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for Work &
Pensions

Research and analysis

Report: Case study research into the delivery of the Household Support Fund and Discretionary Housing Payments

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Executive summary

DWP commissioned Verian to conduct research designed to provide a better understanding of the interactions between the Household Support Fund (HSF) and Discretionary Housing Payment (DHP) schemes. This will inform successful implementation of the Crisis and Resilience Fund (CRF) which will replace both schemes in England from April 2026. The research consisted of nine local case study areas (covering 15 local authorities (LAs) in total), all delivering one or both schemes. Each case study involved scoping interviews, in-person interviews and observations with LAs and key partners, and a remote workshop to validate findings.

Research identified a range of LA approaches to overseeing and administering the schemes. These differences were highly influenced by tiering (in a two-tier authority HSF funding is received at the upper tier and DHP funding at the lower tier), LAs' team structure and legacy (shaping which staff delivered the schemes), and the profile of the local population and area (shaping support needs).

For some case study areas involved in research, the HSF and DHP schemes interacted frequently - in terms of shared team oversight, inter-referrals, and in using HSF funding to 'top up' DHPs. However, others treated the schemes as distinct, mainly due to tiering and decisions on which teams were best placed to deliver different components. These differences influenced LAs' appetite and preparedness for the new model of HSF funding under the CRF. For staff in some two-tier LAs, their worries were compounded by fears around local government reorganisation, which will see the merging of all two-tier structures across England, and the potential loss of local expertise and discretion as a result.

There was a high degree of variety in the ways LAs in this research defined need and delivered support within the scheme guidance. LAs presented the process of identifying need, particularly for HSF, as requiring a balance between competing priorities. Some LAs prioritised rapid access and inclusivity whereas others chose a more detailed and holistic assessment process. Support offered through HSF ranged from simple vouchers to highly tailored approaches. While DHP support was more standardised, some LAs demonstrated more innovative practice in DHP delivery, such as working proactively with landlords to negotiate rent reductions or secure more affordable housing for repeat applicants.

LAs in this research shared a set of common challenges they faced regarding current delivery models and eligibility criteria. These focused on perceptions of short-term funding cycles making it hard to embed long-term resilience-building, insufficient funding available to meet need, difficulties ensuring those most in need received support, and with managing demand and dependency at a local level.

At a high level, changes desired by LAs to ensure the scheme could be more effectively administered in the future were largely consistent. These were longer funding cycles, retaining local discretion and flexibility, and clarity on purpose and scope. However, LAs expressed a range of differing opinions around key decisions and trade-offs, reflecting varied local contexts, different choices they had made in their delivery approaches, and perspectives across authorities and tiers. Findings indicate that, in integrating schemes, the CRF will need to strike a careful balance between consistency and local flexibility.

Definition of terms

Glossary

Term	Definition
Household Support Fund	The Household Support Fund is funded by the Department for Work and Pensions and delivered by Local Authorities. It provides short-term urgent financial help to residents who are struggling to afford household essentials. There have been 7 iterations of the Household Support Fund to date since 2021. Preventative support was incorporated as eligible spend in HSF6.
Discretionary Housing Payment Scheme / Discretionary Housing Payments	Discretionary Housing Payments are funded by the Department for Work and Pensions and offer financial assistance to individuals and households facing housing-related hardship. Discretionary Housing Payments were introduced in 2001.
Third-party delivery organisations	Organisations directly involved in supporting the delivery of HSF or DHPs awards on behalf of local authorities, commonly comprising representatives of the local voluntary and community sector (VCS).
Index of Multiple Deprivation	The Index of Multiple Deprivation (IMD) is the official measure of relative deprivation for small areas in England.

Abbreviations

Term	Definition
CRF	Crisis and Resilience Fund
DWP	Department for Work and Pensions

Term	Definition
DHP	Discretionary Housing Payment (singular). DHP scheme refers to the overall policy; refers to the allocated budget
DHPs	Discretionary Housing Payments (plural)
FSM	Free school meals
HB	Housing Benefit
HSF	Household Support Fund
HPG	Homelessness Prevention Grant
IMD	Index of Multiple Deprivation
LA	Local authority
LAs	Local authorities
LHA	Local Housing Allowance
PIP	Personal Independence Payment
TPO	Third Party Organisation
UC	Universal Credit
UCHE	Universal Credit Housing Element
VCS	Voluntary and community sector

1. Introduction and context

This chapter details the background to this research, the research aims and specific evaluation questions and the methodology used.

1.1 Background

Discretionary Housing Payments (DHPs) and the Household Support Fund (HSF) are both discretionary welfare support schemes offered by the Department for Work and Pensions (DWP). These schemes (introduced in 2001 and 2021 respectively) are designed to provide financial assistance to individuals and households facing hardship. Both schemes are discretionary, delivered by local authorities (LAs) who interpret national guidance and set local priorities, and crisis and prevention-oriented. HSF funding is delivered to upper tier authorities and DHPs at lower tier (due to housing expertise). Unitary authorities receive both sources of funding directly. 2 Overview of the schemes sets out the differences between schemes in more detail.

The Crisis and Resilience Fund (CRF) is a new, reformed discretionary crisis scheme for England, which will replace HSF when it is due to end on 31 March 2026. This new fund will also incorporate DHPs in England. The aim of this fund is to provide more stable, long-term funding that enables councils to offer both crisis support and preventative help and address issues like short-term funding cycles and improving strategic planning.

The CRF will be delivered by LAs and it is essential that DWP understand the delivery of the current schemes to ensure that any lessons learned are considered in the design and implementation of the new scheme. DWP commissioned Verian to conduct research examining LAs' delivery approaches across both HSF and DHPs, designed to capture how they are currently delivering funding and exploring their perspectives on what could be improved for future delivery of the CRF.

1.2. Research questions

This research aimed to provide a better understanding of the interactions between the HSF and DHP schemes and any key differences in delivery mechanisms that will need to be addressed to enable successful implementation of the CRF. It was also required to explore how support to prevent people falling into crisis is currently being delivered in HSF.

The research aims fall into three broad categories:

1. Exploration of current delivery principles of HSF and DHP and how they interact:

- How do HSF and DHPs interact with each other and with wider local welfare provisions?
- How do LAs structure internal responsibilities for oversight and delivery of HSF and DHPs? How does delivery vary across LAs and across different LA structures (unitary vs two-tier)?

- How do LAs define 'need' and make decisions on allocating funds?
- How are LAs delivering preventative support and what good practice can be shared for the CRF?
- Do LAs prefer the funding distribution methods of HSF or DHPs?
- Do LAs check eligibility for DHPs before they award HSF? Or vice versa? Do they fall back on one fund when the other is not applicable? If so, in what ways?
- What issues do LAs focus on addressing when distributing HSF? Do they already have their own eligibility groups? Do they make eligibility decisions based solely on how 'in need' an individual is? How does this relate to other initiatives designed to address need in the community?

2. Exploration of challenges with the current delivery models of HSF and DHP:

- What are the key challenges faced by LAs in delivering HSF and DHP?
- How much do LAs feel that their ability to distribute financial support in relation to DHPs is restricted due to the eligibility criteria? And do they feel this limits the effectiveness of the scheme?
- Due to the different funding methods do local authorities often have to touch on other welfare support methods to 'bridge the gap' before they receive more payments?

3. Exploration of how the scheme could be more effectively administered in the future under the CRF model:

- How can efficiencies be achieved through combining the HSF and DHP schemes and what are the challenges to this?
- How, using funding payment methods, could we increase the effectiveness of the long-term support that is available to individuals?
- Do LAs feel they would be able to distribute discretionary financial support more effectively without benefit eligibility criteria?
- How could DHPs be reformed to provide broader housing crisis support?

1.3 Methodology

The research involved nine case studies with LAs delivering HSF and/or DHPs. As some of these were two-tier areas, a total of 15 LAs were interviewed. Case study locations were selected by DWP from among LAs that expressed interest in participating in research opportunities in relation to the CRF. DWP identified ten priority locations and five backups. All

completed case studies were drawn from the priority list after Verian contacted twelve locations in total. Verian successfully conducted fieldwork with nine out of the ten target authorities, with one excluded due to lack of response within the available timeframe. Online validation workshops were held with eight of the nine completed case studies to present headline findings, gather feedback, and amend key points where necessary. Researchers shared findings with the ninth case study via email due to non-response to allow for any corrections or additions.

The sample frame was designed to include a spread of variables to ensure a diverse range of delivery models and experiences were represented across case studies.

Tiering was included as a primary variable to capture any differences in delivery approach between LAs where DHPs and HSF were received by the same (unitary LA) or different authorities (two-tier LA).

Under- or over-spend on DHPs was also included as a primary variable to explore cases where LAs were reliant on other forms of funding to 'top up' DHPs. However, due to non-response from some LAs, the quota for under-spending was not achieved in the final sample (note that we included two LAs which were under-spending in relation to the totality of their lower tiers but not in relation to the specific lower tiers that were interviewed).

Table 1: Case study sample frame

Primary variables

Single vs two-tier	Single tier authorities	Minimum 4
Single vs two-tier	Two-tier authorities	Minimum 4
DHP allocation spent	Over threshold	Minimum 3

Secondary variables

Urban vs rural	Mix
IMD (Index of Multiple Deprivation) score	Mix
Preventative support offered in HSF	Mix

Each case study comprised four different types of research activity. The balance of activities varied based on each of the LAs' approaches to HSF and DHPs: for example, the extent of partner organisation involvement, and

the structure and make up of relevant teams within the LA. For two-tier LAs, observations were carried across multiple site visits where possible.

1. Scoping: introductory scoping interview with strategic contact (Remote call)
2. Core case study activities conducted in all case study areas: LA staff and Third party organisation (TPO) research activities, including observations of meetings and processes (In-person)
3. Additional case study activities conducted where possible: recipient-facing activities and reviewing recipient documentation (in-person, either in LA office or where staff meet recipients)
4. Validation following completion of the other activities: a validation workshop with each of the LAs to validate insight and provide space for final clarifications (Remote call)

Fieldwork took place across September and October 2025. At the time of research LAs had received an introductory letter from DWP outlining the scope and goals of the CRF and were aware that the design had not yet been finalised. Separate to this case study research and after most of the fieldwork had been completed, an all-LA call was held to share more information with LAs and answer questions. In parallel with this research, DWP also ran a co-design exercise with a select number of LAs to gain input on the design of the CRF.

2. Overview of the schemes

This chapter provides background on the introduction and evolution of the HSF and DHP schemes in order to contextualise the research findings.

Table 2: Key differences between HSF and DHP schemes

Attribute	Household Support Fund (HSF)	Discretionary Housing Payments (DHP) scheme
Year introduced	2021	2001

Attribute	Household Support Fund (HSF)	Discretionary Housing Payments (DHP) scheme
Delivery Tier	Upper tier LAs (with partnerships in two-tier areas); Unitary Authorities	Lower tier LAs; Unitary Authorities
Eligibility	Locally defined, not benefit-linked	Must be entitled to Housing Benefit or UC housing element
Publicity	Indirect via partners; some direct outreach	Typically through housing or benefits team
Top-Up Mechanism	No formal top-up; flexible within grant	Can be topped up by LA discretionary funds by up to 2.5 times the allocation
Transfer Between Schemes	Often used when DHPs are exhausted	Cannot transfer to HSF; eligibility limits apply
Types of support offered	Blanket distribution (e.g. vouchers), Targeted support (e.g. food, energy), Tailored support (e.g. white goods, referrals, advice)	Primarily housing-related financial support (e.g. rent shortfalls, arrears)
Preventative Use	Yes. Supports building financial resilience within communities	Limited. Mainly crisis response though some preventative use exists
Funding Source	DWP via Section 31 grant	DWP allocation with optional LA top-up

More detail is provided in the [1 April 2025 to 31 March 2026: Household Support Fund guidance for county councils and unitary authorities in England](https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/1-april-2025-to-31-march-2026-household-support-fund-guidance-for-county-councils-and-unitary-authorities-in-england) (<https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/1-april-2025-to-31-march-2026-household-support-fund-guidance-for-county-councils-and-unitary-authorities-in-england>) and the [Discretionary Housing Payments guidance manual](https://assets.publishing.service.gov.uk/media/62960c8ed3bf7f0371a9b06a/discretionary-housing-payments-guide.pdf) (<https://assets.publishing.service.gov.uk/media/62960c8ed3bf7f0371a9b06a/discretionary-housing-payments-guide.pdf>).

