



Local authority partnership programme - prospectus

(April 2027 - March 2028 Programme)

This prospectus outlines the Greater Change local authority partnership programme and how applications will be assessed.

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Partnership summary

Purpose:

Greater Change is inviting local authorities across the UK to submit an Expression of Interest (EOI) for match funding from a total programme fund of £1 million to deliver personalised budget programmes that support people experiencing or at risk of homelessness (referred to as clients).

This is a partnership, not simply a grant. By investing alongside local authorities, Greater Change aims to help councils prevent homelessness, support clients to move into and sustain stable housing and build the evidence and local commitment needed for personalised budgets to become an embedded, lasting part of homelessness prevention and support across the UK.

Who can apply:

Local authorities across the UK can apply to develop a personalised budget programme in partnership with Greater Change.

We welcome joint EOI from multiple local authorities where there is a clear shared strategic ambition, collaborative delivery model and commitment to sustaining personalised budgets over time.

On this occasion, Voluntary, Community and Social Enterprise (VCSEs) organisations are not eligible to apply directly, but they may be involved in the programme as referral partners where this forms part of the local authority's proposed approach.

Organisations interested in participating in the programme should work with their local authority, who will need to submit an EOI.

Funding summary:

A total of £1 million in match funding is available through the Greater Change's local authority partnership programme to support successful local authorities across the UK to establish personalised budget programmes for people experiencing or at risk of homelessness.

Funding will be awarded on a match funding basis and the final level of Greater Change's match funding will be confirmed at award stage, following assessment of the EOI and, where applicable, interview stage.

Applicants are expected to set out the level of investment they will contribute alongside our match funding in the EOI. And council contributions may come from existing homelessness and prevention budgets, for example the Homelessness Prevention Grant, Crisis and Resilience Fund (CRF) or other suitable local funding streams available to support personalised budget delivery.

Awards will be determined based on the quality of the EOI, the strength and credibility of the proposed local authority investment, strategic fit, deliverability and the overall balance of the programme portfolio.

Important dates:

Programme announced and EOI opens	Monday 7th September, 2026 at midday
Q&A Webinar	Thursday 17th September 2026, 1:30pm - 2:30pm
Deadline to submit your EOI	Monday 12th October, 2026 at 5:00pm
Shortlisted LAs notified and invited for interview	Monday 26th October, 2026
Interviews	Monday 9th November, 2026 - Thursday 19th November, 2026
Offers made and acceptance	Friday 20th - Thursday 26th November
Service Level Agreements issued	Thursday 26th November
Governance → Programme Design → Mobilisation → Onboarding	December 2026 - March 2027
Programme start	1st April 2027
Programme end	31st March 2028



Apply for funding:

Local authorities wishing to apply to Greater Change's partnership programme can expect to go through the following process:

1. **Stage 1:** submit the EOI form by Monday 12 October 2026, 5:00pm to lapartnerships@greaterchange.co.uk
2. **Stage 2:** shortlisted applications will be invited for an online interview

Please ensure you have reviewed the programme guidance and FAQs before submitting your application.

Contact us:

Should you have any additional questions, you may contact us at lapartnerships@greaterchange.co.uk

Introduction

Greater Change is offering £1 million in match funding to enable councils across the UK to deliver personalised budget programmes, helping councils increase the value and flexibility of their homelessness investment and expand access to practical, personalised support that prevents homelessness and helps people move into stable housing.

Our personalised budgets remove the specific financial barriers standing between someone and a stable home, from deposits and rent arrears to essential furnishings, identification and employment costs. **In 2025, 85% of people supported by Greater Change either moved into stable accommodation or sustained the home they already had.** There is also a strong value-for-money case for personalised budgets. **The average Greater Change personalised budget was just £1,400, while our impact analysis estimated an average of more than £41,000 in wider public-sector savings for each person supported.** These savings demonstrate the potential value created when relatively modest interventions help someone prevent homelessness, move out of homelessness or sustain a stable home.

