

Housing Health and Communities Committee	
Meeting Date	Tuesday 14 th July 2026
Report Title	Crisis & Resilience Fund (CRF)
EMT Lead	Emma Wiggins, Director of Regeneration & Neighbourhoods
Head of Service	Charlotte Hudson, Head of Housing & Communities
Lead Officer	Sarah-Jane Radley, Community & Regulatory Services Manager
Classification	Open
Recommendations	1. The committee is asked to note the contents of the report.

1 Purpose of Report and Executive Summary

- 1.1 The report provides members with an overview of the of the Crisis & Resilience Fund (CRF) which has replaced Household Support Fund (HSF) and sets out the approach to localised delivery.

2 Background, Context and Proposals

- 2.1 The Crisis and Resilience Fund (CRF) has been made available to local authorities (LAs) in England to support low-income households who encounter a financial shock and to support activity that builds individual and community financial resilience.
- 2.2 The Department for Work and Pensions (DWP) allocate the funding to Kent County Council (KCC), who then distribute a proportion to district authorities based on a formula established under the Household Support Fund (HSF). The funding covers the period from 1 April 2026 to 31 March 2029 (inclusive) and is allocated to Swale Borough Council (SBC) on an annual basis by KCC.
- 2.3 For the current financial year, SBC has received an allocation of £438,000.00. This funding must be fully spent by 31 March 2027, with no provision for carry forward.
- 2.4 Discretionary Housing Payment (DHP), now called Housing Payments, currently managed by the Revenues and Benefits team will merge with CRF by the end of year 3 in preparation for LGR however, no changes have been made to the current process in year.
- 2.5 The primary objective of CRF 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.

- 2.6 Authorities are encouraged to invest in 'Resilience Services' that contribute towards improving the financial resilience of individuals. Financial resilience refers to the ability of individuals to withstand and recover from financial shocks – such as sudden income loss or unexpected expenses. The purpose of building financial resilience is to enable individuals to better manage future financial shocks and reduce the need for crisis support. Several factors can contribute to, or impact financial resilience including financial literacy, digital exclusion, community and social networks and income, savings and debt.
- 2.7 CRF will focus on three main outcomes:
- Outcome 1: Provision of effective crisis support – being delivered by KCC
 - Outcome 2: Improving individuals' financial resilience
 - Outcome 3: Bolstering the local-level support landscape
- 2.8 KCC will deliver a county wide Crisis Scheme which is intended to prevent the occurrence or escalation of individuals crises. The application scheme will be a cash-first approach which means that an assessment will be made as to whether a cash payment or another form of support can be issued. This approach encourages dignity and choice and helps people to stay independent.
- 2.9 KCC's delivery of a county-wide scheme enables local authorities to concentrate on Outcomes 2 and 3, which can be tailored to local needs and support the strengthening of resilience among organisations and individuals locally.
- 2.10 The Empowering You in Swale Strategy provides the strategic framework for addressing poverty and inequalities across the borough, and CRF delivery has been deliberately designed to align with and deliver against these core priorities, ensuring a targeted, outcomes-focused approach to reducing disadvantage and supporting resilient communities.
- 2.11 In previous rounds of HSF third party organisations (TPO) have been used to deliver much of the scheme through grant funding opportunities to the voluntary and community sector. This proved to be a successful way of operating as the organisations are seen as trusted and accessible services by residents, and it created a collaborative network of services who could deliver services we do not have the skills or resources to deliver.
- 2.12 There are some key services that we have rolled over into CRF due to their effectiveness and alignment to CRF criteria, these are:
- Fuel and Water Advisor
 - Community Pantry
 - Citizen Advice – Financial Resilience
 - One Swale Roadshows – revised programme of events

- Loneliness project – development of year 2
- SBC Housing clients – direct support

2.13 To decrease short term, non-sustainable support available and increase long term solutions we have developed four TPO grant opportunities which have been made available to the voluntary and community sector in Swale:

Grant	Description
Advice services Total available: £150,000	Bids up to £25,000 • Early intervention and prevention services to reduce the need for crisis intervention • Employment or income stability support • Tailored advice for groups such as young people, older residents, carers, or those with disabilities • Support to targeted groups using evidence-base eg. Indices of Deprivation • Holistic support to target a range of requirements such as homelessness, mental health and drug and alcohol support. • Targeted interventions for young people Not in Education, Employment or Training (NEET) • Advice and support to reduce financial pressure.
Food and wrap around support Total available: £100,000	Bids up to £25,000 • Provision of food parcels accompanied by wraparound support • Educational and practical opportunities using food related activities • Transition planning from emergency food aid to sustainable, choice-based systems
Swale skills and employment network Total available: £10,000	Up to £10,000 • Establishment of a Swale Skills and Employment Network. • Stakeholder mapping and engagement. • Governance structure and terms of reference. • Create a coordinated, borough-wide approach to skills and employment support. • Strengthen partnership working across voluntary, public, education, and business sectors. • Identify gaps in provision and opportunities for joint delivery. • Increase the flow of external investment and funding into Swale. • Support residents to access skills development, training, and employment opportunities.
One Swale Network Total available: £10,000	Up to £10,000 • Establish three community access points acting as accessible, place-based 'one front door' locations.

