

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

Item number: 6

Title: Crisis and Resilience Fund Policy, 01 April 2026 to 31 March 2027

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 for Work and Pensions (DWP) has launched the Crisis and Resilience Fund (CRF) from 01 April 2026. This scheme will run for three years, up to 31 March 2029, and replaces both the Household Support Fund (HSF) and Discretionary Housing Payment (DHP) schemes.
- 1.2 Local authorities are responsible for administering the Fund in their area. Haringey Council has been allocated £5,932,161 for the 12-month period from 01 April 2026 to 31 March 2027.
- 1.3 The Fund has four key objectives, which are briefly outlined below:
 - i. To provide crisis support to low-income residents experiencing material deprivation.
 - ii. To provide additional support with rental costs for low-income residents who are unable to meet their liability.
 - iii. To deliver resilience services designed to improve resident's financial resilience.
 - iv. To improve community collaboration to improve the advice provision within the borough.
- 1.4 The CRF will allow the Council to continue supporting households most in need.
- 1.5 This report is seeking approval of The Crisis and Resilience Fund Interim Funding Allocation Principles : April 2026, which partially allocates CRF funding to enable continuity of existing initiatives that were previously funded by the Household Support Fund and the Discretionary Housing Payment grant respectively, and which comply with CRF aims and objectives.

- 1.6 The Council's full policy on administering the Fund will be agreed later in the year by the Council's Cabinet.

2. Recommendations

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

- 2.1 Notes the Crisis and Resilience Fund allocation from the Government of £5,932,161, for the period 01 April 2026 to 31 March 2027.
- 2.2 Approves the allocation of £2,470,000 of this funding to be applied as set out in Appendix 1.
- 2.3 Notes that officers will bring back a further report to members with further proposals as to allocation(s) of funding and a full policy on the Fund's administration.
- 2.4 Notes that this funding allocation is subject to the availability of government funding and will terminate if funding is withdrawn.

3. Reasons for decision

- 3.1 The Government through the Department for Work and Pensions (DWP) has provided funding to local authorities to administer the Crisis and Resilience Fund. It acknowledges that local authorities have the local ties and knowledge and are best placed to allocate funding according to local need.
- 3.2 The guidance for the Fund allows authorities to determine how to allocate the funds, within the framework of the objectives and aims stated. This decision will partially allocate the funds, enabling a continuity of existing crisis and housing support. The spend is targeted to those who are most in need and is in accordance with the scheme.
- 3.3 The scheme will support residents over the grant period, and all funding must be spent between 01 April 2026 to 31 March 2029. However, the decision proposed by this report only authorises spend for the period 01 April 2026 to 31 March 2027, to cover the period whilst the full policy is developed.
- 3.4 The policy will extend support up to June 2026 to low-income households with children, who are eligible to receive free school meals, and who are particularly impacted by significant rises in the cost-of-living, by funding free school meal vouchers during school holidays.
- 3.5 The guidance requires local authorities to include an application-based scheme to provide crisis support to low-income residents and encourages a cash-first approach. This policy proposes to achieve this requirement through funding the existing Haringey Support Fund. Decisions will be made based on the existing

Haringey Support Fund policy.

- 3.6 Additionally, the guidance requires local authorities to provide funding to provide additional housing support to households in receipt of either Housing Benefit or the Housing Element of Universal Credit who are unable to meet their rental liability. This policy proposes to achieve this requirement through authorising spend for decisions to be made as under the Council's existing Discretionary Housing Payment policy.
- 3.7 The Council will continue to work closely with the voluntary and community sector to promote awareness of the application-based scheme and encourage residents from hard-to-reach communities.
- 3.8 The guidance allows for authorities to claim administration costs which are reasonable for the delivery of the scheme's aims. This policy authorises administration spend on essential IT equipment, which is required for the effective delivery of the crisis support, and the costs for staffing required to administer both the Haringey Support Fund and Housing Support scheme.

4. Alternative options considered

- 4.1 Consideration was given to doing nothing until the full policy is developed. This was discounted as unviable as were the Council to do so it would leave a gap in provision, which would also contravene the DWP requirement to offer year-round crisis and housing support.
- 4.2 Consideration was given to committing all of the spend. However there was insufficient time to do the research, engagement and planning required to formulate and mobilise such a new policy before the start of the funding period.

5. Background information

- 5.1 In October 2025, the Government announced the launch of the Crisis and Resilience Fund, which runs from 01 April 2026 to 31 March 2027. £1bn in funding has been made available to County Councils and Unitary Authorities in England.
- 5.2 The purpose of the Fund is split into four separate categories:
- (i) Crisis support – Authorities are required to offer a primarily application-based crisis fund for low-income households suffering from sudden or unexpected expenses or drops in income.
 - (ii) Housing payments – The guidance requires authorities to offer additional support with rental costs for low-income households receiving Housing Benefit or the Housing Element of Universal Credit.
 - (iii) Resilience services – Authorities are expected to deliver, or expand, resilience services designed to improve resident's financial resilience.

