Telford & Wrekin Co-operative Council

Protect, care and invest to create a better borough

Cost of living strategy

Telford Works with You

NOVEMBER 2026



Foreword

Telford and Wrekin is a Borough with strong communities, proud neighbourhoods and many examples of people and organisations working together to support one another. Yet we know that many residents continue to face significant financial pressures. For some, a change in circumstances such as ill health, unemployment, debt, rising housing costs or an unexpected bill can quickly create financial difficulty. But for others financial hardship is a long-term reality, characterised by persistently low incomes and ongoing struggles to meet everyday costs and we recognise the impact of long-standing generational disadvantage. In some communities, limited engagement with education, skills development and employment opportunities have become entrenched and this can create barriers to social mobility, economic independence and improved health outcomes. Our challenge is to break that cycle by creating aspiration, opportunity and support that enable people to realise their full potential.

In 2022, the Council adopted its first Cost of Living Strategy during a period of unprecedented challenge. Communities were emerging from the impact of the COVID-19 pandemic, global events were driving sharp increases in food and energy prices, and many households faced growing uncertainty. Since then, we have worked closely with partners to provide practical support, maximise household incomes and ensure residents can access help when they needed it. I am proud of what has been achieved and the positive difference that support has made to residents across the Borough.



However the cost of living crisis continues to have a real impact on working people and families across our Borough. We know that many residents who are in employment are still struggling with rising household costs, from energy bills and housing costs to food and everyday essentials. The reality is that having a job no longer guarantees financial security for everyone. As a Council, we recognise these pressures and the difficult choices that many households are being forced to make. That is why this strategy is so important. It demonstrates our commitment to supporting residents, strengthening financial resilience, and ensuring that those who are working hard to provide for themselves and their families are not left behind. Through partnership working and targeted support, we are taking practical action to help people navigate these challenges and improve quality of life across our communities.

This refreshed Cost of Living Strategy sets out how we will respond to support all our residents over the next three years.

The strategy focuses both on helping in times of financial crisis and strengthening financial resilience, increasing the ability of individuals and families to withstand, adapt to and recover from financial setbacks while maintaining stability and wellbeing. This means helping to build the knowledge, confidence, resources and support networks our residents need to manage unexpected challenges and reduce the risk of future crisis. We have and continue to, listen to our residents and partners and thank them for their contributions to this Strategy. We will continue to work collaboratively to adapt and develop our offer and work towards longer term solutions to tackle the root causes of poverty and inequality.

As a co-operative Council our strategy will be delivered in partnership with others, and it links strongly with the ambitions of the Council Plan, Vision 2032, and both the health and wellbeing and children & young people's strategies and it supports our Child Friendly Telford commitment. Financial hardship affects and is affected by many factors and addressing these depends upon collaboration, partnership, evidence and practical action. It recognises that different groups experience financial pressures in different ways and seeks to ensure support is accessible, responsive and tailored to local residents' need.

Telford works with you

Cost of living support

By working together, we can ensure residents receive the support they need today while helping them build a more secure and resilient future.



Cllr Kelly Middleton
Cabinet Member for Public Health and Unlocking Opportunities



Global events are driving **sharp increases in food and energy prices**

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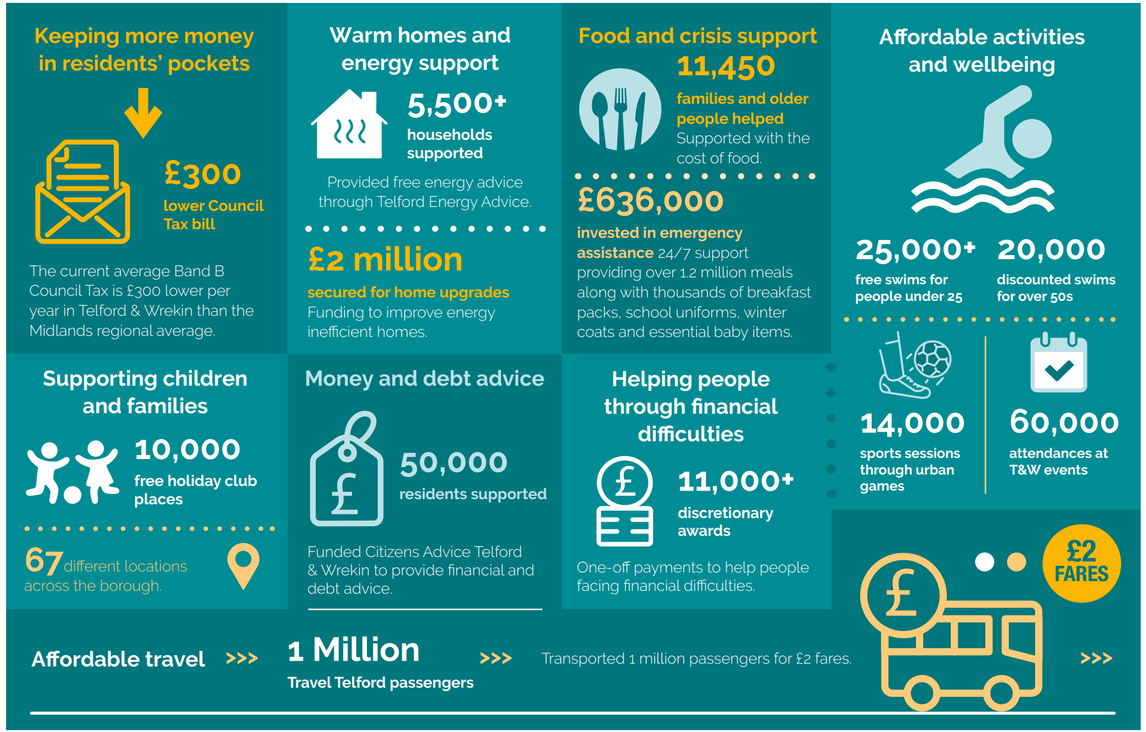
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1. Introduction

Telford and Wrekin is a growing Borough with relatively high employment, a substantial supply of modern housing and excellent access to green space. However, these strengths coexist with persistent inequalities in income, housing, health, education and access to opportunity, exacerbated by growing cost of living pressures that affect every household in the Borough. Health inequalities are particularly apparent and our local rates of healthy life expectancy are lower than the England average overall, and especially low in some communities. That is why delivering accessible and affordable services for all and keeping Council Tax the lowest in the Midlands has been at the heart of the Council's vision to 'protect, care and invest to create a better borough' for the last 15 years.

In response to the exceptional pressures facing households following the COVID-19 pandemic and the sharp increase in the cost of food, energy and other essentials, the Council adopted its first Cost of Living Strategy in 2022. Since then, the Council and its partners have delivered enhanced support to help residents manage immediate pressures, access advice, maximise their incomes and reduce essential household costs. This wide-ranging programme has included direct financial assistance, support with food and energy costs, affordable transport, housing provision, holiday activities, healthy lifestyles and wellbeing support, alongside other community-based services and investment in measures that support residents over the longer term. The following illustrates some examples of what has been delivered and its impact. Many more examples and further detail are set out in Section 5.

Key achievements from our previous strategy



This response has demonstrated the importance of looking beyond individual interventions and considering the wider conditions that influence household financial security. Affordable housing, accessible transport, childcare, employment, good health and wellbeing, strong communities and access to green space all affect the cost and quality of everyday life. The Council's approach has combined immediate support for residents experiencing hardship with wider action to make the Borough a more affordable and supportive place in which to live, work and raise a family, as a Child Friendly Telford and Wrekin. **This work has also contributed to Telford and Wrekin being ranked as the best place in England to raise a family,** based on factors including housing affordability, childcare costs, earnings, healthcare, education, green and open space, road safety and community amenities.

> **Best Places to Raise a Family in England**
>
> Telford and Wrekin in Shropshire takes the top spot in England, scoring 61 out of 100. The area has one of the strongest Housing Scores in the country (18.15) - based on its average house price of £216,685 and average council tax of £2,256; it also has one of the best Environment Scores, with plenty of access to green and blue space, and a higher-than-average Childcare Affordability Score.

https://www.moneysupermarket.com/life-insurance/best-places-to-raise-a-family-2026/

This recognition reflects many of the Borough's underlying strengths and the impact of our work with partners to reduce the impact of the cost of living crisis.

We are committed however to doing more. Financial hardship remains a long-term reality for some residents, shaped by low or insecure incomes (including for those in work), debt, poor health, caring responsibilities, or high housing and energy costs. For others, a change in circumstances such as unemployment, poor health, relationship breakdown, or an unexpected household expense can quickly undermine their financial stability and can impact people at different stages of their lives. This highlights the need to identify difficulties earlier, prevent them from escalating and address the factors that leave some households more exposed to financial shocks than others.

To inform the development of the updated Cost of Living Strategy, we have reviewed the latest data about our population to understand the needs of different communities and places across the Borough (see Section 2 for further details of this borough-wide context). The trends this shows align with the increased demand for a range of cost of living support services. **Key themes emerging from the Council's Financial Team are an increase in customers who have a financial shock, such as losing their job or an unexpected bill, compounded by cost of living pressures due to energy debt, loans outstanding and credit card bills.** Similarly, the Telford & Wrekin Financial Welfare Partnership Group have reported that they are seeing more people presenting in negative budgets with higher levels of debt.

As well as considering the data, we have gone beyond the numbers by engaging with organisations on the front line and those with lived experience about the challenges being faced and potential solutions. This included running a number of engagement events, attended by 75 representatives from front line organisations delivering support to residents including financial services, emergency food provision, housing and employment support who came together to share their experience and ideas for delivering more collaboratively for residents.

Key achievements detail:

1. 2022/23-2025/26
2. figures for most recent awards (older people – January 2026, families – Easter 2026)
3. figures for Summer holidays 2026
4. 1 September 2025 – 31 August 2026
5. 2021/22-2025/26
6. 2026/27 year to date
7. since 2022 launch

Key messages from partner engagement sessions included:

- A clear consensus that the current cost of living pressures could not be addressed by a single partner or organisation, and engagement suggested a strong shared commitment and goodwill across partners to continue to work together;
- Partners also raised the importance of coordinating cost of living support to avoid any duplication and make it easy for people to know what support exists and how to access it. There was support for 'trusted brokers', people or organisations that could assist with referrals and act as a bridge between organisations, as well as a centralised digital directory and training to help people navigate and signpost to existing services;
- Participants fed back that households were facing 'intersecting pressures' of the rising costs of energy, food, transport, housing and other essentials. This was leading to sustained increases in demand for cost of living support from the Voluntary, Community and Social Enterprise (VCSE) sector, despite these organisations being impacted themselves by increasing costs, falling donations and fewer volunteers due to people returning to work or providing free childcare for their families. Building capacity within the VCSE sector to address this was seen as a key priority;
- Partner organisations reported a growing group of households who are 'just about managing' with particular concerns about those just above eligibility thresholds for Department of Work and Pension (DWP) and other benefits;
- People who were digitally excluded were further restricted by not being able to easily access cost of living information and advice, reinforcing the continued need to also provide trusted, face to face advice in places like libraries and community centres; and
- People wanted to see a shift from crisis response to preventative support that would build longer-term financial resilience. A key priority within this was developing people's financial literacy, budgeting and wider life skills.

We have also considered the feedback from recent consultations with residents, such as the survey to inform a new Council Plan. Throughout this engagement, our aim has been to de-stigmatise poverty by listening with empathy and without judgement to everyone who shared their experiences and ideas.

