

<b>Report Title</b>	Crisis and Resilience Fund
<b>Meeting</b>	Executive
<b>Meeting Date</b>	19 March 2026
<b>Report Author</b>	Gill Dickson
<b>Directorate</b>	Resources Directorate
<b>Lead Executive Member(s)</b>	CLr David Whipp Leader
<b>Wards Affected</b>	All
<b>Public. Part Exempt, or Fully Exempt</b>	Public
<b>Appendices (if any)</b>	Appendix 1- Indices of Deprivation. Individual domain indicators – National and Local Picture

## 1. Executive Summary

- 1.1 This report updates the Executive on the Crisis and Resilience Fund (CRF), its strategic importance in the context of increasing poverty in Pendle and seeks delegated authority for the Director of Resources, in consultation with the Leader, to make programme decisions, including the allocation and re-profiling of CRF expenditure.

## 2. Recommendations

**For the reasons set out in this report, Executive is recommended to:**

- Note the importance of the CRF in addressing poverty in Pendle, particularly in the context of the Indices of Multiple Deprivation (IMD) 2025.
- Approve utilising Pendle’s community and voluntary organisations to support delivery of CRF.
- Delegate authority to the Director of Resources, in consultation with the Leader of the Council, to agree 2026 - 2029 CRF programme and any future re-profiling of the CRF grant.
- Subject to LCC confirmation, approve a top slice of the CRF grant of up to 10% to be used resource dedicated posts to administer the Programme.
- For the reasons outlined in the report, agree to use £42,000 from the Fund allocation per year for a Low Income Family Tracker (LIFT) platform, or equivalent.

## 3. Background

- 3.1 The English Indices of Multiple Deprivation (IMD) 2025 show that Pendle's relative position has worsened nationally. Deprivation in Pendle is highly concentrated, with over 35% of neighbourhoods in the most deprived decile nationally and four of twelve wards in the top 10% most deprived. Pendle is now the 13th most deprived local authority in England, compared to 42nd in 2015. It is the 4th most deprived borough in Lancashire, having worsened its relative position since 2019. Continuing challenges for Pendle include low-income households and child poverty, poor education and skills, crime, housing and living environment (see Appendix 1).
- 3.2 The IMD 2025 findings reinforce the need for targeted, place-based interventions and strong partnership working to address entrenched inequalities and inform Council priorities, service planning and funding activity.
- 3.3 The CRF is a multi-year grant (Apr 2026–Mar 2029) supporting low-income households facing financial shocks and building long-term individual and community financial resilience. It replaces the Household Support Fund programme which has been operating since 2021.
- 3.4 The CRF, starting April 2026, replaces the Household Support Fund (HSF) with a more stable, long-term approach to tackling poverty. While the HSF provided short-term, rolling support often focused on vouchers, the CRF offers three years of guaranteed funding, focusing on cash-first, prevention and long-term financial stability. The Fund complements existing welfare support by providing targeted, flexible assistance to mitigate the impacts of the cost-of-living crisis, prevent escalation of financial vulnerability, and build longer-term resilience.
- 3.5 CRF includes a Housing Support element, replacing Discretionary Housing Payments (DHPs). Although Housing Payment remains separate for Year 1 and 2, it is consolidated in the CRF grant in Year 3. Pendle's Housing Payment allocation for 2026/27 remains the same as previous DHP awards of £105,741.
- 3.6 The recently published Indices of Multiple Deprivation (IMD) 2025 confirm that Pendle continues to rank among the most deprived Boroughs nationally, with concentrations of deprivation across multiple Lower Super Output Areas. Pendle is ranked as the 13th most deprived local authority area in England in IMD 2025 and the 4th most deprived borough in Lancashire. These challenges are driven by persistent low incomes, poor health outcomes, high levels of economic inactivity, and increasing housing and fuel poverty.
- 3.7 The CRF is intended to play a critical role in responding to this context by enabling timely intervention for households most at risk, helping to reduce pressure on statutory services and preventing avoidable escalation into crisis.
- 3.8 The key objectives for CRF are:
  - Provide effective crisis support to prevent or mitigate immediate financial shocks.

- Improve financial resilience, enabling households to manage future shocks and reduce repeat crises.
- Strengthen local support systems, creating visible, connected networks with clear referral pathways.

3.9 There are four key components to the CRF programme:

- **Crisis Payments** – \*cash-first approach for short-term support, year-round application scheme for urgent needs.
- **Housing Payments** – to cover shortfalls in housing costs (covered mainly through the former DHP grant)
- **Resilience Services** – preventative services that build financial stability.
- **Community Coordination** – strengthening and connecting local support networks.

*\*Prioritising digital or physical cash payments for Crisis Payments (including bank transfers, cash-out vouchers such as PayPoint, Post Office and ATMs)*

3.10 The CRF programme will replicate HSF with funding allocated to upper tier and single authorities. LCC's CRF allocation is c£17.5m for year one and they are proposing to allocate £13m of this to districts.

3.11 Despite not yet receiving formal confirmation of Pendle's CRF allocation and the LCC requirements for it, delegated authority for the CRF programme is being sought to enable Officers to mobilise a programme swiftly and efficiently upon confirmation of the grant.

3.12 At the time of writing, district councils had not been informed of LCC plans. Understanding the Lancashire wide CRF offer will help inform district planning as any district programme will need to align and complement any Lancashire wide offer.

3.13 It should be noted that, through HSF, food vouchers are currently provided to families eligible for Free School Meals (FSM) across Lancashire, alongside the support delivered through the Holiday Activities and Food (HAF) programme. The HSF food voucher scheme is administered by LCC.

3.14 As FSM food vouchers are not eligible for funding under CRF, LCC is proposing to redistribute any funding that was previously top-sliced for the FSM voucher scheme back to district councils. Pendle Borough Council will therefore need to consider how best to support these families as part of its wider CRF programme.

3.15 It is anticipated that Pendle Borough Council's CRF allocation will exceed £1m per annum. Given the potential scale of the programme, alongside the associated delivery and monitoring requirements, it is likely that dedicated staffing resource will be required to enable effective programme delivery.

3.16 Although CRF guidance does not specify the proportion of funding that councils may allocate for administration, LCC has indicated this is likely to be in the region of 5–15%. It is proposed that Pendle Borough Council uses this

allowance to recruit one full-time equivalent (FTE) Coordinator to oversee and coordinate the day-to-day operation of the programme. The post holder would be based within the Policy Team, with overall programme management responsibility resting with the Policy & Programmes Manager, supported by the Programme Officer within the proposed Programme Management Office in the new HR and Organisational Change Service.

### Proposed approach for Pendle’s CRF

3.17 CRF guidance indicates that the majority of the funding should be directed to support integrated community Resilience Services as these services provide the bedrock for enabling and facilitating financial resilience longer term. With this in mind, Pendle’s suggested percentage spend breakdown against each of the four strands is:

Table 1 Proposed % allocation against each CRF strand

<b>Schemes</b>	<b>Suggested % of spend</b>
CRISIS PAYMENT ALLOCATION	30
RESILIENCE SERVICES ALLOCATION	65
COMMUNITY COORDINATION ALLOCATION	5
HOUSING PAYMENT	2

3.18 Pendle’s 2025/26 HSF programme provides a strong foundation on which to build Pendle’s CRF. Pendle Borough Council has historically relied on the community, voluntary and faith sector to deliver HSF support, with over ten community providers currently commissioned. Over time, the HSF programme has evolved from a primarily crisis-focused food support offer to a more preventative approach. For example, some providers that initially operated as foodbanks now deliver more holistic services, closely aligned with CRF objectives. It is proposed that Pendle’s CRF continues to utilise the community, voluntary and faith sector to deliver the Resilience Services and the Crisis Payment elements of the programme.

3.19 It is also suggested that Pendle Borough Council works collaboratively with neighbouring authorities to align offers, eligibility criteria and delivery processes. This approach will help to avoid postcode disparities, maximise value for money, and ensure greater consistency of support. It will also position the Council well in preparation for LGR.

3.20 To support a more targeted and effective approach, it is proposed that CRF funding be used to commission digital platforms such as the Low Income Family Tracker (LIFT) or equivalents. This is likely to equate to c£42,000 per year. LIFT

is a data integration and analytics tool designed to identify households experiencing financial vulnerability. It brings together multiple administrative datasets — including Housing Benefit, Council Tax Reduction, rent arrears, benefit receipt, and other indicators of financial hardship — to create a single, up-to-date view of low-income households and those at risk of crisis.

