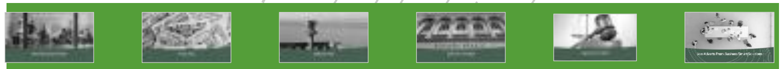
In Partnership with LA Directories Limited

Revenues and Benefits Discussion Group

Meeting Link

19 January 2026



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
- Michael Fisher, St Helens Council
- Robert Fox, Swindon Council
- Malcolm Gardner, Visionary Network
- Paul Howarth, Independent Consultant
- Gareth Morgan, Dangos Training & CEO Ferret Information Systems
- Sean O'Sullivan, Visionary Network
- Julie Smethurst, Tameside Council
- Rachael Walker, Visionary Network & The Campaign for Better Policy
- Bob Wagstaff, Visionary Network
- Christina Ward, CIPFA
- Liz Whitehead-Davis, Hexagon Housing

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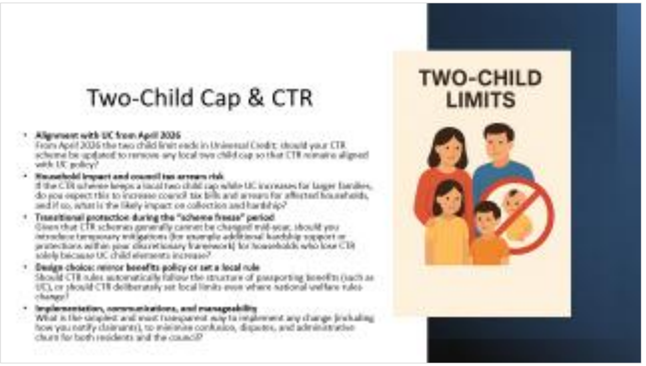
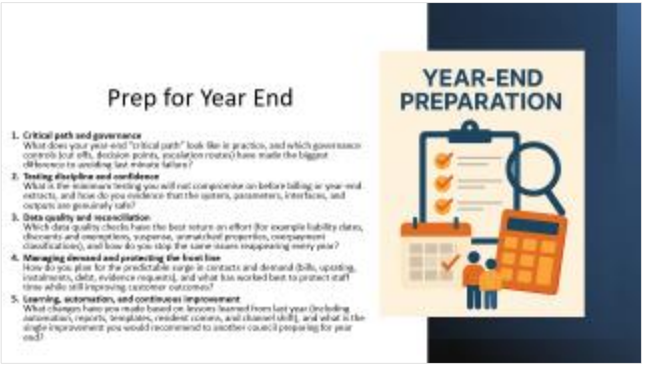
BUSINESS SMART

Discussion Points

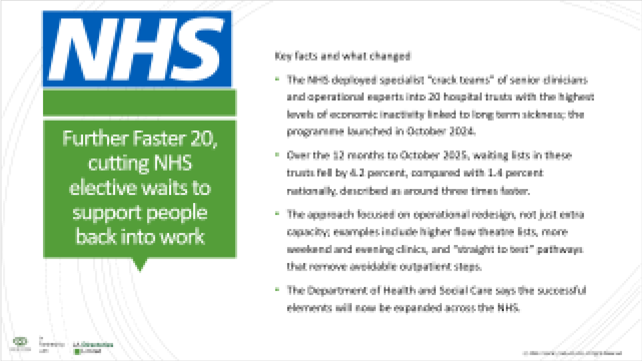
Impacts

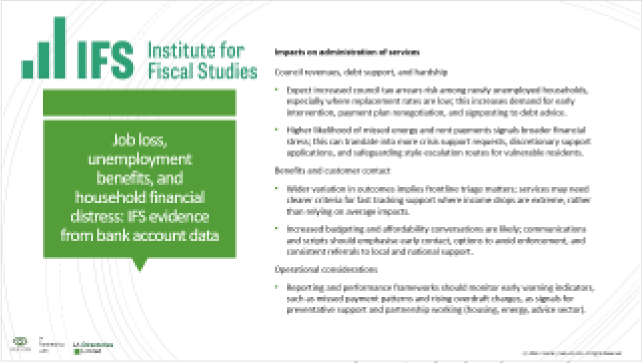
Year-end





External Reviews





In Partnership with LA Directories Limited

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 **a very few firms** willing to audit Housing Benefit subsidy claims — and all 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**

AI IMPACT

Practical sessions for Revenues and Benefit Teams in February

CLARITY

Writing clearer reports and papers enhances understanding and decision-making quality across all services involved.

EFFICIENCY

Managing workload effectively allows teams to handle inquiries faster and improve stakeholder communication through AI integration.

GOVERNANCE

Ensuring governance and information security builds trust while utilizing AI tools safely and responsibly in services.

REGISTER NOW

Secure your spot for this transformative series today!

Don't miss out on this opportunity!

VISIONARY NETWORK

The Independent Local Tax and Welfare Network

Arriving in February 2026
Using AI in Revenues and Benefits Services

A practical series of 60-to-90-minute online sessions designed for council Revenues and Benefits teams who want to use AI safely and effectively to save time, improve consistency, and strengthen resident support, without losing professional judgement or accountability.

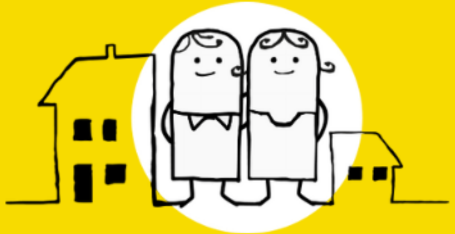
We will cover practical use cases such as:

- writing clearer reports, briefings, and committee papers in plain English
- drafting letters, emails, and decision notices that are accurate, consistent, and tone appropriate
- managing staff workload, task prioritisation, and quality checking
- handling enquiries faster, including scripts for contact centres and casework prompts for officers
- improving communication with stakeholders, preceptors, advice agencies, landlords, and internal teams
- designing take up campaigns and targeted messaging, including segmentation ideas
- analysing data, spotting patterns, and turning caseload information into insights
- reducing avoidable revisions, appeals risk, and repeat contact
- governance, information security, and practical guardrails for day-to-day use

Ideal for heads of service, team leaders, system administrators, performance and policy leads, and front-line officers.

Register your interest at info@visionarynetwork.co.uk inbest

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

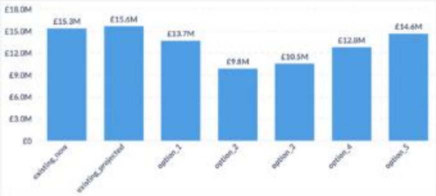
The tool generates a detailed impact report and the information you need for your Equality Impact Analysis.

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

In Partnership with LA Di Lin

Our dashboard provides the insights you need to make informed decisions

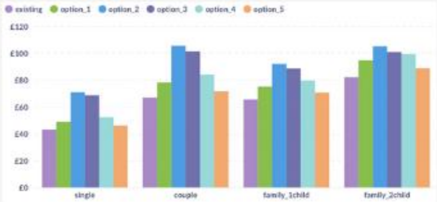
Total annual cost options



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

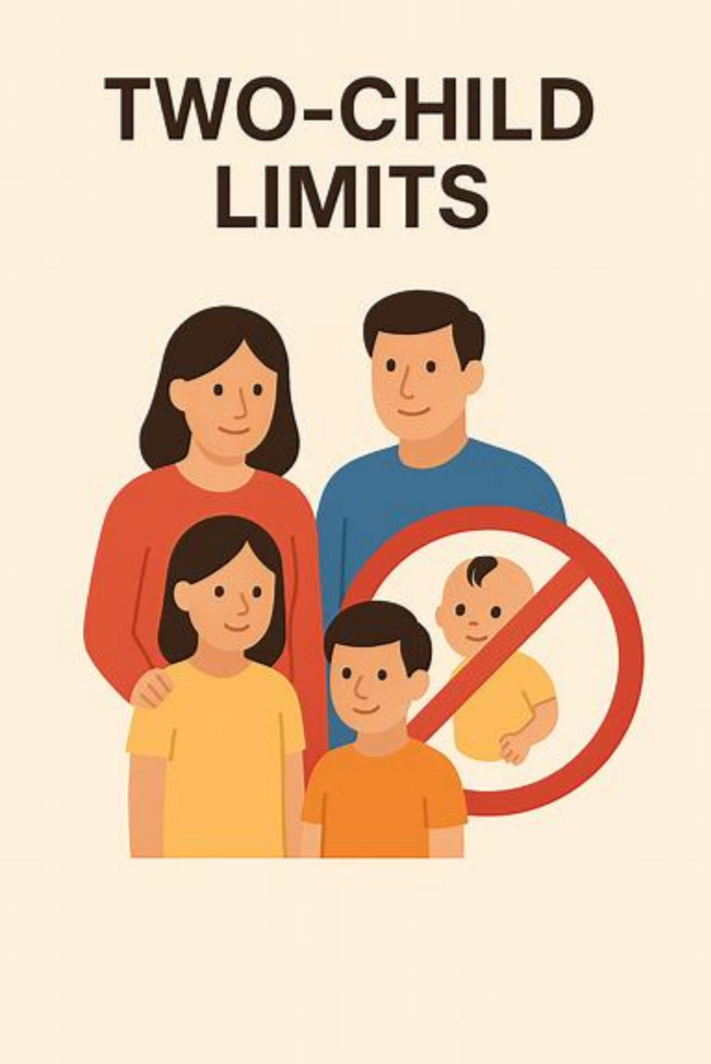
Links to the recordings and the slide packs plus other relevant documents will be posted into both the WhatsApp group and in the Teams Channel and emailed to those who attended and subscribers to the group.

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

Two-Child Cap & CTR

- **Alignment with UC from April 2026**
  From April 2026 the two child limit ends in Universal Credit; should your CTR scheme be updated to remove any local two child cap so that CTR remains aligned with UC policy?
- **Household impact and council tax arrears risk**
  If the CTR scheme keeps a local two child cap while UC increases for larger families, do you expect this to increase council tax bills and arrears for affected households, and if so, what is the likely impact on collection and hardship?
- **Transitional protection during the "scheme freeze" period**
  Given that CTR schemes generally cannot be changed mid-year, should you introduce temporary mitigations (for example additional hardship support or protections within your discretionary framework) for households who lose CTR solely because UC child elements increase?
- **Design choice: mirror benefits policy or set a local rule**
  Should CTR rules automatically follow the structure of passporting benefits (such as UC), or should CTR deliberately set local limits even where national welfare rules change?
- **Implementation, communications, and manageability**
  What is the simplest and most transparent way to implement any change (including how you notify claimants), to minimise confusion, disputes, and administrative churn for both residents and the council?

