



# Financially Resilient Communities Strategy 2026-2030

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## **Portfolio Holder/Council foreword**

*Please note: this section will be added following the review and consideration of the feedback received from the consultation, as part of finalising the document.*

## **Executive Summary**

County Durham is a place of strong communities and proud identity, but many residents face financial insecurity that affects health, housing stability, educational opportunities, and participation in community life.

This strategy sets out how Durham County Council and partners will work together from 2026–2030 to prevent hardship where possible, respond quickly when residents face a crisis, and build longer-term financial resilience to prevent future crisis.

County Durham faces a combination of demographic and economic pressures, including persistent deprivation in parts of the county, an ageing population and a rising Old Age Dependency Ratio (OADR). OADR is a measure of how many older people there are compared to people of working age. Usually expressed as the number of people aged 65+ for every 100 people aged 16–64 (working age). A higher ratio suggests there are more older residents relative to the working-age population, which can increase demand for health, care and other support services.

Key challenges include transport and digital access, persistent economic inactivity, low-paid employment, and housing insecurity, which together affect wellbeing and economic opportunity

We want County Durham to be a place, where everyone, regardless of background can realise their potential and lead fulfilling and prosperous lives.

This strategy is for everyone who lives and works in County Durham. It recognises that anyone can face financial difficulty at different points in their lives and sets out how we will work together with partners to support people early, reduce hardship, and build long-term financial resilience across our communities. Detailed delivery plans will be developed and refined over the life of the strategy.

## **Our vision**

“A County Durham where everyone has the opportunity to thrive through financial security, early support, active participation, strong partnerships, and clear pathways to opportunity.”

This vision is inclusive and preventative.

It recognises that financial difficulty can affect anyone, and that earlier support, strong partnerships, and clear routes to opportunity can reduce hardship and improve life chances.

It focuses on what local partners can influence and aims to make a practical difference to how residents experience support

## **Guiding Principles: how we will work**

The Financially Resilient Communities Strategy is guided by a set of shared principles.

These principles describe how we will work together, make decisions, and deliver action across the life of the strategy. They sit alongside the Action Pillars (what we will do) and ensure that delivery is consistent, focused, and centred on residents.

### Our Guiding Principles

#### *Prevention first*

Act early to reduce financial stress, build financial capability skills and confidence and prevent crisis wherever possible

#### *No wrong door*

Residents should be able to access help wherever they first seek support and be connected quickly to the right services without being passed around.

#### *Dignity and respect*

Support will be fair, non-judgemental, trauma informed, and protect dignity

#### *Lived experience at the centre*

Residents with lived experience of financial hardship will help shape priorities and improve services.

#### *Place based and proportionate*

Support will reflect the different needs of communities across County Durham, including rural areas, and be targeted where risk and need are greatest.

#### *Partnership delivery*

Preventing and reducing difficulty is a shared responsibility, delivered through strong collaboration between the Council, health, housing, VCSE partners, employers, businesses and residents.

#### *Evidence led and data driven*

We will use the best available data, insight, and learning to target support, understand what works, and continuously improve.

**Together, these principles ensure the strategy remains preventative, human, and focused on measurable impact.**

## Who is at risk from financial difficulties in County Durham?

Financial difficulty can affect anyone especially following life events such as illness, disability, redundancy, relationship breakdown, or rising living costs.

However, this risk is not shared equally. Some people experience multiple, pressures, that reduce financial resilience and opportunity, while increasing the likelihood of long term impacts on health and wellbeing.

Groups at higher risk include:

- **Children and families**, including low-income households, larger families, lone parents, and single-income households facing rising childcare, housing, and living costs
- **People in work on low incomes**, including low-paid, insecure, or part-time work and in-work benefit claimants.
- **Disabled people and unpaid carers**, who may face higher living costs, reduced ability to work, and increased reliance on support.
- **Young people and care leavers**, who may have limited safety nets and higher housing insecurity.
- **Older people on low or fixed incomes**, including pensioners not claiming Pension Credit and those facing rising energy and health costs.
- **Households under housing pressure**, including renters facing rising rents and insecure tenancies, poor standard of housing including cold and damp issues.
- **People experiencing fuel insecurity**, particularly those in poorly insulated or rural homes.
- **People facing multiple challenges**, including homelessness, poor mental health, domestic abuse, substance use, and contact with the criminal justice system

### Place matters

Financial resilience varies across County Durham and is concentrated in some communities, including former industrial towns and villages, some coastal and East Durham communities, and rural areas where insecurity can be hidden. In these places, low income can combine with poor health, housing pressure, fuel and transport costs, digital exclusion, and barriers to accessing support.