- 3.21 In addition, consideration could be given to implementing shared monitoring tools for all CRF providers to enable consistent performance tracking and reporting, alongside a customer relationship management (CRM) system to capture service user engagement, outcomes, and support needs more effectively. All such resources could feature in the Community Coordination strand of the programme.
- 3.22 Executive is asked to approve the proposed CRF delivery model for Year 1 which maximises the role of the community, voluntary and faith sector. Executive is also asked to grant delegated authority to the Director of Resources, in consultation with the Leader of the Council, to agree the detailed design of individual schemes and to reprofile expenditure between schemes and delivery partners as required, subject to confirmation of Pendle Borough Council's CRF funding.
- 3.23 This approach will enable the Council to mobilise swiftly following funding confirmation and to ensure the timely launch of the CRF from May 2026 onwards. It will also allow the Council to respond flexibly to changing circumstances while maintaining appropriate governance and oversight

#### **4 Link to Council Plan Priorities: (Providing High Quality Services and Facilities, Proud and Connected Communities and Places, Good Growth and Housing and Healthy Communities)**

**Providing High Quality Services and facilities-** The CRF supports the Council's priorities by enabling the delivery of high-quality, accessible support through trusted community, voluntary and faith sector partners, ensuring value for money and strong local reach.

**Proud and Connected Communities-** The CRF strengthens proud and connected communities by investing in community-led solutions that build resilience.

**Good Growth** -By helping households manage financial pressures and avoid crisis, CRF supports good growth, skills development and economic participation.

**Housing & Healthy Communities-** The CRF's preventative and holistic approach addresses key drivers of poor physical and mental health, contributing to healthier communities and reduced demand on public services.

### **5 Implications**

#### **5.1 Financial Implications**

The CRF is funded through external grant and administered within agreed funding conditions. Delegated authority will support efficient financial management, reduce delays in decision-making, and ensure funding is directed where it will have the greatest impact. Funding for a dedicated resource to coordinate the programme will be funded through the administration costs.

**5.2 Legal and Governance Implications**

None arising from this report

**5.3 Climate and Biodiversity Implications**

None arising from this report

**5.4 Human Resources Implications**

None arising from this report

**5.5 Equality and Diversity Implications**

Equalities Screening form completed

**6. Consultation**

6.1 N/A

**7. Alternative Options Considered**

N/A

**8. Statutory Officer Sign off** (please put an x in the relevant box below)

Section 151 Officer	X
Monitoring Officer	X

**9. Background Documents**

**Contact Officers**

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## Appendix 1

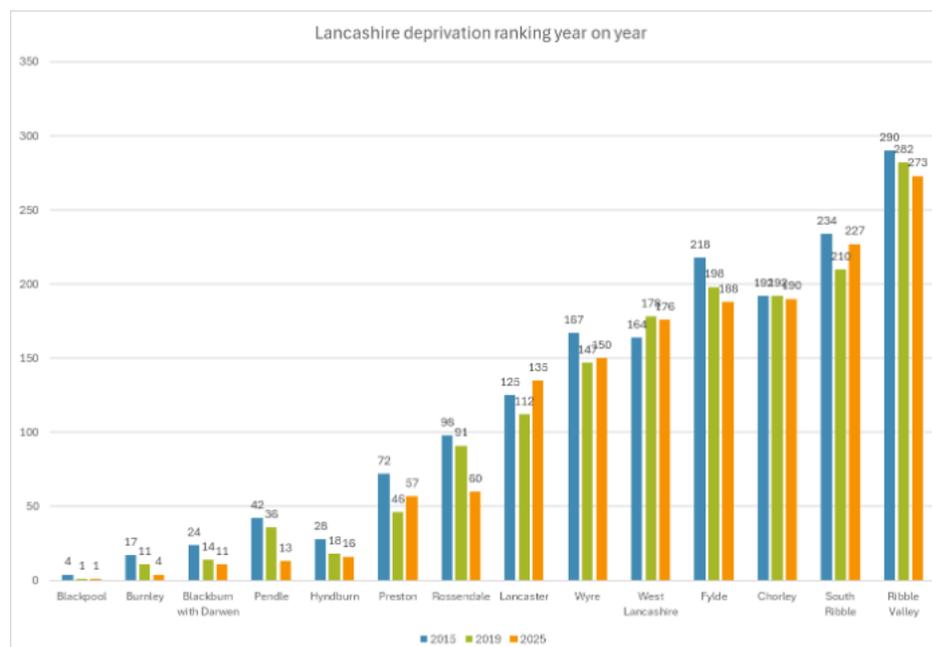
### IMD Individual domain indicators – National and Local Picture

The overall IMD score is made up of a number of different domains and indicators, outlined below which sets out where Pendle sits nationally and locally.

