Staffordshire County Council

Grant Funding for Household Financial Resilience Services

SCC Crisis Resilience Fund

1. Grant Overview

Purpose

The Crisis Resilience Fund (CRF) has been provided by the Department of Work and Pensions (DWP) to help households cope with financial shocks. The fund is made up of 4 key strands:

- Crisis Payments, providing short term emergency financial support for people in crisis, for essential items such as food and fuel
- Housing Payments, offering financial assistance to households experiencing a shortfall in their housing costs, helping prevent homelessness or housing instability.
- Community Coordination, strengthening and financially investing in local communities by bringing together voluntary and community sector organisations to support individuals.
- Resilience Services, this strand is the focus of this grant funding and is explained more below.

Household Financial Resilience Services

Whilst offering a method of administering crisis payments remains a priority to those who qualify, Resilience Services funding is available to those who provide households with support for:

- Financial Advice and money management
- Debt Advice and budgeting
- Energy Advice, efficient usage and comparisons
- Food Support, shopping and cooking on a budget
- Goods Provision (White Goods, Furniture, in emergencies.)
- Any other services that support the financial stability of households

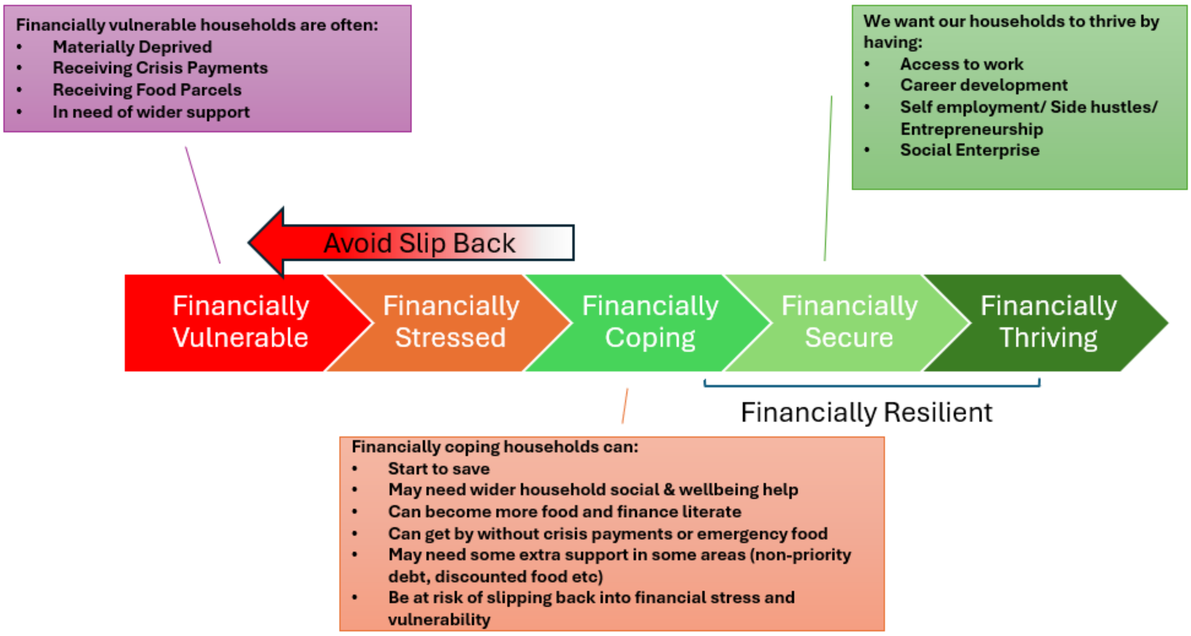
The Resilience fund aims to

- Reduce the need for emergency or crisis assistance (crisis or housing payments and emergency food parcels)
- Reduce material deprivation
- Support households to be more financially resilient.

