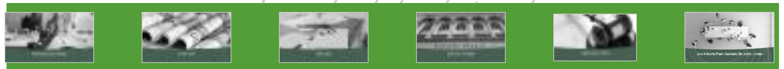
In Partnership with

lest we forget

Revenues and Benefits Discussion Group

10 November 2025


Manu and Malcolm
in Wetherby November 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

Lest we forget

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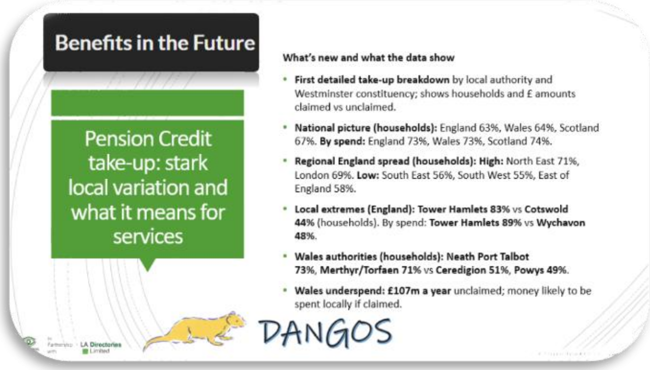
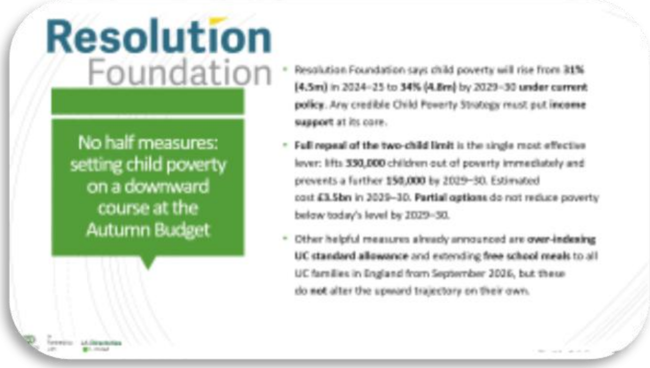
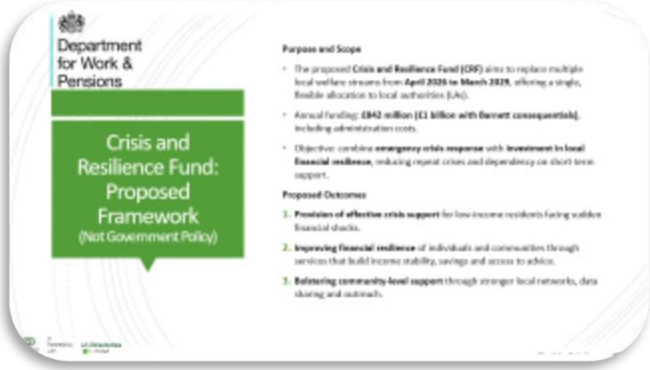
Discussion Points

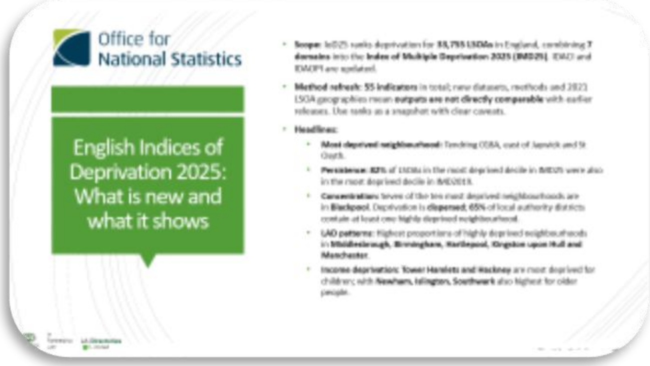
Research





Supporting





HB Subsidy Audit 2024/25: No More CAKE, and the Slice Just Got Smaller

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

There are now only two firms willing to audit Housing Benefit subsidy claims — and both face tougher conditions.

The 2024/25 audit brings:

- The end of CAKE, meaning no more easy reconciliations
- A £50 de minimis (a penny used to be an error)
- Increased scrutiny and fewer people who still understand the process

For many councils, that means more risk, more rework, and higher costs.

Our subsidy support service helps you stay audit-ready and compliant without the stress.

We'll:

- Review your subsidy claim before submission (or even complete it for you)
- Identify and resolve problem areas early
- Liaise with your auditors to minimise queries
- Provide targeted advice from experienced subsidy specialists

Don't go hungry without CAKE.

Let us take the weight of the subsidy audit off your plate.

Contact us to discuss a fixed-fee support package tailored to your authority. info@visionarynetwork.co.uk

.inbest

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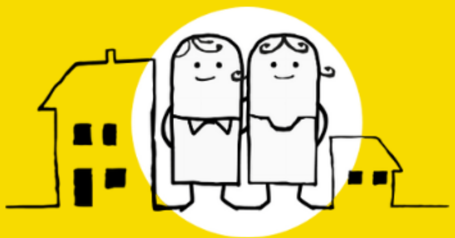
Redesign your CTR scheme with ease



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.

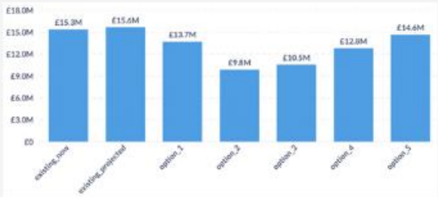
Automatic Reporting

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

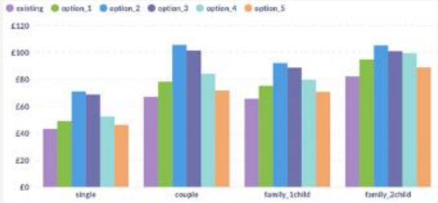
Total annual cost options



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

Benefits in the Future

Pension Credit take-up: stark local variation and what it means for services

What's new and what the data show

- **First detailed take-up breakdown** by local authority and Westminster constituency; shows households and £ amounts claimed vs unclaimed.
- **National picture (households):** England 63%, Wales 64%, Scotland 67%. **By spend:** England 73%, Wales 73%, Scotland 74%.
- **Regional England spread (households): High:** North East 71%, London 69%. **Low:** South East 56%, South West 55%, East of England 58%.
- **Local extremes (England): Tower Hamlets 83%** vs **Cotswold 44%** (households). By spend: **Tower Hamlets 89%** vs **Wychavon 48%**.
- **Wales authorities (households): Neath Port Talbot 73%, Merthyr/Torfaen 71%** vs **Ceredigion 51%, Powys 49%**.
- **Wales underspend: £107m a year** unclaimed; money likely to be spent locally if claimed.

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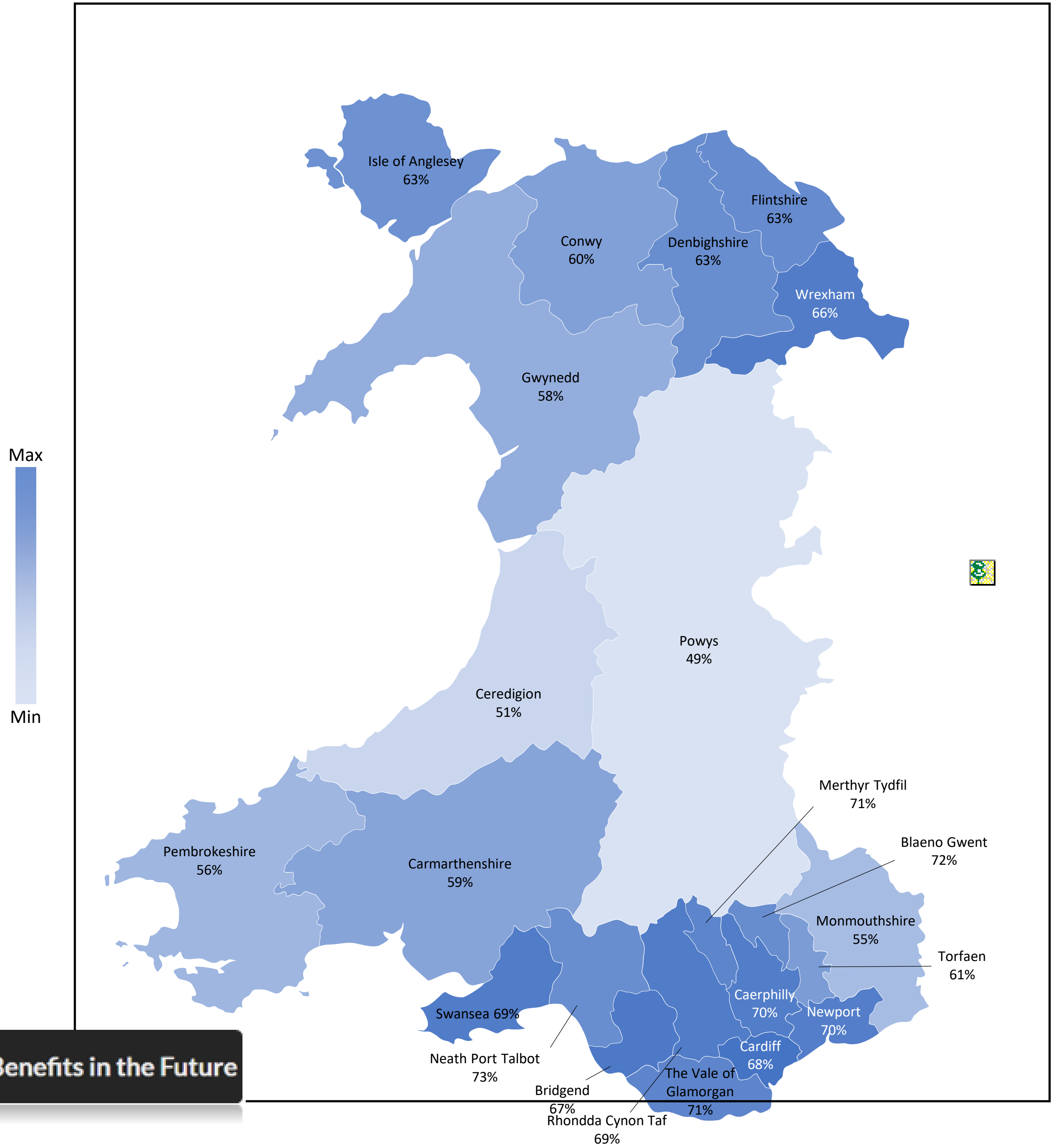
Benefits in the Future

Pension Credit take-up: stark local variation and what it means for services

Why it matters and administrative impacts

- **Unclaimed support** leaves older residents in hardship and **suppresses local economies**; every £ of Pension Credit tends to be spent quickly and locally.
- **Drivers of variation likely include** advice capacity, rurality, deprivation and demographics; areas with **long-standing welfare rights advice** tend to perform better.
- **Implications for councils and partners:**
  - Target **outreach and assisted claims** where take-up is lowest (e.g. rural districts; specific constituencies).
  - **Proactive data-matching** and nudge letters (e.g. age, HB/CTR records, social rent arrears, SHS/void data) to identify likely-eligible pension-age residents.
  - **Align advice capacity** (CABs, welfare rights, social housing teams) to hotspots; commission **home visits** for digitally excluded residents.
  - Embed **"Pension Credit check"** in touchpoints: repairs visits, care assessments, hospital discharge, blue badge, CTR/Discretionary Housing Payments, SHIP.
  - Use **local champions** (GPs, pharmacies, community groups, faith settings) and simple referral routes to advice.
  - **Monitor and report**: monthly dashboards on claims started, awards, average award £, and conversion by ward; iterate campaigns.



Highest Eligible	Lowest Eligible
Neath Port Talbot 73%	Powys 49%

Highest in Payment	Lowest In Payment
Neath Port Talbot	Powys
80%	58%

Benefits in the Future

Pension Credit Eligible Take-up - London

Highest Eligible	Lowest Eligible
Tower Hamlets	City of London
83%	53%

Highest in Payment	Lowest In Payment
Tower Hamlets	City of London
89%	64%

Benefits in the Future

Changes to notional pension income hitting younger pensioners

- For most of those between 66 and 72 there have been substantial increases in the amount of notional income assessed, between a 4.5% increase and 0.92%.
- For those 78 or over there is a reduction in the amount of notional income assessed between about 3% and 5%.
- For those between 73 and 78 there is a mix of increases and reductions, depending upon age and the 15 year gilt rate applied. This ranges from an increase of 1.69% and a decrease of 3.81%.
- At age 75, for example, a gilt rate of 2.25% will increase the notional income by 1.28%, a gilt rate of between 3% and 5.75% has no effect but a gilt rate of 6% means a decrease of 0.93%

Minimum wage & increases - 1

	2025	**2026**
35 hours gross @NLW	£427.35	£444.50
Taxable	£186.11	£203.26
NI'able	£186.11	£203.26
Tax	£37.22	£40.65
NI	£14.89	£16.26
Net	£375.24	£387.59
	2026	**2026**
Gross increase	£26.95	£17.15
Net earnings increase	£22.59	£12.35

Minimum wage increases - 2

HB & CTR	**2026**
Gross increase	**£17.15**
Net earnings increase	£12.35
HB Reduction	£8.03
Typical CTR reduction	£2.47
Net Income increase	**£1.85**

UC & CTR	**2026**
Gross increase	**£17.15**
Net earnings increase	£12.35
UC Reduction	£6.79
CTR reduction	£2.47
Net Income increase	**£3.09**

Minimum wage increases - 3

	2025	2026
Weekly Change		
Employer pays	£45.52	£19.72
Employee gets:		
No benefits	£18.87	£12.35
HB & CTR	£2.83	£1.85
UC & CTR	£4.72	£3.09
HB Only	£6.60	£4.32
Government gets:		
No benefits	£26.66	£7.37
HB & CTR	£42.70	£17.87
UC Only	£40.80	£16.64
HB Only	£37.62	£15.40

London Living Wage

LLW Annually		2026
Employer pays		£1,988.35
Employee gets:		
	No benefits	£1,244.88
	HB & CTR	£186.73
	UC & CTR	£311.22
Government gets		
	No benefits	£743.47
	HB & CTR	£1,801.62
	UC & CTR	£1,677.13

London Living Wage

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	UC & CTR	£1,677.13

One of a set of reckoners at https://www.webreckoners.com/

Emergency Tax Code Deduction Value
Assuming 25% tax free

Amount taken from pot	35000.00
Taxable pension sum	£26,250.00
Emergency Month 1 Taxcode	1060
Month 1 Taxable Income	£25,366.67
Tax amount at each band	Month 1 tax applicable
0.20	£529.75

Ferret's Notional Pension Income Reckoner - 2025 / 2026 - 1st Sep onwards

Notional Income from a pension fund.

Personal Details	
Date of Birth (DD/MM/YYYY)	13/03/1952
Age at relevant date	73
Date that pension calculation should apply	
Relevant Date is Today	Yes
Relevant date	11/11/2025
Pension Pot amount	
Value of pot(s)	24,500.00
Gilt Yield - 15 year (5 Year for under 23s)	
Gilt Yield as %age	4.81
Rounded	4.75%
Value from GAD table per £1000	£89.00
Notional Income Assessed	
Annual Amount	**£2,180.50**
Monthly Amount	**£181.71**
Weekly Amount	**£41.82**

See here for GAD tables and instructions

See here for Gilt Yields; use 15yr from table.

Click here for Ferret's tax and benefits systems including pensionForward

Not valid for Scottish higher rate taxpayers or taxable savings income

Ferret's Net to Gross Reckoner 2025 / 2026

Net to Gross Tax Reckoner

New Net Annual Amount	22,000.00
Numeric part of Tax Code (Default as standard)	1257
Current other annual gross income	0.00
Tax on current income	£0.00
Current annual net income calculated	£0.00
Current net - Monthly	£0.00
Current net - Weekly	£0.00
Tax attributable to net amount	**£2,355.25**
Annual Gross Value of Net Amount	**£24,355.25**
Monthly Value	£2,029.60
Weekly Value	£467.09
Total annual gross income	£24,355.25
Total annual net income	£22,000.00
Total net - Monthly	£1,833.33
Total net - Weekly	£421.92

Ferret's systems including pensionForward and Fintal 2

Not valid for Scottish higher taxpayers or taxable savings inco

Ferret's Rent Periods in UC Reckoner - 2025 / 2026

Universal Credit payments cycle.

Rent Details	
Last rent day	10/11/2025
Period of rent	Weekly
Amount of rent	225.00
Number of rent free periods per year	0
Universal Credit details	
Already receiving Universal Credit	Yes
Just claimed Universal Credit	No
Last date of Universal Credit payment	17/10/2025
Banking days for	England & Wales
Last monthly banking day for November is:	28/11/2025

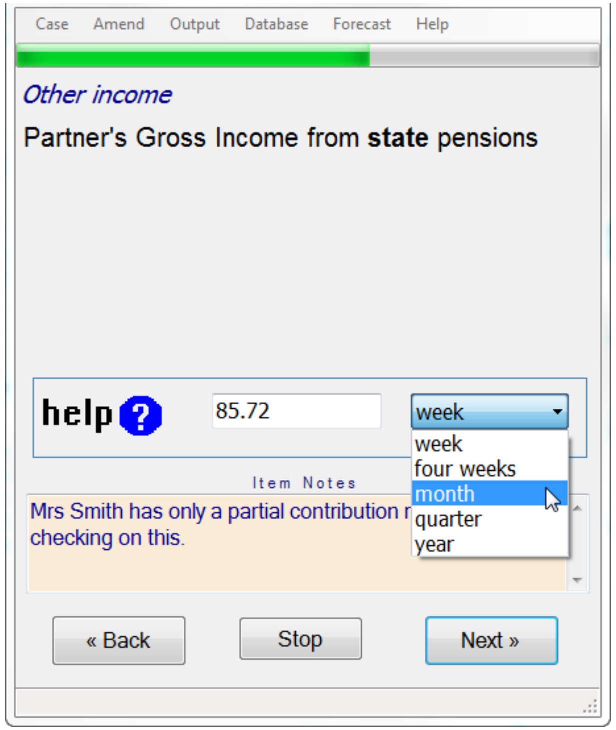
Universal Credit Rent

Rent per UC Month	£975.00
Rent free weeks adjusted	£975.00
Rent period equivalent	£225.00
UC Rent element per rent period	£243.75
Rent free period values	£0.00
Monthly Rent free value	£0.00

2 year rent days forecast — **Weekly rent.**

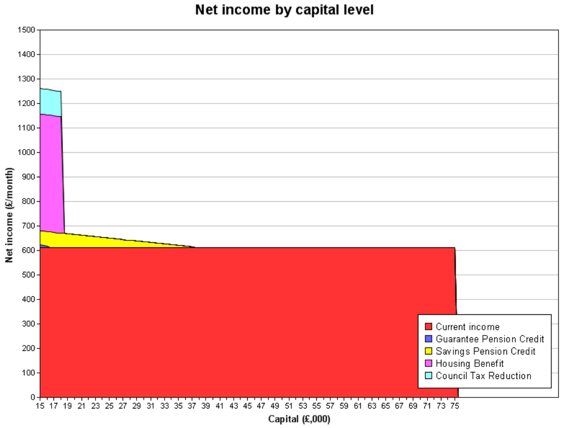
Universal Credit Period from:	To:	No of rent days	Rent element within UC	Payable rent within UC period
10/10/2025	10/11/2025	5	£975.00	£1,125.00
11/11/2025	10/12/2025	4	£975.00	£900.00
11/12/2025	10/01/2026	4	£975.00	£900.00
11/01/2026	10/02/2026	5	£975.00	£1,125.00
11/02/2026	10/03/2026	4	£975.00	£900.00
11/03/2026	10/04/2026	4	£975.00	£900.00
11/04/2026	10/05/2026	4	£975.00	£900.00
11/05/2026	10/06/2026	5	£975.00	£1,125.00
11/06/2026	10/07/2026	4	£975.00	£900.00
11/07/2026	10/08/2026	5	£975.00	£1,125.00

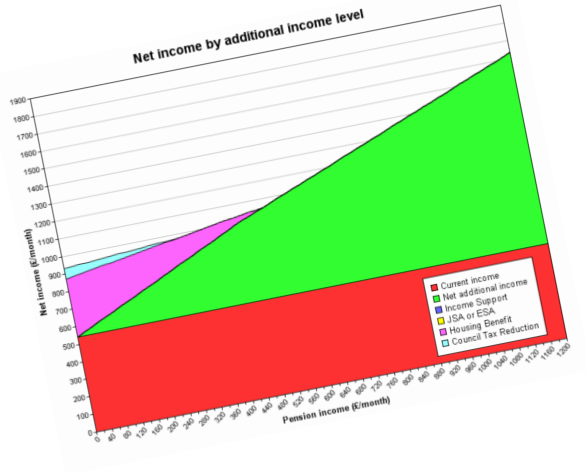
pensionForward - benefits and pensions calculator



Current capital is £0.00

Pension Capital	Capital after tax	Guarantee Pension Credit	Savings Pension Credit	Housing Benefit	Council Tax Reduction	Total + £610.78
15000.00	13404.16	14.08	55.77	476.67	104.17	1261.47
15500.00	13829.16	9.75	58.37	476.67	104.17	1259.74
16000.00	14254.16	5.42	60.97	476.67	104.17	1258.01
16500.00	14679.16	1.08	63.57	476.67	104.17	1256.27
17000.00	15104.16	0.00	62.92	475.50	103.83	1253.03
17500.00	15529.16	0.00	61.19	473.81	103.31	1249.09
18000.00	15954.16	0.00	61.19	473.81	103.31	1249.09
18500.00	16379.16	0.00	59.45	0.00	0.00	670.23
19000.00	16804.16	0.00	57.72	0.00	0.00	668.50
19500.00	17229.16	0.00	55.99	0.00	0.00	666.77
20000.00	17654.16	0.00	54.25	0.00	0.00	665.03
20500.00	18079.16	0.00	52.52	0.00	0.00	663.30
21000.00	18504.16	0.00	50.79	0.00	0.00	661.57
21500.00	18929.16	0.00	50.79	0.00	0.00	661.57
22000.00	19354.16	0.00	49.05	0.00	0.00	659.83
22500.00	19779.16	0.00	47.32	0.00	0.00	658.10
23000.00	20204.16	0.00	45.59	0.00	0.00	656.37
23500.00	20629.16	0.00	43.85	0.00	0.00	654.63
24000.00	21054.16	0.00	42.12	0.00	0.00	652.90
24500.00	21479.16	0.00	42.12	0.00	0.00	652.90
25000.00	21904.16	0.00	40.39	0.00	0.00	651.17





Benefits in the Future

Benefits in the Future

Pension Credit take-up: stark local variation and what it means for services

Key numbers for briefing

- **National take-up (households):** England 63%, Wales 64% (≈132,000 eligible not receiving), Scotland 67%.
- **By spend:** England 73%, Wales 73% (claimed £284m vs **£107m unclaimed**), Scotland 74%.
- **England regions (households):** NE 71%, NW 67%, Yorkshire & Humber 64%, West Mids 65%, East Mids 61%, East 58%, London 69%, South East 56%, South West 55%.
- **England best/worst (households): Tower Hamlets 83%** vs **Cotswold 44%**.
- **Wales LAs (households): Neath Port Talbot 73%** vs **Ceredigion 51%**; **Powys 49%**.
- **Wales constituencies (households): Swansea East & Aberavon 75%** vs **Montgomeryshire 49%**.
- **Spend extremes: Tower Hamlets 89%**, **Swansea East & Aberavon 82%** vs **Eddisbury 40%**, **Montgomeryshire 57%**, **Ceredigion 61%**.

