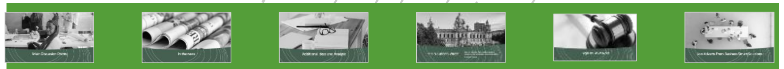
In Partnership with

Revenues and Benefits Discussion Group

30 June 2025

Public Finance Live 2025

We had a great conference experience, and we were able to catch up with senior managers and plenty of young students to fine out what is at the top of their agenda



Meet the panel
(not everyone is available every week)

Any comments made by panellists are their own personal views and do not necessarily reflect the positions of their organisations.

- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, Slough Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Independent Contractor
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Darren Smith, Liberata
- Kevin Stewart, Visionary Network
- Julie Smethurst, Tameside Council
- Rachael Walker, The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

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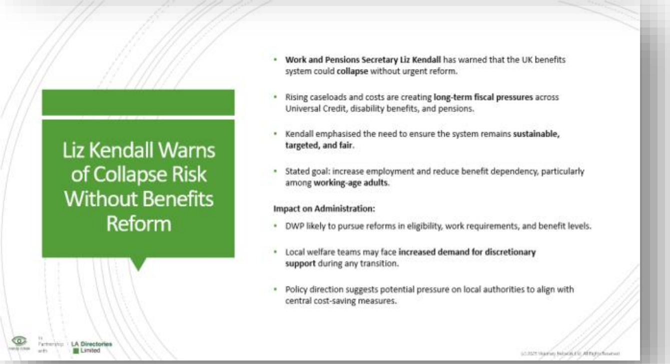
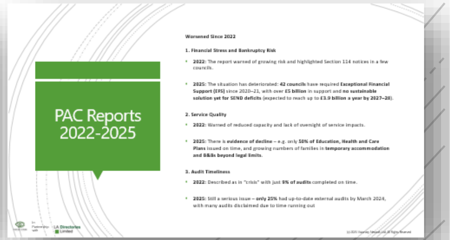
Discussion Points

CTax

Welfare Reform





PAC on LA Funding

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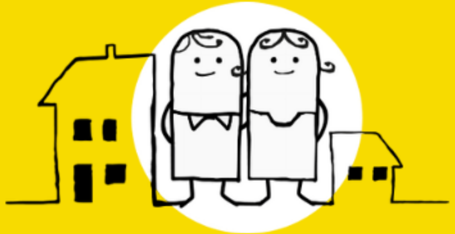
Redesign your CTR scheme with ease



Opportunity

The Inbest CTR Design Tool is an online application to help Revenues & Benefits teams design Council Tax Reduction Schemes.

Upload your anonymised CTRS caseload and use our analytics and modelling features to design schemes that meet the council's budget requirements, simplify administration, and protect vulnerable households.

This tool provides the following features to support you through every step of the CTRS design process.

Resident Insights

Get a clear understanding of your caseload by analysing your residents' circumstances and financial situation.

Use these insights—such as the number of residents with capital above certain thresholds or those out of work—to identify opportunities for savings while ensuring continued support for those in need.

CTRS Modelling

Set up different CTRS options and assess their impact using your caseload data.

Then, you can use our analytics dashboard to view potential savings, see how changes affect different segments of residents, and assess the risk of arrears.

Each simulation takes only a few seconds, and you can run as many as needed, refining them until you find the perfect fit for your council.

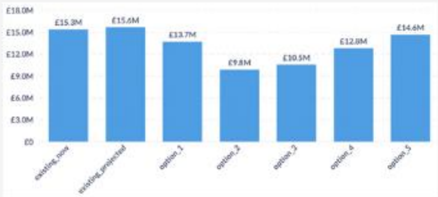
Automatic Reporting

The tool generates a detailed impact report and the information you need for your Equality Impact Analysis.

This report presents clear, data-driven insights to elected members, supports internal reviews, and informs consultations for confident decision-making.

Our dashboard provides the insights you need to make informed decisions

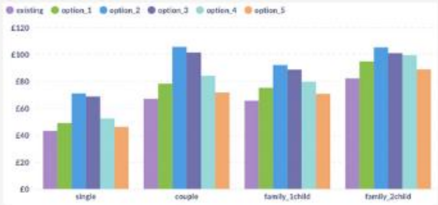
Total annual cost options



Detailed analysis per CTR band

ctr_discount	number_residents	percentage_residents	single
100%	127	0.7%	119
70%	11,032	60.91%	6,002
50%	767	4.23%	258
40%	1,352	7.46%	359
25%	3,382	18.67%	672
12%	1,452	8.02%	283

Average CT payment by households



Identification of impacted residents

householdType	decreased_number	decreased_pct
single	2,763	35.92%
partnerChildren	1,579	44.73%
singleChildren	2,178	36.85%
partner	773	79.04%
total	7,293	40.27%

"Working with Inbest has completely transformed the way we understand our CTR data. Inbest has helped us extract meaningful insights that enabled us to make informed decisions when modelling and designing the best possible scheme for our residents.

Inbest is always working on innovative solutions to support the streamlining of our processes and enhancing our services. As well as the work modelling the CTR Schemes, this year they have also supported us with our Pension Credit caseload and a Data Mismatches report."

Penny Mitchell, *Council Tax Service Manager at Salford Council*

"We asked Inbest to model different CTS schemes for us at short notice. We had our results in the dashboard within a few days and this enabled us to review the data which reflected each scheme option. This included areas such as cost and savings and how each scheme would affect our residents.

When we required tweaks to the results Inbest ensured these were made instantly. An excellent service for a reasonable rate."

Nick Houlton, Finance Manager (Revenues and Benefits) at London Borough of Barnet

"Modelling a new Council Tax Reduction scheme can be challenging. However, working with Visionary Network and Inbest on the 2025/2026 scheme was a resounding success due to their support, knowledge, and technology.

The service provided under tight deadlines was exceptional. Appreciation is extended to Manu, Malcolm, and Paul for their time and patience."

Lucie White, Operational Finance Manager at Barnsley Metropolitan Borough Council

End

- Malcolm Gardner, Visionary Network Director
- 07946800171

mg@malcolmgardner.com

Book a meeting with Malcolm: Book Time with MG

Join the discussion

Each Monday lunchtime, a panel of professionals leads a discussion on revenue and benefits administration issues. The panel consists of council & housing officers, policy advisors, and analysts.

It is a free service that is well attended. Attendees make good contributions; everyone gets a chance to speak. Attendees includes senior managers, team leaders, suppliers, and support staff

You can join in the discussion during the week (and start some new ones) by joining our WhatsApp group: https://bit.ly/3Qjrkqe

Links to the recordings and the slide packs plus other relevant documents will be posted into both the WhatsApp group and in the Teams Channel and emailed to those who attended and subscribers to the group.

To sign up just email malcolm@visionarynetwork.co.uk with your name, organisation and email address. We are inclusive because sharing information and good practice is essential. You don't have to attend every session; recordings will be available.

Main Discussion Points

Leeds Council Tax Write-Offs — Administrative Overview

Leeds City Council writing off £655,300 in unpaid council tax.

Debts date back over a decade:

- £311,300 from 2010-11.
- £344,000 from 2011-12.

Write-offs represent approx. 0.1% of total council tax liability.

Debts written off following detailed individual reviews:

- Bankruptcies with no assets.
- Debtor deceased.
- Debtor untraceable or no means to pay.

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Leeds Council Tax Write-Offs — Administrative Overview

- Exhaustive collection attempts highlight administrative resource demands.
- Long-term arrears demonstrate challenges in historic debt recovery.
- Resource allocation for chasing uncollectable debt potentially diverts staff from current recovery efforts.
- £100m savings still required; council tax increased by 4.99% for 2025/26, including social care precept.
- Continued pressure on frontline services if income gaps persist despite ongoing write-offs.

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Government Announces Reforms to Debt Collection

Focus on Fairness and Vulnerability

- Government outlines plans to create a **fairer debt collection system**, with greater protection for **financially vulnerable people**.
- A new **mandatory code of conduct** for public sector debt collection will be introduced.
- The aim is to ensure consistent, responsible recovery practices across **central and local government**.
- Guidance will be co-designed with debt advice charities and experts to ensure fair treatment.

Impact on Administration:

- Local authority revenues teams will need to **review and update recovery procedures**.
- Training and system changes may be required to ensure alignment with the new code.
- Emphasis on early engagement, affordability checks, and reducing over-reliance on enforcement.

Government Announces Reforms to Debt Collection

Strengthening Frontline Safeguards and Reducing Harm

- New standards will improve the way debt is collected from people in vulnerable circumstances.
- Focus includes:
  - Better **data sharing** between departments to identify vulnerability early
  - Clearer communication, transparency, and **support before enforcement**
  - Integration with money advice and hardship support services

Frontline Service Impact:

- Revenues officers may spend more time on **preventative engagement and case review**.
- Increased collaboration with internal welfare teams and external advice providers.
- Reduced escalation to bailiff action, helping to **preserve long-term relationships with residents**.

Modernising Council Tax – Consultation Launched

- The government is consulting on how to **modernise and improve the administration of council tax** in England.
- Aim is to ensure a **fairer, more efficient and modern system** fit for current demands.
- Core themes: simplification, digitisation, improved data use, and national consistency.
- Consultation open until **31 July 2025** – local authorities and sector experts encouraged to respond.

Administrative Relevance:

- Signals long-term transformation for council tax systems and processes.
- Sets the groundwork for **policy harmonisation and digital innovation**.

Modernising Council Tax – Consultation Launched

Key Measures

- Key proposals include:
    - A **single customer account** per household for all council tax interactions.
    - Improved use of **real-time data** (e.g. from HMRC, DWP) to keep records up to date.
    - National standards for **discounts, exemptions, and empty property charges**.
    - Review of the **liability framework**, particularly in shared households.

Impact on Revenues Teams:

- Would require system redesign and updated business rules.
- May improve operational efficiency in the long term, but needs upfront investment.

Modernising Council Tax – Consultation Launched

Embracing Data and Automation

- Emphasis on using **real-time data-sharing** and automation to reduce manual intervention.
- Better data integration could:
  - Minimise fraud and error
  - Enable faster identification of eligibility changes
  - Support proactive contact with taxpayers in arrears

Administration Impact:

- Councils will need robust data governance protocols.
- IT systems must be upgraded to handle dynamic datasets and ensure compliance.

Modernising Council Tax – Consultation Launched

Key areas of reform and their potential impact:

- **12-Month Billing**: Moving from a 10-month to a 12-month payment plan is proposed as a default, which could ease the burden on households by reducing monthly payments, but also potentially removing a "payment holiday" for some.
- **Transparency**: The government is seeking views on how to improve the transparency of council tax information, likely to address concerns about how the tax is levied and calculated.
- **Disregards**: Reforms are proposed to modernize council tax disregards, including potentially changing the name and definition of the "severe mental impairment" disregard to encourage more eligible people to apply.
- **Challenging Bandings:** The government is seeking views on how to remove barriers to challenging council tax bandings, recognizing that some households may be overpaying due to outdated or inaccurate band assessments.

Collection and Enforcement: Changes are also proposed to the processes for collecting and enforcing council tax charges, which could impact how debts are managed and pursued.

Modernising Council Tax – Consultation Launched

Supporting Financial Resilience and Customer Experience

- Aims to make council tax processes **easier to navigate for households**, especially vulnerable residents.
- Single household account could reduce confusion and improve engagement.
- May better align with **welfare reform** and digital services agenda.

Frontline Service Impact:

- Customer service staff may handle fewer basic queries, with more time for complex cases.
- Could improve residents’ understanding of entitlements and obligations.

Modernising Council Tax – Consultation Launched

Risks and Challenges for Councils

- Implementation risks include:
  - Cost of **system overhaul and staff retraining**
  - Integrating with legacy systems and local CTRS rules
  - Managing the transition for vulnerable residents or those digitally excluded
- Requires careful **programme management and central-local coordination**.

Workforce Implications:

- Staff will need new skills in **data handling, digital engagement**, and compliance.
- Increased collaboration between **Revenues, IT, and Welfare teams** essential.

Modernising Council Tax – Consultation Launched

Next Steps and Sector Involvement

- Local authorities are urged to respond to the consultation by **31 July 2025**.
- Further technical working groups may shape implementation detail.
- Reforms could be phased over several years, aligned with wider **digital public service strategy**.

Strategic Opportunity:

- Councils can influence future design and funding models.
- Aligns with broader goals of **automation, fairness, and financial sustainability** in local taxation.

Council Tax and Business Rates Collection in 2024–25

Improved Collection Performance but Persistent Pressures

- **Council Tax collection rate (England):**
  - **96.8% collected in-year** (up from 96.6% in 2023–24) – highest rate since 2019–20.
  - £39.5bn billed, **£38.3bn collected** by end of March 2025.
- **Non-Domestic Rates (Business Rates):**
  - **95.4% collected in-year** (up from 94.8% in 2023–24).
  - £26.4bn billed, **£25.2bn collected**.
- Collection levels now broadly returned to **pre-pandemic norms**, but arrears remain elevated due to prior years.

Council Tax and Business Rates Collection in 2024–25

Balancing Recovery Gains with Household and Business Strain

- **Improved in-year collection** reflects administrative recovery, but **legacy arrears** continue to require resource-intensive enforcement.
- Cost-of-living pressures may drive **increased contact volumes, appeals, and hardship requests**, especially in lower-income areas.
- **Staff capacity, digital systems and collection strategies** remain critical to maintaining momentum.
- For councils, balancing **revenue protection** with **support for vulnerable households and small businesses** is increasingly complex.
- Ongoing **Council Tax rises** risk further strain on low-income residents; administrative burden may shift to welfare and support teams.

Council Tax and Business Rates Collection in 2024–25

Table 1: Receipts of council tax and non-domestic rates collected irrespective of the year to which it relates, England, 2020-21 to 2024-25

Year	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024	2024 to 2025
Receipts of council taxes in respect of the billing year	31,252	33,355	35,179	37,177	39,754
Receipts of council taxes in respect of previous years (note a)	372	699	706	718	851
Receipts of council taxes in respect of subsequent billing year (note b)	552	530	652	569	635
Total council tax receipts collected in financial year	**32,176**	**34,584**	**36,537**	**38,463**	**41,240**
Receipts of non-domestic rates in respect of the billing year (note c)	14,561	20,476	23,693	23,490	26,037
Receipts of non-domestic rates in respect of previous years (note a) (note d)	-678	-24	-1,026	-449	-359
Receipts of non-domestic rates in respect of subsequent billing year (note b) (note e)	417	759	691	628	760
Total non-domestic rates receipts collected in financial year (note c)	**14,300**	**21,210**	**23,357**	**23,669**	**26,437**

Council Tax and Business Rates Collection in 2024–25

Table 2: Council tax collection rates in England, 2020-21 to 2024-25

Year	**2020 to 2021**	**2021 to 2022**	**2022 to 2023**	**2023 to 2024**	**2024 to 2025**
England: Amount collected (£ million) (note a)	**31,678**	**33,875**	**35,677**	**37,761**	**40,282**
England: Collection rate (%)	**95.7**	**95.8**	**96.0**	**95.9**	**95.9**
All London boroughs (%)	94.1	94.1	95.0	94.9	94.8
of which: Inner London boroughs (including City of London) (%) (note b)	91.9	91.1	93.0	93.6	93.8
of which: Outer London boroughs (%)	95.3	95.6	96.0	95.6	95.3
Metropolitan districts (%)	93.8	93.8	93.7	93.6	93.6
Unitary authorities (%) (note c)	95.8	96.0	96.2	96.2	96.0
Shire districts (%) (note c)	96.9	97.2	97.2	97.2	97.2

Council Tax and Business Rates Collection in 2024–25

Table 3: Non-domestic rates collection rates in England, 2020-21 to 2024-25

Year	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024	2024 to 2025
England: Amount collected (£ million) (note a)	**14,884**	**20,776**	**24,242**	**24,107**	**26,515**
England: Collection rate (%)	**93.0**	**95.5**	**96.8**	**97.2**	**97.3**
All London boroughs (%)	91.7	93.8	96.2	97.0	97.1
of which: Inner London boroughs (including City of London) (%) (note b)	91.9	93.2	96.0	97.1	97.4
of which: Outer London boroughs (%)	91.0	95.2	96.8	96.9	96.5
Metropolitan districts (%)	91.6	95.4	96.2	96.7	96.4
Unitary authorities (%) (note c)	93.7	96.3	97.0	97.2	97.4
Shire districts (%) (note c)	95.0	97.0	97.5	97.8	97.9

Keir Starmer’s Welfare Reform Challenges – June 2025 Update

A summary of policy changes, political backlash, and the wider cost of disability debate

Political Context & Timeline

- Labour experienced a significant backbench rebellion: over 120 MPs threatened to vote against the bill
- Starmer’s attention diverted to foreign affairs (NATO/Middle East), delaying engagement with rebel MPs
- Major policy U-turn initiated on **27 June 2025**, ahead of a crucial Commons vote

Original vs Revised Savings

Proposal	Initial Plan	Post-Concessions
Annual savings by 2029-30	~£5 bn	~£2–3 bn
Expected budget gap	n/a	£4.25 bn

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Who gains, who loses?

Group	Effect
Existing PIP/UC health claimants	No cuts; utterly protected
Future/new PIP applicants	Stricter eligibility from Nov 2026; ~800,000 could face benefit loss
Those on PIP losing daily living	May still get mobility element or no benefit
Non-disabled UC recipients	Slightly better off; gain ~£410/year
Net fiscal outcome	Around £3 billion annual saving after carve-outs

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Number of claimants affected

- In 2024–25, there are approximately **3.1 million** disability benefit (PIP/health-related UC) claimants; forecasts suggest this could rise to **3.9 million by 2029–30**, even with the reforms.
- The stricter rules for new PIP applicants may affect **800,000 people** currently on health-related benefits; many might lose an average of **£4,000/year**, with around half still eligible for the *mobility* component.
- The Institute for Fiscal Studies notes around **3.2 million claimants** could lose about **£4,000 each per year**, while another **5 million people** (without assessed disabilities) would gain roughly **£410/year**

Core Concessions Announced

- **Current PIP recipients protected**: no cuts for ~370,000 people
- **New PIP claimants (from Nov 2026)**: stricter criteria remain
- **Universal Credit health component** indexed to inflation, not frozen
- **£300m+ for employment support** and trial employment initiatives

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Two-Tier System Concern

- Critics, including Olivia Blake MP, warn of “unethical two-tier system”
- Existing and future claimants will be treated differently under identical conditions

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Labour Backbench Response

- Vicky Foxcroft resigned frontbench role—calls for deeper consultation
- MPs like Rachael Maskell, Diane Abbott, Louise Haigh remain unconvinced
- Some, including Haigh and Streeting, signal conditional support

Scope Report on Disability Cost

- Expected rise in extra disability costs: **~12% by 2029-30**, up to £14,688/year
- Current extra monthly deficit: **£1,095**, rising to a projected £1,244 by 2029
- Shortfall unsupportable by current benefits → ~£704 gap/month next decade

Rights & Legal Concerns

- Opposition MPs argue reforms may breach **international human rights** obligations
- Starmer admits misjudgment: “too arrogant to listen,” with pressure tactics alleged

Legislative Outlook

- **Second reading scheduled 1 July 2025**—final shape still in flux
- Labour leadership working to secure support; statement expected before MPs vote

Long-Term Implications

- Will these concessions weaken future commitments to welfare reform?
- Political risk: Starmer’s leadership credibility and fiscal discipline questioned
- As analysts warn, may prompt increased calls for alternative fiscal measures (e.g., wealth taxes)

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Liz Kendall Warns of Collapse Risk Without Benefits Reform

- **Work and Pensions Secretary Liz Kendall** has warned that the UK benefits system could **collapse** without urgent reform.
- Rising caseloads and costs are creating **long-term fiscal pressures** across Universal Credit, disability benefits, and pensions.
- Kendall emphasised the need to ensure the system remains **sustainable, targeted, and fair**.
- Stated goal: increase employment and reduce benefit dependency, particularly among **working-age adults**.

Impact on Administration:

- DWP likely to pursue reforms in eligibility, work requirements, and benefit levels.
- Local welfare teams may face **increased demand for discretionary support** during any transition.
- Policy direction suggests potential pressure on local authorities to align with central cost-saving measures.

Liz Kendall Warns of Collapse Risk Without Benefits Reform

Frontline Services Braced for Potential System Shifts

- Reforms may include:
  - **Tightening eligibility** for sickness and disability-related benefits
  - Increasing **work conditionality**
  - Expanding **employment support programmes**

Frontline Service Impact:

- Local services could see a **surge in appeals, hardship requests, and mental health need**.
- Jobcentres and third-sector partners may require expansion to meet new support demands.
- Councils may need to reassess local welfare schemes and crisis assistance capacity.
- Risk of increased inequality if reforms are implemented without sufficient safeguards.

DWP Confirms Means-Testing PIP Under Consideration

- The Department for Work and Pensions (DWP) has **admitted it is considering means-testing** Personal Independence Payment (PIP).
- This is despite earlier pledges in the Green Paper that **means-testing was ruled out**.
- Disclosure emerged through a response to a **Freedom of Information (FOI) request**, raising transparency concerns.
- Over **3.5 million people** currently claim PIP to help cover the extra costs of living with a disability.

Impact on Administration:

- Local authority welfare advisors and financial assessment teams may face **significant changes** to benefits workflows.
- Increased complexity in eligibility assessments could lead to **higher appeals and delays**.
- Pressure likely to grow on **discretionary local support schemes** if PIP entitlements are reduced.

DWP Confirms Means-Testing PIP Under Consideration

Risks and Implications for Disabled People and Frontline Services

- Campaigners warn that means-testing PIP would:
  - Undermine the principle of **non-means-tested support for disability-related costs**
  - Increase **financial insecurity** for disabled people in work or with savings
  - Create **disincentives to employment** or savings accumulation

Frontline Service Impact:

- Advice services and welfare teams may face surging caseloads and **demand for advocacy**.
- Mental health and social care services could see indirect effects due to increased hardship.
- Councils may need to expand **Local Welfare Assistance** and **Disability Cost-of-Living support**, straining local budgets.

PAC Warns of Looming Financial Crisis for Councils

- Public Accounts Committee (PAC) highlights severe financial risks facing English local authorities.
- **Over half of upper-tier councils** expect to draw on reserves this year, many reaching unsafe levels.
- The number of councils issuing **Section 114 notices** is expected to rise, signalling effective bankruptcy.
    - Over half of English councils could face effective insolvency within five years.
- Growing demand for statutory services, particularly in **social care and housing**, is outpacing income growth.
- Finance teams face continuous short-term firefighting, undermining strategic planning capacity.
- Audit, governance and risk functions under pressure as oversight capacity diminishes.
- Uncertainty makes it harder to maintain staff morale and long-term workforce planning.

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PAC Warns of Looming Financial Crisis for Councils

- The PAC warns that councils are increasingly **cutting non-statutory services** to balance books.
- Core services such as **leisure, libraries, youth support and community programmes** face sharp reductions.
- Restructuring, outsourcing and asset sales are being used as temporary fixes, not sustainable strategies.
- Reliance on temporary funding pots, often competitive and time-limited, creates operational instability.

Frontline Service Impact:

- Residents experience reduced service levels and slower response times.
- Safeguarding, early intervention and prevention work may be scaled back despite rising need.
- Financial fragility limits councils' ability to invest in transformation, digital tools or efficiency programmes.

PAC Reports 2022-2025

Worsened Since 2022

1. Financial Stress and Bankruptcy Risk

- **2022:** The report warned of growing risk and highlighted Section 114 notices in a few councils.
- **2025:** The situation has deteriorated: **42 councils** have required **Exceptional Financial Support (EFS)** since 2020–21, with over **£5 billion** in support and **no sustainable solution yet for SEND deficits** (expected to reach up to **£3.9 billion a year by 2027–28**).

2. Service Quality

- **2022:** Warned of reduced capacity and lack of oversight of service impacts.
- **2025:** There is **evidence of decline** – e.g. only **50% of Education, Health and Care Plans** issued on time, and growing numbers of families in **temporary accommodation and B&Bs beyond legal limits**.

3. Audit Timeliness

- **2022:** Described as in “crisis” with just **9% of audits** completed on time.
- **2025:** Still a serious issue – **only 25%** had up-to-date external audits by March 2024, with many audits disclaimed due to time running out

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PAC Reports 2022-2025

Complexity and Fragmentation of Funding

- **2022:** Criticised the chaotic mix of short-term grants and lack of joined-up planning.
- **2025:** Complexity remains, with **~300 grant streams**, many small and ringfenced, though efforts to consolidate are underway with some modest progress (5–10 grants merged).

5. Lack of Outcomes Measurement

- **2022:** Department had poor understanding of how funding cuts affected services.
- **2025:** Still no robust outcomes framework in place. MHCLG admits it does **not measure outcomes** from all spending and cannot prove value for money.

6. Uncertainty over Reform Timelines

- **2022:** Long-term reforms were delayed or unclear.
- **2025:** A huge number of reforms are still **concurrent, delayed**, or lack a clear timetable. MHCLG has not explained transitional arrangements, adding to local authority risk.

PAC Reports 2022-2025

Improved (Partially)

7. Departmental Engagement and Reform Intentions

- **2022:** DLUHC was slow to act and over-relied on "soft" interventions like guidance.
- **2025:** There are **more commitments** to reform – e.g. a promised outcomes framework, multi-year settlements (from 2026–27), and efforts to consolidate grants. However, many of these are still **not implemented**.

8. Shift Toward Prevention

- **2022:** Lack of emphasis on prevention funding.
- **2025:** Some movement – £270 million for children's social care prevention and ringfencing 49% of homelessness prevention funding for upstream services. But overall prevention spending is still squeezed by rising statutory costs.

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The Independent Local Tax and Welfare Network

Welcome to a new era of council tax deduction schemes

Bristol City Council Case Study

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Finding the right information has never been easier with

The Benefits Directory

The law and practice relating to Welfare Benefits is complex, detailed, open to interpretation and endlessly dynamic

LA Directories Ltd is here to help professionals across England, Wales, Scotland and Northern Ireland correctly and efficiently identify and understand the ever-changing law and guidance that governs the calculation of entitlement to Housing Benefit, Rates (Northern Ireland), Universal Credit, Council Tax Reduction and Discretionary Housing Payment.

LA Directories Ltd takes the law and guidance relating to Housing Benefit, Rates, Universal Credit, Council Tax Reduction and Discretionary Housing Payment then interprets and consolidates it into three product ranges…

- The Benefits Directory a web-based knowledge management solution
- The Training Directory provision of open and in-house training courses at all levels
- Consultancy services

Local authorities across England, Wales and Scotland are using our services as well as the Northern Ireland Housing Executive.

