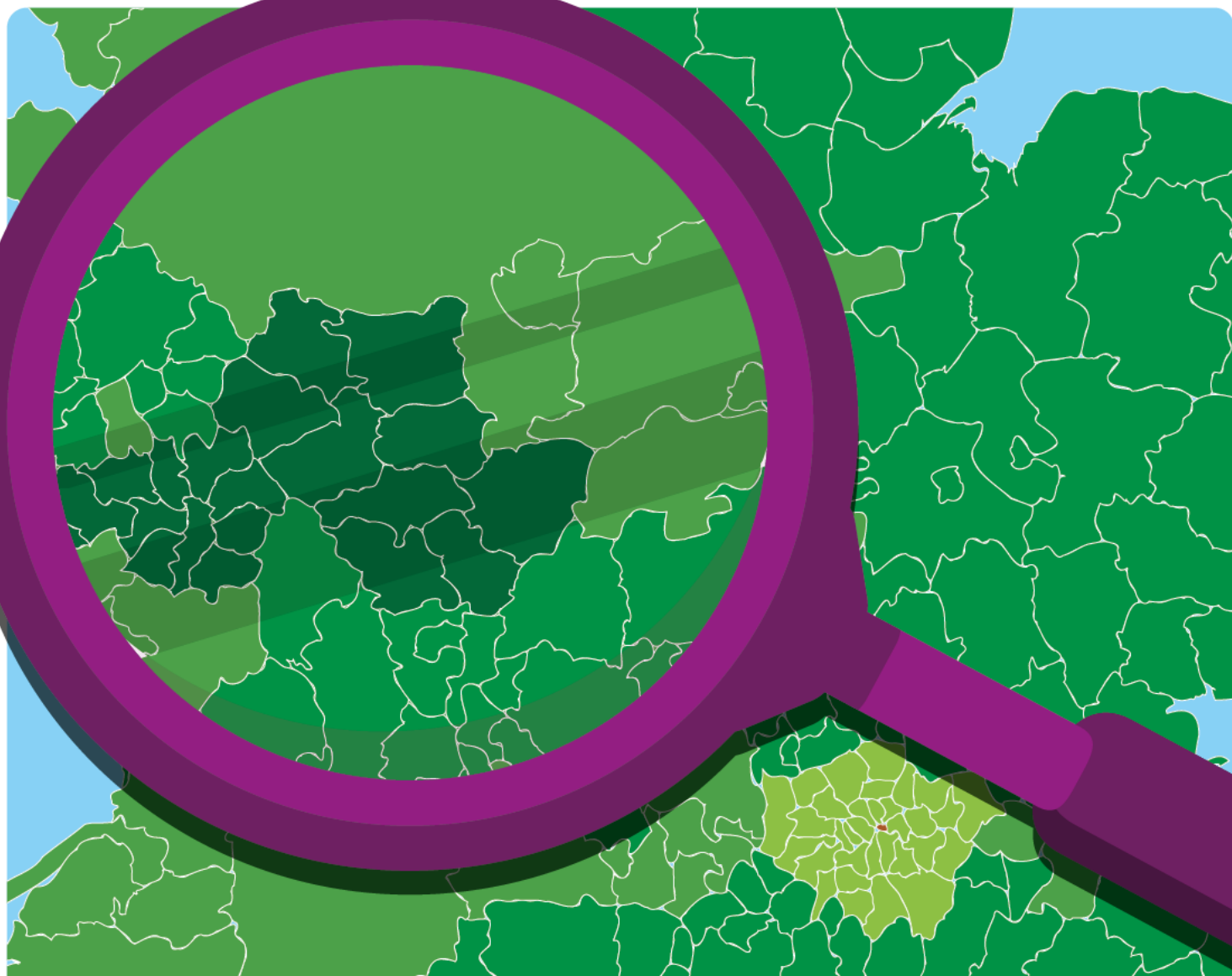


# Crisis and Resilience Fund Survey

July - September 2025



Research report

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# Summary

## Background

In June 2025 the government announced that the Crisis and Resilience Fund (CRF) would replace both the Household Support Fund (HSF) and Discretionary Housing Payments (DHP) from 1 April 2026. In July 2025, the LGA surveyed all of its member councils in England to understand their perspectives on the design of the new fund and to hear their views on other forms of local welfare provision. A total of 108 responses were received, however, as some of the responses were sent on behalf of more than one council with shared services, the number of councils represented is 113, giving a response rate of 35 per cent.

## Key findings

- Just 2 per cent of all survey respondents thought the CRF funding settlement of £1 billion a year from April 2026 to March 2029 would be sufficient to meet local welfare needs to a great extent.
- 52 per cent of councils surveyed said the preferred CRF guidance style is a mix of flexible and prescriptive rules.
- The current HSF guidance enabled over two-thirds (69 per cent) of single tier and county respondents to deliver effective local welfare support that meets local needs to a great or moderate extent.
- Just under two-thirds (64 per cent) of single tier and county respondents had sufficient resources to mitigate holiday hunger to a great or moderate extent by combining HSF with other support, including the Holiday Activities and Food (HAF) programme.
- Over half (56 per cent) of all respondents thought that the existing funds should continue being separate until April 2027.

- Over two thirds (69 per cent) of all respondents would be supportive of creating a new funded statutory requirement for local advice provision to a great or moderate extent.
- 11 per cent of councils said they would be interested in no-interest loan schemes.