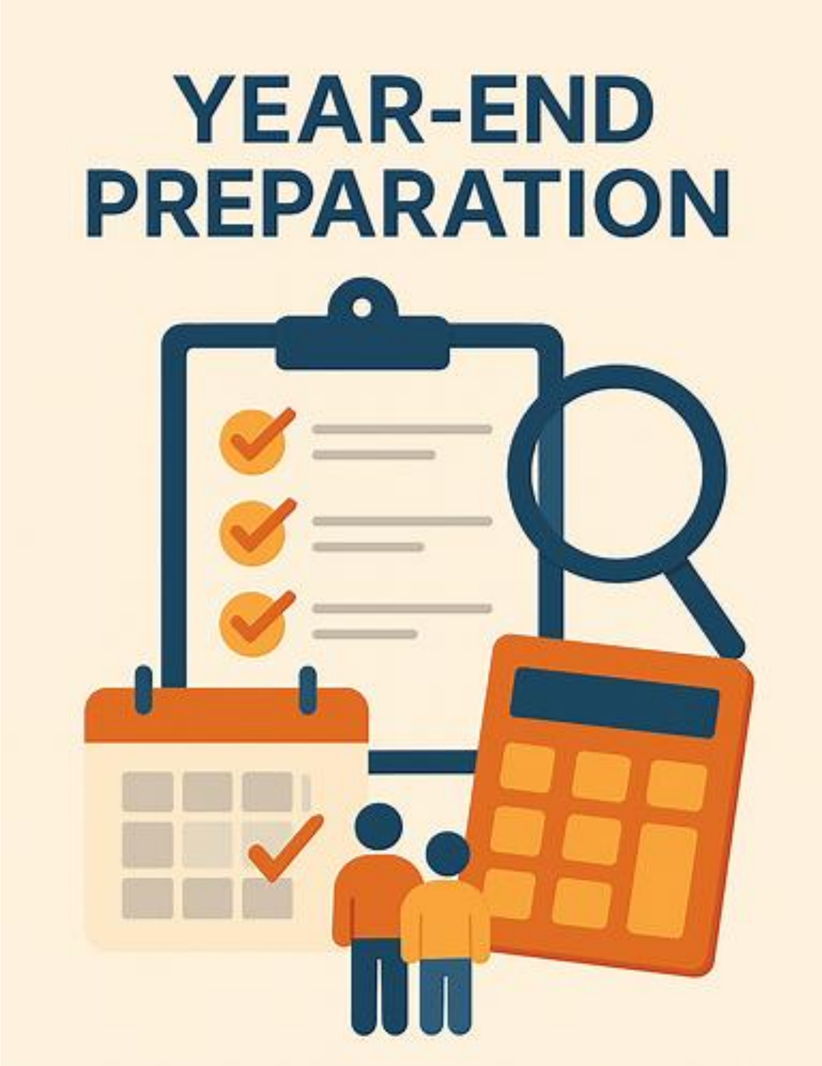


Fair Funding Review

1. **Winners, losers, and local impact**
   To what extent has the Fair Funding Review changed our council's core funding position (including needs and resources adjustments), and which service areas have been most exposed to funding increases or reductions as a result?
2. **Statutory pressure versus discretionary services**
   Has the Fair Funding Review reinforced a shift towards prioritising statutory services (such as adult social care and children's services) at the expense of discretionary services (such as leisure, libraries, youth support, community safety, and prevention), and what evidence do you have locally?
3. **Deprivation, demand, and cost drivers**
   Does the new needs assessment adequately reflect the real drivers of demand in your area (for example deprivation, homelessness pressures, ageing population, and complexity of need), and where do you believe the formula underestimates or overestimates your costs?
4. **Funding consolidation and reduced local flexibility**
   Where grants have been consolidated or rolled into new funding arrangements, has this improved local flexibility and value for money, or has it made it harder to target money on prevention and early intervention due to tighter conditions and performance expectations?
5. **Stability, transitional arrangements, and medium-term planning**
   Have transitional arrangements (for example floors, damping, or multiyear settlement assumptions) provided enough stability for sensible medium-term planning, or are you still being pushed into short term savings decisions that store up costs for future years?

Prep for Year End

1. **Critical path and governance**
   What does your year-end “critical path” look like in practice, and which governance controls (cut offs, decision points, escalation routes) have made the biggest difference to avoiding last minute failure?
2. **Testing discipline and confidence**
   What is the minimum testing you will not compromise on before billing or year-end extracts, and how do you evidence that the system, parameters, interfaces, and outputs are genuinely safe?
3. **Data quality and reconciliation**
   Which data quality checks have the best return on effort (for example liability dates, discounts and exemptions, suspense, unmatched properties, overpayment classifications), and how do you stop the same issues reappearing every year?
4. **Managing demand and protecting the front line**
   How do you plan for the predictable surge in contacts and demand (bills, uprating, instalments, debt, evidence requests), and what has worked best to protect staff time while still improving customer outcomes?
5. **Learning, automation, and continuous improvement**
   What changes have you made based on lessons learned from last year (including automation, reports, templates, resident comms, and channel shift), and what is the single improvement you would recommend to another council preparing for year end?



NHS

Further Faster 20, cutting NHS elective waits to support people back into work

Key facts and what changed

- The NHS deployed specialist “crack teams” of senior clinicians and operational experts into 20 hospital trusts with the highest levels of economic inactivity linked to long term sickness; the programme launched in October 2024.
- Over the 12 months to October 2025, waiting lists in these trusts fell by 4.2 percent, compared with 1.4 percent nationally, described as around three times faster.
- The approach focused on operational redesign, not just extra capacity; examples include higher flow theatre lists, more weekend and evening clinics, and “straight to test” pathways that remove avoidable outpatient steps.
- The Department of Health and Social Care says the successful elements will now be expanded across the NHS.

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Further Faster 20, cutting NHS elective waits to support people back into work

Administrative impacts on services

- Performance management: stronger theatre utilisation discipline and tighter turnaround processes require more granular scheduling, real time list management, and clearer accountability across theatre, anaesthetics, wards, and diagnostics.
- Pathway redesign workload: “straight to test” and one stop models shift admin effort upstream; referrals, triage, and test booking must be coordinated reliably to avoid churn and duplicate contacts.
- Appointment and capacity planning: more evening and weekend activity increases rostering complexity, HR processes, and estate support needs (portering, cleaning, security, imaging support).
- Data and reporting: expansion across the NHS will increase demand for consistent definitions, comparable reporting, and rapid feedback loops so trusts can see what is working and replicate it quickly.
- Productivity tools and assurance: use of AI tools to boost productivity needs governance, validation, and clear lines of responsibility, particularly where outputs shape clinical scheduling or patient communications.
- Wider system coordination: a deliberate focus on working age patients and joblessness areas implies closer alignment with employment support, fit note practice, and local economic policy; this adds partnership and information sharing overheads’

Pension age Local Council Tax Support: prescribed requirements changes for 2026 to 2027

What is changing and when

- The Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 have been amended to update the prescribed rules that billing authorities must apply for pension age Local Council Tax Support (LCTS) schemes.
- The amending Regulations were laid before Parliament on 15 January 2026 and come into force on 13 February 2026.
- Billing authorities must reflect the updated prescribed requirements in their 2026 to 2027 pension age LCTS schemes by the statutory deadline of 11 March 2026.

Uprating for 2026 to 2027 (pension age schemes)

- Uprated in line with DWP's annual review of benefit and pension rates (announced 27 November 2025).
- Amounts affected include: non dependant deductions; applicable amounts; premiums; the student maintenance contribution disregard for a specified student under 25; and the alternative maximum council tax reduction

Pension age Local Council Tax Support: prescribed requirements changes for 2026 to 2027

Scheme and system administration

- Update scheme documentation, parameter tables and calculation engines for all uprated amounts listed in the Regulations; ensure testing aligns with April 2026 billing and annual uprating timetables.
- Refresh decision making guidance and quality checks for the alternative maximum council tax reduction route, including household composition and income thresholds for non rent paying adults in the home.

Claims handling and evidence requirements

- Add and train on three new income and capital disregards, including how evidence is obtained and recorded, and how payments are coded in the system to prevent unintended reductions in entitlement.
- Create a clear operational route for cases involving evacuation or official advice to leave a country or territory, including how temporary absence and habitual residence checks are applied, and how time limits are monitored.

Pension age Local Council Tax Support: prescribed requirements changes for 2026 to 2027

Customer contact and communications

- Prepare resident facing messages and scripts for customer services to explain why awards change at uprating, and to reduce avoidable contacts and reconsiderations at the start of the year.
- Ensure escalation routes are in place for complex cases, with the departmental contact point available for policy queries.

Job loss, unemployment benefits, and household financial distress: IFS evidence from bank account data

Key findings from the IFS analysis

- The IFS analysed UK bank account data to track what happens to incomes and spending after job loss, focusing on people who become unemployed and receive unemployment benefits.
- Average spending falls by just over 20% in the first few months after job loss; the biggest reductions are in more discretionary categories, but even supermarket spending falls (around 16% on average).
- On average, higher benefits replace only around one third of lost earnings; replacement rates vary markedly between individuals because of how UK unemployment benefits are designed.
- Financial distress indicators rise as unemployment continues; after six months, there is a reduction in the share making energy bill payments, alongside higher incidence of overdraft charges and negative current account balances.
- The report notes a policy debate trade off: more generous unemployment support could better protect those currently least protected but may weaken incentives to return to work quickly.

IFS Institute for Fiscal Studies

Job loss, unemployment benefits, and household financial distress: IFS evidence from bank account data

Impacts on administration of services

Council revenues, debt support, and hardship

- Expect increased council tax arrears risk among newly unemployed households, especially where replacement rates are low; this increases demand for early intervention, payment plan renegotiation, and signposting to debt advice.
- Higher likelihood of missed energy and rent payments signals broader financial stress; this can translate into more crisis support requests, discretionary support applications, and safeguarding style escalation routes for vulnerable residents.

Benefits and customer contact

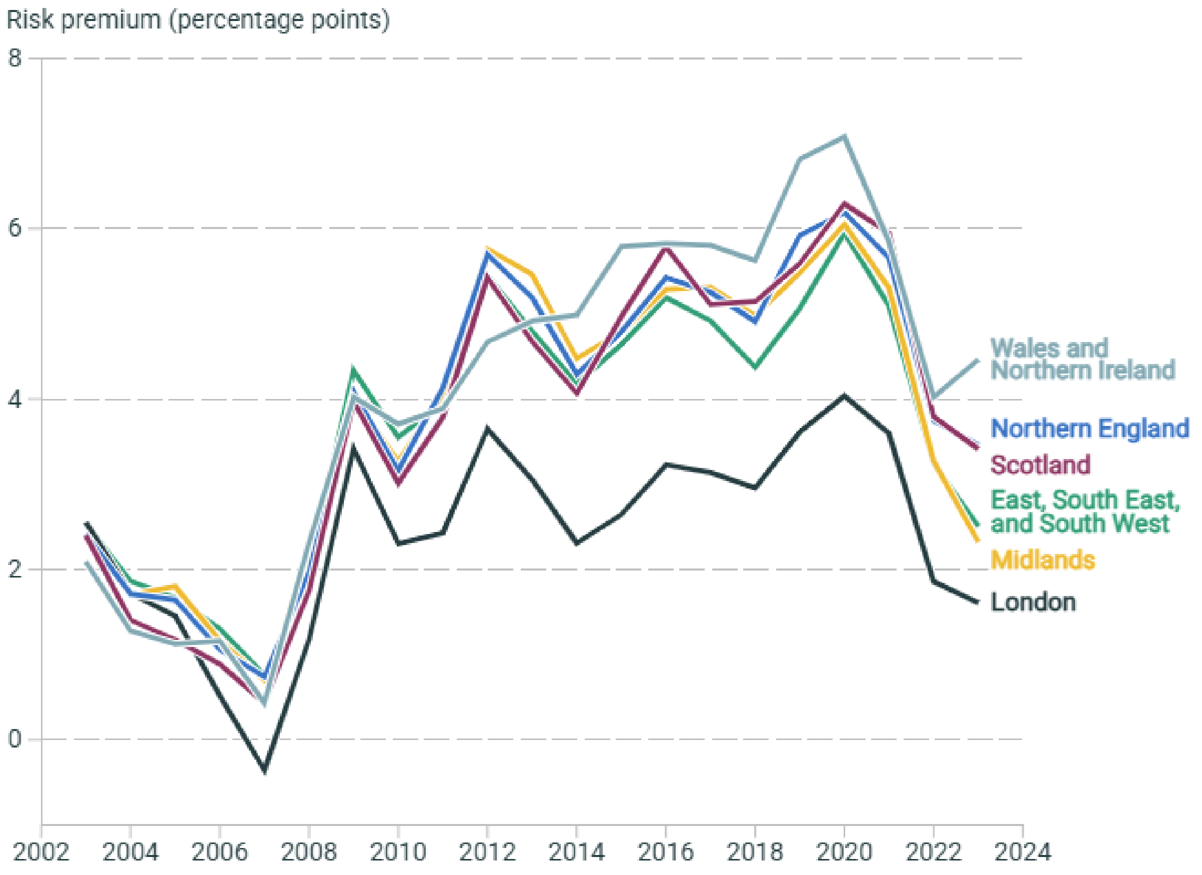
- Wider variation in outcomes implies frontline triage matters; services may need clearer criteria for fast tracking support where income drops are extreme, rather than relying on average impacts.
- Increased budgeting and affordability conversations are likely; communications and scripts should emphasise early contact, options to avoid enforcement, and consistent referrals to local and national support.