Councils are already investing significant sums in homelessness services, housing and wider support, yet people can remain homeless because existing systems cannot always fund the specific, often modest, step needed to access an available route to stability. A tenancy may be within reach but inaccessible without a deposit or rent in advance; employment may be possible but dependent on identification, transport or equipment. These costs can fall between funding streams, eligibility criteria and established forms of support.

By committing funding alongside Greater Change's contribution, councils can bring additional investment into their area while creating a flexible resource that helps existing homelessness services overcome these gaps. Relatively small, targeted interventions can prevent homelessness where possible, unlock routes out of homelessness where it has already

occurred, and help people sustain their homes for the long term, all while reducing the likelihood that needs and associated public costs escalate.

Personalised budgets:

Greater Change provides flexible personalised budgets to overcome the specific financial barriers preventing people experiencing or at risk of homelessness from securing or sustaining stable accommodation. Delivered through frontline professionals, the model complements existing services by providing targeted funding where conventional support cannot.

Personalised budgets enable Support Workers (staff submitting referrals to Greater Change for personalised budgets) to work alongside clients to identify the barriers preventing them from moving forward and agree tailored interventions that respond to their specific circumstances.

Rather than funding predefined activities or services or dictating a minimum or maximum personalised budget available per client or household, Greater Change provides flexible funding to remove practical barriers that are directly linked to a client's agreed support plan and housing goals.

Examples may include:

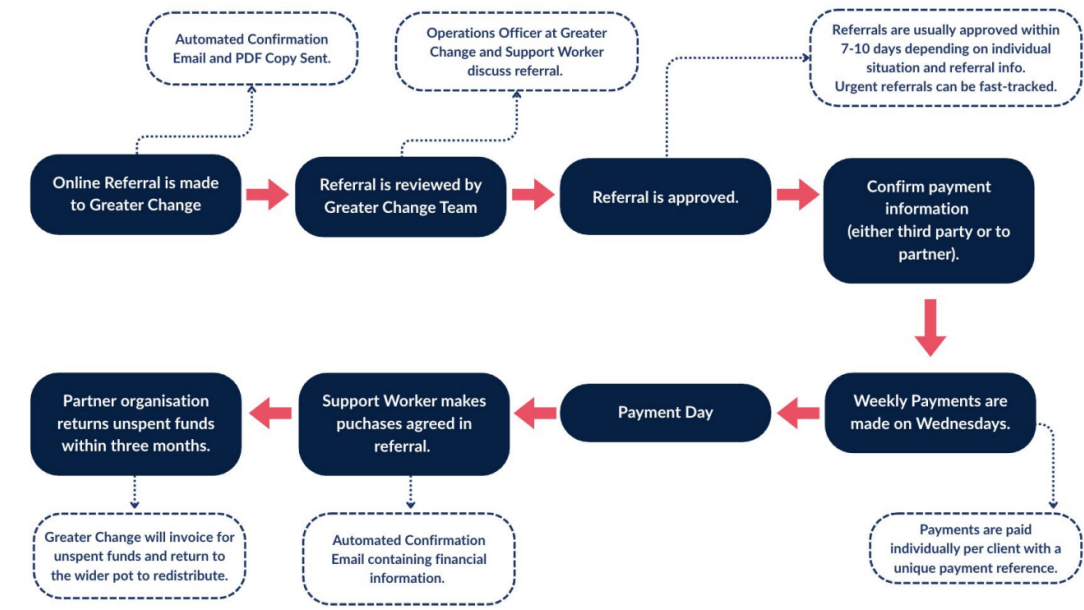
Clothing	Homelessness prevention	Storage fees
Debt arrears	Holistic support	Support for families
Documentation	Moving fees	Travel
Education and employment	Rent and deposits	Vital furnishings

Personalised budgets are not intended to replace statutory duties or existing commissioned services. Instead, they provide Support Workers with an additional tool to help a client to overcome practical barriers quickly, effectively and in a person-centred way.