# Introduction

In June 2025 the government announced that the Crisis and Resilience Fund (CRF) would replace the Household Support Fund (HSF) and Discretionary Housing Payments (DHP) from 1 April 2026. As part of its response, the LGA surveyed all of its member councils in England to understand their perspectives on the design of the new fund and to hear their views on other forms of local welfare provision. As the two funds are administered by different types of councils, the survey work consisted of two different forms, one for single tier and county councils and one for district councils. The form sent to single tier and county councils included questions on the Household Support Fund, while the form sent to district councils asked about Discretionary Housing Payments. Both forms also included questions on the Crisis and Resilience Fund, as well as other forms of local welfare provision.

## Methodology

The invitation to take part in an online survey was distributed via email by the LGA's Research and Information team to Heads of Finance, or Revenues and Benefits, in all LGA member councils in England. The survey was open for responses between 25 July and 12 September 2025. Overall, 108 responses were received, as some of these were sent on behalf of more than one council with shared services, this means the number of councils represented is 113, giving a response rate of 35 per cent.

This level of response means that these respondents should not necessarily be taken to be widely representative of the views of all local authorities. Rather, they are a snapshot of the views of this particular group of respondents.

In addition, the following should be considered when interpreting the findings of this survey:

- Where tables and figures report the base, the description refers to the group of people who were asked the question. The number provided refers to the

unweighted number of respondents who answered each question. Please note that bases can vary throughout the survey.

- Numbers and percentages are provided for any questions where the base was less than 50. To calculate the number of respondents who provided a certain response for other questions, simply multiply the percentage provided by the base.
- Throughout the report, percentages may not appear to add up to exactly 100 per cent due to rounding.

As shown in Table 1, there were broadly similar response rates across all types of councils. These ranged from 38 per cent for districts to 25 per cent for London boroughs, with counties and unitaries both on 35 per cent and metropolitan districts on 32 per cent.

**Table 1: Response rate by type of council**

Type of council	Number of questionnaires	Number of responses	Response rate
County	20	7	35%
District	159*	60	38%
London borough	32	8	25%
Metropolitan district	36	11	31%
Unitary	63	22	35%

\*The number of questionnaires has been reduced to reflect councils with shared services

Amongst regions the highest response rates were for councils in the North West (50 per cent), the East Midlands (46 per cent) and the South West (41 per cent). While the lowest response rates were received from Yorkshire and the Humber (27 per

cent). London (25 per cent) and the West Midlands (18 per cent). A full breakdown of the response rates by region is shown in Table 2.

**Table 2: Response rate by region**

Region	Number of questionnaires	Number of responses	Response rate
East Midlands	37*	17	46%
Eastern	49*	16	33%
London	32	8	25%
North East	12	4	33%
North West	36	18	50%
South East	67*	23	34%
South West	29	12	41%
West Midlands	33	6	18%
Yorkshire and Humber	15	4	27%

\*The number of questionnaires has been reduced to reflect councils with shared services

# Crisis and Resilience Fund Survey

This section contains analysis of the full results from the survey broken down by type of authority.

## Financial hardship

All respondents were asked whether they had a standard definition of ‘financial hardship’ or similar. As shown in Table 3, just over a quarter (28 per cent) of single tier and county councils had a standard definition but only 10 per cent of districts had one, giving an overall figure was 18 per cent. Slightly fewer (13 per cent overall) had a definition for something similar to ‘financial hardship’ with 15 per cent of single tier and county councils and 12 per cent of districts selecting this option. Almost two thirds (63 per cent) of all respondents did not have a definition. Among single tier and county councils this figure was lower at 47 per cent, while for districts it was higher at 75 per cent.

**Table 3: Do you have a standard definition of 'financial hardship' (or similar)?**

	Single tier and county	District	All council types
Yes	28%	10%	18%
Yes - something similar	15%	12%	13%
No	47%	75%	63%
Don't know	11%	3%	7%

Base: all respondents who answered the question; ST&C (47), D (60).

Respondents who reported that they had a standard definition to something similar to ‘financial hardship’ were asked to provide details of these. A number reported that

they used particular criteria to assess need, such as the risk of financial shortfall at the end of the month, inability to deal with unexpected costs or being unable to afford essentials. Other answers included reviewing each individual's circumstances, using the Households Below Average Income (HBAI) definition, and having an 'exceptional hardship fund'.

Two-thirds (66 per cent) of all respondents said that financial hardship had increased in their area in the last 12 months, with 60 per cent of single tier and county councils and 72 per cent of districts saying this was the case for them. Just over a quarter (28 per cent) of all respondents (30 per cent single tier and county councils and 27 per cent of districts) stated that it had remained the same. While just 2 per cent of single tier and county councils and no districts said that financial hardship had decreased in their area in the last 12 months, giving an overall figure of just 1 per cent. A complete breakdown of these findings is shown in Table 4.

**Table 4: How has financial hardship in your area changed in the last 12 months?**

	Single tier and county	District	All council types
Increased in the last 12 months	60%	72%	66%
Remained about the same	30%	27%	28%
Decreased in the last 12 months	2%	0%	1%
Don't know	9%	2%	5%

Base: all respondents who answered the question; ST&C (47), D (60).

Looking forward, two-thirds (67 per cent) of all respondents (66 per cent single tier and county councils and 68 per cent of districts) expected financial hardship in their area to increase in the next 12 months. A quarter (25 per cent) reported expecting it to remain the same (23 per cent single tier and county councils and 27 per cent of

districts) while no respondents expected it to decrease. Table 5 provides a full breakdown of these findings.

