

Record of operational decision

Decision title:	Decision to allocate up to £76,967 to provide resilience services as part of the Crisis and Resilience Fund (CRF)
Date of decision:	
Decision maker:	Head of Communities / Director of Community Wellbeing
Authority for delegated decision:	Cabinet member decision on 18 th April 2026 delegated operational matters in relation to the Crisis and Resilience Fund (CRF) to the Corporate Director Community Wellbeing. Link: Decision–Crisis and Resilience Fund–Herefordshire Council
Ward:	Countywide
Consultation:	<p>Cabinet member for Adults, Health and Wellbeing, and Corporate Director for Community Wellbeing have been consulted about the approach to support Herefordshire residents as part of the Crisis and Resilience Fund framework.</p> <p>A Political Group Consultation has also been undertaken, with feedback informing the development of the approach.</p>
Decision made:	<p>To approve the allocation of up to £76,967 from the CRF to provide applicants who are experiencing crisis, or at risk of crisis, with access to resilience services for a period of 12 months.</p> <p>The funded services will deliver accessible advice and practical support, aligned to the CRF definition of crisis as a circumstance of pressing need requiring immediate action to prevent or address negative outcomes. This includes a focus on urgent financial shocks such as loss of income, escalating debt, housing instability, or difficulty meeting essential household costs.</p>
Reasons for decision:	<p>The ongoing cost of living pressures continue to place significant strain on low-income households, with many residents facing difficult choices about meeting essential needs such as food, heating and housing. These pressures increase the risk of financial crisis and can exacerbate existing vulnerabilities, particularly following sudden financial shocks.</p> <p>Resilience services are a core requirement of the Crisis and Resilience Fund. Local authorities are expected to support individuals to improve financial resilience, manage shocks more effectively, and prevent the occurrence, recurrence and escalation of crisis.</p> <p>It is therefore essential that a strong local offer of advice and support is in place, with clear referral pathways between crisis provision and wider resilience services. This ensures that residents accessing crisis support can also receive help to address the underlying causes of their situation and build longer-term financial stability.</p> <p>Funding high-quality, timely advice services is a key component of this approach. Citizens Advice is well placed to deliver this provision across Herefordshire, offering accessible, adviser-led support to residents experiencing financial shock or sudden loss of income. Support will include</p>

crisis stabilisation, income maximisation and benefit checks, debt and budgeting advice (including referral to specialist casework), and warm referrals into local support services.

This approach aligns with the objectives of the CRF by reducing financial exclusion through early access to advice and by addressing the underlying drivers of crisis rather than responding solely to immediate need.

The service will contribute to the following outcomes:

- Reduced material deprivation through improved ability to meet essential living costs
- Reduced reliance on emergency support through early financial intervention
- Increased access to appropriate advice services
- Reduction in priority debt, including rent, council tax and utility arrears
- Improved household financial resilience and money management

The service must effectively engage with financially vulnerable residents in Herefordshire who have applied for the Crisis and Resilience Fund and have been referred to a Citizens Advice adviser, with the aim of delivering measurable improvements in financial resilience and wellbeing. This includes supporting residents to stabilise their immediate financial situation while strengthening their ability to manage future financial shocks.

Herefordshire Council has received an allocation of £2.3 million from the Department for Work and Pensions for the 2026/27 financial year, covering the period from 1 April 2026 to 31 March 2027. While funding has been confirmed for a further two years, the level of future allocations has not yet been confirmed.

These resilience services will form part of a wider, coordinated offer delivered through the Crisis and Resilience Fund in partnership with organisations from the voluntary and community sector. This will ensure residents can access a coherent range of support services with clear referral pathways, strengthening local provision and maximising impact.

In 2025, an average of 345 people per day were declared insolvent in England and Wales, representing a 7% increase on 2024 and the highest annual level since 2010. Debt Relief Orders (DROs) also reached their highest level since their introduction, indicating increasing levels of financial distress among low-income households. During 2025, Citizens Advice supported an average of approximately 1,480 debt-related issues per day, reflecting sustained and significant demand for debt advice services.

By utilising government funding for advice services provided by Citizen's Advice, Herefordshire Council will support residents to stabilise their immediate financial circumstances while building longer-term financial resilience. Access to timely, adviser-led support will increase individuals' ability to manage future financial shocks, reducing the likelihood of crisis recurrence and escalation.

Evidence consistently demonstrates a strong link between financial

	<p>insecurity and poor physical and mental wellbeing. Preventative financial support therefore plays a critical role in improving wider life outcomes. By empowering residents with knowledge, skills and access to appropriate financial services, this intervention supports people to address financial difficulties early and build sustainable resilience in line with the core objectives of the CRF.</p>
Equality Considerations:	<p>The Public Sector Equality Duty requires the Council to consider how it can positively contribute to the advancement of equality and good relations and demonstrate that it is paying 'due regard' in our decision making in the design of policies and in the delivery of services.</p> <p>Due to the scope of this project and its potential impact on certain protected characteristics, an Equality Impact Assessment (EIA) is attached as an appendix to the cabinet report.</p> <p>In summary, this project impacts on protected characteristics as follows: The EIA did not identify any negative impacts at this time. Any future negative impacts will be reviewed and mitigated accordingly.</p>
Highlight any associated risks/finance/legal/equality considerations:	<p>The cost of the Citizens Advice adviser provision will be funded from the Crisis and Resilience Fund allocation of £2.3 million provided by central government. The proposed expenditure will be met in full from this ring-fenced grant and will not place any additional financial burden on the Council's core budget.</p>
Details of any alternative options considered and rejected:	<p>Not approving this funding would reduce access to timely advice for residents experiencing financial shock, increasing the likelihood of crisis escalation and repeat need.</p> <p>This option is not recommended, as it would undermine the preventative intent of the CRF and limit the Council's ability to support residents to achieve longer-term financial resilience.</p>
Details of any declarations of interest made:	None

Signed

Date: