

Briefing Note 26-21

Community Resilience Hubs and Supporting People to Build Financial Resilience 2026 - 2029

Service: Community Engagement and Partnerships
Further Enquiries to: Richard Rogers and Rhys Schell
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Contact: areaboards@wiltshire.gov.uk

Purpose of the report

This briefing provides Area Boards with an overview of Wiltshire Council's Community Resilience Hub Programme, funded through the Department for Work and Pensions (DWP) Crisis and Resilience Fund (CRF), and outlines the role of Area Boards in supporting locally led solutions.

Background

Financial support is moving away from responding solely to crisis towards helping people build long-term financial resilience. Nationally, successful models bring services together in trusted community locations, enabling residents to access a range of support through a single point of contact.

The programme will adopt a "cash-first" approach, recognising that food aid should be a short-term safety net rather than a long-term solution. The focus of this hub programme is to help residents:

- Maximise household income.
- Access welfare, debt and benefits advice.
- Improve financial skills and confidence.
- Reduce reliance on emergency support.
- Improve long-term wellbeing and independence.

Guidance from DWP and examples from across the country demonstrate that local community resilience hubs can successfully connect residents to wider services including employment, housing, debt advice, digital inclusion and family support.

Examples of established models include:

- [The Collective Sharehouse, York](#): Providing co-located services that have resulted in employment outcomes, financial gains for residents, and reduced dependence on food aid.

- [The Welcome Centre, Huddersfield](#): Delivering a trauma-informed approach supported by a broad range of services designed to address the causes of hardship.
- [Spring Community Hub, Southwark](#): Operating a person-centred model focused on building trust, supporting navigation through services, and improving long-term resilience.

Wiltshire Approach

Wiltshire's 18 community areas all have different needs, strengths and existing support networks. While many excellent services already exist, there is currently limited consistency to the countywide approach to financial resilience support. Access to help can vary significantly between communities.

This programme provides an opportunity to strengthen local partnerships, connect existing services, fill identified gaps and create more sustainable support systems based on local circumstances.

Potential models could include:

- Community support hubs.
- Enhanced partnership and referral networks.
- Mobile outreach services.
- Virtual or digital support offers.
- A combination of approaches determined locally.

A total of £1.5 million funding has been allocated from the Crisis and Resilience Fund approved until March 2029. This funding includes provision for a dedicated countywide programme officer to support delivery across Wiltshire. The Area Boards will be the key vehicle for local delivery.

Funding Governance

Each Area Board will have approximately £75,000 to invest. All proposals must demonstrate local support, value for money and alignment with programme objectives. Funding applications for this fund are encouraged between £10,000 to £75,000. Each application requires an accompanying full business plan. The application and business plan will be reviewed by officers. Eligible applications will be presented to the relevant Area Board for consideration.

The Community Resilience Hubs Fund can be invested into:

- Capital improvements and facilities.
- Staffing and volunteer coordination.
- Training and workforce development.
- Specialist support services.
- Equipment and digital infrastructure.
- Communications and community engagement.
- Food bank and community pantry development.

- Other activity supporting financial resilience.

Expected local impact and benefits

Improving financial resilience will deliver benefits for residents, communities and the council. For residents this includes:

- Improved financial stability and independence.
- Better access to advice and support.
- Increased confidence and practical life skills.
- Improved health, wellbeing and social inclusion.

For communities this includes:

- Stronger local partnerships.
- Better coordinated services.
- Increased community resilience.
- Stronger local economies through increased employment and spending.

For Wiltshire Council this includes:

- Reduced demand on crisis services.
- Lower homelessness and welfare assistance pressures.
- Improved council tax collection.
- Stronger referral pathways across council and partner services.

Role of Area Boards

Area Boards will play a key role in shaping and supporting local proposals. A single model will not work across all community areas. Each community area will develop its own solution. This involves, reviewing existing support services and assets, establishing the community need, assessing the partnership opportunities alongside the key local priorities.

The Area Board is asked to work with local partners, develop local solutions and to endorse a local project(s) that supports the funds objectives. It is important to note that this fund is available until March 2029.

Endorsed applications will be subject to a final review and sign off by the Communities Hub Panel. The Panel will consist of the Cabinet Member for Communities, Director of Leisure, Culture and Communities.

Summary

The Financial Resilience and Community Hub Programme represents a significant opportunity to strengthen local support networks, improve residents' financial resilience and create more coordinated community services across Wiltshire. Area Boards will be central to shaping locally led

solutions, endorsing investment proposals and ensuring that support reflects the needs and strengths of their communities.

Appendix A - Example scenarios for Community Hubs and Supporting People to Build Financial Resilience

1. Example Scenario: Mellford Community Resilience Hub

Situation

In the community area of Mellford, a food bank, community pantry, debt advice service, family support charity and employment support provider are all operating independently from different locations. Several organisations are based in ageing, inaccessible buildings with limited opening hours and increasing running costs. Residents often struggle to understand what support is available, have to repeat the challenges of their circumstances to multiple organisations, and can experience delays in accessing the right help. Demand for the foodbank has continued to increase with many residents using it on a regular or ongoing basis.

Task

The Strategic Engagement and Partnership Manager (SEPM), supported by the CRF Programme Officer, works with existing partners to undertake a review of local provision to understand community needs, map existing services, identify gaps and explore opportunities for improved coordination and long-term sustainability.

Action

Local partners, residents, councillors and statutory services participate in a series of workshops and planning meetings. The review identifies an underused community centre in a central location that could be developed into a shared Community Resilience Hub. It also recognises that with a move to a cash-first approach, the space required by the foodbank will be greatly reduced.

A proposal is developed to:

- Refurbish the building to improve accessibility, including automatic doors, accessible toilets and improved signage.
- Create confidential interview rooms for advice services.
- Provide shared reception and digital facilities.
- Co-locate the food bank, Citizens Advice outreach, family support and employment support services.
- Establish a common referral system and coordinated opening hours.
- Develop a volunteer recruitment and training programme from the hub.
- Deliver budgeting, digital inclusion and "cook on a budget" sessions.

A funding application for £72,000 is submitted through the CRF governance process. The proposal is endorsed by the local Area Board, supported by the SEPM and assessed by the programme approval panel. Funding is approved as the project demonstrates strong partnership working, improved resident outcomes and a clear sustainability plan.

Result

The refurbished Mellford Community Resilience Hub becomes a single, accessible location where residents can access a range of support through a "no wrong door" approach.

Organisations now work alongside one another, making referrals quickly and sharing resources. Residents only need to tell their story once and can access multiple services during a single visit. The hub hosts regular advice sessions, benefit and debt support, employment guidance, digital inclusion activities and community learning programmes. The hub works seamlessly with Wiltshire Council services such as the Family Hub, library, Revenues and Benefits and housing.

By sharing premises and resources, organisations reduce costs, improve volunteer recruitment and strengthen partnership working. Residents gain quicker access to support, improve their financial resilience and become less reliant on emergency food provision over time.

Sustainability

The funding is used as a catalyst rather than a long-term subsidy. By bringing services together into one building, partner organisations significantly reduce their individual premises and utility costs. A local resilience hub steering group is established to oversee operations and future development, with costs shared between partners where appropriate.

The hub generates additional income through room hire, training courses and community events, while volunteers are trained to support reception, signposting and community activities. Stronger partnership working enables organisations to jointly bid for external grants and attract additional investment. Through a combination of shared resources, diversified income streams, volunteer capacity and ongoing partner commitment, the hub is able to continue operating and supporting residents beyond the end of CRF funding in March 2029. The funding is used as a catalyst rather than a long-term subsidy. The result is a sustainable, community-led model that strengthens financial resilience and reduces reliance on crisis support.

