

Report for: Cllr Chandwani, Cabinet Member for Tackling Inequality and Resident Services

Item number: n/a

Title: **Household Support Fund: 01 April 2025 to 31 March 2026**

Report
Authorised by: Barry Francis, Corporate Director of Environment and Resident Experience

Lead Officer: James Straw, Benefit Manager

Ward(s) affected: All

Report for Key/
Non-Key Decision: Key Decision

1. Describe the issue under consideration

- 1.1 The Government, through the Department of Works and Pensions (DWP) launched the Household Support Fund in October 2021, and extended it multiple times, covering the continuous period up to 31 March 2025. In March 2025, the DWP provided guidance that the scheme would be extended for a further twelve months for the period 1 April 2025 to 31 March 2026.
- 1.2 Local authorities are responsible for administering the Fund in their area. Haringey Council has been allocated £4,241,687.45 for the 12-month period, which is 12% less than the funding available in the previous year.
- 1.3 The objective of the Fund is to provide support to households in the most need. The Fund is intended to cover a wide range of low-income households in need including families with children of all ages, pensioners, unpaid carers, care leavers and disabled people, with an emphasis on supporting households with energy, food, and water bills.
- 1.4 In May 2025, a Haringey policy for allocating the fund for 2025-26 was approved. This included an allocation of £294k for Pension-age households in receipt of Housing Benefit (HB) and/or Council Tax Support (CTS) for those who do not receive the Winter Fuel Payment. Subsequent to this, the Government announced that the Winter Fuel Payment would be reinstated for all pensioners, providing us with an opportunity to reallocate this funding to other things.
- 1.5 The Household Support Fund Scheme Policy: August 2025, attached at Appendix 1. sets out the Council's arrangement for administering the Fund, which complies with the conditions stipulated by DWP. This decision will approve the allocations policy for this phase of funding.

2. Recommendations

It is recommended that the Cabinet Member for Resident Services and Tackling Inequality:

- 2.1 Notes the Household Support Fund allocation from the government of £4,241,687.45 for the period 1 April 2025 to 31 March 2026.
- 2.2 Approves the allocation of this funding as set out in Appendix 1
- 2.3 Delegates authority to the Delivery Director Tackling Inequality, following consultation with the Cabinet Member for Resident Services and Tackling Inequality, to amend this policy to maximise and control the distribution of the fund and to give effect to changes in legislation, statutory or non-statutory guidance, or directives or instructions of a similar character issued by Government.
- 2.4 Delegates authority to the Delivery Director Tackling Inequality, following consultation with the Cabinet Member for Resident Services and Tackling Inequality, to provide Free Schools Meal (FSM) vouchers to households with children who are eligible for free school meals during the Easter 2026 holidays from a future allocation of Household Support Fund, provided such an allocation is made and such an allocation is permissible under any such scheme. The vouchers are distributed by schools.
- 2.5 Agrees that this policy is subject to the availability of government funding and will terminate on 31 March 2026; and (in the event that government increases the funding available and/ or extends the eligible period beyond 31 March 2026), agrees that authority is delegated to the Delivery Director Tackling Inequality to extend this policy as appropriate.

3. Reasons for decision

- 3.1 The Guidance for the Fund allows local authorities to determine eligibility in their area and target support to those most in need but within the scope of conditions set by DWP.
- 3.3 The Household Support Fund payments will support households over the grant period and all funding must be spent between 1 April 2025 to 31 March 2026.
- 3.4 The Council has identified that the cohort of low-income households with children, who are eligible to receive free school meals vouchers, will be particularly impacted by the high cost of living. The policy allocates £1.99m for free school meals vouchers for these children over each school holiday period.
- 3.5 The Council has also identified cohorts of low-income residents who are “at risk” or “in crisis” using its Low-Income Family Tracker (LIFT) data or have no recourse to public funds. The council recognises that these groups will be particularly impacted by the

high cost of living. The policy allocates £1.23m to cash payments for these groups, who will receive vouchers to exchange for cash without having to apply.