Why this matters?

Financial insecurity affects health and wellbeing, life chances, opportunity, community resilience, and demand on public services. Reducing insecurity means increasing incomes, reducing unavoidable costs, improving access to support, and strengthening resilience across the life course.

## **The current state of County Durham and challenges**

### Overall Poverty Levels

An estimated 103,900 residents (19.3%) are estimated to have income below 60% of the national median income after housing costs (Absolute Poverty). This is similar to the national average of 20% of residents. For 2024/25 this amount was £21,040 County Durham ranks among the more deprived upper tier authorities in England and is:

- 40th most deprived upper tier authority in England overall,
- 59th for income deprivation,
- 27th for employment deprivation.

These indicators highlight that deprivation remains significantly above national averages and concentrated in specific neighbourhoods.

### Child Poverty

Child poverty continues to rise and remains a critical challenge. Child poverty is rising. 27.2% of children aged 0–19 (around 31,300 children) were in relative poverty after housing costs in 2024/25, compared to . 26.4% nationally.

Rates are above England and broadly in line with the North East, with lone parent and working families disproportionately affected.

This confirms widening inequalities, with growing numbers of children in households struggling to maintain basic living standards.

### Working Age Poverty and Employment

In work poverty is significant: an estimated 49.4% of working age adults with low relative income live in households where at least one adult was in work. Nearly one in four residents claim Universal Credit, indicating continued financial vulnerability

These trends reinforce the need for interventions addressing insecure work, low pay, and rising household costs.

### Fuel Poverty & Cost of Living Pressures

Fuel insecurity remains a key pressure. An estimated 27,700 households (11.4%) were in fuel poverty in 2023, This is slightly above the North East average (10.6%) and the same as national levels (England 11.4%), with wider pressures from inflation, energy costs, housing and utilities continuing to erode disposable income.

Financial insecurity remains a “pressing and complex challenge”, reinforcing the need for multiagency support and targeted intervention

## The data

This strategy is grounded in local evidence and insight, combining quantitative data with lived experience. It draws on:

- local operational data from the Council and partner organisations (where appropriate and in line with information governance)
- the Joint Strategic Needs and Assets Assessment (JSNAA) approach, Durham Insight resources, including the Durham Index of Need (DIoN), and findings from the County Durham Adult Health and Wellbeing Survey.

Together, these resources help us understand where financial insecurity is most acute, which groups are most affected, and what protective factors and local assets can be strengthened. This will help us build a clearer picture of need at neighbourhood level, understand how residents move through support pathways, and track whether interventions are reducing hardship and strengthening resilience over time.

Our evidence base includes:

**JSNAA insight** – bringing together needs and assets to build a rounded picture of what drives financial insecurity and what helps communities thrive, supporting evidence-based planning and joint commissioning.

**Durham Insight** – providing accessible, shared intelligence to support consistent decision-making across partners, including topic pages and interactive Insight Reports across wider determinants such as income, housing, health, and community safety.

**Durham Index of Need (DIoN)** – a decision-support tool used to target and prioritise place-based action by highlighting areas with higher combined levels of risk and need (including income and poverty indicators).

**The County Durham Adult Health and Wellbeing Survey** – adding resident voice and lived experience, helping us understand how financial pressures interact with health, wellbeing, social connection, and access to support across different communities.

## **How we will use insight in delivery**

We will use this combined intelligence to target early support, strengthen “no wrong door” pathways, and align resources to where they will have greatest impact. We will also use it to monitor whether residents’ experiences are improving over time—especially for people and places facing the greatest inequalities—and to continuously refine actions as new analysis, survey findings, and local intelligence become available.

