In Partnership with

Revenues and Benefits Discussion Group

27 October 2025

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.

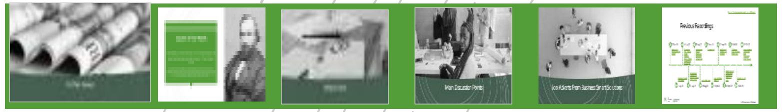
- Naomi Armstrong, Benefits Cambridge City Council
- Laura Bessell, Benefits Manager, Oxford City Council
- Kirsty Brooksmith, London Borough of Hammersmith & Fulham
- Tom Clark, Liverpool City Council
- Alex Clegg, Resolution Foundation
- Nicki Duckworth, EntitledTo, Marshalling
- Robert Fox, Swindon Council
- 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

VISIONARY NETWORK

In Partnership with

LA Directories Limited

BUSINESS SMART



Discussion Points

Council Tax

City of Westminster

Council tackle "snail-farm" business rates avoidance

- Westminster City Council (WCC) has identified a scheme in which empty commercial properties are being claimed as "snail farms" in order to exploit the agricultural exemption from business rates.
- Landlords reportedly register under companies that purport to run low-scale snail breeding operations in otherwise empty offices, thereby re-classifying the property and avoiding substantial business rate liabilities.
- WCC is calling for reform of the business rates regime, including a general anti-avoidance clause, because such schemes place unfair pressure on the local tax base and undermine the fairness of the system.

Treasury Considers New Council Tax Bands for High-Value Homes

- The Treasury is examining options to introduce **new council tax bands** targeting higher-value properties in England as Chancellor **Rachel Reeves** seeks to raise **£42 billion** to balance the government's finances.
- The approach would focus on **affluent homeowners**, particularly in **London and the South East**, rather than conducting a full revaluation of all properties nationwide.
- Analysts say adding upper-tier bands would raise additional revenue while avoiding the political sensitivity of a national revaluation.
- Property experts, including **David Fell (Hamptons)**, argue this is "one of the fairer and least disruptive" ways to modernise the system.
- The highest existing band – **Band H** – applies to properties valued over **£320,001 in 1991**, a threshold that now groups together ordinary large homes and multimillion-pound mansions.

Rise in Bailiff Use by Local Authorities

- The use of enforcement agents ("bailiffs") by councils in England and Wales has increased by approximately **30 %** over two years, from about 1.3 million referrals in 2022/23 to about 1.7 million in 2024/25.
- The increase coincides with a 10 % rise in the average Band D council tax bill over the same period, and mounting arrears.
- Campaign group Debt Justice criticises the trend as punitive for households in difficulty: "Using bailiffs is an outdated and harmful way to treat people in debt" (Dean Burn, Debt Justice).

Benefits

IFS: Reforming the Two-Child Limit: Key Issues

IFS Institute for Fiscal Studies

- The two-child limit means that families on means-tested benefits do not receive the child element for third and subsequent children born on or after 6 April 2017.
- According to IFS modelling, the policy will ultimately save the exchequer around **£3.6 billion a year**, and reduce benefit entitlements for more than **800,000 households**.
- Relative child poverty (after housing costs) rose from about 27 % in 2010-11 to 31 % in 2019-20, driven almost entirely by families with three or more children.
- The IFS judgement is that reversing the limit would reduce absolute poverty by around **4.3 percentage points** (≈ 630,000 children) but would cost roughly **£5,700 per child lifted from poverty**

DWP Fraud and Error Progress: Reducing Overpayments, Raising Accountability

Department for Work & Pensions

- The National Audit Office (NAO) reports that benefit overpayments have **fallen** for the first time since the pandemic, reflecting DWP's expanded fraud-prevention strategy.
- **Overpayment rate** dropped from **3.6 % (£9.7 bn)** in 2023-24 to **3.3 % (£9.5 bn)** in 2024-25.
- **Universal Credit (UC)** overpayments reduced more sharply – from **12.4 % to 9.7 %** year-on-year.
- 1.15 million UC claims have been reviewed through the **Targeted Case Review (TCR)** programme, saving an estimated **£581 million by March 2025 — 11 % above target**.
- DWP's long-term savings target from TCR has risen from **£2 billion** (2026-27) to **£13.6 billion by 2030**.

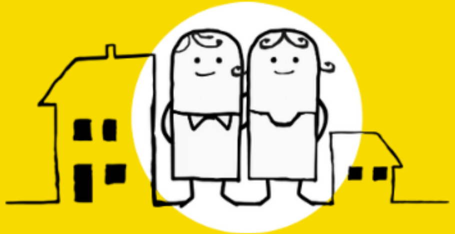
Peers Block DWP Plan to Grant Force Powers to Staff

- The bill Public Authorities (Fraud, Error and Recovery) Bill, under which staff of the Department for Work and Pensions (DWP) would gain powers of search, entry and seizure, also included proposed powers to use "reasonable force" against benefit claimants.
- During the House of Lords report stage, a crossbench peer, Lord Vaux, argued that civil servants being empowered to forcibly enter homes, seize belongings or restrain claimants would represent a severe expansion of state power, particularly affecting disabled and vulnerable people.
- An amendment to remove the "reasonable force" provision was passed by peers (212 votes to 144) thereby delaying or blocking the measure as currently drafted

.inbest

VISIONARY NETWORK

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.

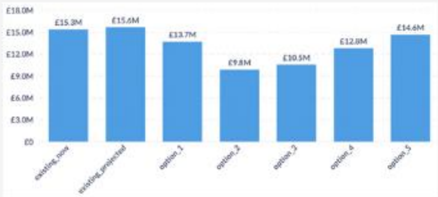
Automatic Reporting

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

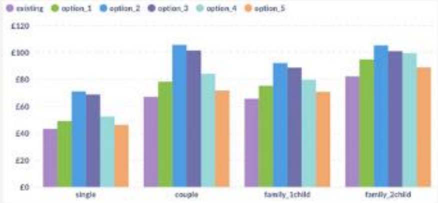
Total annual cost options



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

Visit us: https://inbest.ai | **Write to us:** info@inbest.ai

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

City of Westminster

Council tackle “snail-farm” business rates avoidance

- Westminster City Council (WCC) has identified a scheme in which empty commercial properties are being claimed as “snail farms” in order to exploit the agricultural exemption from business rates.
- Landlords reportedly register under companies that purport to run low-scale snail breeding operations in otherwise empty offices, thereby re-classifying the property and avoiding substantial business rate liabilities.
- WCC is calling for reform of the business rates regime, including a general anti-avoidance clause, because such schemes place unfair pressure on the local tax base and undermine the fairness of the system.

City of Westminster

Council tackle "snail-farm" business rates avoidance

Impacts on administration of services

- The business rates shortfall reduces the revenue available to the council for funding local services, meaning tougher choices on budgets, possible scale-backs of non-statutory services, and increased pressure on statutory services.
- Additional administrative burdens arise: the council must undertake investigations into avoidance schemes, allocate staff to monitoring and enforcement rather than frontline service delivery, and process legal actions or company wind-ups.
- The unpredictability of such avoidance activity complicates financial planning and risk management for the authority: future budget modelling must factor in potential further loss of rateable income and contingency planning.
- Enforcement and challenge require time and resource (legal, valuation, asset tracing) which may divert capacity away from other critical functions (e.g., business support, local growth initiatives, asset management) and reduce strategic flexibility.

City of Westminster

Council tackle "snail-farm" business rates avoidance

- **Key numbers and statistics**
- WCC uncovered **four** companies running purported snail farms in empty offices.
- The estimated revenue loss from just one of these rackets exceeded **£280,000** in unpaid business rates.
- The agricultural exemption loophole allows commercial properties being used in this way to avoid business rates by claiming they are agricultural facilities.

References

- Christian Doherty, "Council on the trail of 'snail farming' tax avoiders", *Public Finance*, 24 Oct 2025.
- "Snail breeding racket leaves holes in council's finances", *LocalGov*, 12 May 2025.
- "A shell company? The tax avoidance ruse that deploys … snails", *The Times*, 10 May 2025.

In Partnership with LA Directories Limited

Treasury Considers New Council Tax Bands for High-Value Homes

- The Treasury is examining options to introduce **new council tax bands** targeting higher-value properties in England as Chancellor **Rachel Reeves** seeks to raise **£42 billion** to balance the government’s finances.
- The approach would focus on **affluent homeowners**, particularly in **London and the South East**, rather than conducting a full revaluation of all properties nationwide.
- Analysts say adding upper-tier bands would raise additional revenue while avoiding the political sensitivity of a national revaluation.
- Property experts, including **David Fell (Hamptons)**, argue this is “one of the fairer and least disruptive” ways to modernise the system.
- The highest existing band – **Band H** – applies to properties valued over **£320,001 in 1991**, a threshold that now groups together ordinary large homes and multimillion-pound mansions.

Treasury Considers New Council Tax Bands for High-Value Homes

Impacts on Administration of Services

- **Revenue implications:** Additional upper-tier bands could increase council income, potentially reducing reliance on central government grants; however, distributional effects would vary widely by region.
- **Administrative complexity:** Introducing new bands would require **valuation adjustments and database updates** by the Valuation Office Agency, impacting council tax billing, appeals, and transitional relief systems.
- **Equity and perception:** Councils in lower-value regions might see little benefit, while those in London and the South East could face public resistance; communications, modelling, and appeals handling would all add to local administrative load.
- **Market effects:** Higher effective rates on premium homes could further **slow the upper-end property market**, affecting stamp duty receipts and local economic activity linked to high-value sales.
- **Policy precedent:** Wales added a new upper band (I) in 2005 for properties worth £424,000+ (2003 values), offering a working model for implementation without full revaluation.

