Crisis and Resilience Fund Delivery Plan – North East Lincolnshire

Anticipated spend split by CRF Strand (£) (1 April 2026 to 31 March 2027)

Anticipated spend for crisis scheme (£)	Anticipated housing payment costs (£)	Anticipated resilience building investments (£)	Anticipated community coordination costs (£)	Anticipated admin costs (£)
£1,213,177.92	£400,000	£1,000,000	£200,000	£211,744.57

Planned activity for each CRF strand (1 April 2026 to 31 March 2029)

Planned activity for crisis scheme

NELC webpage to promote the scheme throughout the year. Working with a range of community referral partners to connect to those in need and assess eligibility.

Guidance and application forms will be in place to ensure person centred wraparound support connected into Crisis Payments:

- Application-based: in-person / telephone appointments with Community Referral Partners.
- NELC to assess and track to ensure advice and guidance and wider Resilience services are linked.
- Links into CRF Housing Payment Scheme (if appropriate).

Warm referrals will be identified using Council Tax/benefit data and Holiday Activities Fund participation. Each engagement will be connected to advice and guidance services to reduce repeat Crisis/Housing Payment intervention.

Low-income households will be a priority and shape eligibility.

Planned activity for housing payments

NELC has oversight on all elements of DHP and will update processes and guidance to reflect Housing Payment delivery and monitoring requirements.

An online self service portal is already in place and further links into Crisis Payment Scheme will be made.

Planned activity for resilience strand – Reduced experiences of material deprivation

North East Lincolnshire Financial Inclusion Group to share insight/data to co-produce a shared approach/campaign. Initiatives to include warm packs, energy efficient products and develop a pre-loved / School Uniform Swap Initiative.

NELC will use purchase power and coordinate response linked into wider Resilience Services.

Reduced experience of material deprivation to be achieved by ensuring:

- Funding allocated in preparation to season trends.

- Target group and approach identified via NEL Financial Inclusion Group
- Programme linked into wider support, ensuring engagement is person centred and prevent escalation of crisis.
- Identifying and promoting cost effective solutions as well as budget maximisation tools. (e.g. energy saving products and affordable digital solutions).

Planned activity for resilience strand – Reduced need for emergency food parcels

Requests will be managed via the Crisis Payment strand and embedded within some Resilience Services to enable a responsive approach that can be monitored.

Funded provision will be positioned to respond to local need, while monitoring data and insight that will inform a collective response that empowers choice and dignity, while avoiding dependency on foodbanks.

A shared CRM system will be co-designed to improve referral pathways and track repeat customers.

Reduced need for emergency food parcels will be achieved by:

- Understanding the level of demand by bringing together shared data and insight.
- Working with community food providers and offering development support (via Community Coordination strand) to ensure requests for emergency food is connected and food offer evolves to reflect need and strategy
- Monitoring referrals into Advice & Guidance services as well as wider Resilience Services.

Planned activity for resilience strand – Increased access to appropriate and quality advice services

Subject to approval, an advice and guidance service will be commissioned and in place during the full lifespan of the programme. This will ensure a quality and consistent service across North East Lincolnshire.

Providers will be accredited and appropriately regulated, within a delivery model that works alongside wider VCSE/statutory services.

As well as self-referrals, commissioned partners to receive warm referrals via Crisis / Housing Payments schemes. They will also support Multi-Disciplinary Teams, who are well positioned to explore emerging trends, complex issues, as well as opportunities to inform system change.

The following outcomes will be linked to this area of work:

1) Increase quality advice services through:

- A triage process that provides information and low level support, while escalating complex cases to trained advice workers.
- Upskilling VCSE partners to provide quality information that empowers action, while connecting appropriate referrals into the service

- Enabling capacity building support via Community Coordination strand. Supporting coordination of advice services, partnership working, as well as workforce development.

2) Reduction in priority debt by:
- Employing new debt advice workers and build volunteer capacity to support triage
- Linking into Crisis / Housing Payment process to identify households at risk and proactively engage.
- Capturing engagement and outcomes to evidence debt management solutions as well as finance value.

3) Maximisation of individuals incomes via:
- Benefit check and digital application support
- Themed advice and guidance in response to benefit changes e.g. PiP, Retirement clinics
- Refer into Adult education/employability programmes

4) Decreased need for Crisis Payments and Housing Payments through:
- Data sharing agreements with advice partners to enable holistic approach
- Shared comms/marketing to connect support available across all CRF strands
- MDT and NELC Insight team to review trends and develop a collaborative response.

Planned activity for resilience strand – increased savings
NEL Financial Inclusion Group members linked into local employability programmes and Credit Union services. Members to support the development of a coordinated campaign and promote finance products that offer micro and long term savings options. Credit Union to be approach to explore a volunteer programme that can resource outreach services, improving access to in person banking/saving services for individuals in difficulty opening an account. Increased savings will be achieved by: • Dedicated lead to research and promote saving options within community-led services. E.g. Supportive living, Holiday Activity Fund Activities, Employability and Skills programmes, Advice services etc. • Financial Inclusion Group coordinated campaign (locality and target group to be agreed) • Credit Union Membership uptake to be monitored.