Examples of what residents said was most important to them:

- "Ensuring that no family is left behind due to economic pressures"
- "Plenty of affordable opportunities for work and leisure for people of all ages"
- "Good access to free events"
- "Community buildings supported, providing lots of accessible low cost activities"

And what they would like to see:

- "Every single resident having proper financial security, removing the stress of survival from our communities"
- "Everyone has something to eat and a warm place to live"
- "Less deprivation, especially in South Telford"
- "Free access to activities for children/more affordable activities for young people" and "regular things happening at affordable prices"
- "More affordable/cheaper housing, especially for young people"
- "Help for residents to access fresh, affordable food in their locality"
- "Fund start-up costs for business" and "better jobs to improve life chances"

The Cost of Living Strategy 2026–2029 reflects the evidence from the latest data and the key themes from feedback from people and partners. The strategy renews our commitment to working with partners and residents to tackle financial hardship and to create the services and support to strengthen financial resilience across the Borough. It recognises that residents need clear, coordinated, and timely routes into help, but also that lasting change requires action on the wider causes and consequences of financial hardship. **This includes considering the connections between income, employment, health, housing, transport, education, digital inclusion and participation in community life.**

This strategy does not sit in isolation. It should be read alongside other relevant Council and partnership plans. The Strategy aligns with the national Children's Wellbeing and Schools Act 2026 and the Families First Partnership Programme and also directly supports the ambitions of Telford & Wrekin Council's Health and Wellbeing Strategy by recognising financial hardship as an important wider determinant of health. Telford and Wrekin Children and Young People's Strategy recognises the connections between child poverty and the cost of living crisis, and this Strategy's focus on increasing family resilience, strengthening Family Hubs and Family Help and supporting vulnerable families alongside our Child Friendly Telford commitment, seeks to ensure the best start in life and for all residents to live healthier, happier and more fulfilled lives.

As with all our local strategies, **partnership will remain central to this work.** Success will depend on continued collaboration with voluntary and community organisations, advice providers, food and energy support services, health partners, housing providers, schools, local businesses and residents. By combining expertise, information and resources, partners can provide more coordinated support, identify emerging pressures and help residents access assistance at the earliest opportunity.

Our commitment

Section 5 details how **we will invest over £9m over the next three years supported by the Government Crisis & Resilience Fund and Council investment to deliver a sustained programme of support that tackles crisis and builds resilience.**

The proposals have been shaped by work with residents and partners and will be delivered both by the Council and through a wide number of partners including Citizens Advice and Age UK. They provide varied support with extended community based outreach tailored to working households, families, groups most at risk of experiencing poverty, and those that do not traditionally access advice services.

The figures below provide a snapshot of key elements of that commitment and illustrate the financial impact this could have for low-income families and older residents in the immediate term.

The Cost of Living Strategy 2026-2029

What this means for residents

£9m Crisis and Resilience Funding

Crisis and emergency support

£900K

Investing into the Council's crisis and emergency welfare assistance **to meet the demand from people in immediate financial crisis.**

Housing support

£1.2m

For discretionary housing payments **to help with rents and household expenses,** helping residents keep their homes and avoid homelessness.

Support for pensioners

£275K

In January 2027 a further £50 of financial support will be issued directly to around 5,500 pensioners.

Free School Meals auto-enrolment

+500 Children immediately

Over 11,000 children will benefit locally - a **17%** increase as numbers grow with national eligibility changes.

Happy, Healthy, Active Holidays (HHAH)

£1.3m Over 3 years

Providing an **additional 7,225 child places** per year (taking overall delivery to **over 30,000 pa).** Expansion for SEND, a targeted youth offer and family-focused sessions.

Food support

Continued investment in emergency food bank provision in 2027-28, while working with partners to move towards more resilience-based food services.

Advice and guidance

Further investment in **Citizens Advice and Age UK** to provide additional advice services on:

- **reducing priority debt**
- **maximising income**
- **budgeting and money management skills**

More outreach sessions, flexible appointments and work with local employers.

Community outreach

Developing our outreach offer including continuation of the **Here to Help Bus and multi-agency support through Community, Live Well, Family and Armed Forces Hubs.**

A single directory of support

A new digital platform bringing together information on financial support, advice services, community provision and wider support in one accessible place.

Community grant scheme

Opening in December 2026 **for voluntary and community organisations to deliver activities that strengthen financial resilience,** prevent future crisis and support greater independence, including financial literacy, affordable food initiatives and help addressing barriers to accessing support.

Warmer homes

£1m

Further investment into the Council's Warm & Well Telford scheme and through the Government's Warm Homes grants **to improve the energy efficiency of eligible homes.**

Free family events

Growing our free family events programme - including Spring, Balloon Fiesta and Krazy Races plus more open air music and drama at the Amphitheatre and new venues across the Borough.

Leisure, sport and wellbeing

Free swimming for under 25s

25% discount for residents over 50

Free junior swimming lessons for under 10s (10 by 10 offer)

Wide-ranging concessions (Universal Credit, Pension Credit, disabled people, carers, Armed Forces, students)

Pay as you go and all-inclusive memberships across health and fitness provision.

Affordable travel

£2 FARES

Bus fare cap for all bus services starting and ending in Telford.

Continuing to deliver low cost travel services similar to the 50p travel offers.

Support for businesses

Building on our strong track record as a **"business winning, business supporting Council**".

Completing the **£5.8m Thrive Telford programme** (UKSPF) - **680 projects**, supporting **300 start ups** and growing businesses through grants, advisory services, energy assessments and efficiency improvements.

Pride in our HIGH STREET
TELFORD AND WREKIN

Continuing to deliver our **Pride in Our High Streets programme**.

Investing in our High Streets and borough towns through regeneration schemes, including in Oakengates and Wellington.

Supporting a family of four

How Telford Works with You can reduce household costs and support family wellbeing

THE FAMILY

Two working parents and two school-aged children live in a Band B home. Rising food, energy, transport and holiday costs leave little flexibility for unexpected bills.

Benefit
£4,500
Illustrative annual benefit



MONEY, BENEFITS AND HOUSING
Citizens Advice and Financial Welfare support can check entitlements, review the household budget and address priority debt. Assuming eligibility for 75% Council Tax Reduction on an average Band B charge of £1,317.70, the family could save about £988 a year.

ENERGY AND WARMTH
Telford Energy Advice offers free advice and practical low-cost measures. Previous support delivered an average household saving of £190. Eligible homes may also receive improvements through Warm & Well Telford or the national Warm Homes Scheme.

AFFORDABLE TRAVEL
Using Travel Telford for four journeys each week could save one parent an estimated £40 a month, or £480 a year. The estimate depends on the journeys taken and the alternative fare that would otherwise have been paid.

SCHOOL MEALS AND HOLIDAYS
Free School Meals for two eligible children could save around £1,000 a year. Four weeks of funded Happy, Healthy, Active Holidays for each child could represent £1,344 in avoided holiday-club costs, using a West Midlands average of £168 per child per week.

SWIMMING AND ACTIVITIES
If one parent and two children swim weekly, the family could receive an annual benefit of £528. This combines £143 associated with the parent concessionary rate and £385 from free swimming for two children compared with a £3.70 neighbouring area charge

HELP IN A CRISIS
Crisis Payments and emergency help may support food, energy, school uniforms, winter clothing and essential household items. Housing Payments may also help eligible households with rent or essential housing costs.

ILLUSTRATIVE ANNUAL BENEFIT

Free School Meals and average energy saving	£1,190
Council Tax Reduction	£988
Happy, Healthy, Active Holidays places	£1,344
Weekly swimming benefit	£528
Bus fare saving	£480
TOTAL	**£4,530**

Illustrative case study based on stated assumptions. Eligibly, usage and actual savings will vary. The HHAH figure uses £188 per child per week for four weeks; the bus calculation assumes four journeys per week: Other benefits, including housing support and leisure concessions, are not quantified.

Source: Telford Works with You - Cost of Living Strategy

Supporting a pensioner

How Telford Works with You can reduce household costs and support independence

THE RESIDENT

A pensioner living alone in a Band B property receives Guarantee Pension Credit. Rising food, energy and household costs mean practical support and reduced charges make an important difference.

Benefit
£1,908
Illustrative annual benefit



COUNCIL TAX SUPPORT
The pensioner is assumed to receive full Council Tax Reduction under the pension-age scheme. Based on the supplied Band B charge, this represents an illustrative annual saving of £1,317.

SWIMMING AND WELLBEING
The pensioner swims once a week and benefits from the concessionary rate. Using the saving of £2.75 per visit, this represents approximately £143 a year.

DIAL-A-RIDE
The pensioner uses Dial-a-ride once a week. The Telford service charges £2 each way. Using the supplied comparison assumption, the supported journey represents an illustrative saving of £2 a week, or £104 a year.

ENERGY AND WARMTH
Telford Energy Advice can provide free advice and practical low-cost measures to reduce energy use. The case study includes £240 of energy-related support and savings. Eligible homes may also qualify for energy-efficiency improvements.

FREE DISTRICT-CENTRE PARKING
The pensioner parks free of charge when shopping in a district centre. Compared with an assumed alternative charge of £2 a week, this represents a saving of £104 a year.

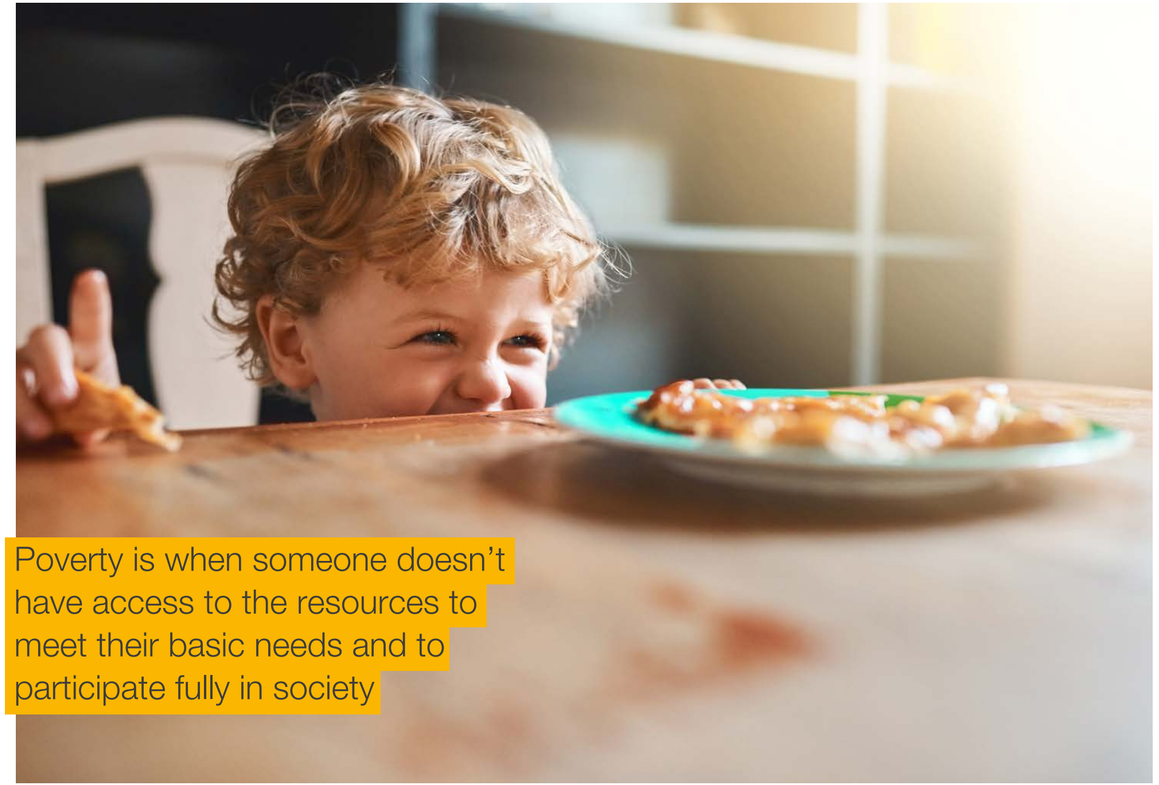
ADVICE AND CRISIS SUPPORT
Age UK, Citizens Advice and Financial Welfare services remain available for benefit checks, budgeting and debt advice. No additional benefit income has been included because the resident is assumed to already receive Guarantee Pension Credit. Emergency help may also be available for food, energy and essential items.

ILLUSTRATIVE ANNUAL BENEFIT

Full Council Tax Reduction on Band B property	£1,317
Energy advice and related support	£240
Weekly concessionary swimming	£143
Free district-centre parking	£104
Weekly Dial-a-Ride saving	£104
TOTAL	**£1,908**

Illustrative case study based on stated assumptions. Pension-age Council Tax Reduction can provide up to 100% support, but actual entitlement may be affected by household circumstances, including other adults living in the property. Usage and actual savings will vary.