E-mail services.enquiries@ladirectories.com

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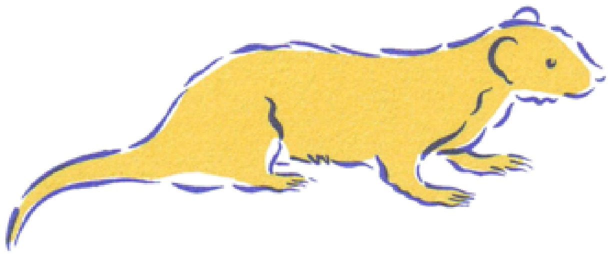
Ferret Information Systems Ltd



Ferret Information Systems was established in 1987 and is the largest company in Europe in the field of law dealing with welfare benefits and similar areas of determinative, compliance, and regulatory law.

♦ ♦ ♦ ♦ ♦

our training services:

Ferret is well placed to provide training services and its team of specialists have wide experience of benefits and housing grant legislation. We also provide consultancy to organisations, companies and government on the impact of legislative and policy changes.

♦ ♦ ♦ ♦ ♦

our products:

Ferret produces a wide variety of systems, designed to provide support tools for advice workers, and also to provide information and advice directly to the public. Ferret specialises in a holistic assessment of financial circumstances relating to welfare benefits and tax credits entitlement, coupled with software development methodology which offers a high level of flexibility and rapid updating to reflect rule changes.

♦ ♦ ♦ ♦ ♦

our platforms:

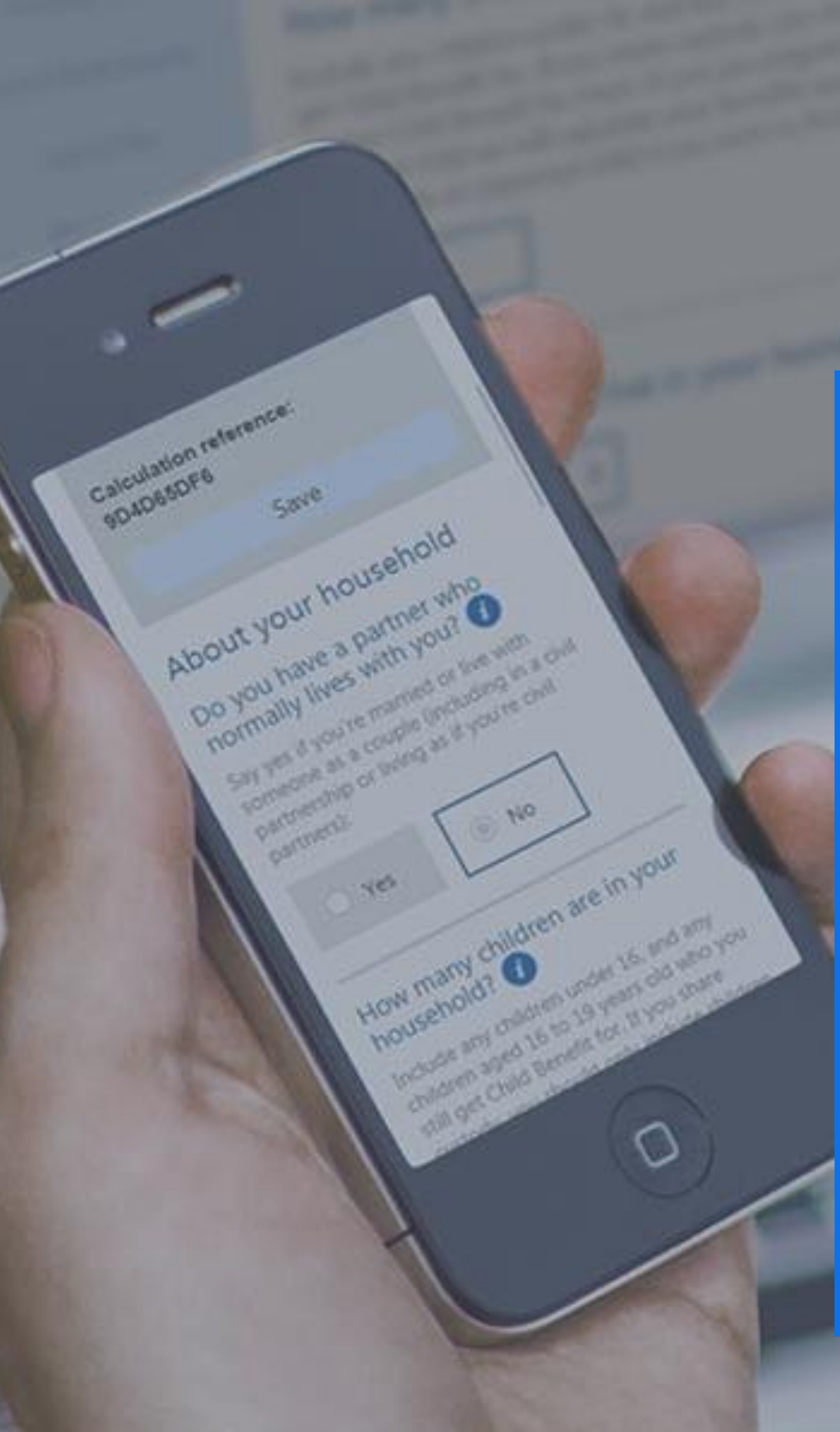
Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.

♦ ♦ ♦ ♦ ♦

our customers:

Users of Ferret systems include government departments, local authorities, housing associations, CABx, HIA's and other advice agencies, universities, social welfare organisations, libraries, solicitors and financial advisers.

https://www.ferret.co.uk/



entitledto

independent | accurate | reliable

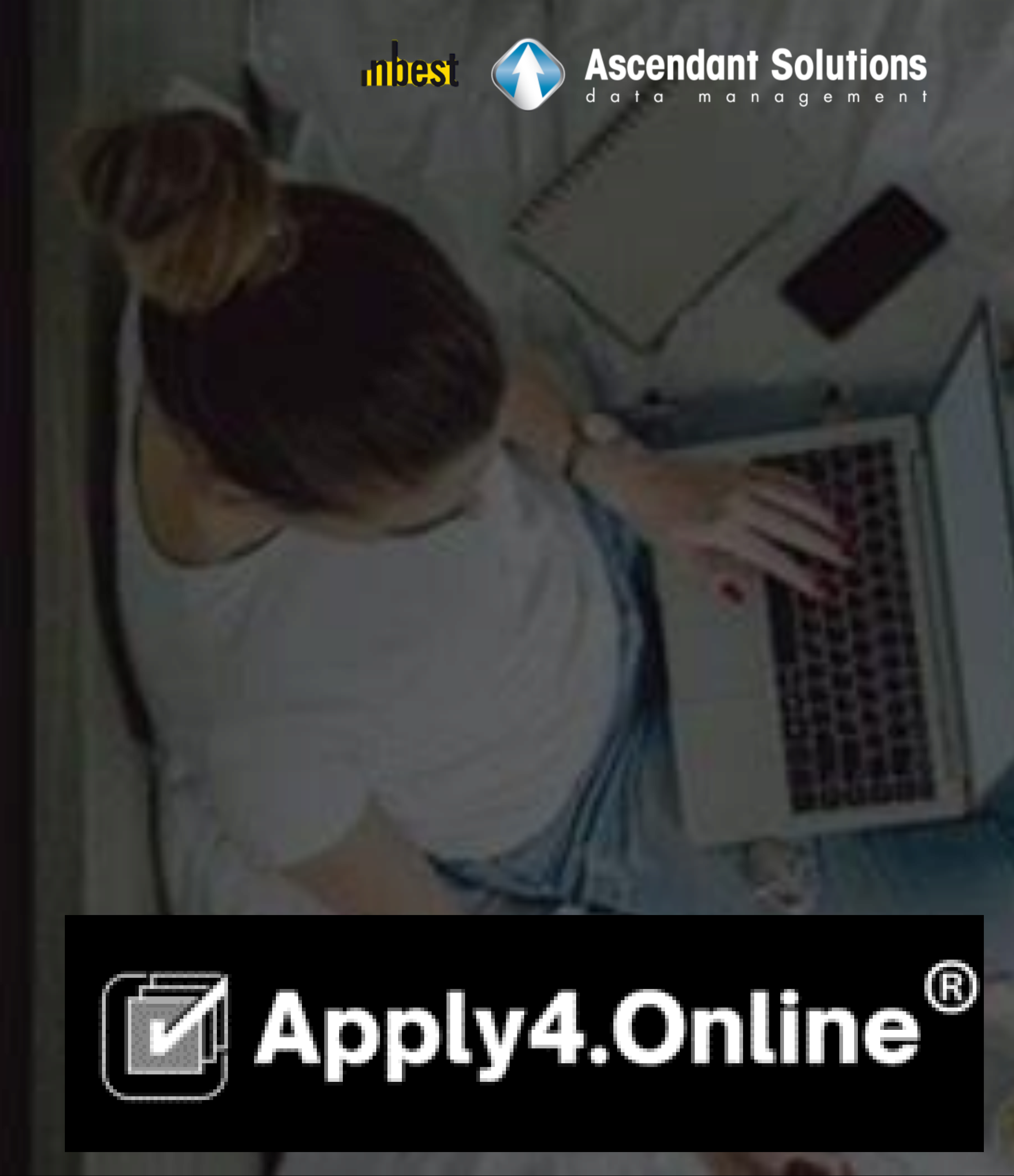
Our mission is to help everyone to access the benefits they're entitled to.

Since 2000 we have used our in-depth knowledge of the UK's social security system to build a range of authoritative and accurate calculators to help you and your clients understand their legitimate benefits entitlement.

Our tools are designed to be quick, simple and easy to use, so your staff and clients feel empowered to deal with the benefits system with confidence.

In response to evolving business needs and ongoing local and national policy changes, we will continue to work with and for our clients to develop new features and functionality.

Our goal is to assist your teams in adapting to legislative changes and welfare reform so you can help more people find out what benefits they are entitled to, thereby improving their circumstances and those of their families.



Barnet Council has become the first local authority to launch the Ascendant apply4.online application form, designed to support residents with the rise in cost of living.

The InBest benefits calculator has been integrated into Ascendant's apply4.online support application, to make it easier for people who are experiencing financial difficulties to find out what support is available to them.

It includes information on benefits such as Universal Credit, Pensions Credit, Attendance Allowance and Personal Independence Payment, as well as local financial support initiatives including council tax support and the residents support fund.

Barnet Council Leader, Cllr Barry Rawlings said: "The cost-of-living crisis is affecting us all, and we want to ensure Barnet residents know what financial support is available to them and how they can access these services.

"It is very positive to see Barnet is the first local authority to launch this free tool, and we hope to see many other local councils doing the same to help their residents."

To find out what financial support is available to help with the cost-of-living visit Barnet Council Benefits Calculator

In the news

Breaking Silos – The Case for Cross-Government Collaboration

By: Dr Olga Siemers, Dr Daniela Serban

- Current fragmented approaches to public finance are undermining fiscal resilience.
- Structural silos between central departments and local authorities limit effective **joint working** and value for money.
- Cross-government strategies could better align **public service outcomes, data sharing**, and **investment decisions**.
- Author argues for an integrated approach to fiscal planning that reflects **whole-system needs**, not departmental targets.

Impact on Administration:

- Local government officers face duplicative reporting and inconsistent funding rules.
- Difficulties accessing joined-up data and policy levers hinder strategic planning and prevention.
- Potential gains in productivity and outcomes are lost to organisational boundaries and narrow funding streams.

In Partnership with LA Directories Limited

Breaking Silos – The Case for Cross-Government Collaboration

By: Dr Olga Siemers, Dr Daniela Serban

Unlocking Fiscal Resilience Through System Reform

- Effective cross-government collaboration could:
    - Improve return on investment by targeting **shared priorities** (e.g. health and housing).
    - Reduce inefficiencies from uncoordinated pilots or siloed digital reforms.
    - Enable better pooling of local and national resources for long-term benefit.

Frontline Service Impact:

- Services delivered in isolation (e.g. youth support, homelessness, mental health) fail to address root causes.
- Staff face complex referral pathways and service gaps due to misaligned funding and accountability.
- Better integration could **stabilise services**, **improve outcomes**, and **reduce long-term demand** on crisis interventions.

Green Book Update – Driving Growth-Oriented Investment Across the Regions

- HM Treasury has updated the **Green Book** to prioritise projects that boost **economic growth** and **regional productivity**.
- New guidance will place stronger emphasis on **place-based benefits** and long-term value creation.
- Departments must now explicitly assess how projects support **levelling up**, not just cost-benefit ratios.
- Intended to shift focus away from low-risk, high-return projects in already prosperous areas.

Impact on Administration:

- Policy and finance teams will need to adapt business cases to reflect new growth metrics and local impact.
- Greater demand for **local data** to evidence regional need and long-term outcomes.
- May require retraining and updates to appraisal tools and methods across local government.

Green Book Update – Driving Growth-Oriented Investment Across the Regions

Opportunities and Challenges for Local Service Delivery

- Change could open funding routes for **infrastructure, skills, and regeneration** in underinvested areas.
- Promotes alignment between central and local government investment strategies.
- However, risk of **capacity gaps** where councils lack the technical expertise to develop compliant proposals.
- Smaller authorities may need support to compete effectively under revised rules.

Frontline Service Impact:

- Potential uplift in local investment could improve transport, housing, and digital infrastructure.
- Enables more holistic approaches to service delivery through regeneration and co-location.
- Ensuring equitable access to funding and technical support will be key to avoiding widened disparities.

