

**Report for:** Cllr Jo Kuper, Cabinet Member for Tackling Inequality and Resident Services, 10 July 2026

**Title:** Interim Crisis and Resilience Fund Policy

**Report authorised by:** Kari Manovitch, Delivery Director Tackling Inequality

**Lead Officer:** James Straw, Benefits 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 runs for three years to 31 March 2029 and replaces both the Household Support Fund (HSF) and Discretionary Housing Payments (DHP).
- 1.2 Local authorities are responsible for administering the fund in their area. For 2026/27, Haringey Council has been allocated £5,932,161.
- 1.3 The fund has four key objectives, which are briefly outlined below:
  - i. To provide crisis support to low-income households experiencing material deprivation.
  - ii. To provide additional support with rental costs for low-income residents who are unable to meet their rental liability.
  - iii. To deliver resilience services designed to improve residents' financial resilience.
  - iv. To improve community collaboration to improve the advice provision within the borough.
- 1.4 This report seeks approval for a targeted package of Crisis and Resilience Fund investment, balancing immediate crisis response with longer-term financial resilience.
- 1.5 This decision authorises spend from CRF to fulfil objectives one, three and four, ensuring we commence the resilience-building and community collaboration elements of the scheme, complementing spend previously authorised on 24 March 2026, which focussed only on objectives one and two.

## **2. Cabinet Member Introduction**

2.1 N/A

### **3. Recommendations**

- 3.1 That the Cabinet Member for Tackling Inequality and Resident Service:  
Notes the annual Crisis and Resilience Fund allocation from the Government of £5,932,161, for the three-year period of 1 April 2026 to 31 March 2029.
- 3.2 Notes the spend of £2,470,000 authorised in the decision made on 24 March 2026.
- 3.3 Approves the extension of free school meal holiday vouchers until September 2026 at an estimated additional cost of £966,000, followed by a more targeted continuation of holiday payments for households in crisis to be determined later in the year according to paragraph 3.12.
- 3.4 Approves estimated expenditure of £1,742,338 for the expansion of the Financial Support Team as detailed in this report.
- 3.5 Approves estimated expenditure of £200,432 to increase the number of crisis fund decision makers by two (Benefits Officers) for 2 years.
- 3.6 Approves estimated expenditure of £30,000 one-off spend for a new streamlined online application form integrating multiple crisis fund applications and the benefits calculator.
- 3.7 Approves estimated expenditure of £220,221 to fund a strategic community coordination role to support the design, coproduction and delivery of the borough's approach to tackling poverty.
- 3.8 Approves estimated expenditure of £206,357 for costs associated with the administration of the scheme, covering staff administering Housing Payments, and the year two cost of the Low Income Family Tracker.
- 3.9 Notes that all costs are estimated using current data and forecasts, and actual costs may increase or decrease according to the determinant data.
- 3.10 Approves delegated authority to the Corporate Director for Environment and Resident Experience for managing the budget according to the principles and criteria approved by the Policy to achieve the best impact for Haringey residents and CRF outcome measures.
- 3.11 Agrees for the Policy in Appendix A to be updated with the approved recommendations from this decision.

Area of spend	2026/27	2027/28	2028/29
Free school meal holiday vouchers	£1,416,000	£0	£0
Resilience services	£629,966	£842,945	£269,427
Housing support	£1,192,000	£0	£0
Crisis Fund Decision making	£73,500	£100,940	£25,992
Crisis and hardship payments	£550,000	£0	£0
Community Coordination	£43,306	£87,150	£89,765
Administration	£422,057	£57,300	£0
Digital improvement	£30,000	£0	£0
<b>Totals</b>	<b>£4,356,829</b>	<b>£1,088,335</b>	<b>£385,184</b>

3.12 Delegates authority for further allocation of the remaining year one CRF funding estimated to be £1,575,332 to the Corporate Director for Environment and Resident Experience in consultation with the Cabinet Member for Tackling Inequality and Resident Services, and an amount of year two CRF funding to cover the Easter school holidays, should this be necessary.

3.13 Notes the ongoing development of an Anti-Poverty Strategy to guide future updates to the Policy.

#### 4. Reasons for decision

4.1 Haringey Council remains committed to supporting residents experiencing substantial levels of financial crisis. The Government, through the DWP, has provided funding to local authorities to administer the CRF. It acknowledges that local authorities have the local ties and knowledge and are best placed to allocate funding according to local need.

4.2 The guidance for the CRF allows authorities to determine how to allocate the funds, within the framework of the objectives and aims stated. DWP expects authorities to meaningfully invest in prevention, not just crisis payments.

