



# CASH IN A CRISIS

## BEST PRACTICE ON LOCAL WELFARE ASSISTANCE FOR LOCAL AUTHORITIES DURING COVID-19

June 2020

---

### Introduction

Child Poverty Action Group wants local authorities in England to have the resources they need to prevent hardship and reduce poverty in their local area through their local welfare assistance schemes. To this end, we are collecting evidence, via our Early Warning System<sup>1</sup> and surveys conducted by CPAG's Cost of the School Day project,<sup>2</sup> of the gaps in support that exist for children and families affected by the Covid-19 pandemic. We are using this evidence to campaign for additional funding to be provided to local authorities so that they can better assist residents in need of support. We welcome the government's recent announcement of a further £63 million to be used by local authorities for local welfare assistance, however we are concerned that it does not go far enough. Along with The Trussell Trust, The Children's Society, Independent Food Aid Network, Joseph Rowntree Foundation, StepChange Debt Charity and Turn2us, we are calling for an increase in funding of £250 million to higher-tier local authorities in England on a one-year basis to improve their capacity to deliver local welfare assistance.<sup>3</sup>

We are also monitoring how local authorities are spending the money they have been allocated from the government's £500 million hardship fund, and finding and sharing examples of good practice with local welfare assistance schemes, where they exist. Finally, we are campaigning for national social security policy change that will help children and families, recognising that it should not fall to local authorities and local welfare assistance schemes to have to mitigate the worst effects of national policies that are pushing children and families into poverty.

This guide aims to help local authorities that are looking to establish or develop their local welfare assistance schemes to respond to families and residents who have been financially affected by Covid-19. It draws together

---

<sup>1</sup> <https://cpag.org.uk/policy-campaigns/early-warning-system>

<sup>2</sup> Survey findings will be published on CPAG's website in June 2020.

<sup>3</sup> <https://www.childrensociety.org.uk/news-and-blogs/press-releases/years-of-cuts-leaves-councils-unable-to-help-families-in-crisis>

our research and learning, as well as best practice in the area. Many best practice examples are found in London, however we hope that this guide will be useful to all local authorities in England.

## Background

Local welfare assistance provides emergency support to people who have fallen into a financial crisis or who need help to remain or start living independently. The national discretionary Social Fund, which provided crisis loans, budgeting loans and community care grants to residents, was replaced in April 2013 by local welfare assistance schemes. Local authorities were given discretion to design their own schemes, along with ring-fenced funding until 2015/16. Since then, funding for local welfare assistance has not been provided by the Department for Work and Pensions, although there was a clear budget line identified as part of councils' revenue support grant until 2020. England spent just 73p per capita on local welfare assistance schemes in 2018/19, compared with £3.37 per capita in Wales, £6.49 per capita in Scotland and £7.31 per capita in Northern Ireland.<sup>4</sup> Although the expected spending on local welfare assistance during the Covid-19 crisis will increase to £1.85 per capita in England (following the government's announcement of new funding), this is still very low compared with the rest of the UK.

Local welfare assistance schemes vary greatly: some councils offer vouchers to pay for food, fuel or clothing (in-kind support), or bigger basic living items such as beds, cookers and fridges. Others offer grants or loans with various conditions attached, or make referrals to charitable organisations such as foodbanks. Providing a local welfare assistance scheme is not a statutory requirement and with no dedicated funding stream and year-upon-year budget cuts, 1 in 7 local authority areas in England no longer has a scheme.<sup>5</sup> Councils are also not required to monitor their schemes, keep data, or to report any information on their schemes to councillors or to central government, making it difficult for them to understand the impact they are having on people in crisis.

## The impact of Covid-19 on families with children

CPAG has welcomed the government's announcement in March 2020 of a £500 million hardship fund for local authorities to support 'economically vulnerable people and households in their local area',<sup>6</sup> and the June announcement of an additional £63 million for local welfare assistance. However, with 343 local authorities in England, we are concerned that the current allocation will not stretch far enough, and the intention to deliver the majority of this support through council tax relief will miss families who need support in other ways. Local welfare assistance schemes have the benefit of being able to provide families with cash or grant support – giving them more flexibility and dignity than in-kind support – and are therefore vital to preventing hardship. Moreover, when schemes are effectively coordinated with other council services and voluntary and community sector support, they can help to address the underlying causes of financial crises.

