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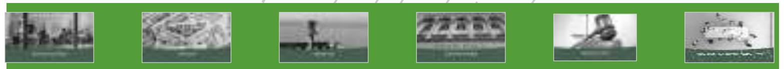
Revenues and Benefits Discussion Group

Meeting Link

16 February 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.

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- 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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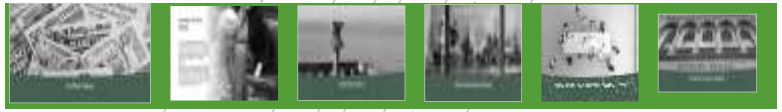

Discussion Points

Council Tax and Social Care

Claiming

Poverty

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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!

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The Independent Local Tax and Welfare Network

Arriving in March 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

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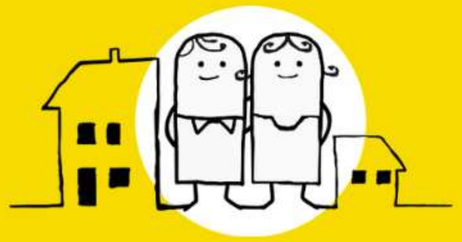
Redesign your CTR scheme with ease



Opportunity

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

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

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

Resident Insights

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

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

CTRS Modelling

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

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

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

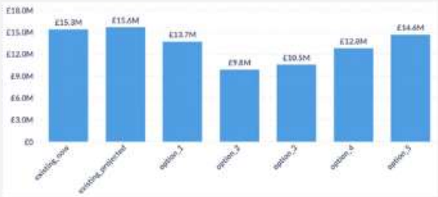
Automatic Reporting

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

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

Our dashboard provides the insights you need to make informed decisions

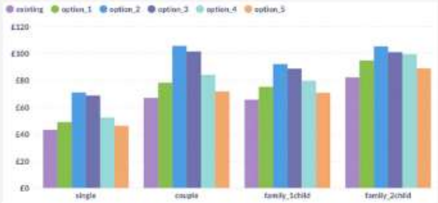
Total annual cost options



Detailed analysis per CTR band

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

Average CT payment by households



Identification of impacted residents

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

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

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

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

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

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

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

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

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

Lucie White, Operational Finance Manager at Barnsley Metropolitan Borough Council

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

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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**

End

- Malcolm Gardner, Visionary Network Director
- 07946800171

mg@malcolmgardner.com

Book a meeting with Malcolm: Book Time with MG

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The Independent Local Tax and Welfare Network

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 Info@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

The Unified Reform of Social Care and Council Tax

Resolving the fundamental crisis in local government

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The Current Settlement is Failing on Two Fronts

Failing the People

- The system is fragmented, misunderstood, and financially hazardous.
- Individuals face catastrophic costs and confusion.

Failing the Institution

- Adult social care spending is overwhelming local government.
- Destabilizing the ability to fund and deliver core services.

Key Insight: Meaningful reform requires us to abandon separate debates. We must solve the funding of care to save the function of councils.

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Social Care is Not Functioning as a Trusted System

- **The Understanding Gap**
  Widespread confusion exists regarding NHS vs. Social Care provision and whether services are free.
- **The Financial Exposure**
  The means test pushes individuals to spend down assets to critically low levels.
- **The Fear**
  Residential care costs create a genuine risk of losing one’s home.
- **Takeaway**
  This confusion and risk contribute to severe public distress when care crises arise.

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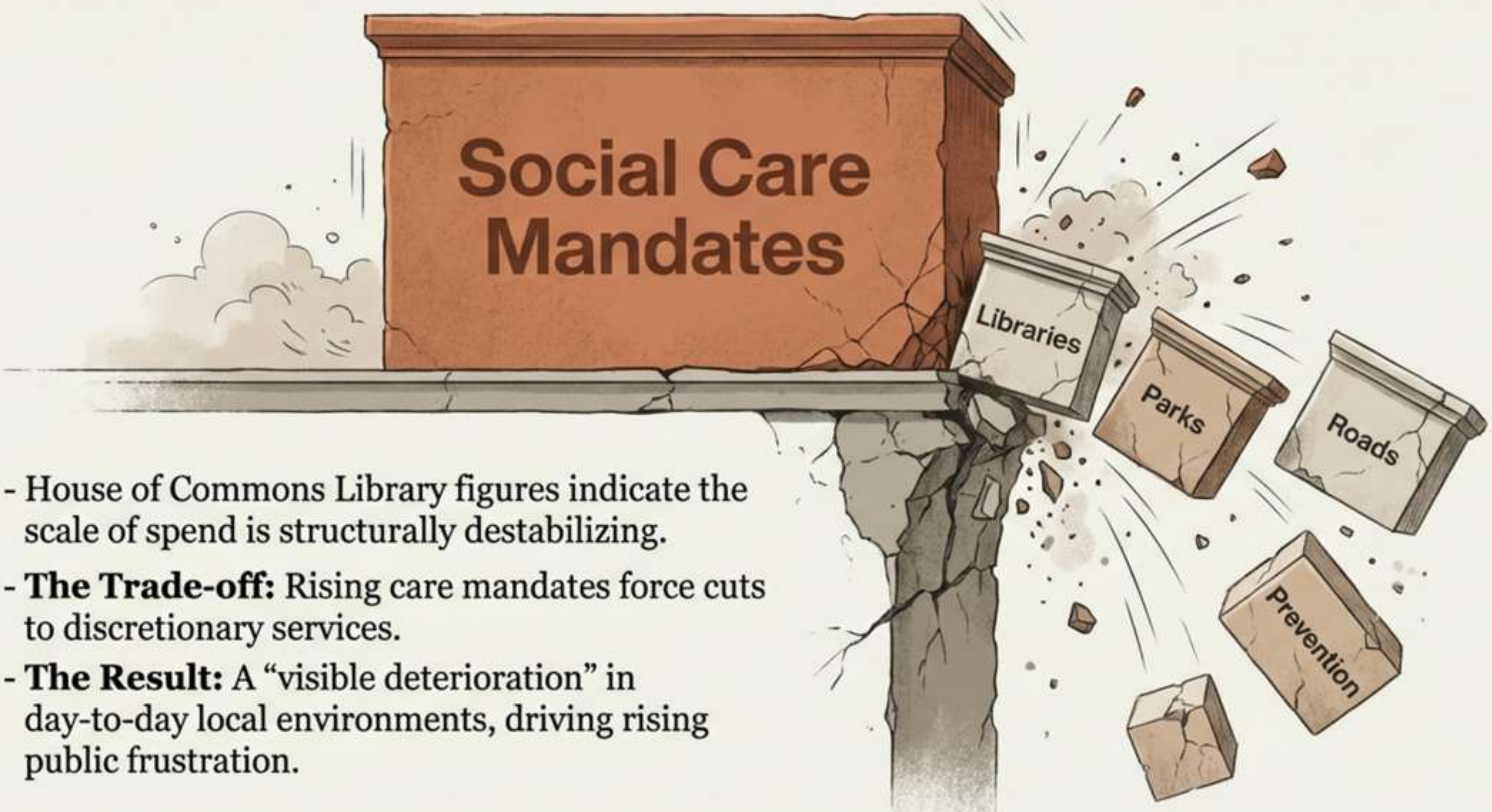
Care Spending is Physically Crowding Out Local Services



- House of Commons Library figures indicate the scale of spend is structurally destabilizing.
- **The Trade-off:** Rising care mandates force cuts to discretionary services.
- **The Result:** A "visible deterioration" in day-to-day local environments, driving rising public frustration.

