



Thursday, 16 October 2025

Report of Councillor Virginia Moran,  
Cabinet Member for Housing

## Welfare and Financial Advice Team Update – Q1 2025/26

### Report Author

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### Purpose of Report

The purpose of this report is to provide the Committee with an update regarding the support issued as part of Household Support Fund during Q1 2025/26, and the wrap around support provided by the Welfare and Financial Advice Team. This will detail the activity undertaken by the team, number of residents supported, value of support provided and an update regarding District, County and National activities.

### Recommendations

#### The Committee is asked to:

1. Note the report and provide feedback on the information contained in the report.

### Decision Information

Does the report contain any exempt or confidential information not for publication? **No**

What are the relevant corporate priorities? **Enabling economic opportunities  
Effective council**

Which wards are impacted? **All Wards**

## **1. Implications**

Taking into consideration implications relating to finance and procurement, legal and governance, risk and mitigation, health and safety, diversity and inclusion, safeguarding, staffing, community safety, mental health and wellbeing and the impact on the Council's declaration of a climate change emergency, the following implications have been identified:

### ***Finance and Procurement***

- 1.1 The report sets out the specific schemes that are being implemented to support residents with the cost of living – both statutory and national initiatives. The Household Support Fund scheme identified in the report is not directly funded by the Council. The Welfare and Financial Advice team was added to the permanent staffing structure from 1 April 2025 and the work priorities will reflect both local and national issues that are facing the community.

*Completed by: Richard Wyles, Deputy Chief Executive and s151 Officer*

### ***Legal and Governance***

- 1.2 There are no specific governance implications connected with this report. Decision-making associated with financial support schemes should follow an agreed process and should demonstrate strong governance arrangements to support their implementation.

*Completed by: James Welbourn, Democratic Services Manager*

### ***Equalities, Diversity and Inclusion***

- 1.3 Welfare and Financial Support information is available in a variety of formats to ensure inclusivity. The Team ensures any engagement activity takes place within fully accessible venues. All reasonable adjustments continue to be made to meet the needs of residents who require support. Further diversity and inclusion considerations will be identified during the preparation of the action plan and complied with as each project/funding stream is accessed.

*Completed by: (insert name and job title)*

### ***Human Resources***

- 1.4 The increasing impacts of low economic activity is having a big impact on mental health and emotional wellbeing, and support in this area will therefore form a big part of the Welfare and Financial Advice Team workplan. There will be links to the

Mental Health Working Group, and these are being picked up internally as part of the actions for the new Welfare and Financial Advice Team.

*Completed by: (insert name and job title)*

## **2. Background to the Report**

- 2.1. The Council has a clear commitment in its Corporate Plan 2024-2027 to ensuring healthy and strong communities and being a high performing council. This report, and the service provided through the Council's Welfare and Financial Advice Team strives to deliver these priorities.
- 2.2. The first Welfare and Financial Advice report was presented to this committee on 9 July 2025, which can be found here at item 10: [Agenda for Rural and Communities Overview and Scrutiny Committee on Wednesday, 9th July, 2025, 10.00 am | South Kesteven District Council](#)
- 2.3. Previous Cost of Living reports being present prior to this date. These reports have provided background regarding the responsibilities of the team, the allocation of Household Support Fund (HSF) funding across the county and the development of the Household Support Fund.

### **Household Support Fund – 1 April 2025 to 30 June 2025**

- 2.4. The initial amount of funding for SKDC is £458,452. This could be subject to change as the year progresses if other districts within Lincolnshire are unable to allocate their funding. If this occurs, there will be a re-distribution to the remaining districts by Lincolnshire County Council.

<b>District area</b>	<b>% of District allocation</b>	<b>Approx Allocation (£)</b>
East Lindsey	24%	£785,917
Boston	10%	£327,465
South Holland	12%	£392,958
Lincoln	16%	£204,379
North Kesteven	11%	£360,212
<b>South Kesteven</b>	<b>14%</b>	<b>£458,452</b>
West Lindsey	13%	£425,705
<b>Total</b>	<b>100%</b>	<b>£9,631,345</b>

## Delivery plan and funding distribution for SKDC Residents

2.5. The delivery plan and funding distribution as of 30 June 2025 is detailed below.

Method	Amount	% of fund	Distributing organisation	Purpose	Q1 Update	Q1 value awarded (£)
1	£9,000	2%	Lincolnshire Community Foundation (LCF)	<p>Contribution towards Warm Packs for 2025 – as part of county-wide 'Warm welcome' working group</p> <p>This will be removed at source with LCC making payment direct to LCF</p>	<p>Funding has been retained by LCC and warm pack distribution will begin November 2025</p> <p>County communications will be developed in readiness for distribution</p>	<p>£9,000</p> <p>On track</p>
2	£22,922	5%	SKDC Administration + Preventative Measures	Various administration costs of the scheme – such as printing and posting of vouchers + costs towards Preventative measures workshops.	<p>This is ongoing with various spend throughout the administration of HSF</p> <p>April 2025 to March 2026</p>	<p>£5,731</p> <p>On track</p>
3	£45,845	10%	3 <sup>rd</sup> party Referrers	This will be set aside for referrals that have come from 3 <sup>rd</sup> party organisations distributed throughout the year.	We will continue to receive and process referrals during the period of HSF closure (October to December)	<p>£0.00</p> <p>Referrals did not open until 4 August</p>
4	£59,598	13%	Outreach Work/ Pensioners	Vouchers will be distributed as an outcome of outreach visits depending on the needs.	To start October to December 2025	