2.1 Household Support Fund

The Household Support Fund (HSF) was originally launched by DWP in October 2021 in order to help households struggling during the COVID-19 pandemic. It was later renewed to help address the challenges of the cost of living crisis. Its overarching aim is to support vulnerable households and those on low incomes.

The initial focus of HSF1-HSF2 during the final year of the pandemic was on providing support for households with children and for pensioners. LAs committed considerable proportions of HSF funding at this stage to Free School Meal (FSM) holiday food voucher schemes. With HSF3, DWP ended the ringfencing of HSF support to these audiences. This was followed by increased scope for the provision of supplementary advice services with HSF4, which allowed councils to direct HSF money towards debt, benefits and employment advice, where LAs felt this was suitable. These changes have enabled flexibility and innovation over time.

Previous research has highlighted the importance of this iterative development of the funding, meaning that expansions in scope could be achieved by previously developed structures and processes^[footnote 1]. Therefore, in some LAs HSF funding was supporting existing work, while in others, processes needed to be built from scratch. In some LAs the decision was taken to leverage existing capacity within TPOs, primarily in the Voluntary and Community Sector (VCS), instead of setting up new teams. These variations exist not only between LAs but also between upper and lower tier councils.

The most recent iteration of HSF, HSF7, was launched on 1 April 2025 and is running to 31 March 2026^[footnote 2]. Funds for HSF7 totalled £742 million in England. Its primary objective is to support vulnerable households in crisis, mainly with the cost of household essentials. Funding is distributed in accordance with the following principles:

- a need to consider providing some preventive support which is designed to complement crisis support with long-term, sustainable support
- where existing housing support has been exhausted, to consider support with housing costs in exceptional cases
- scope for local level discretion as to which households are targeted, based on need,
- a requirement to work with lower tier authorities as well as other TPOs in the VCS

The fund is focused on a 'dual objective'^[footnote 3] of enabling rapid provision of support to households in immediate crisis, as well as developing capacities for more in-depth, preventative work which would reduce the risk of immediate moments of crisis.

HSF7 is not prescriptive about the format of support. Types of support offered for crisis support include essentials such as energy, water and food. This can be delivered via voucher schemes, cash or direct payments to suppliers. Other essentials which can be provided include help with phone bills, clothing, hygiene products, transport costs or furniture and white goods. Beyond this there is provision for support with housing costs (including, in rare instances, rent arrears) where other support (e.g. Housing Benefit, Universal Credit or a DHP) is not available.

LAs face a number of tensions in their use of funds from HSF. There have been a growing number of families eligible for FSM support. At the same time, eligibility has been broadened and made more flexible from HSF3 onwards. This has allowed some LAs to expand their preventative provision through targeting specific groups and by freeing up resources for more innovative or bespoke approaches. However, the requirements for LAs to maximise the number of households supported, and to provide a publicly facing scheme, has meant that significant portions of the fund remain allocated to food and energy voucher schemes. All this means that wherever LAs can engage in more bespoke or innovative approaches, to prevent households falling into crisis, this still needs to be done with a relatively small proportion of LAs' HSF budget.

2.2 Discretionary Housing Payments

The Discretionary Housing Payment (DHP) scheme was introduced in 2001 to provide additional support with housing costs for those in need. Since inception, DHPs were used to target rental liabilities for those already in properties, including covering shortfalls in rent and clearing rent arrears. In 2013 funding was increased significantly in order to cover changes in the welfare and benefits landscape, including the Benefit Cap, the removal of the spare room subsidy as well as restrictions to the Local Housing Allowance (LHA) rates.

Since 2022 to 2023, DHP funding has remained at £100m per year across England and Wales. DHPs are spent in a variety of ways to support with housing costs for those eligible, with guidance prioritising rental liability, rent in advance and deposits, but including provision for other lump sum costs, including those associated with moving property^[footnote 4].

The challenges presented by the pandemic and the cost of living crisis, as well as the changing welfare landscape, have led to rising demand for

DHPs. These changes have meant that there is an ever-growing risk of applicants being dependent on the scheme, as highlighted in previous research^{[[footnote 5](#)]}. Some LAs have found innovative approaches to support applicants to move into more affordable properties, including clearing arrears or (in a small number of cases) arranging tenancy swaps between applicants. Innovation is ongoing in this area, and these approaches have sometimes been enabled by additional funding from other sources.

Awarding DHPs has always been at the discretion of LAs, allowing for some flexibility in which groups were targeted according to local need and priorities. This discretionary approach means that in two-tier LAs, award of DHPs sits with lower tiers which have been deemed to have more knowledge about which residents need support, due to their access to data and their relatively smaller geographic focus. Since their inception DHPs have primarily supported those in receipt of either Housing Benefit (HB), then also the Universal Credit Housing Element (UCHE) when that came into effect. These benefits function as 'qualifying benefits' in many LAs in an attempt to target support. However, the discretionary nature of awards means that those not in receipt of benefits, but still on low incomes, can still be supported.

3. Factors shaping variation in delivery

This chapter explores the key factors that influenced how LAs deliver HSF and DHPs. As described above, there is no single prescribed model for delivering funds, meaning that local and contextual factors play an important role in shaping delivery approaches. The factors identified by this research as being most influential were: governance structure, organisational structure and legacy, the role of TPOs, and local context and demographics.

3.1 Governance structure

This research identified the governance structure of a case study area as the first key factor that affected how delivery varied across LAs. By governance structure we mean the formal arrangements of roles and responsibilities that determine how decisions are made, approved, and overseen. Below we outline how tiering (unitary or two-tier authority) and collaboration between LAs could shape delivery models, as well as the role of different decision-making processes.

3.1.1 Tiering and collaboration

Delivery approaches were largely shaped by existing structures and relationships. Due to the funding approach for HSF and the DHP scheme the key factor was whether an LA was a unitary or in a two-tier authority. Relationships between different LA tiers (such as County and District authorities) in a two-tier authority and between LAs operating at the same level were also influential.

Unitary authorities

In unitary authorities, funding for both HSF and the DHP scheme is received directly from DWP. This appeared to have made it easier for unitary LAs to have taken a more holistic approach to administering both schemes where they decided this could be more effective. For example, some unitary LAs described pooling internal operational resources across both schemes. This could involve delivery being managed by a single team or by closely collaborating teams, such as those responsible for council tax relief or homelessness prevention.

Holistic approaches were preferred by unitary LAs when they aligned with strategic direction and existing team structures, as covered in detail in [3.2 Organisational structure and context](#). However, as described in [4.3 Holistic vs. siloed approaches](#), not all unitary authorities decided to administer both schemes together.

In contrast to two-tier authorities, unitary LAs also appeared better able to share information about residents with colleagues and TPOs. Some believed this gave them a more comprehensive view of residents' needs. Reasons for this included not requiring data sharing agreements for transferring data, as well as having greater proximity to and regular contact with colleagues.

Unitary local authorities also appeared to avoid some potential conflicts in strategy and decision-making that could arise between upper and lower tiers and between others in the same tier. For example, unitary authorities only need to manage differences in political affiliation within a single council, rather than navigating conflicting priorities between separate councils at different tiers.

Fully integrated delivery of HSF and DHPs

Case study 2

This case study area receives both sets of funding directly from DWP and has increasingly moved towards integrated delivery of HSF, DHPs and other schemes such as council tax relief and other crisis and support grants. As of the end of Financial Year (FY) 2024 to 2025, it has established a model overseeing both HSF and DHPs combining four previously separate teams under one team responsible for discretionary awards.

Two-tier authorities

Two-tier authorities operate with a split funding model, with HSF allocated to upper tier councils (and lower tiers indirectly funded) and DHP funding received by lower tier councils.

In some instances, this division was said to lead to more fragmented delivery, as different teams and councils were responsible for separate elements of related support. Data sharing between tiers was also often restricted for reasons such as not having specific data sharing agreements in place, which could hinder strategic planning and make it harder to coordinate support for residents. One LA highlighted a risk of two-tier models: upper-tier authorities might perceive certain districts as either more capable of delivering HSF or as having residents with greater need. This perception could potentially lead to funding disparities between areas.

Tensions in two-tier system around data linkages

Case study 7a

In case study area 7, HSF is primarily the responsibility of the upper tier and DHPs solely the responsibility of the lower tier. In this context, the upper tier reported very little linkage of DHPs-related data to HSF data held on the same individuals, regarding this as an untapped resource in being able to more effectively support residents.

Divergent funding levels across lower tier LAs

Case study 5a

For case study area 5, differences between lower tier LAs were said to risk geographic disparities in support. Districts with clear demand and established delivery models were prioritised for funding, while those with less visible need or well-established systems had less access.

Two-tier LAs also shared some benefits affecting delivery approaches they believed resulted from their governance structure. These included lower tier LAs being able to function as local experts and build close relationships with partners and other LAs. Lower tier LAs shared fears that local government reorganisation could risk disrupting current support by breaking the connections and relationships between expert operational staff and residents who needed support.

“[Discussing HSF] So, we always give, apart from one round, we’ve given 20% of the funds to district and borough councils. We found that really effective, it allows us to do countywide delivery that is very kind of blanket across and then they can target it to their local communities much more effectively. So it’s a really good, complementary, approach – (Case study 5a)”

Collaboration and partnership

LAs also discussed how different types of collaboration shaped their delivery approaches. For one lower tier LA, this included monthly meetings of district LAs to collaborate and share best practice. One unitary LA interviewed explained that their approach was underpinned by a ‘back-office’ partnership which enabled them to share resources with a neighbouring LA and experiment with different approaches to help provide more effective support for their residents^[footnote 6].

Cross-LA HSF management

Case study 4

Through a ‘back-office’ partnership with their neighbouring authority, this LA was able to experiment with different approaches across the two teams. Both LAs could benefit from drawing on shared resources to deliver to their residents, such as a discretionary social fund or VCS organisations operating over both areas, while reporting separately.

3.1.2 Decision-making and sign-off

Across case study areas, budget-setting and sign-off processes for HSF funding varied widely. This variation reflected both a range of different decision-making processes and strategic priorities, as well as how these interacted with the key features of HSF. The relevant features of HSF included: the different funding arrangements for two-tier authorities compared to unitary councils (which affected how money was passed on, the level of transparency in processes, and the level of collaboration), the

flexibility in guidance around how funding could be used and lastly, and the short HSF funding cycles. Together, these factors shaped decisions about who was considered in need, how often reviews and reallocations occurred, and the extent to which decisions were evidence-based.

Authorities that reviewed allocations more frequently were able to tailor support more effectively. For example, one authority drew on data from previous programme waves to allocate spend across a set of TPOs. Another LA demonstrated a high degree of flexibility in tailoring discretionary funding, while maintaining a clear prioritisation of FSM allocations.

Clear sign-off and evidence: prioritising most deprived communities and previous locations

Case study 9a

In this case study area, a portion of HSF funding is delivered through TPOs as part of a branded scheme. The interviewed stakeholder oversees this programme. During planning, the council focuses on its 10 most deprived wards, reviewing data from previous waves of the scheme to map postcodes with the highest numbers of applicants, putting an emphasis on services for those areas. The stakeholder puts together a budget for sign-off by cabinet and noted that the large FSM allocation may be reviewed in the future.

Prioritisation of children and family allocation in decision making for efficiency

Case study 5a

In this case study area the senior responsible officer shared that from a budget-setting perspective, decisions were made in the context of prioritising FSM allocations. This was felt to allow funding to have the greatest impact with minimum spend. Decision-makers decided not to make use of TPOs to promote clarity in eligibility criteria and to minimise internal debates over eligibility in line with grant conditions. The remainder of funding was given to the HSF team to prepare a budget for allocations and agree priorities with the council's cabinet for sign-off, with a lot of scope for tailoring and flexibility.

In contrast, some LAs faced constraints that they felt limited flexibility. In one example, for one LA, every wave of HSF funding required cabinet and city mayor approval, reducing the scope for operational teams to adapt delivery approaches and resulting in less frequent changes. Similarly, another authority reported that tight scheme deadlines meant allocations

were largely fixed, leading them to prioritise established approaches from earlier rounds.

Reduced flexibility due to need to sign off allocation in every round

Case study 3

In this case study area, there is a small amount of HSF funding available to top-up DHPs when these run out. Agreement on allocation and priorities is required from the LAs' cabinet as well as sign off from the city mayor for every wave of HSF funding. LA staff reported that in terms of delivery, this led to less flexibility for those on the ground because any changes had to be signed off at a senior level on a regular basis.