References and links

- **DWP** — *Income-related benefits: estimates of take-up: financial year ending 2024* (tables include Pension Credit by local authority and constituency), published **30 Oct 2025**: https://www.gov.uk/government/statistics/income-related-benefits-estimates-of-take-up
- **Analysis summary** — Gareth Morgan, *Big differences in Pension Credit take-up revealed*, **31 Oct 2025**. Big differences in Pension Credit take-up revealed – Benefits in the Future

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Resolution Foundation

No half measures: setting child poverty on a downward course at the Autumn Budget

- Resolution Foundation says child poverty will rise from **31% (4.5m)** in 2024–25 to **34% (4.8m)** by 2029–30 **under current policy**. Any credible Child Poverty Strategy must put **income support** at its core.
- **Full repeal of the two-child limit** is the single most effective lever: lifts **330,000** children out of poverty immediately and prevents a further **150,000** by 2029–30. Estimated cost **£3.5bn** in 2029–30. **Partial options** do not reduce poverty below today's level by 2029–30.
- Other helpful measures already announced are **over-indexing UC standard allowance** and extending **free school meals** to all UC families in England from September 2026, but these do **not** alter the upward trajectory on their own.

Resolution Foundation

No half measures: setting child poverty on a downward course at the Autumn Budget

Implications for administration of services

- **Policy design and delivery**: If full repeal proceeds, DWP and local partners will need coordinated comms, guidance, and system updates to implement changes quickly and correctly in UC and related services. The RF notes UC systems can be adjusted at speed when required.
- **Targeting and caseload**: Repeal helps many **working families** and those with **disability** in the household; agencies should expect higher take-up and plan for advice and casework capacity.
- **Beyond repeal**: To secure a **sustained fall**, RF recommends complementary reforms: remove the **benefit cap** and **relink Local Housing Allowance to local rents**, with longer-term consideration of **uprating working-age benefits by earnings**. These steps improve alignment between **need** and **entitlement** and reduce administrative churn from crisis support.

Resolution Foundation

No half measures: setting child poverty on a downward course at the Autumn Budget

Key numbers and options

- **Baseline path**: 31% → **34%** child poverty by 2029–30 without new action.
- **Full repeal of two-child limit**: **480,000** fewer children in poverty by 2029–30; cost **£3.5bn**.
- **Partial reforms** (examples modelled by RF): raise cap to three children; working-families-only; lower rate for third+ child. **All leave 2029–30 above 2024–25**.
- **Package impact**: Full repeal + remove benefit cap + permanent LHA relink could reduce child poverty to **29.5%** in 2029–30 (**660,000** fewer children vs no action).

Resolution Foundation

No half measures: setting child poverty on a downward course at the Autumn Budget

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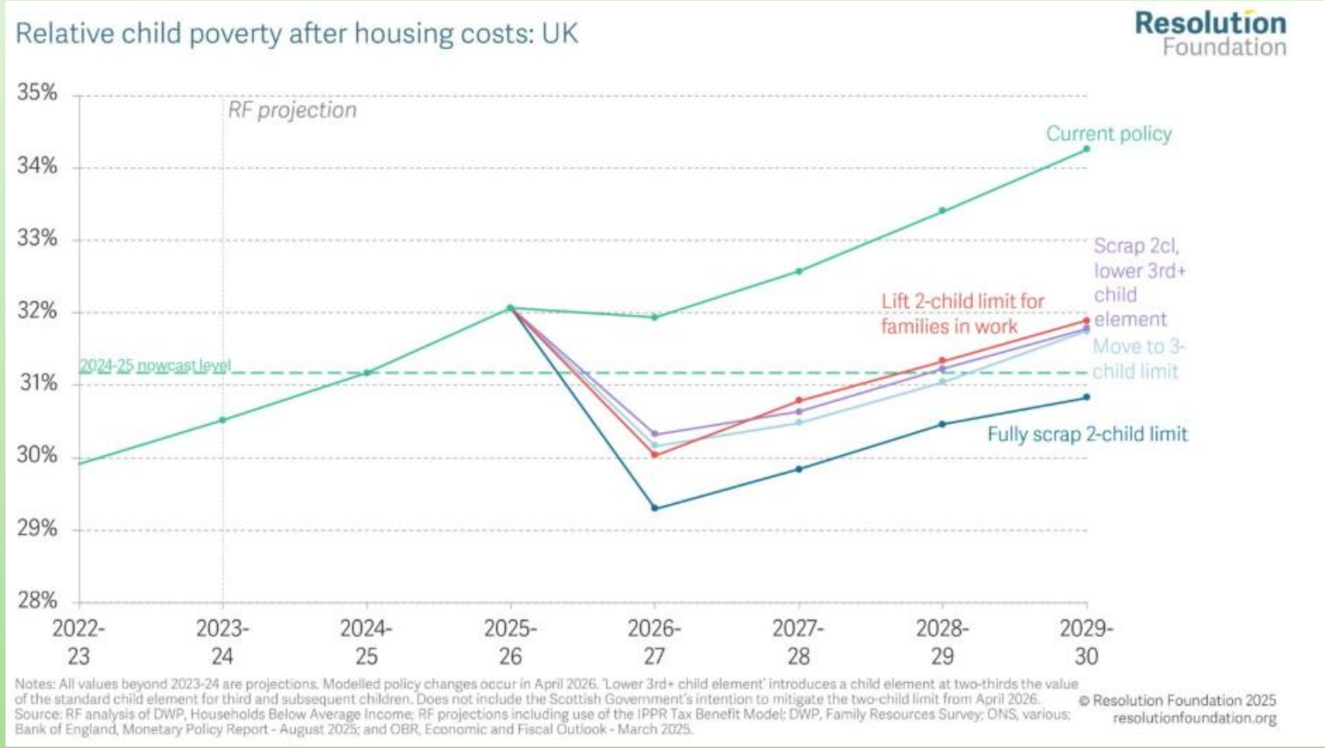

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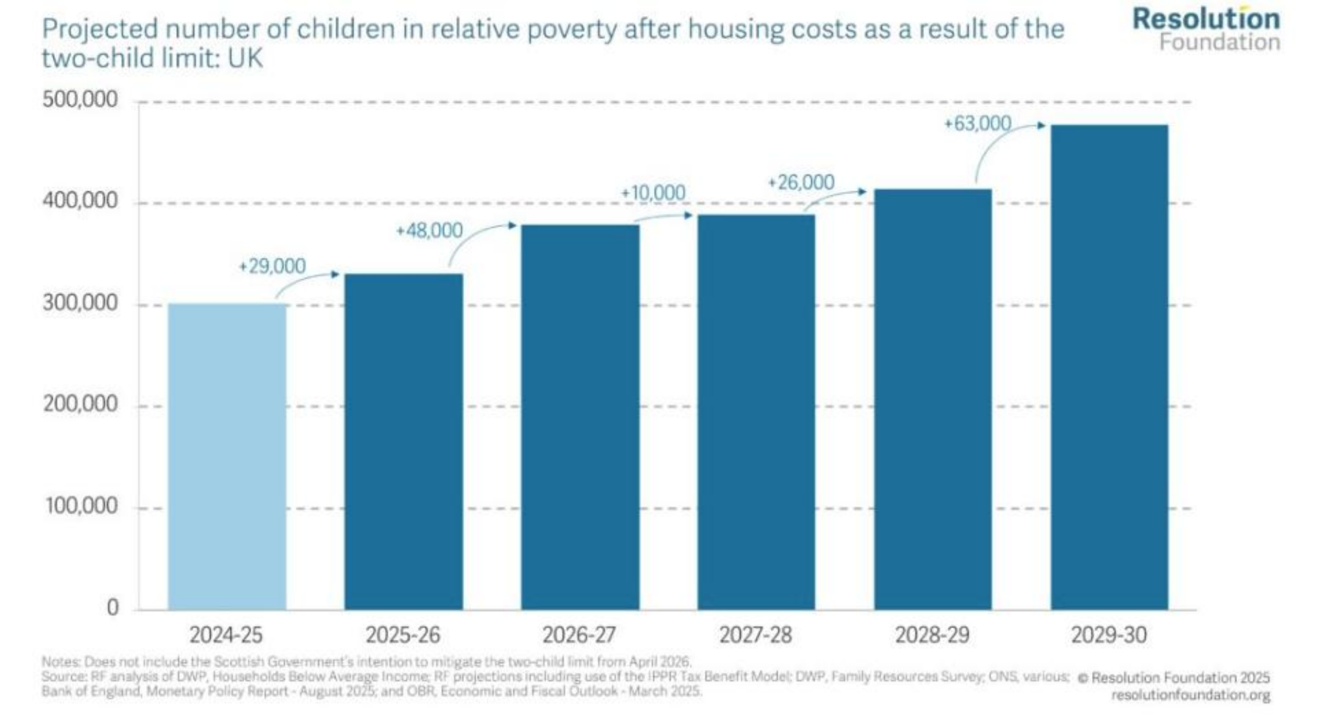

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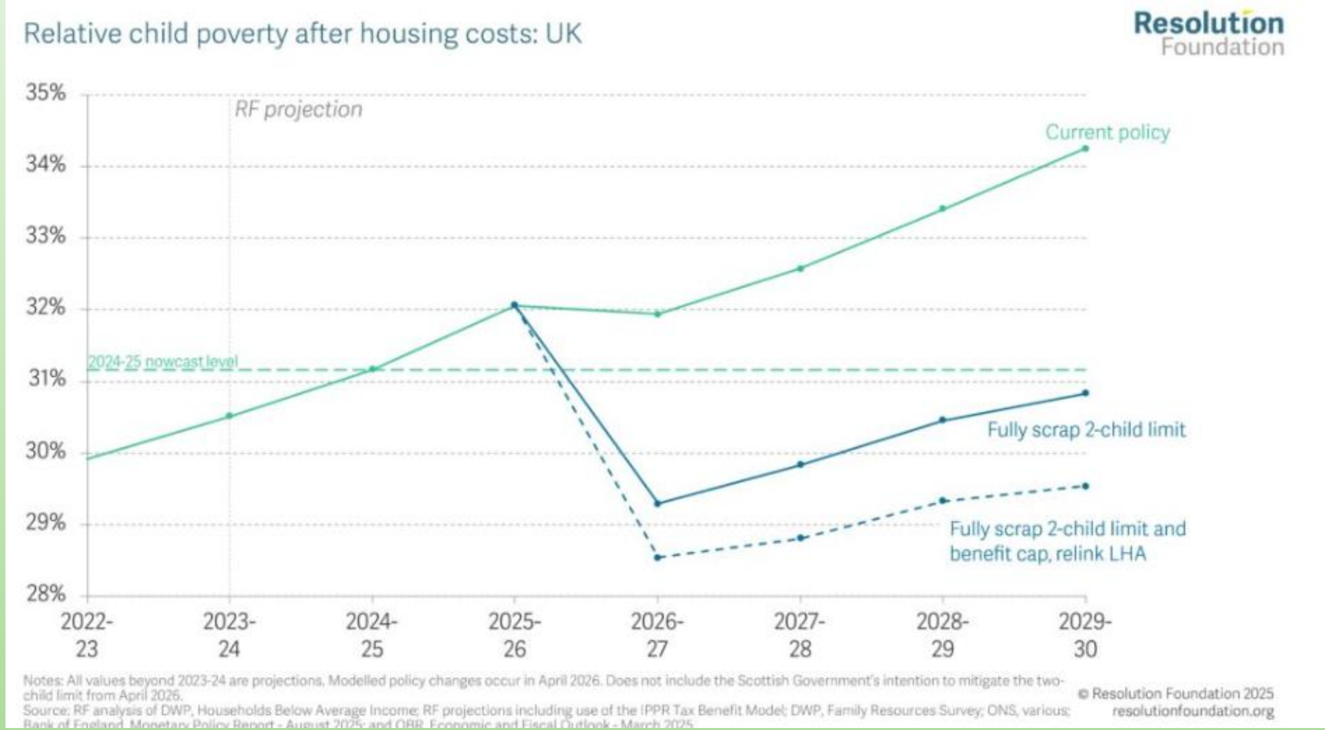

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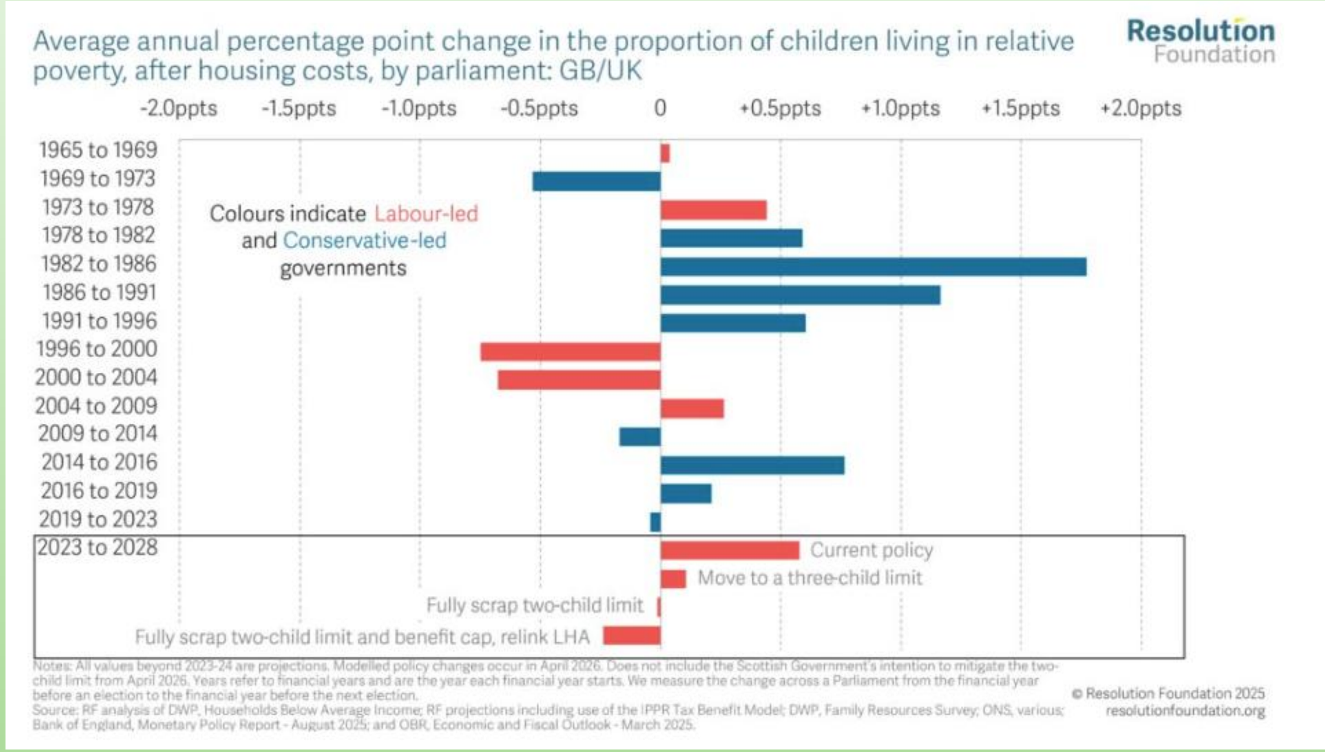

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No half measures: setting child poverty on a downward course at the Autumn Budget

References slide

- Resolution Foundation, **No half measures: Setting child poverty on a downward course at the Autumn Budget** (30 Oct 2025), Alex Clegg and Lindsay Judge.
- Resolution Foundation, **Press release: Partial lifting of the two-child limit would still leave child poverty rising** (31 Oct 2025).
- Financial Times coverage of Budget options and two-child limit costs.
- The Guardian summary of RF findings.
- RF background estimates on repeal costs and poverty effects.

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Department for Work & Pensions

Crisis and Resilience Fund: Proposed Framework
(Not Government Policy)

Purpose and Scope

- The proposed **Crisis and Resilience Fund (CRF)** aims to replace multiple local welfare streams from **April 2026 to March 2029**, offering a single, flexible allocation to local authorities (LAs).
- Annual funding: **£842 million (£1 billion with Barnett consequentials)**, including administration costs.
- Objective: combine **emergency crisis response** with **investment in local financial resilience**, reducing repeat crises and dependency on short-term support.

Proposed Outcomes

1. **Provision of effective crisis support** for low-income residents facing sudden financial shocks.
2. **Improving financial resilience** of individuals and communities through services that build income stability, savings and access to advice.
3. **Bolstering community-level support** through stronger local networks, data sharing and outreach.

Department for Work & Pensions

Crisis and Resilience Fund: Proposed Framework (Not Government Policy)

Implications for Local Administration and Service Delivery

Scheme delivery

- Funding via the **Local Government Finance Settlement**; upper-tier/unitary councils must operate a *"Crisis Payment"* scheme and fund *resilience* and *community* activities.
- **Crisis Payments** – broad local discretion, person-centred assessment, *cash-first* principle, at least two access routes, and links to wrap-around services.
- **Housing Payment** – mirrors **Discretionary Housing Payments (DHPs)**, transitioning fully to upper-tier/unitary councils by **Year 3 (2028-29)**.
- **Resilience Services** – outcomes-based funding for advice, benefit take-up, budgeting, credit access and financial education.
- **Community Funding** – encourages integrated referral systems, co-location and voluntary-sector collaboration.

Administrative considerations

- Annual delivery plans and regular **management-information (MI) returns** required.
- Councils must brand and publicise their CRF scheme, ensuring transparency and public visibility.
- No set cap on admin costs, but expected to remain "reasonable".
- Transition period demands system, training and data-sharing updates; close liaison with DWP anticipated.