Operational considerations

- Reporting and performance frameworks should monitor early warning indicators, such as missed payment patterns and rising overdraft charges, as signals for preventative support and partnership working (housing, energy, advice sector).

Job loss, unemployment benefits, and household financial distress: IFS evidence from bank account data

Figure 1. Risk premia in London and the rest of the UK



Source: Daams, Mayer and McCann (2025)

Download data

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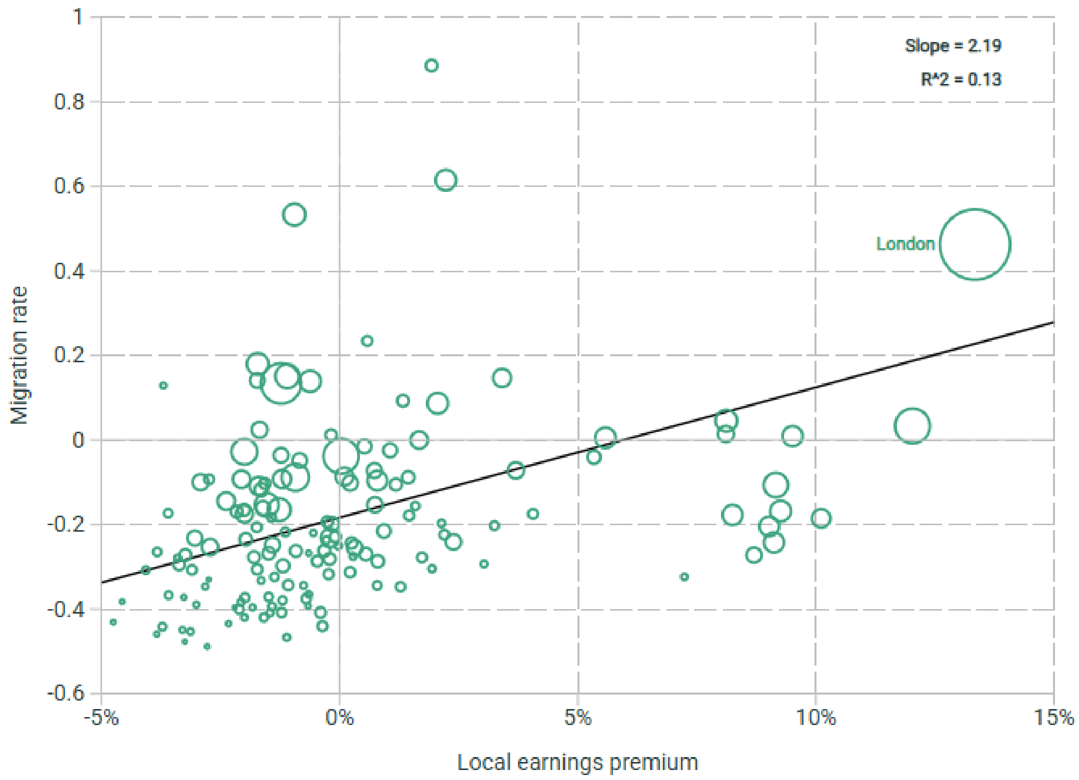
Institute for Fiscal Studies

Job loss, unemployment benefits, and household financial distress: IFS evidence from bank account data

Figure 2. Correlation between graduate migration rates and local earnings premia, age 16–27

Click to switch between: **Net migration** | In migration | Out migration



Note: Rates refer to the number of net, in and out migrants at age 27 relative to the number of residents at age 16. Size of bubbles denotes the total number of graduates by place of origin. Local earnings premia are normalised to the unweighted average across all Travel-to-Work-Areas (e.g. 5% implies a given individual would expect to earn 5% more there than in the average area).

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VISIONARY NETWORK
The Independent Local Tax and Welfare Network

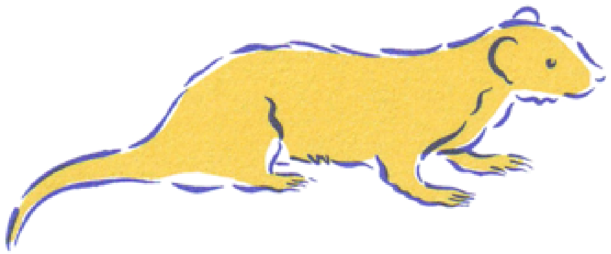
Welcome to a new era of council tax deduction schemes

Bristol City Council Case Study

In Partnership with LA Directories Limited

2015 EQUITY RELEASE AWARDS Mortgage Solutions WINNER BEST TECHNOLOGY PROVIDER

Ferret Information Systems Ltd



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

♦ ♦ ♦ ♦ ♦

our training services:

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

♦ ♦ ♦ ♦ ♦

our products:

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

♦ ♦ ♦ ♦ ♦

our platforms:

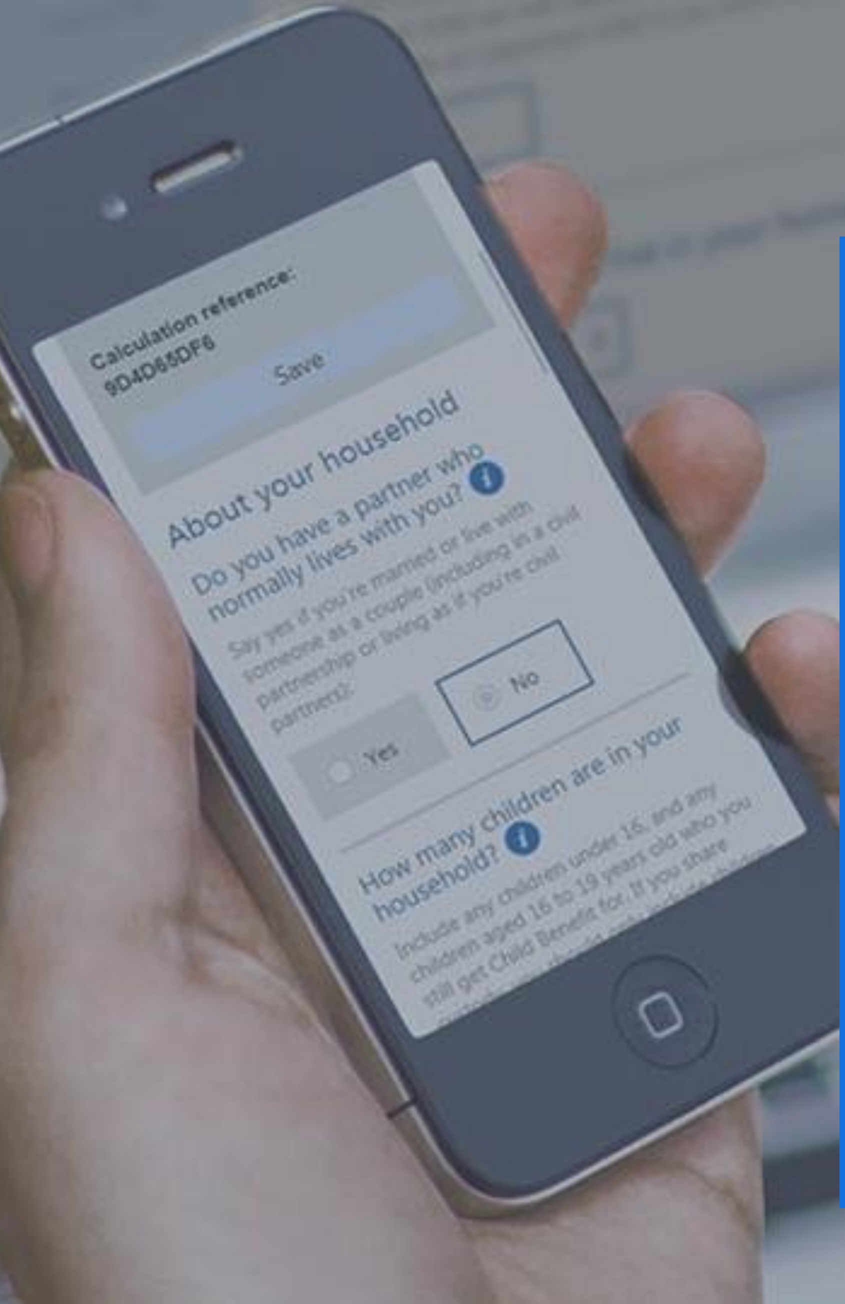
Systems supported include network, desktop, laptop, mobile devices, Internet and Intranet systems, and a public access system in multi-lingual, multi-media form for touch screen kiosks and public access PC's.

♦ ♦ ♦ ♦ ♦

our customers:

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

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



entitledto

independent | accurate | reliable

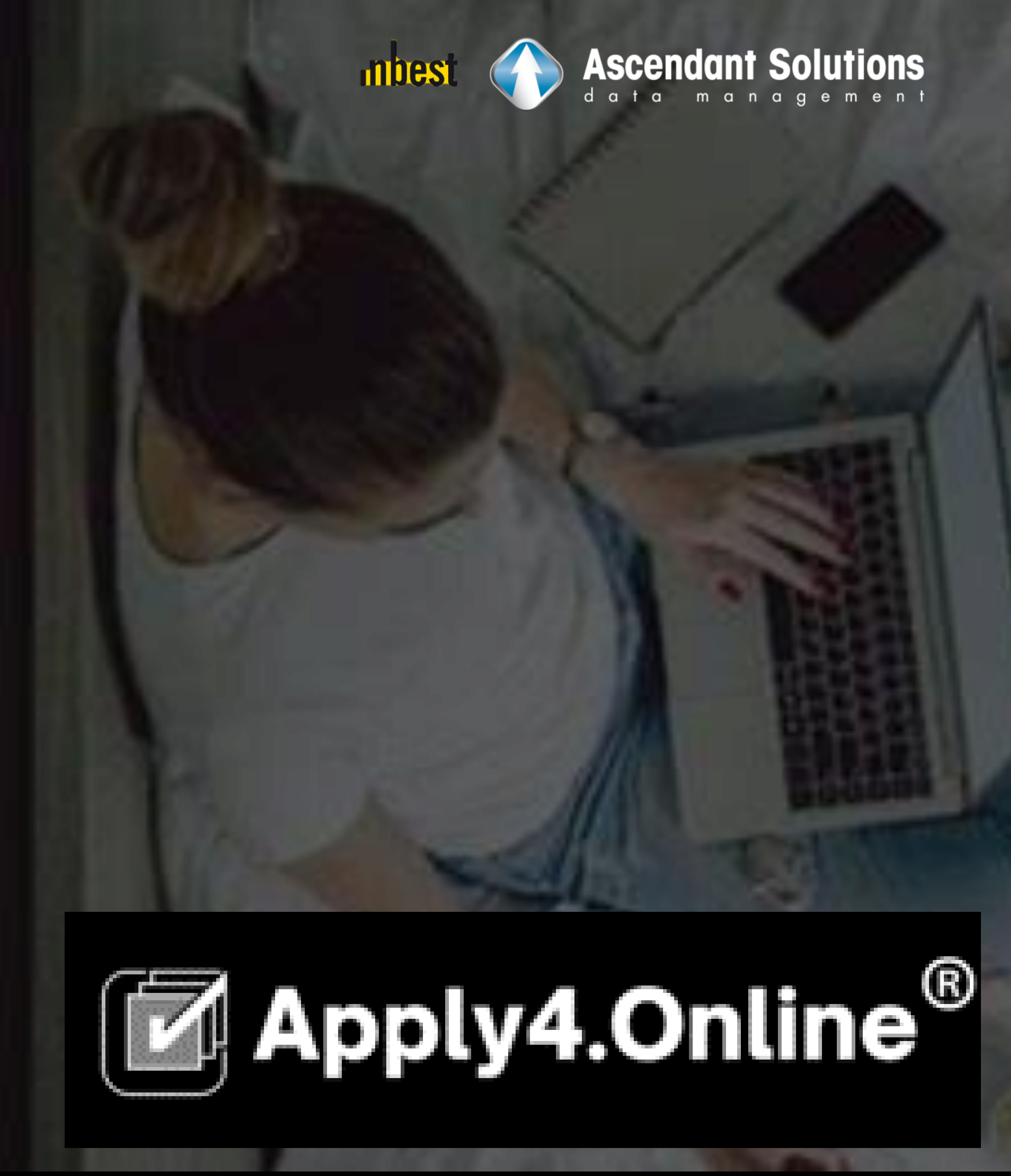
Our mission is to help everyone to access the benefits they're entitled to.