Treasury Considers New Council Tax Bands for High-Value Homes

Metric	Figure / Estimate	Source / Context
Estimated Band H cut-off value (1991)	£320,001+	Current threshold, unchanged since 1993
Equivalent property value today	~£2.1 m (UK average) / ~£3 m (London)	Nationwide Building Society
Potentially affected homes	"Tens of thousands", concentrated in London & SE	*Mail on Sunday* estimate
Example: Kensington & Chelsea average sale price	£1.8 million	Rightmove, 2025
Treasury funding gap	£42 billion (target for Budget savings)	*Mail on Sunday* report
Related measure under review	Proposed 20 % VAT on taxi/private-hire fares ("taxi levy") – could add £750 m p.a. to costs, impacting SEND transport budgets (≈ £2 bn nationally).	*Mail on Sunday*

References

•Anne Ashworth & Calum Muirhead, *"Tens of thousands of homeowners could be hit by new council tax bands as Rachel Reeves sets her sights on higher-value homes"*, *Mail on Sunday*, 18 October 2025.
•Supplementary section: *"Chancellor's taxi levy to cost local authorities £400 million"*, same publication.

In Partnership with LA Directories Limited

Rise in Bailiff Use by Local Authorities

- The use of enforcement agents (“bailiffs”) by councils in England and Wales has increased by approximately **30 %** over two years, from about 1.3 million referrals in 2022/23 to about 1.7 million in 2024/25.
- The increase coincides with a 10 % rise in the average Band D council tax bill over the same period, and mounting arrears.
- Campaign group Debt Justice criticises the trend as punitive for households in difficulty: “Using bailiffs is an outdated and harmful way to treat people in debt” (Dean Burn, Debt Justice).

Rise in Bailiff Use by Local Authorities

Impacts on Administration of Services

- Increased bailiff referrals generate higher administrative burden for councils: procurement/management of enforcement agents, greater complaint handling (particularly via Enforcement Conduct Board and the Local Government and Social Care Ombudsman), and additional resource diverted from preventative support.
- Financial planning becomes more uncertain: rising arrears, more referrals, and the costs of enforcement (including legal, administrative, and bailiff-fees) create volatility in revenue forecasts and pressures on budgeting for frontline services rather than debt collection.
- Risk of service delivery impact: if more households face bailiff action, there may be increased demands on welfare support, debt-advice services and discretionary funding – all of which may draw on already constrained local authority service budgets.
- Policy and reputational risk: heightened scrutiny from advocacy organisations and media may lead to policy change (as for example the recent consultation on council tax modernisation) and may require councils to review collection practices, vulnerability assessments and affordability policies.

Rise in Bailiff Use by Local Authorities

Key Numbers and Statistics

- Bailiff referrals: ~1.3 million in 2022/23 → ~1.7 million in 2024/25 (≈ 30 % increase).
- Average Band D council tax bill increase: ~10 % over the same period.
- Bailiff fees: some individuals face additional costs of up to **£420** (or projected £442) when a bailiff referral is made.

References

- Lottie Winson, "Use of bailiffs by local authorities up by 30 % in two years: report", *Local Government Lawyer*, 21 Oct 2025.
- "Bailiff referrals for council tax soar by 30 % in two years", Debt Justice press release, 19 Oct 2025

In Partnership with LA Directories Limited

IFS: Reforming the Two-Child Limit: Key Issues

- The two-child limit means that families on means-tested benefits do *not* receive the child element for third and subsequent children born on or after 6 April 2017.
- According to IFS modelling, the policy will ultimately save the exchequer around **£3.6 billion a year**, and reduce benefit entitlements for more than **800,000 households**.
- Relative child poverty (after housing costs) rose from about 27 % in 2010-11 to 31 % in 2019-20, driven almost entirely by families with three or more children.
- The IFS judgement is that reversing the limit would reduce absolute poverty by around **4.3 percentage points** (≈ 630,000 children) but would cost roughly **£5,700 per child lifted from poverty**

In Partnership with

IFS Institute for Fiscal Studies

IFS: Reforming the Two-Child Limit: Key Issues

Administrative & Service Delivery Impacts

- Changing or removing the two-child limit would have **implications for service demand and resource planning**: increased payments would raise household incomes, potentially reducing reliance on some support services (eg discretionary housing payments, crisis support) but raising pressure on benefits administration (recalculation, case-management, transitional arrangements).
- Local authorities and other agencies (eg children's services, housing) should anticipate **changes in claimant behaviour and household composition**: larger families might see improved financial stability, but this might shift demand patterns (e.g., for early years provision, housing size, child-care).
- Budgeting and forecasting within the benefit system (and for councils relying on associated funding) will become more challenging: reforms will interact with labour supply effects, incentive structures and other policy levers.
- Implementation will require **administrative effort**: updating IT systems, benefit software, communication strategies with claimants, transitional mitigation for families already affected; and monitoring impact on employment, fertility, and other outcomes.
- The decision facing government involves a trade-off: targets on child poverty versus fiscal cost and effects on work incentives. IFS notes the limit modestly strengthens work incentives for some but at the cost of higher child poverty in larger families.

VISIONARY NETWORK In Partnership with LA Directories Limited

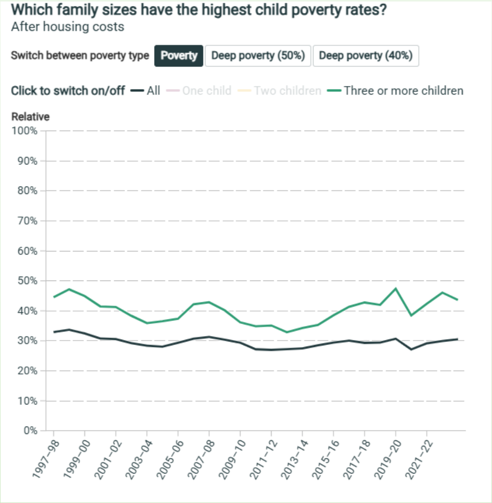
IFS: Reforming the Two-Child Limit: Key Issues

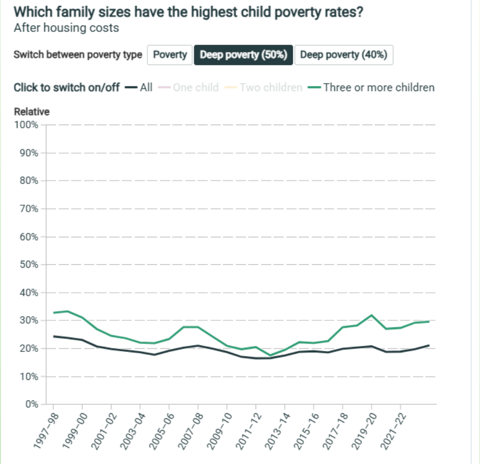
Key Numbers and Statistics

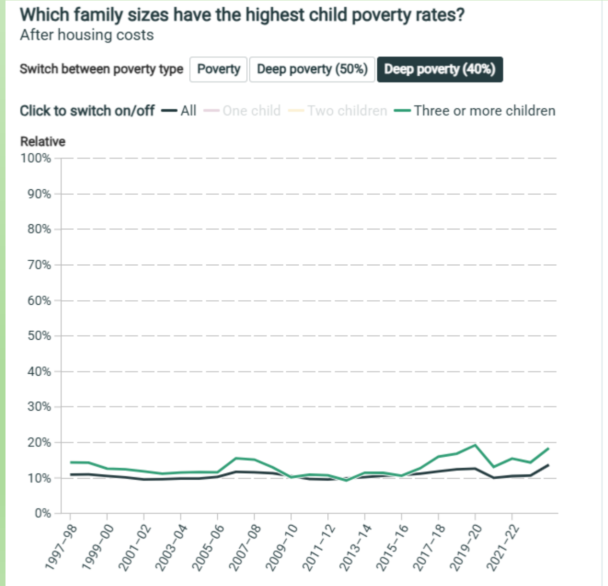
- Number of households affected: over **800,000 households** when the policy is fully rolled out.
- Estimated benefit cut for affected families: on average **over £4,400 a year** for those affected.
- Cost of full reversal: around **£5,700 per child lifted out of absolute poverty**, costing approximately **£3.6 billion annually**.
- Child poverty reduction if full reversal: ~630,000 children lifted from absolute poverty (4.3 percentage points).
- Example of partial reform: a "three-child limit" (i.e., reinstate the child element for the third child only) would cost about **£2.6 billion** and reduce child poverty by ~420,000 children (2.9 percentage points).
- Waters, T & Wernham, T (2025) *Options for reforming the two-child limit*. Institute for Fiscal Studies.
- IFS news release: "The 'two-child limit' has had no significant effects on school readiness at age 5" (24 Sep 2025)