LAs reported that the DHP scheme was more prescriptive than HSF, with clear national guidance on eligibility and award limits. Therefore, sign-off was generally quicker and more standardised, often delegated to frontline benefits teams and their managers.

3.2 Organisational structure and legacy

How LAs structured their teams, and where responsibility for HSF and DHPs fell within this, was the second key factor shaping delivery of support. This research indicated a high degree of variety across case study areas in which teams were responsible for administering schemes. LAs described these decisions as being influenced by the schemes' context, criteria and official guidance, as well as evolving alongside shifts in welfare policy and local priorities.

3.2.1 Structure of HSF delivery

HSF built upon existing provision within LAs. This was driven by both its iterative development and the scale of immediate need when it was launched. One result of this appeared to be a large variation in terms of which teams were responsible for, or involved in, the scheme. LAs had often allocated funding to established teams with a focus on discretionary support schemes. However, where these did not exist, HSF sat with benefits and welfare teams, council tax teams, and other teams responsible for engaging directly with vulnerable households. HSF funding, therefore, was often

integrated into pre-existing support schemes, although never into statutory provision.

In some case studies, where a significant share of HSF funding was channelled through specific routes such as vouchers for children and families during school holidays, or allocations to VCS organisations, these allocations were integrated into existing strategic decision-making structures. These could require formal sign-off from finance teams or director, in consultation with other directors and elected members.

Funding flows varied across LAs. In two-tier areas, upper tiers allocated a proportion of HSF to districts, enabling local targeting. Across case studies, allocations appeared to range from around 8% to 20%, reflecting differing priorities and governance models

3.2.2 Structure of DHP delivery

Some LAs described how external developments and decisions on how to respond to these had also changed how DHPs were administered over time. They noted how decisions on where to locate DHPs within the council (e.g. homelessness prevention or council tax) were made in response to new pressures following welfare reforms, aligned statutory responsibilities and other related programmes.

Evolving approach to DHPs, now aligned with homelessness prevention

Case study 9b

In this LA, DHPs are now assessed by a small team within homelessness prevention. They were originally administered by the housing team alongside Housing Benefit because eligibility checks required similar information. When demand and DWP funding increased following welfare reforms in 2013 (leading to pressures on household budgets and housing stability) the LA moved DHP administration into a dedicated welfare reform team. Over time, this evolved into a housing service with statutory duty to prevent homelessness and became the responsibility of the current team.

DHPs delivered by Council Tax team as part of integrated crisis support

Case study 3

This LA also previously delivered DHPs within Housing Benefit, but the funds are now overseen by the council tax team. This is part of an integrated support model designed to help residents maximise their income and access discretionary assistance. Its approach brings together housing-related payments, council tax support, and other financial help under a single system. Inter-referral with the homelessness prevention team is used when issues are more complex (for example when these are longer-term or where there are significant arrears to clear).

3.2.3 Joint delivery approaches

In some cases, LAs shared how team structures had been transformed in recent years to deal with the pressures of the pandemic and the cost of living crisis. This allowed them to benefit from cross-team expertise, take a multi-agency approach and build relationships with TPOs (see [3.3 Involvement of TPOs in delivery](#)). Others described gradually reorganising in anticipation of the CRF. Whether in unitary or two-tier authorities, LA teams whose vision and working practices were already more integrated tended to deliver more holistic support that combined HSF and DHP funding. Interviewees believed this integration enabled more joined-up casework, smoother referrals, and a greater ability to respond flexibly to local needs.

Holistic financial resilience approach

Case study 6b

During the COVID-19 pandemic, this LA set up a team focused on supporting residents' financial resilience. This was aligned to the council's poverty strategy and action plan and administration of DHPs and HSF support at the lower tier were both overseen by a single manager. Team members who triage applications and those who support with DHPs and HSF awards sit together and discuss residents' needs at regular meetings.

“There is a freedom that obviously a lot of departments [in our council] don't necessarily have in the fact that we're sat almost like in this...in between, between the community sector and then obviously the statutory.”

Division of support delivery between generalist and specialist roles

Case study 1

This LA has developed two complementary approaches to strengthen support for residents in the context of the COVID-19 pandemic. A dedicated team now provides integrated support and smooth referrals between different schemes. They act as a central point for residents seeking help, ensuring they are directed to the most appropriate assistance. Alongside the integrated team, the council employs specialist officers who provide in-depth advice and casework. Their role is to maximise household income and resolve complex issues once needs have been identified.

3.3 Involvement of TPOs in delivery

The third key factor shaping delivery approaches was the degree to which LAs made use of existing capacity from TPOs in the VCS to provide support.

Across case studies, LAs often described partnerships with TPOs in the VCS as essential components of providing HSF and DHPs support. These organisations were seen as expert partners, with relationships strengthened from the pandemic onwards, and were valued for their ability to reach groups less likely to engage with the council and to tailor support to local need.

“We learned during the pandemic that we couldn’t reach the vulnerable communities unless we worked with the voluntary sector who had those trusted relationships because there was a real historic mistrust from communities that had been let down by services because of racism or discrimination previously. It was very important for us to work directly with community partners that could engage those communities that we wouldn’t be able to engage – (Case study 1).”

However, LAs varied greatly in how extensive and how formalised TPO delivery roles were and across which schemes. These roles ranged from managing referrals and informal collaboration, sharing expertise and providing premises for recipient interactions, to responsibility for major elements of delivery.

Co-locating and information-sharing with Citizens Advice

Case study 8b

In this case study, the team administering DHP and Citizens Advice operate from the same library building, encouraging informal collaboration and easy referrals. While Citizens Advice offers support on certain days, the team conducts face-to-face DHP appointments on others, with regular discussion of cases. Staff described going beyond administration alone during DHP appointments, offering tailored advice on issues like benefit caps, debt, and employment. They also help residents access other funding streams, such as food and energy vouchers through HSF, making the support more connected and responsive to individual needs.

Level of TPO involvement shaped a range of aspects of delivery as well as the benefits and challenges discussed by LAs in relation to delivering HSF and DHPs. For example, some LAs with greater TPO involvement found eligibility assessment less resource-intensive or costly as a result. Others felt that collaboration on cases provided a more rounded picture of individual residents' needs. However, LAs reliant on TPOs also described challenges around providing evidence of impact. This included challenges in attributing positive change to HSF or the DHP scheme specifically within a wider support and funding context, as well as difficulties receiving outcome data from TPOs to inform decision-making.

TPOs highly involved but difficult to link work directly to HSF

Case study 9b

This LA was highly reliant on TPOs for delivery of HSF through a residents' support scheme involving 30 partners. One challenge of fully understanding their contribution was that partners were not solely funded by money from the LA- allocated HSF. Therefore direct attribution was difficult and partners saw their role and impact in much wider terms than the scheme and funding stream.

3.4 Local context and demographics

Local geography, population and housing characteristics also shaped delivery approaches. These factors influenced level and type of local need for LAs to address, and so the approach chosen to deliver support.

3.4.1 Urban/rural context and deprivation level

The geography of a local authority, whether urban, rural, or semi-rural, was said to shape patterns of deprivation. Urban areas typically reported concentrated, visible deprivation and high demand for support. Within this, specific communities could be challenging to engage with and support. Areas with more varied urban/rural populations experienced dispersed, less visible deprivation, resulting in lower but harder-to-identify demand.

“There’s a huge amount of social deprivation across [the area], a lot of it is hidden. We suffer from, obviously a lot of ageing coastal towns with high deprivation, and I think that’s a challenge for both the district councils and obviously the area as a whole because we’re not, we’re a large, but we’re not a homogeneous county – (Case study 5a).”

For some urban high-deprivation LAs delivery models focused on managing large volumes of applications and efficiently allocating resources.

High deprivation driving rapid use of funds

Case study 2

In this LA, the local Citizens Advice reported that half the population is struggling with the cost of living, with 40% of households receiving welfare benefits. This area was also said to have one of the fastest growing populations in the UK. As a result of this high level of need, the LA explained HSF funding allocations for inbound applications is exhausted within minutes of opening, and DHPs are rapidly used up within the year. To manage this, the team deliberately holds back some HSF funding to support DHP applications later in the year, allowing them to switch rapidly when initial funds run out.

Other urban authorities with harder-to-identify high need populations relied heavily on VCS partners to provide them with support. This was the case across authorities both with relatively higher and lower deprivation.

In more rural, relatively low-deprivation authorities such as Case study 6b (below) there appeared to be more of an emphasis on ad hoc or targeted outreach to identify eligible households, including those unlikely to actively seek support.

Invisible and stigmatised rural deprivation

Case study 6b

In this LA, tackling poverty was said to be made harder by its dispersed nature, with people in remote villages unaware of council support, often with poor internet access, and others ashamed to be seen asking for support in front of neighbours. Careful and concerted efforts were needed to publicise and destigmatise support from schemes and to establish personal relationships with residents.

3.4.2 Property stock and nature and relative poverty

Housing context also appeared to influence the pattern of local need and delivery approaches required to identify and offer support to those in need. For example, high housing costs in affluent areas were said to mean that residents who might not be considered deprived elsewhere required support. One LA noted that as a result, standard deprivation metrics may not capture actual need.

In another LA, it was highlighted that some residents who were 'asset-rich but cash-poor' struggled to heat their homes as energy costs rose. Others living in new-build developments faced high utility expenses due to monopolies on local supply, compounding financial pressures for individuals who would not be traditionally classified as deprived.

Finally, some district LAs in two-tier areas were said to prioritise DHPs for their own council housing stock, which disadvantaged private renters and those in Housing Association properties and created inconsistencies in support across districts.

4. Delivering HSF and DHPs

This chapter explores how delivery of funds from HSF and DHPs varied across the case studies and key reasons for this variation. It outlines ways in which strategic perspectives and principles informed delivery, sets out variation in operational approaches, and provides detail about how eligibility was assessed and support provided.

4.1 Strategic perspectives on HSF and DHPs

LA interviewees in strategic roles were asked to consider how the schemes aligned with their broader objectives and priorities. The joint discussion of HSF and DHPs was a core requirement of this research and essential to informing the design of the CRF. While LAs also draw on a range of complementary funds to support vulnerable populations – such as the Homelessness Prevention Grant (HPG) and Local Welfare Assistance Schemes (LWAS), explored further in 4.4 Interaction of funding sources – LAs agreed that HSF and DHPs together form a critical safety net for those in need.

Across case studies, LAs agreed that the schemes have addressed pressing need in their communities, supported key strategic priorities and remain relevant. These strategic priorities included a focus on reducing fuel and food poverty, tackling homelessness and ensuring help is provided to the most vulnerable within an LA. Some LAs also reflected that the scale of the support offered through the schemes had provided channels which enable councils to engage with those most in need.

However, LAs saw some limitations in the schemes' effectiveness against their aims - supporting the most vulnerable and delivering crisis and preventative support - and in helping them achieve their strategic priorities. The clearest of these were short funding cycles (6 to 12 months) and distribution of support. These are discussed in detail in 6 Challenges with delivery.

LAs felt that short funding cycles limited opportunities for long-term planning and resilience building, reducing their ability to use the funds in a truly strategic way. LAs also often felt that much of the HSF funding went to those who were not the most in need of help with the cost of essentials. Across case studies, LAs expressed frustration with certain allocations of HSF taking up such a large proportion of funds. This appeared to be due to LAs continuing to allocate a large portion of support for certain cohorts even when scheme guidance funds were no longer ringfenced for these cohorts. For example, staff in some LAs described how those who received FSM holiday vouchers or pension credits continued to receive HSF payments from LAs, a practice they considered unjustified.

More broadly, LAs described having to strike a balance between promoting uptake and managing demand for support, with this balance varying across locations. LAs valued the schemes for helping them to meet rising demand for support from residents. However, LAs also often shared that they felt schemes like HSF and DHP could encourage demand and, in some cases, they were not able to meet this. Varying approaches to managing demand are described below in 4.6 Methods of delivering support .

4.2 Delivery principles

This research identified a set of delivery principles relating to delivery of HSF and DHPs funds. Some principles were based on strategic priorities while others were determined or constrained by the factors described in [section 3 Factors shaping variation in delivery](#). These principles are shown in Table 1. Because the schemes are discretionary, each principle represents a range of possible approaches. For example, delivery could range from more holistic to more siloed, with LAs' approaches sitting at different points along that spectrum.