Why the Greater Change approach works:

- **Speed** - funds are paid out by Greater Change to the referring team or third party and not the client within an average of 7 days since referral point so opportunities (such as an offer of social housing) are not lost through delay;
- **Relational approach** - decisions about how the budget is used are made collaboratively between the client, their Support Worker and Greater Change. This gives the client greater agency over the support they receive and ensures funding is shaped around individual circumstances, making it uniquely effective.
- **Flexibility** - personalised budgets are not restricted to predefined spend. This flexibility allows funding to address the specific barrier a client faces, rather than requiring their needs to fit within an existing funding stream.
- **Monitoring and evaluation** - outcomes are systematically tracked for every household supported.

Our personalised budget model:



Local authority partnership programme:

This programme is designed for local authorities seeking to strengthen their homelessness response through more personalised, flexible support.

This programme may be suitable if your local authority is looking to:

- strengthen homelessness prevention activity
- improve outcomes for people experiencing homelessness
- reduce reliance on crisis interventions
- improve tenancy sustainment
- support a locally identified priority cohort
- strengthen partnership working across local services
- embed personalised budgets within existing homelessness services
- test an innovative approach to addressing homelessness

You do not need an existing personalised budget programme before applying. Successful applicants will work alongside Greater Change to design a programme that reflects local priorities, existing services and operational arrangements.

Eligibility criteria

Eligibility criteria:

EOI are invited from local authorities in the UK seeking to establish a personalised budget programme with Greater Change.

Applications may be submitted by:

- County councils
- District councils
- London boroughs
- Metropolitan borough councils
- Unitary authorities
- Combined authorities (where they hold responsibility for homelessness services)

Joint EOI from multiple local authorities and multi-year funding for programmes are welcomed where there is a shared strategic ambition and delivery model. Funded programmes will run on an annual basis and for multi-year proposals, continuation into subsequent years, including the level of match funding, will be reviewed and agreed jointly by the local authority and Greater Change at the end of each year.

Not eligible to directly apply:

- VCSEs cannot apply directly and should work with a local authority, which must submit the EOI
- Private companies and other commercial organisations are not eligible to apply directly
- Individuals are not eligible to apply
- Organisations outside the UK are not eligible

Applications that do not include an eligible local authority as the lead applicant will not be considered.

To apply, local authorities must:

- be a UK local authority
- commit local funding to the programme alongside Greater Change's match funding and be willing to transfer the agreed local authority contribution to Greater Change to manage as part of the programme
- commit to our ethos and delivery model
- demonstrate an understanding of and commitment to Greater Change's person-centred and flexible personalised budget approach, with spending decisions made in partnership with the client and shaped around what will help them achieve greater housing stability
- ensure personalised budgets are used to help clients secure, sustain or move into stable housing
- demonstrate that the proposed programme aligns with local homelessness priorities and complements existing statutory, commissioned and voluntary sector provision
- demonstrate strong referral pathways through either internal council teams and/or local VCSE partners, with a clear rationale for the teams chosen, evidence of trusted relationships with the clients they support and Support Workers able to identify clients who could benefit from personalised budgets
- have senior leadership support for the proposed programme and operational commitment to embedding personalised budgets within local services

- ensure Support Workers have an established, trusted relationship with the clients they support and are able to provide ongoing case management for a minimum of 3 - 6 months
- ensure referring teams are able to receive and spend personalised budget funds through purchase cards (see our FAQs for guidance)
- demonstrate that they have the operational capacity, internal infrastructure and local partnerships needed to deliver the programme effectively
- commit to completing required programme monitoring and evaluation, including “after” impact surveys
- be able to mobilise the programme in advance of the planned 1 April 2027 start date
- be willing to enter into a Service Level Agreement with Greater Change and participate in ongoing programme monitoring, learning and evaluation

Eligible Cohorts:

We recognise that homelessness presents differently across local areas. Rather than prescribing a single target group, Greater Change welcomes applications that respond to locally identified needs.