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

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

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

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



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

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

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

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

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

To find out what financial support is available to help with the cost-of-living visit Barnet Council Benefits Calculator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JUST 30p
HERE THE SUN
PRINCE HARRY
Unmissable summer comedy
Rob Delaney, Sara Pascoe,

In the news

AI governance and accountability in public sector decision making

- An interim inspection report by Sir Andy Cooke found West Midlands Police used material containing false information when recommending that Maccabi Tel Aviv supporters be banned from attending an Aston Villa match (November 2025).
- The false detail came from an AI assisted search using Microsoft Copilot, which generated a fictitious match that did not exist; this was then included in the force's safety advisory group material.
- The incident has become a high-profile example of "hallucination" risk; even where AI is used informally (for example, search and browser tools), its outputs can leak into operational decisions.
- Sector experts are warning this should increase focus on governance and skills, rather than cause a blanket pause on AI adoption; the bigger risk is erosion of trust when decision making appears careless or opaque.

AI governance and accountability in public sector decision making

Impacts on administration

- Training and capability: create baseline AI literacy training for all staff; focus on verification, sources, and appropriate use in regulated decisions.
- Controls and oversight: tighten IT policy on AI tools, plug ins, and AI search; clarify what is permitted; log and monitor use where proportionate.
- Decision making hygiene: introduce a simple validation checklist for any AI assisted content used in reports; require named human ownership, source checking, and a documented rationale.
- Records and audit: strengthen record keeping and version control so the origin of statements is traceable; this supports scrutiny, FOI responses, and complaints handling.
- Risk management: update risk registers and assurance processes to include AI specific risks (hallucination, bias, data quality, confidentiality, reputational harm).
- Procurement and configuration: if tools like Copilot are used, configure them with safe defaults, clear prompts, and restrictions on sensitive information; define when legal or comms review is needed.

Key governance lessons

- “The AI said so” is not a defence; accountability sits with the human who relies on the output.
- Governance must cover everyday tools, not only formal “AI projects”; AI can enter organisations through search, browsers, and personal work habits.
- Transparent decision making requires human judgement to be visible, with AI treated as an aid, not an authority.

Temporary accommodation ahead of a supported housing placement

Key facts and the implied direction of travel

- Reporting suggests a temporary placement at Sandringham is being used to accelerate Andrew’s exit from Royal Lodge, with a longer-term arrangement elsewhere on the Norfolk estate still being made ready.
- The temporary option is framed as a practical bridge, removing the immediate barriers to moving, while a more structured longer-term placement is prepared.
- Marsh Farm is described as the intended longer-term destination; it is said to be undergoing essential works and is not yet fit for occupation.
- The language used in the reporting, including references to safeguarding measures and risk management, subtly points to a move towards a supported housing model rather than a straightforward downsizing.

Temporary accommodation ahead of a supported housing placement

Administrative impacts on services and governance signals

- Placement planning: a two stage move implies a managed pathway, with clearer oversight of readiness, suitability, and ongoing support arrangements than a standard residential relocation.
- Property readiness and compliance: essential works, utilities, connectivity, and security installations indicate a formal mobilisation process, with sign off points and minimum standards before occupation.
- Safeguarding and risk management: references to fencing, CCTV, and restricted airspace suggest a higher risk placement, which typically brings additional protocols, documentation, and responsibilities.
- Tenancy and transition management: using interim accommodation allows Royal Lodge vacancy to be progressed sooner, while reducing the chance of the longer-term move being delayed by refurbishment or fit out issues.
- Communications discipline: a staged move increases the need for tight information handling; even small inconsistencies can become the story.

Scottish Government
Riaghaltas na h-Alba
gov.scot

Scottish Budget 2026 to 2027, tax choices, cost of living measures, and delivery impacts

Key facts and headline measures

- Overall plans: Scottish Government set out “almost £68 billion” of spending for 2026 to 2027, alongside a Spending Review.
- Income tax: lower band thresholds increased by 7.4% for 2026 to 2027, with a continued claim that around 55% of taxpayers will pay less than they would elsewhere in the UK; higher thresholds remain frozen.
- Primary care access: £36 million announced to expand walk in GP services, intended to reduce the “8am rush” for appointments.
- Family support: Scottish Child Payment uplift flagged, including a higher rate for families with a baby under one from 2027.
- Schools: commitment to fund breakfast clubs across primary and special schools as part of wider practical support.
- Business rates: 15% non-domestic rates relief for retail, hospitality and leisure in 2026 to 2027 and for each year of the revaluation cycle; total value stated as £138 million over three years, with higher relief in islands and designated remote areas.
- Wealth and aviation: new higher value council tax bands for homes above £1 million, plus a levy approach for private jets, welcomed by the Greens in commentary.

Scottish Government
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Scottish Budget 2026 to 2027, tax choices, cost of living measures, and delivery impacts

Administrative impacts on services

- Income tax changes: payroll and HR guidance updates across public sector employers; increased demand for clear staff communications because the gains are modest for many, while fiscal drag continues at higher bands.
- Walk in GP services: delivery requires premises, staffing models, rota management, clinical governance, and integration with existing appointment and triage systems; expect a short term rise in operational change activity and reporting.
- Breakfast clubs: expansion drives procurement, recruitment, safeguarding arrangements, and consistent eligibility and charging rules; councils and schools will need reliable monitoring and reporting to evidence take up and outcomes.
- Non domestic rates relief and revaluation: increased billing complexity, ratepayer enquiries, relief application checks, and appeals handling; more pressure on back office capacity during the revaluation cycle.
- New council tax bands above £1 million: requires targeted valuation work, system changes, billing, and an appeals route; also creates local government and Scottish Government coordination questions about how additional yield is treated.
- Parliamentary passage: minority government means the Budget is likely to involve negotiated amendments; that can create late changes and compressed implementation timetables for delivery bodies

Health Education and Social Care Chamber
First Tier Tribunal

SEND tribunal demand pressures and the Tribunal's operational response

Key facts from the Senior President of Tribunals annual report

- The Health, Education and Social Care Chamber (HESC) covers five jurisdictions: Mental Health, SEND, Disability Discrimination in Schools, Care Standards and Primary Health Lists.
- SEND has seen "unprecedented demand": 24,000 appeals registered in 2024/25; 19,000 disposed of; described as a 34% increase on the previous year.
- Despite demand, performance against timeliness measures remained relatively strong:
  - 65% of appeals resolved within the 22 week target
  - 95% of decisions issued within ten working days of the hearing
- Remote and hybrid hearings are now standard practice across HESC; SEND hearings default to video, with in person options available.
- Transparency step: daily hearing lists for SEND and DD are to be published from 1 September 2025.

SEND tribunal demand pressures and the Tribunal's operational response

Impacts on Tribunal administration (HMCTS and judiciary)

- Case management and listing: more intensive triage, forward planning and tighter listing discipline to keep pace with receipts; use of enhanced case management is explicitly cited as part of the response.
- Dispute resolution and throughput: Judicial Alternative Dispute Resolution (JADR) and school holiday hearings are being used to increase capacity and reduce bottlenecks.
- Standardisation of outputs: rollout of short form decisions, plus updated practice guidance and a practice direction for bundles, to reduce avoidable delay and improve consistency.
- Digital by default operating model: SEND defaulting to video hearings requires stable video hearing operations, digital bundle readiness, and consistent support for parties who need reasonable adjustments.
- Openness and publication: daily hearing lists add a new publishing workflow and raise the bar for data quality, privacy safeguards and timely updates.

Impacts on local authority SEND services

- Increased workload in appeals support: more evidence collation, witness coordination and bundle production; tighter tribunal guidance on bundles tends to shift effort earlier in the process.
- Phase transfer pressure: the report links these operational changes to handling phase transfer appeals more efficiently, supporting more decisions ahead of September placement dates

Local government AI governance in practice, council controls and an ombudsman virtual assistant

Carmarthenshire County Council, generative AI policy

- Carmarthenshire County Council has adopted a policy governing use of generative AI tools, including ChatGPT and Microsoft Copilot, intended to ensure use is ethical, secure and legally compliant, and to reduce the risk of automated bias.
- The policy permits use for work tasks such as drafting reports, emails, presentations, images and customer communications, provided usage principles are followed.
- It requires human review and editing for accuracy; if there is doubt about accuracy, staff should not use the output. The policy explicitly warns that generative AI cannot be assumed to be accurate and can produce hallucinations with political, legal and financial consequences.
- It prohibits entering confidential or personal information into public generative AI tools outside council control, and provides examples of restricted information such as personal identifiers, sensitive case details, safeguarding reports, social care records, internal audit findings and legal case notes.
- The policy was approved by cabinet on 12 January 2026.

Local government AI governance in practice, council controls and an ombudsman virtual assistant

Local Government and Social Care Ombudsman, virtual assistant

- The LGSCO launched an online virtual assistant on 12 January 2026 to help people understand how to complain and what the Ombudsman can and cannot consider; it draws on content from the Ombudsman’s website and other documents and sources.
- The LGSCO says it was tested before launch for accuracy and security and will be reviewed and updated regularly; the Ombudsman also stresses it will support staff, not replace judgement.

Local government AI governance in practice, council controls and an ombudsman virtual assistant

Carmarthenshire policy, implications for council administration

- Information governance load increases: clearer rules on what cannot be entered into public tools require staff training, quick reference guidance, and a route for advice, for example via an information governance team, plus tighter supplier and platform controls.
- Quality assurance becomes part of day to day workflows: mandated review, verification and editing of outputs means teams need simple check steps, and managers need clarity on what “good checking” looks like.
- Auditability and accountability: any significant decision assisted by generative AI must be explainable and documented, which implies new recording habits, decision logs, and clearer sign off points.
- Risk management: the emphasis on hallucinations and bias points to updating risk registers, incident reporting and comms protocols for when AI generated content is found to be wrong or inappropriate.

Local government AI governance in practice, council controls and an ombudsman virtual assistant

Cyngor Sir Gâr
Carmarthenshire County Council

LGSCO virtual assistant, implications for complaint handling

- Front door triage and demand management: a well maintained assistant can reduce avoidable contacts by steering people to the right route first time, but it requires disciplined website content management, version control and regular updating.
- Assurance and transparency: testing for accuracy and security is not a one off task; it needs ongoing monitoring, sampling, and rapid correction when policy or scope changes.
- Workforce support, not replacement: if AI is also considered for administrative tasks, governance will need clear boundaries so investigators remain accountable and AI use is traceable in case files.