- 3.6 The Guidance for the Fund requires local authorities to include an application-based approach for residents, which the Council achieves through funding its local welfare assistance scheme: the Haringey Support Fund. In May, due to the 12% reduction in funding available compared with previous years, and the decision to invest in vouchers to support low-income pensioners with winter fuel costs, only £300k was available for the Haringey Support Fund, which was the lowest allocation since the scheme was established. The reinstatement of the Winter Fuel Payment for all pensioners has allowed the council to add £244k back into the scheme, bringing the total allocation up to £544k.
- 3.7 The Council will work closely with voluntary and community sector partners to promote awareness of the application-based scheme and encourage applications from hard-to-reach communities.
- 3.8 £15k of funding will also be distributed to the voluntary and community sector for the provision of warm spaces in the Winter. This provision was previously funded through the UK Shared Prosperity Fund, which has now ended.
- 3.9 The costs of administering the scheme were under-funded in the May policy, which has been rectified in this policy by increasing the funding from £350k to £400k.
- 3.10 Our latest data on low-income households shows that we will have a £66k surplus within the budget originally allocated in the May policy. This revised policy therefore allocates this £66k to the Council Tax Discretionary Hardship Fund, which offers one-off payments towards Council Tax bills for council taxpayers who are experiencing exceptional financial hardship and are therefore unable to pay some or all of their bill. The fund will cover a proportion, or all of the debt owed, by way of deduction the award of the fund from the arrears. No payment is made to the customer. The Discretionary Hardship fund is delivered through Section 13A(1)(c) of the Local Government Finance Act and the corresponding Haringey Council Tax Discretionary Hardship fund policy – see background papers – Section 13A policy 2023.
- 3.11 To set the budget, we make generous estimates about the level of uptake of the free school meals vouchers and direct cash payments, based on uptake data from previous years. Should the uptake fall below these estimates, we will allocate the funding to either the Haringey Support Fund, or the Council Tax Discretionary Hardship Fund, depending on where the greatest need is presenting.

4 Alternative options considered

- 4.1 A variety of options were considered which included higher values of vouchers distributed to residents. However, these options were discounted as it would leave insufficient funding for the Haringey Support Fund, which is the application-based route required by the Fund's rules.

5 Background

- 5.1 When administering the Fund, Local Authorities are encouraged to adopt the following principles:
- Use discretion on how to identify and support vulnerable households
 - Use the funding from 1 April 2025 to 31 March 2026 to meet the cost of essentials.
 - In exceptional cases of genuine emergency, the funding can additionally be used to support housing costs where existing housing support schemes do not meet this exceptional need, subject to conditions set out in the guidance.
 - Consider offering a level of preventative support, which has a long-term sustainable impact.

In addition, authorities must operate an application-based service for support to ensure those in need have a route to emergency support. Authorities are expected to establish eligibility criteria for their application service and should communicate with residents to ensure that their scheme and mechanism for applying is clear and accessible.

From 2026 onwards

The Household Support Fund is being replaced by the Crisis Resilience Fund from 2026. The notable change to the funding will be the inclusion of the Discretionary Housing Payment, but from early indicators, the intention of the funding is identical.

6 Contribution to the Corporate Delivery Plan 2024-2026 high level strategic outcomes

- 6.1 This Household Local Support Fund Policy August 2025 meets the priorities and outcomes of Corporate Delivery Plan 2024 to 2026 and supports efforts to mitigate the impact of the cost-of-living crisis in the local community.

6.2 Carbon and Climate Change

N/A

7 Statutory Officer Comments

7.1.1 Finance

The report seeks approval to administer the Household Support Fund of £4.2 million awarded by the Department for Works and Pensions (DWP) for the financial year 2025/26. The Fund is an extension to the support awarded for 2024/25 to help the vulnerable and hard to reach residents in the borough.

The DWP will make quarterly payments in arrears after the receipt of quarterly monitoring information from the Council. The Fund will be ring-fenced and spent in line with the DWP guidance and terms and conditions.