Financial Resilience Spectrum

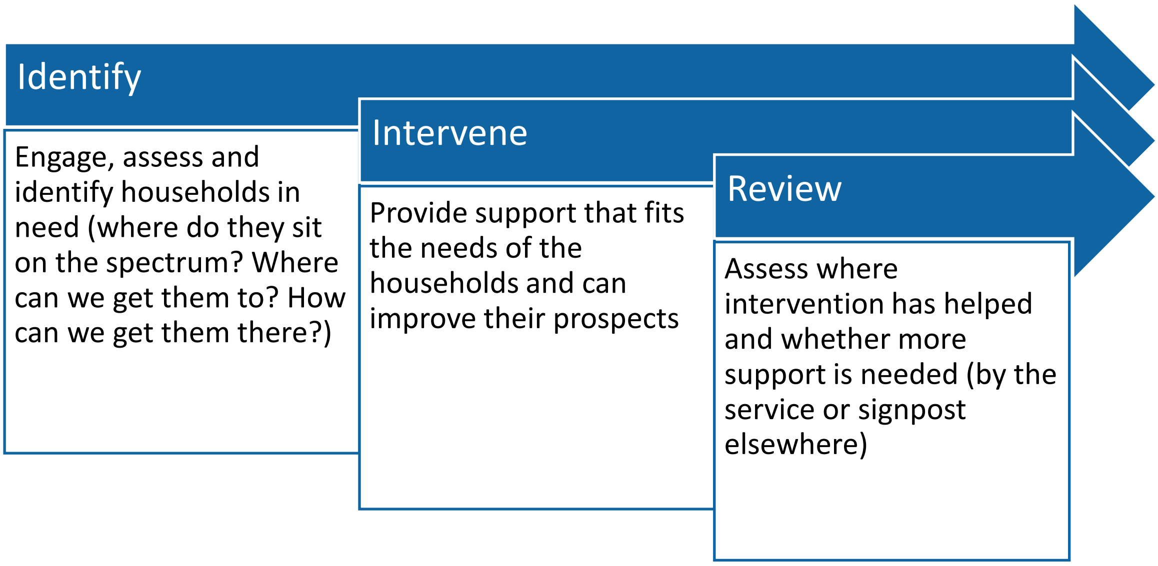
We want to improve prospects for all households, regardless of their starting to position, but particularly for those who are financially vulnerable or stressed.

The Financial Resilience Spectrum outlines how we will do this:



The Desired Approach

All service providers must effectively evidence how they will follow this basic approach in delivering our outcomes:



Service providers must also ensure that they can:

- Report before and after assessments on how many households engaged (we recognise that not all households will fully engage as it a consensual process)
- Provide case studies of successful interventions with households
- Integrate into our upcoming plans for community coordination, network membership, adoption of reporting and other tools that become available

2. Available Funding

Total Funding Available

For this first round of funding there is £2.04 million pounds to support resilience services across Staffordshire up until 31st March 2027.

Each district has been provided with a minimum of £120k each to ensure significant support in every district. The remainder has been split using our Joint Strategic Needs Assessment data, particularly measuring the amount of population in each district that falls into the high deprivation quintile, the number of children in relative low-income families, people aged 60 and over in income-deprived households and households in fuel poverty. The following table shows the amount of funding available to each district based upon this methodology:

District	Total Funding Pot for Each District
Cannock Chase	**£275,972**
East Staffordshire	**£355,597**
Lichfield	**£200,089**
Newcastle-under-Lyme	**£302,350**
South Staffordshire	**£185,121**
Stafford	**£250,330**
Staffordshire Moorlands	**£208,187**
Tamworth	**£262,354**
Total	**£2,040,000**

Funding Available to Resilience Services

Grants are available between **£10,000 to £50,000** to deliver enhanced resilience services up until **31st March 2027**.

Applications will be open to organisations on **17th July 2026** and will close at noon on **14th August 2026**. The application form is available via this link:

https://app.plinth.org.uk/application/FrTeylQoD1QLiZMXwS9K?fundId=TEYE6ZhFkXKO09zn91il

Organisations will be notified of the outcome of their application, and successful applicants will receive grant awards during September 2026.

3. Outcomes for our Households

DWP CRF Resilience Service Outcomes

We have used some of the key outcomes that the DWP have asked for us to report on and built further outcomes around what it will mean to Staffordshire households to be more resilient.

We expect service providers to demonstrate in their applications how they would deliver and report against these outcomes (may be all, multiple or comprehensively in one area, see Appendix A for more details on output measures and example activities):

DWP Outcomes	DWP Description (taken from DWP CRF guidance)	SCC CRF Outcomes (to further refine DWP's)
Reduce Material Deprivation	Material deprivation captures inability to afford essentials (heating, adequate clothing, basic household goods and food). By tackling the underlying conditions that prevent households from affording essentials, Authorities can support their citizens to build protection to avoid hardship.	• We will ensure that we can identify households with material deprivation • We will provide support to households most in need and in situations that require extra assistance, such as turmoil resulting from domestic abuse, serious health conditions, homelessness, etc • Materially deprived households (financially vulnerable or stressed) will be helped to become financially coping households
Reduce Emergency Food Parcels	Insufficient food is a crisis need negatively effecting health and wellbeing if not addressed. More resilient households are less likely to experience financial crises that lead to emergency food need.	• We want to ensure that households can eat well, within their means and have extra support when needed • Only those in current material deprivation and crisis access emergency food parcels/vouchers