Department for Work & Pensions

Crisis and Resilience Fund: Proposed Framework
(Not Government Policy)

Feature	Detail
Fund size	£842 m per year (£1 bn with Barnett)
Duration	1 Apr 2026 – 31 Mar 2029
Allocation	Direct to LAs via Local Government Finance Settlement
Phased housing integration	Years 1–2 maintain DHP funding; full transfer by Year 3
Expected guidance	January 2026
Launch engagement	April 2026 onwards

References and Links (for context only – not government policy)

•*Crisis and Resilience Fund: Co-design Concluding Event*, DWP slide pack, 22 October 2025.
•DWP policy development materials (not final government position).
•Contact: indices.deprivation@communities.gov.uk (for related IoD data used in targeting local need).
*(Note: This summary reflects a draft policy proposal still under development and **does not represent government policy**.)*

In Partnership with LA Directories Limited

English Indices of Deprivation 2025: What is new and what shows

- **Scope:** IoD25 ranks deprivation for **33,755 LSOAs** in England, combining **7 domains** into the **Index of Multiple Deprivation 2025 (IMD25)**. IDACI and IDAOPI are updated.
- **Method refresh: 55 indicators** in total; new datasets, methods and 2021 LSOA geographies mean **outputs are not directly comparable** with earlier releases. Use ranks as a snapshot with clear caveats.
- **Headlines:**
  - **Most deprived neighbourhood:** Tendring 018A, east of Jaywick and St Osyth.
  - **Persistence: 82%** of LSOAs in the most deprived decile in IMD25 were also in the most deprived decile in IMD2019.
  - **Concentration:** Seven of the ten most deprived neighbourhoods are in **Blackpool**. Deprivation is **dispersed**; **65%** of local authority districts contain at least one highly deprived neighbourhood.
  - **LAD patterns:** Highest proportions of highly deprived neighbourhoods in **Middlesbrough, Birmingham, Hartlepool, Kingston upon Hull and Manchester**.
  - **Income deprivation: Tower Hamlets and Hackney** are most deprived for children; with **Newham, Islington, Southwark** also highest for older people.

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Office for National Statistics

English Indices of Deprivation 2025: What is new and what it shows

How to use IoD25 and what it means for administration

- **Use cases:** Identify and compare **relative deprivation** across neighbourhoods and larger areas, explore domain patterns, and support **targeting of resources**, bids and service planning.
- **Do not use for:** Measuring **absolute change over time**, identifying deprived people, or assessing affluence. Do not compare with other UK nations' indices.
- **Operational takeaways for councils and partners:**
  - Update **needs assessments, JSNAs, Local Plan evidence** and funding bids using IMD25 and domain detail.
  - Combine IMD25 with **local service data** to distinguish persistent neighbourhood deprivation from short term data effects from the methodological refresh.
  - Use the **Local Deprivation Explorer** and new **geopackages** to brief members, target interventions, and track programme reach.
  - Apply **rural insights**: rural areas are less represented in the most deprived deciles overall, yet show **higher housing condition issues** and access constraints. Tailor commissioning and outreach accordingly.

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Office for National Statistics

English Indices of Deprivation 2025: What is new and what it shows

Jaywick: England's most deprived neighbourhood, again

- **Jaywick Sands (Tendring 018A)** has once more been ranked **the most deprived place in England**, topping the Index of Multiple Deprivation (2025) for the **fourth consecutive release**.
- It is one of only **two areas in the country** ranked in the **most deprived decile on all seven domains** – income, employment, education, health, crime, housing & services, and living environment.
- Once a seaside holiday village for working-class Londoners, Jaywick has become a symbol of long-term economic neglect, weak infrastructure, and limited connectivity.
- **Persistent deprivation:** Jaywick's position has not shifted since 2010, highlighting the **entrenched nature of coastal poverty** and the limits of short-term regeneration funding.
- **Local context:**
  - Council leader Mark Stephenson cites community strength and local pride but admits progress is slow.
  - MP Nigel Farage has described the area as "depressed," acknowledging little visible improvement.
- **Underlying issues:** ageing housing stock built for holiday use, poor transport links, limited job market, and low private investment have compounded disadvantage

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Office for National Statistics

English Indices of Deprivation 2025: What is new and what it shows

What Jaywick tells us about deprivation and public policy

- **Structural, not cyclical:** Persistent deprivation over two decades shows that small-scale initiatives have not overcome deep-rooted economic and spatial disadvantage.
- **Coastal inequality:** Jaywick typifies how seaside communities face a triple challenge – seasonal employment, ageing housing, and service access gaps.
- **Service delivery impact:**
  - Local agencies must balance acute housing and health needs with very low local tax revenue.
  - Long-term deprivation pressures increase demand for social care, public health, and welfare support while eroding administrative capacity.
- **Policy lessons:**
  - **Place-based funding** should recognise coastal distinctiveness, not rely solely on generic levelling-up criteria.
  - **Housing quality enforcement** and flood-resilient renewal need integrating into economic planning.
  - Sustained, multi-agency investment in skills, transport, and digital access is essential to break the cycle.
- **Symbolism:** Jaywick's story encapsulates the widening gulf between prosperous regions and those left behind – a visible reminder that deprivation remains geographically and structurally fixed without long-term commitment.

Office for National Statistics

English Indices of Deprivation 2025: What is new and what it shows

Key numbers and facts

- **Coverage:** 33,755 LSOAs; average 1,500 residents.
- **Domains and weights:** Income 22.5%; Employment 22.5%; Education 13.5%; Health 13.5%; Crime 9.3%; Barriers to Housing and Services 9.3%; Living Environment 9.3%.
- **Depth of deprivation:** In the most deprived income decile, about **56%** of residents are income deprived; in the least deprived income decile, about **5%**.
- **Rural share: 16.5%** of LSOAs are rural. Only **1.3%** of rural LSOAs fall in the most deprived decile, but **housing in poor condition** is higher in rural areas **27.8%** than urban **14.2%**.
- **Multi domain concentration:** Of the most deprived decile, **67.2%** are highly deprived on **four or more** domains; two LSOAs are highly deprived on **all seven**.

References and resources

- **English Indices of Deprivation 2025 (IoD25)**: statistical release, **technical report**, **research report**, **rural report**, FAQs, and full data tables.
- **Local Deprivation Explorer** and spatial **geopackages** for LSOA, Local Authority Districts, Integrated Care Boards and others.
- Enquiries: indices.deprivation@communities.gov.uk. Release date: **30 October 2025**.

VISIONARY NETWORK

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Property & Council Tax

Under review

Revaluation and reform: bringing council tax in England into the 21st century

- **Council tax in England** is still based on **1991 property values**, making it **out of date, regressive, and distortionary**.
- Property prices have **risen over sixfold in London** but only **threefold in the North East**, yet tax bands remain unchanged.
- The system is **regressive**: Band H properties pay only **three times** as much tax as Band A despite being **worth eight times more** (or greater now).
- The IFS proposes options ranging from a **simple revaluation** to a **continuous proportional tax** based on current values.
- A **proportional system** could make council tax **more progressive**, reducing average bills for **lower- and middle-income households** while increasing them for **high-income and high-value-area households**.
- If **central government funding** adjusts to reflect new tax bases, bills would fall by **over 20% across most of the North and Midlands** but **rise sharply in London and the South East**—supporting the **'levelling up'** agenda.
- Revaluation could narrow **wealth and regional inequalities** as property values adjust, with **low-value homes gaining** and **high-value homes falling** slightly in price.

Revaluation and reform: bringing council tax in England into the 21st century

Impacts on administration

- Requires **major revaluation exercise** led by the **Valuation Office Agency**, potentially using **automated statistical valuation**.
- Government must decide whether to **fully or partially adjust grant funding**; this choice determines the balance of gains between **North and South**.
- A **progressive proportional tax** would necessitate:
  - Updates to **billing systems** and **council tax support (CTS)** administration.
  - Revised **central–local funding formulas**.
  - New **public-communication and transitional-relief schemes** to manage winners and losers.
- **CTS reform** or **payment-deferral mechanisms** could protect low-income households in high-value areas.
- Regular **revaluations every three years** are recommended to maintain fairness and avoid another decades-long lag.
- Reform presents both an **equity opportunity** (addressing regional disparities) and a **delivery challenge** requiring strong coordination between **DLUHC**, **VOA**, and local authorities.

Revaluation and reform: bringing council tax in England into the 21st century

Key numbers and stats

- **1991**: last revaluation year.
- **London property prices:** ×6 since 1995; **North East:** ×3.
- **Band H : Band A ratio:** 3:1 tax vs ≥8:1 value.
- **Council tax reductions** under proportional system:
  - North & Midlands – over 20%.
  - London + 100% (average); Westminster + 410%.
- **Household impacts:**
  - 10.1 m gain > £200 p.a.; 4.2 m lose > £200 p.a.
  - Poorest 20% – 24% gain > £200; 4% lose > £200.
- **Estimated property value effect:** +17% North East; –8% London.

References

- Adam S., Hodge L., Phillips D., Xu X. (2019), *Revaluation and Reform: Bringing Council Tax in England into the 21st Century*, Institute for Fiscal Studies.
- Full results: www.ifs.org.uk/research/english-council-tax

- Supported by the Nuffield Foundation and IFS Local Government Finance and Devolution Consortium.

In Partnership with LA Directories Limited

Proposed new property tax: implications ahead of the Autumn Budget

- **Chancellor Rachel Reeves** has not ruled out new **property tax rises** in the **26 November 2025 Autumn Budget**, as part of a wider review of **housing and wealth taxation**.
- The Treasury is reportedly exploring a **radical overhaul** of property taxes, including:
    - **Replacing Stamp Duty** with a **national proportional property tax** on homes **worth over £500,000**.
    - **Replacing Council Tax** with a **local property tax** based on current values.
    - **Introducing a mansion tax** for the highest-value homes.
- The proposed **national property tax** (informed by Onward's *A Fairer Property Tax*) would:
    - Apply an **annual rate of 0.54%**, with a **0.278% supplement** on property value above **£1m**.
    - Be paid only **after a sale**, replacing Stamp Duty for new transactions.
    - Exclude properties where **Stamp Duty has already been paid** (non-retrospective).
- Around **20% of sales** would be subject to the new tax, versus **60% currently paying Stamp Duty**.
- Critics warn the changes could **increase costs** for buyers in **high-value areas**, reduce **mobility and downsizing**, and **depress demand** in parts of the market.
- **IFS proposals** also suggest **doubling council tax on higher-value properties** and **lowering inheritance tax thresholds**, signalling broader property wealth reform.

Impacts on administration

- Would require a **major restructuring** of existing **property tax systems**, including:
    - Integration between **HMRC**, **DLUHC**, and **local authorities** to manage both **national and local property taxes**.
    - Development of a new **valuation database** and **compliance framework** to track current market values and ownership changes.
- Transition from **one-off Stamp Duty** to **recurring property-based taxation** would alter cashflow timing for both **taxpayers** and **Treasury receipts**.
- **Housing market volatility** already visible:
    - **4% drop** in demand for £500k+ homes and **11% drop** for £1m+ homes (Zoopla data).
    - Sellers delaying listings ahead of Budget, with **9% fewer £1m+ homes** and **7% fewer £500k+ homes** on the market.
- Possible **impact on local services** if Council Tax is replaced, as councils would depend on **new local property tax revenues**—raising questions about **funding equalisation and stability**.
- Administration complexity and public messaging will be critical, especially for **transitional fairness** (who pays and from when).

Proposed new property tax: implications ahead of the Autumn Budget

Proposed new property tax: implications ahead of the Autumn Budget

Key numbers and stats

- **Autumn Budget:** 26 November 2025.
- **Threshold:** £500,000+ homes; **supplement:** 0.278% above £1m.
- **Equivalent to Stamp Duty revenue:** £11.6bn (2024).
- **Market impact (Zoopla, Oct 2025):**
  - Buyer demand: –4% (£500k+ homes), –11% (£1m+ homes).
  - Listings: –7% (£500k+), –9% (£1m+).
- **Stamp Duty scope:** 60% of sales currently liable vs **20%** under new tax.

References

- *Proposed New Property Tax Latest*, Property News UK, 4 November 2025.
- Tim Leunig, *A Fairer Property Tax*, Onward Think Tank.
- Institute for Fiscal Studies (IFS), *Revaluation and Reform: Bringing Council Tax into the 21st Century* (2019).
- Zoopla Market Report, October 2025.
- HM Treasury & Rachel Reeves speeches, September–November 2025.

Proposal for ‘Supercharged’ Council Tax on Expensive Homes

- **Chancellor Rachel Reeves** is considering **new higher council tax bands** for expensive homes as part of her **26 November 2025 Budget**, aimed at closing a multibillion-pound gap in public finances.
- The approach would be a **simpler alternative to a mansion tax**, raising more revenue from high-value properties while using the existing council tax system.
- Sources close to Reeves describe **“administrative simplicity”** as key; the plan must be practical and politically balanced, showing **“everyone is paying their fair share.”**
- More radical options (e.g. property-value levies or capital-gains tax on high-value home sales) are viewed as unlikely.
- **Context:** Council tax is still based on **1991 property valuations**; reform of the upper bands is widely regarded as overdue.

Proposal for 'Supercharged' Council Tax on Expensive Homes

Economic and Administrative Implications

Fiscal context

- The Budget faces tighter constraints following downgraded **OBR growth forecasts**, higher borrowing costs and reversals on benefit and winter-fuel policies — eroding Reeves's earlier £10 billion fiscal headroom.
- Economists estimate **new high-value bands** could raise several **billion pounds annually**.
- Former Treasury adviser **Sir Edward Troup** warns such estimates may be optimistic: doubling current bills for top-band properties could yield **around £4 billion**, but would represent "quite a hit" for affected households.

Administrative impact

- Creating new upper bands is seen as the **least disruptive option** compared with full property revaluation or a new levy.
- Implementation would require updates to billing systems, revised band thresholds, and communications to taxpayers; however, it would avoid the complexity and controversy of a full revaluation of **30 million properties**.
- Local authorities would need guidance on valuation thresholds, collection processes, and transitional arrangements to manage public response and enforcement.

Proposal for 'Supercharged' Council Tax on Expensive Homes

Measure	Estimate / Comment	Source
Properties affected by a £2 m + levy (mansion tax equivalent)	150,000 homes; nearly 20 % in Kensington & Chelsea	*Sunday Times*
Average current top-band payment	£4,000 – £5,000 per year	Sir Edward Troup
Potential revenue if doubled	£4 billion	Troup (Times Radio)
Upper-band properties nationwide	1 million	Troup
Valuations base year	1991	DLUHC / Treasury
Budget date	26 Nov 2025	Treasury

References

•*Charlie Moloney*, *The Sunday Times* (1 Nov 2025): "Rachel Reeves considers 'supercharged' council tax on expensive homes."
•*Financial Times* and *Times Radio* reporting cited in article.
•Office for Budget Responsibility (2025) growth forecast update.

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Council Taxbase in England 2025

- As at **10 September 2025**, England had **25.8 million dwellings**, up **142,000 (0.6%)** on 2024.
- **25.1 million** dwellings were **liable for council tax**, an increase of **131,000 (0.5%)**.
- **61.6% (15.9 million)** of all dwellings pay **full (100%) council tax** with no discounts, exemptions or premiums.
- **34.3% (8.8 million)** of dwellings receive a **discount**, up **83,000 (0.9%)**; of these, **8.5 million** are **single adult** households (up 1.0%).
- **1.3% (323,000)** of dwellings are charged a **premium**:
  - **153,000** with an **Empty Homes Premium** (up 27.9%).
  - **170,000** with a **new Second Homes Premium** from 1 April 2025.
- **758,000 dwellings (2.9%)** are **exempt** from council tax, up **10,000 (1.3%)**.
- **Empty and second homes**:
  - **542,000** dwellings recorded as **empty and chargeable**, up **8.0%**; only **34,000** of these receive a discount.
  - **268,000** dwellings recorded as **second homes**, down **4.2%**, with **170,000 (63.5%)** charged a premium.
- Distribution by band:
  - **Bands A–B: 43.2%** of dwellings.
  - **Bands C–E: 47.5%**.
  - **Bands F–H: 9.4%**.
  - Most discounts and premiums are concentrated in **Bands A and B**.

Council Taxbase in England 2025

Implications for local authorities

- **Taxbase and budgeting**
  - Updated figures underpin each authority's **Band D taxbase**, used to set **council tax levels and budget forecasts**.
  - Growth in liable dwellings and changes in discount and premium patterns will feed into **medium term financial planning** and **CTR scheme modelling**.
- **System and data issues**
  - **VOA system upgrade** has increased the number of **new dwellings not yet on the list**, so 2025 growth figures are **partly suppressed**; authorities should treat **year on year comparisons with caution**.
  - Greater need for **data reconciliation** between local records and the VOA list, particularly for new developments.
- **Policy changes driving operational workload**
  - **Extension of Empty Homes Premium** (now from 1 year) and introduction of the **Second Homes Premium** have led many authorities to **review empty and second home status**, increasing **inspection, evidence gathering and challenge handling**.
  - With **291 of 296** authorities charging an Empty Homes Premium and **211 of 296** charging a Second Homes Premium, recovery, appeals and complaints workloads are likely to rise.
  - Increased exemptions, especially **Class U (severely mentally impaired)**, require more **complex assessments and liaison with health and social care**, adding to administration.
- **Service and policy planning**
  - High reliance on the **single person discount** (8.5 million dwellings) remains a **significant cost driver** and policy lever for any future reform or CTR design.
  - Rising numbers of **empty dwellings and exempt student properties** (Classes M and N) are relevant for **housing, regeneration and homelessness strategies**.
  - Local authorities must ensure **consistent application of discounts, premiums and exemptions**, and maintain clear **resident communications** to support compliance and reduce disputes.

Council Taxbase in England 2025

Key numbers and stats

- Total dwellings (VOA list): 25.817 million
    - Liable for council tax: 25.056 million
    - Exempt: 758,000
- Discounts and premiums
    - Dwellings with any discount: 8.843 million
    - Single person discount: 8.496 million
    - Dwellings charged a premium: 323,000
        - Empty homes premium: 153,000
        - Second homes premium: 170,000
- Empty dwellings (all vacants): 754,280
    - Exempt and empty: 212,004
    - Chargeable empty: 542,276, of which:
        - With a discount: 34,420
        - With a premium: 152,932
- Second homes
    - Total recorded second homes: 268,153
    - With a discount: 6,863
    - With a premium: 170,307
    - Neither discount nor premium: 90,983

In Partnership with LA Directories Limited

Inquiry launched into rising youth inactivity

- Government has appointed **Alan Milburn**, former Labour Health Secretary, to lead an **independent review** into rising levels of youth inactivity.
- Focus on **"Neets"** – young people **not in education, employment or training (aged 16–24)**.
- Around **one in eight young people** now fall into this category, **approaching one million**.
- **A quarter** cite **long-term sickness or disability** as the main barrier to work.
- **Mental health and neurodevelopmental conditions** account for **around 80%** of those on Universal Credit's Health element.
- The number of young people claiming **UC Health and Employment Support Allowance** has risen by **over 50% in five years**.
- The inquiry will look at **failings across employment support, education, skills, health, and welfare**.
- Findings to be published **summer 2026**.

Inquiry launched into rising youth inactivity

Impacts on service administration

- **Increased case complexity** for Jobcentre Plus, DWP and local authority support services due to overlapping **mental health, disability, and employability** needs.
- Likely **review of benefit eligibility and assessment processes**, particularly the **link between diagnosis and entitlement**.
- Possible **integration of education, health and employment pathways**, requiring **cross-departmental coordination** and data sharing.
- Local authorities may need to **adapt youth and employment support programmes** to align with national reform outcomes.
- Risk of **additional workload** for **frontline welfare teams** managing new guidance or eligibility rules.
- Opportunity for **service redesign** focused on **early intervention** and **preventing long-term dependency**.

Inquiry launched into rising youth inactivity

Key numbers and stats

- **1 in 8** young people (16–24) are Neet – **close to 1 million individuals**.
- **+50%** rise in young claimants of UC Health/ESA in five years.
- **25%** of Neets report long-term sickness or disability.
- **80%** of UC Health claimants under 25 cite **mental health or neurodevelopmental conditions**.
- Review outcomes due **summer 2026**; potential policy changes expected in **2027 Budget cycle**.

References

- BBC News, *Inquiry to review rising levels of youth inactivity*, Ben Wright & Tabby Wilson, 9 November 2025.
- Department for Work and Pensions data (2024–25).
- Related BBC reports:
  - *Young people who refuse to work to lose benefits* (24 Nov 2024)
  - *Reform proposes to cut PIP payments to people with anxiety* (29 Oct 2024)
  - *Reeves to guarantee paid work for young people unemployed for 18 months* (29 Sept 2024).

VISIONARY NETWORK
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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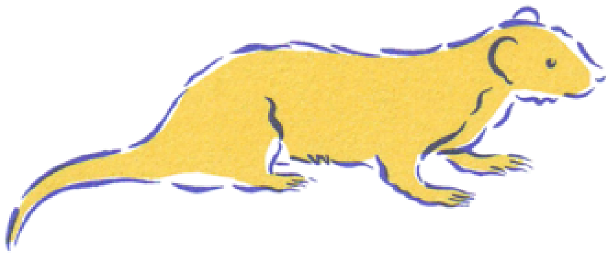
2015 EQUITY RELEASE AWARDS MortgageSolutions WINNER BEST TECHNOLOGY PROVIDER

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.

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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.

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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.

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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.