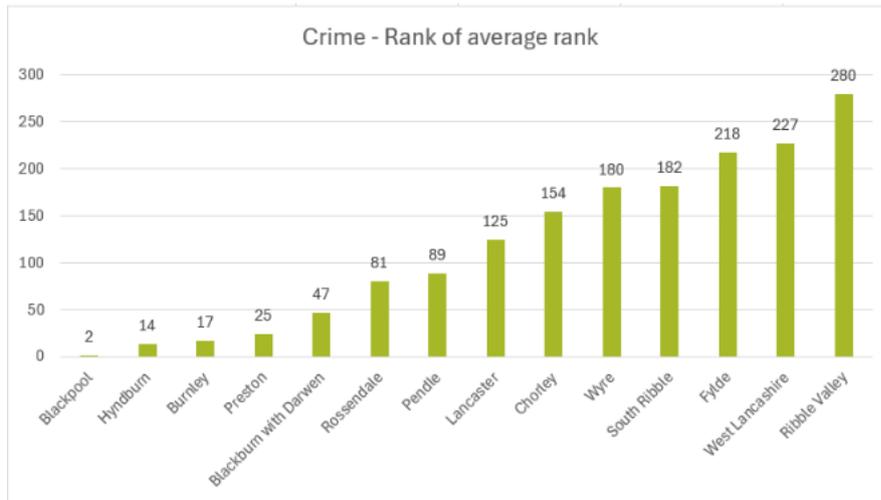
Table 1 - National ranking for Lancashire Districts

Local Authority District name (2024)	Index of Multiple Deprivation (IMD) Rank
Blackpool	1
Burnley	4
Blackburn with Darwen	11
<b>Pendle</b>	<b>13</b>
Hyndburn	16
Preston	57
Rossendale	60
Lancaster	135
Wyre	150
West Lancashire	176
Fylde	188
Chorley	190
South Ribble	227
Ribble Valley	273

