

Frequently Asked Questions (February 2026)

What does the new Crisis and Resilience Fund (CRF) guidance mean for food banks, food pantries, social supermarkets, food clubs, food partnerships, and food poverty alliances in English local authorities?

This series of frequently asked questions and answers was co-produced by Sustain, the Independent Food Aid Network (IFAN), and the Sustainable Food Places Network to best support our member organisations to understand and make best use of the CRF guidance in local authorities across England.

On the 13th of January, the Department for Work and Pensions (DWP) published [guidance for local authorities in England](#) on how to deliver **the new Crisis and Resilience Fund (CRF)** set to replace Household Support Fund (HSF) iterations in England **from April 2026 to March 2029**. The [three-year funding pot](#), amounting to £831 million to English local authorities annually, allows local authorities to plan strategically for the delivery of default cash-first crisis payments, financial resilience-building through community networks of support, and housing payments (incorporating Discretionary Housing Payments). The guidance was co-designed by the DWP alongside third-party organisations, including members of the Crisis Support Working Group (CSWG), and local authority representatives. Each local authority funding allocation is accessible through [this link](#) under the Crisis and Resilience Fund table and levels are equivalent to HSF funding during 2025-26.

- The Crisis and Resilience Fund (CRF) will enable local authorities in England to prioritise cash-first provision of crisis support in every local authority while supporting local community networks to boost individuals' financial resilience.
- Local authorities are encouraged to support food banks, charitable food aid providers including food pantries, social supermarkets, food clubs, food partnerships, and food poverty alliances integrating or co-locating with resilience services (programmes and activities which support building financial resilience).
- The CRF is focused on three key outcomes including the 'provision of effective crisis support', 'improving individuals' financial resilience', and 'bolstering the local level landscape to in turn boost the financial resilience of individuals within these communities' and outlines person-centred, needs-based, trauma-informed, holistic, 'no wrong door' approaches as key.
- Prioritised cash-first delivery of crisis support alongside financial resilience-building through community networks of support is widely welcomed and acknowledged as a key plank in the fulfillment of the Government's manifesto commitment on ending mass dependence on emergency food parcels.

What is taking a cash-first approach to food insecurity?

The effectiveness of a cash-first or income-focused approach to tackling food insecurity was first highlighted in Scotland through the [A Menu for Change project](#). Ultimately taking a cash-first or income-focused approach to food insecurity would enable everyone in our society to be able to access adequate incomes through social security payments and wages, and in the event of crisis, easy-to-access local cash-first crisis support in every UK local authority. Alongside cash-first crisis support, help to build financial resilience through advice and support to maximise income is key.

What does a default or prioritised cash-first approach to crisis support mean?

Prioritising a cash-first approach to crisis payments means providing cash support as the default while offering local authorities the flexibility to use alternative support mechanisms depending on individuals' needs and preferences. Default cash-first crisis payments can enable people to address specific needs with dignity and choice, ensuring funds make the biggest possible difference to households. Cash payments empower individuals and families to make informed choices to best suit their individual circumstances. Default cash-first crisis payments alongside advice and support to maximise income will result in fewer referrals for emergency food parcels and other types of charitable food aid provision as well as a reduction in food insecurity.

What does 'cash first but not cash only' mean?

CRF Crisis Payment schemes should adopt a cash-first approach (but not cash-only), giving individuals flexibility and choice while allowing alternatives where cash does not meet the needs of the individual. [The CSWG briefing on 'Cash first but not cash only'](#) explains this further.

How will local authorities make cash-first crisis payments?

[Annex C in the guidance](#) outlines how local authorities can use cash-first mechanisms to distribute cash payments through the Post Office Payout service, ATM cash vouchers, and Paypoint cash out vouchers in addition to bank transfers.

How can people apply for cash-first crisis support?

Crisis support schemes will remain open for applications throughout the year and for the full duration of the three-year funding. The CRF is intended to support a wide range of low-income households not limited to those in receipt of benefits. Local authorities determine eligibility for their own crisis support schemes including what constitutes a low-income in their area. There needs to be at least two accessible application routes for local authority crisis support schemes e.g. online, telephone, and face-to-face. Application routes need to be inclusive and accessible, considering barriers such as limited digital skills or difficulties with travel. It is important that cash-first crisis payments are delivered in a timely manner, and local authorities should aim to deliver these within 48 hours of receipt of a completed application (if in-kind support is appropriate then the 48-hour window can be extended). Local authorities are also encouraged to consider what support can be in place during weekends or non-working hours, as a crisis can occur at any time. Whilst this is not a mandated requirement, the DWP has made it clear that this reflects good practice for effective crisis response.