A robust process is in place to manage the Fund, and the Fund will be administered within the current budgets and resources available to the service.

7.2 Legal

The Director of Legal and Governance has been consulted in the preparation of this report.

The grant funding to local authorities is made pursuant to s31 Local Government Act 2003 which permits the Government to pay grants to local authorities towards expenditure incurred or to be incurred by it. The Household Support Fund Grant Determination 2025 No31/7670 and the 1 April 2025 to 31 March 2026, Household Support Fund Guidance for County Councils and unitary authorities in England, sets out the conditions for the grant funding.

In determining the arrangements for the scheme, the authority must ensure that the grant funding conditions are met. Non-compliance could lead to a duty to repay the grant. Local Authorities are required to use The Fund to offer essential crisis support according to local need, alongside which they are encouraged to deliver some level of preventative support. Support can be delivered through cash, vouchers or in kind. The guidance sets out the types of support which includes energy, water, food and support with wider essentials such as clothing, if the authority considers it appropriate for their area.

Authorities have flexibility to identify which vulnerable households are most in need and apply their own discretion when identifying eligibility. Authorities can deliver the scheme through a variety of routes including proactively identifying households in need, through an application-based system where individuals approach the local authority for support and by issuing grants to TPO's to provide the support on behalf of the Authority. It is a requirement that every Authority must operate at least part of their scheme on an application basis. The support scheme must be clearly advertised, be inclusive and accessible. Funds must be spent or committed before 31 March 2026 and cannot be carried over for future usage.

The Council's proposed August 2025 'Household Support Fund Scheme Policy' sets out how the scheme will be used and complies with Government Guidance.

7.3 Strategic Procurement

Strategic Procurement has been consulted in the preparation of the report and notes the contents herein.

7.4 Equalities

The Council has a Public Sector Equality Duty under the Equality Act (2010) to have due regard to the need to:

- Eliminate discrimination, harassment and victimisation and any other conduct prohibited under the Act
- Advance equality of opportunity between people who share those protected characteristics and people who do not
- Foster good relations between people who share those characteristics and people who do not.

The three parts of the duty apply to the following protected characteristics: age, disability, gender reassignment, pregnancy/maternity, race, religion/faith, sex, and sexual orientation. Marriage and civil partnership status apply to the first part of the duty. Although it is not enforced in legislation as a protected characteristic, Haringey treats socioeconomic status as a locally protected characteristic.

The proposed decision is to approve the Household Support Fund Scheme Policy (attached in Appendix 1), which sets out the Council's arrangement for administering the funding provided by the government.

The objective of this decision is to support residents facing increased costs due to pressures on household finances, including inflation, rising energy prices, and changes to Universal Credit.

The decision will allocate an estimated £1.99m to free school meal vouchers during the school holidays. This will have a positive impact on households of low socioeconomic status by ensuring that those eligible for receipt of free school meals continue to receive support during the holiday period. This will also positively impact children in low-income families as it will increase their household's capacity to purchase healthy and nutritious food. Data from the Autumn 2022 school census shows that over 7,700 (27%) Haringey residents attending Haringey schools are eligible for Free School Meals (Haringey Family Hub Needs Assessment, 2023). These residents are disproportionately located in the East of the borough, where levels of financial deprivation are higher and there is an overrepresentation of non-white British residents in the population (Haringey Ward Profiles, 2024), meaning the decision will potentially have a positive equalities impact for ethnic minority groups, especially Black and Black British residents.

It is noted that by delivering this portion of the support fund as free school meal vouchers, vulnerable residents eligible for free school meal support will automatically receive this with no additional application necessary. This delivery mechanism will help ensure that everyone entitled to this support will receive it, and no one will miss out due to challenges accessing it.

This decision will allocate direct cash payments of £195 to all households in receipt of Council Tax Support and/or Housing Benefit/ financial stress with a disabled child. This will have positive equalities impacts for low socioeconomic status households, with children facing additional challenges.