Potential cohorts may include, but are not limited to:

- People at risk of homelessness
- Households threatened with homelessness
- People living in temporary accommodation
- Families with children
- Young people
- Care leavers
- Prison leavers
- Survivors of domestic abuse
- Refugees and people granted asylum
- People sleeping rough
- People with a history of rough sleeping
- People moving into settled accommodation
- People requiring tenancy sustainment support

Applicants may propose alternative cohorts where there is a clear evidence base and a strong rationale.

What are we looking for:

Every programme funded through the personalised budget partnership programme should reflect Greater Change’s core ethos: **support should be person-centred, flexible, client-led and focused on creating lasting change.**

1. **Person-centred:** support should begin with the client and recognise their circumstances, strengths, priorities and goals. The client should have meaningful choice

and control over how their personalised budget is used, with decisions made collaboratively with a trusted Support Worker.

2. **Choice and flexibility:** personalised budgets should enable Support Workers to respond flexibly to the client's need rather than being restricted by predefined funding categories. The client should play an active role in identifying what support would make the greatest difference to their situation, with spending decisions made in partnership with their Support Worker. Funding should, therefore, not be ring-fenced for a single type of support across the entire local authorities programme, such as rent or deposits. The value of a personalised budget is its ability to respond to the specific barriers faced by each client.
3. **Focused on long-term impact:** personalised budgets should do more than resolve an immediate financial need. We are looking for programmes that use flexible funding to help create sustained improvements in housing stability, independence and wellbeing. Applicants should consider how the personalised budget sits alongside ongoing casework and wider support, and how it can help someone secure, sustain or move towards stable housing.
4. **Complementing, not duplicating, existing support:** we recognise that local authorities operate within different service landscapes and that existing statutory, commissioned and voluntary sector provision will vary from area to area. Personalised budgets should seek to complement this provision rather than unnecessarily duplicate support that is already readily available. Greater Change will work with successful local authorities during mobilisation to understand the local funding and service landscape and identify where personalised budgets can add the greatest value. At the same time, personalised budgets should retain the flexibility to respond to individual need, rather than becoming another restricted funding stream.

Partnership applications:

Greater Change welcomes joint EOI from multiple local authorities where collaboration will strengthen delivery, increase reach or support a shared strategic approach to personalised budgets.

Partnership applications should demonstrate how the participating local authorities will work together to deliver a coherent programme and how collaboration will help people experiencing or at risk of homelessness through access to personalised budgets. This could include local authorities working together across a sub-region, combined authority area or other shared geography.

One local authority must act as the lead applicant and accountable body for the programme. The lead local authority must submit the EOI on behalf of the partnership and will be the principal point of contact with Greater Change throughout the application, contracting and delivery process.

If the application is successful, the lead local authority will enter into the Service Level Agreement with Greater Change and will be responsible for coordinating delivery across the

partnership, including financial arrangements, reporting, programme governance and delivery of agreed outcomes.

Partner local authorities should have clearly defined roles and responsibilities within the proposed programme. Applications should explain how funding, referrals, delivery arrangements, governance and learning will be coordinated across the partnership.

Where relevant, applications should also identify any VCSE or other delivery partners involved and clearly describe the role they will play in the programme.

Partnership participation:

Applicants invited to the interview stage will be expected to include at least one **Support Worker from a referring team**, or VCSE partner, that will be making referrals into the personalised budget programme.

This is to ensure that Greater Change can understand how the proposed referral pathway will work in practice, the strength of existing relationships with people who may benefit from personalised budgets and the operational readiness of those responsible for identifying and supporting potential recipients.

Lead local authority requirements:

The lead local authority must meet the programme's eligibility requirements and will be accountable for:

- coordinating and submitting the EOI
- Attend stage 2 interview if shortlisted and coordinate relevant representatives
- confirming the partnership's local funding contribution
- acting as the primary contact with Greater Change
- coordinating programme governance and delivery across participating authorities
- meeting agreed monitoring, reporting and evaluation requirements
- ensuring the partnership delivers the outcomes and commitments set out in the Service Level Agreement

Funding available

A total of £1 million in match funding is available to be awarded across a number of local authorities. Across our current local authority partnerships, council investment has ranged from around £50,000 to £500,000, depending on local authority size, need and programme ambition.

