
**Social Care and Wellbeing Scrutiny Committee Meeting 22nd
September 2025**

Report of the Interim Director of Public Health and Wellbeing

Update on the Household Support Fund

Purpose of report

1.
 - To provide a comprehensive update of the Household Support Fund 7 (HSF7) and how funds have been used to date.
 - Inform the committee of significant changes to future funding and current preparation.
 - To seek advise on how the scrutiny committee would like to be informed about the future changes and plans.

Recommendations

2. It is recommended that
 - The Scrutiny ask officers to present the draft plans for the new multi-year allocations at this Committee in advance of Council sign off.
 - The Scrutiny to advice officers on how the Committee would like to be informed when the final allocations and guidance is published and progress on local planning.

Background

3. £742 million has been made available to County Councils and Unitary Authorities in England to support vulnerable households

with the cost of essentials through the Household Support Fund (“The Fund”) for 2025-2026.

4. The Department of Works and Pensions (DWP) provides funding to County Councils and Unitary Authorities under Section 31 of the Local Government Act 2003, to administer The Fund and support vulnerable households
5. Household Support Fund has been provided by the Government since October 2021. Initially these were six monthly allocations. For HSF, an annual allocation was made.
6. Table 1 lists the Fund allocation to Dudley Metropolitan Council.

Table 1: Fund allocation by year

Household Support Fund	Award Dates	Total Amount Allocated
HSF 1	01/10/2021 -31/03/2022	£2,625,519.07
HSF 2	01/04/2022 -30/09/2022	£2,625,519.07
HSF 3	01/10/2022 -31/03/2023	£2,625,519.07
HSF 4	01/04/2023 -31/03/2024	£5,251,038.14.
HSF 5	01/04/2024 -30/09/2024	£2,625,519.07
HSF 6	01/10/2024 -31/03/2025	£2,625,519.07
HSF 7	01/04/2025 -31/03/2026	£4,627,399.41

7. For HSF 7 Dudley MBC has been allocated £4.6 million this is £623,638.59 less than previous 12-month allocations.
8. The HSF 7 funding covers the period of 1 April 2025 to 31 March 2026.
9. From 2026 the HSF is being replaced by the Crisis and Resilience Fund, which is now a multi-year scheme.

Objectives and Key Principles

10. The purpose of the Fund is to provide crisis support and preventative support to vulnerable residents and households.

11. Authorities are expected to offer support throughout the duration of HSF period and must develop delivery plans to reflect this. Funds should be spent or committed before 31 March 2026 and cannot be carried over for future usage
12. When administering The Fund, Authorities are required to adopt the following principles:
 - Use the funding for the period of 1 April 2025 to 31 March 2026 to help vulnerable households in the most need with the cost of essentials and wider essentials
 - Consider offering some level of preventative support, which has a longer-term sustainable impact alongside the provision of crisis support
 - Also use funding to support households with housing costs where existing housing support does not meet this need
 - Use discretion on how to identify and support vulnerable households, taking into account a wide range of information
 - Work together with District Councils and third parties including, where necessary and appropriate, local charities, community groups and other local services.
13. Examples of how Authorities may wish to collaborate may include:
 - Sharing intelligence and data from wider children's social care systems to help identify and support individuals, families and households within the scope of The Fund.
 - Receiving referrals for support and applications made on behalf of an individual from professionals working with vulnerable individuals such as social workers, keyworkers delivering early help and family support, housing officers, health visitors and housing support officers.

Our approach to distributing the funds

14. We have based this year's spending plan on the original based on the co-produced and approved approach that was set when the Household Support Fund first launched four years ago. Over the years we've adjusted things based on learning from evaluations.
15. In Dudley, the funding has been directed to households in need via three channels:

- Applications (through Revenue and Benefits) – there is a requirement for this grant that the public can apply directly to the council for hardship payments. This is done via the Dudley Council website.
 - Proactive support via food vouchers for those eligible for free school meals and support to care leavers.
 - Winter Warmth Team, Adult Social Care, Family Centres and Schools and third sector organisations.
16. The funding has provided a vital local safety net for many vulnerable and low-income residents, ranging from:
- cash payment
 - in-kind support such as furniture and white goods
 - to direct support such as food and energy vouchers
 - this is alongside advice and referrals to other services to help with household finances, health, housing and welfare.
17. Existing services offer comprehensive support, to not only assist residents in a crisis but to also provide preventive measures to help them avoid falling into crisis in the future.
18. This approach enhances awareness of existing resources and streamline our efforts for greater efficiency.
- Examples.*
- *Where eligible, ongoing housing support for rent must be provided through the Housing cost element of Universal Credit (UC) or Housing Benefit (HB) rather than HSF.*
 - *Requests for fuel support will be directed to the [Winter Warmth](#) team, who will conduct a fuel efficiency assessment and where needed offer additional assistance such as checking residents are claiming and receiving all energy rebates and discounts that they are eligible for.*
 - *Eligible Residents referred to the FoodBank will be offered an opportunity to attend free cooking classes providing expertise on healthy and low-cost cooking.*
19. We have increased the allocation of vouchers, which contribute toward the cost of school meals during holidays, to accommodate an estimated 11% rise in demand resulting from the automatic enrolment of children eligible for Free School Meals (FSM).

20. Alongside this, we aim to provide wider advice and referrals to other services to help with household finances, health, housing, and welfare.
21. Table 2 shows the breakdown of how the Household Support Fund 7 has been allocated 1 April 2025 to 31 March 2026.

Table 2: HSF7 distribution

Receiving team	Amount allocated	% of total fund
Application (Rev and Benefits)	£750,000.00	16%
Adult Social care	£60,000.00	1%
School meals during school holidays	£1,878,840.00	41%
Care leavers	£50,000.00	1%
School hardship Fund	£806,000.00	17%
Family Hubs	£50,000.00	1%
Winter Warmth Team	£300,000.00	6%
VSC	£200,000.00	4%
Homeless Team	£270,000.00	6%
Housing Support	£40,000.00	1%
Admin, promotion and evaluation	£222,559.00	5%
	£4,627,399.00	

22. The allocations were agreed across different council teams and with the community and voluntary sector based on the levels of demand that they were experiencing and informed by learning from previous Fund administration.

Communications about the Fund

23. To enhance clarity and ensure effective communication, we have developed a comprehensive communication plan.
24. This plan places a stronger emphasis on front line staff/partners distributing HSF, providing clearer guidance to identify residents in need of support and ensuring that HSF is distributed in alignment to the guidance.

25. The communication plan includes

Target Audiences

- Residents in financial hardship
- Community organisations and support services
- Internal staff and elected members
- Schools and childcare providers

Channels

- Website updates
- Social media
- Email newsletters
- Printed materials

Preliminary findings from Evaluation Survey

26. As of 19 August 2025, a total of 153 responses have been received through the online survey designed to gather insights from recipients of the HS7.

27. The survey, which opened in April 2025 and will remain open until 31 March 2026, aims to evaluate the HSF allocation process in Dudley and inform future strategies to reduce poverty across the borough.

28. Data collection is ongoing, and while the sample size is not yet sufficient to draw definitive conclusions, early responses offer valuable preliminary insights.

29. **New Applicants:**

- 54.9% of respondents are applying to HSF for the first time.
- 62.7% did not apply during the previous funding round (HSF 6: October 2024 – March 2025), indicating that HSF 7 is reaching new residents in need.

Employment Status:

- 34.2% are unemployed.
- 26.3% are disabled or living with long-term illness.
- 14.9% are employed, suggesting that even working individuals are struggling due to the cost-of-living crisis.

Household Composition:

- 45.1% have dependent children.
- 26.8% live in households with people with disabilities.

Age Demographics:

- The most represented age group is 25–44 years (42.5%).
- Only 2.6% of respondents are aged 65 and over.

30. Types of Support Received

Respondents could select multiple types of support received. The top five are:

Response	% of all respondents
School holiday free school meal payment	21.6%
Payment through the household support application process	21.6%
Food voucher	20.9%
Fuel and energy bill payment	17.6%
Housing payment	14.4%

31. Reasons for Seeking Support

The most common reasons cited for needing HSF support include:

- Increased cost of living – 77.8%
- Unexpected bills with no savings – 31.4%
- Higher costs for single-person households – 30.1%

Impact of HSF Support

- 56.2% can now afford food for themselves/their families.
- 39.2% are able to pay bills.
- 29.4% can heat their homes.