Source: Telford Works with You - Cost of Living Strategy



2. Borough context in 2026

Cost of living and poverty

Cost of living pressures are not just an issue in Telford and Wrekin. The direct link between the rising cost of living and poverty are being felt across the UK. As the costs of food, energy, housing and day to day living increase, particularly in relation to wages and household incomes, people have less money left over to meet their basic needs and therefore become at higher risk of experiencing poverty.

The following sets out in more detail the impact of the rising cost of living, and how this relates to people experiencing poverty. There is no universally accepted definition of poverty, but broadly speaking poverty is when someone doesn't have access to the resources to meet their basic needs and to participate fully in society. Poverty can limit opportunities and the ability for some – and particularly our most vulnerable young people – to achieve their full potential.

At a national level, the Department of Work and Pensions (DWP, 2024) estimated that 14.3 million people or 21% of the population were living in relative poverty after housing costs. Relative poverty is defined as having a household income below 60% of the median household income in the UK.

There is no definitive local measure of the total number of residents living in poverty in Telford and Wrekin. Applying national and regional poverty estimates to the Borough's population suggests that approximately 42,000 to 48,000 residents could be living in poverty. Around 24,000 residents may



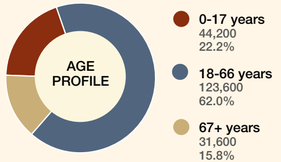
be experiencing persistent poverty (relative low income for at least three out of the last four years), while approximately 20,000 could be living in very deep poverty (a household income of less than 40% of the median income after housing costs). These figures are indicative estimates rather than direct local measurements, but they demonstrate the potential scale and severity of financial hardship.

This financial hardship is not evenly distributed. Telford and Wrekin has above average proportions of several groups that face an increased risk of poverty, including children, lone-parent families, unpaid carers, disabled people and households living in rented accommodation. Child poverty is a particular concern: in 2024/25, 9,714 children under 16, equivalent to 24.8%, or approximately one in four children, were living in relative low-income families. This was significantly higher than the England average of 19.8% and had increased from 21.8% in 2021/22.

TELFORD AND WREKIN

POPULATION

199,400
Residents



9,700 Children in poverty

24.8% of children aged 0-15 years

POVERTY

46,000
People in poverty • est.

Income below 60% of the median

24,000
Persistent poverty

Low income in 3 of the last 4 years

20,000
Deep poverty

Income below 40%of the median

WHO IS MOST EXPOSED?

Highest-risk groups

22.2% Children 0-17 years
44,200 people

7.8% Lone-parent families
6,000 households

9.7% Unpaid carers
18,000 people

19.7% Disabled people
36,500 people

39.2% Private and social renters
30,000 households

Financial hardship

10.7% Fuel-poor homes
8,500 households

13.0% Most-deprived areas
15 neighbourhoods

9.0% In work, on UC
10,500 people

14.3% UC, not employed
17,300 people

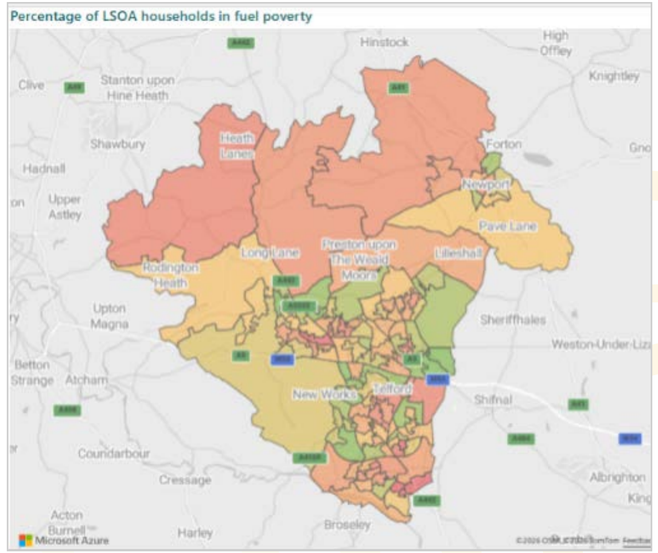
11.8% 67+ on Guarantee Credit
3,600 people

Fuel poverty

Another indicator of financial vulnerability is fuel poverty highlighting the combined effects of low income, energy costs and housing quality. A household is considered fuel poor if they live in a property with an energy efficiency rating of Band D or below and, after meeting the costs required to adequately heat the home, they are left with a residual income below the official poverty line.

In 2024, 8,510 households locally, or 10.7% of households, were estimated to be fuel poor, compared with 9.9% nationally. Rates varied considerably across the Borough, from 18.2% in parts of Sutton Hill to 2.7% in parts of Priorslee. Fuel poverty can also impact in areas with older and less energy-efficient housing, which includes some of our rural areas.





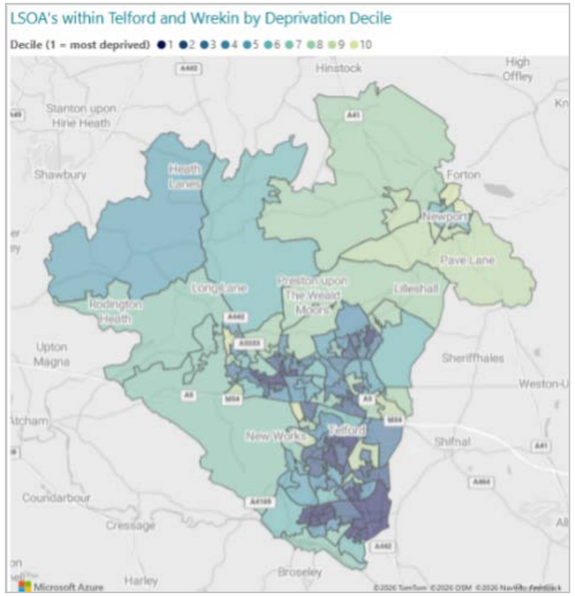
Deprivation

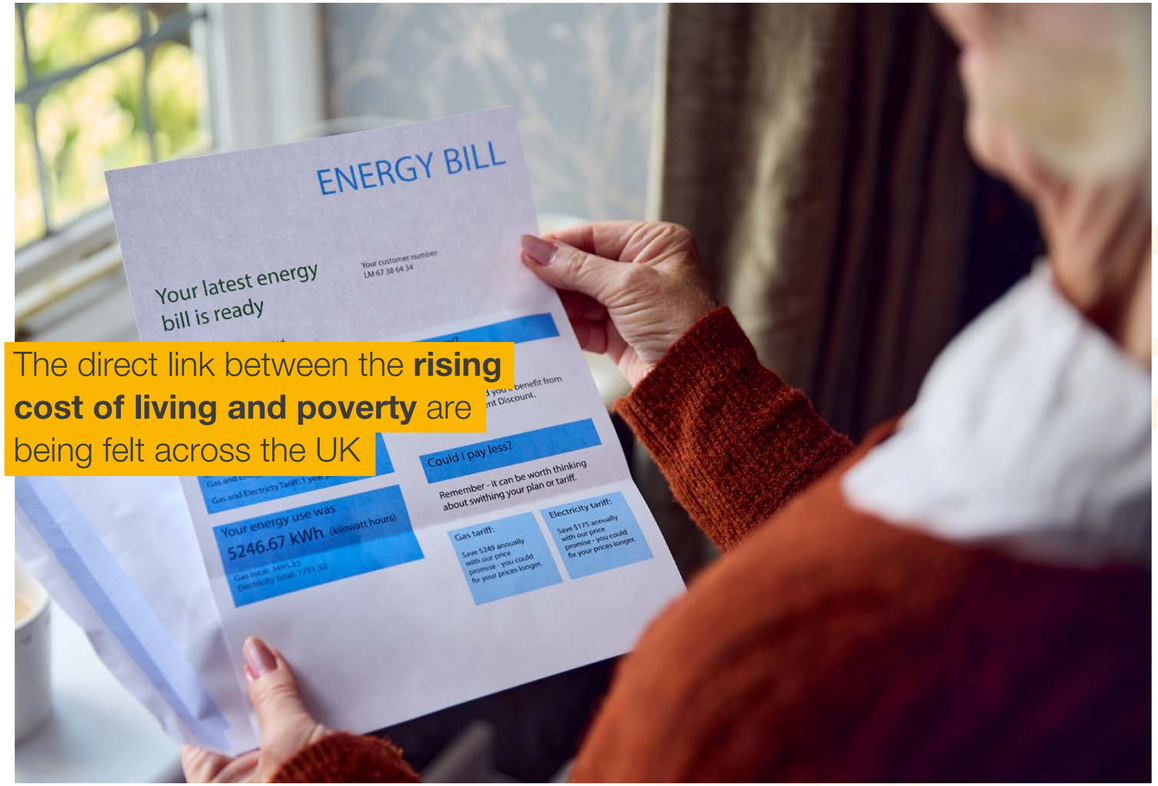
The geographical concentration of hardship is also evident in the 2025 Index of Multiple Deprivation. Fifteen of the Borough's 115 neighbourhoods were among the 10% most deprived nationally, including one in Sutton Hill in the most deprived 1%. These neighbourhoods contain around 24,500 residents and are concentrated in the urban centre and south of the Borough, particularly around parts of Wellington, Hadley, Leegomery, Donnington, Malinslee, Dawley, Brookside, Sutton Hill and Woodside.

High levels of employment do not necessarily protect residents from hardship. Although the Borough's employment rate was above regional and national levels, local earnings were lower, particularly among women. In April 2026, 10,500 employed residents were also receiving Universal Credit, equivalent to 9% of people aged 18 to 66. A further 17,300 working-age residents, or 14.3%, were receiving Universal Credit and were not in employment. The highest rates for both groups were concentrated in Brookside, Malinslee, Sutton Hill, and Woodside.

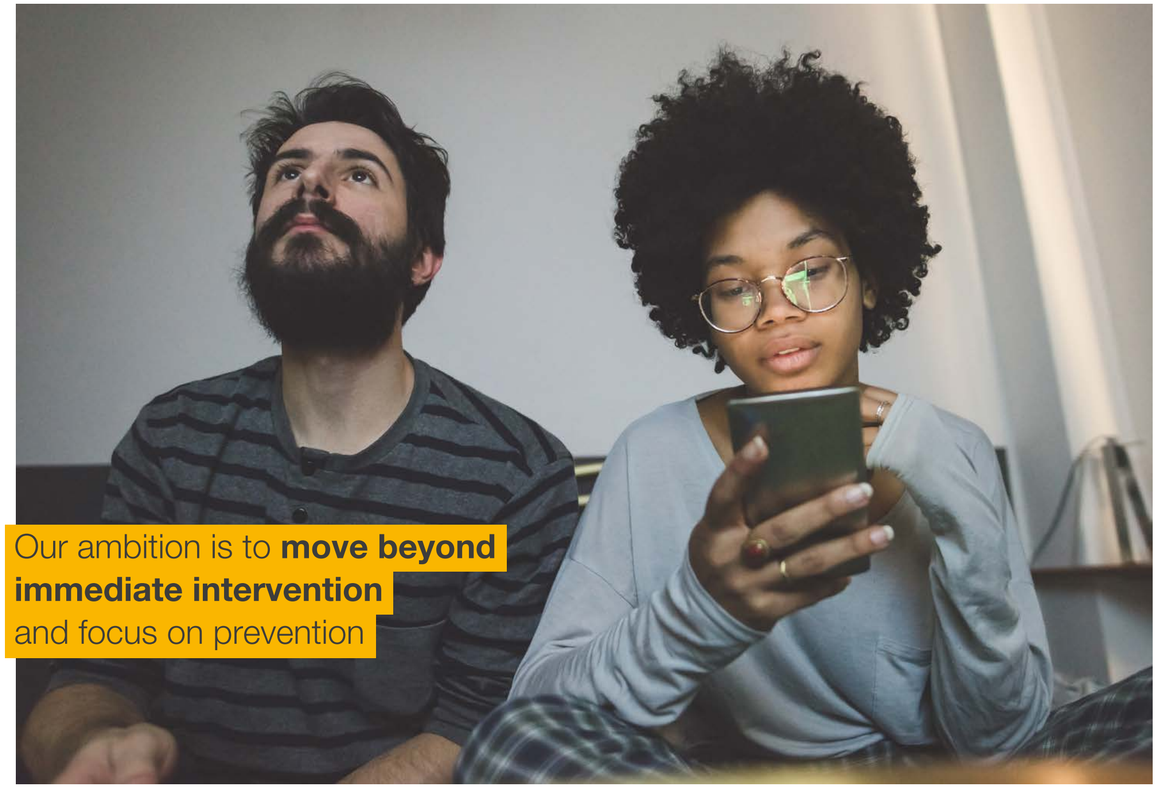
Some older residents also remain at risk of financial hardship. In March 2026, 3,640 people aged 67 and over, representing 11.8% of the Borough's older population, were receiving the Guarantee Credit element of Pension Credit. Rates reached approximately one in four older residents in Malinslee and Woodside, compared with 4.3% in Priorslee.

