Crisis and Resilience Plan

2026-2028

Medway Council

Serving You

Foreword

Cllr Vince Maple,
Leader of Medway Council

At Medway Council, we understand that financial stability is fundamental to the wellbeing of our residents and communities. Rising living costs, unexpected life events, and wider economic challenges can place significant pressure on individuals and families. This Financial Resilience Plan sets out how we will support residents to navigate these challenges and build greater financial security.

Financial resilience is about more than managing money day-to-day, it is about having the confidence, knowledge, and support to cope with change, recover from financial difficulty, and plan for the future. As a council, we are committed to helping residents access the right advice, benefits, and support services at the right time, particularly for those who are most vulnerable.

This plan outlines how we will work with partners across Medway to provide practical support, improve access to financial information and guidance, and strengthen local services that promote financial wellbeing. It also reflects our commitment to early intervention helping residents before challenges become crises.

We recognise that building financial resilience is a shared effort. By working together with our communities, voluntary organisations, and local partners, we aim to create a more supportive environment where residents feel empowered to make informed financial decisions and seek help when needed.

We encourage all residents to make use of the support available and to take small steps, where possible, to strengthen their financial resilience. Together, we can help ensure that Medway is a place where everyone has the opportunity to feel more secure, supported, and prepared for the future.

Introduction

The Crisis and Resilience Fund is a new scheme provided by the UK Government to support people on low incomes who are facing a financial crisis or risk of crisis.

The Crisis and Resilience Fund is designed to provide immediate financial assistance and longer-term support to individuals facing unexpected financial hardship. It recognises that sudden life events such as illness, bereavement, changes in income, or other unforeseen circumstances can have a significant impact on financial wellbeing.

The council aims to offer timely, practical support to help individuals stabilise their situation, maintain essential living standards, and prevent financial difficulties from escalating. This includes help with urgent costs, access to guidance, and pathways to build greater financial resilience over time. In addition to crisis support, the fund plays a proactive role in strengthening financial wellbeing. By linking individuals to advice services, budgeting support, and longer-term planning tools, it helps reduce vulnerability to future financial shocks and promotes sustainable financial health.

The Crisis and Resilience Fund goes beyond responding to immediate need, it helps people weather difficult circumstances today while giving them the tools, support, and confidence to build a more stable and resilient future.

This plan has four main parts:

- **Responding to Crisis**
- **Housing Support**
- **Building Resilience**
- **Community Co-ordination**

Responding to crisis

Crisis payments

We have allocated £1.1m to our crisis payments scheme for 2026/2027. Residents on a low income can apply for a crisis payment if they experience a sudden loss of income, an unexpected expense, or a situation that puts their health, wellbeing, or housing at risk.

More information can be found at **Medway.gov.uk/CrisisPayments**

Housing payments

If your home is at risk and you receive Housing Benefit or the housing element of Universal Credit, you may be able to get help with rent arrears, ongoing rent payments, a deposit, rent in advance, or moving costs to **prevent homelessness.** These short-term payments help you maintain stable housing while you resolve your situation.

Support for carers

Our improved carers' support offer includes emergency planning and rapid crisis response for carers facing unexpected financial challenges.

Adult social care

Through our Adult Social Care Early Help Team, we are shifting from reactive crisis intervention to proactive support that helps people earlier. Flexible respite services and community respite networks provide **support for carers and those they care for**. Our Engagement Team can also offer advocacy and practical support to help people access and navigate services.

Council tax

We have increased the income bands for our **Council Tax Reduction Scheme** in line with inflation, ensuring continued support for residents on low incomes. We also continue to have the lowest council tax rate in Kent.

Community supermarket

We are opening a community supermarket with Social Enterprise Kent in the Pentagon Centre, Chatham, providing affordable food and household essentials to further help residents manage the cost of living.

Welfare and debt advice

Medway Council provides **benefits, debt and financial wellbeing support** to help residents improve their financial stability. Our Financial Welfare Team offers budgeting advice and help with benefit and support applications.

Our Welfare Benefits and Community Support Team provides **specialist advice** and advocacy for residents with complex needs, including those with long-term disabilities or life-limiting illnesses.

Our Housing Related Support Team **helps vulnerable residents** maintain their tenancies and supports people in temporary accommodation to regain independence.

As a member we also work with the **Money Adviser Network (MAN),** enabling residents to access free debt advice through online self-help tools, immediate call-backs or scheduled appointments with specialist debt advisers.

Libraries

Our 15 libraries provide safe, welcoming spaces where residents can **access support when they need it most**. They offer a warm, non-judgemental environment for people in distress, including those who are vulnerable, homeless or experiencing difficult circumstances.

Library staff can help residents access the right support services, including housing, benefits, domestic abuse and mental health support. They also provide digital access and practical assistance with urgent tasks such as completing forms, making applications and contacting support organisations.