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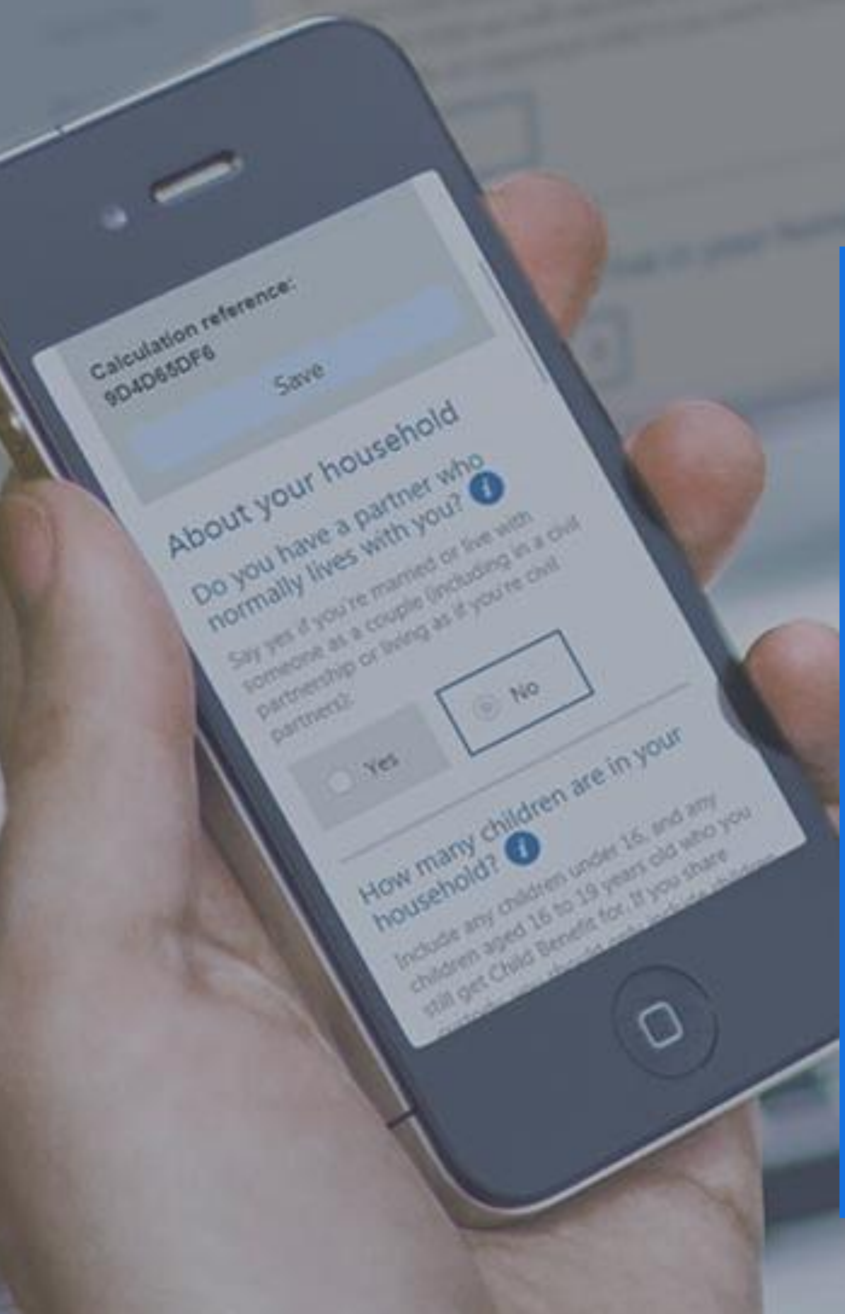
our customers:

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.

inbest

Ascendant Solutions
data management

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

Apply4.Online®

In the news

Increase in Uptake of Council Tax Support in Solihull

- The Solihull Metropolitan Borough Council has simplified its working-age Council Tax Reduction Scheme (CTRS): from 1 April 2025 the means-tested system was replaced with an income-banded model.
- The Council reports that uptake of the scheme has “noticeably increased” since the change and is now the highest level since 2022.
- The maximum discount for working-age households under the new scheme is up to 85 % of the council tax liability, depending on income and household composition.

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Increase in Uptake of Council Tax Support in Solihull

Impacts on Service Administration

- The shift to a simpler banded scheme reduces the administrative burden of complex means-testing, which should free up staff time and reduce processing delays. (Council stated the change is designed to "reduce the significant administrative burden").
- Higher take-up means more claims to process, more communications (e.g. letters confirming entitlement), and potentially greater demand for associated advice services (for example those helping households understand their entitlement).
- Increased support claims will affect the council's budget forecasting, billing processes (adjusting tax bills), and collection flows (lower liabilities for claimants but possibly more complex recovery of unpaid amounts for non-claimants).
- Longer-term, the Council may need to monitor whether higher reductions in liability lead to changes in collection rates, administrative costs and whether resources need to shift from revenue collection to support and advice functions.

Increase in Uptake of Council Tax Support in Solihull

Key Numbers & Statistics

- New scheme for working-age households begins 1 April 2025.
- Up to 85 % discount available under the income-banded model.
- Income bands for household weekly net income: Band 1 up to £125 (single, no children) to £175 (couple with one child); Band 4 up to £475 for a couple with 2+ children.
- More than 7,000 low-income working-age households across Solihull will continue to receive reductions under the new scheme.
- Uptake highest since 2022 (relative figure not provided in article).

References

- “Rise in Solihull residents using council tax support scheme” (Yahoo News) – https://uk.news.yahoo.com/rise-solihull-residents-using-council-160928583.html
- Solihull Council: “New Council Tax Reduction Scheme for working age households” (7 March 2025) – https://www.solihull.gov.uk/2025/new-council-tax-reduction-scheme-working-age-households-begin
- Solihull Council: CTRS page – https://www.solihull.gov.uk/council-tax-and-benefits/council-tax-reduction

In Partnership with LA Directories Limited

Record Private Rents and Growing Affordability Strain

- **Average private rent outside London: £1,385 pcm** (Q3 2025) – a new record.
- **Average London rent: £2,736 pcm** – also a record high.
- **Rent burden:** Rents now consume **44 % of the average wage**, up from **40 %** five years ago, despite earnings rising about 5 %.
- **Market drivers:**
  - **Demand exceeding supply** of available homes.
  - **Buy-to-let exit** following higher interest rates, stamp duty increases and tax uncertainty.
  - **Pandemic legacy** – changes in working and living patterns increasing pressure in regional markets.
- **Regional hotspots (annual rent growth):**
  - Fulwood (Preston) +32 % | Keighley +27 % | Frome +27 % | Newquay +23 % | Gainsborough +22 %.
- **Stock levels:** Homes available to rent ↑ 9 % year-on-year but still **23 % below 2019**.

Record Private Rents and Growing Affordability Strain

Administrative and Service Implications

For local authorities and services

- **Housing stress rising:** Greater pressure on **homelessness prevention**, **discretionary housing payments** (DHP/CRF housing element), and advice services as more tenants exceed affordability thresholds.
- **Wider welfare impact:** Citizens Advice notes private renters increasingly among those **struggling with the cost of living**, often spending over half of take-home pay on rent.
- **Planning and regulation:**
    - Need to monitor **private rent inflation** in strategic housing market assessments.
    - Support for **affordable-rent and social-housing programmes** essential to relieve demand.
- **Landlord market exit:** Reduces supply; requires proactive **enforcement and tenant-support capacity** as turnover increases.
- **Cross-service linkages:** Expect higher demand for debt, employment and mental-health support services linked to rent-related financial stress.

Record Private Rents and Growing Affordability Strain

Indicator	Figure / Trend	Source
Average rent (outside London)	£1,385 pcm (Q3 2025)	Rightmove
Average rent (London)	£2,736 pcm (Q3 2025)	Rightmove
Share of average wage	44 % (2025) ↑ from 40 % (2020)	Rightmove
Supply vs 2019	–23 % homes available	Rightmove
Highest regional rise	Fulwood +32 % year on year	Rightmove
Common stress group	Private renters & single parents	Citizens Advice

References

•*Rupert Jones, The Guardian* (26 Oct 2025): **"Private rent in Britain now swallows 44 % of the average wage."**
•Rightmove Rental Market Tracker, Q3 2025.
•Citizens Advice Cost-of-Living Briefing, October 2025.
(Note: data are journalistic and market-sourced indicators, not official government statistics or policy.)

Revising UK SPI data: self-employment and top incomes (1996–2021)

What is new and why it matters

- HMRC corrected a longstanding SPI late-filing error from 2018–19; earlier years remain uncorrected.
- New IFS series reconstructs 1996–97 to 2020–21 using full SA records, closing the gap.
- **Self-employment was overstated** for two decades; trend also mis-read: slow growth pre-crisis, **acceleration after 2009–10**.
- **Top income shares were overstated**: corrected series lowers the top 1% and top 0.1% shares over affected years.
- **Company owner-managers also overstated**, with a smaller, slower-growing true population than SPI suggested.

So what? Policy interpretation shifts

- Narratives of a steady self-employment surge from 2000 look overstated; the **turning point is post-GFC**.
- Inequality still high, but **some headline metrics were biased up**; use corrected series for historic comparisons.
- For analysis pre-2018–19, **avoid uncorrected SPI** where feasible; triangulate with LFS cautiously given definitional issues.

In Partnership with LA Directories Limited

Revising UK SPI data: self-employment and top incomes (1996–2021)

Central government and fiscal modelling

- **Forecasting and distributional analysis**: HMRC, HMT, OBR, devolved administrations should **re-baseline models** that used pre-2018–19 SPI; re-test elasticities, behavioural assumptions and policy costings tied to self-assessment populations.
- **Evaluation back-series**: revisit impact evaluations that benchmarked against uncorrected SPI (e.g. reforms affecting the self-employed or top-income taxpayers).

Local government and programme delivery

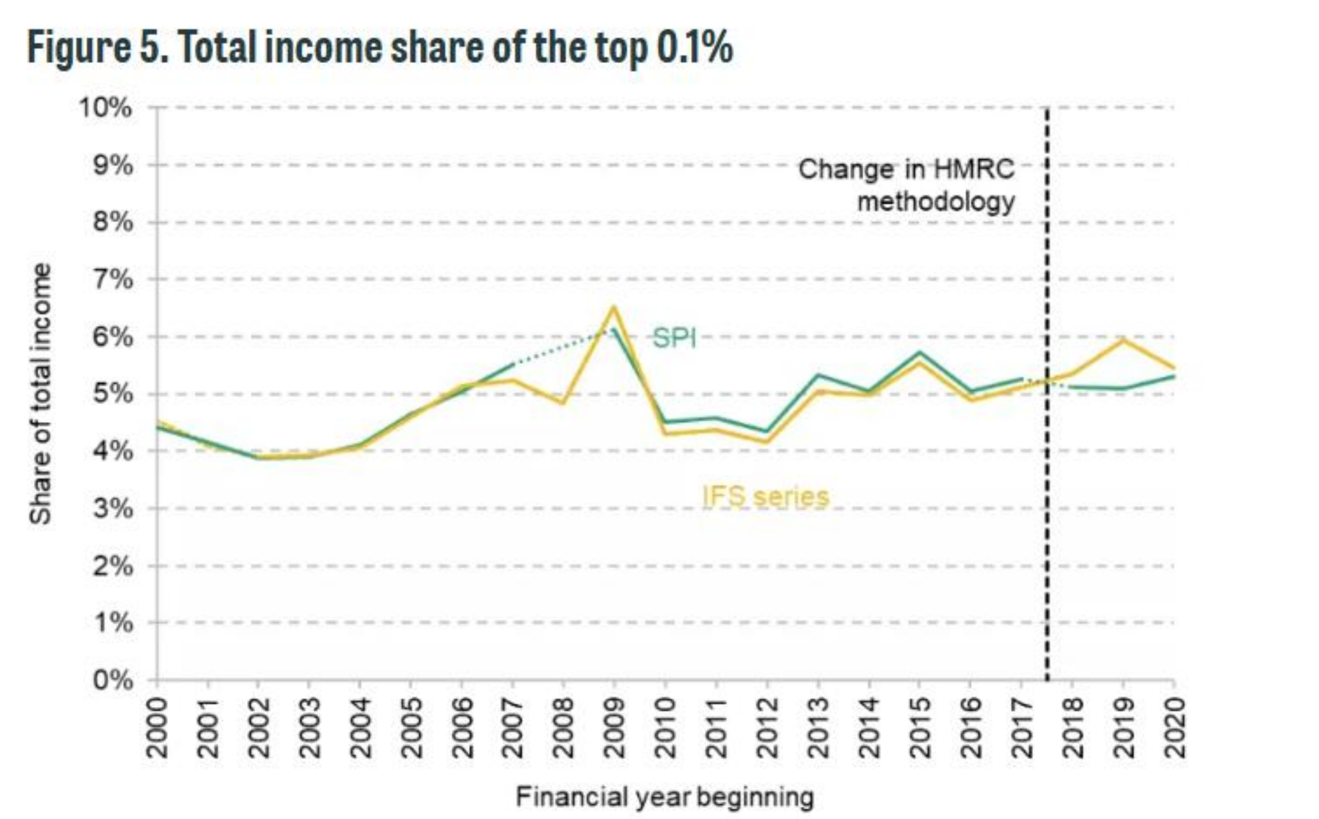
- **Targeting and needs assessment**: historic estimates of self-employed households may have been **inflated**, affecting sector engagement, outreach, and take-up planning for business support, advice and welfare gateways.
- **Advice and compliance services**: recalibrate caseload expectations for **self-assessment support**, debt advice and compliance referrals built on legacy SPI shares.
- **Communications**: update public-facing narratives where older SPI was cited on **self-employment growth or inequality levels**.

Data governance and MI

- **Back-series alignment**: document where local MI relied on SPI; flag limitations and switch to the **corrected IFS series** for historic charts.
- **Triangulation**: when using LFS, state differences in definitions; note pandemic-period LFS volatility.

In Partnership with LA Directories Limited

Revising UK SPI data: self-employment and top incomes (1996–2021)



In Partnership with LA Directories Limited

Revising UK SPI data: self-employment and top incomes (1996–2021)

Key numbers and timeline

- **2018–19 SPI correction** cut measured self-employed by **11%** (over **600,000**).
- **2002–03 to 2017–18:** SPI **overcounted unincorporated self-employed by >500,000 a year** on average.
- **Company owner-managers:** SPI excess widened to about **100,000**, then stabilised.
- **Top incomes (2017–18):**
  - **Top 1% share: 12.6%** corrected vs **13.1%** uncorrected.
  - **Top 0.1% share: 5.1%** corrected vs **5.3%** uncorrected.
- **Trend inflection: post-2009–10** acceleration in self-employment growth, not a smooth rise from 2000.

References and links

IFS corrected series using HMRC Self-Assessment administrative data (1996–97 to 2020–21).

- HMRC Survey of Personal Incomes (SPI) methodology change from 2018–19 (late-filers adjustment).
- ONS Labour Force Survey series on self-employment; ONS Blue Book 2024 for denominator methods cited.
- Advani, Summers & Tarrant (2023); Atkinson (2005); IFS reports on self-employment and business owners.

In Partnership with LA Directories Limited

House of Commons
Committee of Public Accounts

PAC warns of "immense" strain on local government finances

- **Sir Geoffrey Clifton-Brown**, new chair of the **Public Accounts Committee (PAC)**, warns that **local government reorganisation** is worsening financial instability.
- The government's plan to **abolish district and borough councils** and create **larger unitary authorities** could **intensify existing financial problems**.
- Councils face **rising demand and spiralling costs** in health, social care, and other essential services.
- Funding has **failed to keep pace** with population growth and service complexity; councils are increasingly reliant on **short-term, unsustainable fixes**.
- The **SEND statutory override**—excluding deficits from council accounts—was extended to **March 2028**, allowing temporary relief but increasing **overall indebtedness**.
- PAC highlights **audit delays**, undermining **accountability and financial transparency**, with knock-on effects on the **Whole of Government Accounts**.
- Wider fiscal pressures include **national debt at 100% of GDP** and **£105bn annual debt interest**, limiting scope for local bailouts.
- PAC also warns government is **not ready to harness digitalisation, cyber or AI**, citing skills gaps, legacy systems, and poor governance.

House of Commons
Committee of Public Accounts

PAC warns of "immense" strain on local government finances

Impacts on administration

- **Reorganisation pressures** risk disrupting local service delivery and finance teams amid consolidation of districts into new unitary structures.
- **Implementation uncertainty** around funding reform and boundary changes will increase **planning and audit complexity**.
- **Short-term financial measures** (e.g. SEND override) create **paper stability** but heighten **medium-term debt management challenges**.
- **Audit backlog** undermines public confidence, slowing external validation and reducing financial oversight capacity.
- **Service delivery at risk**, particularly in social care and SEND, as councils face **rising costs without structural funding solutions**.
- PAC calls for **permanent fiscal reform**, **clear sequencing** of reorganisations, and investment in **digital and financial skills** across local authorities.
- Highlights need for **capability-building** in managing digital and AI-led transformation to prevent project overruns and improve efficiency.

House of Commons

Committee of Public Accounts

PAC warns of “immense” strain on local government finances

Key numbers and stats

- **National debt:** 100% of GDP.
- **Debt interest:** £105bn per year – larger than most departmental budgets.
- **SEND override extended:** to **March 2028**.
- **Economic growth:** minimal or negative in recent months.
- **Audit delays:** ongoing, affecting both local authorities and **Whole of Government Accounts**.
- **Major projects risk:** HS2 cited as example of poor financial management and oversight.

References

- Kerry Lorimer, *PAC chair sounds warning over ‘immense’ strain on local government*, *Public Finance*, 24 October 2025.
- Public Accounts Committee, *Annual Report 2025*.
- National Audit Office, *Local Government Financial Sustainability (2025)*.
- HM Treasury, *Whole of Government Accounts* (latest available).

“Commercial Capacity and Public-Private Partnerships in Local Government”

- According to Localis, a lack of commercial expertise within local authorities is contributing to the failure of public-private partnerships (PPPs).
- Localis highlights that local government bodies are experiencing diminished in-house commercial and financial skills, making them more reliant on external consultants and less able to manage risk or structure commercial partnerships.
- The call is for councils to invest in stronger commercial capability, governance frameworks and risk-management capacity so as to maximise the effectiveness of PPPs.

“Commercial Capacity and Public-Private Partnerships in Local Government”

Administrative Impacts

- Local authorities with weaker commercial capacity may face increased costs, project delays and poor value-for-money in PPP delivery – meaning administrative burdens rise (e.g., extra oversight, renegotiations, contract management).
- Service delivery may suffer: if a PPP fails or under-performs, councils may need to step in, increasing administrative load for monitoring, remedial work and alternative delivery planning.
- Budgeting and financial planning become more complex: councils must build internal capability to assess commercial risks, financial modelling, and long-term performance monitoring of PPPs.
- Procurement functions need strengthening: strategic procurement, contract drafting, performance management – all require commercial skill sets to ensure PPPs deliver the intended outcomes and do not become liabilities.
- Long-term service resilience is affected: if commercial and governance weaknesses persist, then services delivered via PPPs may be less reliable, forcing reversion to direct delivery and generating resource pressures in administration.

“Commercial Capacity and Public-Private Partnerships in Local Government”

References

- Localis: “Councils need commercial expertise to maximise PPP effectiveness” (Public Finance, 30 Oct 2025)
- Localis and CIPFA: Government must help council finance chiefs manage urban investment risks
- World Bank PPP Reference Guide Version 3

In Partnership with LA Directories Limited

House of Commons
Committee of Public Accounts

Fragmented Bus Funding

- The Public Accounts Committee (PAC) reports that funding for bus services in England has been “short-term, fragmented and poorly targeted”, which is hindering investment in the sector.
- Because funding is not aligned or stable, local transport authorities struggle to plan longer-term improvements or investment in the bus network.
- The report highlights that without more strategic, joined-up funding, bus services risk further decline in coverage and quality.

Fragmented Bus Funding

Impacts on Administration of Services

- Local authorities and transport bodies may have to manage more ad-hoc funding arrangements, which increases administrative complexity (more bidding, short-term contracts, variable timelines).
- Planning and commissioning of bus services become more difficult: long-term service changes, fleet investment, network redesign all rely on stable funding; fragmentation undermines this.
- Operational risks increase: gaps in service, reduced frequency, or route cuts may result where funding does not cover sustainable delivery. The administrative task of responding to service disruption, renegotiating contracts or substituting services increases.
- Budgeting & forecasting become harder: administrators cannot confidently commit to multi-year service provisions, which may lead to inefficient use of resources or reactive rather than proactive decision-making.
- Monitoring, evaluation and performance management may suffer because fragmented funding streams make it harder to attribute outcomes, track costs, and justify investment; this adds to the administrative burden of transport departments.

House of Commons
Committee of Public Accounts

Fragmented Bus Funding

References

- "'Fragmented' bus funding has held services back, PAC finds" (Public Finance, 30 October 2025)

National Audit Office

Home-to-School Transport Pressures and SEND Reform

- **National Audit Office report (Oct 2025):** Council spending on home-to-school transport in England has risen **70 % in real terms** between 2015-16 and 2023-24.
- Budgets were **overspent by £415 million** in 2023-24, driven mainly by transport for pupils with **special educational needs and disabilities (SEND)**, which has **doubled in real terms** over the past decade.
- **Legal duty:** Councils must provide free transport for school-age children unable to walk to their nearest suitable school because of SEND, distance, or safety.
- Growth in pupils with **education, health and care (EHC) plans** means more children travel longer distances to specialist settings.
- The **SEND system reform**, expected early 2026 after delay, is seen as essential to ensuring service sustainability.