In summary, financial hardship in Telford and Wrekin is multifaceted and geographically concentrated. It is affecting working households, older residents, and children, with the greatest pressures consistently evident in parts of the Borough's centre and south. It is these communities and groups that are most likely to be adversely affected by the rising cost of living.





The direct link between the **rising cost of living and poverty** are being felt across the UK



3. Policy context

The national policy landscape continues to evolve, with a range of welfare and labour market reforms aimed at increasing household incomes and reducing poverty.

Measures such as the removal of the two-child benefit limit on Universal Credit and increases to the National Living Wage are intended to combat child poverty and strengthen financial security for many families. However, these changes sit alongside wider economic and global pressures, and the cumulative impact of these factors will continue to shape living standards and demand for support at a local level, reinforcing the need for a preventative and partnership-based approach to tackling financial hardship.

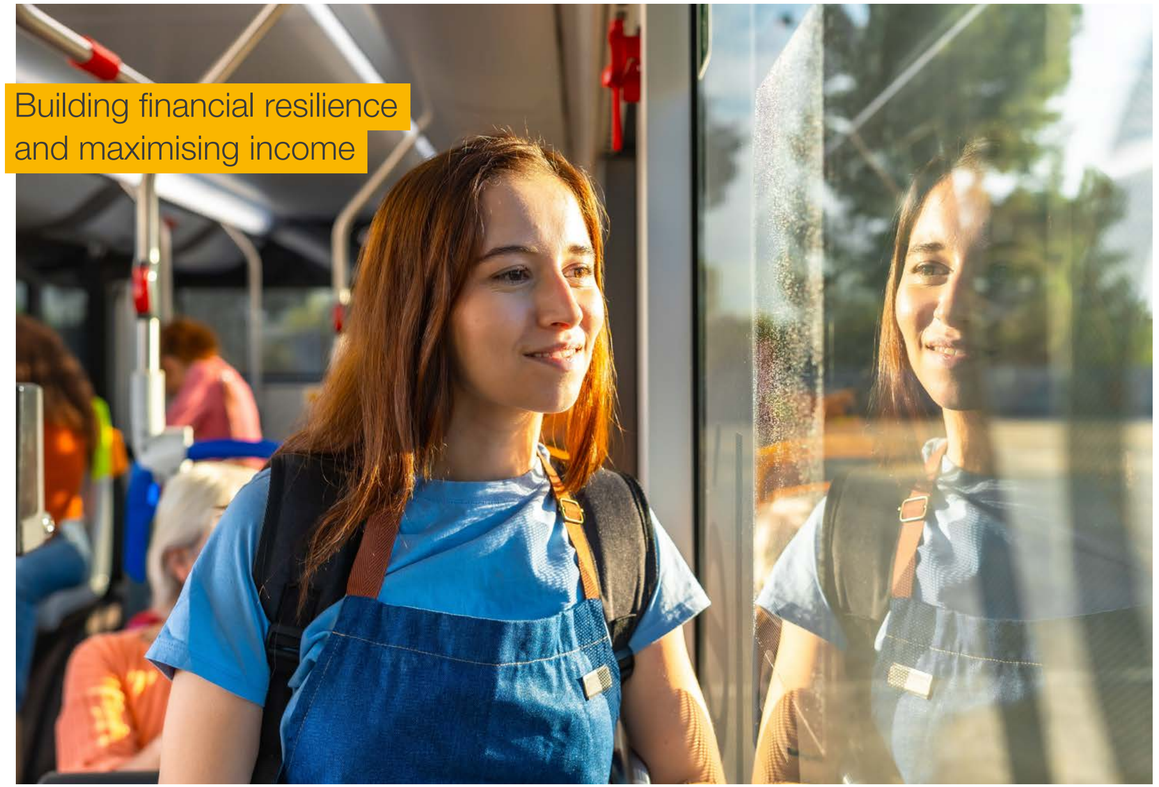
3.1 Crisis and Resilience Fund

National policy and funding developments will continue to influence how financial hardship is experienced locally and how support is delivered. A significant policy development has been the introduction of the Crisis and Resilience Fund (CRF) from April 2026, following on from the former Household Support Fund. The Government has allocated £9m to Telford and Wrekin over the next 3 years. The CRF places greater emphasis on helping residents build long-term financial resilience alongside providing support during periods of crisis. It aligns closely with the Council's ambition to move beyond immediate intervention and focus on prevention, income maximisation, and stronger partnership working.

The CRF is administered locally by Telford & Wrekin Council in accordance with national guidance. This enables the Council to work with residents, partner organisations, and voluntary and community groups to ensure support is delivered in a way that reflects local needs.

The Fund comprises three key elements:

- **Crisis payments** – short-term financial support for those facing an immediate financial emergency, such as help with essential living costs to help people manage a difficult situation while they stabilise their circumstances. The Council's Financial Welfare Team determine applications, provide information on how the applicant can maximise their income as well as referring people on to partner resilience services for longer-term support.
- **Housing payments** – providing financial support for residents who are receiving Housing Benefit or Universal Credit and are struggling with housing related costs, such as rent or other essential housing expenses. These payments are designed to help prevent homelessness or housing insecurity.
- **Resilience services** – these are services that increase access to quality financial advice and help residents to increase their savings, reduce debt, deprivation, or the need for emergency food parcels, maximise their income or make fewer repeat crisis applications.



Building financial resilience and maximising income

4. Our approach

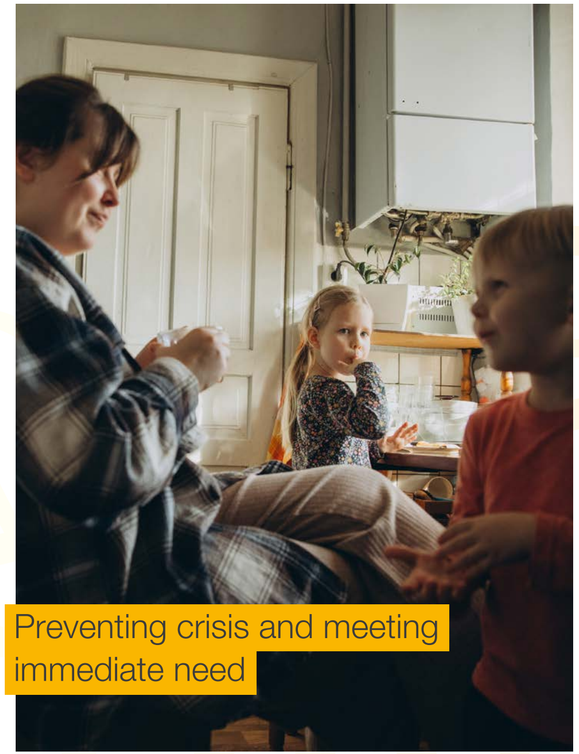
Our approach to tackling the cost of living crisis is based on four elements:

Supporting all our residents with the right help at the right time

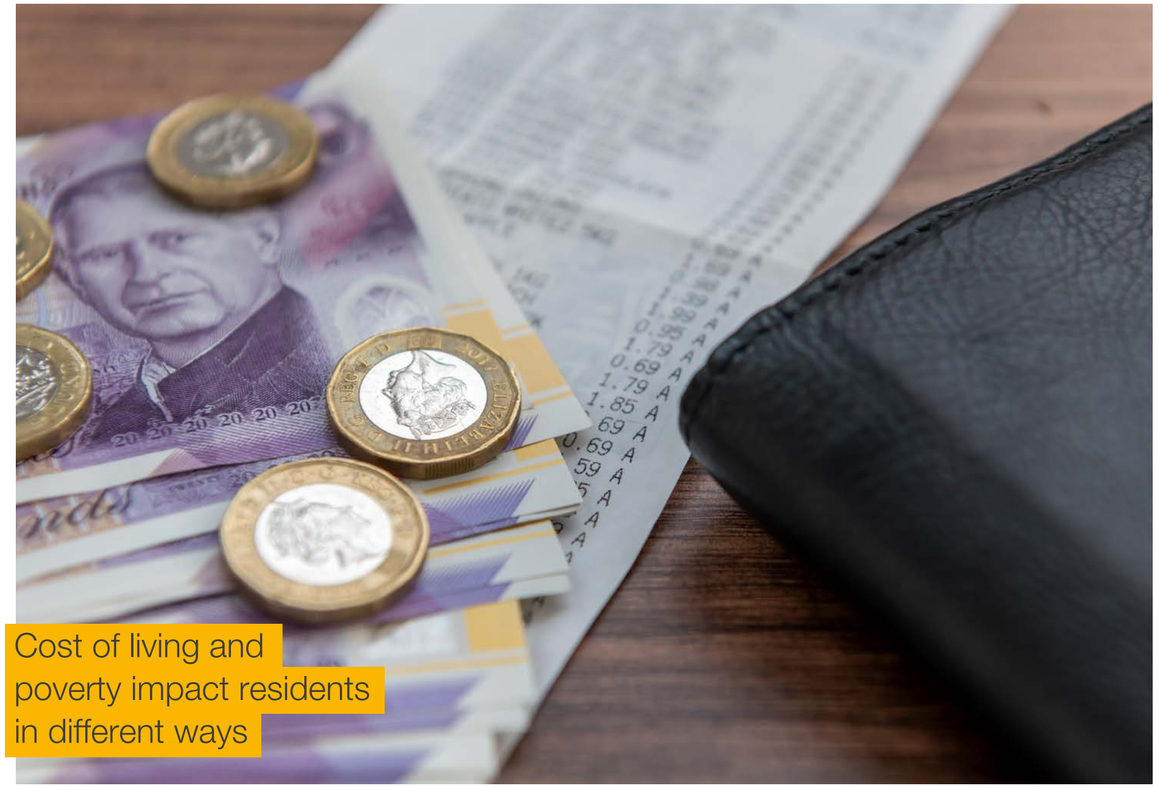
Preventing crisis and meeting immediate need

Building financial resilience and maximising income

Working together



Preventing crisis and meeting immediate need



Cost of living and poverty impact residents in different ways

5. Our support

We recognise that the contributory factors to the rising cost of living and poverty are multi-faceted and impact residents in different ways.

Our Strategy builds on what we already have in place and is a practical one intended to address today's challenges and build community resilience. We have set out our offer, reflecting on what we have achieved to date, across seven key areas intended to ensure all residents see a benefit whatever their circumstances and wherever they live in the Borough.

We have included a focus on supporting business as this will both support overall economic growth, the regeneration of our borough towns and provide employment and training opportunities for residents.