By offering immediate support, information and digital access within local communities, our libraries help residents overcome barriers and access essential services.

Children and Family Hubs

Our Children and Family Hubs provide early help support to families facing a range of challenges, helping to prevent problems from escalating and improving outcomes for children and young people. Support is available for:

- School, education or training
- Family relationships and home life
- Physical health and emotional wellbeing
- Employment, finances or housing
- Domestic abuse
- Social isolation
- Crime and anti-social behaviour.

Where there is an immediate need, the hubs can also provide **food vouchers and essential hygiene items**. By offering practical support and early intervention, the hubs help families build resilience and access essential support.

Medway Arts and Homelessness Forum

The Medway Arts and Homelessness Forum **supports people in crisis** by

- engaging rough sleepers and those in immediate housing distress
- improving wellbeing through creative activities
- connecting people to housing, health and support services.

By coordinating multi-agency responses, the Forum helps residents access support more quickly, reducing the impact of crisis and improving long-term outcomes.

Housing support

Council tenants in urgent need can access support from our Tenancy Sustainment Officers, who can arrange and agree an affordable rent repayment plan to help prevent arrears from escalating. The team can also provide emergency food and utility vouchers and signpost residents to specialist debt advice, helping them sustain their tenancy and improve their financial resilience.

The Rehousing Team **support residents in temporary accommodation** to claim housing benefits where they are entitled. The team visit residents in temporary accommodation and offer advice on budgeting and make referrals to local charities for relevant assistance.

- We have expanded our **Tenancy Sustainment Team** with a dedicated officer to support rent arrears and income-related cases, as well as residents with complex needs requiring multi-agency support.
- We have introduced **tenant roadshows**, bringing a range of services together in one place to make it easier for residents to access support.
- Our **Housing Options Service** provides advice and assistance to households at risk of homelessness, working with residents and housing providers to prevent homelessness wherever possible. The service can also access the Homelessness Prevention Fund to help sustain tenancies.
- We take **enforcement action** against landlords where necessary to improve housing conditions and protect tenants.
- **Financial assistance and advice** are available to help residents manage rent arrears, including support to clear arrears where this will help sustain a tenancy.
- Our **Rough Sleeper Initiative** carries out regular outreach sessions from 5am to engage people sleeping rough, helping them maximise their income and access housing, health and other support services.

- We have acquired almost 200 homes for use as **temporary accommodation**, providing families with more stable, affordable housing. These homes will provide residents the chance to prepare their own meals to help reduce their living costs. The newly built homes benefit from improved energy efficiency and can contribute to lower heating costs.
- Our **Rehousing Team** supports eligible residents in temporary accommodation to access housing benefits, providing guidance with budgeting skills and will connect residents with local charities for additional assistance.

Together, these services help residents maintain their tenancies, prevent homelessness and access the support they need to achieve long-term housing stability.

Reducing energy costs

Medway has secured £1.5 million through the **Warm Homes Local Grant** and is working with E.ON to provide eligible residents with free home energy improvements. Grants of up to £30,000 are available to improve energy efficiency and install low-carbon heating systems, helping residents reduce energy bills, keep their homes warm and lower carbon emissions.

Building resilience

We are launching a £500,000 fund for local voluntary and community services to apply for, helping them continue to deliver finance resilience support to Medway residents.

More than 150 council employees who discuss money matters as part of their role have now been trained as **Money Guiders**. We are extending this training to partner organisations, increasing the number of trusted professionals who can help residents access financial support and advice.

We use the data that we hold to identify residents who may be entitled to benefits and financial support, encouraging them to apply and providing assistance.

Children and Family Hubs and wellbeing centres across Medway provide activities, advice and support for children, young people and families. Delivered in partnership with local organisations, these services help children get the best start in life, support parents and carers, and strengthen family wellbeing.

Adult Social Care

Our Adult Social Care Engagement Team provide support to residents, carers and those with complex or emerging needs.

Supporting independence through service transformation and improvement, including (but not limited to):

- Technology Enabled Care: supporting independence at home
- Reablement approaches: for help regaining independence
- Process improvements: to enable faster access to support
- Digital and Front Door improvements: helping to improve access to information, advice and guidance
- Safeguarding improvements: to enable earlier identification of risk

Child-Friendly Medway

As part of Child-Friendly Medway's **For the Love of Reading** initiative, we deliver storytelling at our **Soft Play and Story Corner** at the Pentagon Shopping Centre and provide **Book Trails** across Medway enabling children and young people to discover and take home free books.

We have also installed **10 Book Nooks** at Children and Family Hubs, Wellbeing Centres and in Medway Hospital waiting areas, and distribute free books at community events and activities. These initiatives help children and young people to develop a lifelong love of reading, supporting their learning, literacy and future educational achievement.