Since the outbreak of Covid-19, many families with children are now facing severe financial hardship and need emergency financial support to pay utility bills and buy food, particularly when alternative forms of support such as council tax relief or free school meal vouchers are not available to them, either because they are working or

<sup>4</sup> <https://www.childrenssociety.org.uk/sites/default/files/briefing-strengthening-local-welfare-support-during-the-covid-19-outbreak.pdf>

<sup>5</sup> Rebecca Jacques, Toby North, Azmina Siddique and Sarah Wayman, [Leave No Family Behind: Strengthening local welfare assistance during COVID-19](#), May 2020

<sup>6</sup> Ministry of Housing, Communities and Local Government, [Council Tax COVID-19 hardship fund 2020-21 – Local Authority Guidance](#), March 2020

because their incomes are too high. Data published by the Standard Life foundation shows that 42 per cent of families with children, and lone parents in particular, are in serious financial difficulty or are struggling to make ends meet, compared with 24 per cent of other households.<sup>7</sup> Meanwhile the Trussell Trust recently reported that its networks experienced a 122 per cent increase in food parcels provided to children, compared to the same period last year.<sup>8</sup>

CPAG's Early Warning System has found that families are struggling with the additional costs of raising children, made worse by children being at home due to school closures and some parents are experiencing a sudden loss of income due to job losses or not being able to work as a result of childcare responsibilities.<sup>9</sup> CPAG's Cost of the School Day project surveyed children, young people, parents and carers on their experiences during lockdown and school closures and found that over half of parents and carers reported being moderately to extremely concerned about money.<sup>10</sup>

In addition to this, parents are facing problems with the benefit system, including those who are excluded from claiming universal credit because they have no recourse to public funds (NRPF) or are EU nationals without entitlement to means-tested benefits;<sup>11</sup> those experiencing ongoing issues in relation to the universal credit claims process which can create further delays in receiving initial payments;<sup>12</sup> those not receiving the recent uplifts in benefits due to the benefit cap<sup>13</sup> and those affected by the two-child limit. The need for local welfare assistance schemes with designated budgets is therefore now more critical than ever.

## Key principles for good local welfare assistance schemes during Covid-19

### 1. Ensure that your local authority has a local welfare assistance scheme with a designated budget

The landscape of local welfare assistance schemes across England is varied, principally because councils are under a huge amount of financial pressure and have had to cut spending on their schemes, which they have no statutory duty to provide. Recent research from The Children's Society has found that in 2018/19, 23 out of the 151 'upper tier' councils in England no longer provided a local welfare assistance scheme: in other words, almost 1 in 7 local authority areas in England were without a scheme.<sup>14</sup>

Not only have councils cut spending on their schemes, but they are also not spending all of the money allocated to them by central government for local welfare provision (presumably because this money is not ring-fenced). The Children's Society has found that of a possible funding allocation of £104m for local welfare provision in 2018-2019, local authorities only spent £40.8m (around 39 per cent) on local welfare assistance schemes.<sup>15</sup>

<sup>7</sup> CPAG calculations using data provided in: Kempson, E. and Poppe, C. (2020) [Coronavirus Financial Impact Tracker: key findings from a national survey](#), Standard Life Foundation

<sup>8</sup> Food parcels provided to children during the last two weeks of March 2020, compared to the same period in 2019. [Food banks see record spike in need as coalition of anti-poverty charities call for strong lifeline to be thrown to anyone who needs it](#), Trussell Trust

<sup>9</sup> CPAG, [Mind the Gaps: Reporting on families incomes during the pandemic](#), 16 April 2020

<sup>10</sup> Survey findings will be published on CPAG's website in June 2020.

<sup>11</sup> CPAG, [Mind the Gaps: Reporting on families incomes during the pandemic](#), 16 April 2020

<sup>12</sup> See note 11.

<sup>13</sup> CPAG, [Mind the Gaps: Reporting on families incomes during the pandemic](#), 23 April 2020

<sup>14</sup> Rebecca Jacques, Toby North, Azmina Siddique and Sarah Wayman, [Leave No Family Behind: Strengthening local welfare assistance during COVID-19](#), May 2020

<sup>15</sup> See note 14.