**Table 5: How do you expect financial hardship in your area to change in the next 12 months?**

	Single tier and county	District	All council types
Increase in the next 12 months	66%	68%	67%
Remain about the same	23%	27%	25%
Decrease in the next 12 months	0%	0%	0%
Don't know	11%	5%	7%

Base: all respondents who answered the question; ST&C (47), D (60).

## Household Support Fund

Single tier and county councils only were asked a number of questions about the Household Support Fund (HSF).

The first asked whether their council had a local welfare scheme, or something similar, in addition to the Household Support Fund. Half (49 per cent) reported that they did while 21 per cent stated that they had something similar. These were mostly local assistance funds, some of which were administered by voluntary and charitable sector organisations commissioned by the council. A couple also included the provision of specialist support for vulnerable groups and offered access to other resources such as food and household items. A further 30 per cent did not have a local welfare scheme, as shown in Table 6.

**Table 6: Does your council have a local welfare scheme (or something similar) in addition to the Household Support Fund?**

	Per cent
Yes	49% (23)
Yes - something similar (please specify below)	21% (10)
No	30% (14)
Don't know	0% (0)

Base: ST&C respondents who answered the question (47).

In relation to how the HSF is allocated, respondents were asked to provide an approximate figure for the percentage of HSF allocation they spent on a number of areas listed. The most commonly selected area was in-kind hardship support, such as food vouchers or white goods, chosen by 85 per cent of respondents. This was followed by housing support and advice services (both chosen by 63 per cent), and cash-first crisis support (61 per cent). A further 57 per cent used HSF for other

preventative services, including third sector grants, provision of warm spaces, support for vulnerable groups and prevention. A small number reported that some of the fund is spent on administrative costs.

The area to which respondents were allocating the highest proportion of their HSF was also in-kind hardship support, with an average allocation of 67 per cent of the fund. This compares to averages of 35 per cent for cash-first crisis support, 16 per cent for other preventative services, 11 per cent for advice services and just 5 per cent for housing support. There were just two areas where respondents reported allocating their full amount of HSF (these were in-kind hardship support and cash-first crisis support). A full breakdown of these findings is shown in Table 7.

**Table 7: Approximately what percentage of your HSF allocation is spent on the following areas?**

	Housing support	In-kind hardship support	Cash-first crisis support	Advice services	Other preventative services
Spending in area	63%	85%	61%	63%	57%
Average allocation	5%	67%	35%	11%	16%
Median allocation	3%	70%	27%	10%	11%
Minimum allocation*	0.2%	6%	3%	0.5%	2%
Maximum allocation	33%	100%	100%	40%	47%

Base: ST&C respondents who provided answers (46). \*excludes those who answered 0%.

Respondents who indicated that they used HSF for in-kind hardship support were asked what percentage of their in-kind hardship support allocation was spent on food/essentials vouchers. As shown in Table 8, usage ranged from 10 per cent to 100 per cent with an average spend of 72 per cent and a median of 73 per cent.

**Table 8: What percentage of your in-kind hardship support allocation do you spend on food/essentials vouchers?**

Minimum	Maximum	Average	Median
10%	100%	72%	73%

Base: ST&C respondents who used HSF for in-kind hardship support (36).

Just under two-thirds (64 per cent) of single tier and county respondents reported that they had sufficient resources to mitigate holiday hunger to a great or moderate extent when combining HSF with other support, including the Holiday Activities and Food (HAF) programme. A further 26 per cent said they were able to do so to a small extent, while 11 per cent did not know, as shown in Table 9.

**Table 9: Extent to which respondents had sufficient resources to mitigate holiday hunger when combining HSF with other support, including the HAF programme**

	Per cent
<b>Great or moderate extent</b>	<b>64% (30)</b>
To a great extent	11% (5)
To a moderate extent	53% (25)
To a small extent	26% (12)
Not at all	0% (0)
Not known	11% (5)

Base: ST&C respondents who answered the question (47).

Almost four in five (79 per cent) of respondents thought that funding for the HAF programme should be extended beyond March 2026. A further 11 per cent felt that it should be extended but thought there should be some changes to the programme. Just 2 per cent of respondents felt that HAF should not be extended but that there should be another programme to support children over the holidays and mitigate holiday hunger. Table 10 provides a full breakdown of these findings.

Respondents were given the opportunity to provide further information regarding their answer in relation to extending the HAF programme. Most of the comments received from those who had answered that it should be extended emphasised its importance in supporting families during the holidays. A number highlighted the social benefits of the activities, and one felt that its scope should be extended to also cover travels costs in relation to those activities. Almost all of the comments made by those who answered that it should be extended but there should be some changes related to widening access to the programme. One respondent pointed out that the government had announced an extension to the programme up to March 2029 while the survey was in the field.

**Table 10: Do you think the Holiday Activities and Food programme should be extended?**

	Per cent
Yes, it should be extended	79% (37)
Yes, it should be extended but there should be some changes	11% (5)
No, there should be another programme to support children over the holidays and mitigate holiday hunger	2% (1)
Don't know	9% (4)

Base: ST&C respondents who answered the question (47).

There was a broadly even split between those who used HSF money to support people with No Recourse to Public Funds (44 per cent) and those who did not (48

per cent), as shown in Table 11. Comments provided by those who answered yes clarified that this related to the limited circumstances where use of the HSF for this group is permitted, such as risk to a child’s welfare. Those who answered no stated that no one met the eligibility criteria.