4.3 This decision brings the year 1 allocation of CRF to £4,356,829, the year 2 allocation of CRF to £1,088,335 and the year 3 allocation of CRF to £385,184. The spend is targeted to those who are most in need and is in accordance with the scheme.

4.4 External modelling indicates that residents in Haringey that are eligible for benefits are not claiming all of the money they are entitled to, with an estimated £160m of benefits being unclaimed. Whilst this report only authorises spend for part of the grant allowance, it establishes the foundations of helping residents navigate complex benefits systems to access money they are entitled to and as such there will be further updates to the Policy over the course of the funding period to reflect the council's Anti-Poverty Strategy, our growing evidence of what works, and any new

emerging community needs.

- 4.5 The Policy will extend support up to September 2026 to low-income households with children who are eligible to receive free school meals, by funding vouchers during the school holidays, which is the maximum extension for blanket provision that complies with DWP's guidance and its requirement to support those in crisis. Additionally, the council is currently evaluating its approach to holiday support from the 2026/27 academic year onwards and will move to a more targeted approach which aligns with the objectives of the fund, and will ensure that the young people in households at risk of financial crisis will continue to be supported, whilst focus is given to developing their long-term financial resilience.
- 4.6 The redesign and expansion of the Council's Financial Support Team will support increased outreach and community-based working, and extending the operating hours of the Council's financial support phoneline will provide improved access for residents to improve financial resilience.
- 4.7 Additionally, funding will also be provided to increase the number of crisis support decision makers to allow a holistic assessment of need, and wraparound support to be provided.
- 4.8 Authorisation is also requested to improve the Council's digital gateway, which will enable residents to be assessed for multiple crisis funds via a single accessible online application, and provide instant advice to residents about their benefits eligibility.

## **5. Alternative options considered**

- 5.1 Consideration was given to doing nothing until the full year 1 Policy was developed. This was discounted as unviable as this would delay resilience support to residents, would result in residents remaining in, or falling into, crisis and limit the intended impact of the CRF.
- 5.2 Consideration was given to committing all the spend. However, an Anti-Poverty Strategy is in development, and the intention is for this to drive the remainder of the spend once approved by the Council.
- 5.3 Consideration was given to a variety of other options, including:
- Ceasing all school holiday support after September 2026
  - A smaller expansion of the teams that make crisis fund decisions and who provide one-to-one financial support

These options were rejected on the basis that they would be insufficient to meet the financial support needs that are currently present in the borough.

## **6. Background information**

- 6.1 In October 2025, the Government announced the launch of the Crisis and Resilience Fund, which runs from 01 April 2026 to 31 March 2029. £1bn in funding has been made available to County Councils and Unitary Authorities in England.
- 6.2 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 residents’ 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.
- 6.3 An interim CRF policy was agreed on 24 March 2026, which authorised spend for Crisis Support, Housing Support and holiday food vouchers up to May 2026, in addition to essential administrative expenses. This paper authorises spend in addition to the previous decision.

#### Poverty in Haringey

- 6.4 Poverty in Haringey is significant, and closely linked to housing costs, low incomes, insecure work and wider structural inequalities. Around 26% of people in Haringey live in households below the poverty line after housing costs. Child poverty is especially acute, with around 39% of children living in poverty after housing costs.
- 6.5 Poverty affects outcomes across health, education, work, housing, and social mobility. Tackling poverty therefore has a positive multiplier impact across many life domains, and reduces demand for public services.
- 6.6 The Indices of Deprivation 2025 measures multiple variables including income, employment, education and health, and found Haringey to be the third most deprived London borough and the 29<sup>th</sup> most deprived nationally.
- 6.7 The Council is developing an Anti-Poverty Strategy to identify how the council can work with its partners to target our collective support and interventions to have best effect on this complex challenge, and future allocations of CRF will be informed by this Strategy.

#### Holiday food voucher scheme and targeted crisis payments

- 6.8 The previous CRF decision authorised spending on holiday vouchers for pupils in receipt of free school meals until June 2026. The revised policy will extend this provision until September 2026.
- 6.9 Eligible pupils will receive £15 per holiday week. An estimated 10,700 pupils will be eligible, at an additional cost of up to £966,000.
- 6.10 The DWP has issued guidance that Councils are expected to transition away from providing automatic holiday meals vouchers for those eligible for free school meals no later than October 2026, on the basis that CRF is designed to target those in crisis, not all people who meet a broad low-income proxy, such as FSM eligibility.
- 6.11 The council is currently evaluating its approach to holiday support from the 2026/27 academic year onwards and will move to a more targeted approach which aligns with the objectives of the fund, and will ensure that the young people in households at risk of financial crisis will continue to be supported, whilst focus is given to developing their long-term financial resilience.
- 6.12 Details on the scheme will be included in the delegated decision detailed in paragraph 3.12 above.