Table 2 IMD ranking: Comparison from 2015 to 2025 for Lancashire Districts

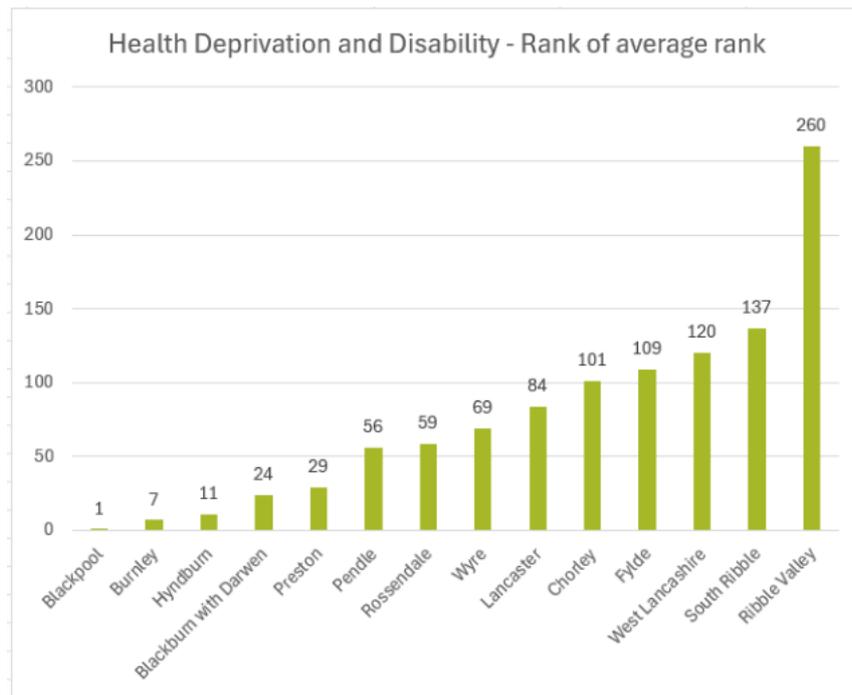


**Table 3 - Crime**



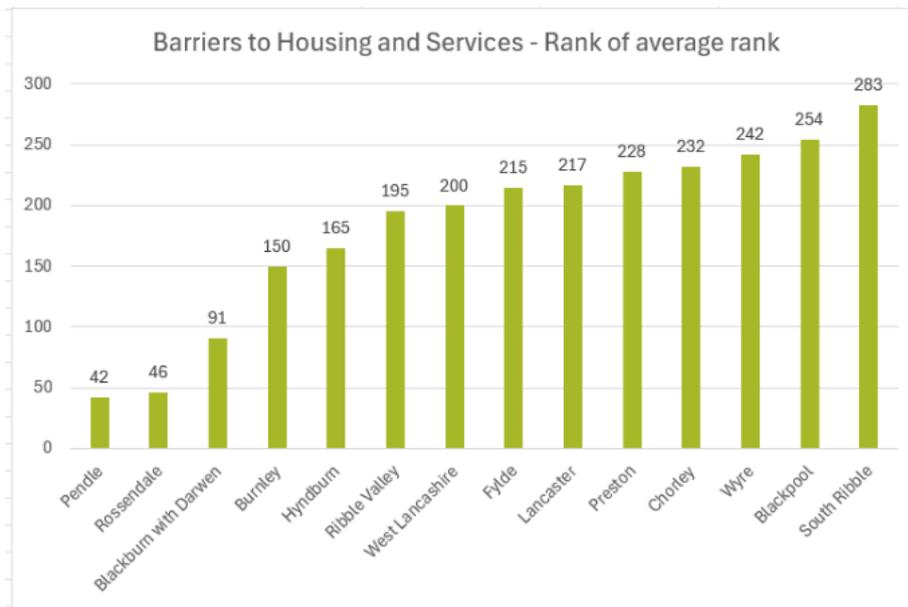
Crime measures the risk of personal and material victimization at a local level. Pendle ranks 7<sup>th</sup> in Lancashire for Crime and 89<sup>th</sup> nationally across the 296 local authorities.

**Table 4 - Health Deprivation and Disability**



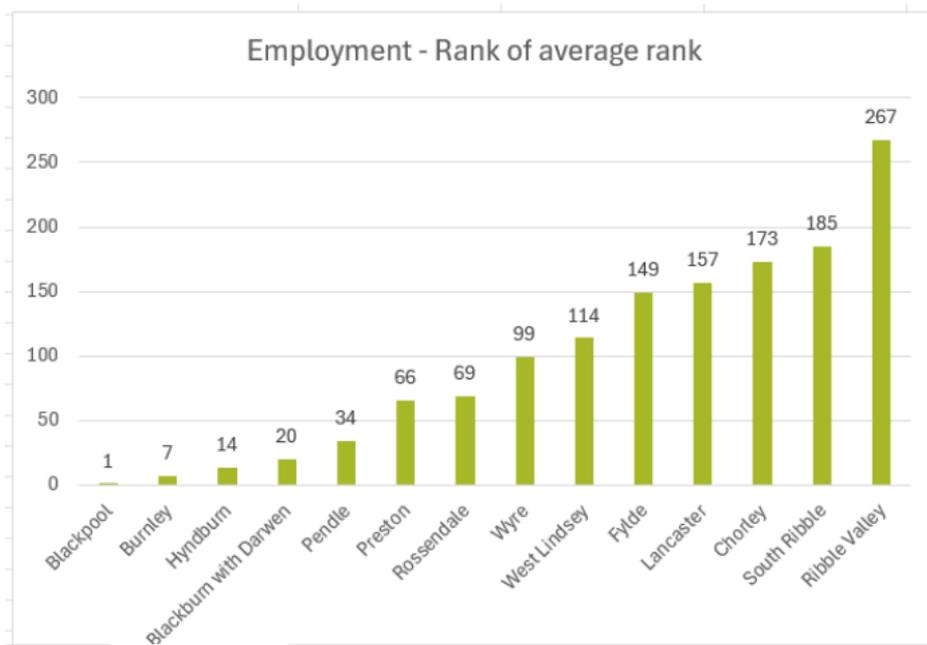
Health Deprivation and Disability measures the risk of premature death and impairment of quality of life through poor physical and mental health. Pendle ranks 6<sup>th</sup> in Lancashire for health deprivation and disability and 56<sup>th</sup> nationally across the 296 local authorities.