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Council Tax is Structurally Unfair and Outdated

- **The Core Distortion:** Valuations are still based on 1991 property prices, ignoring 30+ years of economic change.
- **The Inequality Gap:** Local tax base inequalities produce drastically different burdens across regions.
- **The Comparison:** High-value properties vs. typical homes in low-income areas.
- **Takeaway:** The tax engine designed to fund these services is broken.

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The Political Legacy of Fear and Avoidance

2017

The Shadow of the "Dementia Tax"

2028

Casey Commission Recommendations

The Blockers

- Long-standing caution following the backlash to the 2017 social care proposal.
- Deep-seated political fear regarding major local tax revaluations.

Current Signals

- Emerging movements (High Value Surcharge) are signals of change.
- Incremental tweaks are insufficient for the scale of the crisis.

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The Unified Proposition: A Single, Linked Package

The Thesis

We must nationalize the funding of old-age care to rescue local government finance.

The Strategy

- If councils no longer fund old-age care, Council Tax reform creates fiscal headroom.
- **The Deal:** Pair a National Care Contribution with a lower, fairer Council Tax.

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Unlocking the Political Space for Reform

Step 1: Shift Risk

Shift old-age care risk to a national pool.

Step 2: Reduce Need

Drastically reduce the revenue requirement for Local Government.

Step 3: Reform Tax

Use fiscal headroom to reform Council Tax without raising the aggregate burden.

The Outcome: Security in old age in exchange for a national contribution, balanced by immediate local tax relief.

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Pressure Testing the Proposition

Working Age Adults

Significant spend remains on adults aged 18-64. How does this fit the nationalization model?

Intergenerational Fairness

Is it fair for working-age taxpayers to fund a system they won't use for decades?

Local Agency

If funding is nationalized, we must ensure local commissioning retains responsiveness and control.

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Risks and Counterpoints

The Bundling Risk

Linking reforms could stall both if either element becomes politically toxic.

The Savings Mirage

Removing care pressure does not automatically restore capacity if other costs (children's services, inflation) continue to rise.

Implementation Complexity

Revaluation and band redesign have large distributional consequences and require massive administrative lift.

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Option 1: The Conservative Package

- **Care Reform**
  National reform of funding and eligibility criteria.
- **Tax Reform**
  Council Tax revaluation and rebanding (updating the 1991
- **Safety Nets**
  Targeted protections for low-income households and transitional relief.

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Option 2: The Balanced Package

- **Care Reform**
  A hypothecated (earmarked) National Care Contribution or clearly labeled levy.
- **Tax Reform**
  Council Tax redesigned to be explicitly more progressive.
- **Accountability**
  Clearer local government service standards and transparent reporting.

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Option 3: The Ambitious Package (Wholesale Reform)

- **Care Reform**
  Implementation of a mandatory social care insurance model (Japan style).
- **Tax Reform**
  Major property tax reform, potentially moving to a proportional tax system.
- **The Trade**
  Explicit Council Tax reductions funded by shifting older people's care costs entirely off local budgets.

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Defining Success for the New Settlement

Citizen

- Clear understanding of coverage.
- End of catastrophic asset loss.
- Tangible improvements in local services.

State

- Sustainable funding for core services.
- Defensible tax liabilities without anomalies.
- Administratively deliverable.

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Inaction is the Riskiest Course

Incremental tweaks cannot fix a system breaking on two fundamental axes.

"Reforming social care and Council Tax together is not just a fiscal necessity; it is the only politically viable path to a sustainable future."

The time for a unified settlement is now.

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Discussion points

Questions to guide a structured conversation

1. Problem and priorities

- What is the primary failure: access, quality, workforce, funding, or understanding?
- How should we balance older people's care with 18 to 64 adult care needs?
- Which local services must be protected to rebuild trust?

2. Fairness and consent

- What level of asset protection is fair, and for whom?
- Would a dedicated contribution increase trust that money is ring fenced for care?
- How do we protect low income households if council tax is reformed?

3. Design and delivery

- What should be funded nationally versus locally commissioned and managed?
- How do we avoid cost shifting between systems and agencies?
- What transition measures would reduce disruption for residents?

4. Evidence we need

- Local projection of care demand and spend under current rules.
- Distributional impact of council tax changes by household type.
- Options for a contribution model: rates, exemptions, and governance.

Options and what success looks like

Use these as a way to converge on a preferred direction

Option A: conservative

- National reform of care rules and funding, limited structural change.
- Council tax revaluation and band updates, with transitional relief.
- Focus on stability and implementation feasibility.

Option B: balanced

- A clear national care contribution linked to entitlements.
- Council tax redesigned to be more progressive overall.
- Stronger transparency on what councils deliver and why it costs.

Option C: ambitious

- Mandatory insurance style model for later life care.
- Major property tax reform, potentially proportional.
- Explicit council tax reductions if care costs move off local budgets.

Success criteria (agree a small set)

- Residents understand entitlements and likely costs, with stronger protection against catastrophic loss.
- Councils have sustainable funding for visible core services, with clearer accountability.
- Council tax liabilities are more defensible, with fewer anomalies and better progressivity.
- Implementation is deliverable: phased transition, targeted support, and clear governance.

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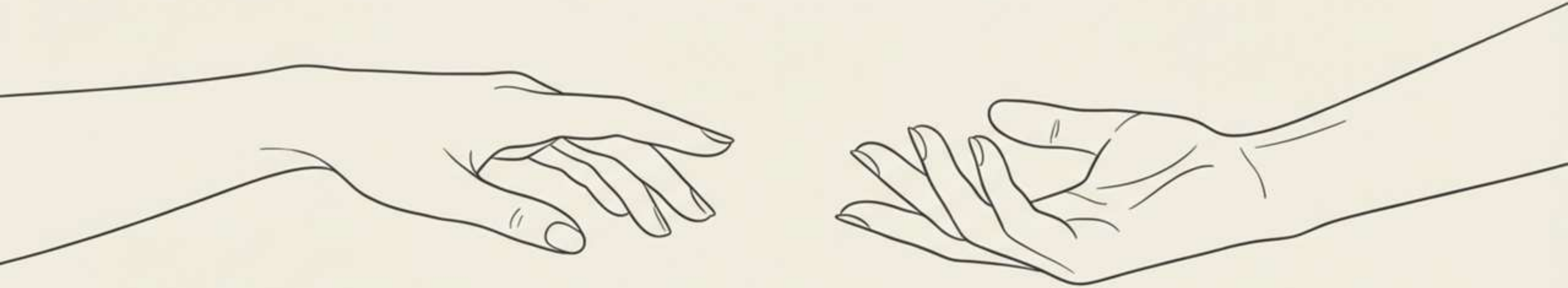
In Touching Distance: The Income Maximisation Debate

Balancing the efficiency of digital tools with the necessity of human support for vulnerable applicants.