As a result:

- More residents access benefits and financial support they are entitled to.
- Improved working, referral pathways and sharing of information with WC services such as libraries, housing and revenues and benefits.
- Household incomes increase through income maximisation activities.
- Residents receive support to manage debt and reduce financial pressures.
- Increased council tax arrears recovery.
- Repeat reliance on emergency food parcels reduces.
- Residents develop greater confidence in managing their finances.
- Volunteers gain new skills and play an enhanced role in supporting the community.
- Local organisations work together through a coordinated "no wrong door" approach.

- Space previously used for food storage and provision can now be used for partner organisations offering support and training

2. **Example Scenario: Woodchester Community Outreach Network**

Situation

The Woodchester Community Area consists of one small market town and a large number of surrounding villages spread across a rural geography. A range of support services exist, including a food bank, community transport scheme, village wellbeing groups, housing support, advice services and family support organisations. However, services are delivered from different locations and many residents face barriers accessing support due to poor public transport, digital exclusion and a lack of awareness about what is available locally.

A review identifies that creating a single physical hub would not effectively serve the wider community, as many residents would still need to travel significant distances to access support.

Task

The Strategic Engagement and Partnership Manager (SEPM), supported by the CRF Programme Officer, works with local partners, councillors and residents to identify a model that improves access to support across the entire community area while building long-term financial resilience.

Action

A series of stakeholder workshops and community consultations are undertaken. The findings highlight the need for a coordinated outreach model rather than a single location.

A proposal is developed to:

- Establish a Woodchester Community Outreach Network.
- Create a shared referral and case management system.
- Develop a single website, telephone number and communications campaign promoting all local support services.
- Recruit a dedicated Community Connector to coordinate referrals and partner activity.
- Deliver regular outreach sessions in village halls, libraries, GP surgeries and community buildings across the area.
- Train local volunteers to become Community Champions, providing signposting and support within their own villages.
- Invest in tablets, laptops and Wi-Fi equipment to support digital access.
- Deliver digital inclusion sessions covering online banking, benefits applications, comparison websites, online safety and accessing council and NHS services.
- Strengthen existing community transport provision
- Pilot a mobile outreach service, taking advice and support directly into rural communities on a rotating basis.

A funding application for £72,000 is developed with local partners and endorsed by the Area Board. Following review through the CRF governance process, funding is approved due to the proposal's strong partnership approach, focus on accessibility and clear sustainability plan.

Result

Rather than residents travelling to a central hub, support is delivered through a coordinated network across the community area. Residents can access help through village outreach sessions, community venues, a single contact number, online support and a network of Community Champions. The Community Connector ensures organisations work together effectively and that residents are referred quickly to the most appropriate support. Residents no longer need to navigate multiple organisations independently or repeatedly explain their circumstances.

The digital inclusion programme enables residents to access services online, make benefit applications, manage household finances digitally and reduce isolation. Free access to devices and support sessions helps ensure that people who previously lacked confidence or equipment are not excluded from support.

Transport barriers are reduced through working with the mobile library and other community transport groups to link support with need. The model increases access to services for people living in smaller villages, strengthens collaboration between providers and improves awareness of available support throughout the area. The council receives increased council tax arrears, flattened demand into ASC within the area and reduced pressure on housing and customer services teams.

Sustainability

The Community Champion programme creates a network of trained local volunteers embedded within villages, providing trusted local contacts and reducing reliance on paid staff. Volunteers receive ongoing training, peer support, recognition events and development opportunities to improve recruitment and retention.

Existing community transport providers, parish councils and voluntary groups work together to coordinate volunteer drivers and maintain local transport solutions beyond the initial funding period. Digital inclusion skills become embedded within local libraries, community groups and volunteer-led support sessions, allowing residents to continue receiving assistance after the project funding ends. As the outreach model uses existing community venues rather than dedicated premises, ongoing costs remain low. Partners share responsibility for maintaining outreach sessions, referral pathways and communications, while jointly seeking additional external funding where required. By strengthening existing assets, building volunteer capacity, improving digital confidence and overcoming transport barriers, the Woodchester Community Outreach Network creates a sustainable and accessible model of support that continues beyond the life of the CRF programme while helping residents build long-term financial resilience.