Payments of £95 will be directed toward families identified as being in financial stress with children not eligible for free school meals, or low income and have children under 5, pensioners facing financial stress, care leavers, and if they are a household with no recourse to public funds (subject to guidance and eligibility to remain).

This decision will allocate an estimated £544,000 to an application-based process for households most in need of extra support in line with eligibility criteria for the scheme, via the Haringey Support Fund. This will have a positive impact on households of low socioeconomic status who are eligible for support. This value aligns with prior years budgets which have always achieved full expenditure during the period of allocation. This is in line with 2024/25 actual expenditure.

This decision will allocate an estimated £66,000 to the Council Tax Discretionary Hardship fund. This is an application-based process which provides financial support to customers that are unable to meet their Council Tax charge due to economic hardship. We would like to boost the funding further with any underuse of the allocation made for Free School Meals vouchers.

There are no expected negative equalities consequences arising from this decision.

Use of appendices

Policy follows on from the report.

8 Background Papers

[Agenda item - Household Support Fund 2025/26 | Haringey Council](#)

[Household Support Fund - Guidance for LAs](#) [Household Support Fund - Grant Determination](#)

[Section 13A amendments, Council Tax Discretionary Relief Policy](#)

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Haringey Council Household Support Fund Scheme Policy: August 2025

1. Introduction

- 1.1 This document sets out Haringey Council's ('the Council's') approach to supporting people through use of the additional funding from the Department for Work and Pension's Household Support from 1 April 2025 to 31 March 2026 (unless the policy is terminated on an earlier or later date).
- 1.2 The government has made funding available to enable local authorities to support households, particularly those including children, pensioners, unpaid carers, care leavers and disabled who would otherwise struggle with energy, food, and water bills. The fund can also be used to support households with other essential costs, and can be used further to fund preventative services, such as warm banks. However, the grant's primary purpose, is to provide crisis support. In administering the scheme local authorities are encouraged to use their discretion on how to identify and support those most in need.
- 1.3 Authorities may deliver the support through a variety of routes including providing vouchers to households, making direct provision of food or goods or through the issue of grants.
- 1.4 Authorities are required to offer an application-based route to accessing some of the funding.
- 1.5 This document sets out the Council's plan to administer the Fund by describing how the Council will provide support to households in line with agreed spending, up to the total allocation of £4,241,687.45 to cover the twelve-month period to 31 March 2026.

2. Objectives of this Policy

- 2.1 To provide support to vulnerable households recognising the profile and specific needs of residents in Haringey, in particular those who have been most adversely impacted by the significant rises in living costs and its economic consequences.
- 2.2 To support households and prevent households from escalating into crisis.
- 2.3 To support households with dignity and without stigma enabling residents to be as independent as possible and treated with dignity at all times.

3. Household Support Fund Spend

- 3.1. The maximum spend from the extension of the Household Support Fund for the period 1 April 2025 to 31 March 2026 is £4,241,687.45. All funds must be spent by 31st March 2026.
- 3.2. Funds can now be used to provide advisory services that complement the fund's primary purpose, being to provide crisis support to households although this policy does not include any allocation for this purpose.

- 3.3. Funds may also be used for preventative services, such as cold weather provision. This policy includes a £15,000 allocation for this purpose because the previous funding provision through the UK Shared Prosperity Fund (UKSPF) has ended.
- 3.4. The Council will continue to use a data-driven approach to distribute the majority of funds; minimising administration costs and ensuring those most in need are supported without having to make a claim.
- 3.5. A proportion of the funding is made available to claim through the Haringey Support Fund so that all residents in hardship have the opportunity to claim additional support.
- 3.6. All support will be available to households with No Recourse to Public Funds (NRPF) in line with government guidance e.g. if there is a genuine care need that does not arise solely from destitution, for example if:
- there are community care needs
 - they have serious health problems
 - there is a risk to a child's wellbeing
- 3.9. In Haringey, the Household Support Fund Scheme Policy (August 2025) will allow for:
1. Additional holiday support for households in receipt of Free School Meals up to the end of March 2026
- Vouchers will be distributed twice during the grant period, with eligibility assessments to be completed between June 2025-July 2025 and October 2025 – November 2025.
- Vouchers for the values specified below will be sent to eligible residents:
2. A £95 payment to:
 - Families in financial stress with children ineligible for Free School Meals
 - Low-income households with children under 5
 - Pensioner households in financial stress
 - Care leavers
 - Households with no recourse to public funds in line with relevant guidance
 3. A £195 payment to:
 - Households in financial stress with a disabled claimant or partner
 - Households in receipt of Council Tax Support and/or Housing Benefit with a disabled child
 4. Applications to the local welfare assistance scheme (Haringey Support Fund) for assistance with day-to day living costs and household items which would reduce bills in the long-term. There is an allocation of £544,000 to this fund to support those most in need who apply or are referred to the fund.