Local Government & Social Care OMBUDSMAN

GREATER LONDON AUTHORITY

AI and the future of work in London, jobs risk, skills response, and service impacts

Key facts and the main message

- In his annual Mansion House speech, Sir Sadiq Khan warned that AI could trigger large scale job losses in London and a “new era of mass unemployment” unless ministers act to manage the transition.
- He argued London is especially exposed because of its concentration of white collar employment, including finance, professional services, and the creative industries; he also warned entry level jobs could be hit first, with new roles created more slowly than old ones disappear.
- City Hall plans include a London task force on AI and the future of work, drawing on industry and government expertise, and free AI training for Londoners.
- City Hall polling cited in reporting says around half of London’s workforce expects AI to affect their jobs within the next year.

GREATER
LONDON
AUTHORITY

AI and the future of work in London, jobs risk, skills response, and service impacts

Administrative impacts on services

- Workforce and skills delivery: free training and an AI task force imply a step change in programme design, provider commissioning, learner targeting, and outcomes tracking, particularly for entry level and at risk occupations.
- Employment support integration: if entry level opportunities thin out, job brokerage and employability services may need redesigned pathways, including more work experience substitutes, supported transitions, and targeted reskilling.
- Demand pressures on public services: job displacement risks higher caseloads for benefits advice, debt support, mental health services, and housing support; that increases front door triage demand and the need for clearer referral routes. (This is an inference from the risk described, not a confirmed forecast.)
- Employer engagement and compliance: to steer AI adoption towards augmentation rather than substitution, councils and City Hall will need stronger employer partnerships, sector specific guidance, and clearer evaluation of productivity tools, including assurance and fair access.
- Public sector productivity narrative: Khan’s framing highlights potential benefits for public services alongside labour market disruption, increasing pressure to show that AI use is safe, transparent, and delivering measurable improvements, rather than simply cutting posts.

SFO investigation into Home REIT, alleged fraud and bribery in supported housing investment

Key facts

- The Serious Fraud Office has launched a bribery and fraud investigation into the past management of Home REIT, with suspected offending estimated at £300m.
- Six people have been arrested; seven sites were searched. Locations cited include Altrincham, Maidenhead, London and a commercial site in Manchester, with Italian authorities also searching a property in Venice.
- Home REIT listed in 2020 and raised more than £850m in its first three years. It suspended trading in January 2023 after concerns were raised in November 2022 about issues including property valuations and tenants' ability to pay rent.
- Investors were told funds would be used to buy and restore properties to be block let to publicly funded charities and Community Interest Companies, housing rough sleepers, veterans and people struggling with addiction; investor returns were expected to come from rent payments.
- The SFO has stressed the case affects vulnerable residents and investors, and Home REIT's current management says it will assist the investigation

SFO investigation into Home REIT, alleged fraud and bribery in supported housing investment

Impacts for supported housing delivery and local systems

- Assurance and contract management burden rises: councils and commissioners working with exempt supported accommodation providers are likely to face greater scrutiny on due diligence, rent reasonableness decisions, monitoring, and escalation processes when providers or landlords are under investigation. (Inference drawn from the service model described.)
- Continuity planning for residents: where accommodation supply is tied to disputed financial arrangements, housing partners may need contingency plans for voids, repairs, and resident support pathways to avoid destabilising placements. (Inference.)
- Governance and data readiness: investigations typically generate urgent information requests, so housing organisations, charities and managing agents need clean audit trails on leases, referrals, occupancy, rent flows, and property standards. (Inference.)

Impacts for regulators and public confidence

- Cross agency coordination workload increases: SFO activity is supported by the National Crime Agency and international cooperation, indicating a complex evidence base and higher administrative overhead across enforcement partners.
- Reputational spillover risk: allegations in a sector housing vulnerable groups can undermine confidence in supported housing models, increasing demand for reassurance, communications, and stronger governance expectations from funders and partners. (Inference.)

High Value Council Tax Surcharge, automated revaluation, and the administrative burden for councils

Key facts and headlines

- A new High Value Council Tax Surcharge is planned from April 2028 for homes valued above £2 million, with four price bands and annual surcharges ranging from £2,500 (£2.0m to £2.5m) up to £7,500 (over £5m).
- The Valuation Office Agency (VOA) told MPs it expects to review properties with an indicative value around £1.5 million, to identify homes that may have risen above the £2 million threshold.
- The revaluation activity described would cover roughly 150,000 to 200,000 properties and is presented as the biggest such exercise for this purpose in more than 30 years.
- The approach is expected to rely heavily on automated or desktop valuation methods, using property attributes, location and recent sales evidence, rather than routine physical inspections.
- Government factsheets state local authorities will administer and collect the surcharge alongside existing council tax, on behalf of central government, with a commitment that councils will be fully compensated for additional administrative costs via a new burdens assessment.

High Value Council Tax Surcharge, automated revaluation, and the administrative burden for councils

Impacts on administration of services

- Increased billing and enquiries workload: even if fewer than 1% of properties are affected nationally, the households impacted are likely to challenge valuations and liability; councils should expect a disproportionate rise in contact, complaints and escalation.
- Appeals and dispute handling: consultations are expected on appeals routes and exemptions; once live, the system will need clear, accessible evidence standards and timely reconsideration processes to protect trust and reduce litigation risk.
- Data quality and matching: the operational success of automated valuation depends on accurate property attribute data and consistent identifiers across VOA datasets, planning records and local billing systems; cleansing and reconciliation effort is likely to rise.
- Governance and transparency: automated valuation models can be perceived as a black box; councils and VOA will need explainable outputs, clear communications, and robust audit trails to avoid reputational damage and reduce avoidable disputes.
- Exemptions policy complexity: uncertainty remains in reporting about exemptions (for example, specific institutional housing types), which creates a risk of late changes that complicate implementation, training, and customer messaging.
- New burdens and funding flows: government policy states councils will collect on behalf of central government and be compensated for costs; this still requires careful cost capture, evidence for new burdens claims, and internal capacity planning.

DWP Complaints Statistics to September 2025

For quarter ending September 2025 (July 2025 to September 2025):

- The Department for Work and Pensions (DWP) received 8,005 complaints, a 52% increase from quarter ending September 2024.
- Universal Credit received 4,005 complaints, an 82% increase from quarter ending September 2024.
- DWP closed 6,730 complaints, a 37% increase from quarter ending September 2024 – "You've got it wrong" and "You take too long" are the most common reasons for closed complaints.
- 4 out of 10 closed complaints were upheld or partly upheld by DWP.
- Universal Credit and Disability Services had the lowest rates of complaints being upheld, with around 3 out of 10 closed complaints upheld or partly upheld.
- Retirement Services had the highest rate of complaints being upheld, with around 7 out of 10 closed complaints upheld or partly upheld.

CENTRE FOR SOCIAL POLICY

Housebuilding delivery gap and planning reforms: CPS assessment of the 1.5 million homes target

Key facts and messages from the CPS analysis

- The Centre for Policy Studies (CPS) judges the likelihood of meeting the government's target of 1.5 million new homes in this Parliament as close to zero, based on recent starts and completions data.
- England wide delivery is materially below the implied annual requirement of 300,000 homes a year; CPS highlights low completions in the first year in office and a further weakening in starts.
- London is presented as the most acute risk area; CPS reports a sharp fall in starts and warns of the weakest pipeline in decades, with knock on effects across tenures, including local authority and housing association delivery.
- CPS argues that, at the current pace, total output over the Parliament could be well below the headline target, unless reforms translate into materially higher delivery.

CENTRE FOR SOCIAL POLICY

Housebuilding delivery gap and planning reforms: CPS assessment of the 1.5 million homes target

Impacts on administration of services

Planning and development management

- Greater volume and complexity of planning work if the proposed National Planning Policy Framework changes proceed; more proposals around stations and in green belt locations will require faster, clearer decision making, updated local evidence, and stronger pre application triage.
- Increased pressure on viability assessment capability; CPS flags affordability requirements and wider constraints as potential delivery blockers, which tend to generate negotiation, review, and appeal activity.

Regulation, pipeline and delivery monitoring

- If Building Safety Regulator processes continue to delay schemes, councils and partners may face longer lead times between consent and starts, complicating delivery forecasting, infrastructure planning, and performance reporting against housing trajectories.
- Stronger need for consistent metrics and narrative reporting, including starts, completions, and the conversion rate from permission to delivery; this becomes more important where national targets are politically salient and local plans are under pressure.

Housing pressures on councils

- If delivery stays below target, councils should expect sustained pressure on affordability, homelessness prevention, and temporary accommodation demand, alongside higher workloads for allocations and housing advice teams; the administrative burden sits alongside the planning workload, not instead of it.

Quote of the Week

“Plans are of little importance, but planning is essential.” - Winston Churchill

Winston Churchill (1874–1965) was a British statesman, military officer, and writer who served as Prime Minister during World War II and again in the early 1950s. Renowned for his leadership, oratory, and defiance against Nazi Germany, he remains one of the most influential figures in 20th-century history.

Sideway View

Consumer confidence as an economic signal, & the widening generational divide

In Partnership with

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Consumer confidence as an economic signal, & the widening generational divide

Key facts and the emerging pattern

- A long running UK measure, the GfK Consumer Confidence Barometer, is being used as a “single chart” indicator of how households feel about the economy and their own finances.
- Historically, confidence across age groups tended to move together, dipping aftershocks such as the Brexit vote period, the pandemic, the energy price surge after Russia’s invasion of Ukraine, and the 2022 mini budget.
- From late 2024, the pattern shifts sharply: younger cohorts become more optimistic, while older cohorts, particularly over 50s and over 60s, drop towards very low confidence levels.
- A key interpretation is that sentiment may now be more politically tinted than purely economic: people can feel better or worse about the economy depending on whether the party they support is in power, which makes “vibes” a less stable guide to underlying conditions