1. **Energy and utility costs**
2. **Food, clothing and other essentials**
3. **Council Tax, money and benefits**
4. **Health, care and wellbeing**
5. **Housing**
6. **Transport**
7. **Business support**

5.1 Energy and utility costs

What we've delivered

- Over 5,500 households have been provided with **practical energy advice and low-cost energy efficiency measures** saving an average of £190 per household and an average lifetime saving from low-cost measures of over £2,000.
- Over **1,100 home visits** have been undertaken by Marches Energy Agency to support residents experiencing fuel poverty, with more than 400 households receiving practical support, including low-cost measures such as heated throws and oil-filled radiators, alongside advice to improve longer-term energy affordability.
- More than 60 homes have benefited from **energy efficiency improvements** through the Government's Warm Homes Local Grant and the **Council's Warm and Well Telford programme**. Measures including solar panels, insulation, heat pumps, and new windows and doors, and the Council's funding extends support to low-income working households who would not otherwise qualify for Government-funded schemes.
- Working with 33 community partners, the Council distributed 22,384 **free LED light bulbs to residents** across the Borough. Based on Energy Saving Trust estimates, this is expected to save households around £223,840 per year in energy costs, helping residents become more financially resilient while reducing energy consumption.
- Through our **Crisis payments we have provided targeted financial support for those on home oil heating** at immediate risk of being unable to heat their home or access hot water.
- The adoption of our **Climate Change Supplementary Planning Document** has embedded climate change considerations within the Council's planning process, ensuring that sustainability, energy efficiency and climate resilience are considered when assessing development proposals.
- Through the **Council's Climate Change Risk Register** which reflects current and predicted climate hazards, including warmer wetter winters, heatwaves and flooding we are enabling services to maintain business continuity and establish greater resilience supporting residents.
- Through direct grant support and signposting to funding opportunities we are **supporting Town and Parish Councils and VCSE partners to improve the energy efficiency of village halls and community buildings** including installation of LED lighting, heating controls, insulation and other measures. Reducing running costs increases the sustainability of these buildings as key community resilience hubs providing information and coordination in emergencies, warm spaces in winter and cool spaces during heatwaves and as a focus for volunteer coordination and welfare support.
- We have **brought all our existing temporary accommodation up to EPC C standard** and through **Nuplace and Telford & Wrekin Homes we are delivering new low-carbon rented homes** featuring high levels of thermal insulation, PV (and battery), Air Source Heat Pumps and EV chargers. This has included Denmark House apartments in Station Quarter, with all properties meeting EPC B.

WARM & WELL TELFORD

Warm & Well Telford is an energy efficiency scheme for Borough residents households funded by Telford & Wrekin Council.

Householder A applied for the Warm & Well scheme as their front door was wooden and rotting away letting in draughts, in addition to old and ineffective radiator valves.

Through the scheme both the front door and valves were replaced, with householder A commenting, "Excellent service, work was carried out very neat and very happy with the service".

Householder B, a pensioner living with a terminal health condition, applied to the scheme as their bay window was very old and the living room always felt cold.

Their window was replaced through the scheme with householder B commenting, "Brilliant job, So pleased, thanks very much. Fitters came on time and have done a lovely job, left site very clean and tidy. Thanks so much".

The scheme is supporting residents who are struggling financially to save energy and reduce their bills.







We will

- **Continue to invest in Telford Energy Advice** (TEA) delivering a free hotline for residents for advice, information and support, through workshops and outreach and access to grant funding to deliver targeted energy efficiency measures and reducing energy bills.
- **Invest a further £250K into the Council's Warm and Well Telford grant fund** to improve the energy efficiency of more than 100 homes using small and medium-cost measures and continuing to deliver the roll out of the **National Warm Homes Scheme** through the distribution of c.**£750k of government grant funding** in the Borough.
- Continue to **grow Nuplace, providing more exemplar privately rented low-carbon homes** including the 207 new homes due to be delivered in Dawley later this year with retirement homes and bungalows which will be fully electric and incorporate energy-efficient technologies to help reduce energy costs for tenants.
- Explore plans to **deliver further renewable energy generation** within the Borough, future proofing supply.
- Work with community organisations and Town and Parish Councils through the Community Energy Fund to **identify opportunities to support community-based energy efficiency projects.**
- Continue to **embed climate resilience measures through planning policy**, including sustainable drainage, flood risk management, water efficiency, green infrastructure and climate-resilient design.
- Work with Town and Parish Councils and community organisations to **support local emergency planning and resilience** and identify practical measures such as cool spaces and support for vulnerable residents.

COLD HOME

"I'm getting old so I'm more susceptible to the cold."

"With upstairs it was freezing, its always been cold, it was too cold to take a shower and the bedroom was really cold too."

"With the installations I've had, I'm able to spend more time upstairs as it's a lot warmer now."

The difference between my house before and after is MASSIVE





5.2 Food, clothing and other essentials

What we've delivered

- **Through 36 reuse events to date we have recycled 200 tonnes of household items** including furniture, toys and clothing at affordable prices – a scheme shortlisted for a national Environmental Services Award in 2025. As well as saving residents money, proceeds help fund local community services, such as the British Red Cross at Oakengates and youth activity supported by the Shropshire Youth Association.

- **Assisted pensioners on the lowest incomes with an annual supermarket voucher** every January from 2023 to 2026 in total providing over £2m of vouchers. By January 2026 we were supporting 5,450 households.

- Providing **vouchers to the lowest income families to assist with food costs over 28 school holidays.** By Easter 2026 over 8,000 families were receiving support and in total we have made more than 144,000 awards with a value of £6.5m over a four-year period.



- Through the **Happy, Healthy, Active Holiday (HHAH) Scheme we have delivered thousands of free activities and lunches for children.** In the summer of 2026 alone, 10,000 places were booked, delivered by 37 providers at 67 different locations across the Borough.

- **Our schools are a critical part of our partnership response** providing proactive early help, pastoral support and community-based interventions. They are often the first to identify families experiencing financial hardship, and support provided includes breakfast provision, community food initiatives and access to Free School Meals as well as increasing family awareness and uptake of financial entitlements, improving children's emotional wellbeing, and connecting families to Family Hubs and specialist support services.

"I just want to email to say a huge thank you to yourself and all the support team **I'm overwhelmed with the help me and my family have received in regards to gas and electric, help towards our rent payments and now the food vouchers today.** As a family we have always tried to get through everything we can without assistance. To have asked for support initially felt so degrading and embarrassing but the team were so friendly and supportive and reassured me that everybody needs help sometimes. It was so lovely to just have someone actually listen to me and understand. I am honestly truly grateful for everything". **Local resident**



ACTION THROUGH OUR SCHOOLS

At **Wrekin View Primary School**, the Community Fridge project helps families access surplus food, reducing household food costs while strengthening community resilience and reducing waste in a dignified and accessible way.

The Telford Langley School promotes access to free breakfast provision, signposts families to holiday breakfast schemes and actively supports uptake of Free School Meals, helping to reduce food costs and ensure children are ready to learn.

Millbrook Primary School and Nursery offers a comprehensive Family Help and Support offer, providing access to Early Help, family support services, ensuring that families can access coordinated assistance before difficulties impact on children's education and wellbeing.



- We have **invested through Telford Crisis Support (TCS) enabling the provision of 630,000 meals for individuals and families** since 2022 and their signposting to organisations like Citizens Advice for people to receive help with their underlying financial difficulties.

- In addition, the service has **provided 6,000 breakfast parcels, distributed 2,000 warm winter coats and shoes with 3,600 children receiving free school uniform** items alongside the provision for families from the baby bank.

- Through **Telford & Wrekin Interfaith Council we have provided further investment** to deliver a further 600,000 meals to individuals and families in the evening, weekends and bank holidays and meeting special dietary requirements.



THE IMPACT OF FOOD PARCELS

A couple living in social housing were struggling financially after the wife's severe disability worsened, leading her husband to give up work to become her full-time carer. He also has health issues of his own. Delays with their Universal Credit claim left them unable to afford adequate food and heating. Support was provided including a fuel voucher, food and Christmas parcels, warm measures and energy advice, and helped the husband claim Carer's Allowance and address Council Tax payment concerns.

A father with joint custody of his two young children was experiencing poor mental health and struggling financially. Having recently secured employment, he did not expect to require ongoing support, but immediate assistance was needed. Telford Crisis Support provided an emergency food parcel, helping to relieve financial pressure and support his wellbeing.

- As well as supporting in crisis, **we have supported local organisations to provide cooking on a budget sessions.** Participants receive free ingredients and equipment, eg a slow cooker, so they can make healthy, low-cost meals at home. The Council's Learn Telford team has also run similar cooking on a budget sessions at four locations across the Borough.

- We have funded the provision of **long-term support for individuals with long-term health conditions** including those undergoing dialysis, working with the NHS renal team to coordinate food support with visits to the renal unit ensuring patients, with little or no capacity to support themselves, had access to food.

- We have provided **£600,000 to residents through our Emergency Welfare Assistance scheme** since 2022. This has provided energy vouchers and essential items such as beds, fridges and cookers.

- We have **awarded Free School Meals to over 9,000 children pa** from low-income families.

- Working with a range of local organisations through the **Christmas Smile Project, over 2,000 local children and vulnerable adults have toys and gifts to open on Christmas Day**. In addition, through a partnership with the Ironbridge & Severn Gorge Lions, approximately 36 Christmas food parcels are distributed each year to people receiving care and support who need assistance during the festive period.

- Through the **Councillor's Pride Funding we have invested over £2.5m into community projects** attracting a further £1m in match funding, delivering investment into youth clubs and junior football clubs for kit and equipment, keeping costs down for parents; funding trips for pensioners and vulnerable residents decreasing social isolation; supporting local Christmas celebrations; and investment into our parks and green spaces which provide free leisure and recreation.

Feedback from a school on the Winter Coat and Shoes Project during 2024/25: "As always, I find the service invaluable. I know the parents appreciate everything too. The family I requested winter coats and shoes for had 3 children and were struggling financially. It helped them to know that they didn't have to worry about these things when they were going through a tough time".

EMERGENCY WELFARE ASSISTANCE

A resident, who had received a bed, cooker and freezer through our Emergency Welfare Assistance Scheme following a period of difficult circumstances which included poor health and a period of homelessness, was granted essential items to enable him to make a fresh start in his new tenancy and emailed to say:

"I would just like to say thank you to the whole team for the effort you all went to and the promptness with which you acted to help me, so a very big THANK YOU ONE AND ALL."

We will

- In January 2027, **issue a further £50 of financial support directly to around 5,500 pensioners** on low incomes.

- **Maintain Free School Meals auto-enrolment which since September 2026 has already seen an immediate 500 additional children benefiting**, saving these families around £500 per child each year. In addition, a further 300 children in key stage 1 (who receive universal infant Free School Meals) will benefit, resulting in our schools receiving over £770,000 extra funding through the pupil premium to invest. Alongside the national changes to eligibility for FSM, **we will see the number of children benefiting from FSM grow to over 11,000 locally – a 17% increase.**



- **Invest £450,000 pa for the next three years to provide an additional 7,225 child places on the Happy, Healthy, Active Holidays (HHAH) Scheme** including expansion over half term holidays where capacity will more than double. Combined with existing funding, this will take **overall delivery in excess of 30,000 child places pa**. Providing funded holiday clubs for children from lower income families in reception through to Year 11, the new investment will support expansion for SEND, a targeted youth offer for secondary-age young people, and sessions with a family-based focus on food education, budgeting skills and cost-of-living resilience.

- **Continue to invest for the coming year in emergency food bank provision while we work with partners to launch more resilience-based food services**, including a focus on community grocery provision and food surplus hubs, education, cooking on a budget and community growing initiatives.

- Continue to **support the school uniform and baby bank service in 27/28**.





Continue to support the school uniform and baby bank service

5.3 Council Tax, money and benefits

What we've delivered

- **Maintained Council Tax in Telford and Wrekin as the lowest in the Midlands.**
- Continuing to **help people on low incomes pay their Council Tax through our local Council Tax Reduction scheme** with 12,500 people receiving Council Tax Reduction in August 2026 alone.
- **Providing £492,000 of additional support to 1,500 households since 2022 by using Council funding to provide Council Tax Reduction Hardship payments** to those who can't afford the shortfall between the Council Tax Reduction they receive and the Council Tax charged.
- **Provided over £1.234m of financial support through the Household Support Fund** over the last four years with over 11,222 awards, including for household essentials and groceries, addressing immediate financial difficulties.



HOUSEHOLD SUPPORT FUND

Ms B emailed in October 2025 to say:

"Thank you very much for your prompt reply and your kind gesture of a much-needed gift voucher. **This support will significantly help with groceries and household essentials over the coming weeks/ months.** I have also noted the helpful recommendations, which are also very welcome. Thank you again for your generosity. It is greatly appreciated".

A RESIDENT SUPPORTED BY FINANCIAL WELFARE TEAM

A customer applied for assistance after leaving employment following a cancer diagnosis.