A discussion pack based on the Money and Mental Health Policy Institute report.

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The Missed Opportunity of Income Maximisation

Income Maximisation: Identifying unclaimed benefits, grants, discounts, and savings via advisers or online tools.

52%

of people with mental health problems regularly run out of money for essentials.

35%

have accessed income maximisation support.

The Insight: Approximately **3.4 million people** in the **UK** with mental health problems could benefit, yet **billions** go **unclaimed** because the money is structurally out of **reach**.

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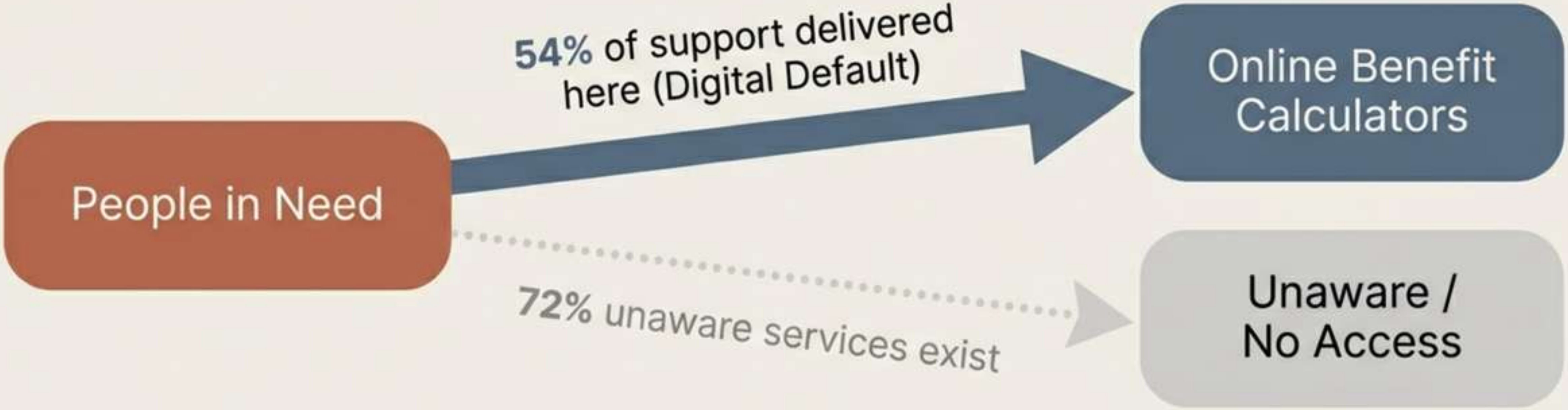
The Current Landscape of Support



Access to support is currently a 'Postcode Lottery.' While online calculators are the primary entry point, the system suffers from failures in signposting and referrals, leaving the majority of the target demographic navigating in the dark.

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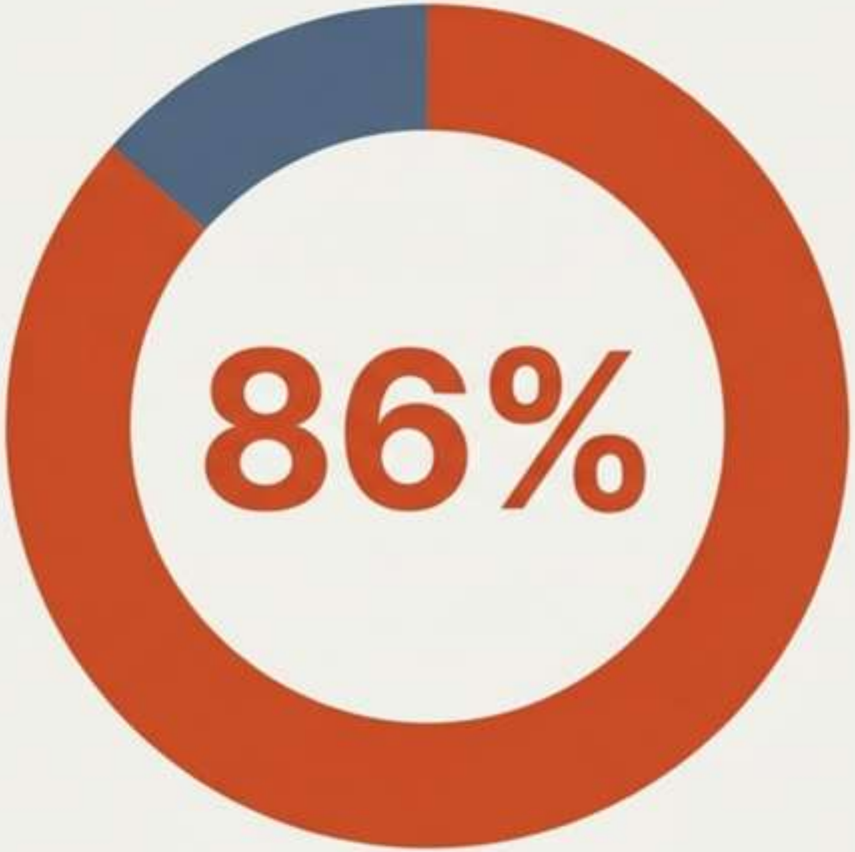
The Failure of "Digital Default"



Calculators are likely insufficient.

The report concludes that online calculators are insufficient for up to 86% of this demographic due to cognitive and emotional barriers.

While a helpful part of a toolkit, they fail as a primary safety net for those with complex mental health struggles.

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The Human Impact of Adviser-Led Support

Cognitive Support

Advisers help navigate complex information and forms that overwhelm those with reduced concentration.

Emotional Safety

Human interaction manages the anxiety and panic often triggered by debt, described by users as “Life-Changing.”

The Systemic Barrier

Access is patchy. MaPS-funded providers are often only required to offer “initial contact” (signposting) rather than the full casework needed.

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Discussion Point 1: Is the 'Anti-Calculator' Stance Balanced?

Strengths of the Report

- Highlights genuine usability barriers (concentration, form fatigue).
- Challenges the "cheap digital fix" narrative with quantitative data.

Potential Blind Spots

- Frames calculators by what they *cannot* do.
- Little focus on benefits like anonymity, 24/7 access, or avoiding phone anxiety.
- Dismisses "assisted digital" or hybrid tools too quickly?