**Table 11: Do you use Household Support Fund money to support people with No Recourse to Public Funds?**

	Per cent
Yes	44% (21)
No	48% (23)
Don't know	8% (4)

Base: ST&C respondents (48).

When asked about the potential impact on supplementary advice services offered if HSF was to come to an end without a sufficient alternative such as the Crisis and Resilience Fund, 63 per cent of respondents reported it would decrease the level of provision of advice services, while 8 per cent stated that advice services would end. A further 25 per cent said that the level of provision of advice services would not change. A full breakdown of these findings is shown in Table 12.

Respondents were also given the opportunity to provide further information on their answer. Most of those who did so had answered that there would be a decrease in the level of provision of advice services. Their comments mostly centred on how they were using HSF to fund advice services locally while some elaborated on the level of decrease, which included closure of some partner provided services. A small number emphasised the importance of these services in reducing need for crisis support.

Just two respondents who had answered that advice services would end provided further information. One stated that all of the direct advice services and crisis support provided in house or via partners was funded entirely using HSF, while the other said that council funding issues meant that all preventative and proactive work would end

and residents would only be able to access support when they were already in crisis. The two respondents who had answered that the level of provision of advice services would not change both said that their advice services were not funded from HSF.

**Table 12: If the HSF were to come to an end without a sufficient alternative such as the CRF, how would this impact any supplementary advice services you offer?**

	Per cent
Increase in the level of provision of advice services	2% (1)
The level of provision of advice services would not change	25% (12)
Decrease in the level of provision of advice services	63% (30)
Advice services would end	8% (4)
Other	0% (0)
Don't know	2% (1)

Base: ST&C respondents (48).

Just under a third (31 per cent) of respondents had dedicated Household Support Fund Officer(s), or similar, roles in their council, while in over half (56 per cent), it formed part of wider roles. A further 13 per cent reported that they had other arrangements in place. These included a combination of dedicated staff and those covering it as part of their wider role and using temporary staff alongside dedicated staff to cover busy periods. These findings are shown in Table 13.

**Table 13: Do you have a dedicated HSF Officer(s) or similar role, or does it form part of wider roles?**

	Per cent
We have dedicated role(s)	31% (15)
It forms part of wider role(s)	56% (27)
Other	13% (6)
Don't know	0% (0)

Base: ST&C respondents (48).

When asked about the extent to which the current HSF guidance enabled them to deliver effective local welfare support that meets local needs, over two-thirds (69 per cent) of respondents reported that it did so to a great or moderate extent, while 25 per cent said it did so to a small extent and, as shown in Table 14, just 4 per cent felt that it did not do so at all.

A number of respondents took the opportunity to provide further information on their answers. Among those who answered ‘to a great extent’ it was felt that the guidance enabled them to provide discretionary welfare support as needed, while those who answered ‘to a moderate extent’ highlighted issues around the length of the funding and the need for support that could go beyond emergency help to preventative work. Respondents who answered ‘to a small extent’ also highlighted issues around the length of the funding, which some felt limited their services to being reactive rather than proactive, and a few mentioned a lack of clarity in the guidance.

**Table 14: Extent to which current HSF guidance enabled respondents to deliver effective local welfare support that meets local needs**

	Per cent
<b>Great or moderate extent</b>	<b>69% (33)</b>
To a great extent	31% (15)
To a moderate extent	38% (18)
To a small extent	25% (12)
Not at all	4% (2)
Not known	2% (1)

Base: ST&C respondents (48).

More than half (58 per cent) of respondents felt that HSF met its administration costs to a great or moderate extent, over a third (35 per cent) thought it did so to a small extent while just 2 per cent did not think it did so at all. Table 15 shows a breakdown of these findings.

**Table 15: Extent to which HSF meets the costs of administration**

	Per cent
<b>Great or moderate extent</b>	<b>58% (28)</b>
To a great extent	15% (7)
To a moderate extent	44% (21)
To a small extent	35% (17)
Not at all	2% (1)
Not known	4% (2)

Base: ST&C respondents (48).

## Discretionary Housing Payments

District council respondents were asked a number of questions about Discretionary Housing Payments (DHP). The first related to how they resourced local welfare in their area, a third (32 per cent) had dedicated Discretionary Housing Payments Officer(s), or similar roles in their council, while in over half (56 per cent), it formed part of wider roles. A further 10 per cent of respondents reported that they had other arrangements in place, these included a combination of dedicated staff and those covering it as part of their wider role, and having small teams covering it alone, or alongside other tasks. These findings are shown in Table 16.

**Table 16: Do you have a dedicated Discretionary Housing Payments Officer(s) or similar role, or does it form part of wider roles?**

	Per cent
We have dedicated role(s)	32%
It forms part of wider role(s)	56%
Other	10%
Don't know	2%

Base: District respondents who answered the question (59).

Three-quarters (76 per cent) of respondents thought that the current DHP guidance enabled them to deliver effective local welfare support that meets local needs to a great or moderate extent, while 19 per cent thought it did so to a small extent. As shown in Table 17, just 3 per cent of respondents felt that it did not do so at all.

Additional information provided by those who answered 'to a great extent' included that its flexibility enabled it to cover many different situations including both short and longer term issues which allowed councils to manage their own local circumstances. Respondents who answered 'to a moderate extent' felt it was somewhat restrictive

and would prefer more flexibility so that wider support could be provided. While those who responded ‘to a small extent’ and ‘not at all’ found it too narrow in its application which meant that it could only partially help those in need.