Planned activity for resilience strand – Reduction in debt, especially priority debt
FCA Regulated Debt support will be part of the Advice and Guidance commissioned service. Crisis Payment application form to capture types of debt and value, informing commissioned Advice and Guidance service and MDT members to enable evidence-led shared action.

NELC Council Tax data will identify warm referrals into the Advice/debt service and if appropriate, connected into Crisis Payment support.
Reduction in priority debt will be achieved by:

- Increased debt advice capacity via the commissioned Advice & Guidance Service.
- Data sharing to enable pro-active targeted response.
- Council Tax collection/enforcement process to promote CRF funded services

Planned activity for resilience strand – Maximisation of individuals' incomes

A small grant programme to resource community-led initiatives positioned to offer wrap around support in response to crisis and prevent further crisis. Programmes will address one or more of the following themes:

- Digital/literacy skills
- Employability support
- Energy advice support

Where possible, match funding and links into accredited/further training will be explored to improve progression into employment. Energy Advice support will be linked into Crisis/Housing Payment as well as wider Resilience Services.

Maximisation of individual incomes will be achieved by:

- Resourcing community-led budget management and energy advice support
- Enhancing community spaces with the resources to improve digital inclusion
- Beneficiaries of Crisis/Housing Payment and/or Advice services to be connected into community-led non-vocational offer.

Planned activity for resilience strand – Decreased need for Crisis Payments and Housing Payments

Crisis / Housing Payment support to capture employment and benefit status, as well as qualitive evidence supplied by referral partners to enable person centred support provided via Resilience Services.

Applications submitted via Community Referral Partners to be assessed by NELC colleagues, positioned to assessed need and broker wider support.

Data captured via application, assessment and signposting will be managed within NELC to support monitoring requirements. Delivery partners resourced via Resilience Strand will provide participation and impact data; combined data will support measures and learning linked to decreased need for crisis/housing payment.

Decreased need for Crisis Payment and Housing Payments will be achieved by:

- Monitoring applications
- Community Referral Partners to explore circumstances linked to repeat applications
- Participation and impact within Resilience Services

Planned activity for community coordination strand
• Foodbank Development worker to connect into Food Action Plan, attract additional funding, enable change and reduce dependency/need for emergency food parcels. • Advice Partnership Coordinator to support the development of a new Advice and Guidance partnership that sets the standard, connect new members, build shared capacity and coordinate data. • CRM system to improve referral pathway, capturing impact between all CRF strands. • VCSE Workforce Development to improve inclusive engagement and make every contact count (reducing/preventing crisis response). • Digital exclusion campaign/events to connect existing services, updates and opportunities to inform and empower digital excluded communities to access the support they need.
Planned admin spend
Business Support for the programme as well as Housing Payment Admin resource; Community Referral partners administration costs also included. Costs/fees for cash/voucher process to support cash first (not cash only) approach. Allocation towards marketing and events to support shared comms and responsive engagement.
Further Information
Expenditure to be profiled across the year and review actual Crisis Payment spend each month as well as full programme spend each quarter. This provides flexibility to respond to emerging demand trends and avoids premature overspend. We will also monitor referral patterns, award levels and caseload data to rebalance allocations as needed. Where appropriate, we may carry contingency into Year 2 to strengthen Resilience Services and maintain stability. By working with our VCSE Partners we will combine community insight and shared data to delivery targeted outreach into communities. This will enable a proactive preventative approach, shared communications, as well as multi agency referral pathways to reach all eligible groups. This includes: • Analysis of local demand and demographic data to identify under represented groups. • Clear messaging across LA channels, VCS partners, Family Hubs, Health Partners, schools and community settings. • Accessible materials (translations, diverse formats) to ensure no group is excluded. • Frontline staff and VCSE partners trained to identify need early and refer residents appropriately.

The programme will prioritise low-income groups affected by financial shock and hardship, these will include families with children, care leavers, people with disabilities or long term health conditions, single adults with limited support networks, and those facing housing insecurity. These groups experience higher risk of crisis and repeat presentations, and targeted support maximises the Fund's preventative impact.

Crisis Payment eligibility will be confirmed through:

- Community referral partners to verify identity and address by requesting sight of bank statements and photo ID.
- Each Crisis Payment application confirms what evidence has been seen and any observations.
- The Crisis Payment Panel will then assess each application and use LA records to verify benefit, Council Tax and if appropriate, engagement with other services such as Homeless Team and Children Services.
- Fraud control measures including cross checking with internal systems, audit sampling and escalation processes for suspicious applications.

These checks ensure fairness, compliance and appropriate use of public funds.

We will implement structured monitoring arrangements including:

- Regular review meetings to assess demand, delivery and emerging risks.
- Clear reporting templates for activity, spend and outcomes.
- Data sharing protocols to enable safe and timely updates.
- Cross-sector members of the North East Lincolnshire Financial Inclusion Group will provide feedback and insight, improving referral routes, broking opportunities for joint working, ensuring residents receive the right support.
- This ensures transparency, performance oversight and alignment to CRF objectives.