Provocation: Does the report conflate "badly designed tools" with "all digital tools"?

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Deconstructing the ‘86%’ Figure

Is this sample skewed toward those already in crisis? Does it miss those who successfully used calculators without needing further help?

What defines “insufficient”? Does it mean the tool failed technically, or simply that the user desired reassurance?

Survey Sample: 409 people.

Is it fair to contrast ‘insufficient calculators’ directly with ‘life-changing advisers’ without exploring the middle ground of assisted digital?

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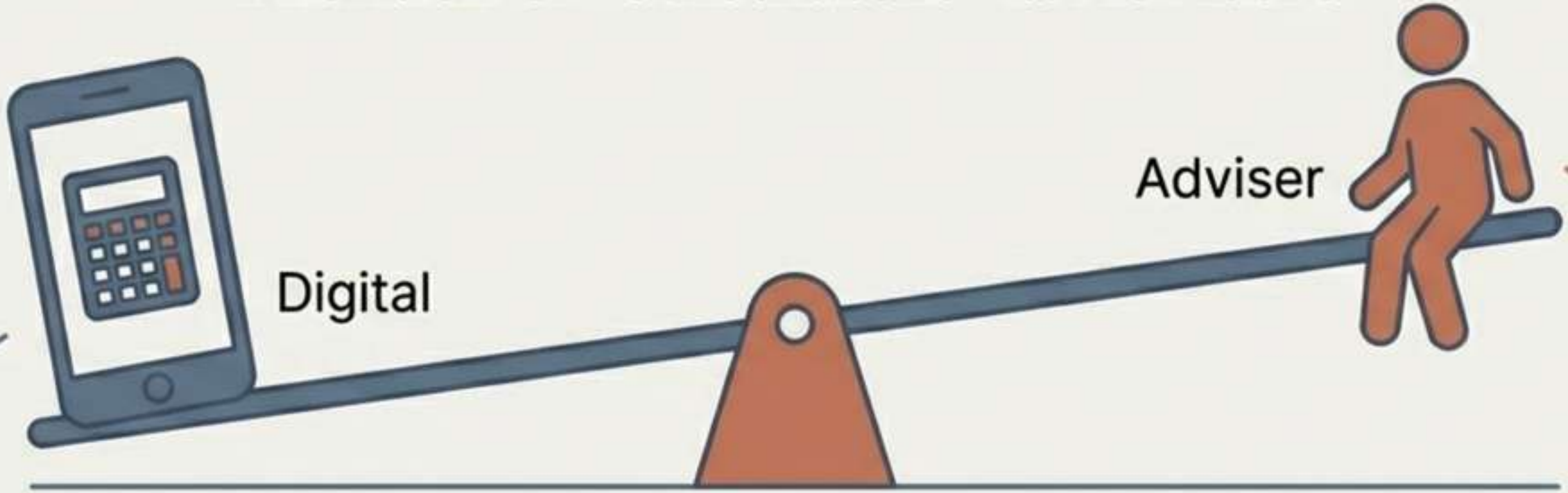
The Danger of Binary Policy Making

The Risk of ‘Calculators vs. Advisers’



Unintended Consequences

If commissioners view this as ‘Calculators = Bad’, we risk discouraging investment in accessible digital tools.

The Divide

Creates a false dichotomy between ‘Digital’ (cheap/ineffective) and ‘Proper’ (human/expensive) support, ignoring the reality of resource constraints.

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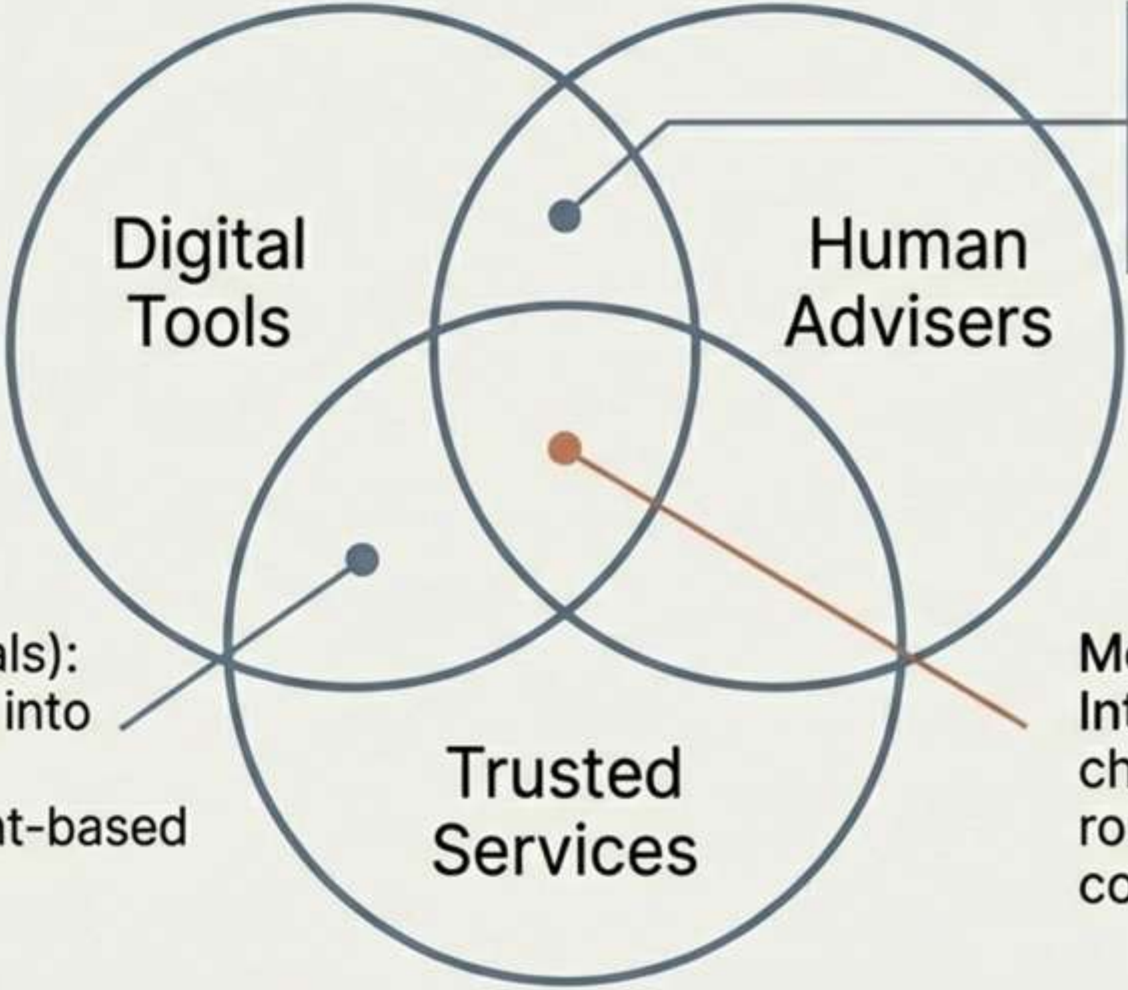
Beyond the Binary: Hybrid Models

The ‘Calculator Plus’ Approach



Model B (Assisted Digital): Staff or volunteers bridge the gap, using the calculator *with* the client.