#### Resilience Services

- 6.13 Modelling by Policy in Practice estimates that there are £160m of unclaimed benefits in Haringey each year.
- 6.14 The Low Income Family Tracker shows there are currently 6,665 households with rent or council tax arrears totalling £13.3m, 2,339 households whose income falls short of covering basic living costs, and more than 7,000 households in either food or fuel poverty.
- 6.15 Furthermore, demand for support is expected to increase due to wider cost of living pressures linked to global events and removal of the Household Support Fund vouchers.
- 6.16 The Council's Financial Support Team (FST) currently operates a helpline running from 9am–1pm Monday to Friday, and an email inbox for residents to receive support.
- 6.17 The team currently consists of one manager and five officers and supports more than 1,000 residents annually. However, demand significantly outstrips capacity. A large proportion of FST officer capacity is utilised triaging and signposting on the helpline, which limits the time available to undertake detailed tailored casework.
- 6.18 To address this we propose to expand the team by 14 officers for two years at a total cost of £1,742,338, which includes an assumed 3% pay uplift for year 2, and a further 3% for year 3. This contract length enables the team to attract high-quality officers. It comprises creating three new Financial Support Advisor roles, ten new Financial Support Officer roles, and one

additional manager, in addition to funding an additional management post from 01 April 2026.

- 6.19 The three new Financial Support Advisor roles for two years are costed at £337,433, and are to cover the financial support helpline, provide basic advice, triage and signposting, and undertake administration tasks. This frees up the more senior Financial Support Officers to concentrate fully on casework - detailed and holistic one-to-one support.
- 6.20 These new roles would enable the extension of the financial support helpline to 9am–5pm Monday to Friday, significantly increasing residents' access to support.
- 6.21 The ten new Financial Support Officers and one additional manager are costed at £1,237,291 for two years. This increased capacity will enable the service to:
- (i) Embed support at the point of crisis  
Increased officer capacity will enable officers to be embedded at points of acute need such as foodbanks, offering rapid, on-the-spot support to residents experiencing hardship. This will improve access for residents who may not otherwise engage and supports earlier resolution of issues.
  - (ii) Use LIFT to provide pro-active advice to residents  
Additional capacity will allow the service to develop and deliver a structured approach to proactively addressing gaps identified by the LIFT tool, including households with unclaimed benefits and income, shifting activity from reactive support toward planned, targeted income maximisation and prevention work.
  - (iii) Increase community visibility and engagement  
Additional capacity will allow officers more time to work in the community, raising awareness of available support, building relationships with partners, and increasing engagement with residents before issues escalate into crisis.
  - (iv) Support residents in debt  
An increase in the number of officers will allow the Service to review our Council Tax debt recovery process to support residents with Council Tax debt to access support and maximise their income and to avoid unnecessary recovery action being taken, including the use of enforcement agents.
- 6.22 This report also authorises £200,894 for the cost of the Financial Support Team Manager for the period 01 April 2026 to 31 March 2029. This role was required when the Financial Support Team migrated from Connected Communities to the Benefit Service on 01 April 2026. This role is required to

provide management oversight to the team, and to ensure that the performance of the service is maximised.

#### Crisis Support decision making

- 6.23 The Haringey Support Fund, which has £550,000 allocated from CRF, is currently processed through a structured, rules-based model designed to manage high volumes of demand. Applications from ineligible residents are auto-rejected, ensuring resource is prioritised supporting residents with the highest need.
- 6.24 Eligible applications are then assigned a risk score, based on a variety of factors to support the decision-making process, before a light-touch review is conducted to determine the award.
- 6.25 This process enables the scheme to operate with administration funding of £120,000 per annum, just over 2 FTE employees. However, it does not enable detailed consideration of the full need, or for personalised wraparound support to be provided.
- 6.26 The CRF guidance confirms that councils are expected to provide wraparound support to residents to aim to minimise the probability of further crisis applications.
- 6.27 Therefore, this paper recommends authorising £200,432 to appoint an additional two benefit officers to deal with crisis fund applications. These roles will enable a more detailed analysis of need for applications, result in a holistic assessment of need over multiple discretionary funds and residents will be provided with wraparound support for any additional needs identified.