Increase Quality Advice Service	Access to high quality, free-at-the-point-of-use advice is a proven lever for income gains, arrears resolution and improved social wellbeing. Advice should lead to improved understanding of rights/entitlements for individuals, ideally provide individuals with an intention to act on the advice and for the issue to be progressed or resolved. Where appropriate, advice should support early problem resolution. Advice may focus on areas such as debt, welfare, housing and other wider support.	• Financial needs hold parity with wider family/household needs & opportunity • The quality of service from resilience service partners are aligned with CRF programme outcomes (as listed here)
Increased Savings	Encouraging individuals to build buffers that prevent small shocks becoming crises when an unexpected bill or income dip hits.	• Those who can, we encourage to save for a rainy day and to become more financially resilient • Households are encouraged to save, as little or as much as they can for non-essentials
Reduce Debt (Especially Priority Debt)	Rent, council tax and utilities arrears are the debts most likely to tip households into crisis, trigger legal action and increase health and homelessness risks. By supporting citizens to manage or reduce these debts, Authorities create more resilient households.	• We will identify priority debt with financially vulnerable and stressed households • Identify debt issues with financially coping households (to avoid slipping back into stress and vulnerability) • Improve prospects of financially vulnerable and stressed and just about coping households by having a plan to tackle debt
Maximisation of Individuals' Income	Authorities can support individuals to increase their household income through a combination of raising income and reducing expenditure. This could include helping individuals identify and claim financial support they are entitled to, identifying savings and building skills to help with employment and in-work progression.	• Identify all entitlements available to our households • We want households to learn to budget and maximise their income • Households have the foundations to seek more and financially thrive – career development and entrepreneurship

Less Crisis Payments and Housing Payments	**By building the financial resilience of individuals and enabling effective pathways between crisis support and Resilience Services, Authorities should see reduced crisis need over time.**	• **We want as many of our households to be more financially robust to help weather any potential financial shock they experience** • **We want a range of interventions that aim to increase the financial resilience of households**

4. Information for Applicants

Application Checklist

Before completing your application, applicants should use the checklist below to confirm that the proposal is eligible, deliverable and aligned to the purpose of the Crisis and Resilience Fund.

- We have read the provider guidance and understand the aims, priorities and required outcomes of the Crisis and Resilience Fund.
- Our organisation is appropriately constituted and has the governance, financial controls and policies needed to manage public funding.
- Our proposal clearly supports residents experiencing financial hardship, financial shock or risk of repeat crisis.
- Our activity contributes to one or more CRF outcomes, including prevention, financial resilience, income maximisation, debt reduction, improved access to advice or stronger community coordination.
- We can evidence local need, service gaps or demand for the proposed activity.
- We have confirmed that the activity, costs and target residents are eligible and do not fall under the "what cannot be funded" section.
- We have identified the residents or communities the activity will support, including any priority groups or geographic areas.
- We have a clear delivery model, referral route, access pathway and approach to resident assessment and support.
- We have considered safeguarding, equality, accessibility, data protection, health and safety and insurance requirements.
- We have identified staffing, volunteer or partner capacity needed to deliver the activity within the required timescales.
- We have prepared a realistic budget that shows value for money and links directly to the proposed activity.
- We can collect and report monitoring information, outputs, outcomes, case studies, risks and learning as required.

- We have considered how the activity will avoid duplication and add value to existing local provision.
- We have secured, or can demonstrate, the partnership links needed to provide warm referrals and joined-up support.
- We have checked that all required supporting documents are ready to submit with the application.

Activities and Organisations That Cannot Apply

Funding must be used to deliver activity that clearly supports Crisis and Resilience Fund aims, priorities and outcomes. Applications will not be supported where the proposed activity does not align with the purpose of the fund, cannot demonstrate public benefit, or duplicates existing provision without adding clear additional value.

Activities that cannot be funded:

- Provision that does not address financial hardship, crisis prevention, income maximisation, debt, advice, budgeting, household stability, community coordination or wider resilience outcomes.
- General organisational running costs that are not directly linked to delivery of the proposed CRF activity.
- Retrospective costs, debts, losses or expenditure incurred before the grant agreement is in place.
- Activities that replace statutory duties or existing core responsibilities of another organisation.
- Activities that provide long-term or regular income support to households.
- Unrestricted cash payments to residents outside agreed CRF processes and eligibility arrangements.
- Activities that are primarily promotional, political, lobbying, religious or fundraising in nature.
- Projects that cannot demonstrate need, reach, outcomes, value for money or appropriate governance.
- Provision that duplicates an existing service without clear evidence of additional capacity, access, reach or impact.