The remaining sections in this chapter go on to describe in more detail how these principles shaped HSF and DHP fund delivery.

Table 3: LA delivery principles

Principle	Description
Holistic vs. siloed	Balance of how HSF, DHPs and other funds are administered: more integrated or more separate. Some councils embedded HSF/DHP within multi-agency hubs, enabling holistic support (food, energy, housing). Others operated in silos, limiting cross-referrals. Discussed in 4.3 Holistic vs. siloed approaches
Degree of funding source interaction	The extent to which local authorities combined or topped up funding from HSF and DHP (and other schemes) to deliver support, reflecting whether their approach was integrated or siloed. Discussed in 4.4 Interaction of funding sources
Eligibility rigidity vs. flexibility	How strictly rules are applied and how need is defined, e.g. whether HSF is permitted for housing costs even when a DHPs is available. Discussed in 4.5 Eligibility and identification
Proactive vs. responsive identification	Balance of how applicants for HSF or DHPs are identified: including proactive outreach, partner referrals, and inbound applications. Discussed in 4.5.2 Proactive/automatic and responsive identification

Principle	Description
Balance of support: ongoing, immediate, or resilience-building	Balance in the type of support provided, including amount invested in preventative measures such as community resilience alongside crisis grants. Discussed in 4.6 Methods of delivering support
Demand management	Approach to managing demand, e.g. pausing applications, capping awards, prioritising certain cohorts, only delivering to funding windows. Discussed in 4.6 Methods of delivering support
Level of reliance on TPOs	Balance of how reliant LAs were on TPOs for delivery and for which aspects, for example from informal working practices to delegated authority. Discussed in 4.6 Methods of delivering support

4.3 Holistic vs. siloed approaches

This section explores the variation between case study areas in how integrated HSF and DHP management and administration were and the key reasons behind these differences.

Across both unitary and two-tier LAs, the main variation in delivery was whether case studies took a more holistic (integrated) or siloed approach to administering funds. This research indicated that the differences between HSF and the DHP scheme described in [section 2 Overview of the schemes](#) shaped, in part, whether the schemes were treated as complementary or separate. Differing levels of prescriptiveness and flexibility could be seen as either an asset, allowing them to work in tandem, or a barrier, requiring distinct processes and skillsets.

Research identified three main models of interaction in how HSF and DHPs were delivered. These are outlined in Table 4 and discussed in more detail below.

Table 4: Spread of LA approaches in delivering HSF/DHPs

More holistic approach	Mixed approach	More siloed approach
Delivery of HSF and DHPs is fully integrated, with teams working collaboratively across schemes to provide seamless, recipient-centred support.	Delivery of HSF and DHPs is integrated in some respects, but certain elements are handled separately, resulting in a blend of joined-up and standalone processes.	Delivery of HSF and DHPs is fragmented, with schemes managed independently and little coordination or data sharing between teams.

4.3.1 More holistic approach

In this approach, services and schemes, including HSF, DHPs and other sources of funding (such as the HPG), were integrated, often managed by the same team or with strong cross-team collaboration. This was felt to allow for wraparound support that addressed multiple needs (e.g. housing, benefits, budgeting, referrals to other services). As described in [3.2 Organisational structure and legacy](#), LAs with pre-existing team integration across similar sources of discretionary support found it more natural to take a holistic approach to delivering support.

LAs that took a holistic approach explained that those in crisis usually had complex intersecting issues (beyond just covering housing costs) that required careful understanding and could require cooperation and support from teams inside and outside the LA. Managing both funding sources together was also said to help prevent any gaps in support.

Seamless movement from DHP to HSF for applicant

Case study 2

In this LA, arrears and ongoing rental costs are supported by DHPs until these funds are exhausted, at which point applications for help with housing costs are considered for eligibility under the criteria for HSF. When total DHP funding runs out, the LA updates how the information appears on the website and replaces the DHP e-form with a new version based on HSF terms. This revised form explains that applications can be considered under HSF instead.

“I really like how our DHP policy works, because this is not about cash injections. This is about working with customers mutually on - what can

we do? What can you do to be in a better place in in a little time?... we are looking at realistic options for customers when they are applying ... sometimes it doesn't fall into the DHP but even if we say no, we try to see what options people have. What can they do to improve their circumstances – (Case study 9b).”

More holistic approaches had an emphasis on using a range of types of crisis support, and on tailoring interventions to individual circumstances and linking residents up to a range of support options. LAs with a holistic approach also tended to rely on local partnerships and knowledge, with teams able to move recipients between services as needed.

Close local partnership-working for HSF assessments

Case study 6b

This LA works closely with a local energy provider as a ‘trusted partner’ to manage cases. This partner conducts home assessments based on energy needs that allow recipients to access HSF essentials linked to energy (e.g. new carpets fitted, white goods) while restricting the scheme to those truly in need.

4.3.2 Mixed approach

Mixed approaches combined holistic and siloed elements. In these LAs, some teams or tiers delivered the more ‘blanket’ approaches such as large-scale voucher schemes and TPO-funded efforts through HSF, while others focused on tailored, crisis-driven help through DHPs or other HSF funding.

These approaches appeared to be taken for two reasons. Firstly, in a two-tier LA, the receipt of HSF and DHP funds at different tiers led to split delivery and made shared approaches (e.g. through data sharing) more difficult. Secondly, in some cases, the wide range of need profile and types of support offered under HSF and the DHP scheme encouraged LAs to split responsibility more clearly.

This separation could be seen as a drawback when driven by tiering constraints, or as a strength where local authorities intentionally designed it as an effective division of labour. One case study described how having specialised resources separate from their crisis support and connected to local TPOs was an important part of being able to provide more preventative support in the future.

Separate HSF/DHPs directorates with close working and referrals

Case study 3

In this LA, HSF and DHPs are currently located in different directorates (although management would like this to change in the future) and there is no formal checking for duplication across applications. Despite this split, the LA reported close working relationships between HSF and DHP teams, including referrals in and out of each.

Different teams managing crisis and preventative aspects of HSF

Case study 1

In this LA, one team is responsible for DHPs and the open access element of HSF. However, this aspect of crisis support constitutes about 10% of HSF funding received by the council. Most of the remaining HSF funding goes through another team towards local TPOs where much of it is funnelled into preventative support such as training and connecting organisations and providing residents with cooked meals.

Close local partnership-working for HSF assessments

Case study 9a

In this LA, the delivery of HSF is largely outsourced to VCS partners, enabling flexible and locally informed support. However, there is a lack of clarity around whether funding is capped centrally or allocated to specific teams. This ambiguity has led to variation in how the scheme is administered across districts, with some teams unsure of their spending limits or ownership of funds. As a result, governance appears fragmented, making it harder to coordinate delivery, plan strategically, and ensure consistency in resident experience.

4.3.3 More siloed approach

In case studies with more siloed approaches, schemes were managed separately, often by different teams or LAs, with limited data sharing (due to lack of agreements and data sharing challenges) or coordination. Compared to more holistic approaches, the focus was on delivering specific interventions through different sets of funding rather than using both to address underlying or multiple needs.

As with mixed approaches, in two-tier LAs, siloed approaches were influenced by the directing of HSF and DHPs funds at different tiers. For example, from the perspective of one upper tier LA, HSF was primarily a voucher scheme whose benefits were that it was cost-effective and efficient to deliver. Collaborating with a lower tier was not seen as a key priority in this regard and potentially detrimental in a context of budget cuts where delivering support needed to be achieved with less funding.

Limited inter-tier engagement to improve efficiency and maximise impact

Case study 5a

Unlike other upper tier authorities, one county council did not express a strong desire for more granular data from DHPs to inform their delivery of support. At the upper tier level, detailed insights into individual circumstances were not seen as particularly valuable and a potential drain on resource. Instead, the council prioritised operational efficiency, aiming to maximise the impact of available funding through streamlined processes. They also raised that data sharing was a limitation in this regard.

“I think GDPR, as a legislation, has some difficulties. I don't think it quite works in practice, but I don't think there'll be a great deal [DWP] can do about it. I think they'll have a look, but I think, in reality, I think I've spoken to people that have been trying to do something in that space before and just keep coming up against the same challenges.”

More siloed approaches could also be the result of LAs perceiving the schemes as distinct from one another in design and purpose, as in case study 4, below.

HSF/DHP schemes perceived as wholly separate

Case study 4

LA interviewees in this case study expressed surprised that DHPs and HSF were going to be integrated. From their perspective the schemes

were separate, with different typical profiles of recipient, different aims and different skills for case officers.

4.4 Interaction of funding sources

This section sets out the ways in which HSF and DHP interact with each other and with wider local welfare provisions.

4.4.1 Interaction between HSF and DHPs

Feedback from LAs indicated that HSF and DHPs can act as complementary safety nets for vulnerable populations. This aligns with guidance that specifies that DHPs must be used by LAs first for housing-related needs (due to its statutory link to HB or UCHE) with HSF providing secondary support when DHP cannot meet the need or funds are exhausted. In line with this, this research found two main ways in which HSF and DHP funding interacted: in application processes where HSF could provide housing or other support to those applying for DHPs, and in “topping up” funds between waves.

Case studies confirmed that LAs often ensured that applicants were routed through DHPs checks before considering HSF for housing costs as required, if applying for housing support. This was often embedded in application processes or referral pathways. One LA staff member shared that the obligation to consider and exhaust DHPs before considering applicants for HSF lead to some applicants “falling through the cracks” and not receiving support, although these numbers were relatively low.

HSF used by LA as top-up for DHPs to provide more wraparound support

Case study 3

In this case study area, a small proportion of the HSF funding is used by the discretionary team within council tax as a top up for DHPs. If an applicant has additional non-housing needs, staff can provide extra tailored support on top of a DHP through the HSF scheme.

However, some LAs reported cases where HSF eligibility was assessed before DHPs, for the non-housing needs of those applying for housing support. This was observed in more holistic approaches where residents were rapidly referred between schemes, where DHP processing was felt to take too long, or where TPOs delivered HSF support with no responsibility for DHPs.

HSF used as top-up to DHPs to provide more wraparound support

Case study 1

This case study's integrated model was said to "bounce" clients between schemes and partners as required. In practice, LA staff described that this meant HSF was sometimes applied to first for urgent needs such as food and utilities before DHPs were considered for housing costs.

LAs also often topped up DHPs with additional funding when these were exhausted or felt to be insufficient, drawing on either HSF or other sources of funding. LAs valued HSF's flexibility and its role as a buffer when DHPs were depleted.

Switch-over from DHP to HSF funded approach when funds are exhausted

Case study 2

In this case study area, once DHP resources are exhausted, the process for providing HSF assistance involves a rehearsed switch-over. This includes updating the website to replace the DHP application form with a new e-form tailored for HSF, which outlines different terms and explains that applications may be considered under HSF. Staff are briefed on the exhaustion of DHP funds, and notifications related to the application process are updated accordingly to reflect the switch to HSF support.

Supplementation was often timed to bridge the gap before the next payment cycle. However, short funding cycles and delays in allocations make this challenging. LAs reported that the "stop-start" nature of funding could undermine planning and consistent delivery across both schemes.

4.4.2 Interaction of schemes with other funding sources

HSF and DHPs were found to interact with other local welfare initiatives like the HPG, cost of living funding, and Exceptional Housing Fund and Local Welfare Assistance Schemes (LWAS). This research indicated two main ways LAs used different sources of funding to supplement one another. The first approach was strategic, combining pots for similar uses and managed by similar teams to enable quicker payments and broaden eligibility. Second, LAs frequently used funding to top up DHPs when these were exhausted, drawing on either HSF or other sources of funding (either national or locally held).

HPG used to speed up payment

Case study 8b

In this LA, the HPG is sometimes used in tandem with DHPs to enable quick payments (DHP payment runs are not very frequent) and to share high costs between pots. The HPG is then reimbursed from DHP funding.

HPG used to broaden eligibility for support

Case study 9b

This LA described how the HPG can be used for those ineligible for DHPs who required assistance with housing costs, allowing a much broader scope of eligibility and a larger pot to support more general housing needs. In this context, DHPs are linked into a larger grant for managing homelessness and preventative work touching on areas such as rent deposit schemes.