Support was awarded towards a shortfall in rent for a six-month period, and a recommendation was made for an increase in housing costs through their Universal Credit assessment by requesting provision for an overnight carer. Additional support was also provided through a reduction in Council Tax liability and the award of a Household Support Fund cost of living voucher.

The customer's friend who had assisted them complete an application, said: **"I am actually crying. Thank you so much, this will help so much to getting him the help he needs right now and thank you for deciding so quickly too, it is much appreciated."**



Citizens Advice Telford and Wrekin

- We have **invested over £800k through Citizens Advice since 2022 enabling 50,000 residents and families to access support** including specialist advice on debt and arrears, access to benefits, housing, employment, utilities, and communications. The service has delivered financial support outreach Borough wide, including (for example) Stirchley, Brookside, Telford Town Centre, Hollinswood, Madeley, Lawley, Wellington, Hadley, Leegomery, Donnington and Newport. Between July and September 2026, support recorded £1,263 in financial gains to families supported and over £60,500 of debt managed.



CITIZENS ADVICE

Following a period of ill health, Nigel (not his real name) was unable to return to work and was struggling to manage financially.

After housing costs and priority bills, the household budget was negative, leaving Nigel reliant on food banks and worried about outstanding bills. Through Citizens Advice, he received advice regarding his benefits, household finances and essential bills. Nigel, whose health condition made navigating the DWP and related services difficult, was supported to access Personal Independence Payment (PIP) and is expected to receive circa £3,700 pa.

Through further energy advice, Nigel fixed his energy tariff ahead of the expected increases and was advised of the Priority Services Register which, for people reliant on electrical health equipment at home, can provide additional support from the network operator and energy supplier in the event of planned or unplanned outages. Nigel was also advised to have a water meter fitted and to apply for Severn Trent Water's Big Difference Scheme.

Together, these changes have improved Nigel's household budget and financial resilience meaning he is no longer reliant on food banks.

Older people

- Adult Social Care has continued to **strengthen our preventative offer to ensure residents can access advice, guidance and practical support enabling them to remain independent and connected to their communities.** This is delivered through Family Connect, Live Well Telford, community outreach and preventative services.

- **We have invested £140k through Age UK, providing advice to 524 clients, supporting over 325 households and delivering an average of £5,000 a year** in extra income for each individual. With the average length of a benefits award being much longer than one calendar year, the ongoing financial impact will be significantly higher.

- Since 2024, Adult Social Care has **funded and distributed supermarket vouchers to people receiving care and support who were experiencing financial hardship** with the value of individual vouchers increased from £25 to £30 in recognition of rising living costs.

- Through a targeted benefits maximisation project, we **have connected people receiving care and support to Attendance Allowance** with further information and support to help them understand and access their entitlements.



SUPPORTING CARERS

A family carer was experiencing increasing financial pressure, and caring responsibilities were affecting their own wellbeing. Through Adult Social Care, the carer was supported to access available support, including a carer's assessment and information about financial assistance and community resources. This enabled the carer to continue in their caring role while maintaining their own health and wellbeing, reducing the risk of carer breakdown and the need for more costly interventions.

- **The Christopher Turley Armed Forces Hub** supports members of the Armed Forces community – including serving personnel, veterans and their families – to access practical advice, welfare support, benefits guidance, housing guidance and referrals to specialist services. The Hub is the first in the West Midlands to become a VALOUR-recognised hub and has secured £671k of funding to enhance services for veterans and their families.

- For those in work but feeling the squeeze or looking for a change, our **Job Box** service connects residents directly with local employers and vacancies, while **Access to Work** offers additional support for people with a health condition or disability to get into, or stay in, employment.

- Through our **Financial Welfare Partnership Group,** the Council and partners – including financial support services, DWP, Housing Associations and VCSE agencies providing crisis support – work together to share information and shape a collaborative support offer for our residents. This is published in our financial information booklets – one for working age residents (Working age financial support and assistance) and one for pension age residents (Financial support and advice for pensioners), recognised as best practice by the Department for Work and Pensions.

We will

- **Provide grants that enable voluntary and community organisations to work in partnership with the Council to deliver activities that strengthen financial resilience and support residents to achieve greater independence.** Areas for investment will include financial literacy and money management, savings initiatives and projects to reduce debt, skills for independent living, and community-based routes to affordable food including community grocery and food clubs. Activities supported will address barriers to resident access due to transport, geography, disability, language, culture, caring or employment patterns and Armed Forces status.

- **Invest further into Citizens Advice to extend advisory services** addressing debt, income maximisation and budgeting, including additional **outreach across the Borough with flexible appointments for working households including evenings,** work with local employers to increase employee engagement and increased accessibility in rural communities and to residents who do not traditionally access advice services.

- Develop our community outreach further to include continuation of the **Here to Help bus** and multi-agency service advice and support delivered through **Community, Live Well, Family and Armed Forces Hubs.**

- **Develop a centralised directory of financial advice and support services, working with partners and aligning with our Live Well offer ensuring our offer is consistent and up to date** and supporting timely referrals for vulnerable residents between services. Delivered through a digital platform and co-designed for use by residents, VCSE and professional support services. We will explore options to incorporate more interactive functionality so users can input information about their own or an individual's circumstances and receive tailored recommendations on relevant support services based on geography, stage of life or personal circumstances, alongside referral pathways.

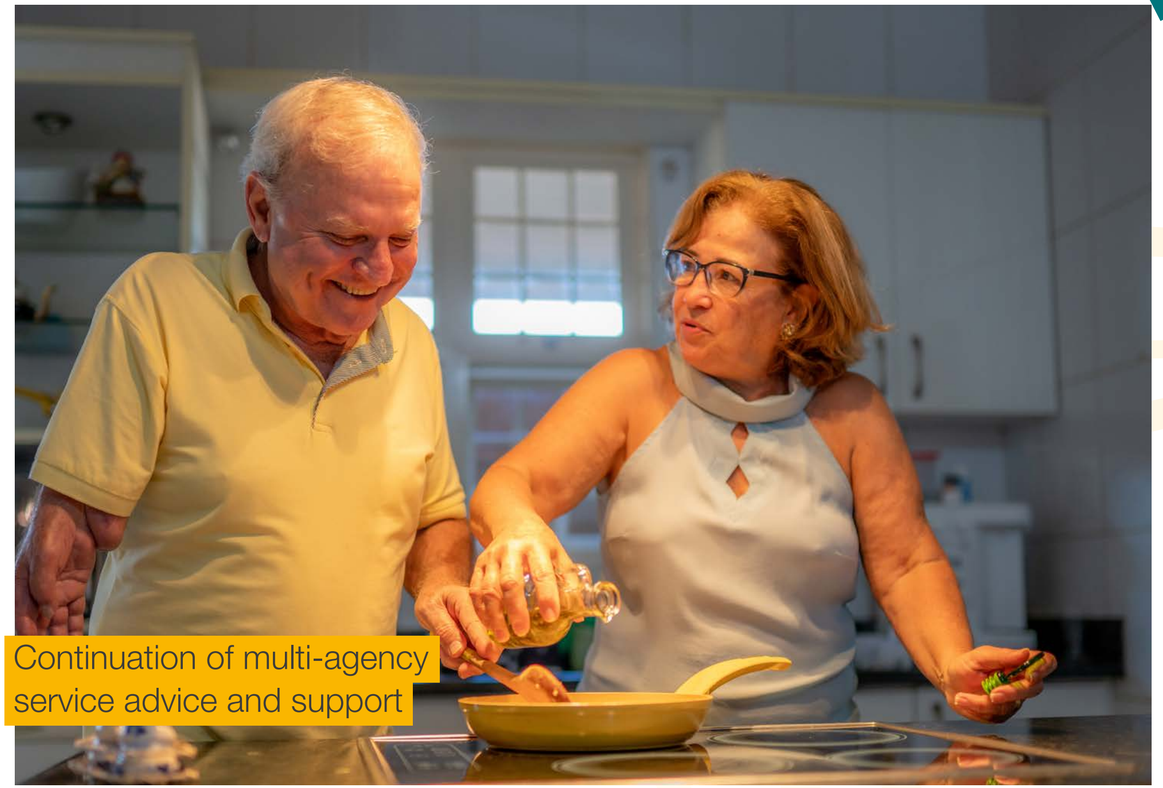
- Through our Income Maximisation Officer, deliver **support for residents regarding their financial entitlements** working within communities and with local organisations and residents.

- **Explore the establishment of Community Resilience Ambassadors** to work in their neighbourhoods to extend reach and signposting to services.

- Support the England Illegal Money Lending Team to **stop loan sharks operating in the Borough.**

- Explore ways to **support those that are experiencing gambling related harm** by early signposting to support services and by upskilling staff working with the community.

- **Continue to support the Financial Welfare Partnership Group** to share learning and continue to develop our response to cost of living challenges with the Group providing a key element of governance and monitoring of the Strategy.



5.4 Health, care and wellbeing

What we've delivered

Leisure and culture

- The Council **continues to provide an extensive leisure concessions** policy Telford Loyalty Card (TLC) Leisure Concession Scheme which in 2026 has delivered a combined saving to residents of over £350,000 as well as supporting as many residents as possible to enjoy active and healthy lifestyles.

- We continue to offer **free swimming for under 25s, with 25,782 free swims by young people over the last 12 months and 793 children accessing free swim lessons through the 10 by 10 programme, alongside a 25% discount for swimming for those over 50.**

- Over the 2026 summer holidays, **4,600 attend our leisure £2 holiday activity programme.**

- We continue to provide a significant programme of **free and affordable cultural and community events throughout the year**, including Spring into St Georges, Krazy Races and the Balloon Fiesta. **Attracting audiences of over 100,000 each year, we boosted our offer in 2026 with the opening of the refurbished Town Park Amphitheatre attracting audiences totalling over 8,000, many enjoying free music weekends.** We have maintained ticket prices for major family experiences like our Festive Garden light trail at affordable prices and offer a competitively priced Panto with a Kindness Ticket for families less able to afford to attend.



- Between May and September 2026, we have been **running free park yoga sessions for all ages at Bowring Park.**

- We have **worked in partnership with Town and Parish Councils to keep all Telford and Wrekin community libraries open** offering residents the opportunity to borrow books, e-books and e-magazines, and iPads free of charge. As of August 2026, there were 9,196 active borrowers (people who had borrowed an item in the last 12 months). The libraries also offer a range of free or low-cost events and activities with more than 7,100 people attending in 2025/26.



Youth Offer

- Our Youth Offer has been **shaped by young people's voices with the website providing a platform for children and young people to discover fun activities** whether for sport, arts, dance, youth clubs, health and wellbeing, or safe places to go in their communities.

- Through the Safer, Stronger Communities Programme we have **delivered free and affordable activities for young people and adults including Urban Games,** which has delivered over 17,000 free sports and physical activity sessions while supporting the establishment of 32 youth clubs. Based on the average cost of a comparable holiday activity session, this has saved an estimated total of £17,000 for residents.







Older people

- Adult Social Care **supports unpaid carers through increased access to Carers Direct Payments** which, by the end of March 2026, meant 82% of carers receiving support were in receipt of a Direct Payment, allowing carers to purchase support, access respite opportunities or meet identified wellbeing outcomes, helping them sustain their caring role and reducing the financial and practical pressures associated with caring responsibilities. We also **fund the all-age Carers Centre, which offers further financial and benefits advice, and we have launched a new Carers Card, providing discounts for unpaid carers as well as access to emergency support.**

- Between September and December 2022, the **Council's Financial Case Management Team** assisted 1,810 older people or residents in receipt of care and support with help and advice regarding benefit entitlement and care costs.

- **Day-to-day benefit entitlement, financial wellbeing and Disability Related Expenditure are routinely considered as part of financial assessments and wider conversations** about independence and wellbeing. Successful disability-related benefit claims can increase a person's income and help meet the additional costs associated with disability, ill health and care needs.



Healthy neighbourhoods

- Between January and July 2026, 549 people accessed the **Council's Stop Smoking Service** following a lung health check, with almost half successfully quitting after four weeks. Based on estimated annual savings of £2,500 per person, this could represent around £686,000 in household savings each year.