In Partnership with LA Directories Limited

IFS: Reforming the Two-Child Limit: Key Issues

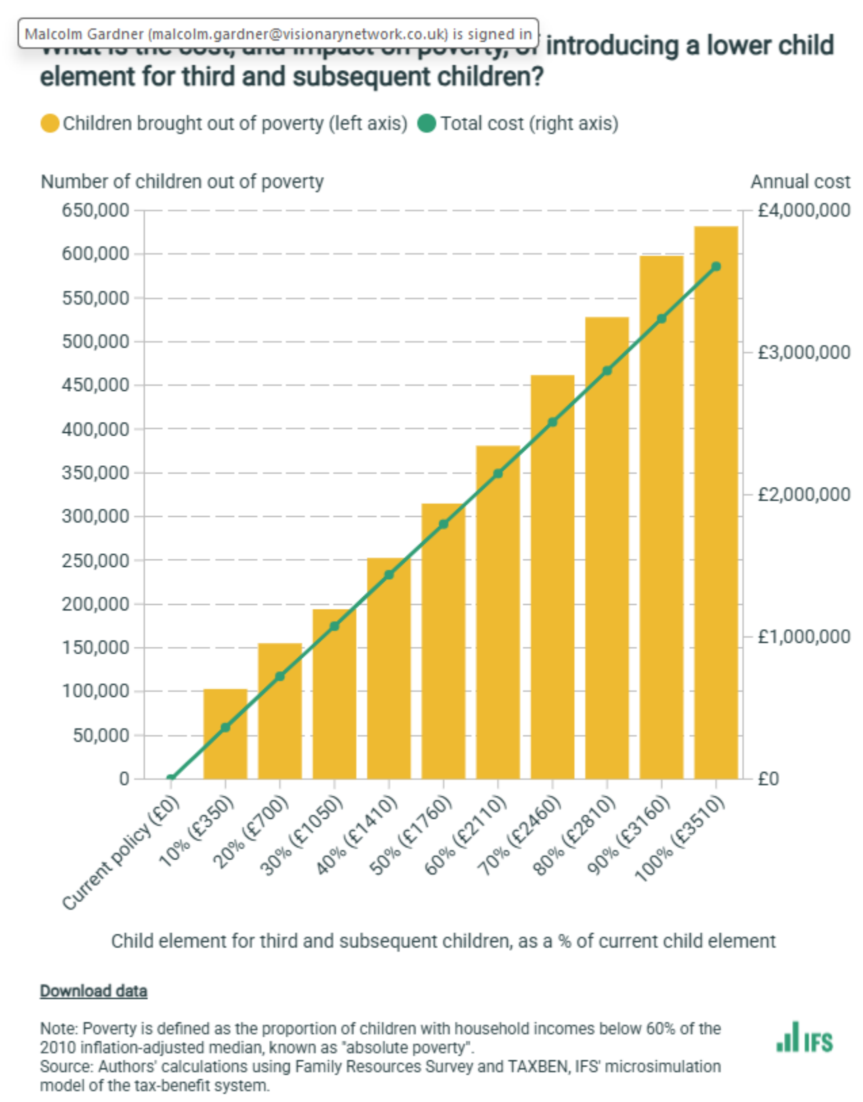






In Partnership with LA Directories Limited

IFS: Reforming the Two-Child Limit: Key Issues



In Partnership with LA Directories Limited

DWP Fraud and Error Progress: Reducing Overpayments, Raising Accountability

- The National Audit Office (NAO) reports that benefit overpayments have **fallen** for the first time since the pandemic, reflecting DWP's expanded fraud-prevention strategy.
- **Overpayment rate** dropped from **3.6 % (£9.7 bn)** in 2023-24 to **3.3 % (£9.5 bn)** in 2024-25.
- **Universal Credit (UC)** overpayments reduced more sharply – from **12.4 % to 9.7 %** year-on-year.
- 1.15 million UC claims have been reviewed through the **Targeted Case Review (TCR)** programme, saving an estimated **£581 million by March 2025 — 11 % above target**.
- DWP's long-term savings target from TCR has risen from **£2 billion (2026-27)** to **£13.6 billion by 2030**.

Department for Work & Pensions

DWP Fraud and Error Progress: Reducing Overpayments, Raising Accountability

Department for Work & Pensions

Administrative and Operational Impacts

- **Scaling and capacity:** Around 6,000 staff (in-house and outsourced) are engaged in TCR activity — requiring substantial administrative coordination, case-tracking and data-matching systems.
- **Increased prevention focus:** The DWP has adopted a prevention-first model, using machine learning and advanced analytics to identify high-risk claims earlier, which changes workflows and staff training needs.
- **Machine learning deployment:** A model introduced in May 2022 to detect potentially fraudulent UC advance claims has saved around **£4.4 million**; it is **three times more effective** than random sampling.
- **Governance and fairness:** The DWP's fairness analysis (July 2025) found older claimants and non-UK nationals were over-referred for review — prompting further monitoring and ethical oversight requirements.
- **Administrative challenge:** Service modernisation and the removal of data-sharing barriers remain essential to make fraud prevention cost-effective and proportionate to claimant risk.

DWP Fraud and Error Progress: Reducing Overpayments, Raising Accountability

Metric	2023-24	2024-25	Change
Total overpayments	£9.7 bn (3.6 %)	£9.5 bn (3.3 %)	↓ 0.3 pp
UC overpayment rate	12.4 %	9.7 %	↓ 2.7 pp
Claims reviewed (TCR)	—	1.15 m	—
TCR savings (by Mar 2025)	Target £524 m	Achieved £581 m (+11 %)	—
Dedicated funding for fraud and error	£6.7 bn (2020-21 → 2028-29)**	—	—

References and Sources

•National Audit Office (2025) *Progress Tackling Fraud and Error in the Benefits System* (report summary, 22 Oct 2025)
•DWP Fraud and Error Strategy Update (2025) – Targeted Case Review and data analytics programme
•Parliamentary Public Accounts Committee comments (Sir Geoffrey Clifton-Brown, Oct 2025)

In Partnership with LA Directories Limited

Peers Block DWP Plan to Grant Force Powers to Staff

- The bill Public Authorities (Fraud, Error and Recovery) Bill, under which staff of the Department for Work and Pensions (DWP) would gain powers of search, entry and seizure, also included proposed powers to use “reasonable force” against benefit claimants.
- During the House of Lords report stage, a crossbench peer, Lord Vaux, argued that civil servants being empowered to forcibly enter homes, seize belongings or restrain claimants would represent a severe expansion of state power, particularly affecting disabled and vulnerable people.
- An amendment to remove the “reasonable force” provision was passed by peers (212 votes to 144) thereby delaying or blocking the measure as currently drafted

HOUSE OF LORDS

Peers Block DWP Plan to Grant Force Powers to Staff

Administrative and Service Impact

- Local authorities and the DWP will need to review their policies and procedures if the force-powers provision is reintroduced or revised: changes to training, oversight, legal compliance and safeguarding frameworks would be required.
- The legislative setback increases uncertainty for the DWP's enforcement strategy: resource planning, procurement of investigation teams and coordination with other agencies (such as the police or fraud authorities) may need adaptation.
- Service delivery and claimant relations may be affected: the prospect of civil-servant enforcement action with force could erode trust, increase complaints or legal challenges by claimants, hence raising the administrative burden of case-handling, appeals and oversight.
- The amendment success reflects growing scrutiny of enforcement powers and the need for robust safeguards, thus authorities will need to allocate governance and compliance capacity to ensure any future powers are proportionate, rights-compliant and properly scrutinised.

HOUSE OF LORDS

Peers Block DWP Plan to Grant Force Powers to Staff

Key Numbers & Statistics

- Voting result: amendment to remove “reasonable force” passed **212 to 144** in the House of Lords.
- Date of article: **23 October 2025**.
- The article discusses that the measure would apply only in cases of “serious organised criminality” (per Government statements), though no numeric threshold is specified.

References

- John Pring, “Peers derail government plans to hand some DWP staff powers to use force against benefit claimants”, *Disability News Service*, 23 Oct 2025

In Partnership with LA Directories Limited

Labour market overview, UK: September 2025

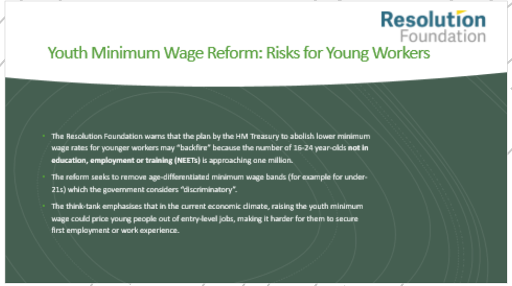
- The UK employment rate (age 16–64) for May–July 2025 was estimated at **75.2%**, up on the previous quarter.
- The UK unemployment rate (age 16+) for the same period was **4.7%**, up slightly from the previous quarter.
- Economic inactivity (age 16–64) was estimated at **21.1%**, down a little from a year earlier.
- Payrolled employees fell by around **142,000 (0.5%)** between July 2024 and July 2025.
- Average regular earnings (excluding bonuses) in Great Britain rose by **4.8%** year-on-year (May–July 2025).
- In real terms (adjusted for CPIH inflation), regular pay grew by only **0.7%** — meaning real wage growth remains very weak.
- Vacancies fell by **10,000 (1.4%)** in June–August 2025 to 728,000, the 38th consecutive 3-month period of a decline.

Labour market overview, UK: September 2025

- **Implications for Public Service Administration**
- **Workforce planning**: With the employment rate high but pay growth weak and vacancies falling, public-service providers may face challenges recruiting and retaining staff, especially in high-demand areas (social care, children's services, SEND).
- **Budgetary pressure**: Weak real wage growth suggests pay budget demands remain manageable short-term but rising pay expectations and back-pay liabilities (as in equal-pay cases) can still risk services.
- **Service demand**: Lower economic inactivity and high employment may reduce some benefits demand but persistent real-wage stagnation could still drive increased service need (housing, debt support, adult social care).
- **Procurement & staffing contracts**: With vacancies falling, there may be increased reliance on external contractors, agency staff or overtime to fill gaps—implications for cost-control and contract-management functions.
- **Strategic risk**: The decline in vacancies signals potential weakening demand or business confidence; for services tied to economic growth (housing, regeneration, employment support) this may affect planning assumptions.

Reference

Office for National Statistics, *"Labour market overview, UK: September 2025"*, released 16 September 2025.



Resolution Foundation

Youth Minimum Wage Reform: Risks for Young Workers

- The Resolution Foundation warns that the plan by the HM Treasury to abolish lower minimum wage rates for younger workers may "backfire" because the number of 16-24 year-olds **not in education, employment or training (NEETs)** is approaching one million.
- The reform seeks to remove age-differentiated minimum wage bands (for example for under-21s) which the government considers "discriminatory".
- The think-tank emphasises that in the current economic climate, raising the youth minimum wage could price young people out of entry-level jobs, making it harder for them to secure first employment or work experience.