The DIoN Income and Poverty theme shows that financial need is not evenly distributed across County Durham. Need is concentrated in some neighbourhoods, but it is also present in smaller pockets and can be less visible in rural communities, where access to services, jobs, training and support can be more limited. This underlines the importance of a place-based, proportionate approach—using local insight to target early help and ensure support reaches the communities most affected.

*Please note: this section will be completed following the feedback from the public consultation has been considered as part of finalising the document*

## **What this strategy will change for residents**

Over time, People will have the skills, knowledge and capabilities to feel and be in control of their finances where they don't we will make it easier for residents to get the right help earlier, access support through trusted services without being passed around, reduce unavoidable costs so they can keep more of their income, find clearer routes into work and skills, and have a stronger voice in shaping local support.

People will have day to day financial control - paying bills on time, keeping track of income and spending, reducing debt by living within their means and having predictable cash flow,

## **Action Pillars**

Delivery is organised around five pillars. Not all actions will start at once: they will be sequenced over the life of the strategy, reflecting what can be delivered quickly and what requires further development. Delivery is shared across partners, not the Council alone.

**PREVENTION:** Stop people falling into financial insecurity by maximising income and reducing risk through early help.

**PROTECTION:** Reduce harm when residents face hardship by maximising income, minimising unavoidable costs, and ensuring timely crisis support.

**PATHWAYS:** Help people move out of insecurity through clear routes to skills, digital inclusion, employment, and progression.

**PARTICIPATION:** Ensure residents can take part in the social, economic, and civic life of their communities, regardless of income and have the opportunity to help shape services and support they require.

**PARTNERSHIPS:** Deliver long-term change through shared ownership with partners, communities, and residents.

## **Governance, leadership and accountability**

Overall oversight of the Financially Resilient Communities Strategy will sit with the Poverty Action Steering Group. The Steering Group will ensure activity is evidence led and prioritised, reduce duplication, and support resource alignment within existing governance arrangements

The Steering Group will:

- Provide strategic leadership and direction for the strategy
- Oversee delivery across all five Action Pillars
- Ensure activity remains focused on prevention, impact, and reducing financial harm
- Monitor overall progress and outcomes
- Escalate risks, barriers, and system issues where required

The Steering Group will bring together senior representation from the Council and key partner organisations, reflecting the shared responsibility for tackling financial insecurity across County Durham.

## Coordination and delivery

Day-to-day coordination of the strategy will be led by the Council, with the Poverty Action Lead taking this lead.

The Poverty Action Lead will:

- Coordinate delivery across all action pillars and workstreams
- Support partners to align activity with the strategy
- Ensure actions are sequenced, connected, and mutually reinforcing
- Drive collaboration across council services, health, housing, VCSE partners, and Local Networks
- Act as the central point of accountability for tracking progress and resolving delivery issues

The Poverty Action Lead will not deliver all actions directly, but will enable, connect and support delivery across the partnership.

### Partner role and system accountability

Delivery of the strategy is a shared responsibility.

Partners are encouraged to:

- Align relevant activity and resources to the agreed Action Pillars
- Participate in shared pathways, data led early intervention, and place based delivery
- Engage in partnership governance and performance review
- Contribute to collective learning, service improvement, and system change

Accountability will be maintained through:

- Agreed delivery plans and milestones
- Regular progress reporting to the Poverty Action Steering Group
- Outcome focused performance monitoring
- Transparent discussion of risks, barriers, and delivery challenges

This approach ensures accountability without duplication and supports a culture of collective responsibility rather than siloed ownership.

### Review, learning and continuous improvement

Progress against the strategy will be:

- Reviewed regularly by the Poverty Action Steering Group
- Reported through existing council and partnership governance structures
- Informed by data, lived experience insight, and delivery feedback

The strategy will remain a live, learning framework, with actions refined over time in response to:

- What works best for residents
- Emerging pressures and needs
- Changes in the wider policy or funding environment

## Outcomes and Monitoring

This strategy focuses on changing how people experience support, acting earlier to prevent financial hardship, and strengthening long term financial resilience across County Durham.