Weak Outlook for Incomes and Living Standards to 2030 A Risk of a Lost Decade for Household Income Growth

- **Typical non-pensioner income in 2024–25** is unchanged from 2019–20, despite tax cuts delivering a short-term 4% boost in 2024–25.
- **Outlook to 2029–30**: Just **1% real income growth** for the median non-pensioner (approx. £300 total increase), or **0% growth over the decade**.
- **Poorest households hit hardest**: 10th percentile expected to be **4% worse off by 2029–30** (down £1,000), and **8% lower** than in 2019–20.
- **Child poverty rising**: Projected to reach **34% (4.8 million children)** by 2029–30.
- **Energy, rent, and Council Tax** increases are eroding earnings, alongside frozen benefit thresholds and Local Housing Allowance caps.

Weak Outlook for Incomes and Living Standards to 2030 A Risk of a Lost Decade for Household Income Growth

- **Higher demand for crisis and welfare services** as low-income families face worsening financial insecurity; food insecurity remains **twice as high as in 2021**.
- **Widening gaps**: Pensioners (+8%) and outright owners (+4%) projected to fare better than **mortgagors (-1%)**, **private renters (-2%)**, and **families with children (-2%)**.
- **Policy exposure**: Local authorities must manage fallout from benefit freezes, two-child limit, and unaffordable private rents.
- **Pressure on housing, advice, and children's services** likely to increase—especially without matching funding or reform.
- Scrapping the **two-child limit** could improve incomes for the bottom half (+1%) and ease child poverty—but would require political will and administrative readiness.

Interest Rates Held Steady

- The Bank of England has maintained the base interest rate at **5.25%** for the seventh consecutive meeting.
- Inflation is gradually easing but remains above the 2% target, currently at **2.3%**.
- Higher rates continue to impact council borrowing costs, delaying or reprioritising capital projects.
- Treasury forecasts suggest rates may start to fall only from late 2025, prolonging the strain on medium-term financial planning.
- Increased debt servicing costs are placing pressure on internal finance teams.
- Local authorities face ongoing uncertainty when modelling future budgets and reserves.
- Long-term borrowing plans are being revised to reduce exposure to volatile market rates.

Interest Rates Held Steady

- Rising borrowing costs are reducing the headroom for investment in frontline services.
- Capital projects, particularly in **housing, transport, and regeneration**, are being deferred or scaled back.
- Budget holders face increasing challenges balancing statutory service provision with inflationary pressures.
- Delays in interest rate reductions risk compounding workforce retention issues where pay awards remain constrained.
- Local authority leaders are warning of knock-on effects on service delivery, including delayed infrastructure upgrades.
- Financial resilience is being tested as reserves are drawn down more quickly than planned.
- Some councils may consider further **council tax increases** or **efficiency savings reviews** to mitigate risk.

Fair Funding Review Restarted

- Government has **revived the Fair Funding Review**, with implementation now expected **no earlier than April 2027**.
- The review aims to create a more transparent and updated distribution model for core local government funding.
- Ministers acknowledge the complexity and sensitivity of redistribution, especially amid tight fiscal conditions.
- Finance and policy teams will need to engage in consultation and scenario planning over the next two years.
- Modelling future allocations becomes harder during transition, complicating **medium-term financial strategies**.
- Potential changes in formula weightings (e.g. deprivation, population, rurality) may create winners and losers across councils.

SEND Deficit Override Extended

- The statutory override allowing councils to ringfence Dedicated Schools Grant (DSG) **SEND deficits** is extended to **March 2027**.
- Combined SEND deficits across councils now exceed **£3.2 billion**.
- Override prevents deficits appearing in general fund balances but **does not remove underlying financial risk**.
- Delayed resolution risks long-term cuts or pressures in wider education and children's services.
- Admin burden grows as councils maintain separate accounting and reporting arrangements.
- Increasing concern about future repayment obligations once override ends – with no clear national solution yet in place.

Business Rates Revaluation 2026 – Confirmation of Decapitalisation Rates

- Ministry confirms that **decapitalisation rates** for the 2026 business rates revaluation will remain unchanged:
  - **2.6%** for education, healthcare and defence properties
  - **4.4%** for all other contractor's basis properties
- These rates were originally set in **2016** and are used where **rental evidence is unavailable**, and valuation is based on construction costs.
- Unlike other valuation elements determined by the VOA, **decap rates are set by ministers** via regulation.

Impact on Business Rates Administration:

- Provides certainty for valuation planning for **specialist properties** under contractor's method.
- Finance and property teams can prepare for 2026 billing implications without change in methodology.
- Avoids transitional disruption or appeals risk related to revised decap rate assumptions.

Business Rates Revaluation 2026 – Confirmation of Decapitalisation Rates

Operational Implications for Local Authorities

- Maintains consistency in valuation for specialist property sectors (e.g. **schools, hospitals, MOD sites**).
- Local authorities can plan for **income forecasting, appeals provision** and **revaluation communications** with ratepayers.
- No further consultation expected – authorities should update internal guidance and stakeholder briefing materials.

Frontline Service Impact:

- Helps maintain stability in ratepayer communication and support around 2026 revaluation.
- Reduces administrative burden by avoiding recalculation of property valuations based on new decap rates.
- Supports accurate medium-term financial planning and business rate retention modelling.

£16bn Housing Bank Launched – Boost for Affordable Housing in England

- Government announces creation of a **£16 billion Housing Bank** to support affordable and mixed-tenure housing.
- Aim is to unlock stalled developments and increase housing supply, particularly on brownfield land.
- Funding to be delivered via recoverable loans and guarantees, rather than traditional grant funding.
- Delivery partners will include local authorities, housing associations, and private developers.

Impact on Administration:

- Council housing and planning teams will need to coordinate bids, business cases, and partnership structures.
- Financial officers must navigate loan-based risk models and repayment conditions.
- Monitoring and reporting burdens likely to increase under performance-linked funding model.

£16bn Housing Bank Launched – Boost for Affordable Housing in England

Potential Gains and Risks for Frontline Housing Services

- Expected to **unlock 200,000 new homes**, with a focus on affordability and energy efficiency.
- May relieve pressure on temporary accommodation budgets and housing waiting lists.
- However, loan-based model may exclude councils and providers with limited borrowing headroom.
- Risk that areas most in need may struggle to participate without capacity-building support.

Frontline Service Impact:

- Opportunity to improve housing access and reduce overcrowding or homelessness.
- Planning teams must act quickly to align local plans and land strategies with funding criteria.
- Strong cross-departmental coordination needed to maximise impact and avoid duplication.

Cyber Attack on Oxford City Council

Personal Data Compromised

- **Hackers accessed historical data** from legacy systems during the weekend of **7–8 June 2025**.
- Breach affected **election workers from 2001 to 2022**, including polling station staff and ballot counters.
- Majority of those impacted are **current or former council officers**.
- Council's automatic security systems responded swiftly, limiting the extent of the attack.
- There is **no evidence** that the stolen data has been shared externally.

Impact on Administration:

- Significant administrative effort to **identify and contact affected individuals**.
- Council has had to work with **external cybersecurity specialists** to check and restore systems.
- Ongoing internal investigation and legacy system reviews expected to divert staff and IT resources.

Cyber Attack on Oxford City Council

Service Disruption and Frontline Implications

- Temporary **disruption to some council services** while systems were secured and verified.
- Frontline staff diverted to support incident response and public communications.
- Risks to public trust, particularly around **election integrity and data protection**.
- Emphasis on strengthening data governance and retiring vulnerable legacy systems.

Frontline Service Impact:

- Resource strain on IT, HR, and electoral services during breach response.
- Need for enhanced **training and protocols** to support data security awareness.
- Potential increase in public and staff queries, complaints, and **subject access requests (SARs)**.

£275m Investment in Skills and Apprenticeships – Boost for Key Sectors

- UK government announces **£275 million funding** to expand training and apprenticeships in England.
- Focus areas: **health and social care, construction, engineering**, and regional labour shortages.
- Includes expansion of **Skills Bootcamps** and support for new **apprenticeship places**.
- Part of wider strategy to tackle workforce gaps and improve productivity.

Impact on Administration:

- Councils and combined authorities will need to **coordinate local partnerships** with colleges and employers.
- Requires integration with existing skills plans, economic strategies, and levelling-up priorities.
- Monitoring and reporting mechanisms must be developed to track outcomes and compliance.

£275m Investment in Skills and Apprenticeships – Boost for Key Sectors

Supporting Frontline Recruitment and Workforce Development

- Targeted funding may help ease pressure in **adult social care, green jobs**, and technical roles.
- Apprenticeships provide structured **entry routes into hard-to-fill public service roles**.
- Short-course Bootcamps offer upskilling for residents facing employment barriers.

Frontline Service Impact:

- Potential to improve **recruitment pipelines and reduce agency reliance**.
- Councils may gain better access to trained, job-ready local workers.
- Investment could support **youth employment, re-entry into work**, and social mobility goals.

Benefit Cap – February 2025 Update

- **115,000 households** were capped at February 2025:
  - **99% (115,000)** under **Universal Credit (UC)**
  - **1% (830)** under **Housing Benefit (HB)**
- **5% increase** in total capped households from November 2024
  - UC-capped households rose **6% (+6,500)**
  - HB-capped households fell **54% (-970)**
- Cap levels at February 2025:
  - **£22,020/year** (national), **£25,323/year** (Greater London)
  - Lower rates for single adults with no children

Administrative Impact:

- Continued migration to UC means near-total UC coverage of capped cases
- Preparation needed for **September 2025 bulletin changes**, with HB data no longer analysed in narrative or tables
- Requires local authorities to shift focus to UC data sources like **Stat-Xplore** for insights and monitoring

Benefit Cap – February 2025 Update

Implications for Frontline Welfare Services

- **Weekly average cap**: £60 per household (unchanged from previous quarter)
- Local authorities may see **increased demand for discretionary housing payments (DHPs)**
- **Statistical trend upward** despite annual uprating – pressure remains on low-income working-age families
- Future statistics will only refresh **2 years retrospectively**, freezing older UC time series

Frontline Service Impact:

- Need for targeted support and early intervention for capped households at risk of **rent arrears and hardship**
- Shift in support model away from HB administration toward **UC-based casework and referrals**
- Importance of aligning local welfare assistance and **advice services** to support those affected by the cap

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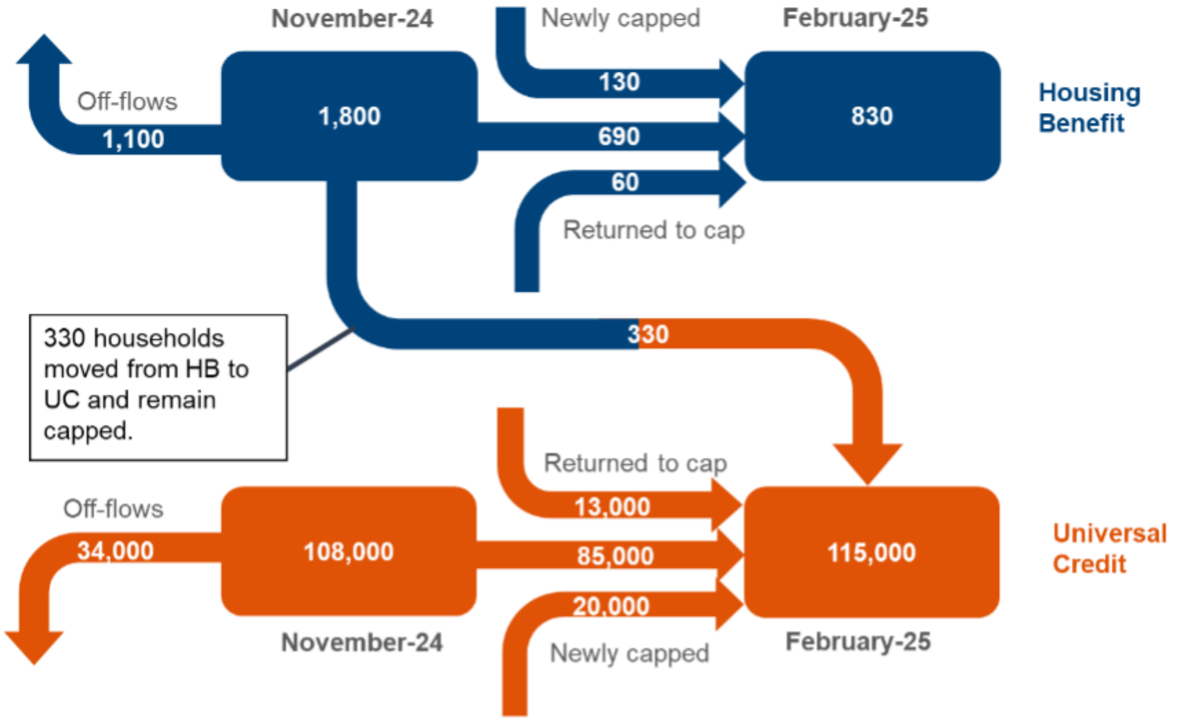
Benefit Cap – February 2025 Update



Note: Figures in the flow chart may not sum, due to households which flow on and off the cap between quarters not being included in the quarterly totals.