Method	Amount	% of fund	Distributing organisation	Purpose	Q1 Update	Q1 value awarded (£)
				Priority will be given to pensioners.		
5	£91,690	20%	HSF7 Vouchers – Lincolnshire Community Foundation (LCF)	Support for residents not in receipt of an income related Benefit that are struggling financially. The payment will be made in two instalments in July and December.	Round 1 funding has been issued to LCF (£45,845) Referrals opened 4 August and will close on 26 September Second round funding (£45,845) to be issued for January to March 2026 referrals	£0.00 Referrals did not open until 4 August
6	£229,236	50%	SKDC HSF7 Vouchers – Welfare & Financial Advice Team	Support for those specifically in receipt of an income related benefit that are struggling. This will be split over 2 intensive periods.	Target for distribution from 4 August to 26 September 2025 (Round 1) is £114,618 Target for distribution from January to March 2026 (Round 2) is £114,618	£0.00 Referrals did not open until 4 August

- 2.6. Although this is a Quarter 1 report, as the HSF referral process did not open until 4 August 2025, officers would like to assure the Committee that Household Support Fund referrals are being received and financial support is being provided.
- 2.7. A total of **683 vouchers** have been issued during the 7 week period from 4 August 2025 to 22 September 2025, to the **value of £94,898**. The details for distribution methods 3, 5 and 6 above are as follows.

2.8. **Method 3:** Third Party Organisations have requested the following vouchers which have been administered by SKDCs Welfare and Financial Advice Team.

Category	Number	Value
Food	49	£5,900
Energy	0	£0
Wider Household Essentials	0	£0
<b>Total</b>	<b>49</b>	<b>£5,900</b>

2.9. **Method 5:** Lincolnshire Community Foundation have issued the following vouchers.

Category	Number	Value
Food	158	£23,000
Energy	0	£0
Wider Household Essentials	0	£0
<b>Total</b>	<b>158</b>	<b>£23,000</b>

2.10. **Method 6:** SKDCs Welfare and Financial Advice Team have issued the following vouchers.

Category	Number	Value
Food	457	£64,250
Energy	3	£198
Wider Household Essentials	16	£1,550
<b>Total</b>	<b>476</b>	<b>£65,998</b>

### Timeline for voucher distribution

2.11. The timeline for voucher distribution continues as follows:

- October 2025 to December 2025 - open for third party referrals from support agencies and low-income pensioners.
- January 2026 to March 2026 - open to public application until funding ends. Assistance will be predominantly by supermarket vouchers and Energy Vouchers.

## **Welfare and Financial Advice Team – additional wrap around support (Q1) - £123,305**

- 2.12. The team received **394 referrals** during Q1 (390 were processed).
- 2.13. The total value of financial support identified and **awarded was £123,305**.
- 2.14. Each referral requires an initial 30 to 60 minute appointment with the resident to discuss their personal and household financial circumstances, to determine whether they are receiving all support available to them.
- 2.15. Following this, the officer will undertake further appointments and identify the wrap around support which is available – this can take the form of:
  - Charity grants
  - Council Tax Support
  - Discretionary Council Tax Payments
  - Discretionary Housing Payments
  - Foodbank vouchers
  - White Goods
- 2.16. The team will also liaise with tenancy support (if SKDC tenant – will be referred in to Tenancy Support Team) and other wider support such as referrals into Citizens Advice. The support provided is in-depth and is always tailored to the individual's needs.
- 2.17. Once the referral has been completed and the triage discussion has been undertaken with the resident, details are then passed to the HSF Officer (within the Welfare and Financial Advice Team) who will process the HSF voucher. The vouchers are processed in bulk and issued on a weekly basis (unless urgent need has been established).

### **Action plan – 2025/26**

- 2.18. The action plan for additional activities to be undertaken by the Welfare and Financial Advice Team during 2025/26 is detailed in **Appendix One**.
- 2.19. The plan will be monitored throughout 2025/26, and a further update as to the progress and outcome of the activities will be provided to this committee at the next meeting in October 2025.

### **3. Key Considerations**

- 3.1. Members of Rural and Communities Overview and Scrutiny Committee are asked to consider the report and are invited to ask questions regarding its content.
- 3.2. It is recommended to Rural and Communities Overview and Scrutiny Committee that the Welfare and Financial Advice Team continue to review the financial impacts of cost of living and implement activities within the action plan to support residents of South Kesteven.

### **4. Other Options Considered**

- 4.1 This report is for information only.

### **5. Reasons for the Recommendations**

- 5.1. The recommendation will ensure residents of South Kesteven will have access to the support they need, with the Welfare and Financial Advice Team being able to monitor progress against the action plan.

### **6. Appendices**

- 6.1. Appendix One – Welfare and Financial Advice Team action plan.