**Table 17: Extent to which current DHP guidance enabled respondents to deliver effective local welfare support that meets local needs**

Per cent	
<b>Great or moderate extent</b>	<b>76%</b>
To a great extent	37%
To a moderate extent	39%
To a small extent	19%
Not at all	3%
Not known	2%

Base: District respondents who answered the question (59).

Just under a third (30 per cent) of respondents felt that DHP met its administration costs to a great or moderate extent, 25 per cent thought it did so to a small extent and, as shown in Table 18, a further 27 per cent did not think it did so at all.

**Table 18: Extent to which DHP meets the costs of administration**

Per cent	
<b>Great or moderate extent</b>	<b>30%</b>
To a great extent	3%
To a moderate extent	27%
To a small extent	25%
Not at all	27%
Not known	18%

Base: District respondents (60).

## Crisis and Resilience Fund

All respondents were asked whether they felt it would be viable to start administering the new combined Crisis and Resilience Fund (CRF), which will replace HSF and DHPs, by April 2026. Overall, just 15 per cent felt that this was viable (17 per cent of single tier and county and 13 per cent of district respondents). Over half (56 per cent) of all respondents thought that the existing funds should continue being separate until April 2027, although this proportion was slightly lower for single tier and county respondents at 46 per cent and slightly higher for districts at 63 per cent. A quarter (25 per cent) of all respondents (29 per cent of single tier and county and 22 per cent of districts) did not think it was viable but had another recommendation / comment. Their comments included that it would depend on when the guidance was issued, that it should align with Local Government Reorganisation, that there should be a transitional period, and that the two funds should stay separate. A breakdown of these findings is provided in Table 19.

**Table 19: Do you think it is viable to start administering the new combined Crisis and Resilience Fund by April 2026?**

	Single tier and county	District	All council types
Yes	17%	13%	15%
No - the funds should continue being separate until April 2027	46%	63%	56%
No - other recommendation / comment	29%	22%	25%
Don't know	8%	2%	5%

Base: all respondents; ST&C (48), D (60).

From a list provided, all respondents were asked to choose what, out of the existing HSF and DHP support, they thought should be covered by the Crisis and Resilience

Fund. Essential household items (HSF) and Food (HSF), were the two most commonly chosen types of support, selected by 90 and 88 per cent respectively. These were followed by preventative support (HSF), which was chosen by 86 per cent, and energy and water bills (HSF), selected by 84 per cent. The types of support chosen by the fewest number of respondents overall were rent shortfalls (DHP) which was selected by 63 per cent and support during school holidays (HSF), chosen by 62 per cent, while a further 13 per cent named other types of support, including tenancy support, training support and school travel costs.

There was a similar pattern amongst single tier and county respondents with 94 per cent choosing food (HSF) while essential household items (HSF) and preventative support (HSF) were both selected by 92 per cent, as the elements that should be covered by CRF. The types of support chosen by the fewest respondents from single tier and county councils were costs linked with new tenancies (DHP), support during school holidays (HSF) and housing costs (HSF), all selected by 54 per cent, rent shortfalls (DHP), chosen by 48 per cent, and other elements which were chosen by 4 per cent.

The pattern was also similar for district council respondents among whom 88 per cent chose essential household items (HSF) and 83 per cent chose food (HSF) while energy and water bills (HSF) and preventative support (HSF) were both selected by 82 per cent. The types of support that should be covered by CRF chosen by the fewest district respondents were costs linked with new tenancies (DHP) and housing costs (HSF), both of which were chosen by 73 per cent, support during school holidays (HSF), which was selected by 68 per cent, and other elements which were chosen by 20 per cent. Table 20 shows a complete breakdown of these findings.

**Table 20: Elements of existing funds respondents thought should be covered by the new Crisis and Resilience Fund**

	Single tier and county	District	All council types
Essential household items (HSF)	92%	88%	90%
Food (HSF)	94%	83%	88%
Preventative support (HSF)	92%	82%	86%
Energy and water bills (HSF)	88%	82%	84%
Wider essentials (eg transport, broadband, phone bills, school uniform) (HSF)	81%	78%	80%
Advice services (HSF)	79%	75%	77%
Rent arrears (DHP)	58%	80%	70%
Removal costs associated with moving (DHP)	60%	77%	69%
Rent deposits (DHP)	58%	77%	69%
Costs linked with new tenancies (DHP)	54%	73%	65%
Housing costs (HSF)	54%	73%	65%
Rent shortfalls (DHP)	48%	75%	63%
Support during school holidays (HSF)	54%	68%	62%
Other	4%	20%	13%

Base: all respondents; ST&C (48), D (60).

Just 2 per cent of all survey respondents thought the funding settlement of £1 billion a year from April 2026 to March 2029 would be sufficient to meet local welfare needs to a great extent. This figure was the same for both single tier and county and district council respondents. A quarter (26 per cent) of all (27 per cent of single tier and county and 26 per cent of district) respondents thought it would be sufficient to meet local welfare needs to a moderate extent. Just over a third (35 per cent) of all respondents thought it would meet welfare to a small extent, although among single tier and county respondents this proportion was higher at 50 per while for districts it was lower at 23 per cent. Overall, 12 per cent of respondents did not think it would meet local welfare needs at all, this proportion was lower among single tier and county respondents at 6 per cent and higher for districts at 17 per cent. A further 25 per cent of all (15 per cent of single tier and county and 33 per cent of district respondents) said that they did not know, as shown in Table 21.