In Partnership with LA Directories Limited

PIP Caseload and Activity – Key Trends to April 2025

- **3.7 million PIP claimants** in England and Wales (April 2025), a **2% increase** since January 2025
    - 37% received the **highest level of award** – unchanged since January
    - Additional **3,000 Scottish cases** still administered by DWP
- Quarterly activity (to April 2025):
    - **210,000 new registrations**, **220,000 clearances**
    - **130,000 award reviews** registered, **150,000 cleared**
    - **66,000 mandatory reconsiderations (MRs)** registered, **64,000 cleared**

Administrative Impact:

- Sustained **high volumes of claims and reviews** are stretching assessment and decision-making capacity
- Increasing need for workforce planning, digital processing, and timely handling of complex cases
- Separation of Scottish cases reflects **post-devolution divergence in policy and delivery**

PIP Caseload and Activity – Key Trends to April 2025

Appeals and Review Outcomes – Implications for Decision Accuracy

- **Over 5-year period** (May 2020–April 2025):
  - 43% of new claims, 71% of DLA reassessments, and 98% of end-of-life cases resulted in awards
  - 76% of **planned reviews** and 87% of **change of circumstances** maintained or increased awards
  - 31% of **MRs** resulted in a change to the award
- For initial decisions (2020–2024):
  - 33% of MRs led to an appeal
  - 22% of appeals were **lapsed** in favour of the claimant
  - 3% of initial decisions were overturned at tribunal

Frontline Service Impact:

- High overturn and lapse rates indicate **decision-making and communication quality issues**
- Increased workload for advice agencies and appeals services
- Emphasises the importance of **getting decisions right first time** to reduce stress and demand on the system

‘Britannia Card’ Plan

- **One-off £250,000 “landing fee”** from wealthy newcomers (non-doms) in exchange for a 10–20-year exemption from UK tax on overseas income, capital gains, and inheritance.
- Targeting **6,000–10,000 participants annually**, projected revenue of **£1.5–£2.5 billion per year**.
- **Funds ring-fenced** to provide a **£600–£1,000 tax-free annual bonus** to approx. 2.5 million lowest-paid full-time UK workers.
- Administrative requirements include:
  - HMRC-led collection of fees and distribution of “Britannia workers’ dividend”.
  - New tax-exemption infrastructure to manage remittance-style regimes.
  - Enhanced compliance and oversight mechanisms for non-domiciled status.
- Administrative risks:
  - Complexity of implementing a dual tax regime.
  - High compliance costs and potential loopholes.
  - Requirement for new legislation and HMRC operational frameworks.

REFORM UK

In Partnership with LA Directories Limited

'Britannia Card' Plan

- **Redistribution to low-paid workers** boosts incomes in regions like Wales, Scotland and north-east England.
- Critics warn of **£34–£35 billion in lost tax revenue over five years**, potentially feeding into:
  - Cuts or increased charges in public services (e.g. NHS).
  - Tax hikes targeting working families to fill funding gaps.
- Major political backlash:
  - Labour labels it a "billionaires' bonanza" with hidden costs.
  - Concerns over benefit skewing towards wealthy foreigners.
- **Economic migration impact** unclear:
  - May attract wealthy individuals but lacks appeal to skilled professionals.
  - Could undermine the recent non-dom abolition and Labour's tax reform.
- **Policy uncertainty**: no thresholds, eligibility criteria or legislative text yet published; viability and sustainability remain untested.

Ongoing Cyberattack Disruption at Glasgow City Council

- A major ransomware attack in February 2025 continues to severely disrupt Glasgow City Council’s IT systems.
- Staff still lack access to core systems four months on, including those used for processing benefits, council tax, and social care records.
- Some payments, including supplier invoices and social work expenses, are still being made manually.
- The council has over 20,000 employees, with major delays and increased workloads reported across departments.
- Email access was restored only after three months; full systems recovery timeline remains unclear.

Ongoing Cyberattack Disruption at Glasgow City Council

- Disruption affects frontline services such as housing applications, school admissions, and social care assessments.
- Key online portals remain offline, forcing residents to queue at council offices or use temporary workarounds.
- Risk of data loss and breach of GDPR obligations remains a concern, with no confirmation on data recovery progress.
- Increased financial pressure due to costs of remediation, overtime, and possible penalties or compensation.
- The incident highlights urgent need for cyber resilience investment across local government.

Major Social Landlord Recovers Over 70 Homes from Tenancy Misuse Strengthening Governance and Housing Asset Management

- A2Dominion, a major housing association, recovered 74 social homes in 2023/24 due to tenancy misuse including subletting, abandonment, and false applications.
- Recoveries followed over 600 tenancy audits and investigations led by the housing fraud team.
- The landlord supports national efforts to reduce housing fraud and address shortages in social housing.
- Tenancy misuse cases were identified using data checks, unannounced visits, and resident tip-offs.
- A2Dominion stressed the importance of robust governance and fraud detection to safeguard social housing stock.

Major Social Landlord Recovers Over 70 Homes from Tenancy Misuse Strengthening Governance and Housing Asset Management

- Recovery of homes increases availability for those in genuine housing need, directly supporting housing waiting lists.
- Administrative functions involved in fraud detection now play a more strategic role in housing asset recovery.
- Housing officers may require training in data analysis, investigation protocols, and enforcement procedures.
- Coordination between legal, housing management, and customer service teams is essential for effective action.
- Demonstrates need for sustained investment in tenancy audit programmes to maximise social housing impact.

Cuts to Adult Social Care in England

- **Nearly 100,000 adults in England** denied access to state-funded social care due to tightening eligibility.
- **Real-terms budget cuts of 18%** to council adult social care services since 2010.
- Frontline administrative teams under pressure from:
  - Increased care assessment backlogs — nearly **500,000 people waiting**.
  - Rising demand for care linked to an ageing population and higher disability rates.
  - Flatlining government funding versus rising costs, including **9% increases in provider pay**.
- **Four in five councils** have either overspent or had to abandon savings plans mid-year.
- Administrative prioritisation now focused on crisis response rather than preventative care.

Cuts to Adult Social Care in England

- **Sharp reduction in people receiving long-term care**, despite growing need.
- Growing postcode lottery in care access, driven by local funding disparities.
- **Unpaid carers — mostly women — now filling critical service gaps**, often at personal and financial cost.
- Reliance on underpaid care staff, including significant numbers of overseas workers, straining workforce stability.
- Increased caseloads for remaining staff, reduced continuity of care, and growing staff turnover.
- Knock-on effects on NHS, housing services, and mental health support, as gaps in social care widen.

HMRC Targets Wealthy – Surge in Investigations and Administrative Expansion

- **£1.5 billion recovered in 2024** through tax investigations into high earners — double the amount from 2023.
- **HMRC's compliance unit** targets individuals earning over **£200,000** or with **assets above £2 million**.
- **400 new specialist compliance officers** to be recruited over four years.
- HMRC aims to generate **an additional £500 million** by 2030 from high-net-worth investigations.
- Administrative overhaul includes:
  - Expansion of risk review processes.
  - Increased scrutiny of income, gains, inheritance and offshore tax records.
  - Integration of AI and big data tools (e.g. Connect system) to flag anomalies.
- Cross-border cooperation enhanced through **automatic information sharing** with overseas tax authorities.

HMRC Targets Wealthy – Surge in Investigations and Administrative Expansion

- **Investigations becoming more intensive**, with requirements including:
  - Disclosure of UK and offshore bank statements, trust documents, and property ownership.
  - Mandatory interviews and compliance meetings.
- **Penalties** can range from 0% to over **100% of unpaid tax**, depending on intent.
  - Criminal charges possible in serious evasion cases.
- High-profile enforcement:
  - Bernie Ecclestone charged in 2022 and paid a **£652.6 million settlement** for undeclared offshore income.
- Total recovered from wealthy individuals rose to **£5.2 billion in 2024**, up from £4 billion in 2023.
- HMRC estimates **£2.1 billion is still being avoided annually** by high-net-worth individuals.
- The government aims to raise an extra **£7.5 billion per year by 2029–30** to fund public services.

Quote of the Week

"We must care for each other more, and tax each other less." – Bill Archer

Bill Archer is a retired American politician who represented Texas's 7th congressional district in the U.S. House of Representatives from 1971 to 2001, serving as chairman of the powerful House Ways and Means Committee during his final six years. A staunch advocate for tax reform and fiscal responsibility, he played a key role in shaping the 1997 balanced budget agreement and championed initiatives like easing the estate tax and expanding IRAs.

114 & Reform Watch

- Councils reporting their struggling budgets, impacts of local government reform and impact of political change

Government to Abolish Committee System in English Councils

Administrative Reform with Significant Governance Implications

- The UK Government plans to abolish the committee system in local councils as part of new legislation to "simplify and modernise" governance.
- Affected councils will be required to adopt either a Leader and Cabinet model or an elected Mayor system.
- Currently, 58 councils use the committee system, which allows decisions to be made collectively across political groups.
- The Government claims this move will increase transparency and accountability, but critics warn it could reduce democratic representation and local engagement.
- Implementation expected in stages, potentially disrupting internal structures and administrative roles.

Government to Abolish Committee System in English Councils

Impact on Council Operations and Service Delivery

- Transition may divert senior management and governance teams from service-focused priorities to structural reform tasks.
- Risk of reduced cross-party oversight in decision-making, which may impact service planning and scrutiny.
- Smaller councils may face resource strain adapting to new systems, including recruitment, training, and constitutional changes.
- Potential confusion for residents and staff during transition, especially around who holds decision-making power.
- Could indirectly affect service delivery timelines and responsiveness during reorganisation period

Government Reform Aims to Empower Local Councillors Shifting Accountability and Governance Structures

- Minister Simon Hoare outlines reforms intended to make councillors more accountable and closer to their communities.
- New model will clearly separate political leadership (councillors) from operational delivery (officers).
- Plans to reduce bureaucratic structures and promote visible local leadership, supported by enhanced digital tools.
- Reform intended to give councillors more influence over decisions affecting their wards and constituents.
- Changes form part of wider legislation aimed at replacing the committee system and simplifying local government structures.

Government Reform Aims to Empower Local Councillors Shifting Accountability and Governance Structures

- Administrative teams may face significant reorganisation to support clearer political-officer boundaries.
- Potential pressure on frontline teams to respond to increased direct input or scrutiny from empowered ward councillors.
- Training and support needed for councillors to effectively use digital tools and engage with data-driven decision-making.
- Likely need for revised governance protocols, reporting lines, and community engagement processes.
- Reform could improve responsiveness but may temporarily disrupt coordination and delivery during implementation.

Thurrock Council Debt Set to Reach £1.1bn

Government Extends Intervention

- Thurrock Council's debt is forecast to **rise from £800m to £1.1bn** by the end of **2025/26**.
- Government-appointed commissioners will remain in place until **April 2028**.
- A **£41m budget gap** requires **20% savings** in council spending to achieve balance.
- Despite progress, the government cites a lack of pace and scale in the council's response.
- Intervention extended due to continued **fragility in recovery** and systemic weaknesses.

Impact on Administration:

- Corporate leadership capacity remains under scrutiny, with central oversight ongoing.
- Finance teams face sustained pressure to deliver savings and manage borrowing risks.
- Delays in cultural and organisational reform are slowing internal transformation.

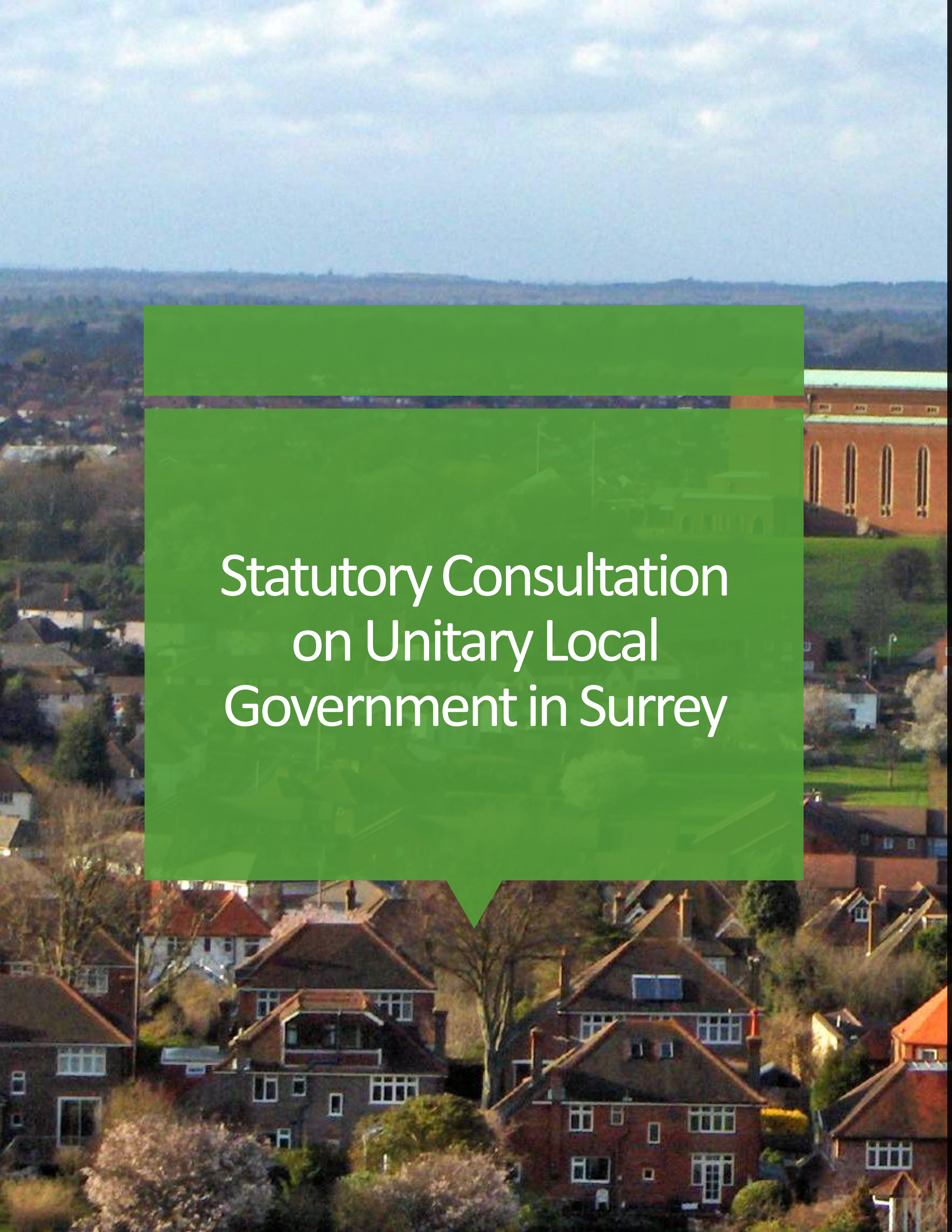
Thurrock Council Debt Set to Reach £1.1bn

Frontline Services and Transformation at Risk Amid Deep Financial Crisis

- Recovery plans depend on delivering **ambitious savings without cutting core services**.
- Key services such as **children's services** show improvement (rated "outstanding" by Ofsted).
- Council must implement a **new operating model** and improve staff culture to drive change.
- Ongoing public confidence challenges, particularly around transparency and community engagement.