Focusing on London specifically, research from New Policy Institute and Trust for London found that five local authorities (Haringey, Bexley, Redbridge, Hillingdon and Barking and Dagenham) chose not to provide a local welfare assistance scheme in 2018/19, while Brent, Barnet, Enfield, Merton, Newham and Tower Hamlets did not have set budgets for their schemes.<sup>16</sup>

CPAG's research into the situation in London found that five boroughs out of 33 (Haringey, Bexley, Redbridge, Hillingdon and Enfield) do not have schemes and it is unclear whether three boroughs (Brent, Barnet and Merton) have designated budgets for their schemes. Newham now has something called a 'MoneyWorks Emergency Loan scheme',<sup>17</sup> which has replaced its Community and Crisis Support scheme and Tower Hamlets' budget is described as 'flexible', falling within its £6.6m dedicated 'Tackling Poverty Fund'. Encouragingly, in 2020/21 Barking and Dagenham set up a new local welfare assistance scheme (see below).

It remains the case, however, that the majority of local authorities *do* have schemes with designated budgets. Although budgets have been cut by 72.5 per cent since 2013/14,<sup>18</sup> some budgets could still be considered relatively large, i.e. they have been cut by less than 40 per cent since 2013/14. For example, in 2018/19, Liverpool's budget was £3.145m, 26.5 per cent lower than in 2013/14; Bradford had a budget of £1.55m, 35 per cent lower than in 2013/14 (although this is now a loan scheme and fuel top-up scheme); and Derbyshire had a budget of £1.445m, 22 per cent lower than in 2013/14 – one of the smallest reductions.<sup>19</sup>

If it is not possible to establish a local welfare assistance scheme, local authorities should consider pairing up with neighbouring schemes. Worcester, Malvern Hills and Wychavon Councils ran a joint fund until 2017, when they separated. Hammersmith & Fulham, Kensington and Chelsea and Westminster ran a joint fund until 2016.

## **2. Top up your scheme with additional government funding for local welfare assistance, and if possible, money from the hardship fund**

As part of its response to Covid-19, the Government announced in the March 2020 Budget that it would provide local authorities in England with £500m of new grant funding to support 'economically vulnerable people and households in their local area.'<sup>20</sup> With the loss of jobs and incomes resulting from Covid-19, it is likely that many households will be struggling to meet their council tax payments. We therefore consider it a positive step that local authorities can now provide all working age council tax support claimants with a further reduction in their annual council tax bill of £150 during the financial year 2020-21.

CPAG is also pleased that the government has answered the Local Government Association (LGA)'s calls for local flexibility over some of the hardship funding:<sup>21</sup> in other words, local authorities can use their remaining grant allocation to provide council tax relief to those not eligible for council tax support, or provide additional discretionary support outside the council tax system in the form of local welfare assistance, for example.

However, at least 10 (almost a third of all) local authorities in London have told us that they expect all of the money allocated to them from the hardship fund to be spent on council tax relief, which, given the circumstances, is unsurprising. Along with The Trussell Trust, The Children's Society, Independent Food Aid Network, Joseph

<sup>16</sup> Carla Ayrton, Peter Kenway and Josh Holden, [An Assessment of Local Social Security Provision in London](#), March 2019

<sup>17</sup> <https://www.newham.gov.uk/advice-support-benefits/moneyworks-emergency-loan?documentId=104&categoryId=20000>

<sup>18</sup> Gavin Aitchison, [Compassion in crisis: How do people in poverty stay afloat in times of emergency?](#), October 2018

<sup>19</sup> See note 18.

<sup>20</sup> Ministry of Housing, Communities and Local Government, [Council Tax COVID-19 hardship fund 2020-21 – Local Authority Guidance](#), March 2020

<sup>21</sup> <https://www.local.gov.uk/coronavirus-lga-responds-renters-support-pledge>

Rowntree Foundation, StepChange Debt Charity and Turn2us, we are calling for an immediate increase in funding of £250 million to higher-tier local authorities in England on a one-year basis to improve their capacity to deliver local welfare assistance.<sup>22</sup> Although the government has announced new funding of £63 million, we believe that £250 million would ensure that hard-hit families, wherever they live, are able to meet their children's most immediate needs during the crisis.