> *"Quitting together made it much easier than we ever thought it would be. The Lung Cancer Screening Programme gave us the push we needed, and the stop smoking support helped us stay on track. We both feel healthier, have more energy, are breathing better, and have more money in our pockets. Most importantly, we would not have done it without the help."*

- We have **expanded vaccine education and community vaccination clinics** in areas of low uptake, to ensure communities can access vaccines at times and locations convenient to them.

- Our **Healthy Lifestyle Service provides tailored programmes and community-based delivery.**

- Our **Healthy Hearts** bus delivered 283 NHS health checks, 369 blood pressure and mini health checks through 78 community events across 16 locations in South Telford in 2025/26. Almost a quarter of those residents checked had a high risk score and were offered addition treatment or support. The bus promotion reached over 137,000 residents, and 26% of participants accessed the service simply by passing the bus in the communities.







- Through the **Borough Vision Partnership's Here to Help bus** we have supported 375 residents and families over the summer through 19 events/locations including across the South Telford estates, Wellington and the Town Centre. Supported by a range of health and public services, 65% of concerns raised were addressed on the day with the remainder signposted on to services. The mobile nature of the service has enabled support to reach some of the most vulnerable and hard-to-reach residents.

- We have **extended our Family Hubs offer with support across eight Borough locations, providing welcoming, accessible places where families can get early help** with immediate financial pressures and support to improve long term stability. Working with co-located DWP work coaches and Citizens Advice service, the Hubs offer practical support when families need it, without expecting them to navigate several services themselves.

- The **Baby Steps programme provides specialist advice for new parents** on their legal rights and the impact of having a baby on their housing and finances. Families with more complex needs can receive dedicated casework support.

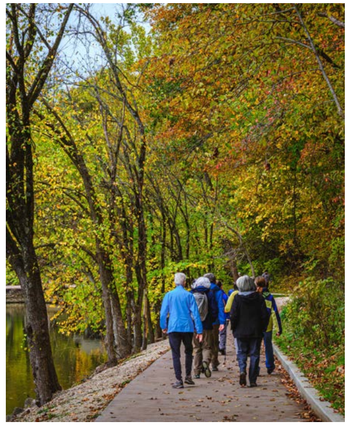
- We have **expanded the provision of our increasingly well-recognised community offer delivered through new Live Well Community Hubs.** Overseen by Telford & Wrekin Integrated Place Partnership (TWIPP), 11 hubs now span 9 areas across the Borough including those experiencing some of the highest levels of disadvantage and health inequality, bringing together public health with Adult Social Care, health services, housing support, digital inclusion services and community organisations in a single location.

BEST START IN LIFE
Telford and Wrekin FAMILY HUBS

LIVE WELL COMMUNITY HUB SUPPORT

A resident attending a Live Well Community Hub accessed support from several services in a single visit, including wellbeing advice, information about local community support, and guidance on financial assistance available through partner organisations.

By bringing together Adult Social Care, health services, Citizens Advice and community organisations, the Hub helped the resident access support quickly and avoid their situation escalating into crisis.



Live Well Community Hubs

Local support. Joined-up services. Earlier help.

Live Well Community Hubs bring services and community organisations together in welcoming local venues, making it easier for residents to access advice and support with their health, wellbeing, social and care needs. Alongside this, digital inclusion support helps residents develop the confidence and skills to access information, services and opportunities online safely.

One conversation can connect someone to the right support, at the right time, closer to home.



"Following his stroke, Tim was struggling with day-to-day tasks and had become socially isolated. We demonstrated practical equipment and, using Live Well Telford, found local walking and singing groups he planned to join - a positive outcome all round."

Andy Payne, Assistant Community Led Support Coordinator

Telford & Wrekin Council: LGC Council of the Year 2025

We will

- **Continue to grow our free annual culture and events programme,** extending the Amphitheatre season and including more performances alongside a new TFest, bringing week-long themed festivals and events to each of our Borough towns throughout 2027.
- **Launch a Telford@60 grant programme as part of developing plans for Telford's Diamond Jubilee in 2028** to support VCSE, Town and Parish Councils and community organisations to deliver more opportunities for residents to access local, affordable culture and events.
- **Continue to celebrate Telford Day with the focus moving around the Borough**, with Ironbridge hosting events in 2026 linked with the UNESCO 40th anniversary
- **Invest a further £1.5m into the Building Safer and Stronger Communities Programme,** maintaining community and youth activities.
- **Continue to offer free public swimming for under 25s and a 25% discount for residents over 50 and maintain our concessionary programme** to include those in receipt of Universal Credit, Pension Credit, people with disabilities, carers (including young carers), Armed Forces personnel and students. A free Concessionary Telford Loyalty Card (TLC) provides:
  - 50% off the standard price of a swim (unless already free)
  - A minimum of 40% of all other non-instructed activities
  - A minimum of 15% off instructed activities
  - Discounted swimming lesson and health and fitness memberships.
- **Launch a new leisure app,** increasing access and ease of booking to support more residents to benefit from our concessionary offers and introduce a range of pay as you go and all-inclusive membership options across swimming, golf, ice skating and health and fitness, and an extensive programme of low-cost children's activities during each school holiday.
- **Continue to drive the expansion of the healthy neighbourhoods programme with the development of Live Well and Family Hubs offers** and healthy lifestyle support targets in communities with prevention programmes scaled up with a focus on those who need the most support.



5.5 Housing

What we've delivered

- **Investment c.£1.2m over the next 3 years to support low-income households who were facing homelessness through the Discretionary Housing Payment,** scheme making more than 2,600 awards, providing thousands of residents with greater housing security.
- Provision of **prevention funding to support residents coming to us homeless or threatened with homelessness with rent in advance, rent arrears, deposits and incentives to ensure a tenancy offer,** supporting with rent arrears to preserve a current tenancy, or to clear the path to a new tenancy. Benefiting over 360 households with an average financial support of £680, we invested over £245,000 in 2025/26 alone.
- Through our Tenancy Sustainment Officers, we **work with individuals and families threatened with homelessness or in our temporary accommodation to support them to sustain a tenancy** including money management, budgeting and income maximisation.
- **Nuplace offers a diverse portfolio** with a broad range of property types and sizes in locations across the Borough, **with a focus on low-carbon homes, reducing household running costs, and delivering accessible and adapted dwellings prioritised for those over 55 or with demonstrable need** alongside adaptations to existing properties, to allow people to continue to live independently at home.
- More than 20% of properties acquired and refurbished a part of the Telford and Wrekin Homes programme have been let at Local Housing Allowance.
- We have **invested directly in developing accommodation for young people transitioning from care,** allowing them to develop life skills, employment and budgeting to sustain tenancies as well as providing adapted accommodation for adults with learning disabilities enhancing their ability to access employment and independence.
- Through **investing in delivery of schemes to meet housing needs arising from our adults, children's and housing services, we are delivering longer-term Council savings, eg on residential care, allowing investment into front-line services including community outreach that is supporting residents with cost of living challenges.**

APPLICATION FOR DISCRETIONARY HOUSING PAYMENT

In March 2025, a Ms H emailed to say: "You have no idea what this means to me, honestly from the bottom of my heart thank you so so much for accepting my application, the relief taken away for a short while means so much!!!

I appreciate everything you do. Thank you so much again."



Investing in delivery of specialist homes **to meet housing needs**

FALLING BEHIND WITH RENT PAYMENTS

Ms A is a single mother living in a privately rented three-bedroom property with her two children, aged 10 and 14. She works part-time and receives Universal Credit to supplement her income. Ms A had maintained her tenancy successfully with no history of rent arrears.

In 2026, Ms A's landlord increased the rent by £150 per month following rising mortgage and maintenance costs. At the same time, rising household expenses, including energy bills, food costs, school-related expenses and transport costs, placed increasing pressure on the family's finances.

Despite carefully managing her budget, Ms A fell behind with her rent payments. Initially, she made reduced payments while prioritising food, heating and other essentials for her children. However, the rent arrears continued to increase.

Attempts to bridge the shortfall by using credit cards and borrowing money only increased her financial pressures.

The landlord issued warnings and eventually served notice seeking possession of the property. Following approaching the Council Housing Options Service, a Housing Solutions Officer worked with Ms A to understand the family's circumstances.



The Housing Solutions Officer was able to successfully negotiate with the landlord to prevent the tenancy from ending. A discretionary housing payment was provided to stop the arrears increasing and a contribution was made through the Council's homeless prevention fund to clear two thirds of the arrears with an affordable repayment plan agreed between tenant and landlord.

The tenancy was sustained and through income maximisation work Ms A was able to access additional benefits to increase her household income and was able to work extra hours without reducing her benefit entitlement. **As a result, Ms A and her children remained in their family home, allowing the children to continue attending their school, maintain friendships and avoid the disruption associated with homelessness.**

We will

- **Invest £1.2m over the next three years through CRF to support residents in financial difficulty with Housing Payments** supporting those struggling with housing related costs, rent or other essential housing expenses to remain in their homes. A further £150k has been set aside to assist with either Crisis or Housing Payments should demand grow linked with cost of living pressures.
- Through our **£53m Council Housebuilding Programme, deliver 300 more Council-owned homes over the next three years providing affordable social rent homes for local residents.**
- Through **Nuplace, continue to deliver affordable homes directly and alongside affordable housing providers on mixed tenure sites** including Phoenix where 88 affordable homes are being delivered alongside homes for private rent (Nuplace) and open market sale.
- Through our Specialist and Supported Accommodation Strategy **promote delivery of four new extra care schemes across the Borough alongside more retirement living to offer additional downsizing opportunities.**
- Through our social housing nominations process, **support residents access to the most appropriate accommodation solutions to meet their housing needs within what they can afford.**



5.6 Transport

What we've delivered

- We have **introduced a £2 bus fare cap on Council-operated Travel Telford bus services** supporting over 1m passenger trips since 2022. These bus fares are among the lowest in the country, saving residents £1 on every trip compared to the national £3 fare cap.
- **Expanded the £2 fare offer** across all bus services that start and end in Telford and Wrekin.
- **Providing 50p travel offers on Travel Telford bus services.**
- **Travel Telford Connect On-Demand** – a flexible public transport service with affordable fares of £2 for an adult single fare/£4 day ticket. Passenger numbers have increased by 21% since Summer 2025.
- **A new Wrekin Connect £2 hop on, hop off bus service**, offering a convenient and affordable way for residents to travel to some of the Borough's most visited locations including the Wrekin and the Ironbridge Gorge.
- **Investing £3m to improve walking and cycling routes across Telford and Wrekin.** Examples include improvements to walking routes between Oakengates and Telford Town Centre, Safer Routes to School Schemes in Wellington and Dawley, and investment into the 14 mile Silkin Way route.



- **The Telford Bike Hub** has **encouraged active and affordable travel,** winning 'Community Engagement Project of the Year' at the National Travel Awards in 2025 and gaining national recognition from the Bikeability Trust. Since re-opening in 2022, **we have taught 3,000 children to ride a bike with a further 2,500 completing Level 2 Bikeability training, giving them the practical skills to ride safely on the road.** Over the last three years, there has been a 25% increase in children completing Bikeability training in Telford and Wrekin.
- **Invested £850,000 into 35 Safer Routes to Schools projects to encourage more children to walk to school.** This has funded physical improvements around schools and active travel initiatives, such as pedestrian skills training and walking buses.



CYCLING AND WALKING INFRASTRUCTURE

Since 2022 we have delivered new signage and way markers, surfacing repairs, bicycle parking and 50 new benches. In 2024 we delivered footpath improvement works from Greyhound Roundabout to Rampart Way and upgraded crossing facilities at three new points where the Silkin Way meets roads: Stafford Road, Canongate and Station Hill.

These improvements were part of our Local Cycling and Walking Infrastructure Plan.