Local funding source used to cover delays in funding

Case study 6b

The LA described how gaps and delays in funding had less of an impact in this case study as the team have a cost of living fund left over from the COVID-19 pandemic era. The head of the team administering both

HSF and DHPs drew from this funding to cover gaps for both schemes when these occurred.

4.5 Eligibility and identification processes

This section outlines the range of approaches from LAs to assessing eligibility and identifying suitable applicants for support. It explores how they defined need and made decisions on who to support, the extent to which approaches were more proactive or responsive and perceived benefits and drawbacks of these approaches.

As described in [section 2 Overview of the schemes](#), HSF has a flexible definition of eligible audiences for crisis or preventative support “vulnerable households in the most need with the cost of essentials...[and] falling into – or falling further into – crisis^[footnote 7].” DHP guidance, more prescriptive, states it is only for those in receipt of HB or UC with housing costs towards rental liability who “need further financial assistance with housing costs.”

4.5.1 Defining need

In line with this guidance, LAs typically described more detailed investigation into circumstances for the award of DHPs and the need for very specific evidence. LA delivery staff also highlighted how much they valued team discretion and experience. One response indicated that as a consequence of this, some staff may be following their judgment in individual cases over scheme criteria.

“Some [staff] will apply their reasoning, and to make the payment they will justify it, it doesn’t matter what the scheme says – (Case study 1).”

“Even if we get a [DHP] application from a somebody on guaranteed pension credit, [this] may not necessarily mean that they would get a payment from us because we would have a look at their circumstances and say “Are you in hardship? Can you afford that shortfall in your rent?” Whereas with the Household Support Fund only [within this LA’s approach], the fact they’re on guaranteed credit gives them that payment – (Case study 9b).”

“With DHP, we’re a lot harder on financial hardship. We look at people’s income, we look at people’s savings, we look at what their rent is. So we’re really looking in detail to make sure they can’t afford those

shortfalls. It's because we're giving bigger sums of money, we may make DHP payments, it could be £5K, £10K. So it's quite resource intensive because you're doing a lot of work to make sure that they are in real financial difficulty – (Case study 1).”

Decision-making to award support through HSF funding was more varied, ranging from automatic and targeted approaches to more flexible or based on comprehensive assessment of individual circumstances and evidence.

LAs' approaches and decisions around eligibility were a key part of the delivery principles described in Table 3 and led to a set of trade-offs. For example, LAs could choose to set a low threshold for residents to qualify for HSF support, such as receiving certain benefits (see case study 1, below), which could result in having to manage demand from a larger pool of applicants as a consequence. In cases where LAs were highly reliant on TPOs as part of their delivery model, they typically allowed them to assess need independently without verification from the LA.

Rigorous eligibility criteria due to high demand

Case study 2

All potential recipients come through application either directly to the council or through TPOs. HSF eligibility is based on income, hardship and savings – prioritising households most in need - and DHP eligibility follows standard criteria. This LA does not proactively target residents with HSF and DHPs funding.

Managing high demand exceeding the schemes' budgets, the LA saw an intensive application process as crucial for fairness and control and gradually tightening schemes' criteria as the only way to manage volume. However, the LA offers free budgeting and financial advice to all applicants and noted that even refusals can have value if followed up with engagement and referrals.

Low threshold for direct HSF access, high trust of TPOs for referrals

Case study 1

Case study 1 demonstrates a varied approach to eligibility despite operating in a similar local context to case study 2. In contrast to case study 2, a large portion of HSF goes to an outbound 'children and family allocation' in the form of vouchers. As with case study 2, this LA then receives a mixture of direct and TPO-referred applications for HSF, with the majority coming from TPOs. However, this LA sets a low bar for

receipt of open-access HSF applications. Individuals on benefits will typically receive support. With the LA having developed close relationships with TPOs, these organisations are trusted with a high degree of decision-making in managing applications and delivering support.

Longer application form for comprehensive assessment

Case study 3

In this LA, a relatively extensive HSF application form, paired with a follow-up phone call, was described by LA staff to allow their assessors to conduct a holistic assessment of applicant need to help ensure comprehensive support. This was paired with a referral system which was felt to be key to preventing crisis through a network of internal and external partner agencies with shared goals and aligned processes.

Table 5, below, sets out a summary of criteria described by LAs which could qualify residents in varying circumstances for support, and which funds they received. Some of these were due to scheme criteria, whereas others were a result of LA's own criteria and discretion and varied between areas. The table illustrates how the interplay between fixed and flexible criteria, and between more intensive assessment and automatic qualification, have created multiple potential routes into support across LAs. These features enabled LAs to respond to diverse forms of hardship and shaped the variation in delivery approaches.

Table 5: Summary of nature of criteria for LA schemes

Level of assessment	Fixed rules	Guided discretion	Flexible judgment
Higher verification	Need assistance with housing costs, HB/UC housing component (DHPs) (HSF in some cases, when DHPs	1. Low income and experiencing hardship (HSF) 2. Need assistance to secure housing (DHPs) 3. Show willingness or a	1. Experiencing fuel poverty or similar (HSF) 2. Complex hardship circumstances or imminent risk (HSF)

Level of assessment	Fixed rules	Guided discretion	Flexible judgment
	funding runs out)	plan to help themselves (DHPs)	
Lighter verification	Receipt of certain benefits, e.g. UC, HB, CT reduction, disability benefits (HSF)	1. In need – qualitative assessment (HSF) 2. Exhausted other support routes (HSF)	TPO referrals – trusted role (HSF)
Automatic qualification	1. Receive FSM (HSF) 2. Receive pension credits (HSF) 3. Unpaid carers, care leavers and disabled people (HSF)	1. Families with children (HSF) – in some cases 2. In need – specific profile identified locally, e.g. armed forces (HSF)	TPO referrals – trusted role (HSF)

4.5.2 Proactive/automatic and responsive identification

Across the case study areas, there was wide variation in the level of proactive versus responsive identification of potential applicants, particularly for HSF support. For example, some case study areas allocated as much as 85% of HSF funding to targeted support, mainly to children and families. In contrast, one case study area had no direct distribution, with all potential HSF and DHP coming through application and referral.

In general, proactive approaches focused on automatic qualification for certain cohorts, outbound distribution models such as voucher schemes, trusted TPO referrals, and use of local intelligence to identify in-need profiles.

In contrast, more responsive approaches relied more heavily on open-access application processes requiring verification. Assessment of needs was typically more intensive and LAs appeared more likely to prioritise checking DHP eligibility first before HSF.

4.5.3 Reflections on DHP criteria

Regarding DHP eligibility criteria, some LAs felt the requirement for applicants to be receiving HB or the UC housing element was too restrictive. They reported that this could limit support for households in need who do not qualify for these benefits, such as the working poor, and atypical poverty profiles. Staff administering DHPs also shared that these could be viewed as unfair by these residents, especially if they were unable to access support through HSF. When interviewed, several LA staff said they would like greater flexibility to allow awards in exceptional circumstances, for example in cases of imminent employment changes, health crises, even if strict criteria are not met.

“[Some residents not receiving DHPs] arguably are in the same exact situation as their counterpart receiving Universal Credit, but because they’re working and not getting housing costs, they can’t get [money] towards their rent, [whereas] somebody on Universal Credit with a shortfall between housing cost and rent would be able to get the DHP. So [there are] some applicants that can only be supported with HSF – (Case study 6b).”

Others valued the clarity and separation of funds, seeing it as a safeguard against misuse and a way to maintain a focus on homelessness prevention. In practice, staff at unitary and lower tier LAs were experienced in trying to find support of any kind for individuals in need regardless of profile (although this was often said to be resource intensive).

4.6 Methods of delivering support

This section describes how support was delivered across HSF and DHPs, illustrating variations in approach. It discusses examples of ongoing and immediate crisis support as well as of LAs approaches designed to support greater resilience in their communities.

4.6.1 LA perspectives on types of support

LA staff described different types of support they delivered to their residents using HSF and DHP funds. Reflecting the scheme guidance, forms of HSF support were much more varied than DHPs, which only covered housing costs. HSF support types fitted the following categories: food (FSM in the

school holidays, Non-FSM food support), energy and water (for energy and utilities, essentials linked to energy and water), other essential living needs (including some support with housing costs), and advice services^{[[footnote 8](#)]}.

LA staff shared similar ways of thinking about support and its effectiveness regardless of funding source. They spoke about ongoing and crisis-based support, some of which were described as “sticking plaster” approaches. They also discussed longer-term, preventative measures, some of which were directly linked to changes to HSF guidance introduced in HSF7. As staff were often unclear on what the term preventative meant in practice, they preferred to think of these as “resilience building” approaches.

LAs discussed ways in which these approaches could overlap. For example, LA staff highlighted that initial crisis support often led to more considered work with individuals (often involving other teams within the LA and TPOs) to identify and address root issues and build resilience against future shocks.

4.6.2 Ongoing and immediate crisis support

These forms of support, while extremely important, were distinguished by LAs in terms of having a more limited or short-term impact in comparison to resilience-building approaches. They broadly related to the crisis component of HSF funding and guidance and overlapped with one another.

Ongoing support

This type of support represented regular payments with minimal eligibility checking. The majority of ongoing support was delivered through voucher schemes, which often made up a large portion of LAs’ total allocation. Voucher schemes typically included food vouchers and targeted support for priority groups related to energy, water essentials. While FSM holiday support under HSF was a legacy practice rather than a formal requirement, LAs reflected that political and social pressures meant that this remained a dominant use of HSF funding in many areas. Support was distributed through a mixture of automated distribution to targeted groups and application-based schemes with low thresholds for payments.

While DHPs were viewed as providing short-term crisis support, LA staff in some case study areas reflected that these could be viewed as ongoing in that many individuals had become dependent on regular payments.

TPOs often administered voucher schemes and regular payments on behalf of LAs, particularly for essential living costs such as food and energy. LA staff reported that this helped reduce the administrative burden on councils. Some case study areas were also reliant on TPOs to enable wider provision of funding. For example, in one case study area this was used to provide

FSM holiday voucher equivalents to a local religious population not in mainstream schooling.

Immediate crisis support

LAs described this as support which could help a vulnerable individual avert an immediate crisis such as homelessness. For HSF, immediate crisis support approaches included open-application voucher schemes that prioritised certain cohorts and referrals to and from TPOs. For DHPs, these were generally short-term payments to cover pressing housing costs. Both could lead to engagement focused on longer-term resilience-building.

For immediate crisis support, LAs reported that TPOs acted as frontline distributors of emergency vouchers and grants and also provided referral routes. This might involve operating their own open-application schemes prioritising vulnerable cohorts, collaboration and support in cases and ensuring rapid response where council capacity is limited.

Across both categories of support, LA staff often fed back that much of what was provided under the schemes, and HSF particularly, represented “sticking plaster” solutions. To these LAs, while these forms of support were able to help avert crisis, they did not address root causes of deprivation. Some staff believed that the limited and temporary nature of support available was a clear limitation in the effectiveness of HSF.

.The issue is that something like HSF, it doesn't touch the sides when it comes to our kind of concerns – (Case study 1).

4.6.3 Resilience building

Resilience-building approaches were those that LAs felt were more focused on addressing root causes and reduce future risks of crisis. Approaches described by LAs as resilience-building fell into four categories: 1. material support: for example, white goods schemes, energy-saving equipment, and household items, 2. advice and guidance, 3. outreach and engagement targeted at specific residents, and 4. programme-based support through TPOs. LAs saw resilience-building efforts such as advice both as a route to solve poverty in the long term and also as a way to manage high levels of dependency on funding from both schemes.

“I don't want to enable residents to be dependent, I want to empower them to maintain themselves rather than need to refer to the crutch of HSF funding all the time – (Case study 1).”

“The advice element maybe has increased purely because we have got some people who have become dependent on these funds, but nobody's ever got involved and gone, actually, why is it that you need to

keep coming and looking at having the food?...DHPs or HSF and food banks, any charitable kind of stuff, and they become reliant – (Case study 6b).”

LAs also explained that TPOs played a key role in helping manage and expand resilience-focused services, including budgeting advice, tenancy support, and community projects. Some LAs funded local community groups to provide warm spaces or signposting to specialist organisations, embedding resilience within broader community networks.

More examples of resilience-building initiatives which LAs perceived to be effective are described below in [section 5 What is working well](#).