Growing NEETs Crisis: More Young People Out of Work or Study

- The number of young people aged 16-24 who are **not in education, employment or training (NEETs)** has risen significantly over recent years, now estimated at **940,000**.
- The nature of the NEET population is shifting: around **60%** are economically inactive (not actively looking for work) rather than unemployed.
- Disability or ill health is increasingly a barrier: more than a quarter of NEETs cite sickness or disability as their reason for being out of work or study.
- The NEET rate remains much higher for those with low qualifications: for 22-24 year-olds whose highest qualification is GCSE or below, the NEET rate is about **30%**, compared with around **9%** for graduates.
- Despite increases in policy intervention (such as the Youth Guarantee), the 16-17 year-old NEET rate has remained steady at around 4-5% since the 2013 change in participation age

Growing NEETs Crisis: More Young People Out of Work or Study

Impacts on Administration of Services

- The rising NEET population presents **additional demand** for education recovery services, employment support programmes and youth-targeted interventions: local authorities, colleges, training providers and Jobcentre-plus staff will face increased volumes and complexity of cases (especially young people with health or other non-standard barriers).
- Because many NEETs (≈ 44%) are **not claiming out-of-work benefits** (and so may not engage with traditional job-centre pathways) the effectiveness of existing service models is challenged.
- Authorities will need **enhanced data-systems and coordination**: tracking young people who drop out of education or employment, providing early-warning interventions, and linking health, education and skills services becomes more important.
- Strategic planning and resource allocation will be affected: service redesign may be needed (for example health-related support for young people, alternative pathways for those not in formal programmes), which may require reprioritising budgets and building new cross-agency delivery models.
- There is a risk of long-term consequences: young people who miss out early on may face lower earnings, lower employment probabilities and higher welfare dependency in future — this increases the pressure on preventive and early-intervention services, and thus on administrative and governance capacities.

Growing NEETs Crisis: More Young People Out of Work or Study

Key Numbers and Statistics

- Estimated NEETs aged 16-24: ≈ **940,000**.
- Percentage of NEETs who are economically inactive: ~60%.
- Proportion of NEETs citing sickness or disability as reason: **over 25%**.
- NEET rate for 22-24 year-olds with GCSE or below: **~30%**; for graduates in same age-band: **~9%**.
- 16-17 year-old NEET rate (post 2013 participation age): remained at **4-5%**.

References

- Diniz, J. & Murphy, L., *False Starts: What the UK's growing NEETs problem really looks like, and how to fix it*, October 21 2025, Resolution Foundation.
- "Disability and ill-health set to push the number of young people who are NEET above one million for first time in over a decade", Resolution Foundation press release, October 21 2025

Youth Minimum Wage Reform: Risks for Young Workers

- The Resolution Foundation warns that the plan by the HM Treasury to abolish lower minimum wage rates for younger workers may “backfire” because the number of 16-24 year-olds **not in education, employment or training (NEETs)** is approaching one million.
- The reform seeks to remove age-differentiated minimum wage bands (for example for under-21s) which the government considers “discriminatory”.
- The think-tank emphasises that in the current economic climate, raising the youth minimum wage could price young people out of entry-level jobs, making it harder for them to secure first employment or work experience.

Youth Minimum Wage Reform: Risks for Young Workers

Impacts on Administration of Services

- Government departments (e.g., employment and skills) may face increased pressure to deliver targeted youth employment programmes and work-experience initiatives to offset potential job losses or reduced hiring among young workers.
- Local authorities and job-centre services may see higher caseloads of young people requiring support into employment or training, increasing administrative burden and resource demands.
- Budgeting and forecasting for youth-employment support, apprenticeships and training initiatives become more complex and uncertain; if young people struggle to gain roles, cost pressures (benefits, training, support) may rise.
- Employers may shift recruitment patterns in response to increased wage costs for younger hires: the administration of employment incentives, subsidies or tax reliefs may need expansion or adjustment by public services.

Youth Minimum Wage Reform: Risks for Young Workers

Key Numbers and Statistics

- The NEET count among 16-24 year-olds is projected to reach around **1 million** for the first time in more than a decade.
- The share of NEETs inactive due to sickness or disability has more than doubled since 2005 and now accounts for over **25 %** of NEET young people.
- The hike so far to equalise youth wage-rates has included a 16.3 % increase for 18-20-year-olds in April (to around £10/hr) as part of the reform process.

References

- Kerry Lorimer, “Scrapping youth minimum wage rates could backfire, warns think-tank”, *Public Finance*, 22 Oct 2025.
- “Keep age-based minimum wage to help young people into work, says think tank”, *The Independent*, 21 Oct 2025.
- “Labour urged to rethink scrapping minimum wage youth rates amid ‘NEETs’ rise”, *The Guardian*, 20 Oct 2025.

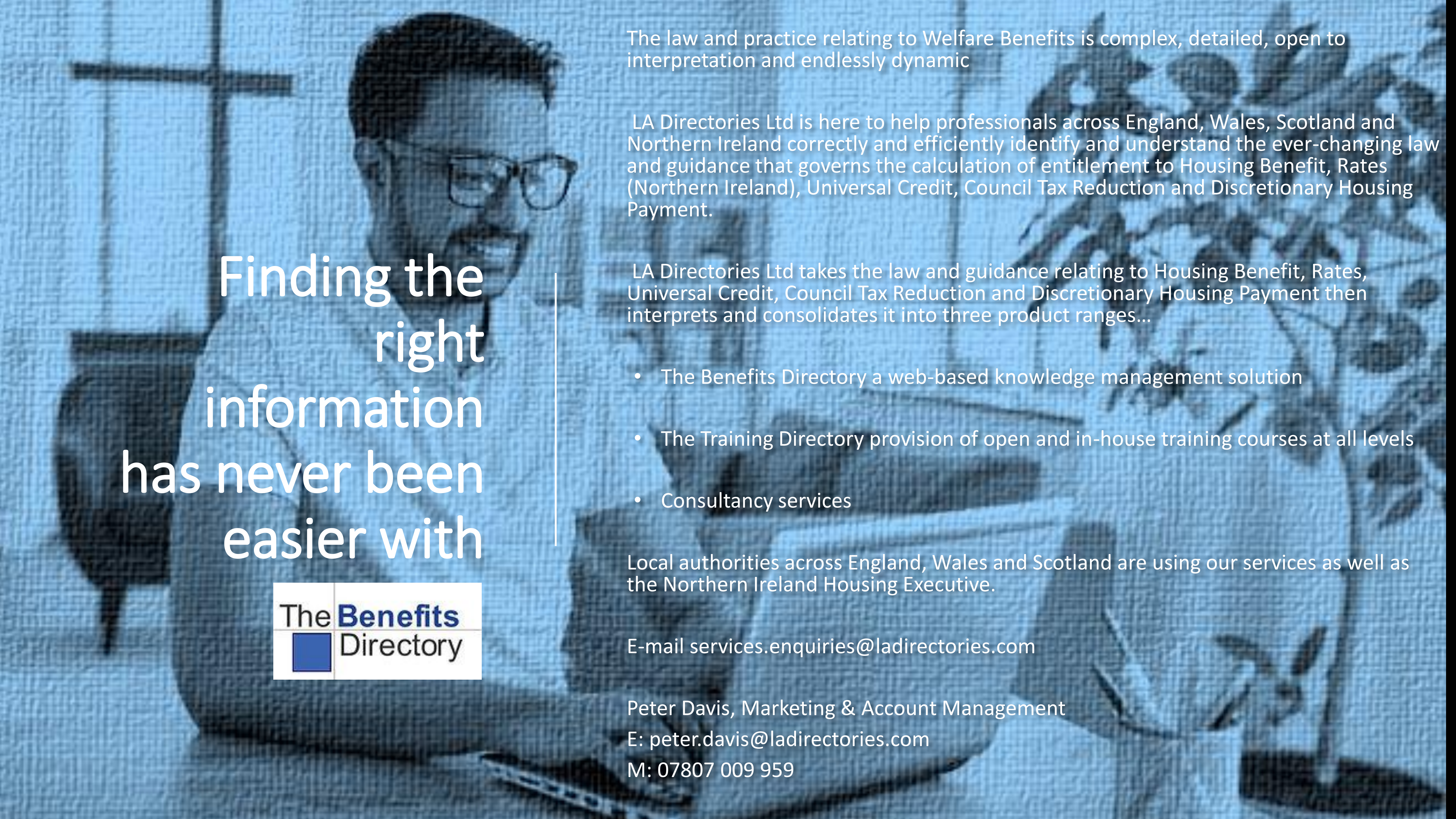
In Partnership with LA Directories Limited

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Welcome to a new era of council tax deduction schemes

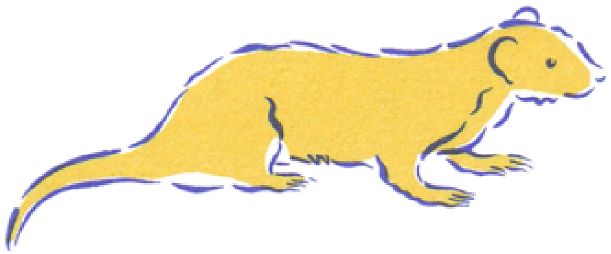
Bristol City Council Case Study

VISIONARY NETWORK In Partnership with LA Directories Limited


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
Peter Davis, Marketing & Account Management
E: peter.davis@ladirectories.com
M: 07807 009 959

2015 EQUITY RELEASE AWARDS MortgageSolutions
WINNER
BEST TECHNOLOGY PROVIDER

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:

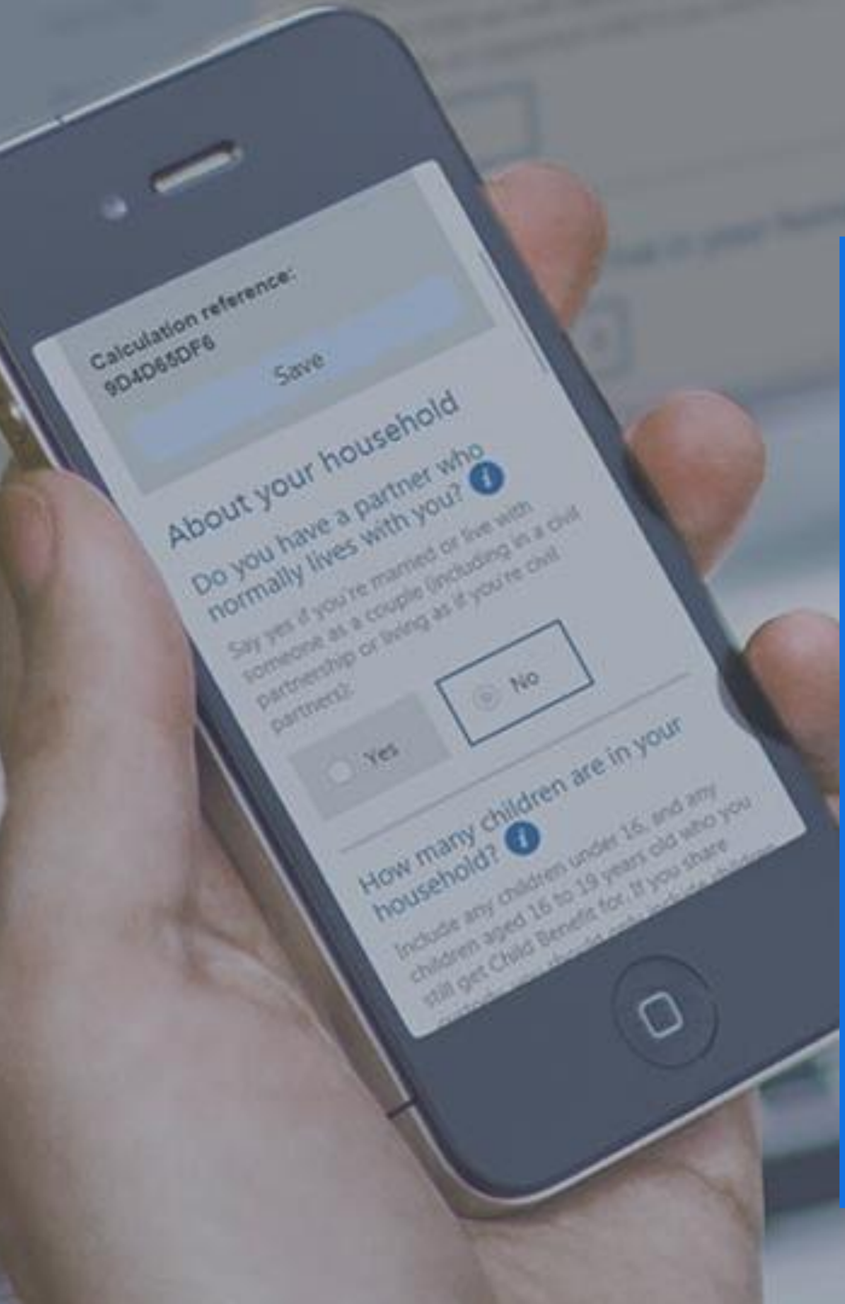
Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.

♦ ♦ ♦ ♦ ♦

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

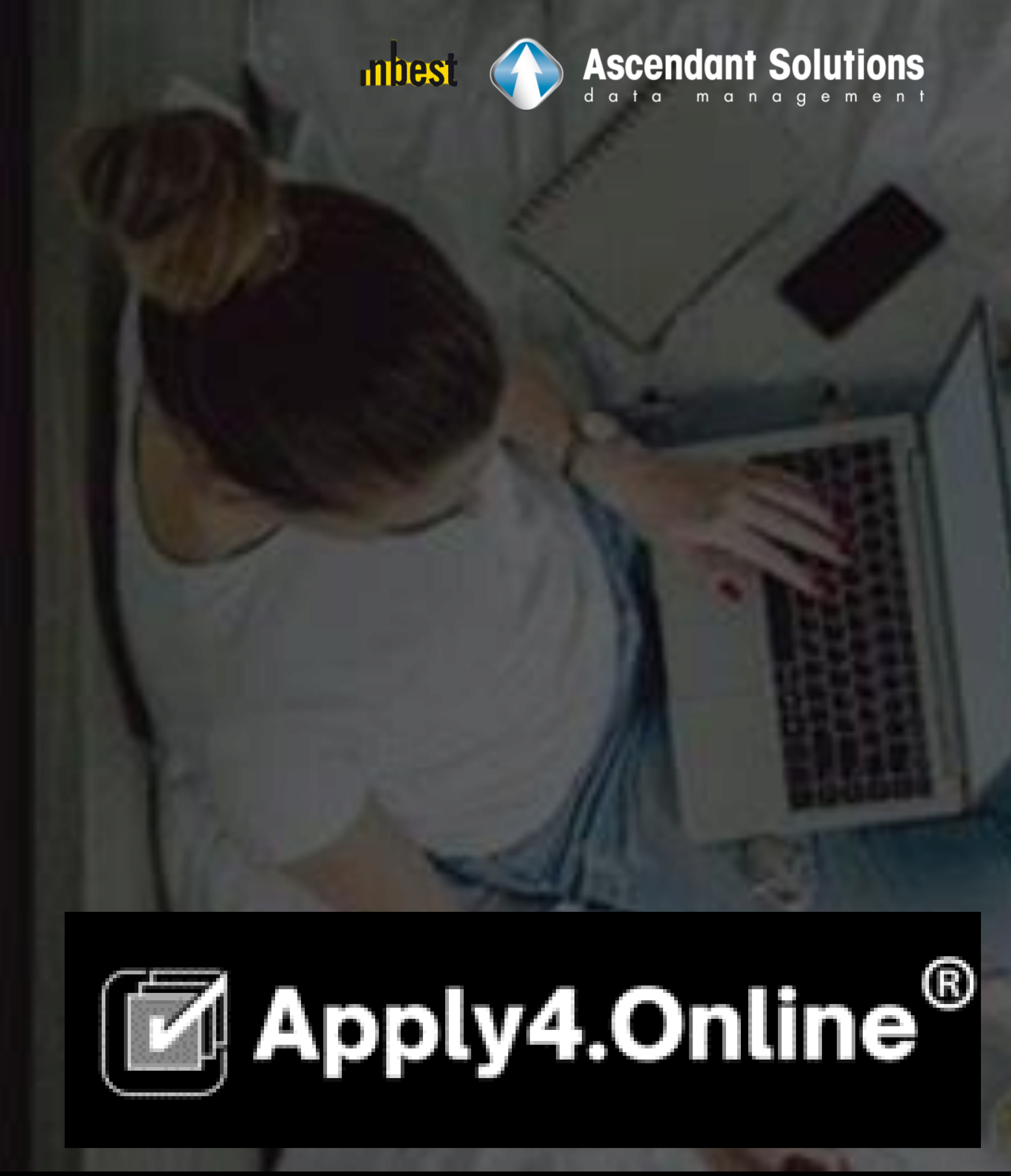
Our mission is to help everyone to access the benefits they're entitled to.

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

Potential Mansion Tax and Property Levy Reforms

- Chancellor **Rachel Reeves** is reportedly considering a **new “mansion tax”** in the forthcoming Budget, applying a **1 % annual charge** on the property value above **£2 million**.
- Example: a **£3 million** home would face a **£10,000 yearly bill**; owners of multi-million-pound and second homes would pay proportionately more.
- Treasury officials are also exploring a **“house-price tax”**—a system that could **replace council tax** with an annual levy based on current market value.
- Ministers say they are “considering options for reform”, signalling a possible **shift away from 1991-based valuations** and towards a **value-linked local tax model**.
- Property experts warn the proposals could **depress the top end of the housing market**, already slowed by high stamp duty rates, and could **fail to distinguish between liquidity and asset wealth**.

Potential Mansion Tax and Property Levy Reforms

Impacts on Administration of Services

- **Local government systems:**
  – A property-value-based levy would require **new valuation datasets, billing software and appeals mechanisms**, creating substantial transitional costs for councils and the Valuation Office Agency.
  – Introducing higher-rate bands or a mansion tax would demand **parallel administration** to existing council-tax structures during rollout, increasing short-term complexity.
- **Revenue and fairness implications:**
  – Could raise additional local and Treasury income, potentially reducing grant dependence but widening regional inequality as London and the South East generate most receipts.
  – Likely to prompt **revaluation disputes** and **public-relations challenges** around fairness for “asset-rich, cash-poor” households.
- **Market and service effects:**
  – Potential dampening of higher-end property transactions, affecting stamp-duty revenues and local-economy activity.
  – Councils would need **capacity for case-handling, appeals and communications**, increasing administrative and staffing pressures.

Potential Mansion Tax and Property Levy Reforms

Item	Detail / Estimate
Mansion-tax threshold	£2 million + properties
Annual rate	1 % on value above £2 million
Example liability	£3 m home → ~£10,000 p.a.
Fiscal target	£30 – £42 billion Budget gap
Highest current council-tax band	Band H = properties > £320,001 (1991 values)
Comparable precedent	Wales introduced Band I (2005) for £424,000 + (2003 values)

References and Links

•Nick Gutteridge, *"Chancellor eyes up mansion tax as she takes aim at middle class"*, *The Telegraph*, 25 October 2025.
https://www.telegraph.co.uk/politics/2025/10/25/chancellor-mansion-tax-middle-class-rachel-reeves/
•*Mail on Sunday* (cited), 19 October 2025 – reporting potential 1 % charge above £2 m.
•Treasury & HM Government statements (October 2025): *Budget planning and council-tax reform options under review.*

In Partnership with LA Directories Limited

Welsh Budget Risks: Service Delivery under Pressure

The Institute for Fiscal Studies (IFS) cautions that the Welsh Government's draft budget, as currently proposed for 2026-27, is unlikely to enable "business as usual" for public services.