**Table 5 - Barriers to Housing and Services**



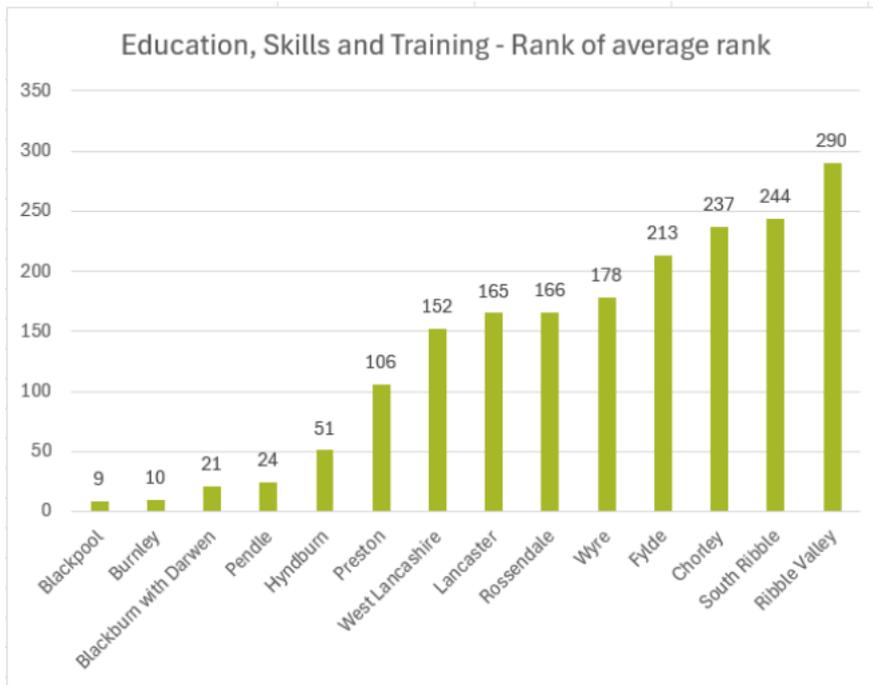
Barriers to Housing Services measures the physical and financial accessibility of housing and local services. Pendle ranks poorest in Lancashire (1<sup>st</sup>) for barriers to housing and services and 42<sup>nd</sup> nationally across the 296 local authorities.

*Table 6 - Employment Deprivation*



Employment deprivation looks at the proportion of working-age people involuntarily excluded from the labor market. Pendle ranks 5<sup>th</sup> in Lancashire for employment deprivation and 66<sup>th</sup> nationally across the 296 local authorities.

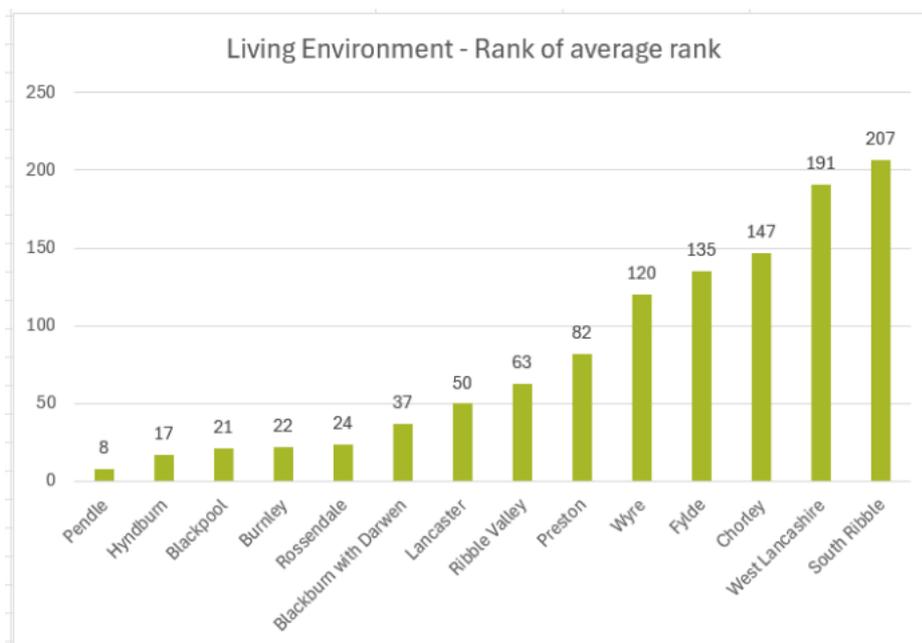
*Table 7 - Education, Skills and Training*



Education, Skills and Training reflects the lack of attainment and skills in the local population. Pendle ranks 4<sup>th</sup> in Lancashire for poor education, skills, and training and 24<sup>th</sup> nationally across the 296 local authorities.

Three Pendle wards fall within the **top 5% most deprived nationally** for Education, Skills and Training. Bradley is the highest-ranking ward in Pendle for this domain and 6<sup>th</sup> in Lancashire and 74<sup>th</sup> nationally