We recognise that poverty is shaped by national policy, economic conditions, and wider structural factors that are not always within local control. Our focus is therefore on the outcomes we can influence locally, improving access to support, reducing avoidable harm, advocating the voice of Durham residents and strengthening joined-up working across services and communities.

## How Progress will be monitored

Progress will be monitored through a combination of:

- **Headline trends**, including demand for financial support, crisis assistance, and indicators of financial stress
- **Service and pathway insight**, such as access, timeliness, and ease of navigation (“no wrong door”)
- **Local intelligence**, including ongoing analysis from the Durham Index of Need
- **Lived experience feedback**, capturing how residents experience support and where improvements are needed, including case studies
- **Partnership learning**, drawing on insight from council services, health partners, housing providers, VCSE organisations, and Local Networks

Progress will be reviewed regularly through partnership governance arrangements and used to refine actions and priorities over time. The strategy will remain a live framework, responsive to emerging pressures and what works best for residents.

## The action plan

### Prevention

- Provide residents with appropriate options to prevent debt occurring in the first instance
- Connect residents presenting with debt across Council services and key partners to appropriate wraparound support.
- Expand access to income maximisation through trusted community touchpoints so residents claim the benefits and entitlements they are due.
- Strengthen data-sharing with partners to identify residents at risk earlier and target support before crisis.
- Standardise referral pathways so residents are quickly connected to holistic support wherever they first ask for help (“no wrong door”).
- Work with schools and family settings to identify financial stress early, increase family income, and reduce education-related costs.
- Identify and support households at risk of fuel insecurity through early referral to Warm Homes and related support.
- Improve access to clear, simple, up-to-date information so residents know what help exists and how to get it early.
- Support community and voluntary organisations to build local resilience through advice access, social connection, and community-led support
- Create opportunities for all children and young people to take part in activities that enrich their lives, such as being active, arts and culture, drama, and music, regardless of family income.
- Financial literacy - ensuring our information is easier to understand

### Protection

- Simplify the Crisis & Resilience Fund application, monitor turnaround times, and embed warm handovers into onward support.
- Publish clearer eligibility guidance (with examples) and apply a “help unless there is a clear reason not to” approach.
- Develop disability-responsive crisis pathways and access to specialist welfare advice.
- Provide a crisis safety net that is quick, dignified, and easy to access when residents face acute hardship.
- Continue targeted fuel insecurity support through Warm Homes referrals, fuel support pathways, and early warning mechanisms.
- Prevent escalation of debt through rapid access to qualified debt advice, Breathing Space protections, and stabilisation support.
- Increase food security by reducing reliance on emergency food aid by strengthening dignified food options (pantries, social supermarkets, culturally appropriate provision, grow your own) and pathways into longer-term support.
- Prioritise stabilising support for families with children, including income maximisation and reducing school and childcare pressures.

- Prioritise residents facing structural barriers (disability, long-term illness, homelessness risk, economic inactivity) so they can access stabilising help.
- Improve crisis-specific communications so residents understand what support is available, eligibility, and how to access help quickly.

### Pathways

- Deliver a clear communication plan so residents know where to go for help and can access support without judgement, using consistent messaging across partners and Local Networks.
- Embed a no wrong door approach across services so residents can access the right support seamlessly and not bounced between teams.
- Map, publish, and train staff on standard pathways around holistic needs including for debt, benefit entitlement, housing-related financial stress, food and essentials, fuel insecurity, digital exclusion, childcare pressures, and family support.
- Expand warm handovers so residents are actively connected to support rather than signposted.
- Embed place-based pathways in each Local Network so residents can access local VCSE organisations, hubs, housing providers, and health partners.
- Create accessible digital and non-digital guides for residents and staff, showing what help exists and how to access it ensuring literacy levels are accounted for in the developments.
- Ensure pathways provide urgent stabilisation and onward progression (skills, employment, budgeting, digital access).
- Define measurable pathway standards (speed, clarity, accessibility, handover quality) and track outcomes for continuous improvement.
- Support residents to navigate clear routes into skills, training, education, and work

### Participation

- Establish a Financial Resilience Lived Experience Panel linked to strategy governance.
- Co-design pathway materials, communications, and crisis processes with residents and community groups.
- Support Local Networks to co-produce priorities with residents, VCSE groups, social landlords, and local businesses.
- Introduce resident panels, mystery shopper approaches, and feedback loops to test how pathways work in practice.
- Invest in community initiatives that reduce costs and strengthen resilience (pantries, social supermarkets, shared childcare, repair cafés, peer support).
- Expand volunteering and peer support roles that build skills and strengthen local support networks.