Model A (Warm Referrals): Embedding calculators into NHS, Banks, & Local Authorities with consent-based data sharing.

Model C (Clinical Integration): Income checks as part of routine mental health contacts (IAPT).

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Designing for Mental Health

If we keep calculators, they must evolve.

- **Cognitive Load**: 'Chunking' questions into smaller, manageable steps.
- **Safety Nets**: Auto-save progress for variable concentration spans and multi-channel backups (chat/phone).
- **Process**: Co-designing tools specifically with people who have lived experience of mental health problems.

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Strengthening the Human Safety Net

Ring-Fenced Funding

Strategic Requirement:

Government and MaPS must require basic adviser-led income maximisation as a standard in debt advice, not just an optional add-on.

Funding Model:

Shift toward secure multi-year funding for casework to prevent the ‘signposting to nowhere’ loop.

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Bringing It Home: Local Application

Signposting

How are people currently finding us? Are we relying on 'self-serve' for those who can't serve themselves?

The Middle Ground

Do we have a 'Calculator Plus' model, or are we just handing out URLs?

Action

Can we map our local adviser-led provision today to identify the 'postcode lottery' gaps in our specific region?

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Closing the Gap

Summary: The goal isn’t to choose between calculators and advisers, but to redesign the system so they work in tandem.

The iit money is “In Touching Distance.” job is to build the bridge —digital or human—that allows the vulnerable to finally reach it.

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Wales poverty: JRF urges stronger action ahead of the next Senedd term

- The Joseph Rowntree Foundation (JRF) says poverty in Wales has deepened, with particular concern about “very deep poverty”, and argues the poorest households have not experienced a clear “devolution dividend”.
- JRF highlights child poverty as a priority for the next Welsh Government; it points to around one in three children in Wales living in poverty.
- JRF argues the depth of poverty has increased over time; it reports that nearly half of people in poverty are now in very deep poverty, compared with around a third in the mid-1990s.
- JRF recognises reforms already introduced but describes the Welsh Government’s Child Poverty Strategy (published December 2025) as lacking ambition, and calls for clearer, more stretching action.
- Policy directions highlighted by JRF include childcare reform (including removing work requirements for funded hours), exploring a Child Payment approach similar to Scotland, and stronger support for different family types, free school meals, children with No Recourse to Public Funds, and coordinated support into work.

Wales poverty: JRF urges stronger action ahead of the next Senedd term

Impacts on administration of services

- Childcare eligibility and funding rules: removing work requirements and expanding access would require revised eligibility checks, clearer customer journeys, and tighter data sharing between childcare providers, local authorities and Welsh Government delivery teams.
- A Child Payment style intervention would create material delivery demands: scheme design (eligibility, interaction with reserved benefits, payment frequency), application and verification processes, fraud and error controls, and an accessible appeals and redress route.
- Increased coordination across services: JRF's emphasis on linking support to work, and tailoring support for different family types, implies more integrated casework across employability, education, school support, and hardship provision; this tends to increase referral volumes and the need for consistent triage.
- No Recourse to Public Funds: any expansion of support will raise administrative complexity, including careful eligibility handling, safeguarding interfaces, and clearer decision letters, especially where support sits outside mainstream benefit rules.
- Performance and accountability: the critique of limited progress over two decades increases pressure for measurable outcomes, which typically means strengthened monitoring frameworks, published progress reporting, and clearer lines of delivery responsibility

Simplifying Crisis and Resilience Fund Delivery for Councils with the Inbest CMS

A comprehensive platform designed to help local authorities meet DWP requirements while building long-term resident financial resilience.

The CRF Challenge

£843m Consolidated Grant

Replacing HSF & DHPs

Mandatory 6-Monthly Reporting (30+ Data Tables)

Navigating the New £842m Consolidated Grant

The CRF replaces HSF and DHPs, requiring councils to deliver crisis payments and resilience services. However, mandatory six-monthly reporting across 30+ data tables—covering demographics, spend, and outcomee—creates a significant administrative burden for local teams tasked with building long-term financial stability for low-income households.

The Nudge

inbest

A Cost-Neutral Solution for Smarter Delivery

The inbest CMS automates CRF delivery by identifying eligible residents and tracking outcomes, importuntly, CRF guidance permds using funds for "data and analytics for targeting support" and "digital referral systems," meaning the grant itself can fully fund the inbest platform.

How It Works: Six Tiles

1. **Enrichment and Segmentation**
   Process administrative data to identify residents missing benefits or eligible for specific Crisis and Resilience Fund support strands.
2. **Targeted Campaign Definition**
   Define campaign objectives and select resident segments using pre-configured, automated werkflows and communication templates for email or text.
3. **Proactive Resident Outreach**
   Reach residents via SMS or WhatsApp with personalized liuks to a pre-filed benefits calculator to check eligibility in minutes.
4. **Flexible Case Management**
   Support self-serve or advice-ied delivery with a structured audit trail for recording advice, actions, and referral outcomes.
5. NEW **Reach Previously Unknown Households**
   Deploy web-based landing pages to reach households not currently receiving Council Tax Reduction or Housing Benefit.
6. **Automated MI Reporting**
   DWP
   Generate DWP-required six-monthly returns automatically, covering demographics, spend categories, and resilience outcomes without manual work.

What Councils Get

- End-to-end platform for identifying vulnerable residents. A single system to manage the entire resident journey from identification to outcome.
- Automated reporting aligned with DWP requirements. Pre-configured reports that aliminate the ueed for manual cpreedsbeets and data gathering.
- Improved benefit take-up and financial resilience. Direct impact on resident income through automated eligibility abacks and warm referrals.
- Reduced administrative burden through digital workflews. Automation of follow-ups and reminders to increase efficiency for internal teams.
- Cast-neutral implementation using CRF adminiotrative Full compliance with DWP guidance for allowable digital and IT costs.

Proof Points

£36 Resident income generated for every £1 invested.

£5.2M Pension Credit secured through targeted campaigns.

30+ Councils currently using the inbest Benefits Calculator.

Delivery Options

Internal delivery with inbest support. Full set-up, configuration, and training for council teams.

Fully managed service by partner agencies. Turnkey delivery using welfare agencies already on the platform.

Flexible self-serve and hybrid models. Tailored delivery approaches to fit council capacity and needs.

Book a meeting to see the Inbest CMS in action. Schedule a demo to explore how the platform fits your specific CRF requirements.