**Table 21: Extent to which the funding settlement of £1 billion a year from April 2026 to March 2029 would be sufficient to meet local welfare needs**

	Single tier and county	District	All council types
<b>Great or moderate extent</b>	<b>29%</b>	<b>27%</b>	<b>28%</b>
To a great extent	2%	2%	2%
To a moderate extent	27%	25%	26%
To a small extent	50%	23%	35%
Not at all	6%	17%	12%
Not known	15%	33%	25%

Base: all respondents; ST&C (48), D (60).

Around half (52 per cent) of all (50 per cent of single tier and county and 53 per cent of district) respondents expressed a preference for the detailed guidance on CRF to

be a mix of flexible and prescriptive. Overall, a quarter (27 per cent) wanted it to be mostly flexible, slightly prescriptive, however, this proportion was higher for single tier and county respondents at 38 per cent and lower among districts at 18 per cent. A further 15 per cent overall would like it to be mostly prescriptive, slightly flexible but again there were differences between types of respondents with only 4 per cent of single tier and counties choosing this option, compared to 23 per cent of districts. Just 6 per cent of all (8 per cent of single tier and county and 3 per cent of district) respondents would prefer it to be completely flexible while 1 per cent (no single tier and county and 2 per cent of districts) want it to be completely prescriptive. There is a full breakdown of these findings shown in Table 22.

**Table 22: How flexible or prescriptive would you like CRF guidance to be, to decide what the fund is used for?**

	Single tier and county	District	All council types
Completely flexible	8%	3%	6%
Mostly flexible, slightly prescriptive	38%	18%	27%
A mix of flexible and prescriptive	50%	53%	52%
Mostly prescriptive, slightly flexible	4%	23%	15%
Completely prescriptive	0%	2%	1%
Don't know	0%	0%	0%

Base: all respondents; ST&C (48), D (60).

Respondents were given the opportunity to provide further comment on the Crisis and Resilience Fund if they wished. The 33 comments received have been analysed and grouped into common themes.

A third of respondents expressed concerns that the **timescale for implementation is inadequate**.

“The proposed implementation date of 1 April 2026 is unrealistic it doesn't give us time to prepare for any changes. The timing also causes issues with resource planning at a critical time of year. A more realistic implementation date would be 1 April 2027.”

“The ambition to see the new CRF introduced by April 2026 is unrealistic. Whilst the collaboration between Government Departments and LA's is to be applauded, the design groups are not intended to finish until October 2025, this provides no time for Local Authorities to gear up for implementation, subject to guidance and clarity on who will be delivering what by April 2026.”

Just under a third called for the new fund to be **administered by district councils**.

“It is imperative that funding should be disseminated to the local district level as best placed to understand the residents' needs and local factors and services.”

“Those supporting the vulnerable in the community are best placed to understand local need i.e. the existing district and boroughs work effectively with stakeholders and partners to support the most vulnerable”

A number of other themes were mentioned by small numbers of respondents, these included:

- The need for a preventative rather than reactive solution
- The need for greater levels of funding
- Concerns around the administrative processes for the new fund
- Requests for more prescriptive guidance to ensure consistency
- Request to change the name of the fund as it is seen as misleading
- The need for a longer term funding settlement

## Provision of advice services and no interest loans

Over two-thirds (69 per cent) of all respondents would be supportive of creating a new funded statutory requirement for local advice provision to a great or moderate extent. This figure was higher among single tier and county respondents at 79 per cent and lower for districts at 62 per cent. Overall, 9 per cent (8 per cent of single tier and counties and 10 per cent of district respondents) would be supportive to a small extent while just 4 per cent of all (no single tier and county and 7 per cent of district) respondents would not be supportive at all. These findings are shown in Table 23.

**Table 23: Extent to which respondent councils would be supportive of creating a new funded statutory requirement for local advice provision**

	Single tier and county	District	All council types
<b>Great or moderate extent</b>	<b>79%</b>	<b>62%</b>	<b>69%</b>
To a great extent	60%	33%	45%
To a moderate extent	19%	28%	24%
To a small extent	8%	10%	9%
Not at all	0%	7%	4%
Not known	13%	22%	18%

Base: all respondents; ST&C (48), D (60).

No survey respondents reported that their council currently offer a no interest loan scheme to residents on a low income but, overall, 11 per cent said they would be interested in offering such a scheme. Among single tier and county respondents this proportion was higher at 21 per cent while for districts it was just 3 per cent, as can be seen in Table 24.

**Table 24: Does your local authority currently offer a no interest loan scheme to residents on a low income?**

	Single tier and county	District	All council types
Yes	0%	0%	0%
No	71%	85%	79%
No, but we would be interested in offering a no interest loan scheme	21%	3%	11%
Don't know	8%	12%	10%

Base: all respondents; ST&C (48), D (60).

## Further comments

At the end of the survey respondents were given to provide further information on the topics covered, overall 19 provided comments and these have been analysed and grouped into common themes.

Three respondents mentioned the need to ensure that CRF was **administered by district or unitary councils**.

“We would advocate, until LGR, HSF funding, like DHPs, is allocated direct to districts rather than upper tier authorities.”

Comments around the need for **guidance to be provided as soon as possible** were received from three respondents.