The budget lifts departmental spending in line with inflation (~2 % above total funding), resulting in core service areas increasing only by around 0.3 %-0.5 % in real terms.

Because of a substantial unallocated sum (~£380 million) and a lack of further scope to increase spending, the IFS says many services and local authorities will face "difficult choices" in the coming year.

Welsh Budget Risks: Service Delivery under Pressure

Planning and operations at service level will be hampered: with limited new funding, local authorities and service providers may delay recruitment, reduce investment in equipment or digital systems, and postpone development programmes. This undermines responsiveness and modernisation.

Services reliant on inflation-linked cost pressures (for example, care, social services, education) may face real-terms reductions: operational capacity could be degraded, waiting times increase and preventive programmes scaled back.

The budgeting approach reduces headroom for contingency or strategic change: flexibility to respond to emerging pressures (such as workforce shortages, rising demand, inflation shocks) is constrained, increasing risk of in-year cuts or deterioration in outcomes.

The administration burden may rise: with tight cores budgets, service managers may face increased monitoring and reporting requirements, prioritisation decisions, and potential fragmentation of service delivery as areas compete for limited funding.

Welsh Budget Risks: Service Delivery under Pressure

Key Numbers and Statistics

- Approximately **£380 million** remains unallocated in the Welsh Government's budget draft.
- Core budgets for service areas have been uplifted only by around **0.3 %-0.5 %** in real terms (after inflation) under the inflation-linked funding approach.
- The uplift applied for labour costs was **2.2 %**, and for other budgets **2.0 %**, matching forecast earnings growth and inflation—leaving minimal margin for improvement.

References

- "Welsh budget will struggle to deliver 'business as usual', warns IFS", *Public Finance*, 24 Oct 2025.
- "Welsh Draft Budget approach increased the risk of unaffordable election pledges", IFS Commentary, 22 Oct 2025.
- "Welsh Budget could increase risk to public services, warns IFS", Nation.Cymru, 22 Oct 2025.

SEND Reform Delay Risks System Stability

- The publication of the planned reforms to the SEND system has been pushed back until "early next year" by the Department for Education (DfE) in England, after originally being expected this autumn.
- The delay has been criticised by local authority representatives such as the County Councils Network (CCN) who say the system is already in crisis, and that urgent reform is required to make it financially sustainable.
- The reforms aim to address escalating demand, rising costs and inconsistency of support in the SEND system, but the delay increases uncertainty for schools, families and local authorities.

SEND Pressure Places Education Services at ‘Critical’ Risk

- The National Audit Office (NAO) has warned that rising demand in the special educational needs and disabilities (SEND) system is placing education services in England under “critical” financial risk.
- The report notes that despite increased funding, the system is not financially sustainable and the existing reforms may not provide sufficient mitigation.
- Key drivers include sharp increases in the number of children with Education, Health and Care Plans (EHCPs), rising costs for specialist provision, and continuing mismatches between demand and resource.

SEND Pressure Places Education Services at ‘Critical’ Risk

Impacts on Administration of Services

- Local authorities and school services face escalating financial pressures: budgeting, forecasting and service delivery will be impacted by the scale of deficits and funding shortfalls.
- Operationally, administrative burdens are likely to grow: longer waiting times for assessments, increased tribunal work, pressures on mainstream inclusion and the need for more intensive oversight of high-needs provision.
- Strategic transformation is challenged: planning for workforce, specialist placements, and mainstream inclusion will be more difficult to execute amid uncertainty and resource limitation.
- Service continuity risk: as financial strain grows, councils may delay or reduce non-statutory support, infrastructure investment or innovative service models — increasing risk of disruption and weakening outcomes.

SEND Pressure Places Education Services at 'Critical' Risk

Key Numbers and Statistics

- According to the Institute for Fiscal Studies, pupils with EHCPs rose by around **71%** between 2018 and 2024, reaching nearly 5 % of all pupils.
- High-needs spending on SEND has increased by 59 % (around £4 billion) in real terms between 2015-16 and 2024-25, yet funding per EHCP has fallen by around one-third in real terms.
- Local authorities' high-needs deficits are estimated at several billion pounds and are forecast to grow further unless systemic reform is delivered.

References

- Kerry Lorimer, "SEND pressure leaves education services at 'critical' risk, NAO warns", *Public Finance*, 22 Oct 2025.
- Luke Sibieta & Darcey Snape, "Spending on special educational needs in England: something has to change", Institute for Fiscal Studies, 10 Dec 2024.
- "NAO: The Government has no clear SEND plan and should consider 'whole-system reform'", *Special Needs Jungle*, 24 Oct 2024

SEND Reform Delay Risks System Stability

Impacts on Administration of Services

- Local authorities and schools face a double burden: continuing to manage mounting demand for EHCPs and high-needs support, while also waiting for clarity on future delivery models and funding regime. This prolongs planning ambivalence and may inhibit proactive service redesign.
- The delay increases financial risk: councils must continue with existing structures and cost commitments without the certainty of reform, making budgeting and forecasting more difficult, and potentially diverting resources from other functions to cover demand pressure.
- Administrative workloads are likely to rise: with the system unchanged for longer, assessments, legal processes and tribunal work may continue to grow, placing pressure on service teams, delaying turnaround times for families and increasing oversight/monitoring burdens.
- Strategic transformation is delayed: key decisions around workforce development, mainstream inclusion and system leadership may be held in abeyance until reform details emerge, which slows capacity building and innovation in support delivery.

SEND Reform Delay Risks System Stability

Key Numbers and Statistics

- The number of children with EHCPs has increased significantly in recent years: since 2018, the proportion of pupils with EHCPs has risen from under 3 % to over 5 % of pupils.
- High-needs spending has risen by over £4 billion in real terms since 2018, absorbing more than half of the total increase in school funding since 2019.
- Councils are on course to face a cumulative high-needs deficit of around **£6 billion** by March 2026 if no reform is implemented.

Slide 4 – References

- Kerry Lorimer, "SEND reform delay criticised", *Public Finance*, 24 Oct 2025.
- "Government to delay SEND reforms: CCN response", County Councils Network, 22 Oct 2025.
- Luke Sibieta & Darcey Snape, "England's SEND crisis: costs, challenges and the case for reform", Institute for Fiscal Studies (IFS), 12 Sep 2025.

Quote of the Week

"Work while you have the light. You are responsible for the talent that has been entrusted to you."— Henri Frédéric Amiel

Henri Frédéric Amiel (1821–1881) was a Swiss philosopher, poet, and critic best known for his introspective masterpiece Journal Intime, which explored the tensions between personal melancholy and intellectual clarity. A professor of aesthetics and moral philosophy in Geneva, Amiel's legacy lies in his profound reflections on identity, solitude, and the human condition.

LGR & S114 Watch

Financial Stress at Croydon Council

- Croydon Council's Chief Executive Katherine Kerswell is set to leave after five years, amid serious concerns about the council's financial sustainability.
- The council's external auditors have called for an "alternative" to the existing Efficiency and Financial Sustainability (EFS) approach, citing the increasing risk and unsustainability under current funding and planning models.
- The leadership change and audit warnings come against a backdrop of prior financial distress for Croydon—this scenario signals increased oversight and possible intervention.

Financial Stress at Croydon Council

Impacts on Administration of Services

- With the Chief Executive departing, senior management transition may disrupt strategic oversight and service continuity; decisions on budgets, transformation programmes and staffing will require added vigilance.
- The auditor’s call for alternatives to the existing financial model elevates uncertainty: service managers face the prospect of restructuring, new savings expectations, or revised models of delivery, complicating operational planning.
- Administrative burden is likely to rise: additional oversight, monitoring, external audit activity and possibly commissioner involvement will consume capacity that might otherwise support frontline service design and delivery.
- Services may face increased risk of reduction or delay: given the financial pressure, non-statutory services may be scaled back, transformation projects delayed, and major investments postponed—placing pressure on statutory duties and raising reputational risks.

Financial Stress at Croydon Council

Key Numbers and Statistics

- The article confirms that Katherine Kerswell has been in post for **five years** and will step down.
- The auditor's report references that the current EFS model is no longer considered sufficient, though no exact figure is given in the article for the amount of deficit potential.
- Additional local reporting notes that the CEO's exit involved a pay-off of approximately **£50,000** for three months' notice.

References

- Kerry Lorimer, "Croydon chief executive steps down and auditors call for 'alternative' to EFS", *Public Finance*, 22 Oct 2025.
- "Kerswell quits! But what happens next at crisis-hit council?" *Inside Croydon*, 20 Oct 2025.

Remote Meeting Powers Omitted from Devolution Bill

- Seven local government organisations (including Local Government Association, National Association of Local Councils and others) have warned that the absence of remote or hybrid meeting provisions in the English Devolution and Community Empowerment Bill is a “serious missed opportunity” to strengthen local democracy, improve accessibility and future-proof governance.
- The organisations point out there is overwhelming sector-wide consensus that councils should have the flexibility to decide how they conduct meetings — hybrid or remote options would support this.
- The omission is particularly concerning amid ongoing local government reorganisation and larger strategic authorities being created: without remote-meeting powers, new authorities risk embedding outdated, less flexible systems or incurring significant costs to adapt.