Nevertheless, it is encouraging to hear that some local authorities have effectively 'topped up' the money in their local welfare assistance scheme with money left over from the hardship fund. For example, in London, Hounslow has topped up its Welfare Support Fund by £1m. Barnet and Harrow are spending the money on council tax relief and on their hardship funds, with the latter council splitting funding for its hardship fund between those impacted by the coronavirus and those experiencing financial hardship due to factors unrelated to the coronavirus. Greenwich, Kensington and Chelsea and Westminster have also said they are putting money from the hardship fund allocation into their local welfare assistance schemes.

Other councils in London have stated that they are using the money on another form of discretionary financial support. For example, Barking and Dagenham is putting an additional £500k into its Homes and Money hub, which supports people with debt, income and other finance-related needs. Ealing has created a £1.5m emergency fund to assist vulnerable residents and aid essential community services across the borough. This fund provides support for organisations, providers and individuals where financial support is needed as a result of the unprecedented challenges created by coronavirus. Bournemouth, Christchurch and Poole Councils have confirmed that if there is money left over from their hardship fund allocation after funding council tax relief, they will increase the support available through their local hardship funds.

There are also examples of councils in London that are topping up their local welfare assistance schemes from other budgets. Hackney and Kensington and Chelsea, for example, have put an additional £500k each into their schemes, Tower Hamlets has topped up its scheme and Islington has made additional funds available to help residents who run into financial hardship. Whilst this is commendable, we anticipate that these councils will be in a minority given the pressure on local authority budgets in recent years, which is why we are continuing to call for additional funding from central government to ensure local authorities are able to provide support to residents in need.

### **3. Provide cash, rather than in-kind support**

Most local welfare assistance schemes provide in-kind support (goods or vouchers), or make referrals to charitable organisations, rather than make cash payments. The Children's Society found that of the local authorities that ran a local welfare scheme, 64 per cent were in-kind only, 8 per cent were cash only, and 24 per cent were a mixture of in-kind and cash support.<sup>23</sup> In-kind support is problematic for a number of reasons: it is usually limited to certain items or goods and it denies parents the dignity of making their own choices about how best to meet their family's needs. It can also take days, or even weeks to administer.

During a pandemic, many families with children can ill afford to wait that long if they need to pay for daily living expenses, such as food, clothes, nappies or transport. This is especially important in the current context when lockdown restrictions may make it difficult for families to access certain shops (for example, if support is provided

<sup>22</sup> <https://www.childrenssociety.org.uk/news-and-blogs/press-releases/years-of-cuts-leaves-councils-unable-to-help-families-in-crisis>

<sup>23</sup> Information provided through The Children's Society Freedom of Information request in 2019. Sent to all local authorities. Of the 125 local authorities that responded and said that they had a LWA scheme, 80 schemes were in-kind only, 10 were cash only, and 30 had a mixture of in-kind and cash support.

through a voucher scheme). The LGA agrees that ‘providing direct cash payments through hardship schemes will maximise flexibility and choice’ and ‘councils should take into consideration the changing context created by Covid-19 and adapt to minimise barriers by existing ways of working.’<sup>24</sup>

Prior to the pandemic, some London local authorities such as Greenwich operated local welfare assistance schemes that provided cash support; this is still the case. Corin Hammersley, Training, Policy and Welfare Rights Services Manager at the Royal Borough of Greenwich, said:

*“One of the principles of universal credit is to encourage personal responsibility. It’s inconsistent on the one hand to say a benefit claimant should be trusted to pay their rent, but we shouldn’t trust them to buy food when they say that’s why they need the money. Also, by providing cash we are not just channelling the funds to the big supermarkets – it enables the resident to shop where it is most convenient or cost effective for them. This also means more money is spent in the local economy.”*

Other councils such as Brent, Camden and Lambeth have the scope to make cash payments if necessary. Waltham Forest usually makes non-cash payments via its scheme, but it has recently changed its policy to make BACS payments direct to bank accounts during the pandemic.