Frontline Service Impact:

- Non-statutory services may face reductions as savings targets increase.
- Workforce morale and recruitment could be affected by uncertainty and reputational damage.
- Transformation plans may stall without **robust leadership, adequate funding**, and local buy-in



Statutory Consultation on Unitary Local Government in Surrey

- Government launches a **seven-week statutory consultation** (closing **5 August 2025**) on two competing proposals to reorganise local government in Surrey.
- Proposals submitted on **9 May 2025** under the Local Government and Public Involvement in Health Act 2007.
- **Proposal 1** (Elmbridge, Mole Valley, Surrey CC): Two unitaries – *East Surrey* and *West Surrey*.
- **Proposal 2** (eight boroughs and Tandridge): Three unitaries – *East Surrey, North Surrey, West Surrey*.
- Crawley-Reigate cross-boundary proposal ruled out as **non-compliant**.

Administrative Impact:

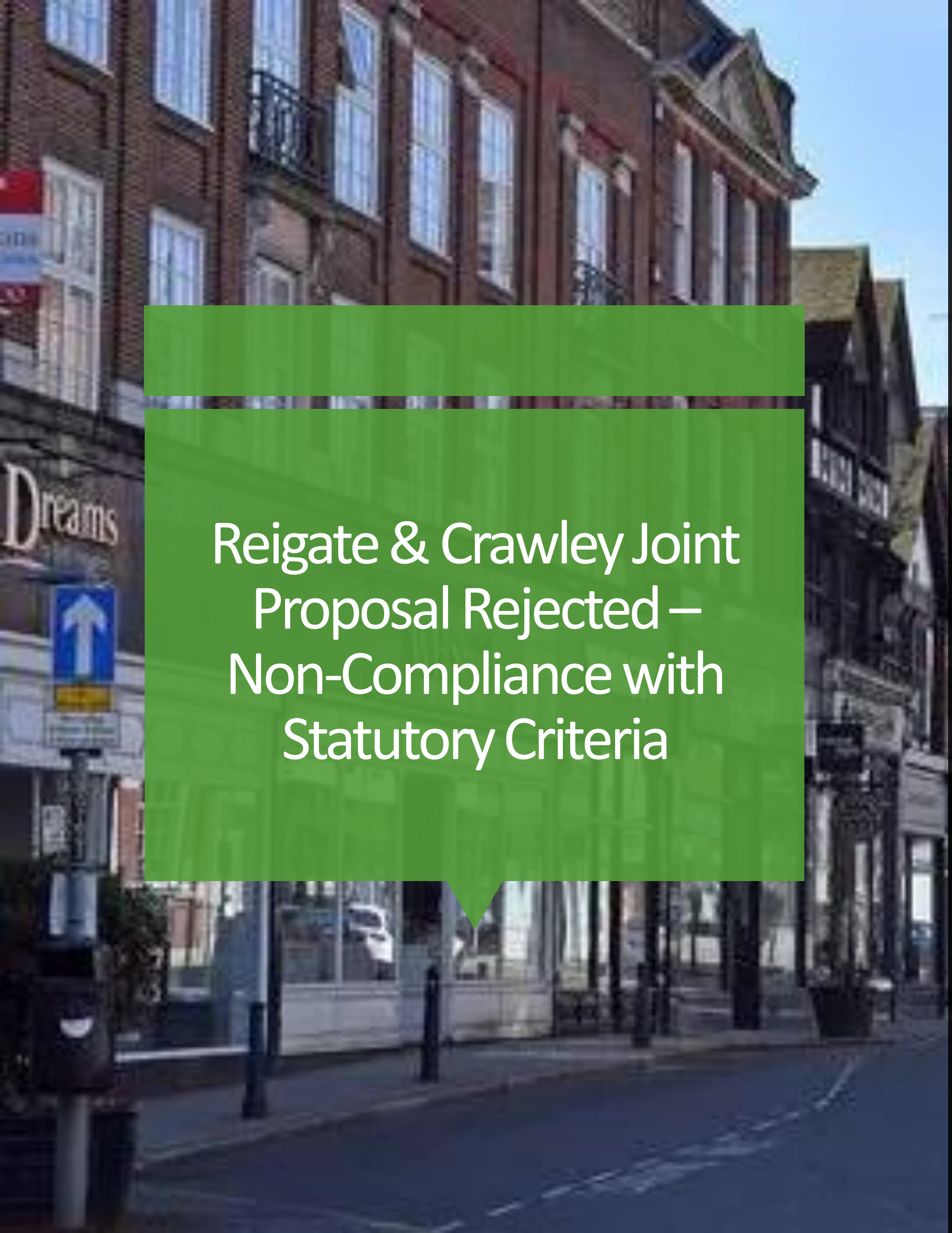
- All councils involved must support consultation engagement, clarify financial assumptions, and prepare for potential restructuring.
- Strategic planning and legal review needed for elections, boundaries, and service continuity.

Statutory Consultation on Unitary Local Government in Surrey

- **Woking's debt** deemed unmanageable locally – government will provide **initial debt repayment support from April 2026**.
- Further support subject to certification and the Local Government Finance Settlement.
- If legislation is passed by **March 2026**, elections for new unitaries will take place in **May 2026**.
- New unitary authorities would go live in **April 2027**.

Frontline Service Impact:

- Stabilising Woking's finances protects service continuity in any successor council.
- New structures would centralise functions, affecting local delivery models, staffing, and community access.
- Councils must prepare now for possible **election cancellation, TUPE implications**, and legal transitions.

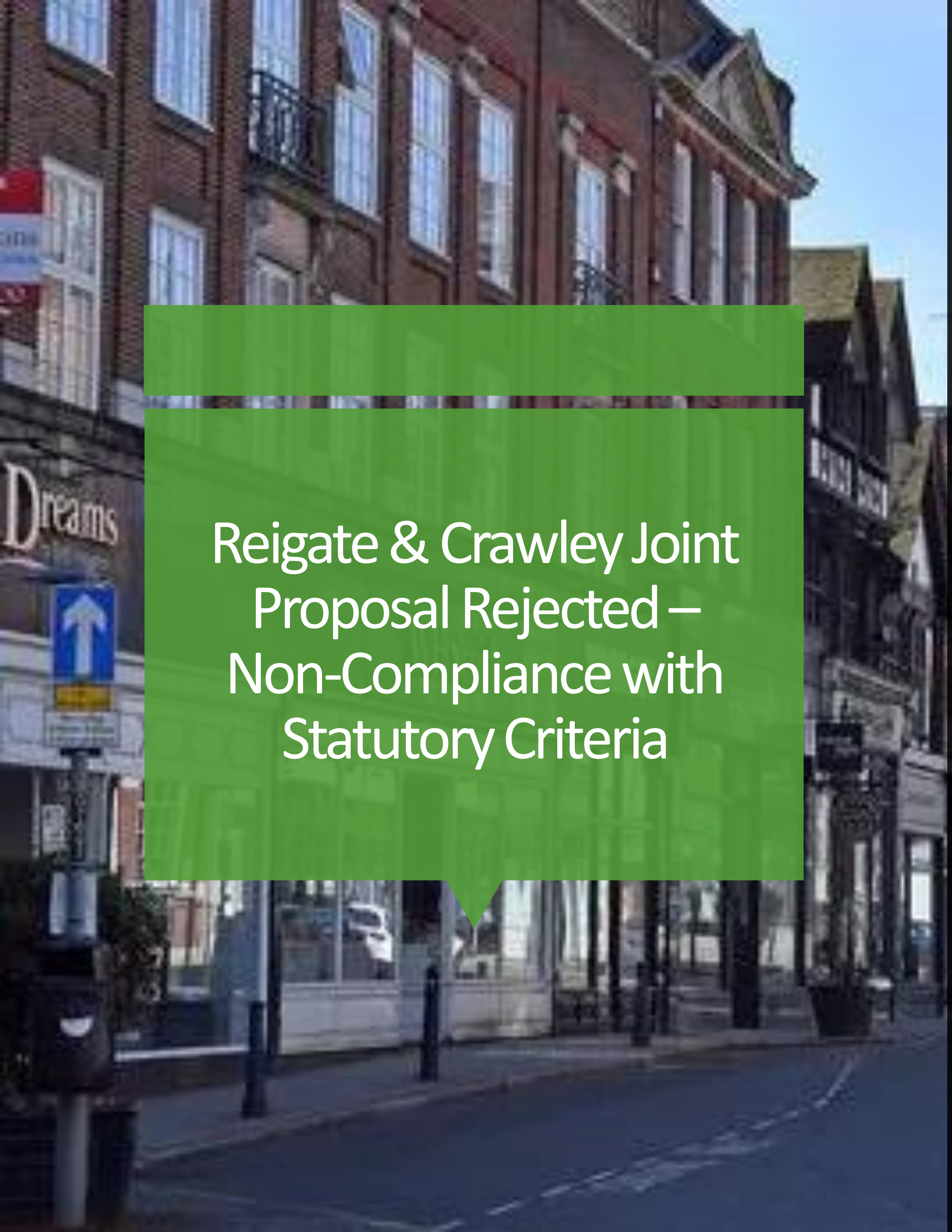


Reigate & Crawley Joint Proposal Rejected – Non-Compliance with Statutory Criteria

- Government has formally **rejected the cross-boundary proposal** submitted by Reigate & Banstead and Crawley Borough Councils.
- Key reasons for exclusion:
    - Reigate is already a signatory to an existing proposal, breaching the **one-proposal rule** under the 2007 Act.
    - Proposal did **not specify a single, defined geography**, instead presenting multiple options.
    - Submission lacked **financial modelling** and failed to meet the Government's guidance criteria.
    - Did not align with the **single geography requirement** set out in the reorganisation invitation.

Administrative Impact:

- Confirms strict interpretation of the Local Government and Public Involvement in Health Act 2007.
- Clarifies that only **fully compliant proposals** will be considered in this statutory process.
- Emphasises need for **clarity, completeness, and statutory conformity** in future submissions.



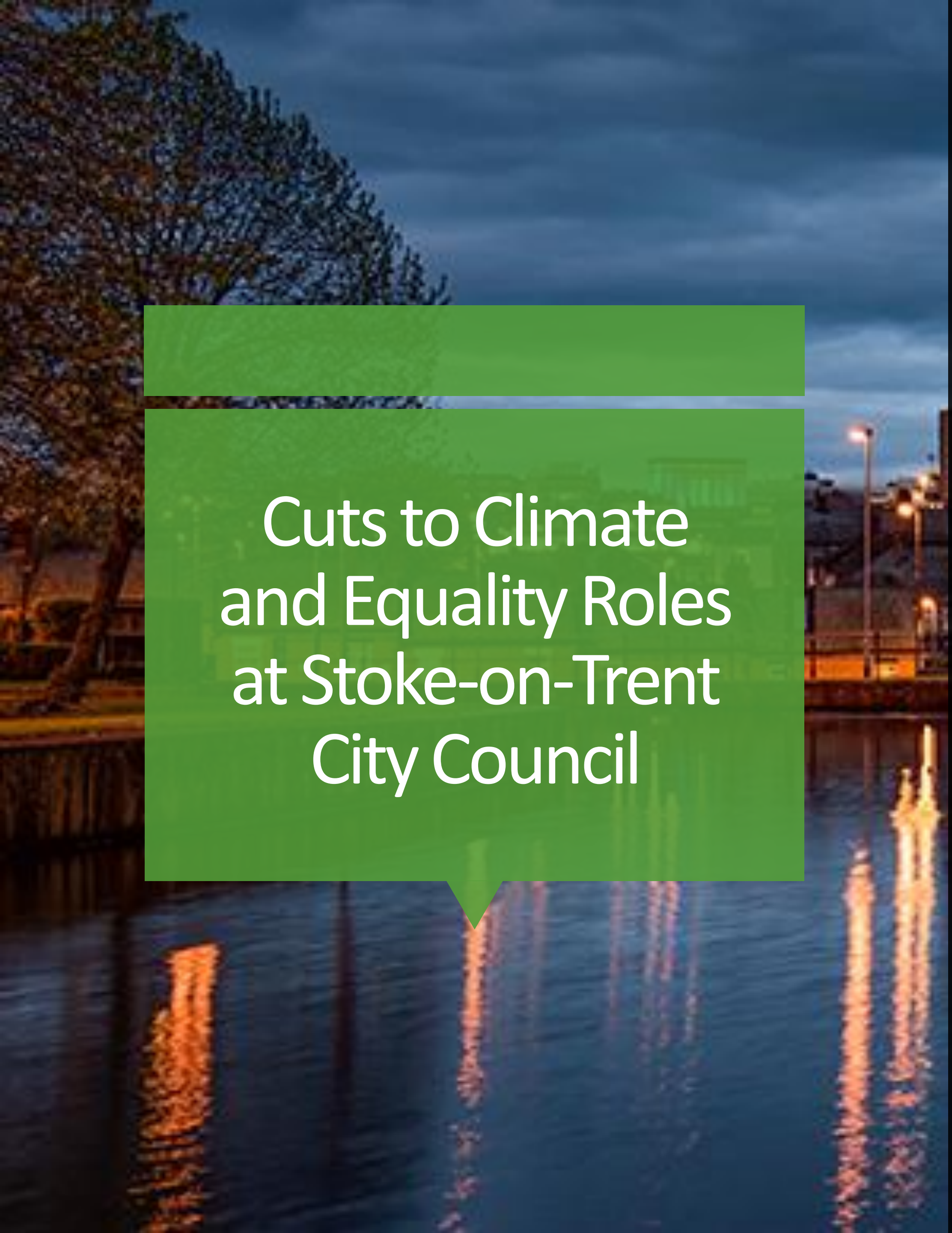
Reigate & Crawley Joint Proposal Rejected – Non-Compliance with Statutory Criteria