Email info@inbest.ai or visit www.inbest.al to begin. Get in touch to start your council's transition to data-driven CRF delivery.

inbest

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Welcome to a new era of council tax deduction schemes

Bristol City Council Case Study

For more information email info@visionarynetwork.co.uk

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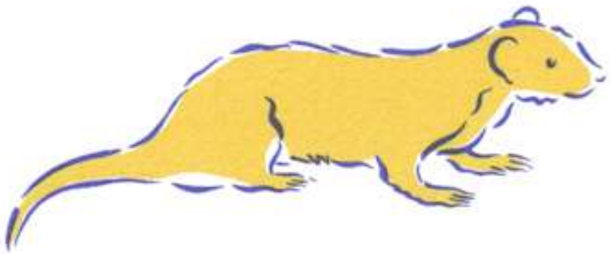
2015 EQUITY RELEASE AWARDS Mortgage Solutions WINNER BEST TECHNOLOGY PROVIDER

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.

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

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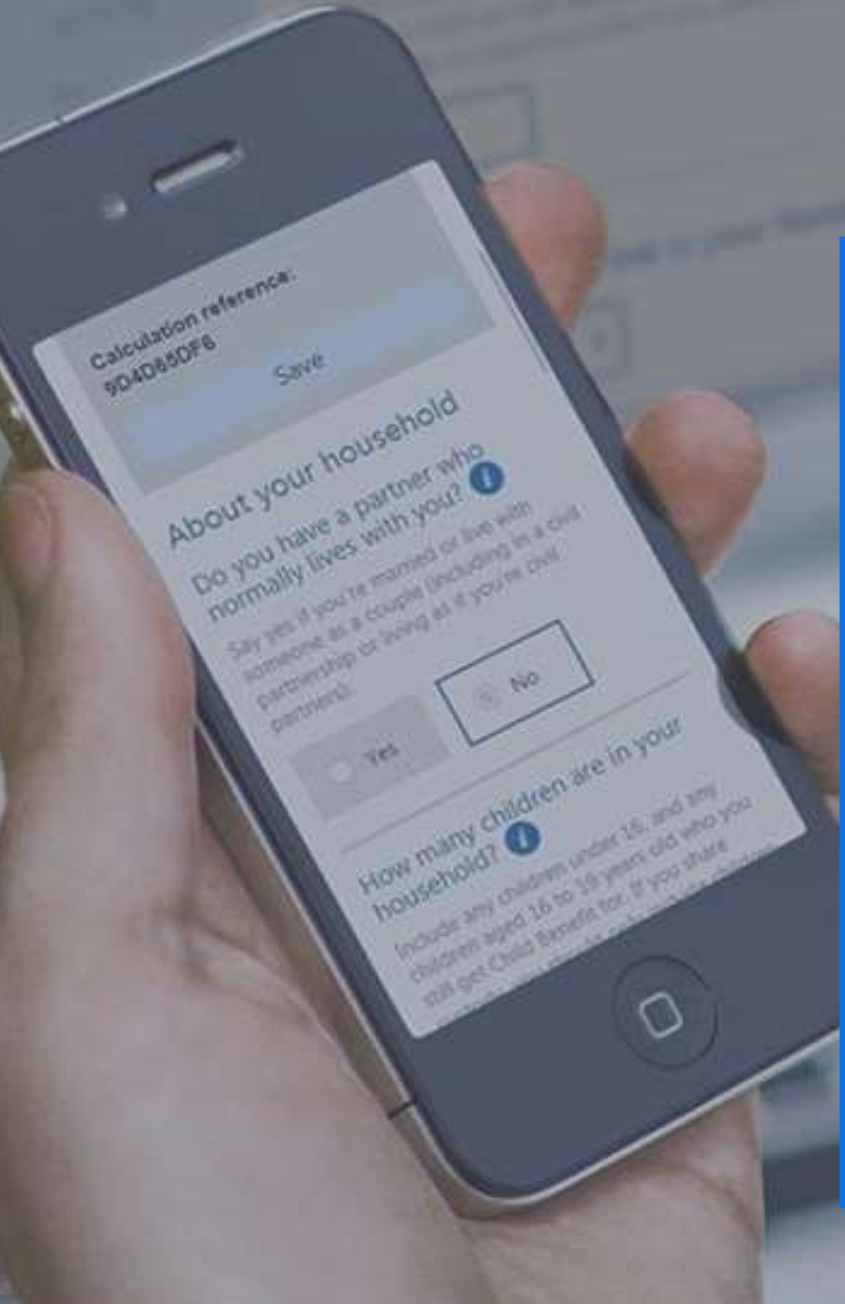

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Our mission is to help everyone to access the benefits they're entitled to.

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.

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data management

Apply4.Online®

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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In the news

Bespoke council tax increases above the 5% cap for 2026 to 2027

- Government has allowed seven councils to increase council tax above the standard referendum threshold for 2026 to 2027, recognising acute financial pressures.
- The permitted maxima (subject to each council setting a balanced budget locally) are:
  - up to 9.00%: Shropshire; North Somerset; Worcestershire
  - up to 7.50%: Trafford; Warrington; Royal Borough of Windsor and Maidenhead
  - up to 6.75%: Bournemouth, Christchurch and Poole
- These flexibilities are set out through the council tax referendum principles for 2026 to 2027, which specify the relevant "excessiveness" thresholds for these authorities.

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Bespoke council tax increases above the 5% cap for 2026 to 2027

Impacts on administration of services

- Billing and recovery operations: council tax systems, direct debit profiles, annual billing inserts and online calculators must reflect the bespoke limits; contact centres should plan for increased enquiries, hardship requests and complaints following higher bills.
- Council tax support and hardship: higher bills tend to increase demand for council tax reduction reviews, discretionary support and debt advice referrals, with knock on impacts on processing volumes and verification workload.
- Budget setting and governance: authorities using exceptional flexibilities will need clearer narrative and assurance for members and residents about what the uplift funds, how it links to financial sustainability, and how impacts on vulnerable households are being mitigated.
- Collection risk: higher tax levels can increase arrears risk and enforcement activity, requiring closer monitoring of in year collection rates and more intensive early intervention to avoid avoidable escalation.

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House of Commons

Committee of Public Accounts

Carer's Allowance overpayments: PAC demands faster redress and stronger DWP leadership

- The Public Accounts Committee (PAC) urges DWP to speed up redress for unpaid carers wrongly pursued for Carer's Allowance overpayments, citing "systemic issues" and management failures.
- PAC says a lack of integrated, concerted leadership allowed problems to persist for years and that DWP must rebuild trust with carers, reporting progress back within six months.
- A government commissioned independent review (Liz Sayce) concluded carers should not be blamed for falling foul of a complex and punitive system; many experienced severe harm to health, finances, careers and family wellbeing.
- Ministers have ordered a large reassessment exercise covering historic earnings-related overpayment demands; some carers may see debts reduced, cancelled or refunded where flawed guidance drove incorrect decisions.
- Political scrutiny is intensifying, including commentary that DWP requires a "reset" in capability and culture to put past wrongs right.