To support the **Best Start in Life programme**, we have developed resources and activities to help children prepare for starting schools, while providing parents and carers with practical guidance to support communication, literacy, physical development and learning through play.

We also deliver **Baby and Toddler Week**, a free event that brings together a wide range of partners who provide advice and support on child development, safety, nutrition and play. The event helps parents and carers access information, build support networks, reduce social isolation and strengthen family resilience.

Libraries

Community hubs and libraries provide **accessible advice, information, and support for residents,** including drop-in sessions on housing options, welfare and benefits, health and wellbeing. By connecting people to the right service early, we help prevent issues from escalating and support residents to remain independent.

Tackling isolation and building community connections through libraries

- Reading groups, community events, and coffee mornings that bring people together
- Safe, welcoming and inclusive spaces that help reduce loneliness and social isolation
- Activities and support for older adults, young people and families
- Opportunities for residents to build confidence, develop social networks and strengthen community connections

Digital inclusion and confidence

- For residents to develop basic digital skills
- Helping to access online services and information
- Training and guidance to build confidence in using digital technology independently
- Reduce barriers to accessing services and employment opportunities, helping to prevent digital exclusion from contributing to financial or social hardship

Together, these library services help residents stay connected, access support earlier and build the skills and confidence needed to improve their wellbeing and resilience.

Medway Arts and Homelessness Forum

Medway Arts and Homeless Forum helps people **build resilience and improve their wellbeing** by:

- Using creative activities to help people process trauma, improve wellbeing, and rebuild confidence
- Creating opportunities for social connection, and reducing isolation and strengthening support networks
- Supporting pathways into stable housing, skills development, volunteering and recovery services
- Bringing partners together to identify needs early, coordinate support and prevent issues from escalating

Through this partnership approach, the Forum helps people develop the confidence, connections, and support they need to achieve greater stability and resilience.

Food

Medway Food Partnership brings together organisations across Medway to tackle food insecurity, improve nutrition and build community resilience. The partnership includes 191 members from 89 organisations, creating a strong network that shares expertise, delivers training and coordinates support for residents.

Key achievements include:

- Supporting 20,000 families and households with **food parcels** each year
- Supporting 2,200 children to develop **cooking skills and healthy eating habits**.
- Delivering more than **400 cookery courses** across Medway
- Providing **training, networking opportunities and best practice support** for organisations working with residents

The **Food and Nutrition Team** delivers a wide range of free cookery courses for children, young people, adults and families across Medway. These six-week programmes help residents:

- Develop practical cooking skills and confidence
- Learn how to prepare healthy meals on a budget
- Reduce food waste and make food go further
- Improve knowledge of nutrition and healthy eating

The courses are open to all Medway residents and children attending Medway schools, helping people develop the skills, knowledge, and confidence to make healthier choices, reduce living costs and build long-term financial and food resilience.

Our **Holiday Activities and Food (HAF)** Programme supports children and families eligible for benefit-related free school meals by providing free activities, healthy meals and opportunities to stay active during school holidays.

In Medway, we extend support beyond the national criteria, with 15% of places reserved for children with SEND and/or Education, Health and Care Plans (EHCPs), children from military families, children in care, and other vulnerable children.

The programme helps children stay active, build confidence, develop new skills and maintain social connections during the school holidays, while providing families with additional support and reducing pressure on household budgets.

Medway Adult Education, supporting residents to optimise their earning potential

Our Medway Adult Education service helps residents **develop the skills, qualifications and confidence** needed to access employment, progress in work and improve their financial resilience.

We offer a wide range of courses that support residents to:

- Gain practical skills for work, including business administration, customer service and digital skills
- Improve employability through job search support, CV writing, interview preparation and workplace skills
- Access pathways into volunteering, employment and self-employment
- Develop essential English, maths and digital skills to support everyday life and career progression
- Improve communication skills through English for Speakers of Other Languages (ESOL) courses
- Achieve recognised qualifications that support further learning and employment opportunities

MAE courses help residents build confidence, increase their earning potential and develop the skills needed to secure and sustain employment.

Flexible and accessible learning

MAE provide flexible learning opportunities to help residents balance education with work, caring responsibilities and other commitments.

- Online and face-to-face learning options
- Study at a pace that suits individual needs
- Support from experienced tutors and learning resources
- Opportunities to progress to higher-level qualifications and training

This enables more residents to access learning and develop skills regardless of their personal circumstances.

Financial support for learners

To ensure cost is not a barrier to learning, there is a range of **financial support, concessions and discounts**, including:

- Reduced fees and concessions based on income and personal circumstances
- Discounts for residents aged 60 and over
- Support for people receiving eligible benefits
- A 20% discount for Medway foster carers
- Advanced Learning Loans for eligible learners aged 19 and over
- Discretionary Learner Support Funding to help with childcare, travel and course-related costs
- Bursary funding for eligible learners studying qualifications
- Additional support for learners with disabilities and additional needs

Many workskills courses are available free-of-charge to eligible residents, helping people gain new skills without creating additional financial pressure.