#### Digital improvements

- 6.28 Residents needing to apply for multiple types of support currently need to complete separate application forms. These applications are also considered independently, potentially failing to consider the overall need in the assessments.
- 6.29 It is recommended to spend up to £30,000 to develop a holistic support application, which residents can use to apply for:
- (i) Housing Support (formerly Discretionary Housing Payments)
  - (ii) Crisis Support (Haringey Support Fund)
  - (iii) Support with Council Tax arrears

This will enable officers to undertake a holistic assessment into the resident's need and is expected to improve decision making and enable officers to offer wraparound support to residents to support them to improve financial resilience.

- 6.30 The application will also integrate with a Benefits calculator, ensuring that residents are able to see what additional support they may be entitled to.

- 6.31 It is expected that the new gateway will also offer referral routes to the FST for residents who are unable to access support without assistance. Further investigation is being made into further referral options, for debt and employment support.

Community Coordination

- 6.32 The CRF guidance expects that Councils will engage with the voluntary and community sector to create a strong and consistent provision across the borough.
- 6.33 In order to lead and oversee delivery, and inform future allocations from the fund, it is recommended to fund the creation of a strategic lead role, at an estimated cost of £220,221 for a period of two and a half years, up to 31 March 2029.
- 6.34 This officer would work with service areas and council partners to drive forward the Crisis and Resilience Fund and the priority actions identified in the Anti-Poverty Strategy. They would strengthen coordination of anti-poverty work across the borough and monitor performance, collaborating with residents and the voluntary and community sector (VCS) to coproduce the borough’s approach to tackling poverty.

Administration costs

- 6.35 The DWP has allocated administration funding for the delivery of the Housing Support payments. For 2027/28, the DWP has confirmed Haringey’s allocation to be £139,057.57. This report authorises this to be released to fund staffing costs for decision making and digital costs.
- 6.36 The initial CRF decision of 24 March 2026 authorised spending for the yearly cost of the Low Income Family Tracker (LIFT). This decision authorises spend for the first two years of the contract, at a remaining balance of £57,300, as this period is due for payment. The cost of the contract will be allocated over the period to which it relates.
- 6.37 The report also requests authorisation for spend of up to £10,000 for postage and communication costs, which are expected to be accrued due to the increase in pro-active outreach work within the FST. This funding will also allow a refresh of the Here to Help communications.

Summary of expenditure

- 6.38 The following spend was authorised in the decision of 24 March 2026:

<b>Description</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
Crisis Payments (Haringey Support Fund)	£550,000	£0	£0
Housing Support	£1,192,000	£0	£0
Free School Meal holiday vouchers	£450,000	£0	£0

Administration costs	£278,000	£0	£0
<b>Total</b>	<b>£2,470,000</b>	<b>£0</b>	<b>£0</b>

6.39 This report authorises the following additional spend:

Description	2026/27	2027/28	2028/29
Free School Meal holiday voucher	£966,000	£0	£0
Resilience services	£629,966	£842,945	£269,427
Crisis support decision making	£73,500	£100,940	£25,992
Digital improvement	£30,000	£0	£0
Community collaboration	£43,306	£87,150	£89,765
Administration costs	£149,057	£57,300	£0
<b>Total</b>	<b>£1,891,829</b>	<b>£1,088,335</b>	<b>£385,184</b>

6.40 Together, these decisions have committed £4,356,829 of the year 1 grant, £1,088,335 of the year 2 grant, and £385,184 of the year 3 grant.

Area of spend	2026/27 allocation	2027/28 allocation	2028/29 allocation	Totals
Free school meal holiday vouchers	£1,416,000	£0	£0	£1,416,000
Resilience services	£629,966	£842,945	£269,427	£1,742,338
Housing support	£1,192,000	£0	£0	£1,192,000
Crisis Fund Decision making	£73,500	£100,940	£25,992	£200,432
Crisis and hardship payments	£550,000	£0	£0	£550,000
Community collaboration	£43,306	£87,150	£89,765	£220,221
Administration	£427,057	£57,300	£0	£479,357
Digital improvement	£30,000	£0	£0	£30,000
<b>Totals</b>	<b>£4,356,829</b>	<b>£1,088,335</b>	<b>£385,184</b>	<b>£5,830,348</b>

#### Future plans

6.41 The Council anticipates its anti-poverty strategy (APS) to be published by no later than Q4 of 2026/27. This strategy will provide valuable insight into the needs of the community and current gaps in provision. This will inform the recommendations for priorities and spending the remaining balance in year 2 and 3 of the fund.