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House of Commons

Committee of Public Accounts

Carer's Allowance overpayments: PAC demands faster redress and stronger DWP leadership

Impacts on administration of services

- Significant operational workload: reviewing and correcting historic cases at scale will require case identification, evidence gathering, recalculation, decision making, communications, and a managed approach to refunds and debt write off.
- Strengthened quality and assurance: DWP will need tighter controls over guidance, training, and decision consistency, plus audit trails showing how earnings assessments were applied and corrected.
- Increased contact and complaint demand: clearer letters and improved change reporting routes may reduce future issues, but the redress programme is likely to generate higher inbound enquiries, MP casework, and complaint volumes in the short term.
- Trust and safeguarding implications: the case highlights how administrative design and communications can create harm; restoring confidence will require visible leadership, transparent progress reporting, and user centred processes that reduce the risk of repeat injustice.
- Interdependency with wider fraud and error work: PAC places Carer's Allowance within broader concerns about DWP's fraud, error, and underpayment environment, implying competing pressures on specialist capability and governance capacity.

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AI transcription in social work: benefits, risks and governance gaps

- AI transcription tools are being rolled out rapidly in adult and children's social care, largely to speed up note taking and meeting summaries; frontline staff report real time savings and workflow benefits.
- The Ada Lovelace Institute warns that current approaches to ethics and evaluation are "limited and light touch", and that risks such as bias and AI "hallucinations" are not being fully assessed or mitigated.
- The research highlights variation in practice: social workers often assume full responsibility for outputs, but perceptions of reliability and the level of "human in the loop" oversight differ widely, and there is no consensus on when the tools are appropriate, particularly in statutory processes and formal proceedings.
- The Institute calls for stronger governance, including mandatory transparency reporting via the Algorithmic Transparency Reporting Standard, and clearer sector guidance with explicit accountability structures

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AI transcription in social work: benefits, risks and governance gaps

Impacts on administration of services

- Recording and quality assurance: councils will need clear standards for when AI transcription can be used, minimum checking requirements, and audit trails showing what was generated by AI and what was edited by a practitioner. This is essential because errors can enter official care records and influence decisions.
- Statutory and legal exposure: use in assessments, case conferences, court related documentation, or formal proceedings increases risk. If inaccuracies are not detected, councils and practitioners may face complaints, challenge, safeguarding risk, and potential legal consequences.
- Procurement and evaluation workload: current evaluation tends to focus on efficiency. The report implies councils will need broader evaluation criteria, including impact on people who draw on care, equality and bias testing, and incident management arrangements.
- Training and operating model: uneven oversight practice suggests a need for role based training, supervision expectations, and support from information governance, legal, and safeguarding leads, rather than leaving responsibility solely with individual social workers.
- Transparency and reporting overheads: if use must be recorded through the Algorithmic Transparency Reporting Standard, councils will need governance processes to log deployments, purposes, affected services, and controls, and to keep this updated as tools and suppliers change.

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House of Commons
Committee of Public Accounts

PAC calls for safeguards on DWP bank account powers

- The Public Accounts Committee (PAC) says DWP must set out clearly how it will use new bank account related powers "proportionately and effectively", to maintain public trust.
- The powers (in the Public Authorities (Fraud, Error and Recovery) Act 2025) include:
  - requiring banks and other financial institutions to provide information to help verify entitlement; and
  - requiring information from third parties for criminal investigations; and
  - in some circumstances, recovering money directly from an individual's bank account without a court order.
- PAC recommends DWP reports annually on how often the powers are used and what impact they have.
- PAC also challenges DWP's emphasis on claimant error and fraud, arguing official error needs more direct attention.

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House of Commons
Committee of Public Accounts

PAC calls for safeguards on DWP bank account powers

Administrative impacts on services

- New operational workflows will be needed across DWP, and for partners, to manage requests to banks and third parties, track case outcomes, and evidence proportionality and necessity.
- Higher assurance and governance overheads:
  - stronger audit trails, permissions, quality checks, and complaint handling;
  - published metrics for annual reporting, including use, outcomes, error rates, and redress.
- Increased demand for casework and dispute resolution if claimants challenge data use or deductions, especially where official error is a contributor to incorrect awards.
- Service pressure from correction activity already in train, illustrated by the Carer's Allowance overpayment exercise (large scale review and remediation), which will compete for skilled resource and management attention.
- Communications will need tightening: DWP statements emphasise safeguards and that it will not have direct access to claimants' bank accounts when checking entitlement, but this will still require careful public facing explanation to avoid loss of trust and reduced take up

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Northern Ireland welfare fraud: naming policy, reporting surge and enforcement drive

- Communities Minister Gordon Lyons says tackling benefit fraud and error is a priority during significant budget constraint; the Department for Communities (DfC) has launched a new drive, including an advertising campaign.
- Lyons reintroduced the practice of naming people convicted of benefit fraud (from April 2025), presenting this as part of a “zero tolerance” approach and a deterrent.
- DfC reports a sharp increase in fraud referrals from the public since the naming approach resumed, and states it is stepping up counter fraud activity, including strengthening validation of declared circumstances and maximising technology solutions with DWP and others.
- Criticism persists that high profile fraud messaging can increase stigma and suspicion around benefit claimants, with calls to balance enforcement with a wider focus on poverty and social cohesion.

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Northern Ireland welfare fraud: naming policy, reporting surge and enforcement drive

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Impacts on administration of services

- Increased operational workload: higher volumes of public referrals require triage, intelligence handling, case allocation, investigation capacity, and consistent decision making, including safeguards to avoid low quality or malicious reports consuming resource.
- Stronger governance and assurance expectations: "zero tolerance" messaging increases the need for clear, auditable standards for evidence, proportionality, and outcomes reporting to maintain trust and reduce challenge.
- Customer experience and safeguarding: public naming and heightened enforcement can increase fear and under reporting of changes, which can drive error and overpayments; front line teams may see higher demand for advice, clarification, complaints, and advocacy support.
- "Invest to save" and reinvestment model: proposals to retain a share of savings add additional monitoring and benefits realisation requirements, including baseline setting, certification of savings, and transparent reinvestment into agreed programmes.

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ICON Independent Commission on Neighbourhoods

Neighbourhood shopping parades: unequal high street mix in deprived areas

- Research for the Independent Commission on Neighbourhoods (Icon) finds that neighbourhood shopping parades in England's poorest communities have 70% more vape shops, off licences, bookmakers and takeaways than those in wealthier areas.
- The same parades have roughly double the number of retailers selling unhealthy food, and higher vacancy rates, suggesting weaker local economic resilience.
- Icon warns government policy risks overlooking "the shops down the road" by focusing mainly on town centres, even though these parades are central to daily life, especially where transport access is limited.
- The report argues policy responsibility is fragmented across many departments, making it harder to deliver joined up change in hyperlocal places.