“The council welcomes the intended engagement with authorities regarding the development of the Crisis & Resilience Fund. However, it is crucial that grant guidance is provided as early as possible to allow authorities the time to consider and put in place structures to deliver (this is more apparent given the plan to align Discretionary Housing Payments and crisis support under a single fund).”

Two respondents clarified that their support of a new funded statutory requirement for local advice provision was dependent on it being **funded by government** and not from existing council budgets.

“Council's view would depend on who is providing funding. If funded by central government, would be very open to this, however if required funded by LA, then cost pressures may impact this.”

A couple mentioned the impact of Local Government Reorganisation on their ability to make decisions, such as those relating to CRF.

“It is difficult to make decisions whilst we are awaiting a decision on LGR.”

Concerns around the timescale for implementation of CRF were raised by two respondents.

“Systems, policies and process changes would be required before this can be rolled out and April 2026 doesn't seem realistic.”

Other themes mentioned by individual respondents included:

- The need for good communication in relation to DRF
- The need for greater levels of funding
- Information about their local circumstances
- Suggested ways to support residents

# Annex A: Questionnaire

## Crisis and Resilience Fund Survey (Single tier and county councils)

The Household Support Fund and Discretionary Housing Payments allow councils to deliver discretionary local support to residents who are at risk of financial and material hardship.

The current round of the Household Support Fund and Discretionary Housing Payments allocation is due to come to an end on the 31 March 2026. The Government is replacing the existing provision with the [new combined Crisis and Resilience Fund](#) starting in April 2026.

We previously invited you to respond to a similar survey focused on Household Support Fund in June 2024. We are inviting you to respond to this survey to capture the demand for local welfare provision and the impact the new fund will have on provision.

Q1. Does your council have a local welfare scheme (or something similar) in addition to the Household Support Fund?

- Yes
- Yes - something similar (please specify below) *Text box*
- No
- Don't know

Q2. Do you have a standard definition of 'financial hardship' (or similar)?

- Yes
- Yes - something similar (please specify below) *Text box*
- No
- Don't know

Q3. How has financial hardship in your area changed in the last 12 months?

- Increased in the last 12 months
- Remained about the same
- Decreased in the last 12 months
- Don't know

Q4. How do you expect financial hardship in your area to change in the last 12 months?

- Increase in the next 12 months
- Remain about the same
- Decrease in the next 12 months
- Don't know

Q5. Approximately what percentage of your Household Support Fund allocation is spent on the following areas?

*As far as possible please ensure your overall percentages for the following areas add up to 100%.*

- Housing support : *Text box*
- In-kind hardship support (eg food vouchers, white goods) : *Text box*
- Cash-first crisis support : *Text box*
- Advice services : *Text box*
- Other preventative services (please specify below) : *Two text boxes*
- Total : *Text box*

***If a percentage was provided for in-kind hardship support please answer Q5a otherwise go to Q6***

Q5a. What percentage of your in-kind hardship support allocation do you spend on food/essentials vouchers?

Food/essentials vouchers *Sliding scale from 0 to 100*

Q6. When combining Household Support Fund with other support, including the Holiday Activities and Food programme, to what extent, if at all, do you have sufficient resources to mitigate holiday hunger?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q7. Funding for the Holiday Activities and Food (HAF) programme has been confirmed until March 2026. Do you think the HAF programme should be extended?

- Yes, it should be extended
- Yes, it should be extended but there should be some changes
- No, there should be another programme to support children over the holidays and mitigate holiday hunger
- Don't know

Q8. If you would like to provide further information regarding your previous answer you may do so here.

*Text box*

Q9. Do you use Household Support Fund money to support people with No Recourse to Public Funds?

- Yes
- No
- Don't know

Q10. If you would like to provide further information regarding your previous answer you may do so here.

*Text box*

Q11. If the Household Support Fund were to come to an end without a sufficient alternative such as the Crisis and Resilience Fund, how would this impact any supplementary advice services you offer (eg debt and money, income maximisation, energy efficiency advice)?

- Increase in the level of provision of advice services
- The level of provision of advice services would not change
- Decrease in the level of provision of advice services
- Advice services would end
- Other (please specify below) *Text box*
- Don't know

Q12. If you would like to provide further information regarding your previous answer you may do so here.

*Text box*

Q13. How do you resource local welfare support in your area? Do you have a dedicated Household Support Fund Officer(s) or similar role, or does it form part of wider roles?

- We have dedicated role(s)
- It forms part of wider role(s)
- Other (please specify below) *Text box*
- Don't know

Q14. To what extent, if at all, does the current Household Support Fund guidance enable you to deliver effective local welfare support that meets local needs?

- To a great extent

- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q15. If you would like to provide further information regarding your previous answer you may do so here.

*Text box*

Q16. To what extent, if at all, does the Household Support Fund meet the costs of administration?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q17. The Government is replacing the existing Household Support Fund and Discretionary Housing Payments (DHPs) and creating a new combined Crisis and Resilience Fund starting in April 2026. Do you think it is viable to start administering the new combined fund by April 2026?

- Yes
- No - the funds should continue being separate until April 2027
- No - other recommendation/comment (please specify below) *Text box*
- Don't know

Q18. Out of the existing support that the Household Support Fund and Discretionary Housing Payments can be used for, please indicate what you think should be covered by the new Crisis and Resilience Fund, or by the mainstream benefits system or another way.