*Table 8 - Living Environment*

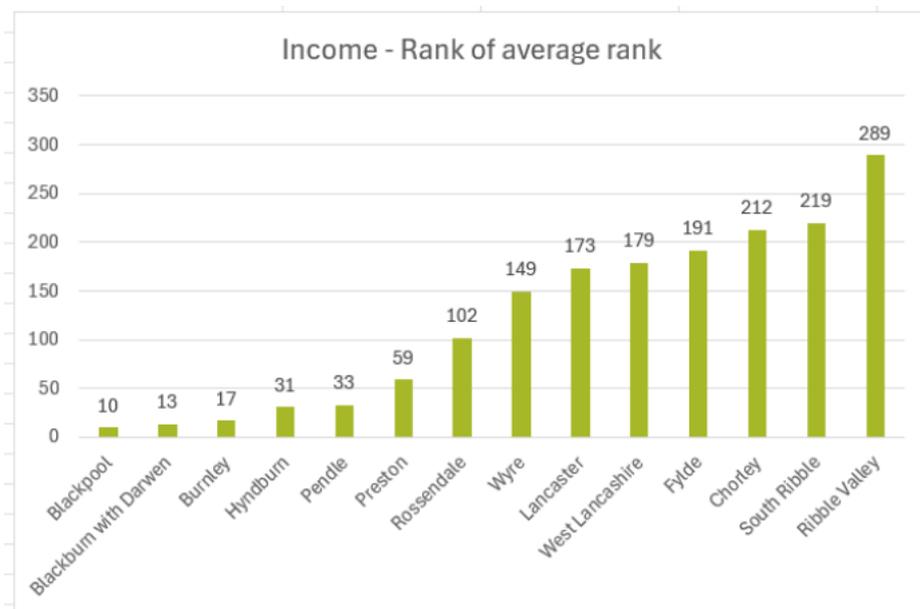


Living Environment evaluates the quality of the local environment, indoors and outdoors and includes factors such as central heating, quality of housing and quality of the air and environment.

Pendle ranks poorest in Lancashire for quality of living environment and 8<sup>th</sup> nationally across the 296 local authorities.

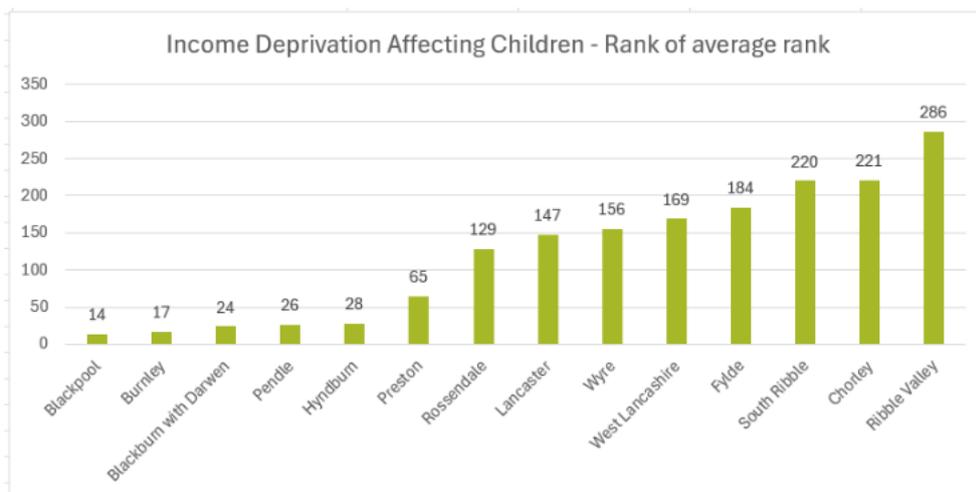
Whitefield & Walverden ward ranks within the **top 1% most deprived nationally** for Living Environment. It is ranked 14<sup>th</sup> most deprived in Lancashire and 58<sup>th</sup> most deprived ward nationally for Living Environment

*Table 9 - Income Deprivation*



Income deprivation measures the proportion of people experiencing low income. Pendle ranks 5<sup>th</sup> in Lancashire for income deprivation and 33<sup>rd</sup> nationally across the 296 local authorities.