Strategic and Regional Cooperation Still Encouraged

- Although the joint submission is excluded, councils may still:
    - Refer to it in consultation responses to argue for **alternative structures** or against current proposals.
    - Explore other legal mechanisms to adjust **county boundaries** or cooperate across borders in future.
- Government recognises the **Gatwick Diamond** as a functional economic area and is open to future **strategic authority** options.

Frontline and Strategic Implications:

- Exclusion may hinder short-term ambition for unified economic governance in the Gatwick area.
- However, continued cross-border collaboration encouraged for **economic growth and future devolution**.
- Authorities must work within formal boundaries for now but can plan for **longer-term integration options**.



Cuts to Climate and Equality Roles at Stoke-on-Trent City Council

- Stoke-on-Trent City Council has decided not to fill three roles covering climate change, equality, and poverty—previously held by a single officer on £43,000 p.a.
- The decision was taken during a wider £20m savings plan, despite the postholder having developed the city's climate action plan and DEI strategies.
- The Chief Executive stated existing staff could cover the responsibilities, but councillors and campaigners criticised the move as a political reversal and a loss of expertise.
- The council claimed £300k in related spending was already being delivered by other teams, but no evidence was shared of revised delivery plans.
- This move may lead to compliance risks under the Equality Act 2010 and affect external funding opportunities linked to green and inclusive initiatives.

Reform UK DOGE Reforms – Administrative Uncertainty in Durham

- **Councillors report being 'in the dark'** about Reform UK’s proposed Department of Government Efficiency (DOGE) reforms.
- **No official documentation or timelines** have been shared with elected members regarding the planned changes.
- Reform UK intends to conduct a **comprehensive audit of all council spending**, targeting what they call "wasteful" or "ideological" costs.
- Areas expected to face scrutiny or cuts include:
  - Diversity, equity, and climate-related posts.
  - Staff working remotely or on flexible contracts.
  - Consultancy and training budgets.
- Council officers face **increased pressure and uncertainty**, with opposition members raising concerns about transparency and governance.

Reform UK DOGE Reforms – Administrative Uncertainty in Durham

- The planned efficiency drive may lead to:
    - **Reductions in non-statutory service provision**, such as youth services, community engagement, and sustainability projects.
    - **Staffing instability**, as employees in targeted roles are warned to "seek alternative careers".
- **Risk to morale and service continuity**, particularly where frontline delivery depends on back-office support.
- **Operational delays possible** during review period due to unclear decision-making structures.
- Union concerns raised over the **potential for unlawful dismissals or breaches of employment rights**.
- Overall, the absence of a published plan increases the **risk of reactive cuts rather than strategic reform**, with unknown consequences for public service users.

Lancashire Council Reorganisation

- **15 councils to be abolished** under government plans to streamline local government.
  - Includes Lancashire County Council, 12 district councils, and two unitary authorities (Blackpool and Blackburn with Darwen).
- Replacement by **fewer, larger unitary authorities** responsible for all local services in their areas.
- **Initial March 2025 deadline missed** – councils failed to agree a shared proposal.
- **New deadline set for November 2025**; government emphasises the need for “effective collaboration”.
- **High administrative uncertainty**:
  - Planning and governance structures not yet agreed.
  - Risk of duplication, legal disputes, and operational gaps if consensus is not reached.
- Pressure on leadership to define **‘ways of working’** across merged geographies and functions.

Lancashire Council Reorganisation

- Consolidation into larger authorities could bring:
  - **Service streamlining** and reduced administrative overheads.
  - Potential for improved digital access and integrated service models.
- However, major **disruption risks** include:
  - **Service delivery delays** during transition (e.g. adult care, housing, waste collection).
  - Loss of local accountability and reduced community engagement.
- **Public concern** likely where local identities are absorbed into larger areas.
- Reform UK leader of Lancashire County Council favours **retaining the existing 15-council structure**; has called for a **referendum**.
- Political tensions may further delay planning, impacting readiness by the November deadline.

Tory Councillor Defects to Reform UK

- **Cllr Laila Cunningham**, representing Lancaster Gate on Westminster City Council, has defected from the Conservatives to Reform UK.
- She cited being **"tired of defending failure"**, expressing frustration over rising crime and lack of police presence.
- Cunningham warned of an imminent **"massive surge"** in Reform UK councillors across London ahead of next year's local elections.
- Her move is seen as part of Reform UK's broader strategy to challenge mainstream parties, particularly in **Conservative strongholds** across the capital.
- The defection hands Reform UK greater visibility and representation within central London's local government, potentially shifting the political landscape.

Tory Councillor Defects to Reform UK

- **Navigating new allegiances**: Council dynamics may shift, with potential reconfiguration of committee seats and influence across service oversight areas.
- **Scrutiny of public safety services**: Cunningham's focus on policing highlights growing pressure on local authorities to prioritise crime prevention and visible neighbourhood policing.
- **Setting a precedent**: Her defection could encourage further councillors, particularly from London boroughs with Conservative representation, to follow suit.
- **Strategic signalling**: Reform UK's success may prompt reevaluation of service priorities—such as law enforcement, immigration control, and local infrastructure—as they push a populist, tough-on-crime agenda.
- **Election readiness**: The increased momentum for Reform UK poses a challenge to both Conservative and Labour groups as they prepare for next year's borough-wide contests.

Legal Issues of Note

EHRC Clarifies Guidance on Definition of Sex under Equality Act

- The Equality and Human Rights Commission (EHRC) has updated its interim guidance following the Supreme Court's 2023 ruling on the definition of "sex" in the Equality Act 2010.
- The ruling confirmed that "sex" means biological sex in the context of the Act's single-sex exceptions.
- EHRC emphasises that this does **not** invalidate protections for trans people, but clarifies where services may lawfully differentiate by sex.
- Local authorities must now review policies in areas such as leisure facilities, refuges, changing rooms, and staffing roles where sex-based rules apply.
- HR, legal, and equality teams will need to ensure compliance and avoid misinterpretation that could lead to unlawful discrimination

EHRC Clarifies Guidance on Definition of Sex under Equality Act

- Service areas likely to be affected include housing, community safety, education, and public facilities.
- Frontline staff may require updated training to lawfully apply single-sex provisions without breaching other equality duties.
- Complaints handling processes may see increased activity as policies are challenged or tested.
- Councils must balance lawful sex-based distinctions with ongoing duties to respect and protect trans individuals under other protected characteristics.
- Delays in updating guidance could expose councils to legal or reputational risk.

VISIONARY NETWORK In Partnership with LA Directories Limited

Tribunal Allows DWP to Withhold Secret Review Details

- The Information Rights Tribunal ruled the **DWP does not have to disclose key information** from internal reviews into deaths linked to Universal Credit.
- The case involved secret internal process reviews following deaths of benefit claimants between **2019 and 2020**.
- Campaigners argued for transparency, particularly regarding lessons learned and systemic failings.
- The Tribunal sided with DWP, citing exemptions related to policy formulation and public interest balance.

Impact on Administration:

- Local welfare and advice teams may face **increased claimant mistrust** in the benefits system.
- Ongoing lack of transparency complicates joint safeguarding efforts and multi-agency risk assessments.
- Council complaints handlers and caseworkers may receive more queries and FOI requests without central clarity.

In Partnership with LA Directories Limited

Tribunal Allows DWP to Withhold Secret Review Details

Risks for Frontline Services and Claimant Safety

- Concerns grow about the absence of public accountability where benefit decisions contribute to harm.
- Advocates warn that opportunities to **learn from past deaths** and reform processes are being lost.
- Frontline staff may have less confidence in DWP escalation pathways or redress systems.
- Local support services could see **increased pressure** to fill accountability and safeguarding gaps.

Frontline Service Impact:

- May hinder early intervention where vulnerable claimants are at risk.
- Weakens trust between councils, third sector providers, and central government departments.
- Reinforces calls for **clearer guidance, better data sharing**, and **local safeguarding escalation routes**.

Job Adverts From Business Smart Solutions

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JUST ONE TREE

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Meet The Team

Ben Moreton
CEO

Mark Thomas
Operations

Robert Fox
Lead Consultant

Trustpilot

"Best decision I've made in years was to join BSS. Ben has been fantastic at every stage during the past 10 months, and is already putting me forward for more senior roles where I had struggled to

past few years.

Very personal approach from day one, reassuring and highly knowledgeable! Would highly recommend for anyone wanting to progress their career or just looking for a change!"

Revenues Officer (Academy)

Until 31/08/2025 initially | £25ph (umbrella) | Remote

- All aspects of Council Tax billing and recovery
- Experience of using the MRI/Capita One (Academy) system, processing account amendments, reviewing accounts at various stages of recovery in accordance with local and legislative guidelines
- Dealing with customer enquiries in a variety of formats
- Experience of Business Rates would be useful but not essential
- Confident in processing on all aspects of Council Tax adjustments to including moves, discounts, arrangements.
- Knowledge of Council Tax legislation and its practical application

What we're looking for:

main skills/knowledge:

- At least 5 years Council Tax billing and recovery experience
- Experience of using the MRI/Capita One (Academy) system

To find out more or to apply

>> Click here to view the full advert <<

Revenues Manager (Academy)

3-6 months | £400 pd (umbrella) | Remote

The role requires an experienced Interim Revenues Manager who can manage the service whilst a permanent applotment is

There is a short handover with the existing manager to ease the new candidate into post.

Other duties include completion of statutory government

What we're looking for:

main skills/knowledge:

- Strong Revenues Manager skills
- Experience of the MRI/Capita One (Academy) system
- IRRV qualified or equivalent
- Fully remote working available

To find out more or to apply

>> Click here to view the full advert <<

Senior Revenues Officer (MRI/Academy)

4 months initially | £30ph (umbrella) | Remote

- All aspects of Council Tax billing and recovery including the more difficult accounts
- Experience of using the MRI/Capita One (Academy) system, processing account amendments, reviewing accounts at various stages of recovery in accordance with local and legislative guidelines
- Dealing with customer enquiries in a variety of formats
- Experience of Business Rates essential
- Confident in processing on all aspects of Council including moves, discounts, arrangements
- Knowledge of Council Tax/Business Rates legislation and its practical application
- The ability to guide and lead a team

What we're looking for:

main skills/knowledge:

- At least 5 years Council Tax/NNDR billing and recovery experience at senior level
- Experience of using the MRI/Capita One (Academy) system

To find out more or to apply

>> Click here to view the full advert <<

Benefits Officer (MRI/Academy)

3 months initially | £25ph (umbrella) | Remote

Our good client in the North West is seeking a Benefits Assessment Officer on a fully remote basis for 3 months initially.

The successful candidate must have strong Housing Benefit assessment skills and be an advanced MRI(Academy) user.

The ability to assess all claim types to include new claims, changes in circumstances, VEP's, HBAA & ATLAS.