Organisations who cannot apply:

- Organisations that are not formally constituted or cannot evidence appropriate governance and financial controls.
- Organisations unable to meet safeguarding, insurance, equality, data protection or reporting requirements.
- Organisations seeking funding for activity outside Staffordshire or for residents who do not meet local eligibility expectations.
- Organisations that cannot demonstrate how the proposal contributes to one or more CRF outcomes.

- Organisations that are insolvent, subject to significant unresolved financial concerns, or unable to manage public funding responsibly.
- Organisations seeking to use CRF funding for activity that would create dependency on repeat crisis support rather than building resilience.

5. Assessment Criteria

Your application will be assessed against several different aspects of delivery by a panel made up of the CRF delivery team and senior representatives of your district borough council. The areas that will be assessed will be as follows:

- Strength of alignment with CRF outcomes and funding priorities.
- Evidence of local need and clear rationale for the proposed activity.
- Quality, accessibility and inclusivity of the delivery model.
- Partnership approach and ability to connect residents to wider support.
- Provider capability, capacity and governance.
- Realistic outputs, outcomes and measures of success.
- Value for money and appropriate use of public funding.
- Ability to mobilise, deliver and report within required timescales.

Staffordshire County Council

Appendix A. CRF Aims and Outcomes

DWP Outcomes	SCC CRF Outcomes	Outputs – Example Measures	Example Activities/Roles to be Funded
Reduce Material Deprivation	• We will ensure that we can identify households with material deprivation • We will provide support to households most in need and in situations that require extra assistance, such as turmoil from domestic abuse, serious health conditions, homelessness, etc • Materially deprived households (financially vulnerable or stressed) will be helped to become financially coping households	• How many households access help from LSOA 10% areas? • How many of those households have a pathway out of material deprivation and into coping or above • How many households accessing 121 services have been identified as materially deprived	• **Financial Wellbeing / Holistic Advisors**
Reduce Emergency Food Parcels	• We want to ensure that households can eat well, within their means and have extra support when needed • Only those in current material deprivation and crisis access emergency food parcels/vouchers	• Emergency food parcels provided to families • Food and Financial literacy understanding increases • Reduction in food bank fraud/hoarding	• **Community Shop/Café Grants** • **Community Lounge (In Foodbank)** • **Financial Wellbeing / Holistic Advisors** • **Food Literacy Workshops**
Increase Quality Advice Service	• Financial needs hold parity with wider family/household needs & opportunity • The quality of service from resilience service partners are aligned with CRF programme outcomes (as listed here)	• Alignment is a requisite for any grant/funding agreement with partners • Integration with Family Hub and other partners • FW Coaches fully identify household needs as set out within CRF before & after intervention	• **Financial Wellbeing / Holistic Advisors**
Increased Savings	• Those who can, we encourage to save for a rainy day and to become more financially resilient • Households are encouraged to save, as little or as much as they can for non-essentials	• How many households are helped by FW Coaches or partners to regularly save	• **Financial Wellbeing / Holistic Advisors**

Reduce Debt (Especially Priority Debt)	• We will identify priority debt with financially vulnerable and stressed households • Identify debt issues with financially coping households (to avoid slipping back into stress and vulnerability) • Improve prospects of financially vulnerable and stressed and just about coping households by having a plan to tackle debt	• Number of households identified with priority debt/significant debt at assessment • Number of households identified with priority debt/significant debt during relationship • Debt plans that have been produced for households • Evidence that debt plans are being followed by households	• **Financial Wellbeing / Holistic Advisors**
Maximisation of Individuals' Income	• Identify all entitlements available to our households • We want households to learn to budget and maximise their income • Households have the foundations to seek more and financially thrive – career development and entrepreneurship	• How many of our households move from just coping to coping/financially secure • Number of households have had facilitated budgeting sessions • Number of households helped to realise their entitlements • Number of households who have undertaken employment advice/career/entrepreneurship sessions or signposted • How many individuals helped into employment	• **Financial Wellbeing / Holistic Advisors** • **Budgeting Workshops** • **Career development workshops** • **Social Enterprise/Entrepreneur Workshops**
Less Crisis Payments and Housing Payments	• We want as many of our households to be more financially robust to help weather any potential financial shock they experience • We want a range of interventions that aim to increase the financial resilience of households	• Reduction over time in crisis payments issued/applied for	• **Financial Wellbeing / Holistic Advisors**