Consumer confidence as an economic signal, & the widening generational divide

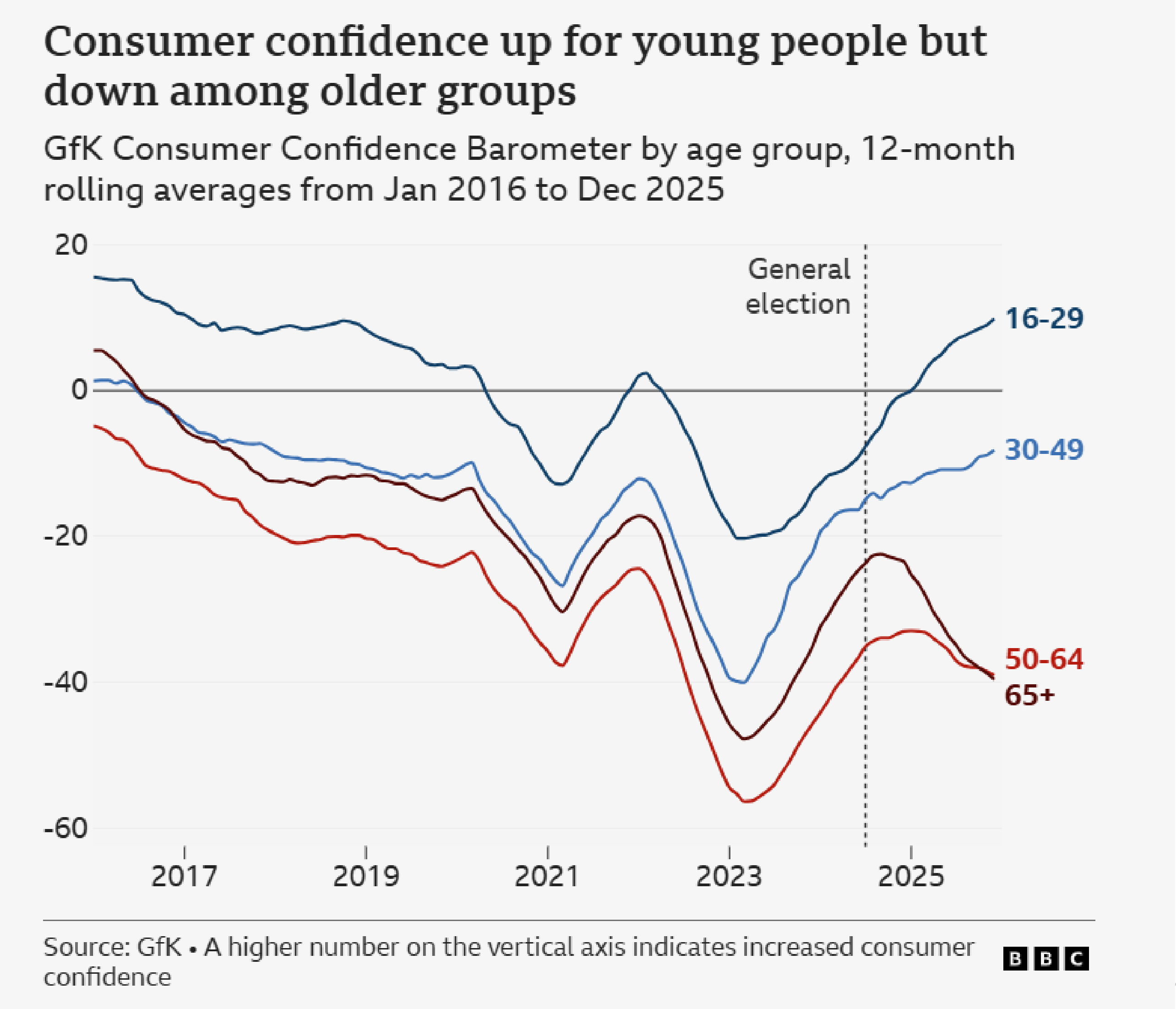
Impacts on administration of services

- Planning and forecasting: if confidence becomes politically charged, complaints volumes, contact demand, and public reactions to routine changes may become less predictable, even when economic indicators are steady.
- Communications workload: greater need for clear, evidence led messaging that separates what has changed in reality from what is being felt or amplified; higher demand for myth busting and reassurance.
- Targeted service design: older residents' pessimism is consistent with higher precautionary saving and lower spending; this can translate into weaker local demand, pressure on local support services, and more cautious behaviour in fees, charges, and debt repayment interactions.
- Financial resilience and debt support: sustained pessimism can raise the risk of arrears, requests for support, and hardship escalation; services may need stronger triage, earlier intervention, and more structured vulnerability pathways.
- Policy and trust: isolated confidence shocks can become "proof" that institutions are failing; that increases scrutiny, reputational risk, and the need for robust audit trails behind decisions and statements.

What is driving the split, in this account

- Interest rate cuts support many younger borrowers and first-time buyers, but can feel negative to older savers who rely on interest income; the Bank of England notes it has cut Bank Rate multiple times since August 2024, most recently to 3.75% in December 2025

Consumer confidence as an economic signal, & the widening generational divide



Minimum wages and labour market impacts:

international evidence and implications for UK policy

In Partnership with LA Directories Limited

What the evidence says

- **Overall finding:** the best available evidence from the UK, US and other developed countries suggests **minimum wages raise pay for low paid workers with a very muted, often near zero, effect on employment**.
- **Why results differ across studies:** impacts vary with the **"bite"** of the policy (how binding it is), the group studied, and study design; simple averages can mislead.
- **Mechanisms matter:** in labour markets with frictions and some employer wage setting power, moderate increases can reduce turnover and vacancies rather than destroying jobs, though very high levels can still reduce employment.
- **Caution on "more ambitious" levels:** the report supports exploring a higher remit, but stresses the evidence base on **very high levels is still developing**, so any expansion should be designed with the ability to pause and recalibrate.

Impacts on administration of services

- **Policy needs built in “responsiveness”:** a clear mandate and triggers for the LPC to **pause, evaluate and adjust** (likely via freezing and letting inflation erode value, rather than cutting the nominal rate).
- **More evaluation capacity is required:** stronger in house methods, quicker turnaround analysis, and better access to timely data to avoid decisions being made “in the dark”.

Implementation and governance implications

- **Data infrastructure is a bottleneck:** the report argues the UK lags peers in access to administrative data; it highlights the potential value of **HMRC Real Time Information (RTI)** for faster evaluation of upratings (even though RTI lacks hours data).
- **Timing of uprating and measurement matters:** it suggests considering changes so NLW and NMW upratings do not clash with **ASHE** collection timing, improving the evidence available to decision makers.
- **Compliance becomes more important as the bite rises:** it flags the need for better measurement of noncompliance, including audit approaches, to understand incidence and risk.
- **Publicly funded sectors need budget alignment:** where higher NLW is effectively funded through public expenditure (for example care), inadequate budget adjustments can create adverse outcomes, so monitoring and funding adequacy are central implementation tasks.

Implementation and governance implications

- Increased demand for **assurance, audit, and data sharing agreements** (HMRC RTI access, research governance, secure environments).
- Need for **standardised evaluation "kits"** and repeatable code and methods so results can be produced rapidly and consistently.
- Stronger cross system coordination between wage policy, enforcement, and benefits and tax interactions, as higher wages can be partially offset through tax and transfers.

LGR & S114 Watch

Postponing local elections to release capacity for local government reorganisation

Key facts and what is being proposed

- Central government invited 63 councils involved in planned local government reorganisation to state whether they wanted to postpone the May 2026 local elections, arguing this could release capacity to deliver reorganisation alongside business-as-usual services.
- The BBC research reported that, by the 15 January 2026 deadline, 23 councils had asked for postponement; 33 said they would not; and seven had not confirmed.
- Councils named in reporting as seeking a delay include East Sussex, West Sussex, Suffolk, Exeter, Preston, Norwich and Peterborough, alongside districts such as Cheltenham, Hastings, Nuneaton and Bedworth, Ipswich and Redditch.
- The issue is contentious locally and nationally; one council meeting at Redditch was reported to have been delayed after a public clash, with police called.
- A petition to remove the Secretary of State’s power to cancel local elections passed 135,000 signatures; the Government response said these powers are set out in primary legislation and used only with strong justification.
- Commentators have challenged the framing: governance consultant Geoff Wild argues “postponed” is misleading and that these are effectively cancelled elections that weaken democratic accountability.

Postponing local elections to release capacity for local government reorganisation

Postponing local elections to release capacity for local government reorganisation
Administrative impacts on services

- Delivery capacity: running elections while designing and implementing new unitary structures draws on the same scarce skills, programme management, legal, HR, finance, IT, and comms, so postponement may genuinely free staff time for reorganisation tasks.
- Elections administration risk: uncertainty creates wasted effort and cost, because returning officer timetables, printing, nominations, polling station booking, and supplier mobilisation have hard deadlines; late decisions can increase error risk and cost.
- Governance and legitimacy: extending councillor terms without an election raises scrutiny and can intensify complaints, FOI requests, and standards issues, especially where reorganisation decisions affect assets, senior posts, and service priorities.
- Communications workload: councils will need clearer public messaging on what is changing, why, and who is accountable during transition; mixed approaches across neighbouring areas risk confusion.
- Programme discipline: postponement does not remove the need for tight controls; it increases the importance of transparent decision trails, benefits realisation tracking, and assurance, because democratic checks are less immediate.

Legal Issues of Note

Clear guidance on AI use in legal services, alongside the proposed AI Growth Lab sandbox

Key facts

- The Department for Science, Innovation and Technology has proposed an AI Growth Lab, described as a cross-economy sandbox to supervise deployment of AI enabled products and services where current regulation is seen as a barrier, with the potential for targeted regulatory modifications under safeguards.
- In response, the Law Society argues the priority is not new regulation for lawyers, but clear, practical guidance on how existing rules apply when using AI, including for reserved legal activities.
- The Law Society highlights specific areas where solicitors want clarity, including:
    - whether client data must be anonymised before being entered into AI platforms
    - expectations on data security, storage and sharing
    - whether lawyers must always oversee AI use in legal services
    - how AI can be used in reserved activities such as court representation, conveyancing and probate
    - who is responsible when AI provides incorrect or harmful legal advice
- The Law Society position is that the existing regulatory framework can support innovation, but uncertainty, cost, data and skills are the main blockers to safe adoption

Clear guidance on AI use in legal services, alongside the proposed AI Growth Lab sandbox

Administrative impacts on services

Impacts on legal practice and compliance

- Data handling controls: firms need operational rules on anonymisation, redaction, and what may be uploaded to third party AI tools; this drives updates to information governance, DPIAs, retention, and supplier due diligence.
- Supervision and accountability: clearer expectations on human oversight will require documented workflows showing where AI is used, how outputs are checked, and who signs off advice and filings, especially for reserved activities.
- Professional risk management: uncertainty over liability for incorrect or harmful AI generated advice increases demand for audit trails, supervision logs, and potentially revised client care wording and insurer engagement.
- Training and competence: practical guidance would translate into firm wide training requirements and updated supervision arrangements for junior staff, paralegals and outsourced teams.

Impacts on government and regulators

- Sandbox design: if the Growth Lab aims to reduce “unnecessary barriers” in legal services, it will need clear guardrails that preserve reserved activity protections and avoid creating parallel standards that confuse firms and consumers.
- Consumer protection and trust: the Law Society emphasis suggests the administrative focus should be on clarifying application of current safeguards, rather than loosening them, to avoid unregulated risk exposure.

Stats & references

Further Faster 20, cutting NHS elective waits to support people back into work

Key numbers and stats

- 20 trusts in the first wave; reported as 16 in the North of England and 4 in the Midlands.
- Waiting list change (Oct 2024 to Oct 2025): 4.2% reduction in FF20 trusts versus 1.4% nationally.
- NHS elective waiting list headline cited in the article: 7.4 million, down from 7.62 million in July 2024 (new monthly figures noted as due imminently at the time).
- Economic inactivity due to long term sickness: around 2.8 million working age people (ONS based).
- Working age disability and incapacity benefits spending forecast: projected to rise to over £70 billion a year by 2029 to 30 (government review); OBR also forecasts rising incapacity and disability spending into 2029 to 30.
- Elective standard ambition: 92% treated within 18 weeks by 2029; current performance cited as about 60%, with commentary that list size may need to fall to around 4 million to meet the standard.

References and links

- DHSC: Waiting lists cut three times faster in highest joblessness areas (Further Faster 20).
- Getting It Right First Time (GIRFT): Report on Further Faster 20 first year results.
- The Times report (paywalled): “Crack teams” cut NHS waiting lists in areas with high unemployment.
- UK Parliament written answer citing ONS: long term sickness economic inactivity around 2.8m (Apr to Jun 2025).
- Government: Keep Britain Working Review, forecast of spending rising to over £70bn by 2029 to 30.
- OBR Economic and Fiscal Outlook (Oct 2024): incapacity and disability spending forecast through 2029 to 30.

Pension age Local Council Tax Support: prescribed requirements changes for 2026 to 2027

Key numbers and dates

- Laid before Parliament: 15 January 2026.
- Comes into force: 13 February 2026.
- Deadline for billing authorities to reflect changes in 2026 to 2027 pension age LCTS schemes: 11 March 2026.
- Alternative maximum council tax reduction: up to 25 per cent where the specified conditions are met.
- Evacuation and advice to leave measure: habitual residence requirement removed for up to 6 months from the date of advice or evacuation.
- Temporary absence measure (pension age): support can continue for up to 26 weeks where the person normally resides in Great Britain.