Safer routes for children
to cycle to school



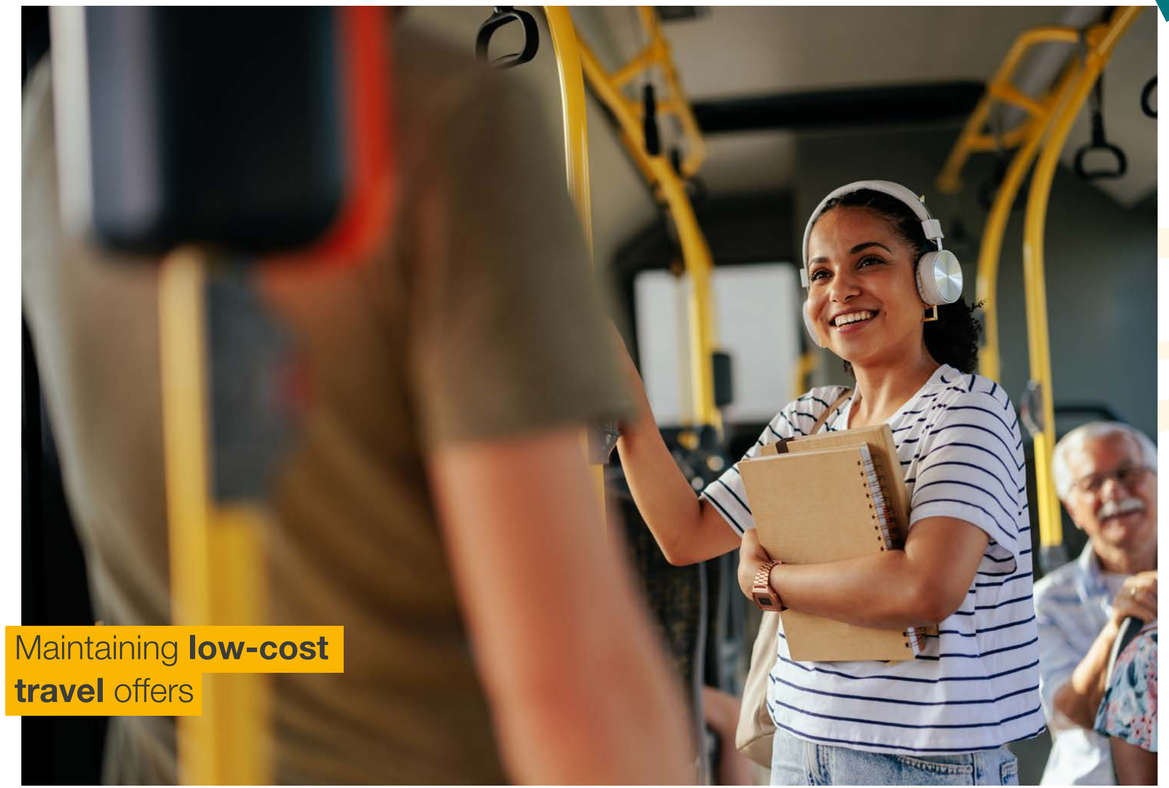
BIKE DONATION AND RECYCLING SCHEME

Re-wheeled events have taken place at Muxton Primary School, Lawley Village Primary School, John Fletcher, Madeley Primary School and many more, giving unwanted bikes a new life and young cyclists a chance to build confidence, independence and a love of cycling through having their own bike.



We will

- **Maintain a £2 fare cap on bus services that start and end in Telford and Wrekin.**
- **Continue to evolve bus services across the Borough to ensure they are affordable and reliable** while meeting the needs of those who use them.
- **Maintain low-cost travel offers** similar to 50p travel offers that have been delivered to date.
- **Make continued investment into measures that improve cycling and walking.**
- Continue to **provide Dr Bike events, cycle rides, cycle training and cycle hire at Telford Bike Hub.**



Maintaining **low-cost travel** offers

5.7 Business support

What we've delivered

- **Through our Thrive Telford Programme, we have invested £5.8m in UKSPF funding to support local businesses start up, grow and innovate.** This has delivered more than 680 projects, benefiting 300 start-ups and distributing grants, energy assessments and efficiency improvements to hundreds more, allowing companies to adapt in a fast-changing tech/AI environment, upskill and grow their markets. The work has directly created 93 jobs with many more in the supply chain.

- Alongside boosting business opportunity, we have **directly supported 580 residents to access skills, training and employment with a focus on those disadvantaged in the labour market.**

- Through the Council's investment in **The Quad in Station Quarter, we established a business start-up, incubation and business accelerator facility supporting dozens of local businesses** and entrepreneurs to develop their plans and grow their businesses, alongside provision of higher and further education through Telford College and Harper Adams University.

- Through our **Pride in Our High Streets (PIOHS) programme we have invested £725,000, leveraging over £2.4m of private sector investment and leading to the creation of over 440 jobs.** The funds have supported 133 new businesses to start up, improved 138 shopfront facades, and awarded 116 eco and digital grants supporting businesses to reduce costs and innovate, bringing more resilience and footfall, benefiting communities across the Borough and protecting their local high street.

- **Investing directly into high street regeneration schemes including in Wellington and Oakengates,** delivering new homes through Nuplace, new and refurbished retail and leisure provision, alongside improvements to public spaces and community facilities including the refurbishment of Wellington Market and the Orbit, and the new library in Oakengates as well as the new Theatre.

- Through Marches Energy Grants we have **supported 30+ businesses to improve energy efficiency and renewable energy generation.**

- **The Business Rates Team continues to proactively identify businesses that may qualify for Small Business Rate Relief** and, wherever possible, awards the relief automatically without requiring a formal application. As of October 2026, 1,934 businesses (35%) in the Borough benefited from either full Small Business Rate Relief or a partial reduction in their liability.

We will

- We continue to procure local businesses to deliver our energy efficiency measures.

- **Continue to invest in the PIOHS programme including the new Elevate programme and initiatives including the 'Spend Booster'.** The Elevate Programme will bring together a coordinated suite of initiatives, including:

  - Business grants;

  - A High Street Spend Booster to drive immediate economic activity;

  - An Activation Fund to support collaborative events and a Test and Scale Grant to support business expansion and job creation.

SWEET LITTLE THINGS, MADELEY

Sweet Little Things Bakery & Tea Room is the first business of its kind to open on the high street in Madeley, offering homemade cakes and a homely place to sit and eat and takeaway drinks and lunches.

Parents and baby sessions, where new mums can meet, are planned and free Wi-Fi is available for people wanting to work away from their desks or a change from their home work environment.

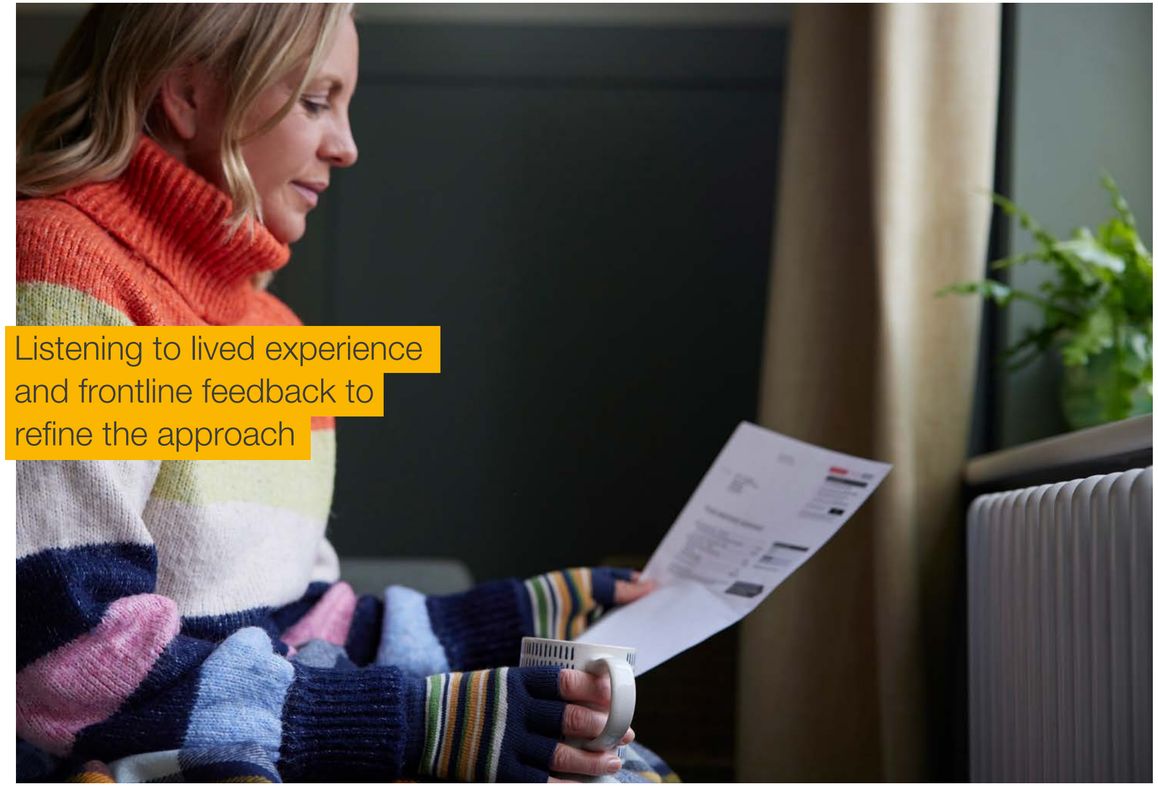
Pop up events including school holiday activities, 'knit and natter' evenings and wreath-making workshops are planned.

Leanne said: **"I'd outgrown the space at the market stall and the tea rooms will allow me to grow the business – catering for existing customers but welcoming new ones as well".**

"I want Sweet Little Things Bakery & Tea Room to become the place to go – whether you're a parent waiting to pick up a child from a dance class, elderly or lonely and just want a chat, or a home worker who wants a nice space to have a meeting with Wi-Fi.



The tea room will be inviting and welcoming to all and I'm really grateful for the support I've received from the Council's Pride in Our High Street programme to make this move possible - giving me the chance to have a permanent base in Madeley."



6. How we will deliver the strategy

We will deliver this strategy through a combination of direct Council activity, partnership working, community coordination and improved alignment between existing programmes. This is a dynamic plan which will evolve and respond to the challenges and opportunities across our communities. We will develop a detailed delivery plan across the actions set out and report regularly through Cabinet on the impact and to update actions.

Our approach to delivery will include:

- Working across council services including through the healthy neighbourhoods programme and with external partners including advice services, voluntary and community organisations, schools, family and live well hubs, health partners, housing organisations and community-based services;
- Strengthening referral pathways so that residents do not have to navigate services alone or repeat their circumstances multiple times;
- Using data, insight and evidence to identify need, target support and understand where pressures are greatest;
- Listening to lived experience and frontline feedback to refine the approach over time;
- Keeping the delivery plan under review so that it can be refreshed in response to local need, learning and changing national policy, or changing economic circumstances.

How we will know we are making a difference

Progress will be monitored through a combination of performance data, programme milestones, partnership intelligence and resident feedback. Over time, we want to see evidence of:

- Increased take up of eligible benefits;
- Increased take up of support and advice;
- Stronger take up of income maximisation opportunities;
- Stronger support for children, families and older residents;
- Better coordinated local provision with an increase in referrals between agencies providing effective pathways for those in crisis to financial resilience measured by reduction in repeat presentations;
- Clearer evidence that services are reaching communities under the greatest pressure;
- Reduction in health inequalities.

Governance, review and refresh

This strategy will be supported by clear senior oversight and partnership input. Progress against the delivery plan will be reviewed regularly, and the plan updated where necessary to reflect local need, performance, emerging opportunities and policy changes.

How to get help

Telford & Wrekin Council Cost of living	https://www.telford.gov.uk/about-my-council/cost-of-living/		
Citizens Advice Cost of Living Support	https://citizensadvicetelfordandthewrekin.org.uk/cost-of-living-crisis-support		0808 278 7988
Age UK Shropshire Telford & Wrekin	https://www.ageuk.org.uk/information-advice/money-legal/cost-of-living/	enquiries@ageukstw.org.uk	01743 233 123
Telford Energy Advice	https://mea.org.uk/authorities/telford-wrekin/	tea@mea.org.uk	0800 677 1952
Telford Crisis Support	https://telfordcrisissupport.org.uk/	admin@telfordcrisissupport.org.uk	01952 586 646
Telford & Wrekin Interfaith Council	interfaithtelford.org/	hello@interfaithtelford.org	01952 482417



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