For this programme, proposing local authority investment of between £80,000 and £250,000 will be favoured in assessment, as these levels of investment have tended to produce and deliver the most impactful and transformative programmes.

We recognise that local authorities have different budgets and different levels of local need, so we welcome applications outside this range too, we will review each proposal on its own merits.

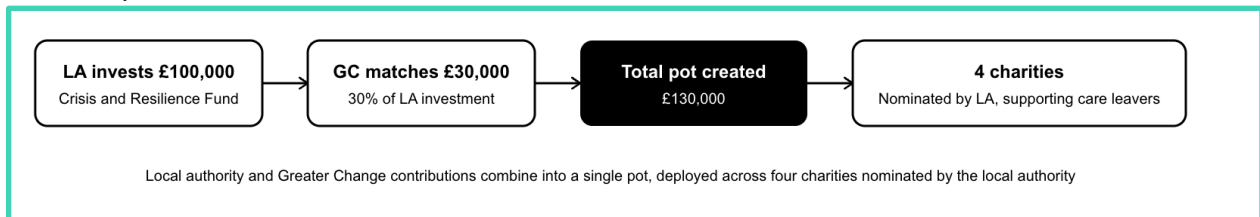


Our priority is making sure that any proposed investment allows us to deliver a cost effective programme. If you are considering a smaller investment, we encourage you to get in touch before applying to talk through what would work for your area.

Greater Change's contribution is expected to make up between 20% and 50% of the local authority's own investment, depending on the programme proposed. This match funding is specifically for personalised budgets provided to clients and cannot be used to cover operational or delivery costs.

Applicants should propose a level of local authority investment that reflects the scale and ambition of their proposed programme. We will consider the level of local need, proposed cohort, expected referral volumes, likely personalised budget value per person, and the strength and credibility of the local authority investment being committed.

An example:



For context, the average personalised budget awarded by Greater Change is currently around £1,400 per person. Applicants should use this as a guide when considering the number of people they expect to support and the overall funding required, while recognising that individual grants will vary according to need.

The final level of Greater Change funding will be confirmed at award stage, following assessment of the Expression of Interest and, where applicable, interview. This is reviewed annually for multi-year partnerships, with continuation and match funding levels agreed jointly by the local authority and Greater Change based on that review.

Funding requirements:

Funding will be awarded on a match-funded basis. Applicants must set out the amount of local funding they intend to invest in the programme alongside the amount requested from Greater Change.

Successful local authorities, or the lead local authority in the case of a partnership application, will be required to transfer their agreed local funding contribution to Greater Change. Greater Change will manage the local authority contribution and Greater Change match funding together as a single programme funding pot.

This approach enables Greater Change to administer personalised budget funding centrally, maintain oversight of expenditure and ensure the combined investment is managed consistently throughout the programme.

Applicants should, therefore, ensure that they have the appropriate internal approvals at award stage and financial arrangements in place to transfer their agreed contribution to Greater Change in accordance with the Service Level Agreement.

VAT:

The VAT treatment of the partnership will depend on how the arrangement is structured and formalised by the respective legal and finance teams.

Where VAT is applicable, local authorities may be required to pay VAT in addition to their agreed programme contribution. Applicants should seek advice from their own finance and tax teams to confirm the VAT treatment applicable to their organisation before entering into the Service Level Agreement.

Funding duration:

Funded partnerships will run for 12 months, from 1 April 2027 to 31 March 2028.

Successful applicants will be expected to complete contracting and mobilisation ahead of the programme start date so that referral pathways, operational arrangements and funding processes are ready to commence from 1 April 2027.

What grants cannot be used for:

Personalised budget funding must be used to remove practical barriers that contribute to homelessness or prevent someone from securing, sustaining or moving into stable housing.