Will people with No Recourse to Public Funds be eligible to the CRF?

In accordance with their other duties, local authorities can rely on alternative powers in particular circumstances to provide support to those who are ineligible for public funds (see [paragraphs 28 to 34 of the CRF guidance for Authorities](#)).

Why should local authorities not be concerned about the risk of misuse with regards to cash payments?

A long-established evidence base demonstrates that most people use cash payments distributed in a crisis to buy the essentials they need. Additionally, research shows most people experiencing financial crisis prefer to receive cash payments rather than a parcel of food/essential items, as this provides more choice and dignity. Evidence can be accessed via [IFAN's Why Cash First? page](#) and [Trussell's Cash-First Approaches to Supporting People Locally: A Literature Review](#).

How are charitable food aid providers defined in the guidance?

The CRF guidance defines a charitable food aid provider as 'Charitable help with food for free or at very low cost for people experiencing financial or food insecurity. Providers include food banks, food pantries, social supermarkets and food clubs.'

What are resilience services?

Resilience services are the services, programmes and activities which support building individuals' financial resilience. These can be delivered by local voluntary and community sector organisations including charitable food aid providers, food partnerships, and food poverty alliances and include wraparound services offering a range of holistic support services and including advice and support to maximise incomes. The guidance says: 'In building individual financial resilience, local authorities help their citizens to manage financial shocks, preventing occurrence, recurrence and escalation of crises'. Resilience services are encouraged to deliver budget maximisation, income maximisation, income smoothing and financial capability support.

Can the CRF fund food partnerships, food poverty alliances, and charitable food aid providers including food banks, food pantries, food clubs, and social supermarkets?

Local authorities can use the CRF to support charitable food aid providers, food partnerships, and food poverty alliances but are encouraged to support provisions that integrate or co-locate with resilience services as detailed above. Local authorities have been 'encouraged to think creatively about new approaches to building sustainable food landscapes, which draw on established best practice and support people to transition away from crisis support to building their financial resilience.' This links to the Government's manifesto commitment to 'end mass dependence on emergency food parcels' and builds towards a longer-term vision articulated by the organisations publishing these FAQs where no one needs to rely on charitable food provision because of lack of income.

Can the CRF fund the purchase of food or access to surplus food?

If funded through the CRF, organisations should be working in line with the aims of the guidance and offering wraparound advice and support services while ensuring their support provides a gateway to financial resilience-building support. The CRF is intended to help reduce the need for emergency food parcels so it's important that a strategic approach is taken in terms of funding the purchase of food, vouchers for food or access to surplus food. In a future without the need for charitable food provision, food, including unavoidable

food surplus, would be used within community food settings where people go because they want to not because they have to (due to lack of income).

It is expected that the CRF-funded Resilience Services positively impact one or more of the following CRF outcomes as outlined at paragraph 102: reduced experiences of material deprivation; reduced need for emergency food parcels; increased access to appropriate and quality advice services; increased saving; reduction in priority debt; maximisation of individuals' incomes; and decreased need for crisis payments and housing payments.

Food aid providers including food banks might consider distributing cash payments instead of food parcels to increase dignity and choice for the people they support as demonstrated by [IFAN member North Paddington Foodbank's example](#). CRF cash-first crisis support schemes might usually be run by local authorities but in theory these schemes could be outsourced to reconfigured/renamed food banks as delivery partners for the local crisis payment scheme. The local authority would remain responsible for ensuring that the delivery partner is executing the scheme in alignment with CRF guidance.

Can the CRF fund staff time within local food settings?

Yes, but again, community food projects should be working in line with the aims of the guidance so offering wraparound advice and support services and ensuring their support provides a gateway to financial resilience building support.

How much will local authorities spend on crisis and how much on resilience?

Local authorities can decide how much they distribute through the different strands of crisis payment, resilience services, and community coordination based on local needs. However, the guidance states that given the focus of the CRF on improving financial resilience, the 'DWP expects local authorities to use a significant amount of their total fund allocation' on financial resilience-building services.

Why is building financial resilience so fundamental?