Without HSF support:

- 43.8% would cut back on food and essentials.
- 33.3% would face debt or financial hardship.
- 27.7% would reduce electricity and heating.
- Notably, 48.4% said they had “no idea” what they would do without HSF 7, underscoring its critical role.

Future Needs

- 71.9% anticipate needing further support in the next year.
- 69.3% expect food costs to be a major expense.
- 64.1% foresee rising energy costs.

Access and Awareness

HSF is most commonly discovered via:

- Social media – 35.3%
- Dudley MBC communications – 33.3%

Application process:

- 89.5% applied online.
- 30.1% feel confident accessing future support.
- 33% found the application easy or very easy.
- 52.3% rated the difficulty level as “okay.”

32. Conclusion

While data collection is still underway, these early findings provide valuable insight into the demographics, needs, and experiences of HSF 7 applicants. This information alongside returns data will be instrumental in shaping future support and informing the Financial Wellbeing and Mitigating Poverty Strategy. Link to [HSF7 Survey](#)

Significant Changes to HSF from 2026

33. From 1 April 2026, the Department for Work and Pensions (DWP) will launch the new Crisis and Resilience Fund (CRF), replacing the Household Support Fund.
34. This marks the first multi-year settlement for locally delivered crisis support.
35. In response to this significant change, we (DMBC) have volunteered to be part of the CRF Co-Design Local Authority Working Group. This group will bring together local authorities and stakeholders to shape the fund’s design, ensuring it reflects operational realities and delivers meaningful support to households facing hardship. Our participation will help influence key areas such as food and holiday hunger, crisis support, financial resilience, and community infrastructure.

36. The multi-year allocation allows HSF plans link with longer term prevention addressed through the Dudley Financial Wellbeing and Mitigating Poverty Strategy (approved 25th September 2024).
37. The strategy is focused around three themes that address the root causes of poverty, not just the response to poverty crisis.
38. To maintain a coordinated approach to mitigating poverty, it is proposed that partners distributing HSF will report into the Dudley Financial Wellbeing and Mitigating Poverty Strategy group strategy.

Finance

39. Finances are outlined in the body of the paper.

Law

40. The Council is required to spend against the terms of the grant allocation and report back spend to DWP.

Risk Management

41. Notification of the grant amount and terms and conditions were only received on 7th March. Getting agreement on distribution of funds is imperative given the timescales so that there is no gap in service provision or support for vulnerable residents.

Equality Impact

42. Funds have been prioritized for those with the lowest incomes living in areas of deprivation. There has been a specific focus on the priority groups as outlined in the grant allocation agreement from DWP. We have established various channels to help support residents, including those who do not routinely engaged with the council, to gain access to support.

Human Resources/Organisational Development

43. This is managed within existing resources assigned to HSF with administration of both referrals and applications for the scheme.

Commercial/Procurement

44. There are signed agreements between all partners and Public Health and Wellbeing for the delivery of HSF6. A contract between Dudley Council and BlackHawk for the provision of vouchers has been reviewed and renewed to enhance reporting and improve oversight.

Environment/Climate Change

45. HSF is designed to support households with the cost of living. Support with insulation and energy saving also has a beneficial effect on the environment, contributing to a positive impact on climate change.
46. Initial requests for furniture will be directed to Provision House to provide a preloved furniture package. This is supported by Public Health's [Too Good to Throw Away](#) reuse, reduce, recycle project.

Council Priorities and Projects

47. **Leadership and culture**
Encourage our employees to actively participate in continuous improvement and sustainability.
Delivering for our customers, residents, and communities.
48. Enhance our customer experience by promoting digital self-service options whilst recognising individual needs and improving engagement.
49. Empower individuals of all ages to make choices and exercise independence in their lives and provide care and support when necessary.
50. While delivering services within communities, provide safe clean spaces, promote healthy lifestyles, support wellbeing, and reduce inequality.
51. **Supporting businesses and the local economy.**
Ensure access to quality education and training for all, raising aspirations and increasing skills.



Heema Shukla
Interim Director of Public Health and Wellbeing

Report Author: Michelle O'Meara Public Health Manager.
Telephone: 01384 816328
Email: michelle.omeara@dudley.gov.uk

List of Background Documents

<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#objectives-and-key-principles>