Encouragingly, Barking and Dagenham has this financial year (2020/21) introduced a new Individual Assistance Payment Fund to support residents with emergency living expenses, working in conjunction with its Homes and Money Hub. Payments are made by BACS transfer, with Post Office vouchers issued in certain circumstances. Councillor Dominic Twomey, Deputy Leader of the council, said:

*“In these unprecedented times it is vital that we, as a council, support our community in as many ways as we can. The Hardship scheme will provide those residents of Barking & Dagenham directly affected by Covid-19, who are either unemployed, on a low income or vulnerable, cash to ensure that they will have access to some support for their emergency living expenses during their time of crisis.”*

East Riding of Yorkshire Council uses BACS payments as its primary method to provide assistance, with the payment available for withdrawal the day after an application is approved. Hull City Council and Norfolk County Council also use cash payments, often through BACS transfers. Portsmouth City Council and Rutland County Council, amongst others, have the ability to provide cash transfers in certain circumstances.

#### **4. Relax the qualifying criteria of your scheme to support those who are most affected**

Many local welfare assistance schemes are restrictive in terms of eligibility. For example, schemes can exclude residents with NRPF,<sup>25</sup> who have not been continuously resident in the area for the previous six months, or who have received an award before (see below). Worryingly, some can stipulate that claimants must have exhausted other routes (including applying for loans) before trying to access schemes. However, in a positive step, some local authorities have told us that they have relaxed the qualifying criteria of their schemes to enable them to support more people more easily during the Covid-19 pandemic.

<sup>24</sup> Gareth Evans and Matt Earnshaw, Financial Inclusion Centre [Local Authority Covid-19 Response to Economic Vulnerability & Financial Hardship - Good Practice Guide 1: Delivering Financial Hardship Support Schemes](#), commissioned by the LGA, due to be published in June 2020

<sup>25</sup> Local welfare assistance should also be removed from the list of public funds for immigration purposes, to ensure that people with NRPF can access these funds without breaching their immigration conditions. Alternatively, funding could be provided to individuals via other local authority funding routes – see the [No Recourse to Public Funds Network factsheet](#) for more information.

For example, Barnet has made a temporary change to the qualifying criteria, now asking applicants to meet just three criteria in order to apply: they must be a Barnet resident, over the age of 16 and facing financial hardship. Greenwich has relaxed the restrictions for students and residents with NRPF to apply to its scheme. Southwark is now accepting applications from residents who have had a sudden loss or reduction to their income and cannot meet their household's basic needs, i.e. those who are on a zero hours contract, or have lost their job and are now without work, or if someone has applied for universal credit but had not received their first payment. Tower Hamlets is accepting applications from residents who are experiencing benefit delays (something it did not do previously) and it has increased the number of possible awards made per household per year. Cllr Rachel Blake, Deputy Mayor and Cabinet Member for Adults, Health and Well-being, said:

*“We very quickly realised that hardship from the pandemic would mean that not only would more people be in need, but that many of these would be people who don’t usually approach the council for support. In an effort to meet this need we quickly relaxed a number of the criteria on our Resident Support Scheme; people could make more than one claim in 12 months and we increased the value of our food and energy grants so that they would cover more days. Due to the high numbers of people applying for universal credit, we have also allowed applications from those awaiting a payment.”*

Harrow's scheme permits one application per household to be considered each month. Although this is quite unusual when compared to other schemes, this kind of flexibility will be hugely welcomed by families experiencing hardship as a result of the crisis.

City of York Council has made changes to its scheme by removing its usual income rules. Instead, applications are being considered based on individual financial circumstances. Middlesbrough Council has extended its scheme to help residents who have been directly impacted by or as a result of coronavirus and who are waiting for their universal credit applications to be approved. Norfolk County Council has permanently relaxed the requirement for individuals to provide evidence to support their applications and Oldham Council is now accepting applications from families with NRPF.

##### **5. Promote your scheme widely to the public and to other agencies, making eligibility criteria clear before application stage and making the application process itself as simple as possible**

Local authorities often do not widely promote their local welfare assistance schemes to the public or to other agencies, i.e. advice organisations, sector, schools, community groups and foodbanks. CPAG's 2017 research into localisation in London<sup>26</sup> found that some councils decided to minimise awareness-raising activities about their new schemes in 2013/14 to help them manage demand. Some expressed surprise about how widely other councils had advertised schemes, as this left them at risk of receiving a large number of applications, making keeping within budget very challenging. Meanwhile, advice workers reported that residents had very low awareness of local welfare assistance schemes, even when they had already made contact with the council. Advice workers themselves found the system hard to navigate and application processes confusing. Some said that clients ended up destitute at food banks because of the difficulties they faced navigating the system and because of council delays in processing applications.