- (iv) Community collaboration – Part of the funding is expected to be used to improve the local welfare landscape, including improved referral pathways or coordination of services.

- 5.3 This policy does not include any allocated spend to resilience activities. The Council's approach to this requirement will be detailed in a full policy, to be brought to Cabinet for approval later this year.
- 5.4 The Government's funding conditions mean we will not be able to continue funding in 2026-27 and beyond for everything that was funded through the Household Support Fund last year. The proposals that will be brought for Cabinet decision later this year will be informed by a research, engagement and strategy development exercise with stakeholders inside and outside the council.
- 5.5 The guidance sets out a suggested spend target for housing support, which is based upon previous Discretionary Housing Payment grants. The Interim Funding Principles authorise spend up to the DWP target. Councils can either increase or decrease spend by up to 20% from this target. This option will be considered in the final Crisis and Resilience Fund policy.

6. Contribution to strategic outcomes

- 6.1 The Crisis and Resilience Fund Interim Funding Allocation Principles April 2026 meet the outcomes of the Corporate Delivery Plan 2024–2026 and support efforts to mitigate the impact of the rising cost-of-living in the local community.

7. Carbon and Climate Change

- 7.1 Not relevant to this report.

8. Statutory Officers comments (Director of Finance (procurement), Head of Legal and Governance, Equalities)

Finance

As part of the Final Local Government Finance Settlement published on 9 February 2026, the Council was awarded £5.9m of consolidated Crisis and Resilience Funding for the period from April 2026 to 31 March 2027. Government propose this funding will be available across the 3 years of the multi year settlement (2026/27 – 2028/29) however, legislation requires annual review so funding for 2027-2029 will be confirmed in the relevant year. Confirmation of this new consolidated grant and the grant level for 2026/27 was reported to Cabinet on 10 February 2026 and subsequently to Full Council on 2 March 2026.

This consolidated fund replaces both the Household Support Fund (HSF) and Discretionary Housing Payment (DHP) schemes. This grant is ringfenced and will support local authorities in England to provide preventative support to communities and assist people when faced with financial crisis. The objective of

this fund is both to provide a safety net for those on low incomes who encounter a financial shock, and to invest in building local financial resilience to enable individuals and communities to better deal with crises in the long-term.

This report seeks approval from the Cabinet member to allocate £2.470m from the 2026/27 Crisis and Resilience Funding allocation to enable a continuity of existing crisis and housing support. The spend is targeted to those who are most in need and is in accordance with the existing scheme.

Proposals for the application of the remaining funding and a full policy on the Fund's administration are being developed which will be the subject of a future report to Cabinet.

The Crisis and Resilience Fund will be awarded based on an application-based scheme to provide crisis support to low-income residents in the borough and in line with the objectives and aims of the scheme.

Procurement

Strategic Procurement has been consulted on the contents of this report and will support the service in undertaking the necessary procurement activities arising from the recommendations set out in paragraph 2 and detailed in Appendix 1.

Director of Legal & Governance [Robin Levett]

The Director of Legal and Governance has been consulted in the drafting of this report and comments as follows.

The Government has published guidance for the allocation of this Funding, which the Interim Funding Allocation Principles observe.

While the CRF is a new fund, it replaces two existing lines of funding (DHP and HSF) and expenditure that are accounted for within the Council's Budget. The s151 officer has confirmed that the expenditure proposed by this report is therefore within the Budget Framework. Adoption of the recommendations is an Executive decision.

Further legal comment appears in the body of this report.

There is no legal reason why the Cabinet Member for Tackling Inequality and Resident Services should not adopt the recommendations in this report.

Equality

The council has a Public Sector Equality Duty (PSED) 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 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 applies to the first part of the duty.

Although it is not enforced in legislation as a protected characteristic, Haringey Council treats socioeconomic status as a local protected characteristic.

The decision concerns the approval of the *Crisis and Resilience Fund Policy: April 2026*, which allocates part of the CRF funding to enable the continuation of existing initiatives previously supported by the Household Support Fund and the Discretionary Housing Payment grant, where these align with CRF aims and objectives.

This proposal will maintain support for several schemes already in operation, including investment in the Haringey Support Fund, Free School Meals during school holidays, and Housing Payments.

This decision is therefore expected to have a positive impact on equalities in Haringey, particularly for children and people from lower socioeconomic backgrounds. No negative equalities impacts are anticipated.

9. Use of Appendices

- 9.1 Appendix 1: Crisis & Resilience Fund Interim Funding Allocation Principles – April 2026

10. Background papers

10.1 Crisis and Resilience Fund guidance:

<https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029>

10.2 Haringey Support Fund Policy

10.2 Discretionary Housing Support Policy