*Grid*

*Rows*

Rent shortfalls (DHP)

Rent deposits (DHP)

Rent arrears (DHP)

Removal costs associated with moving (DHP)

Costs linked with new tenancies (DHP)

Energy and water bills (HSF)

Food (HSF)

Essential household items (HSF)

Support during school holidays (HSF)

Wider essentials (eg transport, broadband, phone bills, school uniform) (HSF)

Housing costs (HSF)

Advice services (HSF)

Preventative support (HSF)

Other (please specify below) *Text box*

*Columns*

Yes, this should be covered by the Crisis and Resilience Fund

No, this should be covered by the mainstream benefits system or in another way

Q19. To what extent, if at all, do you think the funding settlement of £1 billion a year from April 2026 to March 2029 is sufficient to meet local welfare needs?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q20. We are waiting for Government to release detailed guidance on the new Crisis and Resilience Fund. How flexible or prescriptive would you like this guidance to be, to decide what the fund is used for?

- Completely flexible
- Mostly flexible, slightly prescriptive
- A mix of flexible and prescriptive
- Mostly prescriptive, slightly flexible
- Completely prescriptive
- Don't know

Q21. If you would like to provide further comment on the Crisis and Resilience Fund you may do so here.

*Text box*

Q22. To what extent, if at all, do you think your council would be supportive of creating a new funded statutory requirement for local advice provision?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q23. Does your local authority currently offer a no interest loan scheme to residents on a low income?

- Yes
- No
- No, but we would be interested in offering a no interest loan scheme
- Don't know

Q24. If you would like to provide further information on the topics covered by this survey you may do so here.

*Text box*

END

## Crisis and Resilience Fund Survey (District councils)

The Household Support Fund and Discretionary Housing Payments allow councils to deliver discretionary local support to residents who are at risk of financial and material hardship.

The current round of the Household Support Fund and Discretionary Housing Payments allocation is due to come to an end on the 31 March 2026. The Government is replacing the existing provision with the [new combined Crisis and Resilience Fund](#) starting in April 2026.

We previously invited you to respond to a similar survey focused on Household Support Fund in June 2024. We are inviting you to respond to this survey to capture the demand for local welfare provision and the impact the new fund will have on provision.

Q1. Do you have a standard definition of 'financial hardship' (or similar)?

- Yes
- Yes - something similar (please specify below) *Text box*
- No
- Don't know

Q2. How has financial hardship in your area changed in the last 12 months?

- Increased in the last 12 months
- Remained about the same
- Decreased in the last 12 months
- Don't know

Q3. How do you expect financial hardship in your area to change in the last 12 months?

- Increase in the next 12 months
- Remain about the same
- Decrease in the next 12 months
- Don't know

Q4. How do you resource local welfare support in your area? Do you have a dedicated Discretionary Housing Payments Officer(s) or similar role, or does it form part of wider roles?

- We have dedicated role(s)
- It forms part of wider role(s)
- Other (please specify below)

- 
- Don't know

Q5. To what extent, if at all, does the current Discretionary Housing Payments guidance enable you to deliver effective local welfare support that meets local needs?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q6. If you would like to provide further information regarding your previous answer you may do so here.

*Text box*

Q7. To what extent, if at all, do Discretionary Housing Payments meet the costs of administration?

- To a great extent

- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q8. The Government is replacing the existing Household Support Fund and Discretionary Housing Payments (DHPs) and creating a new combined Crisis and Resilience Fund starting in April 2026. Do you think it is viable to start administering the new combined fund by April 2026?

- Yes
- No - the funds should continue being separate until April 2027
- No - other recommendation/comment (please specify below) *Text box*
- Don't know

Q9. Out of the existing support that the Household Support Fund and Discretionary Housing Payments can be used for, please indicate what you think should be covered by the new Crisis and Resilience Fund, or by the mainstream benefits system or another way.

*Grid*

*Rows*

Rent shortfalls (DHP)

Rent deposits (DHP)

Rent arrears (DHP)

Removal costs associated with moving (DHP)

Costs linked with new tenancies (DHP)

Energy and water bills (HSF)

Food (HSF)

Essential household items (HSF)

Support during school holidays (HSF)

Wider essentials (eg transport, broadband, phone bills, school uniform) (HSF)

Housing costs (HSF)

Advice services (HSF)

Preventative support (HSF)

Other (please specify below) *Text box*

*Columns*

Yes, this should be covered by the Crisis and Resilience Fund

No, this should be covered by the mainstream benefits system or in another way

Q10. To what extent, if at all, do you think the funding settlement of £1 billion a year from April 2026 to March 2029 is sufficient to meet local welfare needs?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q11. We are waiting for Government to release detailed guidance on the new Crisis and Resilience Fund. How flexible or prescriptive would you like this guidance to be, to decide what the fund is used for?

- Completely flexible
- Mostly flexible, slightly prescriptive

- A mix of flexible and prescriptive
- Mostly prescriptive, slightly flexible
- Completely prescriptive
- Don't know

Q12. If you would like to provide further comment on the Crisis and Resilience Fund you may do so here.

Q13. To what extent, if at all, do you think your council would be supportive of creating a new funded statutory requirement for local advice provision?

- To a great extent
- To a moderate extent
- To a small extent
- Not at all
- Don't know

Q14. Does your local authority currently offer a no interest loan scheme to residents on a low income?

- Yes
- No
- No, but we would be interested in offering a no interest loan scheme
- Don't know

Q15. If you would like to provide further information on the topics covered by this survey you may do so here.

*Text Box*

END



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