References and links

- Council Tax information letter 1/2026: Local Council Tax Support schemes for 2026 to 2027 (MHCLG, published 16 January 2026).
- UK Parliament Statutory Instruments timeline entry for SI 2026/27 (confirms laid date and commencement date).
- Local Council Tax Support schemes for 2026 to 2027 publication landing page (document set).

Job loss, unemployment benefits, and household financial distress: IFS evidence from bank account data

Key numbers and statistics

- Average spending drop in first few months after job loss: around 20%.
- Average supermarket spending change after job loss: down 16%.
- Benefits replace, on average, about one third of lost earnings.
- Lowest third of replacement rates: total income down around 90%; spending down 26%.
- Highest third of replacement rates: income down around 30%; spending down 6%.
- After six months unemployed: share making an energy bill payment down 8% (reported as a decline from pre job loss levels).
- Overdraft charges: share up from 16.0% to 16.6%; negative current account balance: share up from 22.1% to 23.8%.
- Lowest protection group: energy bill payment share down 17%; rent payment share down 20%.

References and links slide

- Institute for Fiscal Studies; press release: “Newly unemployed see living standards fall and financial distress increase despite benefits” (9 January 2026).
- Institute for Fiscal Studies; report page: “Unemployment, benefits and household spending: new evidence from UK bank account data” (9 January 2026).
- IFS report PDF: “Unemployment, benefits and household spending: new evidence from UK bank account data” (January 2026).
- Public Finance coverage by Rachel Willcox (14 January 2026

AI governance and accountability in public sector decision making

AI governance and accountability in public sector decision making Key dates, roles, and numbers

- Match affected: Aston Villa v Maccabi Tel Aviv, November 2025.
- Inspection publication: HMICFRS update published 14 January 2026; includes findings on confirmation bias and process failures.
- Public clarification: reporting confirms the fictitious match detail came from Microsoft Copilot output that was not caught before being used.
- Central government response: appointment of a Chief Artificial Intelligence Officer (CAIO), Kalbir Sohi; described as the most senior AI leadership role in the UK public sector; role sits with AI teams in Government Digital Service within DSIT.

references and links

- HMICFRS inspection PDF: Inspection of police forces' contributions to safety advisory groups, West Midlands Police (published January 2026).
- HMICFRS news post: Confirmation bias influenced West Midlands Police recommendation to ban Maccabi Tel Aviv fans (14 January 2026).
- The Guardian: West Midlands police chief apologises after AI error used to justify Maccabi Tel Aviv ban (14 January 2026).
- Browne Jacobson legal comment: West Midlands Police AI false intelligence (January 2026).
- Global Government Forum: UK government appoints first chief AI officer (6 January 2026)

Scottish Budget 2026 to 2027, tax choices, cost of living measures, and delivery impacts

Key numbers and dates

- Total spending cited: almost £68 billion.
- Income tax thresholds: basic and intermediate thresholds rise by 7.4% in 2026 to 2027; around 55% of taxpayers said to be better off versus elsewhere in the UK, typically up to about £40 per year.
- Primary care: £36 million for walk in GP service expansion.
- Business rates: 15% relief for retail, hospitality and leisure for 2026 to 2027 and each year of the revaluation cycle; £138 million over three years; cap of £110,000 per business per year; 100% relief stated for islands and designated remote areas.
- Council tax: new high value bands from 1 April 2028, with Band I for £1 million to £2 million and Band J for above £2 million (as reported by tax commentators).
- Parliamentary timetable: final vote scheduled for 25 February 2026.

References and links

- Scottish Government: Finance Secretary statement on Scottish Budget 2026 to 2027 (includes “almost £68 billion” and the NDR relief detail).
- Scottish Government: £36 million to expand walk in GP services.
- ICAEW explainer on Scottish income tax threshold changes.
- Children in Scotland summary on breakfast clubs commitment.
- Financial Times coverage of the high value property measures and private jet levy approach.
- Scottish Parliament research briefing on the Budget scrutiny and vote timetable.

SEND tribunal demand pressures and the Tribunal's operational response

Key numbers and dates

- 24,000 SEND appeals registered in 2024/25; 19,000 disposed of; 34% increase on the previous year.
- 65% resolved within the 22 week target; 95% of decisions issued within ten working days of hearings.
- SEND hearings default to video (with in person options available).
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References and links

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Local government AI governance in practice, council controls and an ombudsman virtual assistant

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- Policy scope, who must comply: employees, casual workers, agency staff, elected members, volunteers, external consultants and contractors with access to council digital facilities.
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- Carmarthenshire County Council: Generative Artificial Intelligence Policy report (PDF) and cabinet summary paper.
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- LGSCO: Introducing the new virtual assistant (12 January 2026).
- LGSCO: AI Strategy page, including 31 March 2026 milestones.

AI and the future of work in London, jobs risk, skills response, and service impacts

Key numbers and stats

- City Hall polling: around half of London workers expect AI to affect their job within 12 months (reported); one outlet reports 56% from a City Hall survey.
- Bank of England Governor Andrew Bailey: AI could be comparable to the Industrial Revolution in terms of disruption; concern includes thinning out entry level jobs and the skills pipeline.
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References and links

- Financial Times: Khan warning and planned London task force and training.
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- Bank of England governor comments, reported: Personnel Today and Insurance Journal summaries.
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SFO investigation into Home REIT, alleged fraud and bribery in supported housing investment

Key numbers and operational facts

- Estimated suspected offending: £300m.
- Enforcement activity: 6 arrests; 7 sites searched, including a search in Venice with Italy's Guardia di Finanza.
- Home REIT fundraise: more than £850m raised in the first three years after listing (2020).
- Scale of provision in early reporting: Home REIT's 2021 impact reporting describes up to 3,274 people accommodated from 597 properties as of 1 May 2021, and its annual reporting refers to working with 17 not for profit partners at that point in time.
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- Home REIT Annual Report 2021 (PDF), reference to not-for-profit partner count.

High Value Council Tax Surcharge, automated revaluation, and the administrative burden for councils

Key numbers and dates

- Start date: April 2028 for properties valued above £2 million.
- Properties to be checked: reported 150,000 to 200,000, with an indicative screening value around £1.5 million.
- Annual surcharge levels: £2,500 (between £2m and £2.5m) rising to £7,500 (over £5m), across four bands.
- Revenue estimate: around £0.4 billion in 2029 to 2030, with a government figure also describing around £430 million per year from 2028 to 29 onwards.

References and links

- UK Government factsheet: High Value Council Tax Surcharge (policy, bands, admin and new burdens position).
- The Times report, 13 January 2026 (paywalled): VOA evidence to MPs; scale of revaluation; automated valuation model; consultation points.
- LBC summary (syndicated reporting) on the scale of the revaluation and threshold screening.
- Parliamentary committee oral evidence page referencing VOA evidence on valuation approach and policy boundary.

Housebuilding delivery gap and planning reforms: CPS assessment of the 1.5 million homes target

Key numbers and statistics

- Government target: 1.5 million homes this Parliament; implied requirement is 300,000 homes a year.
- Completions in the first year in office: 140,860 (CPS describes this as 47% of the annual 300,000 requirement).
- Starts in England (CPS cited period Q3 2024 to Q2 2025): 115,770 (CPS describes this as 39% of the annual requirement).
- London starts in 2024 to 2025: 4,170; down 72% year on year (CPS).
- London completions forecast cited by CPS from Molior: about 4,550 a year in 2027 and 2028.
- London local authority starts: 90 (CPS reports a 95% fall); housing association starts down 78% (CPS).
- Potential upside cited by CPS: station focused reforms could unlock 630,000 homes (estimate quoted by CPS).
- CPS notes “planning reform” was mentioned 520 times in Parliament in 2025 (as an indicator of policy focus rather than delivery).

References and links

- Centre for Policy Studies; A Year of Talk – But Where Are The Houses? (report PDF).
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- Public Finance; Likelihood of housing target being met “close to zero”, claims think tank (Christian Doherty, 14 Jan 2026).
- MHCLG, Housing supply: indicators of new supply, England (includes methodology for monitoring progress towards 1.5 million homes).

AI governance and accountability in public sector decision making

AI governance and accountability in public sector decision making Key dates, roles, and numbers

- Match affected: Aston Villa v Maccabi Tel Aviv, November 2025.
- Inspection publication: HMICFRS update published 14 January 2026; includes findings on confirmation bias and process failures.
- Public clarification: reporting confirms the fictitious match detail came from Microsoft Copilot output that was not caught before being used.
- Central government response: appointment of a Chief Artificial Intelligence Officer (CAIO), Kalbir Sohi; described as the most senior AI leadership role in the UK public sector; role sits with AI teams in Government Digital Service within DSIT.

references and links

- HMICFRS inspection PDF: Inspection of police forces' contributions to safety advisory groups, West Midlands Police (published January 2026).
- HMICFRS news post: Confirmation bias influenced West Midlands Police recommendation to ban Maccabi Tel Aviv fans (14 January 2026).
- The Guardian: West Midlands police chief apologises after AI error used to justify Maccabi Tel Aviv ban (14 January 2026).
- Browne Jacobson legal comment: West Midlands Police AI false intelligence (January 2026).
- Global Government Forum: UK government appoints first chief AI officer (6 January 2026)

Scottish Budget 2026 to 2027, tax choices, cost of living measures, and delivery impacts

Key numbers and dates

- Total spending cited: almost £68 billion.
- Income tax thresholds: basic and intermediate thresholds rise by 7.4% in 2026 to 2027; around 55% of taxpayers said to be better off versus elsewhere in the UK, typically up to about £40 per year.
- Primary care: £36 million for walk in GP service expansion.
- Business rates: 15% relief for retail, hospitality and leisure for 2026 to 2027 and each year of the revaluation cycle; £138 million over three years; cap of £110,000 per business per year; 100% relief stated for islands and designated remote areas.
- Council tax: new high value bands from 1 April 2028, with Band I for £1 million to £2 million and Band J for above £2 million (as reported by tax commentators).
- Parliamentary timetable: final vote scheduled for 25 February 2026.

References and links

- Scottish Government: Finance Secretary statement on Scottish Budget 2026 to 2027 (includes “almost £68 billion” and the NDR relief detail).
- Scottish Government: £36 million to expand walk in GP services.
- ICAEW explainer on Scottish income tax threshold changes.
- Children in Scotland summary on breakfast clubs commitment.
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- MHCLG, Housing supply: indicators of new supply, England (includes methodology for monitoring progress towards 1.5 million homes).

Consumer confidence as an economic signal, & the widening generational divide

Consumer confidence as an economic signal, and the widening generational divide

Key numbers and stats mentioned or closely linked

- GfK Consumer Confidence Index, overall: -17 in December 2025 (up two points on November).
- Age split example (GfK, reported): August 2025, age 65+ fell to -38; age 16 to 29 rose to +13, highest in eight years.
- Household saving ratio: 9.5% in Q3 2025 (down 0.7 percentage points on the quarter).
- Bank Rate: 3.75% after the December 2025 cut; BoE says rates have been cut six times since August 2024.
- Wider context (ONS, reported by Reuters): UK GDP growth of 0.1% in Q3 2025, with consumer spending up 0.3% and savings ratio down to 9.5%.