Supporting residents into employment and independence

Through targeted learning, practical support and financial assistance, Medway Adult Education helps residents improve their confidence, gain qualifications, access new employment opportunities and build long-term financial independence.

Full details can be found at:
MedwayAdultEducation.co.uk

Health and wellbeing

We are increasing opportunities for residents of all ages and abilities to be active, improve their health and wellbeing, and access affordable leisure activities.

- Our **sports centres**, including the new Cozenton Park Sports Centre, offer discounted family holiday swimming sessions during school holidays. Children under 16 can swim for £1 (up to two children) when accompanied by a full fee-paying adult, making physical activity more affordable for families.
- We provide **swimming lessons** for children and adults, including school swimming programmes delivered to more than 40 schools across Medway.
- The **Medway Youth Games** give primary school pupils the opportunity to take part in 10 different sports, encouraging lifelong participation in physical activity.
- The **Disability Youth Games** provide inclusive sporting opportunities for pupils in special schools through a programme of adapted sporting events.
- Our **free annual participation events**, including the Big Splash and Medway Mile, encourage residents of all ages to try new activities, improve their fitness, and connect with their community.
- We have **invested in new leisure facilities**, including a splash pad and refurbished tennis courts at the Strand, increasing access to affordable outdoor recreation.
- Children receiving free school meals can access **free Mini Youth Sports Camps and MedwayGo swimming lessons and sessions** during the summer holidays, helping families reduce costs while keeping children active and engaged.
- Through our **Summer of Sport programme**, we provide free activities throughout the school holidays, including football, street cricket, basketball, yoga, family fitness sessions, and tennis.

We are committed to making leisure activities accessible to everyone by:

- Providing **free access for carers** accompanying registered disabled users at Medway sports centres.
- Offering discounted access through our **Passport to Leisure scheme** for eligible residents.
- The **Cozenton Park Community Tree Nursery** provides local volunteering opportunities and helps residents connect with nature while supporting biodiversity and environmental sustainability.
  The nursery contributes to greener neighbourhoods, builds community involvement, and helps improve health and wellbeing through outdoor activity.
- Residents have access to Medway's extensive network of **parks, greenspaces, and children's play areas**. These free and accessible facilities support physical activity, improve mental wellbeing, encourage family recreation, and help residents connect with nature and their local community.

Together, these activities help improve physical and mental wellbeing, reduce financial barriers to participation and ensure more residents can enjoy the benefits of an active lifestyle.

Community co-ordination

We continue in our ambition to build stronger, more connected communities by providing free events, activities and opportunities that bring residents together, celebrate Medway's diversity and ensure people can access support, have their voices heard and participate in community life.

Our annual programme of **free festivals and events,** including the Rochester Sweeps Festival, Rochester Christmas Market and Dickensian Christmas, Medway Armed Forces Day and Love Gillingham Big Day Out, creates opportunities for residents to connect with each other, reduce social isolation and strengthen community pride.

Across our services, we work with residents, community groups and partner organisations to improve access to support, increase participation and build community resilience by:

- Supporting residents, carers and people with lived experience to participate in **service design and co-production** by removing practical and financial barriers to involvement.
- **Strengthening partnerships** with voluntary and community organisations to improve outreach, identify needs earlier and connect residents to the right support.
- Delivering **free activities and events for children and young people** through our Child-Friendly Medway programme, helping ensure all children, including those from disadvantaged backgrounds and with additional needs, can access new experiences and have their voices heard.
- Providing **free family events and activities during school holidays**, reducing financial barriers to participation and creating opportunities for families to spend time together.
- Using our 15 libraries and community hubs to **bring people together**, provide opportunities for social interaction, support volunteering and peer networks, and provide easy access to local services and support.
- Making **warm referrals** to partner organisations, ensuring residents receive tailored advice, services and activities that meet their needs.
- Our Benefits and Financial Welfare Team actively providing **benefits, debt and financial wellbeing advice**, including through community events and outreach sessions, helping residents access the support they are entitled to.

Together, these activities help build independence and resilience, stronger community networks, reduce isolation, increase access to services and create more opportunities for residents to participate, contribute and thrive.

Further information

To access additional resources and information on Medway's cost of living crisis response, including more detail on the services and activities outlined in this plan please visit:

Medway.gov.uk/HouseholdHelp

or pick up a leaflet at any of Medway's libraries and community hubs.

This information can be made available in other formats from **01634 333333**.

If you have any questions about this leaflet and you want to speak to someone in your own language, please phone **01634 335577**

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