Remote Meeting Powers Omitted from Devolution Bill

Impacts on Administration of Services

- Without statutory provision for remote or hybrid meetings, councils may struggle with accessibility and flexibility: councillors and officers could face longer travel times, more scheduling constraints and reduced ability to engage remotely, all of which increase administrative burden.
- The lack of remote-meeting powers may limit inclusivity of governance: larger strategic/combined authorities cover extensive geography and remote attendance would help widen participation (including for town/parish councillors, rural areas) — its absence may weaken representation and decision-making.
- Additional costs and logistical complications: councils may incur higher costs (facility hire, travel, IT infrastructure) or need to retrofit systems later; administrative planning, staffing and training will be more complex.
- Service delivery and transformation risk: governance arrangements underpin strategic decisions on service redesign, digital transformation and place-based engagement — less flexible meeting mechanisms may slow responsiveness, reduce agility and delay innovations (for example, digital service delivery, scrutiny of new models).

Remote Meeting Powers Omitted from Devolution Bill

Key Numbers and Statistics

- Seven local government-sector organisations jointly wrote to the Minister of State for Local Government and Homelessness raising concerns about the omission.
- As of October 2025, 38 councils had chosen to operate committee governance systems and would benefit from the flexibility of remote attendance provisions.
- The Bill is progressing through Parliament in 2025; the omission of remote-meeting power has been explicitly flagged during parliamentary scrutiny as a “missed opportunity”.

References

- “Omission of remote meeting powers in devolution bill a ‘missed opportunity’, local government organisations warn”, *Local Government Lawyer*, 23 Oct 2025.
- Local Government Association submission to the English Devolution and Community Empowerment Bill, 14 Oct 2025: “New clause: Remote attendance at council meetings”.

Legal Issues of Note

Government Strengthens Public-Sector Information Security & Data Protection

- The Cabinet Office has issued a letter setting out a suite of measures to raise information security and data protection standards across government and the wider public sector.
- Central to the reforms is a “step-change” in how data protection accountability is coordinated across departments, with a new central team to oversee consistent standards and rapidly respond to emerging risks.
- Key measures include:
    - Designating the Government Digital Service (within the Department for Science, Innovation & Technology) to coordinate cross-government data protection risk and compliance.
    - Establishing a dedicated team under the Government Chief Data Officer to set standards and respond to technology risks.
    - Strengthening collaboration between the Information Commissioner’s Office (ICO) and government through formal agreements and joint governance.

Government Strengthens Public-Sector Information Security & Data Protection

Impacts on Administration of Services

- Public-service providers across local authorities and central government will need to integrate new governance and training frameworks: staff will require updated training in information management and data security culture will need embedding.
- Administrative planning needs will increase: coordinating the new standards will require additional monitoring, reporting, risk-assessment and likely internal audit resource, diverting capacity from frontline delivery unless addressed proactively.
- Technology- and process-reform implications: organizations may need to review legacy systems, enhance incident-response capability, upgrade controls and establish reporting lines to the central team—this may drag on service improvement plans or require reprioritisation of budgets.
- Strategic implications for local authorities: as part of their overall risk governance, they must align with the central framework, ensure compliance with the strengthened regime and anticipate potential external scrutiny (via the ICO or central oversight). This may influence decisions on digital transformation, outsourcing/third-party arrangements and data sharing initiatives.

Government Strengthens Public-Sector Information Security & Data Protection

Key Numbers and Statistics

- The series of measures were set out in a letter dated **22 October 2025** from the Cabinet Office
- Although the article does not specify a numeric target, it indicates “eleven additional measures” are being developed across four domains: policy and processes; technology; culture; and relationship with the ICO.
- A new government-wide Technology Risk Group is to be established to drive accountability for technology risk across departments.

References

- “Government sets out measures to raise information security and data protection standards in public sector”, *Local Government Lawyer*, 22 Oct 2025.
- “Government to create new data protection team to ‘set consistent standards and respond swiftly to risks’”, *Public Technology*, 21 Oct 2025.
- “ICO issues update on efforts to strengthen data protection standards in the public sector”, Burges-Salmon, 20 Oct 2025.

Civility in Public Life: UK Local Government's Joint Call to Action

- The national local government associations for England (Local Government Association), Scotland (COSLA), Wales (Welsh Local Government Association) and Northern Ireland (Northern Ireland Local Government Association) have issued a **joint statement** emphasising the importance of civility in public life as threats, abuse and intimidation of councillors and officers rise.
- The statement warns that increasing levels of vitriolic abuse, personal attacks and misinformation — particularly online — are **driving some councillors out of public life** and deterring others from standing for election.
- They call upon the UK Government, devolved governments and the police to **work together** with the associations to address the abuse and intimidation of everyone in public life — officers, candidates or elected representatives.

In Partnership with LA Directories Limited

Civility in Public Life: UK Local Government's Joint Call to Action

Impacts on Administration of Services

- The growing abuse and intimidation of councillors and officers poses a **risk to democratic participation and local governance continuity**: when individuals are deterred from standing or continue service, councils may face shortages of skilled, experienced representatives and this may affect decision-making, oversight and service delivery.
- Administrative burdens increase: supporting affected councillors or officers requires additional resources (well-being support, security, training), diverting capacity from core service functions; governance teams may face greater scrutiny of safety, staff support and risk management.
- Representation and service responsiveness may be weakened: if domestic security concerns or online harassment discourage engagement, councils may struggle to engage with harder-to-reach communities, undermining inclusive service design and local accountability.
- The push for cross-sector coordination (national, devolved, local, policing) means local authorities must ensure alignment with national frameworks, allocate capacity to implement recommended actions, monitor progress and integrate councillor/ officer safety into strategic risk registers. This introduces **new planning, budget and governance implications**.

Civility in Public Life: UK Local Government's Joint Call to Action

Key Numbers and Statistics

- A survey by the LGA found that **52% of councillors** reported having untrue or misleading information about their political or personal conduct published.
- In the same survey: **70%+** of councillors reported experiencing abuse or intimidation in the last 12 months.
- The joint statement was published on **21/22 October 2025** by the four associations.

References

- "Local government associations from across UK highlight importance of civility in public life amid rise in threats and abuse", *Local Government Lawyer*, 22 Oct 2025.
- "UK local government associations: Joint statement on Civility in Public Life", Local Government Association, 21 Oct 2025.

VISIONARY NETWORK In Partnership with LA Directories Limited

"Vexatious" and "Manifestly Unreasonable" Requests

- The article reviews the recent First-tier Tribunal decision in Tilson v The Information Commissioner & Anor [2025] UKFTT 1110 (GRC), which considered a request made under the Environmental Information Regulations 2004 ("EIR") that was refused by Northumberland County Council on the basis of being "manifestly unreasonable".
- The Tribunal confirmed that the test of "vexatious" (under the Freedom of Information Act 2000, FOIA) and "manifestly unreasonable" (under the EIR) are **equivalent** in meaning.
- Key factors considered by tribunals include the burden on the public authority; the purpose/value of the request; the requester's motive; and whether the request causes harassment or distress.

“Vexatious” and “Manifestly Unreasonable” Requests

Impacts on Administration of Services

- Public authorities need robust processes to assess whether requests are vexatious or manifestly unreasonable: this involves gathering evidence of administrative burden, assessing requester motive and purpose, and documenting decisions.
- Effective training and guidance are required: staff must understand the criteria and be able to apply the tests consistently, which adds to administrative overhead.
- If a request is refused on these grounds, the authority must still provide a clear refusal notice specifying reasons, and handle any complaints or appeals (to the Information Commissioner’s Office or tribunal) — increasing compliance and governance burdens.
- Incorrect refusals may lead to reputational risk, increased appeals or legal costs; authorities must balance protecting resources with maintaining transparency and avoiding misuse of the FOI/EIR regime.

“Vexatious” and “Manifestly Unreasonable” Requests

Key Numbers and Statistics

- In the Tilson case, the request in question was the requester’s **fifth** relating to the same planning matter, illustrating how repeat requests may contribute to a finding of vexatiousness.
- The test requires that the request is “likely to cause a disproportionate or unjustified level of disruption, irritation or distress”.
- Note: The article does not provide broad sector-wide statistics on numbers of refusals on these grounds but emphasises the importance of the threshold being “manifest” (i.e., clearly evident).

References

- Conor Monighan, “The meaning of ‘vexatious’ / ‘manifestly unreasonable’”, *Local Government Lawyer*, 17 Oct 2025.
- “What does vexatious mean?”, Information Commissioner’s Office guidance.

Job Adverts From Business Smart Solutions

BUSINESS SMART
SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner

Meet The Team

Ben Moreton

CEO

Mark Thomas

Operations

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 do so in permanent roles for the
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!"
#TeamBSS - Sam Goddard

Recovery Manager (NEC)

3 months initially | £325 per day (umbrella) | Remote

Business Smart Solutions is seeking an experienced Recovery Manager to supervise and manage a large team of Revenues Officers being responsible for the timely collection of Council Tax & Business Rates. The role focuses on all post-liability order collection, recovery & enforcement tasks.

The role is mainly remote, however the successful candidate will be required to attend court as and when required to ensure Liability Orders are obtained for accounts in arrears. On-site presence in Surrey is also required as and when needed to drive and motivate the team.

The successful candidate will support delivery of an integrated, high quality, customer focussed service, maximising collection whilst taking a sympathetic and understanding approach to debt recovery & ethical collection.

What we're looking for:
We're looking for candidates who have these main skills/knowledge:

- 5 years experience as a skilled Council Tax / NNDR Recovery Team Leader / Manager
- Experience of Post Liability order collection & enforcement
- Experience of ethical collection & breathing space
- The successful candidate must be a strong leader
- Experience of NEC(Northgate) essential

To find out more or to apply

>> Click here to view the full advert <<

Revenues Manager (NEC)

3 months initially | £375 per day (umbrella) | Remote

Business Smart Solutions is seeking an experienced Revenues Manager to supervise and manage a large team of Revenues Officers being responsible for the timely billing & collection of Council Tax & Business Rates.