4.6.4 Managing demand

LAs described a range of strategies for managing high levels of demand within the HSF and DHP schemes. Some prioritised tight eligibility criteria and allocated specific amounts of funding to ensure resources reached those in greatest need. For example, one LA reported taking approaches to rapidly filter out lower priority cases. Others adopted flexible thresholds to allow for discretion and responsiveness to local circumstances. Several LAs implemented tiered support models, offering rapid, small-scale assistance for urgent cases alongside more comprehensive assessments for complex needs. These choices often reflected local priorities and resource constraints, balancing fairness, speed, and sustainability.

“With the public facing application pathway through HSF, we run one every sort of six months, a summer scheme, a winter scheme, and each iteration will take somewhere between 10 and 14,000 applications over a two-month period. So as you can imagine, the demand’s incredibly high and we just don’t have the resource within that short time frame to be able to fully assess everybody’s circumstances that are applying. So we’ve had to introduce some [application-level intelligence] that naturally filters out applicants that don’t meet the criteria at that application stage, so that anybody that is getting through is more likely to be eligible to receive an award and it’s more of a light touch assessment rather than that full in-depth review of circumstances – (Case study 5b).”

4.6.5 Areas of tension

LAs described some areas of tension in the current scheme approach.

One major tension described by LA staff was that crisis support provided immediate relief but was short-lived, whereas resilience-building was preferred but could be much harder to implement. Through the process of delivering the HSF scheme, LAs had typically started with a focus on crisis support, following the scheme guidance and criteria, then had moved towards resilience-building when possible and with greater provision for this through HSF7.

Another possible tension highlighted by LAs in the delivery of support was the role of TPOs. While their expertise and delivery capacity increased flexibility and reach, LAs noted risks of inconsistent interpretation of scheme guidance and in receiving robust monitoring data to evidence impact and inform decision-making.

These areas are explored in more detail in [sections 6 Challenges with delivery](#) and [7 Perspectives on design of the CRF](#).

5. What is working well

This chapter explores LAs' views on what aspects of their own delivery they felt were working well, including more preventative support approaches. These are illustrated by examples from observations. It also discusses instances of good practice LAs believed could be followed in the CRF.

5.1 Tailoring delivery to local circumstances

LAs often valued having discretion to allocate funding based on local needs. Unitary, lower and upper tier LAs all recognised the importance of using local expertise to determine the type of HSF support required by residents. For DHPs, two-tier LAs also emphasised the benefits of administration by districts as those closest to those in poverty.

Local expertise and priorities guiding DHP administration

Case study 9

Participants in this case study area identified clear benefits in their current approach of separated delivery of the schemes across city/district and county and were concerned about changes to this model. Housing teams in lower tiers administering DHPs were said to be closer to those in need, with deeper knowledge of housing stock, and

experienced in conducting face-to-face assessment. They felt that this could only work at the upper tier if decision-making could still be directly based on local councils' priorities for managing homelessness.

5.2 Effective partnership working

LAs often highlighted the significant and growing role of TPO organisations as an aspect of delivery that was working well. They reported that this allowed a more holistic assessment of support needs (see case study below) and provision of immediate crisis support, and could help build trust with communities and be a core component of resilience-building approaches. Some LAs often expressed a strong desire for this to be a larger component in the future through the CRF.

TPO approaches were said to have worked well across both HSF and DHPs in different forms. For HSF, TPOs could independently manage the scheme while DHPs could involve a range of inter-referrals with these agencies.

“It [HSF] gives us an opportunity to collaborate with the district [TPOs], building those relationships so that they're always, especially when, they're aware of their residents probably more than we are – (Case study 5a).”

Multi-agency working to solve a range of housing-related challenges through different funding streams, services and forms of expertise

Case study 6a

Researchers observed a regular meeting between LA staff administering HSF and DHPs, other colleagues and TPOs where individual cases were discussed relating to housing needs. Discussions illustrated how unique and multi-faceted cases are, requiring joined-up working across housing, financial and environmental.

The recipient cases discussed were characterised by complex intersecting issues. These included property disrepair (running water issues, neglect following a family death, vermin), self-neglect (hoarding), health challenges, issues with caring responsibilities and with safeguarding. Some residents were flagged as reluctant to engage with support or that their specific goals were unclear. Next steps agreed included follow-up property visits, exploring eligibility for ECO4 funding and for Personal Independence Payments (PIP) and UC claims, inviting

support officers to safeguarding meetings with residents, and taking specific actions to prevent eviction.

Reliance on TPO for outreach and trust building

Case study 1

In this case study area, HSF preventative support approach is largely delivered through a range of TPOs. This is a wraparound service designed to build local resilience, for example through the provision of cooked meals with recipe cards rather than merely food vouchers. Delivering this support via TPOs had become a useful method to tackle historic distrust of the council by residents, open up services to them and keep in touch with those most in need, for example by creating a WhatsApp group of over 100 residents in frequent need of support.

“We couldn’t have one partner, or a one-size fits all programme, because of this lack of trust. These voluntary groups knew their communities better.”

5.3 Holistic assessment of need

LAs reflected that for both schemes, they valued approaches that allowed their staff to get an in-depth understanding of applicants’ circumstances and support needs, crucial for awarding DHPs and the tailored element of HSF. Approaches that interviewees felt had worked particularly well for them were being able to draw on the involvement and expertise of multiple teams within their own LA, especially within housing. There was also strong regard amongst LAs for direct personal contact with applicants, ideally in person but often over the phone, to understand the root causes of poverty and deprivation, intersecting issues, and important details the applicant might not be aware of. The case study examples below illustrate the wide scope of assessment of residents’ context, potential need and options from discussion about DHPs.

“I don’t think you get a true picture unless you are with them face to face. I like to go out to the property. I like to look at the condition of the property. I like to see how they are living. People can’t lie as well when you look them in the eyes as they can over the phone – (Case study 8b).”

DHP officer identified gambling payments as a potential issue while supporting a DHP extension

Case study 9b

Applicant circumstances: This applicant explained how her husband's income was not sufficient to cover the shortfall between high local rents and their capped housing benefit (LHA). She was seeking an extension to a DHP to avoid falling into rent arrears while her family searched for a cheaper property.

Discussion and evidence: The officer reviewed her financial information, including bank statements, and noticed regular payments to an online gambling site. The applicant said these were from a family member using their account. The officer told the applicant not to allow this to continue as it could risk her being rejected for social housing.

Outcome and next steps: The DHP was extended due to the applicant's circumstances. Both parties discussed getting registered on the social housing waiting list and to start bidding for properties as well as likely waiting times and prospects.

Complex and intersecting issues leading to rent arrears

Case study 9a

Applicant circumstances: This first-time applicant for a DHP highlighted a large benefit cap on their UC caused by variable work hours. During the interview it emerged they had already accrued high rent arrears to pay off.

Discussion and evidence: The interview ranged across a wide range of topics to establish the complexities of the case. This included health conditions of the applicant and their partner, impact of working hours on benefit deductions, damp issues at their current rental property and challenges resolving these with the landlord. Due to having caring responsibilities for an elderly parent, the applicant was resistant to suggestions of moving to a cheaper area.

Outcome and next steps: The applicant was referred to a range of other relevant agencies for a range of types of support including employment advice, advice on the benefit cap and on applying for a PIP.

5.4 Potential for comprehensive support

LAs valued HSF for its comprehensiveness, both in terms of the groups covered and in the range of support that could be offered to individuals through the scheme. Interviewees discussed its success in terms of adding targeted support on top of statutory requirements, felt to be essential to respond to the cost of living crisis. One interviewee also reflected that the scale of HSF had proved a useful route into broader support that they could offer residents.

“The funding actually helps to get people in the door, and then we can maximise helping them in all sorts of ways.... There’s always going to be a role for vouchers and even utility support, food support, where there’s a crisis, where something has happened, where someone has no food in the fridge, no money. But just giving people vouchers without doing any wider work, with that, sometimes the value is limited. So we find the value is where we can maybe do less, but we can do more in-depth work – (Case study 1).”

Feedback from LAs also highlighted that they made trade-offs between ensuring broad accessibility and providing comprehensive support, with different councils favouring different approaches. One LA valued a short, tailored application form for HSF, which enabled rapid and straightforward access for applicants. In contrast, another council opted for a much longer application form, supplemented by telephone support, to facilitate a more in-depth, holistic assessment of needs, allowing them to offer more targeted support or referrals.

Similarly, while DHPs were designed primarily for crisis relief, LAs highlighted and valued (as with the examples above) how comprehensive they could be in terms of assessment, support and referral approaches.

5.5 Positive efforts in driving resilience-building

LAs pointed to a number of approaches they had gradually built out that sought to reduce future crises for individuals. For HSF, LAs described the value of funding forms of support that eased dependence, such as providing budgeting advice and cooking lessons, as well as a range of white good schemes that they felt had a much greater longer-term impact on preventing poverty and homelessness than payments alone.

“As important as [it is] supporting people with food, fuel, light goods, essential household items, prevention is key in everything that we do

and that runs through the service. So when any HSF application comes in for any of the things that I've described, a complete holistic assessment is undertaken to understand that person's needs. And it's really essential that we refer people on to get that longer to medium term help. And they knit very closely together, don't they, those two elements of the service – (Case study 3).”

In terms of DHPs, some LAs described being able to move individuals off dependence through more holistic assessment approaches to tackle root causes, and a focus on securing housing and affordability. For example, one LA highlighted a range of recent changes allowing the team to work constructively with landlords and tenants to get repeat applicants into more affordable properties.

5.6 Wide impact and crisis prevention

Finally, LA interviewees pointed towards the success of both schemes in providing large numbers in their community with support and in preventing homelessness. For example, one upper tier LA staff member highlighted that approximately 74,000 households in the County had received some payment from HSF. A critical role LAs identified HSF was covering temporary gaps in support, and in preventing those from going into crisis before receipt of benefits.

“[HSF] bridges a gap for them, maybe not completely because benefits can take some time, but it supports them until we can get them their correct entitlements – (Case study 1).”

DHPs were widely regarded by LAs as a vital source of emergency support for preventing homelessness, particularly valued when funding allowed provision throughout the year.

Staff administering both schemes particularly valued being able to make payments that went directly to landlords and utility companies. By avoiding the risk of the money being spent by residents, it was able to better secure tenancies and avert homelessness for their residents.

Rapid response to prevent homelessness through direct landlord engagement

Case study 8b

Applicant circumstances: The applicant faced imminent homelessness after being asked to leave a friend's flat. He had no job or permanent

housing. The officer had met with him months earlier but it was agreed help was not needed at this stage.

Discussion and evidence: The officer initially advised a formal “homeless approach” at the council to trigger prevention duties. During the appointment, the officer contacted a landlord who had discussed room availability and arranged a viewing, providing an immediate alternative to homelessness. The applicant confirmed he could stay temporarily with the friend for a few nights while arrangements were finalised.

Outcome and next steps: A potential tenancy was secured during the meeting, avoiding the need for a homelessness application. The applicant was set to meet the landlord and hopefully transition into stable accommodation.

6. Challenges with delivery

This chapter describes aspects of the current HSF and DHP schemes that case study participants found challenging in effectively providing support. Challenges faced by LAs spanned issues with design of the scheme and how these interacted with some of the specific local challenges [described in Local context and demographics](#). The main challenges described related to scheme timelines; amount and targeting of support; and local dynamics and managing need.

6.1 Scheme timelines

LAs reported that pressures created by short funding cycles, short lead times and delays limited opportunities for long-term planning.

6.1.3 Short funding cycles

Several LAs felt that HSF’s short-term funding cycles were a major challenge to delivery. These timelines were said to make it harder for some LAs to retain long-term delivery partners. As LAs could not secure contracts without confirmation of further HSF cycles, providers would agree to other

types of work, and would therefore have no resource for the work they had been doing for the LA.

“Part of the [approach to] management of [HSF] has been the fact that this is government money and we’re really grateful for it. But also one day it might not be there – (Case study 6b).”

LAs also reported that this uncertainty affected areas of long-term planning, in terms of restricting the types of support LAs could provide to more short-term and reactive measures, rather than resilience-building measures, and limiting their ability to invest in their teams and programmes such as white goods and furnishing schemes.

“You need to be able to sort of plan over the longer term to make it make a piece of work effective... being able to design a programme over 3 years is far better than a year or 6 months at a time – (Case study 9a). ”

6.1.4 Short lead times and delays

Councils often reported that delays in receiving HSF funding and short lead-in times led to delivery of the fund focusing on reactive, straightforward forms of support, rather than proactive and resilience-building support.