Funding cannot be used for:

- general local authority staffing costs or core salary costs
- replacing existing statutory or commissioned funding obligations
- general service running costs, overheads or unrestricted organisational expenditure
- activity that is not directly linked to an individual's personalised plan and housing outcome
- expenditure that would normally be met through another clearly available statutory funding route
- retrospective expenditure incurred before the programme start date
- expenditure that does not meet Greater Change's programme guidance or agreed funding criteria

Applicants should contact Greater Change during the application period where they are unsure whether a proposed use of funding would be eligible.

Governance, monitoring and performance management

Successful local authorities and partnerships will be expected to work closely with Greater Change throughout the 12-month programme to ensure funding is being used effectively, delivery remains on track and learning is captured.

Each funded partnership should identify a senior responsible owner and a named operational lead who will act as the main points of contact for Greater Change. Where multiple teams, local authorities or VCSE partners are involved, applicants should have clear governance arrangements setting out roles, responsibilities, decision-making and escalation routes.

Greater Change will monitor programme delivery against the commitments set out in the EOI and Service Level Agreement. This is expected to include:

- regular review meetings between Greater Change and the local authority or partnership
- monitoring of referral volumes and personalised budgets awarded
- oversight of expenditure against the combined programme funding pot
- review of the types of barriers personalised budgets are being used to address
- monitoring of housing-related outcomes, including whether people have been supported to secure, sustain or move into stable housing
- completion of agreed impact and follow-up surveys, including Greater Change's "after" surveys;
- identification and management of delivery risks, underspend, low referral levels or other performance concerns
- sharing learning, case studies and evidence to help understand the effectiveness of personalised budgets

Greater Change will work collaboratively with funded partners to address performance issues as they arise. Where delivery is significantly below expectations, Greater Change may agree a recovery plan with the local authority, including actions, responsibilities and timescales for improvement.

Partners will also be expected to participate in programme learning and evaluation activity. This will help Greater Change and participating local authorities understand what works, identify opportunities to strengthen delivery and build the evidence base for making personalised budgets a more established part of homelessness prevention and support across the UK.

Assessment criteria:

Greater Change will assess EOI and shortlisted applicants against a consistent set of criteria designed to identify local authorities and partnerships that are most likely to deliver strong, sustainable personalised budget programmes.

The EOI will be used to assess the strength of the proposed model, local need, strategic fit, funding commitment and delivery readiness. Shortlisted applicants will then be invited to

interview, where Greater Change will explore these areas in more depth and test how the programme would work in practice.

1. Strategic fit

At EOI stage, we will look for evidence that applicants:

- understand the purpose and principles of personalised budgets
- see personalised budgets as a strategic intervention, rather than simply an additional source of funding
- can clearly explain how the proposed programme aligns with local homelessness priorities and existing services
- have a clear ambition for how personalised budgets could strengthen their local homelessness response

At interview, we may explore how the programme fits within a wider local strategy, how it complements existing provision and what the applicant hopes to learn or change through the partnership.

2. Local need and proposed impact

Strong EOIs will clearly demonstrate:

- the local need the programme is intended to address
- who is expected to benefit
- the barriers people are currently experiencing in securing, sustaining or moving into stable housing
- why personalised budgets are an appropriate response
- the outcomes the applicant expects the programme to achieve

At interview, applicants should be able to explain how they have identified this need and how they will know whether the programme is making a meaningful difference.

3. Leadership and organisational commitment

Leadership and organisational commitment will be explored in depth at interview. We will want to understand who is accountable for the programme, who will lead delivery day to day, and whether the wider organisation, including relevant frontline teams and internal stakeholders such as finance, is ready to support implementation and embed the programme within existing services.

4. Programme design and referral pathways

Strong applications will set out a delivery model that is realistic, proportionate and rooted in local need.