	• Provide standardised, accessible, holistic support enabling residents to access multiple services in one place. • Strengthen collaboration between VCSE organisations, statutory partners, health services, and community groups. • Increase awareness and uptake of resilience, wellbeing, financial, and support services. • Reduce barriers to engagement by delivering services within neighbourhoods, particularly in areas of high deprivation. • Improve early intervention and prevention outcomes for households experiencing hardship. • ----- • Identification and utilisation of existing community venues in Sheppey, Faversham, and Sittingbourne. • Development of an operating model, including opening hours, staffing/volunteering, and partner presence (in person or virtual). • Coordination of multi-agency involvement, ensuring a broad and relevant service offer.
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2.14 A panel including external agencies will matrix score applications, to ensure fairness and transparency. At the time of writing this report there are 21 applications for funding with a value of over £250,000 in excess of the available budget, from a variety of Swale organisations. The grant application window closed on Tuesday 24th June 2026 and we hope to be able to table a summary of successful projects at the meeting.

2.15 The grants are intended to deliver a variety of person-centred services with a fair geographical spread across the borough which can be developed into longer term projects and solutions for the remaining two years of funding.

3 Recommendations

3.1 The committee is asked to note the contents of the report.

4 Alternative Options Considered and Rejected

4.1 The option to do nothing has been rejected due to the current levels of deprivation and inequality within the borough.

4.2 The option to deliver the scheme in the same way as we have previously delivered HSF was considered, however, CRF guidance is clear that this fund is

about delivering long term resilience and so we have diversified the offer to ensure that we can support residents into longer term solutions.

5 Consultation Undertaken or Proposed

- 5.1 A workshop has been delivered at the Cost of Living Group where the group considered a variety of options and discussed the key issues being faced by residents and how CRF could be utilised.

6 Implications

Issue	Implications
Corporate Plan	Links to a number of Corporate Plan priorities: • Community: supports community resilience and improves welfare of residents • Health & Housing: Tackles health inequalities within the borough and improves residents' health and wellbeing. • Economy: Improving opportunities for residents to access skills & employment. • Running the Council: Working in partnership with a variety of agencies to improve sustainability and resilience. • Environment: Tackling fuel poverty and supporting residents to become more energy efficient.
Financial, Resource and Property	This grant is to be used in the period 1st April 2026 up to the 31st March 2027 inclusive. This includes payments made, or committed, between the period 1st April 2026 and 31st March 2027. There is no carry forward of this grant into 2027/28 beyond honouring any expenditure committed before 31 March 2027. SBC has received an allocation of £437,864.28 for the current financial year. DRAFT Budget allocation (NOTE subject to grant allocations) • Fuel & Water Advisor: £26,000 • Community Pantry: £36,000 • Citizen Advice: £15,000 • One Swale Roadshows: £3,000 • Loneliness: £10,000 • VCS Grants : £295,000 • SBC Housing: £10,000 • SBC Admin: £11,000 • Contingency: £32,000

	Administration costs for the Community & Partnerships Team resources to deliver, monitor and evaluate the scheme will be reclaimed within each financial period. The majority of the scheme will be delivered through third party organisations (TPO) namely the voluntary and community sector within Swale via SBC grants.
Legal, Statutory and Procurement	None identified at this stage
Crime and Disorder	This work aims to reduce crime and disorder by engaging local communities in a variety of projects and links to the Community Safety Plan due to the correlation between crime and disorder and poverty.
Environment and Climate/Ecological Emergency	This work aims to provide residents access local services that can support the sharing of information and resources such as energy vouchers to reduce fuel poverty and support residents to become more energy efficient within their homes.
Health and Wellbeing	This work aims to tackle high levels of health inequalities within the borough and increase life expectancy.
Safeguarding of Children, Young People and Vulnerable Adults	This work is closely linked to the safeguarding of residents including vulnerable children and adults. Partners will have relevant policies and procedures.
Risk Management and Health and Safety	None identified at this stage
Equality and Diversity	None identified at this stage
Privacy and Data Protection	None identified at this stage
Local Government Reorganisation	CRF is currently a multiyear funding scheme, with completion due March 2029.

7 Appendices

7.1 N/A

8 Background Papers

CRF Guidance [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)

SBC Grant opportunities (CRF) [Grants and Funding - Crisis and Resilience Fund \(CRF\)](#)

Empowering You in Swale Strategy [Strategies and policies - Empowering You in Swale](#)