NAO National Audit Office

Home-to-School Transport Pressures and SEND Reform

Impacts on Administration of Services

- **Budget strain:** Overspends undermine council financial stability and increase reporting, monitoring and justification workloads.
- **Operational complexity:** More routes, longer journeys and rising demand for specialist transport increase contract management and safeguarding oversight.
- **Provider challenges:** Limited capacity, higher operator costs and reduced public transport (especially rural) heighten dependency on bespoke council provision.
- **Efficiency responses:** Councils are deploying **route-optimisation software** and tighter contract management but face limits without structural reform.
- **Policy dependency:** Administrative planning is constrained by uncertainty over **DfE SEND reforms** and **school-system inclusion policy**, delaying long-term commissioning and budgeting decisions.

National Audit Office

Home-to-School Transport Pressures and SEND Reform

Indicator	Figure / Trend	Source
Real-terms rise in home-to-school transport spend (2015-16 → 2023-24)	**+70 %**	NAO, 2025
Overspend on planned budgets (2023-24)	**£415 m**	NAO
Main driver	**SEND transport – doubled** in 10 years	NAO
Reform timeline	**SEND reform white paper – delayed to 2026**	DfE / PAC
Key administrative risk	**Unsustainable expenditure and fragmented planning**	NAO / PAC

References

•National Audit Office (2025): *Home-to-school transport for pupils with SEND*
•Public Finance (Kerry Lorimer, 31 Oct 2025): *Councils waiting for SEND support reform as home-to-school transport costs soar*
•Public Accounts Committee (2025): evidence statements on SEND and school transport pressures
•Local Government Association & County Councils Network statements (Oct 2025)

In Partnership with LA Directories Limited

Government Challenges South Cambridgeshire's Four-Day Week Performance

- **Date:** 30 October 2025
- **Issue:** The Government has written to **South Cambridgeshire District Council (SCDC)** expressing *"deep disappointment"* at reported declines in housing-related KPIs since the council adopted a **four-day working week**.
- **Minister:** Steve Reed MP, Secretary of State for Communities, requested **assurance that service performance and value for money are being maintained.**
- SCDC made its four-day week **permanent in July 2025**, following independent evaluation that found most services either **improved or stayed stable**, with a *"remarkable boost"* to recruitment.
- The model requires staff to deliver **100 % of output in 80 % of contracted hours**, with no reduction in pay.
- The Government previously issued the council a **non-statutory Best Value notice** in 2024 requiring weekly performance reporting.

Government Challenges South Cambridgeshire's Four-Day Week Performance

Council's Response and Evidence

Performance and Workforce Outcomes (SCDC data):

- **Turnover:** down **41 %** since adoption.
- **Job applications:** up **123 %.**
- **Annual savings:** nearly **£400,000.**
- **Planning services:** now fully staffed, enabling an ambitious new Local Plan.
- **Housing KPIs:**
  - **Rent collection:** slightly down, but *above KPI intervention level*; fall attributed to the national cost-of-living crisis.
  - **Re-lets:** top quartile nationally despite narrowly missing an internal target.
  - **Tenant satisfaction with repairs:** below KPI but *also top quartile*; contractor staff not part of the four-day scheme.

Council position:

- Disputes any link between performance dips and the shorter week.
- Agrees to meet with the Secretary of State to discuss results and next steps.
- Reiterates that no formal concerns were raised by officials during a year of intensive monitoring.

Government Challenges South Cambridgeshire's Four-Day Week Performance

Area	Government Perspective	Council Perspective
Service performance	Evidence of decline in housing-related KPIs; needs assurance on value for money.	Performance largely stable or top quartile; minor dips due to external factors.
Staffing & recruitment	Concerns about sustainability of compressed hours.	Major improvement in recruitment, retention and morale.
Financial management	Scrutiny of cost effectiveness.	£400k savings achieved.
Policy precedent	Central government wary of wider local-authority adoption.	Council sees model as successful innovation aligned with productivity and wellbeing.

References

•*The Telegraph* (30 Oct 2025): Letter from Communities Secretary to SCDC.
•*Public Finance / 4–5 Gray's Inn Square Governance* reporting (30 Oct 2025).
•Statements: Steve Reed MP; Cllr Bridget Smith, Leader of SCDC; MHCLG spokesperson.

National Audit Office

NAO: Home-to-School Transport Costs Rising, SEND Reform Must Address Sustainability

- **Report:** *National Audit Office – Home to School Transport (31 Oct 2025)*
- **Spending:** Up **70 % in real terms (2015-16 → 2023-24)**.
  - Councils overspent by **£415 million** against budgets in 2023-24.
  - Total cost **£2.3 billion**, of which **£1.5 billion (≈ 65 %)** relates to SEND transport.
- **Drivers of cost growth:**
  - Pupils with Education, Health and Care Plans (EHCPs) up **166 % (240k → 639k)** since 2015.
  - More long-distance journeys; smaller vehicles and solo routes.
  - Provider market fragility (post-pandemic driver shortages and rising fuel costs).
  - Public transport reductions in rural areas → greater reliance on council-funded transport.
- **Unit costs (2023-24):**
  - Average SEND transport = **£8,116 per child**.
  - Mainstream transport = **£1,526 per child.**
- **NAO warning:** Councils face conflict between their **statutory duties** to provide transport and their **duty to balance budgets.**

NAO: Home-to-School Transport Costs Rising, SEND Reform Must Address Sustainability

Challenges for local authorities

- **Financial unsustainability:** Transport spending now exceeds that on Sure Start, youth and family services in some county areas (CCN).
- **Reduced discretionary services:** Many councils have withdrawn subsidised or post-16 transport, affecting access and parental employment.
- **Data and planning gaps:** DfE lacks robust data to model policy or funding impacts.
- **Operational pressure:** Need for route optimisation, contract management, and monitoring compliance with statutory duties.

NAO recommendations to DfE

1. **Consider transport implications** in SEND reforms (now delayed to early 2026).
2. **Work with councils** to evaluate effectiveness and impact of policy changes.
3. **Track funding formula effects** across different authority types.
4. **Align funding with local need** and real cost drivers.

Sector responses

- **County Councils Network:** Calls for root-and-branch SEND reform and more mainstream inclusion to reduce travel distances.
- **ADCS:** Warns current framework is “outdated and financially unsustainable”; urges legislative reset and realistic funding.

NAO: Home-to-School Transport Costs Rising, SEND Reform Must Address Sustainability

Indicator	Figure / Trend	Source
Real-terms spend rise	+70 % (2015-16 → 2023-24)	NAO 2025
Budget overspend 2023-24	£415 million	NAO
Total spend 2023-24	£2.3 billion (£1.5 b SEND)	ADCS / NAO
EHCP increase (2015–25)	+166 % (240k → 639k)	DfE data via NAO
Avg cost per SEND child	£8,116	NAO
Avg cost per mainstream child	£1,526	NAO
Expected SEND White Paper	Early 2026	DfE confirmation

References

•National Audit Office (2025): *Home to School Transport for Pupils with SEND.*
•Department for Education response (2025).
•Statements: Gareth Davies (NAO), Cllr Bill Revans (CCN), Heather Sandy (ADCS).
•Education Act 1996 – home to school transport duties.

In Partnership with LA Directories Limited

HM Revenue & Customs

HMRC under scrutiny after child benefit data error freezes 23,500 families' payments

- **23,500 families** had **child benefit payments wrongly suspended** after HMRC used **incomplete Home Office travel data** in an anti-fraud operation.
- Families were flagged as having **emigrated from the UK**, when many had **not left or had returned** but were missing from the dataset due to **unrecorded return journeys**.
- Some cases involved families who **never boarded flights** yet were accused of fraud and asked to complete **73-question forms** and submit **extensive documentation** (bank, GP and school records).
- **Meg Hillier MP**, chair of the **Treasury Select Committee**, has demanded answers from HMRC on:
  - Who authorised the crackdown and its data sources.
  - Why **booking data** was used instead of **boarding data**.
  - How recipients were verified given that **travel operators lack National Insurance numbers**.
  - Whether **tax or immigration records** have been wrongly affected.
- HMRC has apologised twice and reinstated benefit for around **2,000 families** so far, setting up a **dedicated resolution team**.
- Hillier is also seeking assurance that innocent taxpayers will not face further risk of suspension or reputational damage.
- The **Treasury Committee** will publish HMRC's full responses in due course.

HM Revenue & Customs

HMRC under scrutiny after child benefit data error freezes 23,500 families' payments

Impacts on administration

- Reveals **serious flaws in interdepartmental data-sharing**, especially between **HMRC and the Home Office**.
- Highlights need for **robust data validation and verification protocols** before triggering enforcement or benefit suspension.
- HMRC now promises to **contact families before halting payments**, allowing a **one-month response period**—a significant procedural change.
- Short-term administrative burden: HMRC must **review and manually reinstate** thousands of legitimate claims while handling public complaints and media scrutiny.
- Risk of **data protection and equality challenges**, particularly for families with health vulnerabilities.
- Likely review by the **National Audit Office** or **Information Commissioner's Office** into **use of passenger data for benefit decisions**.
- Case exposes wider challenges in **automation and algorithmic decision-making**, reinforcing the need for **human oversight** in benefit integrity processes.

HM Revenue & Customs

HMRC under scrutiny after child benefit data error freezes 23,500 families' payments

Key numbers and stats

- **23,500** families affected.
- **2,000** payments reinstated so far.
- **73 questions** in HMRC's fraud verification form.
- **1-month grace period** introduced before suspension.
- **£ billions** in child benefit paid annually to **7.7m families** (context figure).
- **Data source:** Home Office passenger booking data – **no boarding records or NI links**.
- **Treasury Select Committee** seeking **14 specific answers** from HMRC.

References

- Lisa O'Carroll, *MPs ask HMRC to explain child benefit error that froze payments to parents*, *The Guardian*, 4 November 2025.
- *HMRC pauses child benefit crackdown after 23,500 families caught up in data error*, *The Guardian*, October 2025.
- Treasury Select Committee correspondence to HMRC, November 2025.
- HMRC official statements, November 2025.

In Partnership with LA Directories Limited

Reform-run councils plan £127m tax rise despite election pledge to cut bills

- **Eight of 13** councils controlled by **Reform UK** since May 2025 have indicated they will **raise council tax**, despite campaign pledges to **“cut waste and reduce taxes.”**
- **Six councils** (Durham, Kent, Warwickshire, Worcestershire, Leicestershire, Lincolnshire) covering **4.8 million residents in 2.2 million households** have confirmed rises totalling **£127 million**.
- In several areas, increases of up to **5% (the legal maximum)** are proposed. The **average rise per household** is around **£59 a year**.
- Examples:
  - **Durham:** 5% increase (£15m).
  - **Kent:** 5% increase (£50m).
  - **Warwickshire:** 5% increase (£19.7m).
  - **Worcestershire:** 5% increase (£18m).
  - **Leicestershire:** 3% increase (£12.6m).
  - **Lincolnshire:** 2.99% increase (£11.7m).
- Reform-run councils cite **inheritance of financial instability** from predecessors, **soaring adult social care and SEND costs**, and **weak investment returns** as reasons for reversing tax-cut pledges.
- **Nigel Farage** admitted national tax cuts are **“not realistic”** until public spending is under control.
- The **Local Government Association** warns of an **£8.4bn funding gap by 2029**, meaning almost all councils—Reform or otherwise—expect to apply the **maximum increase** allowed next year.

Reform-run councils plan £127m tax rise despite election pledge to cut bills

Impacts on administration

- Indicates **severe fiscal strain** across newly formed Reform administrations, limiting policy flexibility.
- **Contradiction between manifesto promises and fiscal reality** risks eroding public trust and increasing scrutiny from auditors and the media.
- **Budget consultation workloads** and financial planning pressures will rise as councils seek to justify increases while maintaining essential services.
- Reflects continuing national pressures: **adult social care**, **SEND**, and **rising debt costs** driving unavoidable local tax decisions.
- Highlights a potential shift from **political messaging on "waste-cutting"** to a focus on **financial stabilisation and service protection**.
- Suggests **further administrative challenges** in reconciling cost-cutting targets with statutory duties and resident expectations.
- May influence **central-local government relations**, with Reform councils pressing for fairer funding settlements or greater fiscal autonomy.

Reform-run councils plan £127m tax rise despite election pledge to cut bills

Key numbers and stats

- **£127m** total council tax increase (2025–26).
- **4.8m residents / 2.2m households** affected.
- **Average rise:** £59 per household.
- **£103m** total local cuts target in Lancashire alone.
- **£8.4bn** local government funding gap forecast by 2029 (LGA).
- **6 councils** raising tax; **8 of 13** Reform-run councils signalling increases.
- **5%** maximum permitted rise widely applied.

References

- Geraldine Scott & Aubrey Allegretti, *Reform councils to raise tax for 2m households despite pledging cuts*, *The Times*, 3 November 2025.
- Local Government Association, *Funding Gap Projections to 2029* (2025).
- Reform UK local council budget consultations and cabinet reports (2025).
- Nigel Farage, speech in London on fiscal policy, 3 November 2025.

In Partnership with LA Directories Limited

HSBC offers 6.5× salary mortgages as lending rules ease

- **HSBC** has launched a **6.5 times salary mortgage** for **Premier account holders**, the **highest loan-to-income ratio** of any major UK high street bank since the **2008 financial crisis**.
- Eligibility requires:
    - **£100,000+ annual income** or **£100,000+ in HSBC savings/investments**.
    - Minimum **10% deposit**.
- Marks a major **loosening of lending rules** following gradual relaxation of post-crisis affordability caps.
- Other lenders:
    - **Nationwide:** up to **6×** under its *Helping Hand* scheme (63,000 users since 2021).
    - **Halifax:** up to **5.5×** for higher earners (15% deposit).
- In 2016, regulators limited banks so that **no more than 15%** of new mortgages could exceed **4.5× income**.
- **Bank of England (BoE)** is reviewing this cap and allowing lenders to **apply to exceed it** while the review is ongoing.
- **FCA guidance (2025)** encouraged **lower stress test rates**, allowing borrowers to qualify for higher loans.
- Government and regulators are **encouraging increased lending** to boost home ownership amid **record affordability pressures** (England: homes worth **7.7× average salary**, Wales: **5.9×**).
- Critics warn of **returning to risky pre-crisis behaviour** and “baking in long-term debt problems”.

HSBC offers 6.5× salary mortgages as lending rules ease

Impacts on administration and policy

- Indicates **policy softening** from BoE, FCA, and Treasury to stimulate the housing market despite debt risks.
- **Lenders' compliance teams** must adapt affordability models to new higher-income multiples while maintaining **stringent affordability checks**.
- **Mortgage advisers and underwriters** will face more complex risk assessments as higher LTI (loan-to-income) products increase default exposure.
- Could **distort affordability metrics**, making first-time buyers more exposed to rate shocks if interest rates rise again.
- **Regulatory monitoring** of high LTI exposure likely to intensify, particularly if demand for these products surges.
- Consumer groups warn that **wage stagnation + rising borrowing** could widen **financial vulnerability** across households.
- May prompt renewed debate over **housing supply vs. credit expansion** as the government seeks to support ownership without fuelling a bubble.

HSBC

HSBC offers 6.5× salary mortgages as lending rules ease

Key numbers and stats

- **6.5×** income – highest high-street offer since 2008.
- **£100k+** income/savings required (HSBC Premier).
- **10%** minimum deposit.
- **15%** regulatory cap on >4.5× income mortgages (BoE, under review).
- **9.7%** of mortgages exceeded 4.5× income (Q1 2025).
- **63,000** users of Nationwide's 6× "Helping Hand" scheme.
- **Average house price:** 7.7× average salary (England); 5.9× (Wales).

References

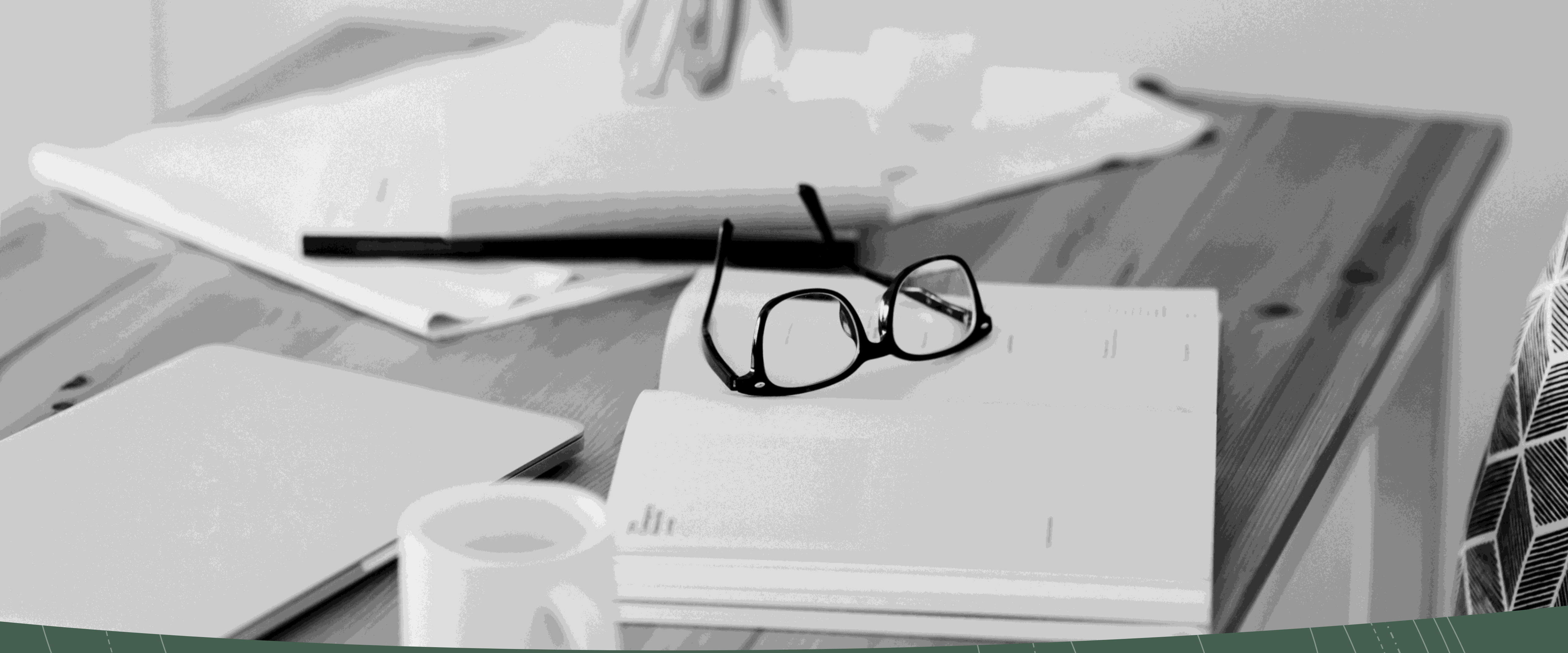
- George Nixon, *HSBC offers 6.5 times salary mortgages as lending rules loosen*, *The Times*, 3 November 2025.
- Bank of England, *Mortgage Market Statistics* (Q1 2025).
- Financial Conduct Authority, *Affordability Stress Testing Guidance* (2025).
- Fairer Finance, *Commentary on Mortgage Lending Trends*, 2025.

In Partnership with LA Directories Limited

Quote of the Week

"Preparation for old age should begin not later than one's teens. A life which is empty of purpose until 65 will not suddenly become filled on retirement."— Dwight L. Moody

Dwight L. Moody (1837–1899) was a pioneering American evangelist and publisher who founded the Moody Church and the Moody Bible Institute in Chicago, shaping modern evangelicalism through his dynamic preaching and emphasis on personal salvation. Originally a shoe salesman, he rose to prominence during the 19th-century revival movement, drawing massive crowds and influencing Christian education and urban ministry across the U.S. and U.K..



Side View

Quantifying Preventative Investment in the Public Sector

- **CIPFA and The Health Foundation** have developed a new framework enabling councils and other public bodies to **map and measure prevention spending** for the first time.
- The report *Understanding Preventative Investment* sets out a **four-step approach** to quantify prevention, making it visible so it can be protected and prioritised.
- Piloted in **four councils**: Merton, Three Rivers, Wigan, and Rhondda Cynon Taf.
- **Collaborations** are under way with the **Scottish Government** and the **Office of the Future Generations Commissioner for Wales** to expand the method nationally.
- **Rationale:** progress in life expectancy and healthy life expectancy has stalled since 2010; without shifting resources upstream, public services risk being trapped in crisis management.
- **Definition:** prevention spending covers activities that increase resilience and reduce or delay future demand for reactive services (e.g. poor employment, isolation, housing insecurity).

Quantifying Preventative Investment in the Public Sector

Impacts on Administration of Services

- The framework allows councils to **identify and quantify prevention within existing budgets**, strengthening business cases for early intervention and improving transparency in financial planning.
- Supports **cross-departmental collaboration**: health, housing, education, and community safety can all record and defend preventative elements of spend.
- Enables **long-term outcome-based budgeting**, aligning financial accountability with wellbeing and resilience goals rather than annual funding cycles.
- Provides an **evidence base for funding bids** and central government reporting, helping protect early-help services during budget reductions.
- Requires new data-gathering and categorisation processes, adding short-term administrative effort but improving strategic oversight and value-for-money analysis over time.
- CIPFA and The Health Foundation urge all public bodies to **trial the approach** and join a **community of practice on preventative investment** launching in 2026.