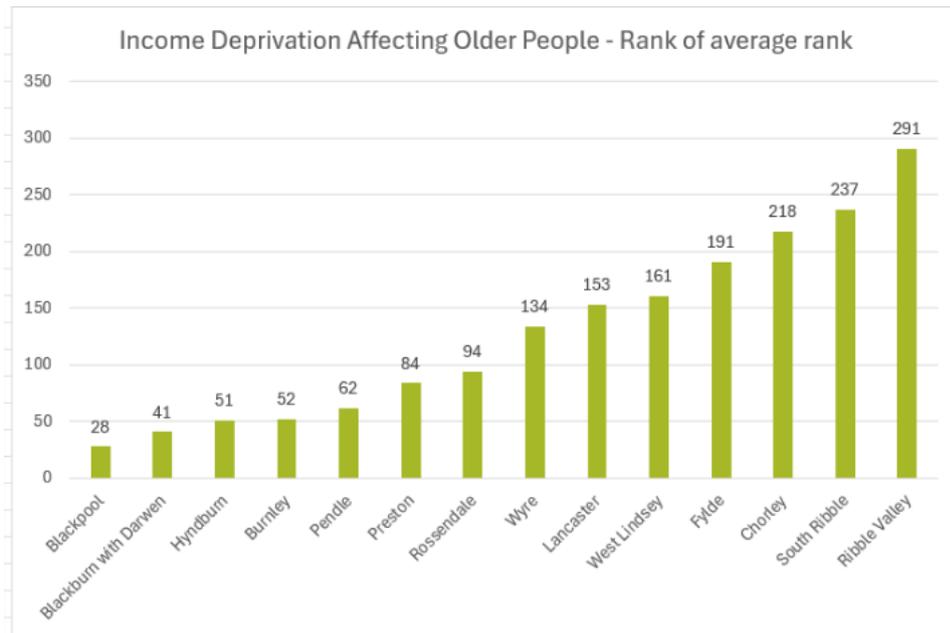
*Table 10 - Income Deprivation Affecting Children*



This measure (IDAC) focuses on the proportion of all children aged 0 to 15 years old who live in families experiencing income deprivation. Pendle ranks 4<sup>th</sup> in Lancashire and 26<sup>th</sup> nationally across the 296 local authorities.

Three Pendle wards are within the **top 10% nationally** for child poverty. Bradley is the most affected ward; 9<sup>th</sup> in Lancashire and 151<sup>st</sup> nationally. An estimated **67.1% of Bradley children** live in income-deprived households.

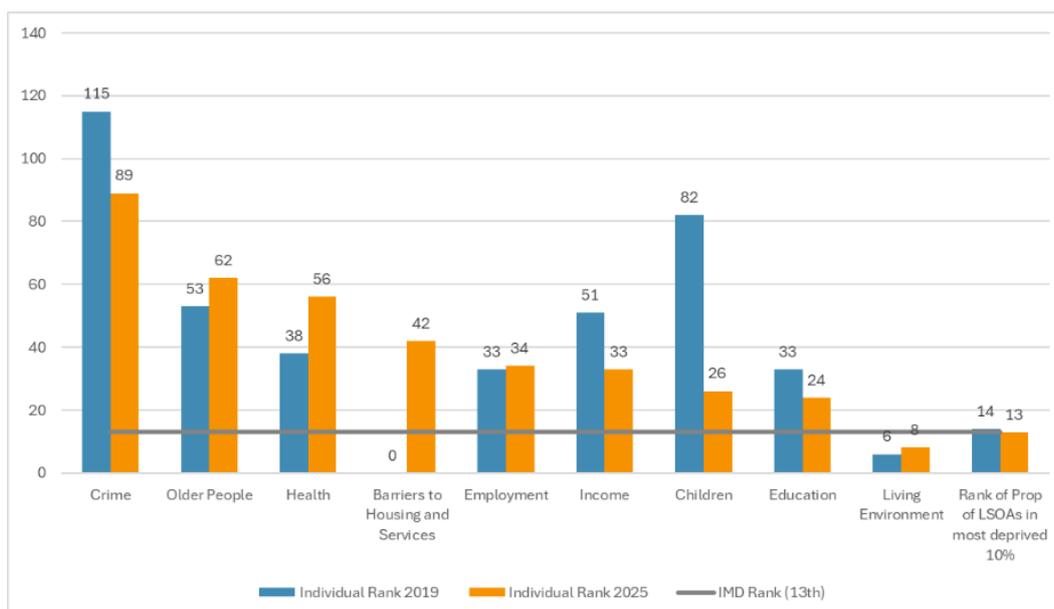
**Table 11 - Income Deprivation Affecting Older People**



This measure (IDAOP) focuses on the proportion of individuals aged 60 and over who experience income deprivation. Pendle ranks 5<sup>th</sup> in Lancashire for income deprivation affecting older people and 62<sup>nd</sup> nationally across the 296 local authorities.

Two Pendle wards fall within the top 10% nationally for deprivation affecting older people. Whitefield & Walverden is the most affected; 11<sup>th</sup> in Lancashire and 301<sup>st</sup> nationally with an estimated 43.6% of older people experiencing income deprivation

**Table 12 - Comparing domain rankings 2019 to 2025**



**Note: Barriers to Housing and Services is a new category for 2025 so no comparison data to show**