Local authorities are funded through the CRF to support efforts to help people building financial resilience reducing the need for emergency support. It's clear that delivering wraparound support alongside crisis support schemes ensures greater benefits to people in financial crisis than payments alone. Financial-resilience building is key to the CRF's success. **Ideally people would access help and support to maximise their incomes long before they reach crisis point.** That's why building community networks of support that are well-promoted and easy to access including local advice services can make all the difference to people facing money worries. Resources like [MAPS MoneyHelper](#), the [Turn2us benefits calculator](#), and [IFAN's 'Worrying About Money?' resources](#) can help people, as well as support workers and volunteers, to identify the help they need to access existing financial entitlements and maximise incomes. Local authorities have been asked to clearly list easily accessible information about the availability of crisis support and financial resilience-building services in every area.

Will crisis support always mean a referral to resilience-building?

Local authorities are expected to take a person-centred and needs-based approach, using default cash-first crisis payments, as well as housing payments, as 'gateways' to wider support. However, engagement with resilience services should reflect individuals'

preferences and their circumstances and people might not always want to engage with wider support.

A 'no wrong door' approach and 'warm' referrals

A 'no wrong door' approach means ensuring that individuals can access support through any entry point without being turned away or sent 'round the houses'. Local authorities are encouraged to design systems that allow anyone who seeks help through a crisis payment application or financial resilience-building service to be guided to the most appropriate support quickly. This means co-producing strong referral pathways and sharing information between services and staff trained to connect people to the most appropriate help so that community networks of support including local authority teams and the Voluntary, Community and Social Enterprise (VCSE) sector easy to navigate and duplication is reduced. Ideally people will be referred from one organisation or service in a way that ensures a smooth handover including the provision of sufficient and accurate information (with informed consent) to prevent people from having to explain their circumstances and needs on multiple occasions.

What are community networks of support?

The development and support of existing and emerging community networks of support **incorporating different types of frontline resilience services** is key to the success of the CRF and 'bolstering the local level landscape to in turn boost the financial resilience of individuals' is a key outcome for the guidance. This means local authority teams across various departments working together with the VCSE sector in a coordinated, open, and effective way so that there are indeed 'wrong doors' for people. As the guidance says: 'The CRF does not operate in isolation. It exists within a network of provisions delivered by local authorities, other public services, voluntary and community sector organisations and more.'

How can the CRF help fulfil the Government's manifesto commitment on ending mass dependence on emergency food parcels?

The CRF cannot address the changes needed in terms of the adequacy of our UK-wide social security system, but it can play a part in reducing the need for charitable food aid in local communities. By prioritising a cash-first approach both in the delivery of crisis payments as well as financial resilience-building, the introduction of the CRF can normalise addressing the root causes of food insecurity. The community food sector including food clubs and food pantries can go on to thrive without being dependent on avoidable surplus, enabling connectedness through food, and continuing to offer a range of benefits to communities as spaces that people access because they want to not because they have to.

Will changes to the way local authorities fund Free School Meal holiday vouchers impact on the need for charitable food provision?

Local authorities have the discretion to design their own schemes within the CRF guidance which include supporting those families eligible for Free School Meals during school holidays through crisis payments and financial resilience-building services. The Government has also announced over £600 million worth of funding for the [HAF programme](#) for the next three years which could support children who are eligible for Free School Meals and coordination between the HAF and CRF schemes is key. The CRF can also be used to bolster HAF programmes to expand eligibility and/or improve provision. Through a mixture of cash-first crisis support alongside financial resilience-building and maximising uptake of

the HAF programme, all families in need of support should get the help they need without demand increasing for charitable food aid providers.

Further reading and resources:

[Cash first but not cash only](#) (Crisis Support Working Group)

[The Crisis and Resilience Fund and charitable food provision](#) (IFAN/Trussell)

[Dignified access to food: Four pillars of action to achieve household food security while helping to end mass dependence on emergency food parcels](#) (Sustain)

[Infographic: Taking a cash-first approach to food insecurity at a local level](#) (IFAN/Trussell)

[Resetting local crisis support in England](#) (Trussell/Policy in Practice)

[A new era for crisis support in England?](#) (Trussell)

[How the groundbreaking Crisis and Resilience Fund can help end the need for food banks](#) (IFAN for The Big Issue)

[Crisis and Resilience Fund guidance for councils: A practical delivery guide](#) (Policy in Practice)