- Ensure communications are inclusive, easy to understand, and available through digital and non-digital channels.
- Ensure employment, training, and skills pathways reflect lived experience and remove barriers to progression.

## Partnerships

- Provide small grants and capacity-building so grassroots organisations can act as early intervention touchpoints.
- Create cross-sector action groups in Local Networks focused on food insecurity, debt, prevention and early intervention.
- Strengthen partnership pathways with Durham Works / Durham Enable, schools, and employers.
- Integrate referral routes for mental health, substance use, tobacco into financial pathways
- Explore travel bursaries or low-cost travel partnerships to reduce access barriers.
- Maintain a coordinated countywide partnership to tackle financial insecurity collectively.
- Embed cross-sector partnership delivery in each Local Network, including VCSE, schools, GPs, housing, Jobcentre Plus, businesses, and council services.
- Develop system-wide pathways across partners for debt, food insecurity, housing stress, digital exclusion, childcare/family pressures, and energy hardship.
- Coordinate crisis responses across voluntary/community partners, housing, health, and education to ensure consistency and reach.
- Work with the VCSE as a strategic partner, including sustainable funding approaches, shared intelligence, and defined roles in delivery and Local Network leadership.
- Strengthen joint work with schools, early years, and colleges to identify need early and reduce school-related costs for families.
- Expand financial wellbeing links through GPs, health visitors, community health teams, and Healthy Start pathways.
- Work with social landlords, private landlords, and housing support services to prevent arrears escalating and improve early detection.
- Partner with employers to promote the real Living Wage, fair work, workplace financial wellbeing support, and access routes into local help

## Data Actions

- Use linked data to identify households at risk earlier and trigger referrals into support.
- Develop predictive early warning indicators for crisis and target prevention using food, fuel, rent, and in-work hardship intelligence.
- Strengthen data-sharing agreements with housing providers and VCSE partners and expand appropriate data-sharing with schools, colleges, GPs, and DWP.
- Use specialist, needs-informed pathways (SEND, carers, care leavers) and integrate mental health referral links triggered by need indicators.

## **What we are already doing in County Durham**

*(Current delivery under the Poverty Strategy- 2022–2026)*

We are not starting from scratch. Significant work is already underway to prevent and reduce poverty, led by the Council and delivered with communities, VCSE, health partners, and employers. This includes targeted poverty support and wider activity that strengthens financial resilience, even where it is not labelled as “poverty support

### Income maximisation and financial support

We are working to ensure residents receive the income and support they are entitled to by:

- Proactively identifying and supporting residents to claim Pension Credit, Council Tax Reduction, and other benefits
- Delivering Household Support Fund assistance to help with food, energy, and essential costs
- Supporting residents through financial inclusion, debt advice, and welfare support services
- Using data and intelligence to target support to those most at risk of poverty

### Employment, skills and progression

We recognise that secure, fairly paid work is one of the strongest routes out of poverty. Current work includes:

- Supporting residents into work, training, and apprenticeships
- Helping people move into more secure and better-paid employment
- Providing targeted employment support for people facing additional barriers, including disabled residents, carers, and young people
- Working with employers to improve job quality, pay, and progression opportunities

### Housing and homelessness

Housing costs and insecurity are a major driver of poverty in County Durham. We are:

- Increasing access to affordable and social housing
- Preventing homelessness through early intervention and advice
- Supporting residents experiencing housing insecurity or rough sleeping
- Improving housing standards and energy efficiency to reduce living costs

### Fuel poverty and energy costs

We are taking action to reduce the impact of rising energy costs by:

- Supporting residents at risk of fuel poverty
- Improving home insulation and energy efficiency
- Providing advice and practical help to reduce energy bills
- Targeting support for rural and off-gas households

### Cost of living and essential support

We are helping residents manage rising living costs by:

- Providing support with food access, including community food provision
- Supporting access to affordable childcare
- Working with partners to reduce the cost of essentials where possible
- Funding local, community-led responses through Area Action Partnerships / Local Networks

### Health, wellbeing and prevention

We recognise the strong link between financial hardship and health. Our collective ambition to reduce smoking to 5% by 2030 - provision of stop smoking support and encouraging people to give up smoking. Current work includes:

- Early help and preventative services to reduce crisis demand
- Targeted support for people with long-term health conditions
- Trauma-informed approaches across services
- Reducing health inequalities linked to deprivation
- Poverty Truth Commissions
- Thriving Together Funding
- Workplace Health
- Health/Employment programmes
- Promotion of breastfeeding and weaning on a budget
- Free school meals auto-enrolment
- Fun and Food school holiday support
- Start 4 Life Fund

- Healthy Start Vouchers
- MECC workforce training

### Communities and partnerships

Strong communities are central to financial resilience. We are:

- Supporting the voluntary and community sector to deliver trusted local support
- Working through place based partnerships
- Co-producing solutions with residents and communities
- Investing in approaches that build long-term resilience, not just crisis response

### Why this matters

All of this work reduces pressure on households, prevents escalation, improves wellbeing and life chances, and reduces long-term demand on public services. This strategy builds on that foundation by strengthening coordination, sharpening prevention, and improving residents' experience of support

## **What will success in 2030 look like?**

There is no single way to define or measure poverty. A wide range of measures are used nationally, including relative and absolute income, deprivation, and low income after housing costs. While these measures are important, they do not fully capture how poverty is experienced, nor the wider impact it has on people's lives in County Durham.

### **Understanding national poverty measures**

Nationally, poverty is often described using income thresholds, (both before and after housing costs).

- Relative poverty refers to households with incomes below 60% of the current UK average.
- Absolute poverty refers to households with incomes below 60% of the 2024/2025 average (following a recent re-base of the dataset), adjusted for inflation.

These measures are important for national comparison, but on their own they do not reflect the full experience of financial hardship or the impact of rising costs on day-to-day life.

Poverty is about more than income alone. It is the daily pressure of trying to make limited resources meet rising costs, decisions about heating, food, rent, transport, and caring responsibilities. The cost-of-living crisis has made these pressures more visible, but they are longstanding challenges that affect people's health, housing stability, employment prospects, and ability to take part in community life.

By 2030, success in County Durham will not be defined solely by changes in national poverty measures. Instead, success will be reflected in real improvements in how people experience support and opportunity, including:

- Earlier help, so fewer people reach crisis before support is available
- Reduced financial pressure, through increased income maximisation and lower unavoidable costs
- Clearer and more joined-up support, with easier access and fewer barriers
- Greater financial resilience, enabling people to cope better with financial shocks
- Improved participation, so more residents can take part in work, learning, and community life
- Stronger links between financial wellbeing, health, housing, and employment, recognising how these factors interact

The approach we are taking in County Durham recognises that financial hardship affects life expectancy, health outcomes, educational opportunity, housing security, and community wellbeing. Without access to essentials such as adequate income,

healthy food, secure housing, and good work, people cannot thrive or live fulfilling lives.

Behind all the data are real people. Understanding the lived experience of financial hardship and ensuring those voices shape decisions, is central to defining success. By 2030, we want support across the county to feel more accessible, more preventative, and more responsive to the realities people face.

This strategy will continue to be shaped by evidence, lived experience, and partnership learning, ensuring that actions are focused on what works, and that progress reflects meaningful, lasting change, not short-term fixes or unrealistic promises.

### **Funding and Delivery Alignment**

The Council has delivered substantial crisis support through national grant funding and will align this strategy with the shift from short-term hardship funding to a multi-year Crisis and Resilience Fund model that combines crisis support with resilience-building activity. This provides an opportunity to embed prevention, pathways, and partnership delivery as core features of the local approach