The outbreak of Covid-19 has arguably changed local authorities' approach towards their schemes. Our research suggests that councils have been working swiftly to put additional, more visible support in place for groups who may be at risk of financial hardship as a result of the crisis, beyond the clinically vulnerable 'shielded' group to which they have a statutory duty.

<sup>26</sup> CPAG, Localisation in London, April 2017 – email CPAG for a copy.

Although it is difficult to ascertain how well this support has been publicised to other agencies, what is apparent is that many local authorities have made their schemes easier to find on their websites. Our analysis of London local authority websites found that just under half (12) of schemes available could be found in two or three clicks from the council website homepages. The schemes run by Barking and Dagenham, Hackney, Lambeth, Southwark and Tower Hamlets, could all be found in two clicks, while Havering's scheme could be found on the council website homepage. Other schemes remain buried in seemingly unrelated sections of the website such as 'Health and adult social care' or 'Leisure'.

It is important to stress that councils should offer various ways of applying to their schemes, not just via their websites, as this excludes those without internet access (who are often those in financial crisis) from applying. Ideally, it should be possible to make applications by telephone and via referrals from another organisations. These referral routes should be well advertised by local authorities, who should take the time to find out which referral partners are closed or have different opening hours during the current crisis.

Tower Hamlets has written to all residents with a telephone number to call for financial support, and also communicated the changes to its scheme to all major advice providers in the borough. Shropshire County Council is promoting its scheme via the council's website, hubs and customer service centres; its elected council members; local registered social landlords and local landlord forums; the council's Housing Options Team and several charities. Meanwhile North Yorkshire County Council's Local Assistance Fund operates through a network of 'authorised agents', including frontline council teams, charities, treatment services, social landlords and public sector services.

#### **6. Collect, maintain and publish key data on awards made to applicants, collect data on the characteristics of applicants and keep records of the impact of awards**

Currently there is no legal requirement for local authorities to collect, maintain or publish key data on what awards are made from their local welfare assistance schemes and to whom. This lack of record keeping has meant that certain data can only be obtained from local authorities by members of the public or organisations making Freedom of Information requests. Handling such requests can be time-consuming for all those involved.

We believe that for local authorities to fully understand the impact of their schemes and to target them effectively, they must collect, maintain and publish data on the awards made to applicants, collect data on the characteristics of applicants and keep records of the impact of the awards made (for example on applicants' finances and wellbeing). This information should be presented to all councillors on an annual basis, to allow for a full evaluation of the scheme before a decision is made on the funding or operation of the scheme the following year. Starting to monitor schemes now, during the pandemic, would also enable local authorities to keep track of residents who may require other council services or support in future.

Encouragingly, since February 2020, the LGA and Financial Inclusion Centre have been working with 38 local authorities across England to monitor their schemes and develop a set of key indicators on financial hardship and economic vulnerability, to evidence evolving need and the impact of Covid-19 and to inform service design and recovery approaches.<sup>27</sup>

---

<sup>27</sup> LGA and FIC, Demand Dashboard: Tracking the Impact of Covid-19 on Financial Hardship – due to be published in June

## Conclusion

With the loss of jobs and incomes since the outbreak of Covid-19, as well as the unexpected costs of school closures, many families with children are now in severe financial hardship. These families need emergency financial support, particularly when alternative forms of support such as council tax relief or free school meal vouchers are not available. CPAG believes that now is the time for local authorities to establish or develop their local welfare assistance schemes with designated budgets and adequate funding from central government.

Using the key principles outlined in this guide, all local authorities should have local welfare assistance schemes that provide families with direct cash payments and they should relax the qualifying criteria of schemes in response to Covid-19. Schemes should be promoted widely, with the application process made as simple as possible, and records of applicants and their awards maintained. Some councils are already doing this, which is encouraging, however, it is only when provision is consistent across England that all hard-hit families, wherever they live, will be able to meet their children's most immediate needs during the crisis and beyond.