- 3.10 Households may be eligible for more than one payment, but no household will receive more than £300 in each round of vouchers.
- 3.11 Voluntary and Community Sector (VCS) organisations are encouraged to promote the Haringey Support Fund to residents most in need of extra support. These residents may be from minority and marginalised communities and/or those identified as living in ‘hidden households’, including:
- Households living with people with a disability
 - Households from minority and marginalised communities
 - Homeless people or people at risk of homelessness
 - No recourse to public funds with a community care need, in accordance with the guidance
 - Households with large families to support
 - Survivors of domestic abuse
 - Individuals living in households of multiple occupancy
 - Family carers

This list is not exhaustive, and organisations can promote applications from people in accordance with the guidance. Eligibility will be determined in accordance with the Haringey Support Fund scheme.

- 3.12 The grant will provide £15,000 to be distributed to the Voluntary and Community Sector (VCS) for the provision of Warm Spaces.
- 3.13 £66,000 is allocated to the Council Tax Discretionary Hardship Fund, which is an application-based scheme for Council Tax payers who are experiencing exceptional financial hardship and are therefore unable to pay some or all of their bill. The fund offers one-off payments towards Council Tax bills for council taxpayers.
- 3.14 The table below sets out the proposed allocations. This includes an upper estimate, which will allow officers a small amount of discretion, in consultation with the Lead Member, to move funding between different projects, or to identify new projects. This is designed to ensure the council can remain agile and respond to emerging needs as this fund is delivered.
- 3.15 To set the budget, we make generous estimates about the level of uptake of the free school meals vouchers and direct cash payments, based on uptake data from previous years. Should the uptake fall below these estimates, we will allocate the funding to either the Haringey Support Fund, or the Council Tax Discretionary Hardship Fund, depending on where the greatest need is presenting.

Project	Description	Proposed allocation (estimate)
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Holiday free school meal vouchers	☐ Free School Meal vouchers for school age children during holidays	£1.99m
Direct cash payments of £95 without an application process targeted to those identified through our data	☐ Families in financial stress with children ineligible for Free School Meals ☐ Pensioner households in financial stress ☐ Low-income households with children under 5 ☐ Payments to care leavers ☐ Households with No Recourse to Public Funds in line with relevant guidance ☐	£1.23m
Direct cash payments of £195 without an application process targeted to those identified through our data	☐ Households in financial stress with a disabled claimant or partner ☐ Households in receipt of Council Tax Support and/or Housing Benefit with a disabled child	
Haringey Support fund - application based process.	☐ Households most in need of extra support in line with eligibility criteria for the scheme.	£544,000
Warm spaces	☐ £1,000 grants to be distributed to the VCS to enable warm space provision over the winter	£15,000
Council Tax Discretionary Hardship Fund – Section 13A(1)(c) LGFA 1992	☐ Dedicated fund to assist Haringey council taxpayers in financial hardship, subject to a policy and application process	£66,000
Administration	☐ The costs of administering all of the above projects including, officers time, Systems, supplies and service costs	£400,000

4 Policy implementation and review

4.10 This Policy will be applied from 1 April 2025 to 31 March 2026.

- 4.11 In applying the Policy, the Council will have regard to relevant implementation guidance as issued.