Quantifying Preventative Investment in the Public Sector

Example / Indicator	Detail
Merton Council "Borough of Sport"	£525,000 spent (2023/24); two-thirds classed as preventative, leveraging £2.4 million in external investment.
Pilot councils	Merton (London), Three Rivers (Herts), Wigan (GM), Rhondda Cynon Taf (Wales).
Scope	Prevention extends beyond health — covers housing, education, financial wellbeing, community safety.
National goal	UK Government urged to embed prevention across all departments and create a national map of preventative investment.

References

•**CIPFA (30 Oct 2025):** *Understanding Preventative Investment* – developed with The Health Foundation.
•**Press release:** "Public sector preventative spend can be quantified, CIPFA finds."
•**The Health Foundation:** *Healthy Lives* programme (2025).
•**Pilot case study:** London Borough of Merton (2023/24 Budget).

In Partnership with LA Directories Limited

Europeans and the cost of living

- How many Europeans see the cost of living as a top issue facing their country?
- YouGov
- Cost of living concerns consistently rank close to the top, although only in France do they take the very top spot. Overall, between 28-49% listing the cost of living as a top issue facing their country, with "the economy" also cited by between 13-34%. In Spain, the not-unrelated issue of housing comes top, at 53%, a significantly higher rate than other countries.

Europeans and the cost of living

- A major cross-European survey (nine countries) finds **75–91 %** of people believe prices in shops are rising faster than their incomes.
- **At least half of respondents in each country** have already made cuts to their household spending, reaching **72 % in Romania.**
- **Future concerns:** 51–74 % expect to make further spending cuts; between **31 % and 58 %** have already cut back and anticipate having to do so again.
- The findings confirm that the cost-of-living crisis is a **continent-wide issue**, affecting both low- and middle-income households and prompting changes in daily consumption patterns.

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Europeans and the cost of living

Public Confidence and Economic Outlook

Government and EU response

- **73–86 %** think their **national government** should be doing more to address rising living costs.
- **54–79 %** also believe the **European Union** should increase its action on the cost of living.
- The shared perception is that **current policy efforts lag behind public expectations**, reducing confidence in both national and EU institutions.

Economic expectations

- Across most countries, pluralities or majorities expect their national economy to enter a **recession or depression within 12 months.**
- **Denmark** is the only exception: 42 % of Danes expect economic stability rather than decline.
- The data suggest sustained pessimism, with households braced for further hardship and limited optimism about recovery in 2026.

Europeans and the cost of living

Indicator	Range across 9 countries	Highest example
Prices rising faster than incomes	75 – 91 %	—
Already cut spending	49 – 72 %	Romania 72 %
Expect to cut spending	51 – 74 %	Romania 74 %
Made & expect cuts	31 – 58 %	—
Want more government action	73 – 86 %	—
Want more EU action	54 – 79 %	—
Expect recession/depression	Majority in 8 of 9 countries	Denmark 42 % expect stability

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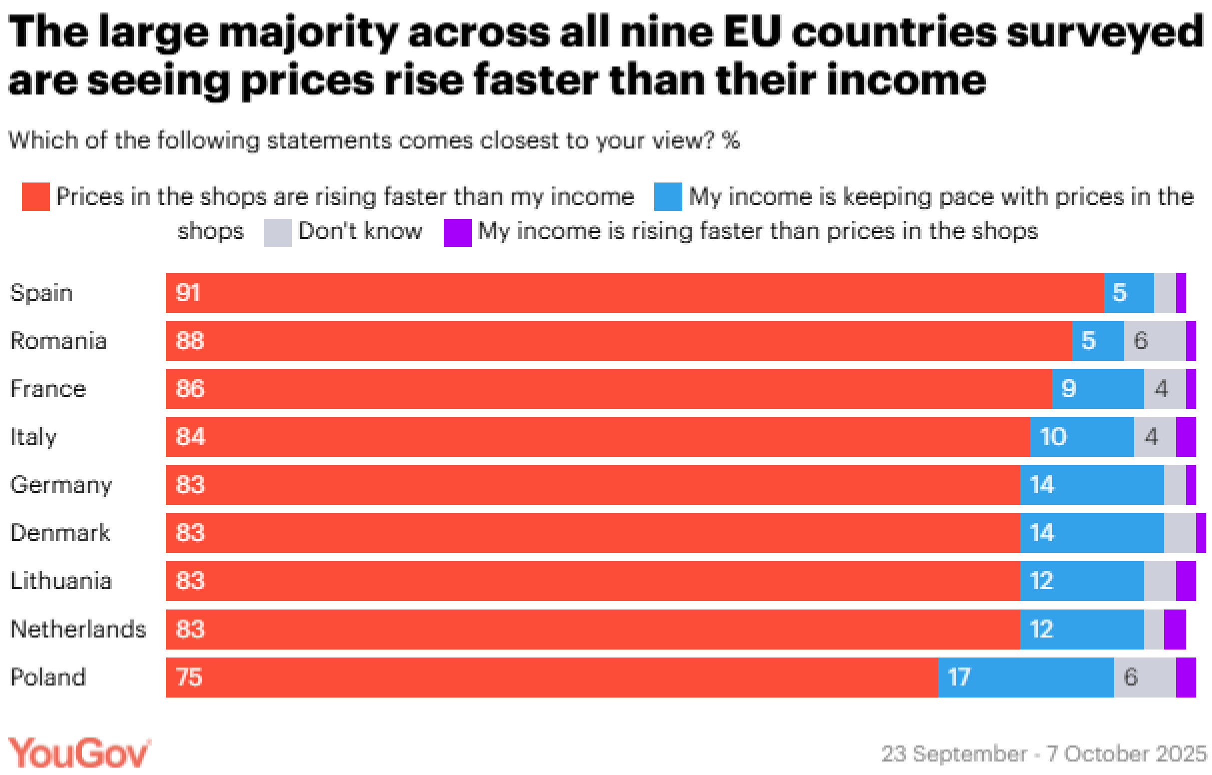
Europeans and the cost of living



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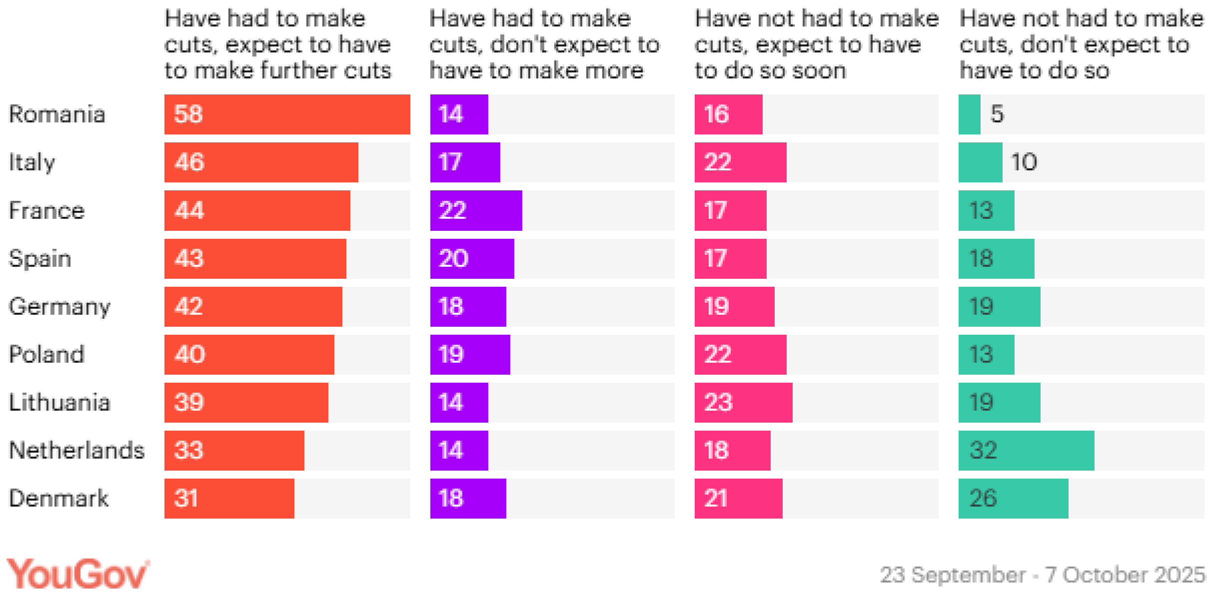
Europeans and the cost of living

Between 47-72% across nine European countries have made cuts to their household spending, with 51-74% saying they expect to have to make cuts in future

Thinking about the cost of living, which of the following comes closest to your views? %



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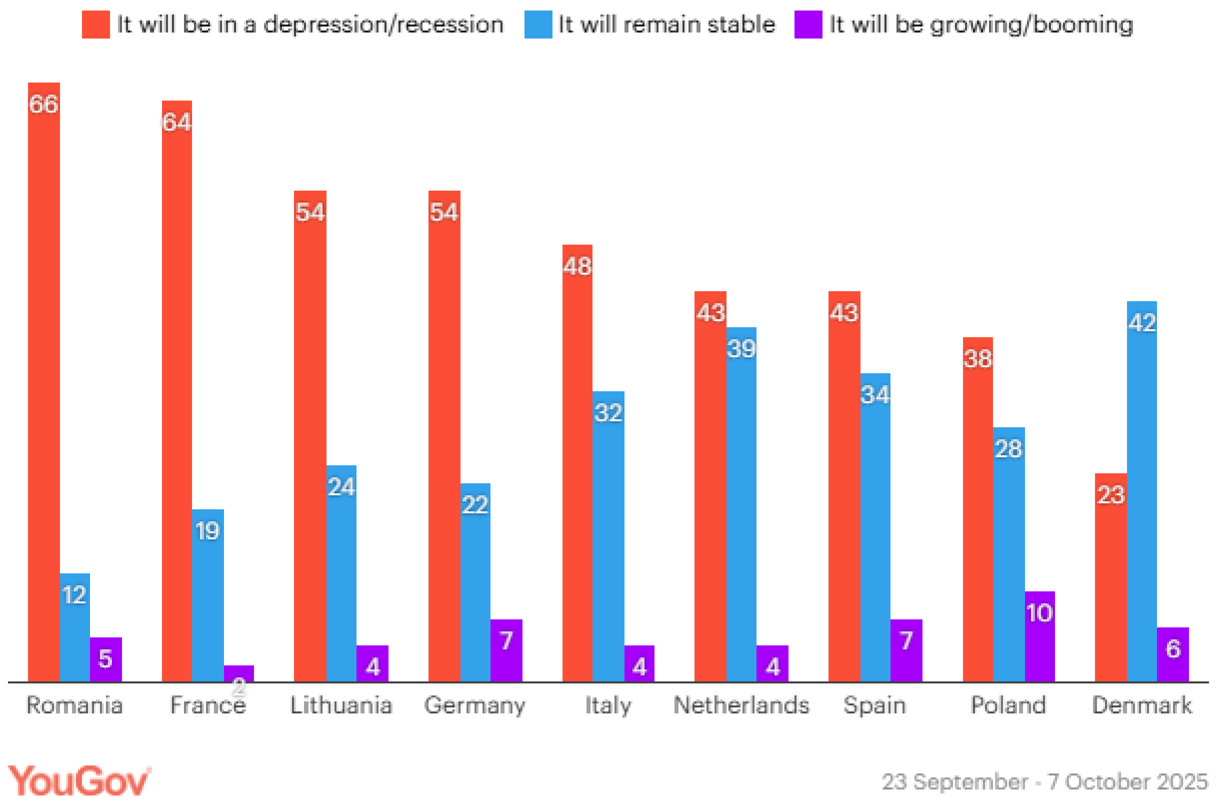
Europeans and the cost of living

Economic expectations over the next 12 months are gloomy across our EU countries, with only the Danes not expecting to be in recession or depression

In 12 months' time, which one of the following, if any, do you think will most likely apply to Italy's economy?
%



In Partnership with LA Directories Limited

The Business Rates Reset: Stability or Social Infrastructure Risk?

View of Simrin Rahman, Researcher at the Centre for Local Economic Strategies

- Government preparing a **full reset of the Business Rates Retention Scheme**, alongside **multi-year local government funding settlements**.
- Aims to **"target money where it is most needed"**, but risks remain if reform fails to reflect **local need and weak tax bases**.
- **NAO (2025)** and **Public Accounts Committee** warn that councils remain **financially unstable**, with exceptional support now used **routinely rather than as a last resort**.
- Analysis of **317 councils (2010–2023)** shows that each **1% real-terms cut in council spending power** leads to a **0.37% fall in social-economy organisations** (youth clubs, advice centres, cafés, volunteer hubs).
- The reset therefore threatens not just statutory services, but the **community organisations** that prevent small issues from becoming major crises.
- Without stronger **equalisation** and attention to **social infrastructure**, **revenue-poor areas** risk long-term decline even if core services are patched by grants.

The Business Rates Reset: Stability or Social Infrastructure Risk?

Impacts on administration

- **Redesign of local funding formulas** will require complex modelling and recalibration by DLUHC and councils.
- Potential for **fiscal shocks** as baseline allocations are rebased, creating volatility in local budgets.
- Councils with **weaker tax bases** face higher administrative pressure to maintain statutory duties amid funding uncertainty.
- **Voluntary and community sector capacity loss** adds indirect strain on public services, increasing demand for **council-run welfare, housing, and support functions**.
- Calls for a **'social infrastructure stabiliser'** to:
    - Modernise equalisation, weighting for **deprivation and social capital**.
    - **Ring-fence multi-year support** for local community organisations.
    - **Co-target** the new **£175m Community Wealth Fund** to align capital investment with reset outcomes.
- Alignment between fiscal reform and community funding seen as vital to prevent **further local service fragmentation**

The Business Rates Reset: Stability or Social Infrastructure Risk?

Key numbers and stats

- **317 councils (2010–2023)** analysed.
- **1% cut in spending power → 0.37% fall in local social-economy organisations.**
- **£175m Community Wealth Fund**: £87.5m from Dormant Assets + £87.5m from National Lottery Community Fund.
- **Ten-year fund** targeting **high-deprivation, low-social-capital** areas.
- Reset and settlement reforms expected to take effect **2026–27**.

References

- Simrin Rahman, *The Business Rates Reset Risk*, Public Finance, 31 October 2025.
- National Audit Office (2025), *Local Government Financial Sustainability*.
- Public Accounts Committee (2025), *Financial Distress in Local Authorities*.
- Department for Levelling Up, Housing and Communities – *Business Rates Retention Scheme Reset Consultation* (forthcoming).
- Community Wealth Fund Alliance / National Lottery Community Fund (2025) announcements.

In Partnership with LA Directories Limited

Defra's £312m Windows 10 Upgrade: Modernisation or Missed Opportunity?

- The **Department for Environment, Food & Rural Affairs (Defra)** has spent **£312 million** on IT estate modernisation between **2022–2025**.
- Investment covered:
  - Replacement of **31,500 obsolete Windows 7 laptops** with **Windows 10** devices.
  - Migration of **137 legacy applications** to modern infrastructure.
  - Resolution of **49,000 cybersecurity vulnerabilities**.
  - Closure of **one legacy data centre** (three more planned).
  - Deployment of new **server security solutions**.
- The upgrade coincided with **Microsoft ending free support for Windows 10**, raising concerns over **timing and value for money**.
- **David Hill**, interim Permanent Secretary, confirmed the project's costs in a letter to **Sir Geoffrey Clifton-Brown MP (PAC Chair)**.
- Defra argues the work reduces risk and forms part of a broader digital transformation, but critics question the efficiency of investing in **outdated technology**.

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Department for Environment Food and Rural Affairs

Defra's £312m Windows 10 Upgrade: Modernisation or Missed Opportunity?

Impacts on administration

- Highlights the **scale and cost of legacy IT within government**, with potential duplication of spending across departments.
- Likely to trigger **PAC scrutiny** on procurement oversight, digital skills, and return on investment.
- Continued **technical debt risk**, as Windows 10 itself is approaching end of life, requiring a further **migration to Windows 11 or cloud-based systems**.
- Major administrative challenge in **asset management**: replacing **24,000 devices**, **26,000 smartphones**, and upgrading network infrastructure.
- Cybersecurity teams face ongoing **vulnerability management workload** as legacy hardware remains in use.
- Planned reforms include **automation, AI adoption, and paperless workflows** to improve efficiency and customer experience.
- Demonstrates the difficulty of aligning **multi-year public sector IT programmes** with fast-moving commercial technology lifecycles.

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defra
Department for Environment Food and Rural Affairs

Defra's £312m Windows 10 Upgrade: Modernisation or Missed Opportunity?

Key numbers and stats

- **£312 million** IT modernisation spend (2022–2025).
- **31,500** Windows 7 laptops replaced.
- **49,000** vulnerabilities resolved.
- **137** legacy applications migrated.
- **24,000** end-of-life devices and **26,000 smartphones** still to be replaced.
- **1** data centre closed, **3** more scheduled.
- **Windows 10 free support ended** October 2025.

References

- Tom Allen, *Government department spent hundreds of millions to move to Windows 10 – and it's only just finished*, *PublicTechnology*, 7 November 2025.
- Letter from **David Hill**, Interim Permanent Secretary, Defra, to **Sir Geoffrey Clifton-Brown MP**, PAC Chair (October 2025).
- Microsoft end-of-support notice for **Windows 10** (October 2025).

LGR & S114 Watch

Awaab's Law Phase One: New Legal Duties for Social Landlords

- **Date in force:** 27 October 2025
- **Legislation:** *Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025* – the first phase of **Awaab's Law**, named after **Awaab Ishak**, who died in 2020 from mould exposure in social housing.
- **Core duties on social landlords:**
  - **Emergency health and safety hazards** – must be repaired within **24 hours** of report.
  - **Significant damp and mould** – must be **investigated within 10 working days** and **made safe within five working days**.
  - **Written findings** to tenants within **three working days** of inspection.
- If deadlines cannot be met, landlords must **offer alternative accommodation.**
- **Enforcement:** Non-compliance may lead to court action, compensation orders, legal costs and loss of rent for uninhabitable homes.
- **Future phases:**
  - **Phase 2 (2026):** extends to additional hazards – cold/heat, fire, electrical, hygiene.
  - **Phase 3 (2027):** covers all remaining Housing Health and Safety Rating System (HHSRS) hazards except overcrowding.

VISIONARY NETWORK In Partnership with LA Directories Limited

Awaab’s Law Phase One: New Legal Duties for Social Landlords

Administrative and Operational Impacts

- **Readiness and compliance:** Large landlords are mostly prepared, but smaller registered providers and co-operatives face significant resource pressures (no spare staff or void stock for temporary re-housing).
- **Increased workload:** Tighter timescales mean higher demand for call-handling, repairs teams and contractor availability. Landlords must maintain accurate reporting logs and communication records.
- **Legal and complaints risk:** Potential spike in claims from tenants where deadlines are missed; the *Mazur* judgment may temper some litigation due to cost controls on claimant firms.
- **Council responsibilities:** Local authorities must resource enforcement functions and support tenants to understand their new rights. The LGA has welcomed the phased roll-out but warns of funding shortfalls to deliver the new duties swiftly.
- **Private rented sector:** Awaab’s Law will be **extended to private landlords** through the **Renters’ Rights Bill**, which completed its Parliamentary passage on 22 October 2025.

