



Rural and Communities Overview and Scrutiny Committee

Wednesday, 10 December 2025

Report of Councillor Virginia Moran,
Cabinet Member for Housing

Welfare and Financial Advice Team Update – review of activities 1 July to 30 September 2025

Report Author

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Purpose of Report

To provide the Committee with an update regarding the support issued as part of the Household Support Fund during the period 1 July - 30 September 2025 and the wrap around support provided by the Welfare and Financial Advice Team.

The report will also provide an update on the Crisis and Resilience Fund which will be introduced from 1 April 2026.

Recommendations

The Committee is asked to:

1. Note the report and invited to ask questions regarding its content.

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Does the report contain any exempt or confidential information not for publication?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 an 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

Human Resources

- 1.3 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: Sam Fitt, Senior HR Officer

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 second Welfare and Financial Advice report was presented to this committee on 16 October 2025, which can be found here at item 21: [Agenda for Rural and Communities Overview and Scrutiny Committee on Thursday, 16th October, 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 July 2025 to 30 September 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.

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

Delivery plan and funding distribution for SKDC Residents

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

Method	Amount	% of fund	Distributing organisation	Purpose	Q1 Update	Q1 value awarded (£)
1	£9,000	2%	Lincolnshire Community Foundation (LCF)	Contribution towards Warm Packs for 2025 – as part of county-wide 'Warm	Funding has been retained by LCC and warm pack distribution	£9,000 On track

Method	Amount	% of fund	Distributing organisation	Purpose	Q1 Update	Q1 value awarded (£)
				welcome' working group This will be removed at source with LCC making payment direct to LCF	will begin November 2025 County communications will be developed in readiness for distribution	
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.	This is ongoing with various spend throughout the administration of HSF April 2025 to March 2026	£5,731 On track
3	£45,845	10%	3 rd party Referrers	This will be set aside for referrals that have come from 3 rd party organisations distributed throughout the year.	Vouchers available during period Household Support Fund referrals are closed October to December 2025	
4	£59,598	13%	Outreach Work/ Pensioners	Vouchers will be distributed as an outcome of outreach visits depending on the needs. Priority will be given to pensioners.	Vouchers available during period Household Support Fund referrals are closed October to December 2025	
5	£91,690	20%	HSF7 Vouchers –	Support for residents not in	Round 1 funding has been issued	£45,845 issued in Round 1

Method	Amount	% of fund	Distributing organisation	Purpose	Q1 Update	Q1 value awarded (£)
			Lincolnshire Community Foundation (LCF)	receipt of an income related Benefit that are struggling financially. The payment will be made in two instalments in July and December.	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	£45,845 remaining for Round 2
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	£118,369 issued in Round 1 £110,867 remaining for round 2

2.6. The distribution for **method 1 (warm packs)** has changed for 2025. The packs will be produced by Charis Grants Ltd who will send the pack directly to the resident. The pack will be requested by an approved referral partner within the District, there are currently 33 from various organisations, including SKDC. Referrals are limited to a £100 spend limit to ensure the fund is managed effectively. Items available for purchase are Heated Throws, Rechargeable Hot water bottles, heated underblanket, self-heated mattress topper, 15 Tog Duvet, Heated Bodywarmers , Heat the home pack (light bulbs, insulation tape , Radiator heat reflector panels, Winter warmth bundles (Fleece blanket (non-electric), water bottle, Hat Scarf and gloves) and Complete warmth Pack (Energy efficient light bulbs, Insulation tape, Radiator heat reflector panels, Rechargeable Hot Water Bottle, Thermos Flask and Heated Throw).

2.7. A total of **961 vouchers** have been issued during the 7 week period from 4 August 2025 to 22 September 2025, to the **value of £170,364**. 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	55	£6,150
Energy	0	£0
Wider Household Essentials	0	£0
Total	55	£6,150

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

Category	Number	Value
Food	265	£45,845
Energy	0	£0
Wider Household Essentials	0	£0
Total	265	£45,845

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

Category	Number	Value
Food	620	£115,470
Energy	3	£201
Wider Household Essentials	19	£2,698
Total	642	£118,369

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 (Q2) - £99,180

- 2.12. The team have received 1,028 referrals during Q2 (972 were processed), with £99,180 support provided.
- 2.13. From 1 April 2025 to 30 September 2025, the team have received 1,422 referrals, of which, 1,362 have been processed. The total value of financial support identified and awarded was £222,485.
- 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 they are an SKDC tenant, they will be referred into the 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).

Crisis and Resilience Fund – April 2026 to March 2029

- 2.18. The government has announced a £1 billion funding package for crisis support from 1 April 2026 to 31 March 2029, with £842 million allocated for England. This will be known as the Crisis and Resilience Fund (CRF). The funding will be provided directly to Local Authorities as part of the Local Government Finance Settlement.
- 2.19. This will replace Household Support Fund (in place since October 2021), along with Discretionary Housing Payment (April 2029) and will combine emergency and preventative approaches to help communities and households become more efficient.

- 2.20. The Household Support Fund and Discretionary Housing Payments allow councils to deliver discretionary local support to residents who are at risk of financial and material hardship.
- 2.21. The CRF aims to provide effective immediate crisis support and help people build long-term financial resilience, reducing the need for repeated assistance. The aim is to help households avoid immediate and future hardship, offering multi-year, locally delivered support.
- 2.22. Whilst full details of the scheme are not expected from the Department for Work and Pensions until January 2026, it has been confirmed that Local Authorities will deliver the fund by working in partnership with the Voluntary and Community Sector to better support people in a more holistic way. An update will be provided at the next meeting of this committee in January 2026.

Action plan – 2025/26

- 2.23. The action plan for additional activities to be undertaken by the Welfare and Financial Advice Team during 2025/26 is detailed in **Appendix 1**.
- 2.24. 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 January 2026.

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. Reasons for the Recommendations

- 4.1. The recommendation will ensure Members are aware of the advice and financial support available to all residents of South Kesteven

5. Appendices

- 5.1. Appendix 1 – Welfare and Financial Advice Team action plan.