The successful candidate will support delivery of an integrated, high quality, customer focussed Revenues service, maximising collection whilst taking a sympathetic and understanding approach to debt recovery & ethical collection.

What we're looking for:
We're looking for candidates who have these main skills/knowledge:

- 5 years experience as Revenues Manager
- Be able to complete and submit Government returns
- The successful candidate must be a strong leader
- Experience of NEC(Northgate) essential

To find out more or to apply

>> Click here to view the full advert <<

Benefits Officer (NEC)

12 weeks initially | £25 per hour (umbrella) | Remote

We are looking for 2 Benefits Officers to join our clients team to administer the Housing Benefit and Council Tax Support Scheme in accordance with Legislation and Council Policy and provide assistance to the public in writing & by telephone.

- Process and maintain all types of Benefit and Support Claims received
- Manage information received from customers and external agencies and input to processing systems
- Use data received from customers and external agencies to make decisions on complex benefit cases
- Identify cases where discretion is required to be exercised
- Identify cases where there is suspicion of fraud and refers such cases to the Single Fraud Investigation Service for action.
- Keep up to date with legislation via training provided
- Ensure claims are assessed accurately to ensure subsidy is maximised

What we're looking for:
We're looking for candidates who have these main skills/knowledge:

- Great working experience of NEC(Nortgate)
- Experience of Housing Benefit & Council Tax Support Assessments

To find out more or to apply

>> Click here to view the full advert <<

NDR Officer (Academy)

6 weeks initially | £27 per hour (umbrella) | Remote

The role requires an experienced Interim NDR/Business Rates Officer.

The role is an immediate start.

The role is offered on a remote basis, with the occasional office day.

Rate: £27.00 per hour (umbrella)
Term: 6 weeks initially
Location: Remote

What we're looking for:
We're looking for candidates who have these main skills/knowledge:

- Strong Revenues/NDR Skills
- Experience of the MRI/Capita One (Academy) system
- IRRV qualified or relevant experience

To find out more or to apply

>> Click here to view the full advert <<

Revenues Officer (NEC)

Until 31/03/2026 | £26.50 per hour (umbrella) | Remote

Administer Council Tax accounts ensuring accurate and prompt billing, collection, and recovery of accounts.

Key job outcomes/accountabilities, such as:
Obtain and assess information to determine local taxation liability in accordance with legislation. This includes determination and allowance of discounts, reliefs, and exemptions

Accurately update and maintain the revenues databases to ensure prompt and accurate billing, collection, and recovery of accounts

Respond appropriately to enquiries received from citizens, businesses and agents and action amendments to accountses either on a one-to-one basis or in a formal training environment e.g. to assist with the induction of new staff

What we're looking for:
We're looking for candidates who have these main skills/knowledge:

- Experience of NEC(Northgate) and Info@Work essential
- A thorough knowledge of local taxation law or experience which demonstrates the ability to absorb and understand complex legislation

To find out more or to apply

[>> Click here to view the full advert <<]

Generic Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £30,000.00 per annum | Hybrid

Our good client in the East of Endland is seeking multiple Revenues & Benefits Officers, on a permanent, full-time basis.

Roles are offered on a remote basis with the understanding you may be asked to work from the office once every 2-3 days, and initially for the first few days for training & set-up.

- Assessment of HB & CTR claims
- To determine Council Tax liability in accordance with relevant primary legislation and case law
- To have and maintain a working knowledge of the Local Government Finance Act 1992 and case law
- Determine and award discounts and exemptions in accordance with primary legislation and case law
- Gather information, explain decisions, and provide advice to the public and their representatives by email, letter, and telephone regarding council tax liability

What we're looking for:
We're looking for candidates who have these main skills/knowledge:

- A minimum of 3 years Revenues or Benefits experience
- Be a skilled Civica OpenRevenues user

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.

✨ Start your journey today – register now!

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.

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 in 30 years.

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

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

Previous Recordings

30 Jun 25
Policy on the Hoof: Local Tax & Welfare

7 July 25
Tensions in Council Tax Collection

14 July 25
LG's Breaking Point: Financial Fragility, Workforce Decline, and the Failure to Focus on Outcomes

21 July 25
Terminal Illness Exemption and Innovation Squads Under Scrutiny

4 Aug 25
Administrative Pressure, Discretionary Decline and Growing Gaps

18 Aug 25
Bank Holiday Break

1 Sept 25
Summer Break

8 Sept 25
From Reshuffle to Rents to AI

15 Sept 25
Benefits, Work and the Future Workforce

22 Sept 25
System Costs and Equality Duties Highlighted in Trafford CTR Ruling

6 Oct 25
Conference review, The other Trafford case

13 Oct 25
Property Tax and AI

20 Oct 25
Procurement Pain and Populism: Local Government Under Pressure

In Partnership with LA Directories Limited

Dates where there will be no sessions

Date	No session
8 Dec. 2025	December Break
15 Dec. 2025	December Break
22 Dec. 2025	Christmas Break
29 Dec. 2025	New Year Break
6 Apr. 2026	Easter Monday

Other Workshops

Reorganisation, Reform & Results: Shaping the Future of Local Government

Event by **Ascendant Solutions Ltd**

Thu, Jan 29, 2026, 9:30 AM (your local time)

Live and Online

Event linkhttps://preview.mailerlite.io/forms/657684/168311692752585951/share

With only one week remaining until bookings close on Thursday 30 October, if you haven't yet booked your place, don't miss out on:

•Keynote Presentation: Lee Healey, CEO & Founder of IncomeMAX

•'Fireside Chat' with Alison Walters of the FCA

•The Changing Nature of Public Sector Debt Collection: Considering Ability to Pay

•Fintech Showcase: Innovative and Cutting-Edge Solutions for Supporting Financial Resilience and Financial Capability

•LIVE MALG Podcast with Liz Barclay, former UK Small Business Commissioner

•Financial Inclusion: Rebuilding Creditworthiness after Economic Abuse and other Financial Difficulties

•MALG Friday Forum LIVE: The Future of Consumer Protection

•Better Together: Artificial Intelligence and it’s Impact Across the Debt Landscape

•Bob's farewell Drinks Reception, sponsored by Trustfolio - please do stick around for this, to wish Bob a happy retirement!

MALG Conference 2025
Theme: Evolving Together - The Changing Landscape of Debt Policy
Date: Thursday 13 November 2025
Venue: Aspire Leeds
Headline Sponsor & Exhibitor:CDER Group

We are writing to inform you that in light of recent protest action held at another industry Conference at the same venue, we are adapting our registration process for the Conference this year.

If you are already confirmed as a speaker, sponsor, exhibitor and/or registered to attend the MALG Conference, you will receive full joining instructions that will include further adaptions, prior to the event.

View the full **Programme** here and see the full list of **Sponsors and Exhibitors** confirmed so far here.

We are really looking forward to welcoming you in Leeds in a few weeks for what we hope will be our biggest and best Conference yet!

Talk Money Week Webinar

This Bonfire Night, join us for a national Talk Money Week special focused on protecting communities from financial harm featuring experts tackling today's financial threats.

From fraud and loan sharks to gambling harm and financial resilience, this session will help you keep our communities informed, protected and empowered.

👉 **Register here: Talk Money Week 2025: Protecting Communities from Financial Harm Tickets, Wed 5 Nov 2025 at 13:00 | Eventbrite**

Talk Money Week 2025: Protecting Communities from Financial Harm

📅 Date: Wednesday, 5th November 2025

🕐 Time: 1:00 PM – 2:30 PM

📍 Location: Online – Teams link shared just before event

🎙️ Hosted by: Bradford District Credit Union

🏆 Winner for Yorkshire Financial Awards – Lender of the Year

Topics & Speakers:

Economic Crime Prevention - West Yorkshire Police

Stop Loan Sharks – Illegal Money Lending Team England

Gambling Related Harm - NECCA and Bradford Council

Finance and Community Development - BDCU

York University Credit Union Research Project - York University

Why Attend?

- Learn how to protect your community from financial harm
- Hear from national and local experts
- Connect with support services and initiatives
- Be part of Talk Money Week 2025
- Free and open to all

👉 **Register here: Talk Money Week 2025: Protecting Communities from Financial Harm Tickets, Wed 5 Nov 2025 at 13:00 | Eventbrite**

Replay: 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 LA Directories Limited

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.

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.

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

A VISIONARY NETWORK PARTNER
ENHANCING PUBLIC SERVICES VIA INNOVATION, COLLABORATION, AND SHARED VALUES.

MALG MEMBER

Visionary Network Partnership

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.

Blogs

Thoughts from the panel

Blogs

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

Why We Should Not Be Surprised That Reform UK's Councils Are Struggling by Malcolm Gardner

Why We Should Not Be Surprised That Reform UK's Councils Are Struggling – Visionary Network

The Appointment of McFadden to DWPS by Malcolm Gardner

https://visionarynetwork.co.uk/2025/09/06/the-implications-of-pat-mcfaddens-appointment-to-work-pensions-and-skills/

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/

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

entitledto

independent | accurate | reliable

- Move to UC - Stats Update 12 August 25 by Phil Agulnik
  - Move to UC - Stats Update 12 August 25
- 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

Blogs & Reports

What the latest Universal Credit Health data tells us about benefit claims across Britain bu Louise Murphy	What the latest Universal Credit Health data tells us about benefit claims across Britain • Resolution Foundation
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

Institute of Fiscal Studies Blogs

England's SEND crisis: costs, challenges and the case for reform by Luke Sibieta Darcey Snape

England's SEND crisis: costs, challenges and the case for reform | Institute for Fiscal Studies

Who enters the public sector? By Matthew Nibloe Clara von Bismarck-Osten

Who enters the public sector? | Institute for Fiscal Studies

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