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Awaab's Law Phase One: New Legal Duties for Social Landlords

Requirement	Deadline / Milestone	Applies From
Repair emergency hazards	Within 24 hours of report	Oct 2025
Investigate damp/mould	Within 10 working days	Oct 2025
Make safe after investigation	Within 5 working days	Oct 2025
Written findings to tenant	Within 3 working days of inspection	Oct 2025
Offer temporary accommodation	If timeframes cannot be met	Oct 2025
Phase 2 expansion	Add'l hazards (cold, heat, fire etc.)	2026
Phase 3 expansion	Remaining HHSRS hazards (excl. overcrowding)	2027

References

•*Hazards in Social Housing (Prescribed Requirements) (England) Regulations 2025*
•Ministry of Housing, Communities and Local Government statement (27 Oct 2025)
•*Public Finance / 4–5 Gray's Inn Square Housing* coverage (27 Oct 2025)
•Comments: Steve Reed MP (Housing Secretary); Cllr Tom Hunt (LGA); Suzanne Gregson and Helen Tucker (Anthony Collins Solicitors)

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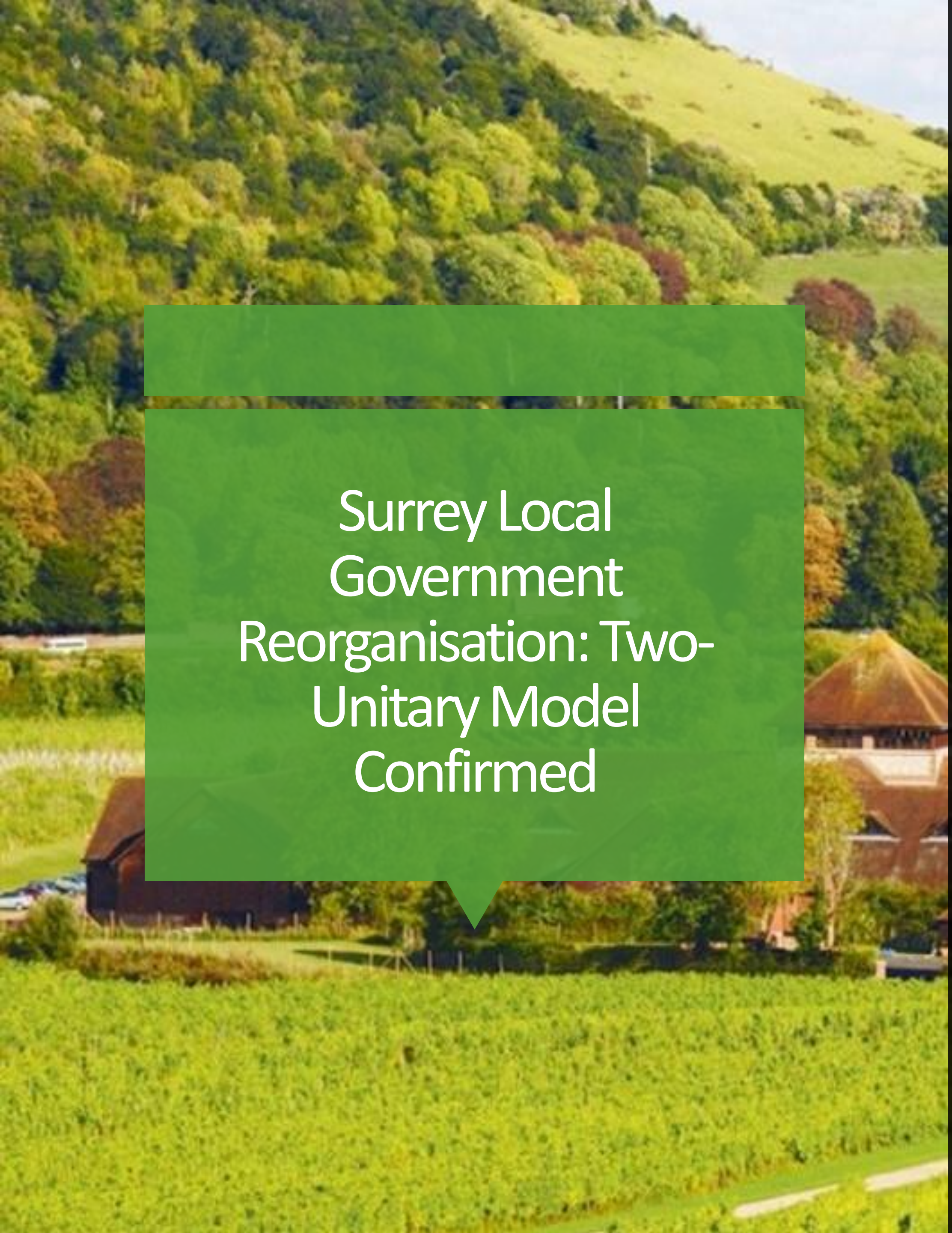

Surrey Local Government Reorganisation: Two-Unitary Model Confirmed

Key Facts

- **Date:** 28 October 2025
- **Decision:** Government confirms creation of **two new unitary authorities** in Surrey by **1 April 2027**, replacing the **12 existing councils**.
- **East Surrey Council** – Elmbridge, Epsom & Ewell, Mole Valley, Reigate & Banstead, Tandridge.
- **West Surrey Council** – Guildford, Runnymede, Spelthorne, Surrey Heath, Waverley, Woking.
- **Elections:** May 2026; new councils assume powers April 2027.
- **Minister:** Steve Reed MP, Secretary of State for Communities and Local Government.
- The two-unitary model was chosen over a three-unitary alternative, judged to deliver **greater efficiencies, resilience and financial sustainability.**
- **Financial package:** Government will make an **in-principle £500 million repayment of Woking BC's debt** in 2026-27, recognising "unsupported debt that cannot be managed locally."

Surrey Local Government Reorganisation: Two-Unitary Model Confirmed

Administrative and Governance Implications

- **Structural Changes Order** to be laid before Parliament to:
  - abolish existing county, borough and district councils;
  - create new unitary authorities;
  - establish transitional **Joint Committees** and an **Implementation Team**.
- Councils encouraged to form these bodies **voluntarily and immediately** to maintain the 2027 go-live date.
- **Implementation workload:**
  - service harmonisation, asset and staff transfers, ICT integration, contract consolidation, and governance realignment;
  - alignment of financial systems and budgets across predecessor councils.
- **Political response:**
  - **Eight district leaders** oppose the decision, warning of "mega-councils" and loss of local identity;
  - **CCN** supports it, citing efficiency, care-service stability and growth potential;
  - **District Councils Network** calls for stronger local representation in transition structures.
- **County Council leader Tim Oliver** welcomed the decision and confirmed work toward a **strategic authority** for county-wide planning and infrastructure.

Surrey Local Government Reorganisation: Two-Unitary Model Confirmed

Item	Detail	Timeline / Estimate
Councils replaced	12 (1 county + 11 district/borough)	by Apr 2027
New councils	East Surrey, West Surrey	Elections May 2026
Combined population	Each > 500,000 residents	CCN criterion
Woking BC debt repayment	£500 million (in-principle)	2026-27
Structural Changes Order	Parliamentary approval required	2026
Implementation Team / Joint Committees	To be established early 2026 (latest)	Ongoing

References

•*Public Finance / 4-5 Gray's Inn Square Governance Bulletin* (28 Oct 2025): "Government selects two-unitary proposal for Surrey reorganisation."
•Statements: Rt Hon Steve Reed MP; Cllr Hannah Dalton (Surrey Leaders Group); Simon Edwards (CCN); Cllr Richard Wright (DCN); Cllr Tim Oliver (Surrey CC).

In Partnership with LA Directories Limited

Reform UK councillor churn: key facts and implications for councils

What happened

- In May, Reform UK won **677 councillors across 23 councils** and led **12 councils**.
- **Losses since May: 36 councillors (5%)** nationally reported; on the 23 May-election councils alone, **down 4%** to **651** by end-October.
  - **11 expelled; 6 suspended; 9 left the party; 1 defected to UKIP; 9 resigned seats.**
- **Hotspots:**
  - **Kent:** 57 elected; **8 lost** since (about **14%**).
  - **Cornwall: 5 of 28** left to form a new independent group.
- Reported causes cited by experts: **weak or immature vetting**, **sheer scale of new candidates**, and **the fiscal reality** of high spend on social care and homelessness limiting savings claims.
- Despite churn, Reform has **retained over half** of seats it has defended in related by-elections and continues to poll strongly.

Reform UK councillor churn: key facts and implications for councils

Impacts on governance and services

- **Budget setting and MTFS:** leaders acknowledging **council tax rises** likely; less scope for “waste” cuts than promised; pressure on **adult social care and homelessness** persists.
- **Political stability:** group splits and expulsions create **fragile administrations**, shifting control or forcing minority arrangements; **scrutiny and decision timelines** lengthen.
- **Officer workload and risk:** more **standards cases**, **monitoring officer** time, **member conduct investigations**; **by-election costs** and service disruption.
- **Public trust and comms:** expectation management where manifesto savings prove unrealistic.

Reform UK councillor churn: key facts and implications for councils

Practical steps for councils

- Agree **cross-party budget principles** early; publish a **savings risk register** and delivery tracker.
- Tighten **member induction**, **conduct**, and **social-media protocols**; fast-track **group leader training**.
- Use **protocols for minority control**: clear forward plans, key-decision gateways, and call-in management.
- Plan for **by-elections** and casual vacancies; maintain committee quorums with **reserve members**.
- Proactive **public communications** on unavoidable pressures to reduce complaint volumes.

Reform UK councillor churn: key facts and implications for councils

Key numbers to brief

- **36 councillors lost** since May: **11 expelled; 6 suspended; 9 left; 1 to UKIP; 9 resigned.**
- **Kent: 8** of **57** gone; **Cornwall: 5** of **28** left group.
- **Overall change on 23 May-election councils: 677 → 651** (**4%** fall).
- By-elections where Reform seats were vacated: **party retained a majority** of those contested.
- Expert view: losses **“unusual and rapidly growing”** so soon after gains; vetting and governing realities both cited.

References and links

- PoliticsHome, Matilda Martin, **“Reform Is Losing Councillors Elected In May At An ‘Unusual’ Rate”**, 31 Oct 2025.
- Institute for Government commentary quoted in piece on constraints in local budgets.
- Tony Travers, LSE London, expert quotes on churn, vetting, and party experience.

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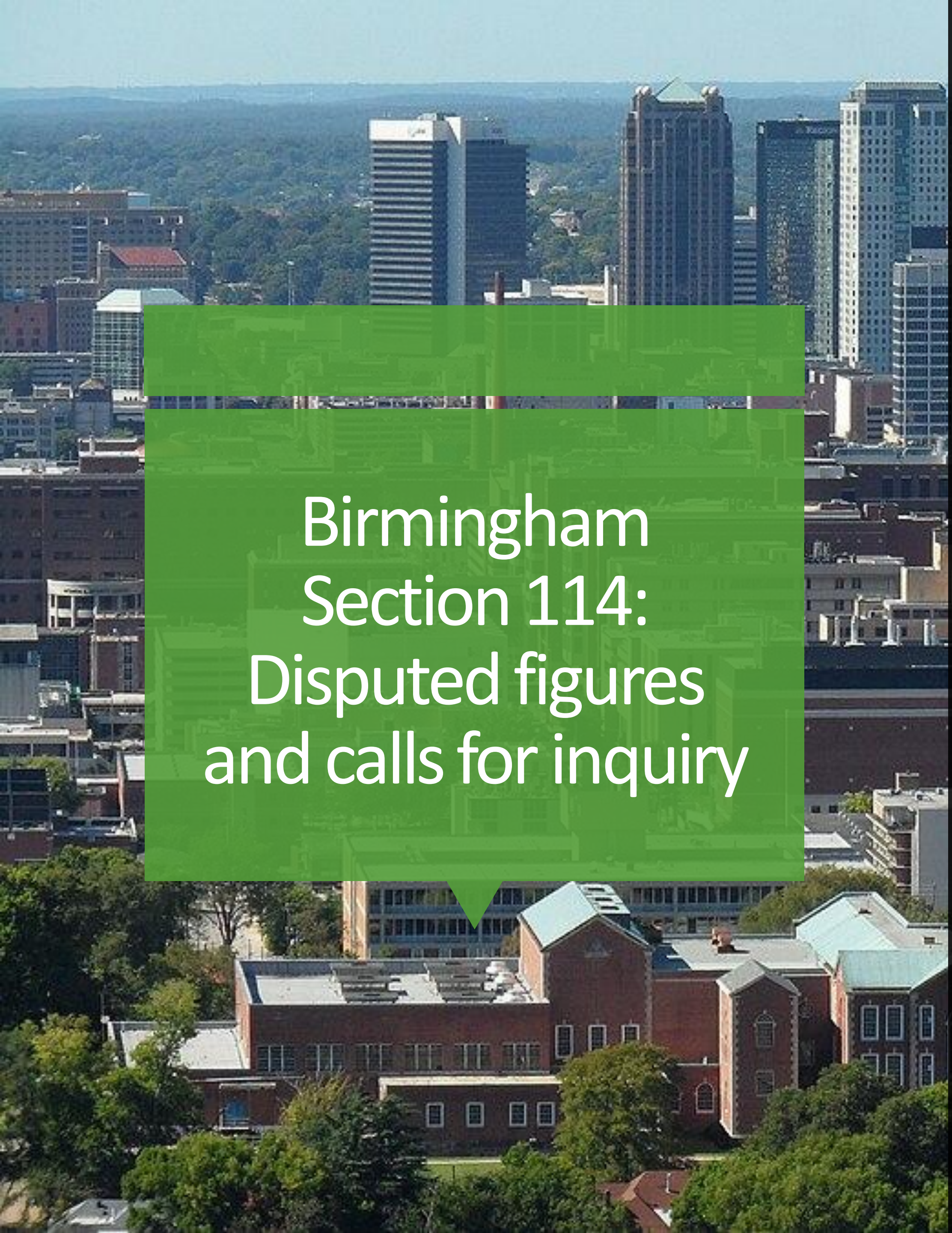
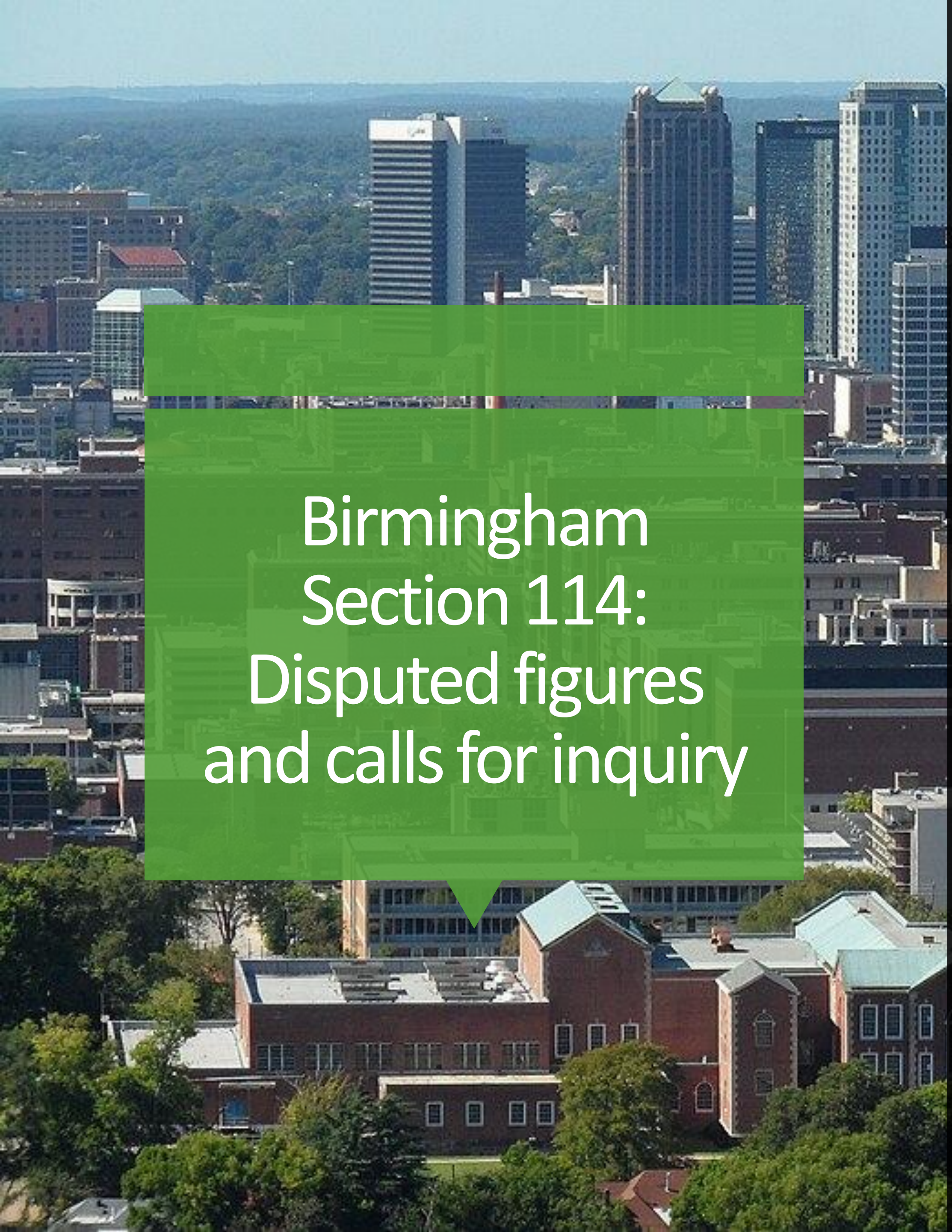


Birmingham Section 114: Disputed figures and calls for inquiry

- **Experts** in accounting, finance, and local government have written to the Government calling for an **independent public inquiry** into Birmingham City Council’s **2023 Section 114 notice**.
- The signatories claim the notice was issued using **“materially misstated” figures** on **reserves** and **equal pay liabilities**.
- Analysis by **Dr James Brackley (University of Glasgow)** suggests Birmingham **overstated its projected deficits** and **understated available funds**, with the 2023/24 accounts showing a **£1.4bn stronger general fund** than reported at the time of the notice.
- The experts argue this means the council was **likely never technically bankrupt**.
- Commissioners reject the claims, stating the notice was based on a **£87m overspend (2023/24)** and **£760m equal pay liability**, with an additional **£375m gap** for 2024/25 and **no savings identified**.
- They maintain most reserves were **ringfenced** and unavailable to meet liabilities, and that the notice prevented **further financial collapse**.
- Commissioners highlight **past governance failures**, including the **Oracle IT project** and **Perry Barr housing scheme**, each leaving **£150m debt**.
- Council now targets a **balanced budget by 2026/27**, supported by **£750m asset sales**.



Birmingham Section 114: Disputed figures and calls for inquiry

Impacts on administration

- Dispute raises serious questions over **financial reporting accuracy** and **transparency** in local government decision-making.
- Potential **loss of public and political confidence** in Section 114 processes and oversight mechanisms.
- Likely review of **how unaudited data** informs statutory intervention decisions, including the role of commissioners and auditors.
- Could trigger **wider scrutiny** of accounting standards, audit timeliness, and **governance controls** in large authorities.
- Administrative resource implications for both **Birmingham** and **central government** if an inquiry proceeds, particularly regarding document disclosure and evidence management.
- Highlights ongoing **tension between local autonomy and central oversight**, especially where complex equal pay liabilities and capital schemes intersect.
- Signals possible need for **clearer statutory guidance** on thresholds for financial failure and Section 114 triggers.

Birmingham Section 114: Disputed figures and calls for inquiry

Key numbers and stats

- **£87m** in-year overspend (2023/24).
- **£760m** estimated equal pay liability.
- **£375m** projected 2024/25 budget gap (no savings identified).
- **£1.4bn** stronger general fund balance than originally reported (according to revised accounts).
- **£150m** losses each from Oracle system and Perry Barr housing scheme.
- **£750m** planned asset sales to meet liabilities.
- **Target:** balanced budget by **2026/27**.

References

- *Experts claim Section 114 notice at Birmingham was based on "materially misstated" figures*, Public Finance, 3 November 2025.
- Letter to the Secretary of State for Housing, Communities and Local Government (31 October 2025).
- Analysis by Dr James Brackley, University of Glasgow.
- Birmingham City Council Commissioners' Statement (31 October 2025).
- 4-5 Gray's Inn Square Governance commentary.

Worcestershire Council issued financial warning over SEND spending

- **Worcestershire County Council** has been issued a **Section 24 notice** by auditors **Grant Thornton** over its **Dedicated Schools Grant (DSG)** deficit.
- Auditors described SEND spending as **“out of control”**, citing years of **inadequate council-led action**.
- SEND deficit rose from **£44m (2023/24)** to **£98m (2024/25)** – an **87% increase** – and is forecast to reach **£184m** this year.
- Worcestershire is an **“outlier” among similar rural councils** for the scale and speed of its deficit growth.
- The **government is currently covering the overspend** through the statutory override, preventing insolvency, but auditors warn this is **unsustainable**.
- Only **£3m of savings** identified last year, with **no robust plan** in place to address the gap.
- A new **in-house management group** now meets fortnightly to focus on cost reduction.
- The **delay in national SEND reforms until early 2026** is viewed by the council as a major setback.
- The Department for Education said it had **“inherited a SEND system on its knees”** and pledged future reform through a **Schools White Paper (2026)**.

Worcestershire Council issued financial warning over SEND spending

Impacts on administration

- The **Section 24 notice** is a serious intervention, signalling **financial instability** and **audit concern**.
- Council must now prepare and implement a **formal improvement plan** with regular monitoring and auditor oversight.
- **Finance and children's services teams** face additional administrative pressure to manage reporting, controls and deficit reduction measures.
- Demonstrates **national fragility in SEND funding**, especially where costs exceed DSG allocations.
- Highlights the **dependency on central government override** to prevent insolvency—creating uncertainty if withdrawn in **March 2028**.
- The delay to **SEND reform** leaves local authorities managing **rising demand without structural funding change**, risking knock-on impacts on other council services.
- Expect tighter **DfE scrutiny**, further **auditor intervention**, and potential escalation to **Section 114-style restrictions** if sustainability plans fail.

Worcestershire Council issued financial warning over SEND spending

Key numbers and stats

- **£44m** SEND deficit (2023/24).
- **£98m** deficit (2024/25) – **+87% rise**.
- **£184m** projected deficit (2025/26).
- **£3m** identified savings in 2024/25.
- **Section 24** issued by **Grant Thornton (Nov 2025)**.
- **Reform of SEND system delayed** until **early 2026**.
- **Statutory override** preventing insolvency extended to **March 2028**.