LAs reported that it was harder to “hit the ground running”, as the amount of time left in the year to enact HSF funding or programmes was reduced. Long-term planning was restricted due to the uncertainty surrounding future waves of the fund and the late confirmation of the amount of fund that LAs would receive. LAs therefore described making decisions based on how effectively they could make use of the fund in the time they had, rather than what could be most impactful for households in their areas.

“The decisions we have made are not because it’s how we would have designed it, it’s all a necessity [due to the short lead-in time] – (Case study 1).”

“The challenges have been around the timing. For the last few versions of the [HSF] fund, it’s only been the sort of months before the previous fund ends that we’ve known there’s going to be new funding and we don’t know how much funding we’re going to get. And that’s often come a week before the previous fund ends. You can’t plan what you’re doing for the next period. You can’t really plan what you’re doing for the current period – (Case study 9a)”

In the event of delays, LAs also discussed how they sometimes chose to reduce their HSF teams due to the financial cost of maintaining them. If or

when they were reinstated, this resulted in additional recruitment costs, training costs and disruption due to high staff turnover.

6.2 Amount and targeting of support

LAs raised concerns about the adequacy of available funding and the challenges of targeting support effectively to those most in need.

6.2.3 Funding insufficient for local demand

As described previously, some LAs were reliant on HSF to support residents after they ran out of budget for DHPs. As such, some LAs relied on having HSF topped up to continue to provide crisis response support.

Furthermore, due to high levels of local demand, some LAs discussed being in a state of triage to manage crisis demand exceeding available funding. This triaging was said to have created a “sticking plaster” effect described in [4.6 Methods of delivering support](#), where applicants receive temporary relief, but are more likely to repeatedly request ongoing support from these services. These LAs felt that they did not have the space to experiment and innovate with the funding to create new solutions for responding to or preventing crises which could lead to reduced demand.

“The pot of money [for DHPs] hasn’t gone up for several years. The demand is still there. I mean, I think we all know that cost of living hasn’t really improved greatly and yet the pot of money hasn’t increased and obviously rents are still going up. So every rent advance and deposit demand or top up is more because the LHA rates didn’t go up this year. So the pot of money stays the same. Logically, you can support less people if you’re doing the same sort of work as last year. That’s an issue, obviously – (Case study 5b).”

“There is just no capacity [for detailed guidance or advice] and I suppose that’s the other challenge - the capacity of the officers. We are getting daily applications and prevention cases applications, so they deal with quite large caseloads. Anything between 25 to 35 prevention cases and about 20 cases for DHPs – (Case study 9b)”

6.2.4 Funding not reaching some groups in need

Some LAs shared the view that funding was not getting to certain groups in need, and also discussed inconsistencies in who was eligible for or was actually receiving DHPs. In some two-tier LAs, it was acknowledged that some district level councils may prioritise support to groups or individuals who are already known to the council and therefore more easily accessible. There was also mention that some districts may target DHP applicants who live in social housing, thereby recycling the funding back to the council, rather than to private renters and landlords.

Additionally, LAs often mentioned groups of people who they felt unable to reach through HSF or DHPs. They gave several reasons for this. These included local contextual factors, and a lack of trust in government or the LA amongst these groups. In some cases, groups did not meet legacy requirements set by the LA or the eligibility criteria set by central government for receiving HSF support. Examples included households where both parents work and own multiple cars but were struggling, and homeowners who were also vulnerable to crisis but were not eligible for housing support through these specific schemes^[footnote 9].

“We’ve learned that some of the [traditional] channels haven’t worked. People from the gypsy and travelling community or wider BME communities just don’t think to go to the council for support. We’ve learned we have to work harder in that space – (Case study 6a)”

“When people are owner occupiers and they have a crisis and they cannot pay their mortgage, there is no quick support that can step in. If they’re working age people with mortgages and if something happens, if one of them loses a job or they have to stop working because of ill health, they can quickly spiral and they’re desperately trying to pay their mortgage. If they were renting, someone would step in and pay their rent. But when they’re paying a mortgage, that doesn’t happen – (Case study 7b).”

6.2.5 Risk of vouchers going to those with less need

Many LAs provided “blanket” support programmes as part of HSF, such as providing vouchers to families eligible for FSM. These blanket support programmes typically constituted a large proportion of the overall HSF that the LAs had allocated, such as between 40% and 60%. Whilst these programmes likely caught people who did need this support, and could be considered a form of preventative support for at-risk groups, LAs also felt they provided support to people less in need than others who may be in crisis. Additionally, whilst blanket support could help recipients cope in the moment, some LAs felt that they needed more tailored support to guide and help them out of crisis in the long term. This tailored support could include

support for sustainable accommodation, referrals to third party help and budgeting guidance and advice.

“I think the challenge is... in terms of proportion of spend, the free school meals part is currently at 60% of our total budget, so the innovative bit is a small proportion of the total. If you support somebody with a food voucher, they will likely come back to you again in two, three months in exactly the same position. The innovative work, we think, is much better at taking someone out of the position of being in hardship and poverty long term, so they're less dependent on public funds moving forward – (Case study 5a).”

6.3 Local dynamics and managing need

LAs described how local context, demand pressures, and organisational structures shaped their ability to manage need and deliver support consistently.

6.3.3 Challenges with data sharing and reporting

LAs typically had challenges with sharing data and reporting with partners, and (where applicable) between tiers due to GDPR constraints and other barriers. Some LAs discussed how this made it harder to establish outcomes from HSF and inform strategic decisions. Some two-tier LAs reported that the upper and lower tiers did not share applicant data. This could make it more difficult to perform sufficient scrutiny of applicants or build an accurate history of the applicant for tailored and seamless support. Some LAs also reflected that applicants could “fall through the cracks” as some could find navigating the separate support schemes difficult.

Some LAs reported that their internal systems were slow to work or did not contain all the necessary information they required for checks and decision making. This meant that application processes may be delayed as officers had to wait, change data systems or contact other teams to make their checks, which made assessing applicants more difficult and time consuming. One interviewee also shared that difficulties assessing and measuring the impact of resilience building made it harder to justify spending in this regard.

“Although we have access to the portal which shows we have made a request [for a HSF voucher], we cannot see whether [the voucher] has been delivered to the resident and been redeemed – (Case study 1).”

6.3.4 Managing dependency

While LAs desired to move towards prevention/resilience models and were doing so, there was mixed feedback on how feasible this would be. DHPs, although meant to offer temporary crisis support, were said to have become a key support component across all LAs. Many individuals were said to be repeatedly reliant on DHPs, with some LAs observing sustained and high levels of demand. This dependency was often shaped by local factors such as housing market pressures and levels of deprivation, which were challenging for LAs to address.

“It’s just become a growing thing that [DHP applicants] just keep coming back once they’re in the cheapest property. They tend to stay there and just need that extra bit of help and top up. The only time you really get that change is if [applicants were originally] in a very expensive property, then they might drop off [once helped into cheaper housing]. It’s just been a growing thing that properties aren’t as affordable as perhaps they were – (Case study 7b).”

Regarding HSF support, LAs’ perspectives were more mixed. Whilst some HSF funded programmes focused on responding to direct crises through support such as food and fuel vouchers, other programmes were more heavily focused on support designed to prevent dependence, such as white goods schemes. However, some LAs felt that high demand amongst their population for emergency crisis support acted as a barrier to attempting resilience-building support strategies.

“What can we do to push into more preventative actions? Because a lot of times these kind of funds are used as a crisis sticking plaster and people are re-presenting in another six or twelve months as repeat customers. We want to use more of our HSF funding towards preventative services, advice, and support so people are a bit more resilient – (Case study 2)”

6.3.5 Rise in those seeking support in the past 5 years

LAs also reported that there had been a rise in those seeking LA support since the pandemic. This rise had been seen across multiple groups, including those who may not have previously interacted with the LA and those who may not have traditionally been eligible for support. LA staff also reported that the rise in the cost of living had resulted in populations becoming more vulnerable to crises, especially concerning housing, which has burdened DHPs and HSF. For example, some LAs discussed greater

reliance on HSF to support those in need but not in receipt of benefits, whereas others described an increase in applications for DHPs to retain housing. Staff at some LAs also reported an increase in the proportion of people repeatedly seeking support, who are persistently vulnerable to crisis.

“And I suppose the concern is that you could spend the whole £5 million on DHPs, as housing becomes even more and more acute as a problem. There’s a danger or there’s a risk that you just end up spending all the money on DHPs and you don’t do any sort of preventive work or you don’t do wider poverty reduction work – (Case study 1).”

“We’ll have to still support the kind of work we’re doing now and I’m not sure we can get to the preventative stuff. When I’ve spoken to our voluntary sector [about using HSF to work with people on financial stability], the general response coming back is that the level of benefits isn’t enough for people to live on, and you’re never going to get away from this crisis support – (Case study 4).”

7. Perspectives on design of the CRF

This chapter sets out LAs’ views on the upcoming CRF scheme, both in terms of their concerns and desires. These views relate to how the scheme could be more effectively administered in the future under the CRF model.

7.1 Concerns and considerations

Overall, LAs were engaged with the prospect of an updated HSF scheme that incorporated DHPs, with this aligning in some cases with internal initiatives to treat support provision more holistically. At the same time, they varied in terms of how prepared they felt for change in this area and highlighted important considerations for DWP to bear in mind.

Feedback of this nature emerged because the CRF codesign process was taking place at the same time as this research, which offered LAs an opportunity to raise related considerations. The concerns they shared overlapped with much of the feedback DWP received from the LAs involved in codesign. Following the codesign, DWP held an all-LA call (after the majority of this project’s fieldwork was completed). The purpose of the call was to provide an update on feedback from the co-design process, show how this feedback had been integrated into CRF design and allow LAs to ask follow-up questions.

During interviews for this research, LAs' key concerns focused on preparedness, potential disruption to internal expertise and practice, and the flexibility or prescriptiveness of schemes. These mostly reflected worries about the time needed to prepare for CRF and perceived lack of information.

Level of guidance and preparedness: when interviewed, LAs emphasised a desire for more information and support in transitioning to new funding and delivery models (later addressed on the all-LA call). Some LAs felt prepared to embrace CRF through reorganised teams. Others' approaches remained siloed or more crisis-focused and some LAs feared disruption in the short-term if required to rapidly provide more preventative support.

Potential disruption to delivery models and local expertise: This was especially the case for those also worried about local government reorganisation. Here, there were fears about the potential impact of centralised funding on well-honed local DHP delivery. Some upper tiers, while open to reviewing this, were also concerned about the political and social consequences of any change in allocation of FSM holiday vouchers as a large and well-publicised component of HSF.

Level of flexibility and prescriptiveness: There was a desire for more clarity on which elements of CRF delivery would be centrally prescribed versus locally determined. This would help LAs plan delivery models and avoid confusion around compliance. One LA also noted the importance of weighing the budget required to administer highly flexible schemes (in terms of staff and other investment) with the money available to residents in need.

“With the changes with the school meals policy [expansion of free school meals planned from September 2026]^[footnote 10] we could see more families who are eligible for free school meals, we could see near enough 80,000 eligible children. It's about how we're going to manage that in the longer term. Whilst we do want to support families during the school holidays... it makes things more and more complex, there must be a better way to do things. Us having to use 60% of our budget to support those individuals is really challenging. There are so many more long-term resilience building options which could be available to us, but they're off the table because of the budget. Do all those individuals need that support? No they don't. It's a [local] policy decision – (Case study 5b) ”

7.2 Continuities to retain in the CRF

LAs shared three main continuities they would like to see in the future design and administration of the CRF. These largely reflected aspects of the

current HSF and DHP schemes that were valued, shared in [section 5 What is working well](#).

Local discretion and flexibility: LAs often wanted to retain local discretion over delivery of the more tailored forms of support in both schemes and flexibility around funding and delivery. Interviewees said local knowledge and expertise were essential for LAs and TPOs to tailor a portion of support to local needs. HSF flexibility was valued for enabling integrated support that could pair short-term payments with approaches seeking to prevent repeat crisis for individuals.

“Each council understands its residents and their needs, so enabling local authorities to make decisions about how that funding is used is really important – (Case study 9a).”

“The language I would really love the government to use is that the Household Support Fund on its own isn’t this individual channel that anybody anywhere in the country can [access]... recognising the strength of local, the strength and specialisms of local services they have, that has to be there for the Household Support Fund to work. Otherwise you might as well just manage [it from] central government and just distribute extra money through the benefit system. You know, it is the real wraparound that adds that value – (Case study 7a)”

The desire to retain local flexibility was also voiced by some LAs in two-tier authorities who had concerns about the risks of bringing aspects of the schemes together and ignoring what was working well with district administration of DHPs.