6.42 It is anticipated that the Council's full CRF policy will be agreed by cabinet in Q4 of 2026/27.

6.43 It is expected that the APS will inform whether the allocations for both housing support and crisis support are set at the correct levels. As such, no allocations for either crisis or housing support have been included in this decision.

## **7. Contribution to the Corporate Delivery Plan 2024-2026 High level Strategic outcomes**

- 7.1 The Crisis and Resilience Fund Policy meets the outcomes of the Corporate Delivery Plan 2024–2026 and supports efforts to mitigate the impact of the rising cost of living in the local community.

## **8. Carbon and Climate Change**

- 8.1 Not relevant to this report

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

### **Finance**

- 9.1 This report seeks approval from the Cabinet Member for a targeted support package funded by the Department for Work and Pensions (DWP) through the Crisis and Resilience Fund (CRF), in line with the objectives set out in section 1.3 of the report.
- 9.2 The Council has been awarded £5,932,161 under the CRF for the period 1 April 2026 to 31 March 2027. The fund is expected to continue to 2029 at the same funding level.
- 9.3 Of the total CRF allocation, £5,830,348 has been committed: £4,356,829 in Year 1, £1,088,335 in Year 2, and £385,184 in Year 3, as detailed in section 6.40.
- 9.4 The DWP has also awarded additional funding to support administration of housing support, which will be utilised to ensure the effective delivery and management of the fund.
- 9.5 Approval is further requested for the recruitment of two Benefit Officers at a total cost of £200,432 to administer crisis fund applications. The DWP has ringfenced £139,057.57 to administer housing support, from which these posts will be fully funded. These roles are in addition to fixed-term staff who will be recruited to increase capacity in delivering the CRF.
- 9.6 All expenditure associated with the administration and distribution of the CRF is expected to be fully funded by the DWP.

### **Procurement**

- 9.7 Strategic Procurement has been consulted on the preparation of this report. The recommendations at paragraph 3 primarily relate to the allocation of funding, internal staffing and administration of the Crisis and Resilience Fund and therefore do not, in themselves, give rise to procurement implications. However, where services or systems are

required, Strategic Procurement will support officers to secure suitable contractors.

**Director of Legal & Governance [Robin Levett Principal Project Lawyer (Litigation)]**

- 9.8 The Director of Legal and Governance has been consulted in the drafting of this report and comments as follows.
- 9.9 The Government has published guidance for the allocation of this Funding, which the Interim Funding Allocation Principles observe.
- 9.10 This report does not involve amendment of the Council's existing 2026-27 Budget; the decision is therefore for the Executive to take.
- 9.11 Further legal comment appears in the body of this report.
- 9.12 There is no legal reason why the Cabinet Member for Tackling Inequality and Resident Services should not adopt the recommendations in this report.

**Equality**

- 9.13 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
- 9.14 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.
- 9.15 Although it is not enforced in legislation as a protected characteristic, Haringey Council treats socioeconomic status as a local protected characteristic.
- 9.16 The decision concerns changes to the Council's Crisis and Resilience Fund allocation and allocates additional spending to supporting children eligible for free school meals, as well as new funding for digital improvements, crisis support, resilience services, and community collaboration.

- 9.17 The decision is expected to support low-income households and result in higher incomes throughout the borough, particularly for households with children and from lower socio-economic backgrounds. This will be achieved through income maximisation work as detailed in the body of this report, along with more effective signposting to a range of alternative support, such as for debt advice.
- 9.18 Whilst free school meal holiday vouchers are being reduced from September onwards to comply with the DWP guidance, further work will take place to ensure we design effective support for young people in the households with the highest need. We won't be able to fully evaluate the wider equalities impact until we have designed the new approach.
- 9.19 The resilience spend and digital improvements are expected to result in positive impacts on equalities, as it will increase access to crisis support and simplify the process for residents. It will also offer instant income maximisation advice and referrals through to support services.

## **10. Use of Appendices**

- 10.1 Appendix A: Haringey Crisis & Resilience Fund Interim Funding Allocation Principles – April 2026
- 10.2 Appendix B: CRF outcome measures

## **11. Background papers**

- 11.1 DWP Crisis and Resilience Fund guidance for Local Authorities: [Crisis and Resilience Fund: Guidance for local authorities in England \(1 April 2026 to 31 March 2029\) - GOV.UK](#)
- 11.2 Haringey Crisis & Resilience Fund Interim Funding Allocation Principles – April 2026: [Agenda item - Crisis and Resilience Fund Policy, 01 April 2026 to 31 March 2027 | Haringey Council](#)
- 11.3 Policy in Practice Missing Out Report 2025: [Missing Out 2025 | Policy in Practice](#)