References

- Tom Edwards, *Council given financial warning over SEND cash*, BBC News, 6 November 2025.
- Grant Thornton audit report to Worcestershire County Council (2025).
- Worcestershire County Council statement, November 2025.
- Department for Education response, November 2025.

Lancashire's Reform-led council under fire for care home closure plans

- **Lancashire County Council (LCC)**, controlled by **Reform UK** since May 2025, plans to **close five council-run care homes and five day centres**, saving **£4.16m a year**.
- The closures form part of **£103m of cuts** sought across services, including **£50m from adult social care** between **2025–27**.
- LCC spends about **£545m annually on adult social care**.
- The council says closures will allow more people to be **cared for at home**, while delivering **"essential savings"**.
- Critics accuse the council of **"selling off the family silver"** and **opening the door to privatisation** of social care.
- Concerns have been raised about a **potential conflict of interest**: Reform's **cabinet member for adult social care**, **Graham Dalton**, co-owns **1st for Care GB**, a private care provider.
- Dalton denies any **pecuniary or non-pecuniary interest** in the closure plans.
- Residents and families have expressed strong opposition, describing the proposals as **traumatic and life-threatening** for vulnerable older people.
- Public consultation on the closures runs until **mid-December 2025**, with a **final decision due in February 2026**.
- The **Care Quality Commission (CQC)** rated Lancashire's adult social services as **"requires improvement"** in August 2025.

Lancashire's Reform-led council under fire for care home closure plans

Impacts on administration

- Closure plans will require **complex service reconfiguration**, including **relocation of residents** and **contracting with private providers** for care continuity.
- Expected **increase in commissioning workload**, safeguarding assessments, and transition monitoring for displaced residents.
- Possible **judicial review risk** or Ombudsman complaints if consultation or equality duties are mishandled.
- Potential **reputational damage** from conflict-of-interest concerns and media scrutiny.
- May trigger **CQC oversight** and **central government attention** if continuity of care or service standards deteriorate.
- If closures proceed, councils will need **robust market capacity checks** to ensure **private providers can absorb displaced residents** without reducing quality or affordability.
- Financial savings may be **offset by higher contract costs** and **short-term transition expenses**, particularly if vulnerable residents require new placements or support packages.
- Raises broader questions about **Reform-led fiscal strategies**, prioritising cost reduction over long-term community provision and workforce stability.

Lancashire's Reform-led council under fire for care home closure plans

Key numbers and stats

- **5 care homes + 5 day centres** proposed for closure.
- **£4.16m annual savings** projected.
- **£50m** adult social care cuts planned (2025–27).
- **£103m total budget cuts** target for LCC.
- **£545m** annual adult social care budget.
- **£1.39m** required to refurbish Woodlands Care Home (Accrington).
- **CQC rating:** *Requires improvement* (Aug 2025).
- **Consultation closes:** mid-Dec 2025.
- **Final decision:** Feb 2026.

References

- Helen Pidd, *Lancashire's Reform-run council plans to close care homes and day centres*, *The Guardian*, 5 November 2025.
- Lancashire County Council Cabinet Papers and Consultation Documents (2025).
- Care Quality Commission, *Assessment of Lancashire Adult Social Services*, August 2025.
- Public statements by Graham Dalton, LCC cabinet member for adult social care (Health and Adult Services Scrutiny Committee, Nov 2025).

Legal Issues of Note

A13/2025: Ending Housing Benefit for moves to general needs accommodation

- Circular **A13/2025** (7 November 2025) implements the **Welfare Reform Act 2012 (Commencement No. 35) (Abolition of Benefits) Order 2025**, which **comes into force on 14 November 2025**.
- The Order marks a further step in the **transition from Housing Benefit (HB) to Universal Credit (UC)**.
- From **14 November 2025**, anyone moving from **temporary or specified accommodation** into **general needs housing** must **claim UC for housing costs**, even if they currently receive HB.
- The Order **abolishes working-age Housing Benefit** for those who:
  - are **not entitled** to UC, Income Support, income-based JSA or income-related ESA; and
  - **do not live** in temporary or specified accommodation.
- Where a claimant already gets UC and moves to general needs housing, **HB will end automatically**, and housing costs will instead be met through **UC's housing element**.
- **No retrospective effect:** the change applies only to moves **on or after 14 November 2025**.
- Any future return to temporary or specified accommodation may trigger **HB eligibility again**.

A13/2025: Ending Housing Benefit for moves to general needs accommodation

Impacts on administration

- **Local authorities** must ensure staff apply the new rule to **all moves processed from 14 November 2025**, ending HB in affected cases.
- No requirement to **re-review older cases** processed before this date; these will migrate to UC under managed migration.
- Authorities must:
  - Update **case-handling guidance** and staff training materials.
  - Notify affected claimants and **advise on UC claims** and **Transition to UC housing payments**.
  - Ensure **system flags** or automated terminations are aligned with the commencement date.
- Expect minor administrative peaks as **existing HB claimants moving home** are channelled into UC.
- Requires close coordination with **DWP UC service centres** to minimise payment disruption and manage overlapping claims.

A13/2025: Ending Housing Benefit for moves to general needs accommodation

References and contacts

- **Circular:** A13/2025 – *The Welfare Reform Act 2012 (Commencement No. 35) (Abolition of Benefits) Order 2025*, DWP Housing Benefit Adjudication Circulars, 7 November 2025.
- **Effective date:** 14 November 2025.
- **Contact for policy queries:** housing.policyenquiries@dwp.gov.uk
- **Contact for distribution queries:** lawelfare.correspondence@dwp.gov.uk
- Available at: www.gov.uk/government/publications/housing-benefit-adjudication-circulars-2025

In Partnership with LA Directories Limited

Renters' Rights Act 2025: Landmark Reforms for Private Tenants

- **Date:** 28 October 2025 **Status:** Received Royal Assent.
- **Purpose:** Rebalance landlord-tenant relations across England and strengthen tenant protections.
- **Major change: Abolition of Section 21 'no-fault' evictions** – all assured tenancies will become **periodic**.
- **Tenant rights:**
  - Tenants can end tenancies with **two months' notice**.
  - Protection from retaliatory evictions and unjustified rent hikes.
- **Landlord protections:** New and strengthened grounds for repossession to maintain investment confidence.
- **New structures and enforcement:**
  - **Private Rented Sector Ombudsman** – binding dispute resolution (power to order apology, remedy or compensation).
  - **Private Rented Sector Database** – register to record compliance and help landlords understand legal duties.
  - **Expanded local authority powers** – wider civil penalties, investigatory powers, and mandatory enforcement reporting.

In Partnership with LA Directories Limited

Renters’ Rights Act 2025: Landmark Reforms for Private Tenants

Timing and Phasing

- The Government will set out an implementation timetable in the coming weeks.
- Legal experts expect core reforms to **take effect by Spring 2026**, with social landlord provisions to follow later.
- Some investigatory and enforcement powers for local authorities **activate automatically two months after Royal Assent**.

Administrative Implications

- **Local authorities:** Must prepare for enhanced enforcement roles, data reporting and case handling via the new database and ombudsman system.
- **Landlords:** Will need to familiarise themselves with new tenancy structures and repossession grounds and register on the national database.
- **Tenants:** Gain stronger rights to challenge poor conditions and rent increases without risk of eviction.
- **Sector adjustment:** Training and system updates required for letting agents, councils and tribunals to apply new rules consistently.

Renters’ Rights Act 2025: Landmark Reforms for Private Tenants

Feature	Detail / Comment	Source
Effective Royal Assent	28 Oct 2025	UK Parliament
Section 21 evictions	Abolished (England only)	Act 2025
Tenancy type	All assured tenancies to be periodic	Act 2025
Notice to end tenancy	2 months (by tenant)	Gov statement
Expected start date for main reforms	Spring 2026	Anthony Gold Solicitors
Early commencement (provisions)	Local authority investigatory powers (Dec 2025 onwards)	David Smith
Sector response	“Historic moment for renters” – Generation Rent	Ben Twomey

References

•*Renters’ Rights Act 2025* – Royal Assent 28 October 2025.
•*Public Finance / 4–5 Gray’s Inn Square Housing* coverage (28 Oct 2025).
•Government and MHCLG statements.
•Robert Stewart (Anthony Gold Solicitors); David Smith (Spector Constant & Williams); Ben Twomey (Generation Rent)

In Partnership with LA Directories Limited

Business Rates: Retail, Hospitality & Leisure (RHL) Multipliers — What Billing Authorities Need to Know

The offer and who qualifies

- **Two lower multipliers from 1 April 2026** (subject to further SIs after Budget 2025):
  - **Small business RHL multiplier:** RV **< £51,000**
  - **Standard RHL multiplier:** RV **£51,000–£499,999**
  - **No cash cap;** every qualifying hereditament in a chain can benefit.
- **Scope mirrors 2025/26 RHL relief** in spirit, but **this is not discretionary**; apply the **legislative test**.
- **Qualifying test:** hereditament **wholly or mainly** used for **in-person** retail, hospitality or leisure **to visiting members of the public**.
  Consider floorspace, turnover, staffing or other suitable metrics when judging the main use.
- **Occupied only:** if unoccupied, the hereditament reverts to **national multipliers** after Empty Property Relief ends.
- **Online activity:** allowed where the **main purpose remains in-person** service to the public; **pure online warehouses** are excluded.
- **Membership, tickets or appointments** do not disqualify (e.g. gyms, theatres, salons).
- **Typical inclusions:** shops, supermarkets, galleries selling art, garages, launderettes, salons, cafés, pubs, hotels, self-catering, campsites, cinemas, museums, libraries, sports and leisure venues, health spas, bingo halls, theme parks, soft play, bowling, escape rooms, zoos, swimming and skating venues open to the public.

Business Rates: Retail, Hospitality & Leisure (RHL) Multipliers — What Billing Authorities Need to Know

Exclusions and administrative implications

- **Explicit exclusions (Schedule 1):** financial services; medical and many health services; professional services (legal, accountancy, surveying, architecture, engineering, vet, estate/letting agency); **warehousing for online sales**; recording/film studios; crematoria; taxi firms; show homes; conference centres; betting shops; postal sorting offices; job centres; most transport premises; car parks; marinas, piers and jetties.
  Education settings and alcohol production sites are out unless **wholly or mainly** open to the public for qualifying activity.
- **LA responsibilities:**
  - Determine eligibility against the **statutory definition**, not past local relief decisions.
  - Document the **"wholly or mainly"** judgement and evidence used.
  - Treat **LA-occupied** qualifying hereditaments on the same basis as others.
  - Ensure chargeable amounts are set under **Schedule 4ZA LGFA 1988** for occupied property.
  - Prepare for **subsidy control** compliance statements once confirmed.
- **Operational impacts:**
  - Update **billing and CTS/NDR systems** with new RV bands and flags; adjust empty-to-occupied transitions back to national multipliers.
  - Publish **clear guidance** for ratepayers on mixed-use, online/in-person splits, and excluded uses.
  - Train front-line teams on **evidence tests** (use of space, trade mix, access by the public).
  - Engage early with **shopping centres and chains**; removal of cash caps means **multi-site volumes**.
  - Plan for **objection/appeal handling** where main use is contested.

Business Rates: Retail, Hospitality & Leisure (RHL) Multipliers — What Billing Authorities Need to Know

Key numbers, dates and definitions

- **Thresholds:** RV **< £51k** (small business RHL); **£51k–£499,999** (standard RHL).
- **Timing:** Rates set at **Budget 2025**; further SIs; **go-live 1 April 2026**.
- **Core definition: Retail purpose** (sale or hire of goods; in-person services); **Hospitality purpose** (food and drink on/off premises; holiday/temporary accommodation); **Leisure purpose** (cultural, community or recreational facilities).
- **Access test:** activity delivered to **visiting members of the public**; membership, tickets or appointments acceptable.
- **Unoccupied property:** after EPR ends, **national multipliers** apply even if intended future use is RHL.

References and links

- **HM Treasury guidance:** *Business Rates Multipliers: Qualifying Retail, Hospitality or Leisure* (16 Oct 2025).
- **Statutory instrument:** *Non-Domestic Rating (Definition of Qualifying Retail, Hospitality or Leisure Hereditament) Regulations 2025 (SI 2025/1093).*
- **Primary legislation context:** *Local Government Finance Act 1988* (Schedule 4ZA).

Note: multipliers' rates and detailed subsidy control handling will be confirmed at Budget

In Partnership with LA Directories Limited

Job Adverts From Business Smart Solutions

BUSINESS SMART

SOLUTIONS LTD

Your Revenues and Benefits Recruitment Partner

FCSA Recruiter Partner

IRRV ORGANISATIONAL MEMBER

disability confident COMMITTED

CYBER ESSENTIALS CERTIFIED

ARMED FORCES COVENANT

Carbon Neutral Britain

A VISIONARY NETWORK PARTNER

JUST ONE TREE

MINDFUL EMPLOYER

Meet The Team

Ben Moreton

CEO

Mark Thomas

Operations

"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 <<

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 <<

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 <<

Trainee Enforcement Agent

Permanent | £25,000 basic salary | London or Nationwide

Salary: £25,000 basic salary increasing to £28,500 once certified with a lucrative monthly commission scheme, meaning your earnings are uncapped. (We pay fees on a pro-rata basis).

Core responsibilities of the role include:

- Undertaking field based/Classroom training to learn the necessary skills to become a Certificated Enforcement Agent.
- Travelling to various addresses, observing and job shadowing certificated Enforcement Agents.
- Completion of training course resulting in Level 2 qualification in Taking Control of Goods.
- Completion of the Level 2 Taking Control of Goods examination.
- Attending the County Court, either in person or virtually to demonstrate that you are a fit and proper person to be certificated.

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

- No experience is required as all training will be supplied.
- Ideal candidates will have worked in relevant roles including Civil Enforcement, Armed Forces, Security, Police, Parking/traffic Management, and jobs where Customer Service is a key element of the role.
- Full clean UK driving license is required (minimum of 2 years).

To find out more or to apply

>> Click here to view the full advert <<

Benefits Manager (Academy)

8 Weeks | £58.00 per hour (umbrella) | Leicestershire

Working Location: There will be an office presence required, a minimum of 2 days per week

- To manage and develop an efficient and motivated Benefits service that delivers value money, organisational efficiencies, and good customer service
- To be responsible for the delivery of key projects in order to meet agreed savings and efficiency targets
- To deliver services in the most efficient way, ensuring services are intelligently designed by making best use of technology
- To promote, facilitate and assist in the development and implementation of a customer focused and efficient Council service
- Ensure compliance with all relevant Government and Council policies, statutes and regulation
- Delivery of an effective and appropriate service to all service users, fairly and without discrimination

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

- A minimum of 5 years experience as a Benefits Manager
- Be a skilled MRI/Capita (Academy) user

To find out more or to apply

>> Click here to view the full advert <<

Revenues Officer (Academy)

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

Administer council tax, ensuring accurate and prompt billing, collection, and recovery of accounts

- 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 accounts
- Agree repayment plans and determine appropriate recovery action that takes account of the person's circumstances whilst maximising collection
- Contribute to the review of working practices, procedures, and documents by making suggestions for improvement in service delivery and performance

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

- A thorough knowledge of local taxation law or experience which demonstrates the ability to absorb and understand complex legislation
- Be a skilled MRI/Capita One (Academy) user

To find out more or to apply

>> Click here to view the full advert <<

Recovery Manager (NEC)

6 months initially | £47.50 per hour (umbrella) | Remote

Business Smart Solutions is seeking an experienced Recovery Manager for our London based client, to supervise and manage a large team of Recovery 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 London 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 <<

Council Tax Officer (Academy)

Until 17/12/2025 | £25 per hour (umbrella) | Remote

Administer council tax, ensuring accurate and prompt billing, collection, and recovery of accounts

- 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 accounts
- Agree repayment plans and determine appropriate recovery action that takes account of the person's circumstances whilst maximising collection
- Contribute to the review of working practices, procedures, and documents by making suggestions for improvement in service delivery and performance

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

- A thorough knowledge of local taxation law or experience which demonstrates the ability to absorb and understand complex legislation
- Be a skilled MRI/Capita One (Academy) user

To find out more or to apply

>> Click here to view the full advert <<

Revenues Recovery Officer (NEC)

3 months initially | £25 per hour (umbrella) | Remote

Our good client is seeking an experienced Recovery Officer on a fully remote basis.

The client is looking for a vast amount of experience, who can start with minimal training. Ideally familiar with Enforcement Manager, Post Liability Order Recovery and SPA Manager. Experience of NEC(Northgate) is essential.

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

- A minimum of 3 years Revenues (Council Tax) Recovery experience
- Experience of Enforcement Manager, Post Liability Order Recovery and SPA Manager within NEC(Northgate)
- Experience of NEC (Northgate) is essential.

To find out more or to apply

>> Click here to view the full advert <<

Revenues Officer (Academy)

5 weeks | £25 per hour (umbrella) | Remote

Our good client in Wales is seeking a fully remote Revenues Officer on a short-term basis. Flexible working times between 7am and 6pm. To administer council tax, ensuring accurate and prompt billing, collection, and recovery of accounts. Back-office processing (no phones)

- 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 accounts
- Agree repayment plans and determine appropriate recovery action that takes account of the person's circumstances whilst maximising collection

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

- A thorough knowledge of local taxation law or experience which demonstrates the ability to absorb and understand complex legislation
- Be a skilled MRI/Capita One (Academy) user
- Ability to contribute ideas for service development

To find out more or to apply

>> Click here to view the full advert <<

Benefits Team Leader (NEC/Northgate)

3 months | £35 per hour (umbrella) | Remote

Our good client in the North West is seeking a Benefits Team Leader on a fully remote basis.

The successful candidate must have strong Housing Benefit/Council Tax Reduction assessment skills, be an advanced NEC (Northgate) user and able to lead and motivate a large team.

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

- Strong Housing Benefit/Council Tax Reduction assessment skills
- The ability to lead and motivate a Benefits team
- Knowledge & understanding of the Housing Benefit Regulations 2006 and Decisions & Appeals Regulations 2001
- An advanced NEC (Northgate) user

To find out more or to apply

>> Click here to view the full advert <<

Senior NDR Officer (NEC)
16hrs per week

8 weeks initially | £30 per hour (umbrella) | Remote

The role requires an experienced Interim Senior NDR/Business Rates Officer on a short-term basis who can help the team with complex queries, writing procedures & training.

The role is offered on a fully remote basis, laptop will be couriered.

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

- Strong Senior Revenues/NDR skills
- Experience of NEC(Northgate)
- IRRV qualified or relevant experience
- Able to deal with complex queries and support new members of staff
- Write procedures and support with training

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

- 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
- 27 Oct 25 — From Snail Farms to Council Tax Reform

In Partnership with LA Directories Limited

Dates where there will be no sessions

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!

WELFARE TOGETHER

Vulnerability & Debt Advice Skills Training

Welfare Together

Join **Tracey Stone** & **Fiona Monk** in Leeds 26th January 2026

Improve your teams key support skills

Focus areas for the day:

Spot vulnerability indicators and adapt support accordingly
Identify and prioritise debts effectively

Tackle difficult money conversations without judgement
Connect people with the right debt advice services

What attendees have said:

- “It’s not often you attend a course and find that you’re totally engaged from start to finish, and the time seemed to go by very quickly.” – FK
-
- “I really enjoyed the session.”- LP

“REACHING, HELPING, AND EMPOWERING”

We’re excited to offer in-person training - on 26th January 2026,
@1 Park Lane, Leeds LS3 1EP.

Registration from 9:30am
Start 10am - 3pm

details to be confirmed.

Special offer: £99 + vat per person – **only £79 + vat** if booked
st **December 2025**.

Guest Speakers – Greg Flewitt & Deborah Nigh

Book now to secure your team’s place - Spaces are limited, so please book early.
Email Tracey.stone@welfaretogether.co.uk

Ascendant Solutions

Webinar

Temporary Accommodation & Homelessness Webinar

Monday 10th November 2025 (13:00)

Click here to register

Hear first hand how Lewes & Eastbourne Councils saved over **£1,000,000** using digital placement management.

Lewes District Council

EASTBOURNE Borough Council

Click here to register

Speakers:

Cllr Stephen Holt
Leader of Eastbourne Borough Council

Nathan Haffenden
Director, Housing, Assets and Development at Lewes & Eastbourne Councils

Sara Cosham
Data and Service Improvement Manager at Lewes & Eastbourne Councils

Lucas Williams
Team Leader - HOW Accommodation at Lewes & Eastbourne Councils

Richard Hanby IRRV
Managing Director of Ascendant Solutions

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

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

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- 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
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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
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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

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VISIONARY NETWORK

About Visionary Network

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.

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

MALG MEMBER

Visionary Network Partnership

VISIONARY NETWORK
The Independent Local Tax and Welfare Network

inbest

The Benefits Directory

Liberata

entitledto
independent | accurate | reliable

the campaign for better policy.

BUSINESS SMART
SOLUTIONS LTD

Ferret Information Systems

Ascendant Solutions
data management

doptio

Welfare Together

Mighty Oak Training

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.