

Cabinet

4 August 2026

Crisis and Resilience Plan 2026-2028

Portfolio Holder: Councillor Vince Maple, Leader of the Council

Report from: Phil Watts, Chief Operating Officer

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Summary

Medway Council approved its Cost-of-Living Crisis Response plan 2023/24 in July 2023 with an annual refresh each year. Following the introduction of the Crisis and Resilience Fund from 1 April 2026, the Council has decided to amend the plan to the Crisis and Resilience plan to reflect the ongoing work associated with the delivery of the fund and the wider prevention work being undertaken.

1. Recommendations

- 1.1. The Cabinet is asked to approve the Crisis and Resilience Plan 2026 - 2028 as set out in Appendix 1 to the report.

2. Suggested reasons for decision

- 2.1. Approving the plan for Medway will continue to help ensure residents are aware of and are encouraged to access all support and services available to support their financial resilience.

3. Budget and policy framework

- 3.1. The Crisis and Resilience Plan 2026 to 2028 seek to set out a cohesive programme of activities and services across the Council, all of which can be delivered within the existing budgets as approved by the Council in February 2026. Cabinet decided the plans for spending the Crisis and Resilience Fund on 10 March 2026. The decision to approve the Crisis and Resilience Plan and associated expenditure are matters for the Cabinet.

4. Background

- 4.1. Shortly after the local elections in May 2023, alongside all other newly elected Labour Council Leaders, the Leader of Medway Council pledged to deliver an emergency cost of living action plan within 100 days of taking control. Medway's response plan was agreed on 11 July 2023 by Cabinet.

- 4.2. As a part of the Chancellor's Spending Review, the government has pledged £842m to launch a new Crisis and Resilience Fund which will replace the existing Household Support Fund from April 2026. This is the first ever multi-year funding of discretionary support delivered through local councils. The long-term funding will enable the council to work with partners to provide preventative support as well as crisis support.
- 4.3. The Crisis and Resilience Fund (CRF) was introduced by the UK Government in England from 1 April 2026 to provide a more sustainable and preventative approach to local welfare support. It replaced both the Household Support Fund (HSF) and Discretionary Housing Payments (DHPs), bringing different forms of financial assistance into a single framework.
- 4.4. The Government's intention was to move beyond a model focused solely on emergency assistance and instead help people build financial resilience. The CRF therefore combines immediate crisis support with measures designed to address the underlying causes of financial hardship, such as debt, low income, housing pressures and limited financial capability.
- 4.5. A key feature of the CRF is its emphasis on both crisis response and prevention. While emergency payments remain available for people experiencing immediate hardship, Medway Council is investing in services that reduce future demand for emergency support.

5. The Crisis and Resilience Plan 2026 to 2028

- 5.1. The Crisis and Resilience Plan 2026 to 2028 for Medway is provided at Appendix 1 to this report. The plan articulates the services and activities in place to support Medway's residents across the following four themes:

- Responding to crisis,
- Housing Support,
- Building Resilience, and
- Community co-ordination.

This document will form the basis of a renewed publicity effort to ensure Medway's residents are aware of all the support available; it will be available on the Council's website, in leaflet form at Council sites and will be shared with partner organisations to maximise awareness and uptake of Medway's offer.

- 5.2. The Crisis and Resilience Plan demonstrates the continuous work the Council undertakes to support residents and strengthen financial resilience across Medway.
 - 5.2.1. Following changes to the way in which Macmillan Cancer Support provides third party funding for welfare support, it became apparent that the service Medway residents had been used to for the past 15 years would be significantly reduced. The council is aware of the effect that sudden health changes can have on finances and as such

have set up a new team. The Welfare Benefits and Community Support Team are providing assistance to all residents who are experiencing life limiting illnesses, significant welfare benefit issues which require mandatory reconsiderations and appeals as well as supporting the wider efforts to create an effective welfare support network across Medway.

- 5.2.2. The front facing Financial Welfare team is being expanded to enable support for those who apply for crisis payments. This will enable the council and its partners to support with long term sustainable resilience services.
- 5.2.3. A funding programme will be established for Medway's Voluntary and Community Sector organisations to deliver projects that improve financial resilience, reduce dependence on emergency food provision and support community-based preventative interventions. Further details, including eligibility criteria and application arrangements, will be published later in 2026.
- 5.2.4. We have invested in Medway Adult Education so that valuable skills can be gained by Medway residents. This will empower and enable residents to achieve their potential and become more resilient.
- 5.2.5. A Community Supermarket will be opening within 2026 with a partner organisation. This will provide an alternative to foodbanks and encourage financial independence. The supermarket will also reduce food waste and align with the priorities of Medway's Food Partnership.
- 5.2.6. A fund for increased early help and financial resilience projects for those clients accessing both Children's and Adults Social Care. Our local offer for Medway's care leavers is being reviewed. This review will include enhanced financial resilience support for Medway's Care Leavers to provide them with comprehensive skills to become financially resilient.

6. Risk management

Risk	Description	Action to avoid or mitigate risk	Risk rating
Residents are not aware of or not accessing support available	The Crisis and Resilience Plan 2026 to 2028 sets out a wide range of support and services, however residents may miss out if they are not aware or able to access.	The Crisis and Resilience Plan 2026 to 2028 is itself a tool to publicise and support residents to access support. A refreshed communications campaign will be launched to raise awareness of support available with communications through a range of channels to target audiences.	B3

Risk	Description	Action to avoid or mitigate risk	Risk rating
Demand for support exceeds funds/capacity available	The economic factors driving the cost-of-living pressures (inflation, energy costs and interest rates) are impacting the Council's own budgets adding pressure to service budgets. Increased uptake could result in pressure on budgets/grant available to provide support.	Robust budget monitoring processes and close monitoring of expenditure against specific grants.	B2
Funding Reductions	Reduction or changes in future government funding for the Crisis and Resilience Fund	Ongoing monitoring of government announcements and review of delivery plans to ensure expenditure remains aligned with available resources Plans for CRF within the planning for local government reorganisation.	C2

For risk rating, please refer to the following table:

Likelihood	Impact:
A Very likely B Likely C Unlikely D Rare	1 Critical 2 Major 3 Moderate 4 Minor

7. Climate change implications

- 7.1. The opening of a Community Supermarket has a positive effect on climate change by reducing food waste. The supermarket will rescue surplus food from suppliers, selling it at a very low cost to people who need it preventing tonnes of food waste being thrown away. When rescued food is purchased, the demand for new production can fall slightly along with the emissions linked to it. The use of a community supermarket shortens supply chains, reducing food miles and transport emissions. The provider of the supermarket also uses an electric vehicle to transport food.

8. Financial implications

- 8.1. The activity and services set out in the Crisis and Resilience Plan 2026 to 2028 are within the existing revenue budgets for 2026/27 approved by Full Council in February 2026. The funding is provided within the Local Government Settlement from 1 April 2026 to 31 March 2029 encompassing the full life of the plan.

9. Legal implications

- 9.1. There are no direct legal implications to this report.

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Appendices

Appendix 1 – Crisis and Resilience Plan 2026 to 2028

Background papers

None