References and links

- GfK Consumer Confidence, UK background and definition.
- UK Parliament Commons Library, “Business and consumer confidence” briefing (includes December 2025 index value).
- ONS Quarterly sector accounts, Q3 2025 (household saving ratio 9.5%).
- Bank of England, latest Bank Rate decision and explainer (rate cuts since August 2024; latest 3.75%).
- Reporting on age cohort divergence and political tint in confidence: Financial Times (Sept 2025).
- Syndicated copy of the article text provided (AOL mirror)

Minimum wages and labour market impacts

Key numbers and stats

- **UK NLW level in scope of the report: £8.21 per hour**, stated as **58.9% of median hourly earnings** in **October 2019**; stated policy objective was **60% by 2020** (subject to sustained economic growth).
- **Suggested future remit range:** evidence is described as consistent with exploring NLW in the range **60% to two thirds of median hourly earnings**.
- **Meta evidence summary:** distribution of **439** minimum wage employment elasticities across studies is centred around zero, with a **median around -0.05**, described as economically small for typical groups studied.
- **Wage distribution evidence:** US evidence summarised in the report indicates jobs below the new minimum fall, but much of this is offset by jobs "upgraded" to the new minimum and slightly above, with **a 7% wage gain** and little overall change in employment over five years in the cited analysis.
- **High bite evidence referenced:** the report describes little indication of job losses in events with bite as high as **59% of median wages** in the cited work.

References and links

- Arindrajit Dube (November 2019), *Impacts of minimum wages: review of the international evidence* (Crown copyright; published on GOV.UK).
- Evidence and implementation discussion including evaluation infrastructure, ASHE and HMRC RTI recommendations.
- Summary of the "new minimum wage research" and meta analysis discussion.

Postponing local elections to release capacity for local government reorganisation

Key numbers and dates

- 63 councils were invited to give views on postponing the May 2026 elections.
- BBC research tally as at the 15 January 2026 deadline: 23 requested postponement; 33 did not; 7 not confirmed.
- Petition signatories cited in reporting and Government response: more than 135,000.
- Reporting suggests postponements would move some elections to 2027 in reorganisation areas, though final decisions sit with ministers.

References and links

- Government announcement inviting views from 63 areas on postponement and capacity for reorganisation (18 December 2025).
- Local Government Lawyer summary of the BBC research counts and council list (15 January 2026).
- Guardian report on scale of postponements and local controversy (15 January 2026).
- Sky News list style report on councils requesting delay (16 January 2026).
- UK Parliament petition: remove power to cancel local government elections, plus Government response.
- Geoff Wild commentary on terminology and democratic accountability (LinkedIn).
- Financial Times report on legal challenge and wider political context (17 January 2026).

Clear guidance on AI use in legal services, alongside the proposed AI Growth Lab sandbox

Key dates and numbers

- DSIT AI Growth Lab call for evidence ran from 21 October 2025 to 7 January 2026, with the deadline extended in December 2025.
- Law Society press material cites that around two thirds of lawyers already use AI tools in their work, reinforcing the point that informal adoption is already happening and needs clear rules.

References and links

- DSIT call for evidence: AI Growth Lab (overview and timetable).
- UK Government press notice on the AI Growth Lab regulatory approach.
- Law Society press release: “The legal sector needs clarity more than flexibility to make the most of AI” (includes the guidance asks).
- Law Society Gazette coverage: “Existing regulation can cope with AI, says Chancery Lane”.
- Local Government Lawyer summary: “Lawyers need more guidance on use of AI, Law Society tells Government”.

Job Adverts From Business Smart Solutions

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Ben Moreton

CEO

Mark Thomas

Operations

Chris Sharratt

Talent Partner

Trustpilot

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

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

Benefit Assessment Officer (NEC)

3 months initially | £25 per hour Umbrella | Hybrid

To support the Revenues and Benefits team with the account management and assessments of Housing / Council Tax Support, Discretionary support and when required account management of Revenues workloads.

1. Ensure that applications and changes for/to Housing Benefit, Council Tax Reduction, Discretionary Housing Payments, Discretionary Council Tax Reduction and Local Welfare Assistance are processed and paid promptly and correctly in accordance with legislation and procedures
2. Resolve through to conclusion telephone, face-to-face and written enquiries from residents of Milton Keynes, landlords, external agencies and other Council departments
3. Provide advice about welfare assistance and where applicable signpost customers to other agencies for help and support
4. Ensure that the Council Tax account information relating to the customer is correct and if not, resolve any discrepancies that would affect the financial award
5. Take or initiate action as appropriate, to ensure that overpayments of Housing Benefit, Council Tax Reduction, Discretionary Housing Payments and Discretionary Council Tax Reduction have effective recovery set, following legislation and procedures

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

- Strong working knowledge of the UK welfare benefits system, including Universal Credit, Housing Benefit, Personal Independence Payment and other statutory entitlements.
- Must be a strong NEC (Northgate) user.
- Ability to assess financial situations and identify opportunities to increase income through benefits, grants, budgeting and debt advice.
- Familiarity with relevant legislation, guidance and policy changes affecting welfare rights.

To find out more or to apply
>> Click here to view the full advert <<

Revenues Manager (Academy)

3 months initially | £450 per day Umbrella | Hybrid

Purpose and impact:

The role of the Revenues Manager is to ensure delivery of a high-quality Council Tax and Business Rates (NDR) billing and recovery service in line with customer requirements and regulations and to drive forward cost-efficient digital services and performance. As part of the Management Team the role holder will deputise for the AD and provide strong professional leadership and management for the Revenues service for West Northamptonshire Council.

Accountable to:

As part of the Revenues and Benefits Team in the wider Finance Directorate, the role holder is accountable to the Assistant Director of Revenues and Benefits, responsible for the direct line management of 7 Team Leaders.

What we're looking for:

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

- Management experience is essential as this role will be managing 7 direct reports
- Needs somebody who has experience dealing with poor performance
- Strong technical and management skills
- Extensive knowledge of Council Tax and Business Rates legislation
- Up to date knowledge of current best practice in both Council Tax and Business Rates
- Proven track record of finding creative solutions to a wide range of people management challenges
- Knowledge of local government policies and procedures

To find out more or to apply

>> Click here to view the full advert <<

Benefits Customer Service Officer MRI (Academy)

3 months initially | £26 per hour Umbrella | Hybrid

Our client in the Midlands is seeking a Benefits Customer Service Officer.

The successful candidate must have strong Housing Benefit assessment skills and be an advanced MRI/Capita (Academy) user, and be willing to assess claims whist picking up incoming calls.

Location: Hybrid / 2 days on-site in the Midlands

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

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

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

To find out more or to apply
>> Click here to view the full advert <<

Benefits Officer MRI (Academy)

3 months initially | £26 per hour Umbrella | Remote

Our client in the Midlands is seeking a Benefits Officer on a fully remote basis for a long-term contract.

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

Rate: £26.00ph (umbrella)
Term: 3 months initially, but could be up to 12
Location: Fully remote

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

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

- Strong Housing Benefit assessment skills
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- Skilled in the assessment of supported accommodation claims
- An advanced MRI/Capita (Academy) user

To find out more or to apply
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Benefits Officer (NEC/Northgate)

BSS

3 months initially | £25 per hour Umbrella | Remote

Our client in the midlands is seeking 4 Benefits Officers on a fully remote basis.

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

Rate: £25.00ph (umbrella)
Term: 3 months initially
Location: Fully remote

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

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- Skilled in the assessment of supported accommodation claims
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To find out more or to apply
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Revenues Manager (MRI/Academy)

Until 31/03/2026 initially | £350 per day Umbrella | Hybrid

Rate: £350.00 per day (umbrella)
Term: Until 31/03/2026 initially
Hours per week: 37
Location: Hybrid working (office attendance will be required in the midlands)

Job Purpose
1. To manage and lead the billing, collection and recovery section ensuring the effective, economic administration of the billing and collection service in order to maximise revenue for service in respect of Council Tax, Non Domestic Rates, and for Housing Benefit Overpayments, Sundry Debts in accordance with legislation, local policies and strategies.

2. To work with the Head of Revenues and Benefits and the other Section Heads to ensure the team achieves excellence in its services to its customers, both internal and external.

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

- Formulate and maintain policy and strategy for the Revenues Service in line with local and national policies and priorities
- Responsible for developing and establishing systems and procedures to ensure all staff in the Revenues Service section process all matters effectively and efficiently in line with best practice
- To be responsible for Revenue projects ensuring the take-up and the recovery across the district
- Capitalising on specialist skills across the Authorities, when required
- To have an excellent working knowledge of the computer systems used by the service together with a thorough awareness of the aspects surrounding reporting and end user operation

To find out more or to apply
>> Click here to view the full advert <<

Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £30,000.00 per annum | Hybrid

Our good client in the East of England 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 1 day per month, and initially for the first few days for training & set-up.

Duties include:

- 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
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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

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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.

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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

- 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
- 10 Nov 25 — Pension Credit Take-Up, Notional Income, and the Real Value of Minimum Wage
- 17 Nov 25 — Understanding Deprivation, Data and the Realities Facing Local Government
- 24 Nov 25 — Budget Expectations, Council Tax Premiums, Fraud Pressures & Deprivation Indices
- 1 Dec 25 — Budget, Benefits and the Future of Local Support
- 22 Dec 25 — Mid Christmas Break
- 5 Jan. 26 — New Year Break
- 12 Jan 26 — transparency, microwaves, beach huts and the fine art of "savings"

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Dates where there will be no sessions

- Easter Monday: 6 Apr. 26
- Early May Bank Holiday: 4 May 26
- Spring Bank Holiday: 25 May 26
- August Summer Break: 3–31 Aug. 26
- Winter Festival Break: 7 Dec. 26 – 4 Jan. 27

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

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

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

Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance by Malcolm Gardner

- Budget 2025: Impacts on Revenues & Benefits Administration, Housing and Local Government Finance – Visionary Network

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

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

The Appointment of McFadden to DWPS by Malcolm Gardner

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

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

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

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

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

https://benefitsinthefuture.com/

Benefits in the Future

Blogs

- 'tis the season to be jolly… misleading, in the Daily Mail
- Lies, Damned Lies and the Telegraph
- Big differences in Pension Credit take-up revealed – Benefits in the Future

Blogs

- Benefit take-up may be getting worse, but it's hard to know by Phil Agulnik
- Move to UC - Stats Update 12 August 25 by Phil Agulnik
    - Move to UC - Stats Update 12 August 25
- Could settling disputes through back-pay put benefits at risk? By Phil Agulnik
    - https://www.entitledto.co.uk/blog/2023/january/could-settling-disputes-through-back-pay-put-benefits-at-risk

entitledto
independent | accurate | reliable

Resolution Foundation

Blogs & Reports

Stairway to headroom Putting the Autumn Budget 2025 decisions on tax, spending and borrowing into context	by Hannah Aldridge and Mike Brewer and Elliott Christensen and Tom Clark and Alex Clegg and Nye Cominetti and Adam Corlett and Ruth Curtice and Julia Diniz and Sophie Hale and Lindsay Judge and Zachary Leather and Jonathan Marshall and Charlie McCurdy and Louise Murphy and Simon Pittaway and Hannah Slaughter and James Smith and Imogen Stone and Greg Thwaites and Lalitha Try
The localisation era Assessing the post-2013 rise of localised social security by Alex Clegg	This report is part of the project Safety Nets: social security for families in a devolved UK, funded by the Nuffield Foundation. It examines the growth of *localised social security* in the UK from 2013, focusing on how responsibilities for discretionary support and Council Tax Reduction (CTR) have shifted from the UK government to local authorities. Localised support makes up only a small share of overall social security spending, but it has expanded significantly, driven first by the 2013 localism reforms and later by the Covid-19 pandemic. The report evaluates when local delivery works well, where it falls short, and what principles should guide any future reform.
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

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.

Visionary Network Partnership

MALG MEMBER

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The Benefits Directory

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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.