remain responsible for their employees, with any eligible staffing, notice or redundancy costs subject to the relevant grant agreement and confirmation from Finance, Legal and HR.

Workforce decisions arising from the Fund will be implemented consistently and transparently, with appropriate consideration of equality impacts, reasonable adjustments, flexible working arrangements and the avoidance of less favourable treatment of fixed-term or part-time employees. Any restructure, selection or redundancy process will be subject to the Council's appropriate workforce equality assessment and consultation requirements.

10. Electoral Division Implications

10.1. The fund & subsequent programmes are county-wide. Payment support schemes (Crisis, Housing, and Heating Oil cash awards) can be accessed or applied for irrespective of location within the county (*though applicants must be a Shropshire resident, and eligibility criteria may apply*).

10.2. Where possible and practical, in-person programmes are (and will be) run from a range of locations across the county to ensure coverage, avoiding exclusion and ensuring reach of Shropshire's rural communities. Phone calls and digital support is available for more rural areas where Resilience support programmes may be limited.

11. Health, Social (including "Child Friendly Shropshire") and Economic Implications

11.1. **Health in all Policies (HiAP)** - The Crisis & Resilience Fund (CRF) represents a practical, real-world example of Health in All Policies in action within Shropshire.

By investing in income maximisation, housing stability, debt reduction, food security, fuel poverty interventions and community organisation resilience, the programme addresses several wider determinants of health across multiple

council services and partner organisations, reducing siloed working and providing greater opportunity and staffing capacity for referrals across the CRF network.

The fund demonstrates how financial, housing and community policy decisions can contribute directly to improving health outcomes, preventing ill-health and reducing health inequalities across Shropshire particularly in the areas of, (though not limited to) fuel poverty, food insecurity, debt management, and income maximisation.

These factors reduce potential future demand on Council and partner services by improving financial resilience and skills and providing direct cash (or in-kind) support to low-income households. This represents a shift from reactive crisis response to proactive, preventative support.

11.2. **Child Friendly Shropshire** – Care Leavers have a dedicated budget as part of this work, with programmes designed to support this cohort. This includes crisis payments, support with training opportunities into employment, financial and budgeting skill sessions and more. Support is also available to low-income includes families with children, who may be struggling, and crisis, housing or heating oil payments are not restricted to those on benefits. Resilience and advice/support services offered by partners are open to all including families with children of all ages.

11.3. **Economic Implications** – people struggling with low income are more at risk of falling into debt, facing repossession of homes (or eviction if rented) or purchasing essential items (such as white goods) on high-risk or interest rate credit. This has potentially severe downstream effects on both residents and the council or partners where costs are avoidable with correct, and early intervention. Debt also removes money from the local economy that could otherwise support small, Shropshire based businesses. Where loan-sharking or high interest debt is identified through reviewing applications, the Crisis Payments team signpost to appropriate support, safeguarding or the police.

12. Equality and Diversity Implications

12.1. There are no restrictions on protected characteristics or classes as a part of this funding. Eligibility criteria are based on income, savings and assessment of financial situation. Multiple access routes are available for persons with disabilities, including via phone, email, online application form, or in-person for those who may otherwise be digitally excluded.

12.2. Communications around support programmes have been shared with the council's Armed Forces Covenant lead, as well as across the wider council estate, including libraries, leisure centres, Shropshire Local, and Community & Family Hubs (including Best Start in Life Centre located at the Lantern in Shrewsbury). Partners have also received copies, which will be distributed to foodbanks, and Welcome Space venues covering the breadth of the county.

13. Climate Change, Biodiversity and Environmental Implications

13.1. Fuel Poverty is a serious issue within Shropshire due to its rurality, older housing stock, and low-income economy. Demographics also trend older, with residents

more likely to need to heat their home for longer during the winter months. Several schemes have been funded to support these workstreams including boiler upgrades, energy efficiency works and grant and debt advice.

13.2. Access to services digitally reduces the need to travel to historical “hub” locations such as the main market towns, reducing vehicle emissions. Delivery of support sessions in nearer, community venues through our food insecurity and Welcome Space programmes should also lead to a reduction in travel to access this support.

13.3. Funding for replacement or new white goods through our Crisis Payments scheme prioritises energy efficient devices, both to save energy costs in bills, but also supports with reduced electricity consumption and support the Councils climate change agenda. This scheme may also extend to replacement carpets or other items that improve insulation and reduce energy costs/climate emissions.

14. Background Papers

14.1. Crisis & Resilience Fund (CRF) – Delivery Plan Proposals

14.2. Crisis & Resilience Fund Initial Delivery Plan – Year 1

15. Appendices

Appendix A - “Worrying about Money?” Leaflet – Digital Version
Appendix B - Crisis Payment Policy (2026 - 2029)
Appendix C - Crisis & Resilience Fund Housing Payment Policy (CRF-HP) (2026 - 2029)