Integration of delivery across schemes: LAs with more holistic models highlighted the benefits of integrating schemes like HSF and DHPs under shared delivery, allowing for smoother transitions between types of support. Some LAs without this approach also described seeing the CRF as an opportunity to reset their strategy or existing allocations. One LA shared a desire for discretionary funding to be even more closely connected with other kinds of funding across health, criminal justice, housing, social care, to allow councils to plan a more coordinated approach

“Everyone is working on their little funding stream and if you join some of that stuff up, you’d be able to deliver, you know, more imaginative, more preventative services... There’s a big overlap in your cohorts (for HSF and DHP). You could have a sort of holistic prevention team, or complex needs team, where it’s not about delivering a particular service, but it’s about meeting the individual where they are, understanding what’s going on and if there are particular professional services to bring in – (Case study 9a).”

Partnership and collaboration: LAs emphasised the importance of TPOs in reaching underserved groups and delivering support and were keen to

retain this. They felt that maintaining strong links with external organisations and trusted referral partners had been crucial for effective delivery and avoiding duplication of work.

“[Having support from TPOs] just makes our job so much easier...we’re not doubling up on work – (Case study 6b).”

7.3 Desired changes for the CRF

LAs described a number of changes they would like to see in any future scheme affecting provision of HSF and DHP. These fell into four main categories: longer and more predictable funding cycles, an increased focus on enabling resilience-building where possible, and clear guidance on the scheme boundaries and definitions.

Longer and more predictable funding cycles: as described in [section 6 Challenges with delivery](#), short-term funding was repeatedly flagged as a challenge. The idea of multi-year funding commitments appealed to LAs as a way to better enable strategic planning and reduce gaps in support. LAs described how these would reduce the delays of repeated approvals and improve staff retention through greater job security. LAs also raised a desire to be able to roll funding over from one year to the next.

“Having to get staff in, or retain staff on short-term contracts, having to get lead member sign off every cycle... there are lots of benefits to a longer scheme and having more run-in time – (Case study 3).”

“If there was a bit of leeway, so there’s no cliff edges on the 31st of March that says you have to spend this somewhere else. I just think we could be a lot more effective because we’d just be able to plan over a longer time horizon and I think we’d also be able to possibly change direction easier when we knew stuff wasn’t working as well – (Case study 5a).”

Increased focus on enabling resilience-building: LAs often shared that they appreciated the intention of the CRF (as they understood it) to increase capacity for resilience-building work. In their view, this could range from funding for white goods schemes within the CRF, financial advice, early intervention schemes, as well as more preventative uses of DHPs.

LAs also shared that efforts at resilience-building support needed to involve TPOs, due to the importance of local partnership-working in increasing capacity, reaching specific communities, and building trust. One LA relied especially heavily on TPOs to supplement internal resource. Staff here believed that establishing systems through TPOs was the primary way to tackle poverty in the long term, rather than focusing on short-term fixes.

“Lots of people would just like us to give the funding as food vouchers. We’ve had to fight quite hard for things like [TPO convening roles], people will say why are you spending all this money on admin. But we have to create a system that helps to address poverty in the long-term – (Case study 1).”

Clear guidance on scheme boundaries and definitions: LAs’ responses highlighted a tension between the need for clarity and the need for flexibility in delivery. Some LAs wanted greater prescriptiveness on eligible groups to ensure fairness, while many also emphasised the importance of retaining discretion at a local level and that a rigid scheme would not benefit those in poverty. High-demand areas, in particular, sought tighter eligibility criteria for DHPs in order to manage resources and maintain a year-round open application window.

“If the fund ever came through not ringfenced, it would be very hard locally for it to not be moved into other priority areas because the statutory costs are through the roof. So I think it’s really important that it remains ringfenced by DWP to say it is support for people in hardship, however they define it... then it gives us fluidity at a local level to deliver that in the way that is best for all the residents... we know the area far better and we can target it to where it is most needed – (Case study 5a).”

Some LAs felt these “ringfenced” allocations were critical to prevent diversion of funds to statutory costs or larger FSM allocations due to political pressure, while still allowing flexibility in how support is delivered locally.

LAs also raised the definition of terms like ‘crisis’, ‘preventative’, and ‘resilience’ as another key area of concern. One interviewee felt that vague definitions risked varied applications by LAs and their TPO partners, and that having unclear definitions of crisis support had already perpetuated dependency in their local area.

“Unless you have a really rigid definition of what crisis is, UK-wide for the CRF, it’s rife for abuse. My biggest concern is that word “crisis” because we’ve had 5 years of dependence on handouts since COVID – (Case study 8a).”

Finally, opinions differed on the benefits and drawbacks of more prescriptive allocations to TPOs through HSF guidance. While some LAs wanted DWP to require a portion of funding to go to TPOs to avoid local politics influencing spend, others strongly opposed this, arguing that decisions should remain devolved.

Help with reviewing spend on FSM allocations: Multiple LAs raised that they felt tied into a large commitment to FSM programmes through HSF and sought support to allow them to transition some of the funding away from

this. For clarity, FSM support is determined locally by LAs rather than being instructed by national government. LAs reported that commitment to a large FSM allocation was influenced by local political pressures. One interviewee desired additional FSM provision outside of HSF to give their LA flexibility to change their allocation.

“We are definitely going to be looking at the school holiday aspect of it because it’s very expensive. The numbers of children on free school meals has increased because child poverty has increased, but also because the eligibility criteria is changing. So we are looking to see if that’s the best use of that money, whether we could use that money differently, but obviously it does come with political risks – (Case study 1).”

“If there’s an appetite to do it in the next round, there’s been big reforms in the free school meal area... It’d be nice if there was something outside of HSF that was supporting free school meal children, so that actually this could be more targeted – (Case study 5a).”

8. Conclusions

This chapter draws together the key findings presented throughout this research and potential implications of these findings. It summarises themes relating to LAs’ delivery principles, challenges with their current delivery, and reflections on how the scheme could be more effectively administered in the future under CRF.

8.1 Summary of key findings

This research aimed to fill remaining evidence gaps on the interactions between the HSF and DHP schemes and identify any key differences in delivery mechanisms that need to be addressed to enable successful implementation of the CRF.

This research has explored the delivery principles of HSF and the DHP scheme, as well as key interactions between them.

- it has described a wide range of delivery approaches across the LAs involved in research and identified contextual factors and ‘delivery principles’ shaping these approaches. These contextual factors are governance structure (mostly whether LAs were unitary or two-tier), organisational structure and legacy, and the profile of the local area and

population. Key delivery principles included whether LAs took a more holistic or siloed approach to delivery of funds, stricter or more flexible eligibility assessment, and the balance of ongoing, immediate-crisis or resilience-building support

- the report has also highlighted a number of difficult trade-offs LAs make when delivering support through these schemes. These include balancing speed of delivery against thorough eligibility checks, prioritising immediate crisis support versus longer-term resilience-building, and managing administrative simplicity against the need for comprehensive assessments
- finally, the report confirms that while HSF funds are often used to 'top up' DHPs, the reality of crossover between funding sources and delivery approaches is varied and nuanced. These included applicants being directly routed from DHP applications through to HSF, considering HSF eligibility before DHP (e.g. due to TPO referrals), and the supplementation of DHPs with a range of other funding sources

This research has identified common challenges faced by LAs in administering HSF and the DHP scheme as well as desired approach for any future fund that combines aspects of both.

- these challenges are short funding cycles, amount and targeting of funding and managing dependency. LAs believed short funding cycles limited their ability to embed resilience-building measures. Some LAs perceived their funding to be insufficient, which limited the scope of support they could provide. LAs also highlighted difficulties in targeting those most in need, managing high demand, and mitigating dependency risks at a local level. These operational pressures often required trade-offs between speed of delivery and comprehensive assessment
- LAs' key preferences for a future scheme were for longer funding cycles and to be able to retain a high degree of local discretion and flexibility. LAs that already delivered holistic support drawing on both funding sources were more enthusiastic about integration. Several two-tier case study areas sought reassurance about the potential impact and disruption of CRF and local government reorganisation. This reflected concerns about retaining local expertise for the tailored elements of HSF and ensuring continuity of support for residents who rely on these services

8.2 Considerations for CRF design and implementation

DWP should consider how to balance the efficiency of combining HSF and the DHP scheme with potential disruption to existing models. Overall, LAs recognised clear benefits of combining both schemes in reflecting current delivery practices, reducing duplication (e.g. in eligibility checks) and

streamlining administration. However, research also suggested that integration will be complicated by the differing statutory frameworks and governance arrangements across each funding source. Two-tier LAs in particular advised taking a staggered approach to avoid disruption to support and loss of expertise.

Research confirms the importance of extending funding cycles, already planned under CRF, as the most effective way to strengthen long-term support through these schemes. Widespread feedback from LAs noted that short-term allocations force reactive, crisis-focused delivery, whereas longer funding horizons enable strategic planning, partnership working, and investment in preventative measures. LAs felt this was key to improving resilience and reducing repeat demand.

DWP could explore future changes to DHP guidance to encourage the use of DHPs for broader housing crisis support. LAs highlighted some existing uses of DHPs focused on resilience-building, suggesting DHPs could move beyond rent shortfalls to cover arrears prevention and temporary accommodation. However, achieving this would require clearer guidance, additional funding, and greater flexibility in scheme design. LAs also noted that removing benefit-linked eligibility could improve reach and responsiveness for households in acute need. However, LAs also express concerns about the potential impact of this on consistency, fairness, and on increasing demand.

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1. [Evaluation of the Household Support Fund 4 – GOV.UK](https://www.gov.uk/government/publications/evaluation-of-the-household-support-fund-4)
(<https://www.gov.uk/government/publications/evaluation-of-the-household-support-fund-4>)
 2. [1 April 2025 to 31 March 2026: Household Support Fund guidance for county councils and unitary authorities in England – GOV.UK](https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/1-april-2025-to-31-march-2026-household-support-fund-guidance-for-county-councils-and-unitary-authorities-in-england)
(<https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/1-april-2025-to-31-march-2026-household-support-fund-guidance-for-county-councils-and-unitary-authorities-in-england>)
 3. [Evaluation of the Household Support Fund 4 – GOV.UK](https://www.gov.uk/government/publications/evaluation-of-the-household-support-fund-4)
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 4. [Discretionary Housing Payments guidance manual](https://assets.publishing.service.gov.uk/media/62960c8ed3bf7f0371a9b06a/discretionary-housing-payments-guide.pdf)
(<https://assets.publishing.service.gov.uk/media/62960c8ed3bf7f0371a9b06a/discretionary-housing-payments-guide.pdf>)
 5. [Early evaluation of Discretionary Housing Payments – GOV.UK](https://www.gov.uk/government/publications/early-evaluation-of-discretionary-housing-payments/early-evaluation-of-discretionary-housing-payments#claiming-dhps)
(<https://www.gov.uk/government/publications/early-evaluation-of-discretionary-housing-payments/early-evaluation-of-discretionary-housing-payments#claiming-dhps>)
 6. This aligns with HSF7 guidance: “Authorities are encouraged to ask neighbouring Authorities to work together to help prevent double provision

and/or no provision – especially where allocation of provision is by school in one area and by residential address in another.” [1 April 2025 to 31 March 2026: Household Support Fund guidance for county councils and unitary authorities in England – GOV.UK](#)

<https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/1-april-2025-to-31-march-2026-household-support-fund-guidance-for-county-councils-and-unitary-authorities-in-england>

7. [1 April 2025 to 31 March 2026: Household Support Fund guidance for county councils and unitary authorities in England – GOV.UK](#)
<https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils/1-april-2025-to-31-march-2026-household-support-fund-guidance-for-county-councils-and-unitary-authorities-in-england>
8. [Household Support Fund management information – GOV.UK](#)
<https://www.gov.uk/government/collections/household-support-fund-management-information>
9. Note that these homeowners could be eligible for support for other costs through HSF, and DWP provides other central schemes supporting homeowners such as Support for Mortgage Interest.
10. [Over half a million more children to get free school meals – GOV.UK](#)
<https://www.gov.uk/government/news/over-half-a-million-more-children-to-get-free-school-meals>



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