What we're looking for:

main skills/knowledge:

- Strong Housing Benefit assessment skills
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- Skilled in the assessment of supported accommodation claims
- An advanced MRI (Academy) user

To find out more or to apply

>> Click here to view the full advert <<

Revenues Officer (Civica OpenRevenues)

3 months initially | £25ph (umbrella) | Remote

- All aspects of Council Tax billing and recovery
- Experience of using the Civica OpenRevenues system, processing account amendments, reviewing accounts at various stages of recovery in accordance with local and legislative guidelines
- Dealing with customer enquiries in a variety of formats
- Experience of Business Rates would be useful but not essential
- Confident in processing on all aspects of Council Tax adjustments to including moves, discounts, arrangements.
- Knowledge of Council Tax legislation and its practical application

What we're looking for:

main skills/knowledge:

- At least 5 years Council Tax billing and recovery experience
- Experience of using the Civica OpenRevenues system

To find out more or to apply

>> Click here to view the full advert <<

Benefit Assessment Officer (Academy)

3 months initially | £27ph (umbrella) | Remote

Location: Remote following collection of laptop

Must have:

- In depth HB/CTR assessment knowledge
- Ability to work on new claims and changes in circumstances
- Knowledge of all tenure types of new claims such as SEA, TA, Council Properties
- Knowledge of all areas of work such as new claims, changes, VEP, ATLAS, UCDS
- Knowledge of all types of claims such as self-employed, PFA, students
- Ability to work on MRI/Capita One (Academy) & Enterprise EDM system

What we're looking for:

main skills/knowledge:

- At least 5 years Housing Benefit / Council Tax Support administration experience
- Ability to work on MRI (Academy) & Enterprise EDM system

To find out more or to apply

>> Click here to view the full advert <<

Revenues Project Officer (NEC)

5 weeks initially | £23ph (umbrella) | Remote

Billing

- Establish liability, update databases and ensure accurate and timely billing encouraging efficient payment method
- Accurately establish, assess and apply any discounts,
  refunds account adjustments to
- Answer customer correspondence via any appropriate
- Ensure any action to chase recalcitrant payers is

Recovery

- Administer assorted activities to recover bad debt following successful court action, decide and progress cases to the
  most appropriate action to maximise successful
- Liaise with various external agencies employed to trace recover and collect debt

What we're looking for:

main skills/knowledge:

- Revenues billing & recovery
- NEC(Northgate)
- LoCTA is essential

To find out more or to apply

>> Click here to view the full advert <<

Benefits Assessment Officer (MRI/Academy)

6 months | £25ph (umbrella) | Remote

Our good client in the midlands is seeking a Benefits

The successful candidate must have strong Housing Benefit assessment skills and be an advanced MRI(Academy) user.

Role

changes in circumstances, DHP's, VEP's, HBAA & ATLAS.

What we're looking for:

main skills/knowledge:

- Strong Housing Benefit assessment skills
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- Skilled in the assessment of supported accommodation claims
- An advanced MRI (Academy) user

To find out more or to apply

>> Click here to view the full advert <<

NNDR Legislation Trainer (NEC)

1 week | £2000 (ltd)

We are seeking a Business Rates/NNDR legislation trainer for 5 days of online or in-person training.

The successful applicant will have to prepare course notes and present these to a team of new NNDR officers.

In exchange is a one-off payment of £2,000.00 (Ltd).

For more information, contact Ben Moreton on 07807058828 or via ben@businesssmartsolutions.co.uk

What we're looking for:

main skills/knowledge:

- Advanced experience of NNDR legislation
- A skilled NEC(Northgate) user
- The ability to put together and present a NNDR legislation training course to new Revenues Officers

To find out more or to apply

>> Click here to view the full advert <<

Are you ready to take the next step in your career?

As an experienced Revenues or Benefits professional, the new year is the perfect time to explore exciting interim/contract opportunities in the public sector. Whether you're looking for a fresh challenge, greater flexibility, or a role where you can make a real impact – we're here to help.

✨

Want to learn more about increasing your earning potential and fast track your career progression? Reach out and we'll be more than happy to help

Contact us here

Payroll Solutions

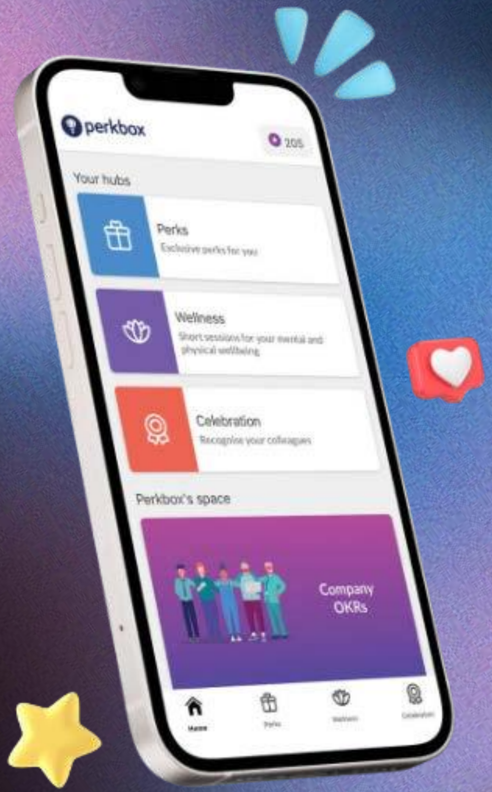
At BSS, we are dedicated to simplifying your contractor journey by providing you with efficient, tailored payroll solutions.

Our partnership with Umbrella.co.uk solidifies our commitment to ensuring you maximise your take-home pay, get paid on time and keep things stress free.

Umbrella.co.uk is one of the UK's leading umbrella companies.

Managed by qualified accountants and being FCSA accredited, it assures you of its high standards.

In a world that's continuously evolving, it's crucial to foster an environment where every team member feels valued and connected. We've teamed up with Perkbox to ensure that, whether you're working from the comfort of your home or in the office, you have access to a comprehensive suite of benefits that improve your work-life balance and enhance your wellness.



From recognising accomplishments to maintaining health, we're committed to making all our employees feel appreciated and part of our wider team.

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- Enjoy free monthly lifestyle perks and year-round shopping discounts from your favourite brands
- Utilise comprehensive wellness resources including workout videos and a confidential mental health helpline
- Celebrate and recognise your colleagues through the
- Stay informed and connected through the Culture Hub, your go-to place for all company-related updates.

Trustpilot

"BSS has provided us with excellent support since 2022. The range of expertise they have on their books is second to none, and they are without doubt my first choice when looking for staff.

What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with

Congratulations to Ben and the team !"
#TeamBSS Client - Simon Rosser

https://visionarynetwork.co.uk/blog/

Previous Recordings

24 Feb 25
Supported Accommodation, Council Tax & Funding
Handouts
Recording

3 Mar 25
Challenges in Service Charges, Local Planning, & Child Poverty
Handouts
Recording

10 Mar 25
CTR Analytics, Housing Strategies & Welfare Reform
Handouts
Recording

17 Mar 25
Welfare reform & Policy Innovation
Handouts
Recording

24 Mar 25
Assessing Welfare Reform & UC Migration
Handouts
Recording

31 Mar 25
Spring Statement & Welfare Cuts
Handouts
Recording

14 Apr 25
Adapting Through Austerity
Handouts
Recording

28 Apr 25
Balancing Equality, Welfare, & Accountability
Handouts & Recording

12 May 25
Local Shifts, Policy Challenges, and the Future of the VOA
Handouts & Recording

19 May 25
CTR Local Discretion or Structural Inequity?
Handouts & Recording

2 Jun 25
Tackling Child Poverty: A Policy Tipping Point?
Handout & Recording

9 Jun 25
entitledto's Council Tax Reduction Review Highlights
Handouts & Recording

16 Jun 25
Spending Review Analysis
Handouts & Recording

In Partnership with LA Directories Limited

Dates where there will be no sessions

11 August 2025	Summer Break
18 August 2025	Summer Break
25 August 2025	Summer Bank Holiday
1 September 2025	Summer Break
29 September 2025	Conference Week
8 December 2025	December Break
15 December 2025	December Break
22 December 2025	December Break
29 December 2025	December Break

Blogs

Thoughts from the panel

Blogs

VISIONARY NETWORK

The Independent Local Tax and Welfare Network

The Case for Plain English Council Tax Reduction Schemes by Paul Howarth

https://visionarynetwork.co.uk/2025/06/19/the-case-for-plain-english-council-tax-reduction-schemes/

Reform UK's "Department of National Efficiency": A High-Stakes Gamble in Local Government Reform By Malcolm Gardner

https://visionarynetwork.co.uk/2025/06/09/reform-uks-department-of-national-efficiency-a-high-stakes-gamble-in-local-government-reform/

A Grim Spring Statement: Fiscal Straightjackets and Political Short-termism

https://visionarynetwork.co.uk/2025/03/26/a-grim-spring-statement-fiscal-straightjackets-and-political-short-termism/

Pathways to a More Empowering Welfare State: Winners, Losers, and the Cost of Inaction

https://visionarynetwork.co.uk/2025/03/19/pathways-to-a-more-empowering-welfare-state-winners-losers-and-the-cost-of-inaction/

English Devolution White Paper: Housing, finance, council tax, business rates, welfare benefits, and social security

https://visionarynetwork.co.uk/2024/12/18/english-devolution-white-paper-housing-finance-council-tax-business-rates-welfare-benefits-and-social-security/

Blogs

Benefits in the Future

- The 'new' government is continuing to be extremely generous…to itself?
  - https://benefitsinthefuture.com/the-new-government-is-continuing-to-be-extremely-generousto-itself/
- AI – The accurate answer to benefits information – Gareth Morgan
  - https://benefitsinthefuture.com/ai-the-accurate-answer-to-benefits-information/
- The government is continuing to be extremely generous…to itself? – NLW 2024
  - https://benefitsinthefuture.com/the-government-is-continuing-to-be-extremely-generousto-itself-nlw-2024/

Blogs

- Could settling disputes through back-pay put benefits at risk? By Phil Agulnik
  - https://www.entitledto.co.uk/blog/2023/january/could-settling-disputes-through-back-pay-put-benefits-at-risk
- Council Tax Reduction (CTR) - 25/26 by Phil Agulnik and Karen Holmes
  - https://www.entitledto.co.uk/blog/2025/may/20/council-tax-reduction-ctr-2526
- Spring Statement: Policy changes & behavioural responses by Wendy Alcock & Phil Agulnik
  - https://www.entitledto.co.uk/blog/2025/march/26/spring-statement-policy-changes-behavioural-responses

Resolution Foundation

Blogs & Reports

A healthy State? Putting the 2025 Spending Review into context **by RF Staff**	A healthttps://www.resolutionfoundation.org/publications/healthy-state/hy State? • Resolution Foundation
Limited ambition? An assessment of the rumoured options for easing the two-child limit By Alex Clegg & Adam Corlett	https://www.resolutionfoundation.org/publications/limited-ambition/
At your service? Why the 2025 Spending Review must reckon with the distribution of public service use by Camron Aref-Adib, Emily Fry & Zachary Leather	https://www.resolutionfoundation.org/app/uploads/2025/04/At-your-service.pdf
Turning up the heat: Making the home heating transition work for low-income households by Zachary Leather & Jonathan Marshall	https://www.resolutionfoundation.org/publications/turning-up-the-heat/

Institute of Fiscal Studies Blogs

Exploring regional differences in public spending across England by Bee Boileau Max Warner Ben Zaranko

https://ifs.org.uk/articles/exploring-regional-differences-public-spending-across-england

IFS Spring Statement Analysis

https://ifs.org.uk/collections/spring-statement-2025

The IFS Scottish Budget Report – 2025–26 by Stuart Adam Bee Boileau Jonathan Cribb Magdalena Domínguez Laurence O'Brien David Phillips Sam Ray-Chaudhuri Luke Sibieta Darcey Snape

https://ifs.org.uk/publications/ifs-scottish-budget-report-2025-26

The short- and long-run effects of the Education Maintenance Allowance by Jack Britton Nick Ridpath Carmen Villa Ben Waltmann

https://ifs.org.uk/publications/short-and-long-run-effects-education-maintenance-allowance

Hotel of Mum and Dad? Co-residence with parents among those aged 25–34

https://ifs.org.uk/publications/hotel-mum-and-dad-co-residence-parents-among-those-aged-25-34

Other Workshops

Public Finance x Visionary Network - 2 April - 12:00
Title: Crisis, Cuts & Community: Rethinking Local Tax & Support in the 114 Era
Link: https://view6.workcast.net/register?cpak=6070531364001666

Access the recording

In Partnership with

Visionary Network

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

- Visionary Network is a not-for-profit organisation, whose objective is to encourage thought leadership and good practice in the field of public service.
- We are independent and will draw on views, ideas and practices from any practitioner and/or organisation committed to public service.
- We encourage debate, and the fair exchange of ideas, viewpoints and philosophies.
- Any products we do produce will be for the betterment of society, public sector led and if costed will reflect our not-for-profit values.
- Our focus is on improving the knowledge, health, environment and lives of our citizens through better administration and access to services.

Visionary Network Ltd is a registered company #14356542 160 Kemp House, City Road, London EC1V 2NX

A nonprofit organisation is a type of organisation that is formed for a specific social or charitable purpose rather than for profit. Its primary goal is to serve the needs of a particular community, cause, or interest, and any profits or revenue generated are reinvested back into the organisation to further its mission, rather than being distributed as profits to owners or shareholders.

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Consultancy

Welfare Together

A dynamic consortium of private sector companies is uniting to transform public service delivery across the nation. By harnessing cutting-edge technologies and innovative methodologies, this partnership is dedicated to enhancing the efficiency and effectiveness of public sector performance. Their focus is on optimising the use of resources and budgets, ensuring that every pound of public funds is directed towards improving citizens' lives. This group is at the forefront of digital transformation, leveraging data analytics and advanced technological solutions to streamline operations and reduce waste, ultimately supporting a more responsive and agile public sector.

Working closely with public sector organisations and collaborating amongst themselves, the partnership fosters a culture of innovation and disruption. By pooling their diverse expertise, the companies involved can tackle longstanding challenges with fresh, inventive approaches that deliver measurable improvements in service delivery. Their cooperative efforts not only drive substantial cost savings but also set a new benchmark for how the public sector can benefit from private sector ingenuity. In doing so, they reaffirm their commitment to ensuring that public funds are utilised to create a tangible, positive impact on the community.

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