## Appendix of good practice local welfare assistance schemes cited in this guide

Council	Link to scheme
City of York Council	<a href="https://www.york.gov.uk/YFAS">https://www.york.gov.uk/YFAS</a>
East Riding of Yorkshire Council	<a href="https://www.eastriding.gov.uk/living/emergency-assistance/">https://www.eastriding.gov.uk/living/emergency-assistance/</a>
Hull City Council	<a href="http://www.hull.gov.uk/community-crisis-loans">http://www.hull.gov.uk/community-crisis-loans</a> <a href="http://www.hull.gov.uk/community-support-grants">http://www.hull.gov.uk/community-support-grants</a>
London Borough of Barking and Dagenham	<a href="https://www.lbbd.gov.uk/hardship-scheme">https://www.lbbd.gov.uk/hardship-scheme</a>
London Borough of Barnet	<a href="https://www.barnet.gov.uk/benefits-and-grants/grants-and-funding/apply-barnet-crisis-fund">https://www.barnet.gov.uk/benefits-and-grants/grants-and-funding/apply-barnet-crisis-fund</a>
London Borough of Hackney	<a href="https://hackney.gov.uk/discretionary-crisis-support-scheme">https://hackney.gov.uk/discretionary-crisis-support-scheme</a>
London Borough of Harrow	<a href="https://www.harrow.gov.uk/hardshipfund">https://www.harrow.gov.uk/hardshipfund</a>
London Borough of Havering	<a href="https://www.dabd.org.uk/help-and-advice/help-with-money/havering-emergency-assistance-scheme">https://www.dabd.org.uk/help-and-advice/help-with-money/havering-emergency-assistance-scheme</a>
London Borough of Hounslow	<a href="https://www.hounslow.gov.uk/info/20058/benefits/1493/discretionary-local-crisis-payments">https://www.hounslow.gov.uk/info/20058/benefits/1493/discretionary-local-crisis-payments</a>
London Borough of Lambeth	<a href="https://www.lambeth.gov.uk/apply-for-emergency-support">https://www.lambeth.gov.uk/apply-for-emergency-support</a>
London Borough of Southwark	<a href="https://www.southwark.gov.uk/benefits-and-support/emergency-support">https://www.southwark.gov.uk/benefits-and-support/emergency-support</a>
London Borough of Tower Hamlets	<a href="https://www.towerhamlets.gov.uk/lgn/advice-and-benefits/Residents-Support-Scheme.aspx">https://www.towerhamlets.gov.uk/lgn/advice-and-benefits/Residents-Support-Scheme.aspx</a>
London Borough of Waltham Forest	<a href="https://www.walthamforest.gov.uk/node/1110">https://www.walthamforest.gov.uk/node/1110</a>
Middlesbrough Council	<a href="https://www.middlesbrough.gov.uk/community-support-and-safety/community-support-scheme">https://www.middlesbrough.gov.uk/community-support-and-safety/community-support-scheme</a>
Norfolk County Council	<a href="https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/norfolk-assistance-scheme">https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/norfolk-assistance-scheme</a>
North Yorkshire County Council	<a href="https://www.northyorks.gov.uk/local-assistance-fund">https://www.northyorks.gov.uk/local-assistance-fund</a>
Oldham Council	<a href="https://www.oldham.gov.uk/info/100001/benefits-and-money/1837/emergency-support-local-welfare-provision">https://www.oldham.gov.uk/info/100001/benefits-and-money/1837/emergency-support-local-welfare-provision</a>
Royal Borough of Kensington and Chelsea	<a href="https://www.rbkc.gov.uk/benefits/benefits-provided-council/local-support-payments">https://www.rbkc.gov.uk/benefits/benefits-provided-council/local-support-payments</a>
Royal Borough of Greenwich	<a href="https://www.royalgreenwich.gov.uk/info/200246/benefits-advice/1376/emergency-support-scheme">https://www.royalgreenwich.gov.uk/info/200246/benefits-advice/1376/emergency-support-scheme</a>
Shropshire County Council	<a href="https://www.shropshire.gov.uk/benefits/what-help-can-i-claim-from-the-council/local-support-and-prevention-fund/">https://www.shropshire.gov.uk/benefits/what-help-can-i-claim-from-the-council/local-support-and-prevention-fund/</a>
Westminster City Council	<a href="https://www.westminster.gov.uk/local-support-payments">https://www.westminster.gov.uk/local-support-payments</a>