We will consider:

- the proposed cohort
- expected referral volumes
- the teams and organisations that will make referrals

- the role of any VCSE partners;
- how clients will be identified for support;
- how personalised budget decisions will be made
- how the programme will complement existing statutory and commissioned services

At interview, Greater Change will expect at least one Support Worker from a referring team, and/or VCSE partner, that will be making referrals into the programme. We will use the interview to understand how referral pathways will operate in practice and how frontline staff will identify and support people who could benefit from a personalised budget.

5. Operational readiness

Applicants should demonstrate that they have the practical arrangements needed to deliver the programme successfully. At EOI stage, this includes:

- established or credible referral pathways
- Support worker with trusted relationships with the people they support
- the ability to provide ongoing case management
- suitable mechanisms for receiving and spending personalised budget funds
- the capacity to mobilise ahead of the 1 April 2027 programme start date

At interview, we will explore named operational leads and governance and escalation arrangements in more detail, and may test potential operational barriers by asking applicants how they would respond to challenges such as low referrals, delays or changes in delivery.

6. Financial and match-funding readiness

As this is a match-funded programme, the strength and credibility of the applicant's proposed local investment will form an important part of the assessment.

EOIs should clearly set out:

- the amount of local funding the applicant proposes to contribute
- the proposed source of that funding
- the current approval status
- any further internal approvals required
- the expected timeline for confirming the contribution

At interview, we may explore the financial commitment in more detail, including any outstanding approvals and the applicant's ability to transfer the agreed contribution to Greater Change following award.

The final level of Greater Change match funding will be confirmed at award stage.

7. Person-centred practice

Applicants should demonstrate a strong understanding of the ethos behind personalised budgets.

We will look for evidence that:

- spending decisions will be made in partnership with clients
- Support workers will focus on what matters to the person and what will help improve housing stability
- the approach allows flexibility rather than prescribing a narrow set of eligible interventions
- personalised budgets will sit within wider, trusted casework rather than operate as a standalone financial transaction

At interview, we may use practical scenarios to understand how applicants and frontline teams would apply these principles in practice.

8. Monitoring, learning and improvement

Greater Change is looking for partners that are willing to learn from delivery and contribute to the wider evidence base for personalised budgets.

At EOI stage, strong applicants will demonstrate a willingness to:

- monitor programme delivery and outcomes
- complete agreed impact and follow-up surveys
- respond constructively where delivery is not progressing as expected.
- regular performance and learning conversations, adapting the programme as learning develops, and sharing learning and evidence with Greater Change and other partners are core features of every funded partnership, and will be explored further at interview.

Our partnership offer:

1. **Mobilisation:** Greater Change will work closely with each successful local authority or partnership ahead of launch to turn the proposal set out in the EOI into a practical delivery model. This will include support with programme design, operational planning, referral pathways, governance arrangements and the practical processes needed to ensure the programme is ready to begin from 1 April 2027
2. **Onboarding:** support workers and programme leads will receive training and induction to support confident, consistent delivery of the personalised budget model. This will cover the principles of person-centred practice, how to identify appropriate referrals, how personalised budget decisions should be made, and the operational processes required to manage referrals and spending effectively. Greater Change will also provide ongoing advice and guidance throughout delivery.
3. **Programme Management:** each funded partnership will have dedicated Operations Lead from Greater Change throughout the programme. Regular partnership meetings will provide a forum to review progress, address operational challenges, monitor performance and identify opportunities to strengthen delivery. Greater Change will work collaboratively with partners to support continuous improvement and help ensure the programme remains on track.

4. **Monitoring and Evaluation:** Greater Change will provide a clear monitoring and evaluation framework to help partners understand the reach, outcomes and impact of their personalised budget programme. This will include agreed data collection, outcome measurement, follow-up surveys, performance reporting and the development of case studies where appropriate. The evidence gathered will help partners understand what is working locally while contributing to the wider evidence base for personalised budgets.
5. **Communications and Learning:** successful applicants will have opportunities to share learning, good practice and the impact of their programme with Greater Change and the wider sector. Where appropriate, Greater Change will work with partners to develop case studies, impact stories and other communications that demonstrate the value of personalised budgets and support wider learning across local authorities and homelessness services.