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Independent Commission on Neighbourhoods

Neighbourhood shopping parades: unequal high street mix in deprived areas

- Stronger coordination burden: councils and partners may need to align planning, licensing, public health, enforcement, regeneration and community safety activity around the same small geographies, rather than treating high streets and town centres as the only focus.
- Increased demand for targeted prevention: higher concentration of gambling, vaping and unhealthy food outlets can increase pressure on public health commissioning, community safety responses and targeted support for vulnerable residents.
- More complex delivery governance: if neighbourhood assets and empty units are transferred to community control, councils need clear processes for acquisition support, legal structures, ongoing compliance, and sustainability planning.
- Performance and evaluation: shifting to a neighbourhood focus requires monitoring at parade level (vacancies, uses, footfall proxies, antisocial behaviour, health indicators) and demonstrating impact across multiple outcomes, not just retail occupancy.

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Department for Business Innovation & Skills

Fast track apprenticeships: accelerating standards to meet urgent skills needs

- Government will introduce an accelerated route to update apprenticeship training and develop new short courses, aiming to cut approval timelines from up to 18 months to as little as three months, particularly where there is urgent demand linked to major projects.
- The reforms sit within Growth and Skills Levy changes, backed by £725 million funding and intended to support 50,000 additional apprenticeships for young people.
- Delivery is linked to a new Major Investment and Infrastructure Service, intended to connect major infrastructure and private investment projects to local training pathways and workforce supply.
- Government says quality controls remain, with faster prioritisation and quicker revisions to existing standards (examples cited include construction standards responding to regulatory change).
- Employers and providers are encouraged to engage with Skills England and DWP to shape accelerated apprenticeships and short courses aligned to local job opportunities

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Department for Business Innovation & Skills

Fast track apprenticeships: accelerating standards to meet urgent skills needs

Impacts on administration of services

- Faster standards governance: Skills England, departments and employer groups will need new triage and prioritisation processes, clearer criteria for “urgent” updates, and tighter programme management to deliver three month turnarounds without lowering assurance.
- More frequent change for providers: colleges and training providers may face quicker curriculum updates, assessment readiness changes, and faster mobilisation, increasing pressure on staffing, equipment, quality systems, and subcontractor management.
- Local alignment workload: linking accelerated provision to major projects strengthens the need for local coordination across councils, combined authorities, employers and providers to translate project pipelines into funded places and recruitment pathways.
- Monitoring and accountability: faster creation and updates increase the importance of consistent evaluation beyond throughput, including completion, progression, employer satisfaction and equality of access, particularly for young people and those without existing networks into major projects.

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Ministry of Housing, Communities & Local Government

Business rates 2026 to 2027 multipliers and draft demand notice explanatory notes

- MHCLG Non-Domestic Rates information letter (10 February 2026) notifies billing authorities of the national non-domestic rating multipliers for 2026 to 2027 and flags planned amendments to the statutory explanatory notes for demand notices in March 2026, with a draft provided in the interim.
- Five multipliers are confirmed for 2026 to 2027 (outside the City of London's separate arrangements):
  - Standard multiplier: 48.0p (0.48)
  - Small business multiplier: 43.2p (0.432)
  - Standard Retail, Hospitality and Leisure (RHL) multiplier: 43.0p (0.43)
  - Small business RHL multiplier: 38.2p (0.382)
  - High value multiplier: 50.8p (0.508).
- The letter sets out the formula inputs used to calculate the standard and small business multipliers (including CPI September 2025 and September 2024) and the Secretary of State's estimates of total rateable value at 31 March 2026 (E) and 1 April 2026 (F).
- Draft explanatory notes for 2026 to 2027 reflect the April 2026 revaluation and the introduction of new multipliers, including thresholds referenced in the notes (small business multiplier up to RV £50,999; high value multiplier from RV £500,000; RHL multipliers applying to qualifying properties with RV below £500,000).

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Ministry of Housing, Communities & Local Government

Business rates 2026 to 2027 multipliers and draft demand notice explanatory notes

Impacts on administration of services

- Annual billing build and testing: revenues teams must update billing systems, bill formats and online calculators for five multipliers, including the new RHL and high value multipliers; this will require configuration, assurance testing, and clear exception handling for eligibility and thresholds.
- Customer contact and casework: the April 2026 revaluation plus new multipliers will increase enquiries, disputes and requests for explanation; councils will need refreshed scripts, website content and staff briefing so that responses are consistent and legally accurate.
- Explanatory notes compliance: billing authorities are required to publish explanatory notes in the same or substantially similar terms to the Demand Notices Regulations; interim use of the draft text means version control is needed and councils will need a quick update once the amended regulations are laid in March 2026.
- Instalment plan administration: the notes restate the 10 month default cycle and the right for ratepayers to request 12 monthly instalments; councils should anticipate more requests as bills change post revaluation, with knock on impacts for cashflow profiling and direct debit schedules.
- Increased VOA challenge signposting: the draft notes point ratepayers to “check and challenge” processes; councils should expect more signposting activity, and more time spent explaining billing authority versus VOA responsibilities

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Quote of the Week

“I have worked out that I am living in London on £27 a day while David Cameron is claiming a damn sight more for his big house in Oxford.” - Dennis Skinner

Dennis Skinner is a long-serving British Labour politician who represented Bolsover from 1970 to 2019, known for his uncompromising left-wing principles and sharp parliamentary wit. A former coal miner from Clay Cross, he became a defining voice of the Labour left and earned the nickname “the Beast of Bolsover” for his fearless interventions in the Commons.

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- The Benefits Directory a web-based knowledge management solution
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LGR & Finance Watch

Councils respond to the first multi-year Local Government Finance Settlement in a decade

- Government has set out a three-year Local Government Finance Settlement for England (2026 to 2027 through to 2028 to 2029), presented as a major step towards sustainability and delivery of long promised funding reform.
- The settlement implements Fair Funding Review reforms, distributing funding using:
  - an assessment of relative need using social indicators
  - an area costs adjustment for differing service delivery costs
  - an assessment of council tax raising capacity.
- Additional Recovery Grant funding of £440m is announced, targeted at upper tier councils that would otherwise see less than a 17% funding increase over the period.
- The settlement includes commitments linked to major pressure areas, including adult social care, SEND, and homelessness and rough sleeping reform; this includes a commitment to resolve 90% of local authorities’ DSG High Needs deficits accrued up to the end of 2025 to 2026, plus an uplift for homelessness and domestic abuse grant funding.
- Government says transition funding means some councils will receive more than their assessed need to protect financial sustainability; it also states that by 2028 to 2029 the most deprived places will receive 45% more funding per head than the least deprived.

Councils respond to the first multi-year Local Government Finance Settlement in a decade

- New funding formula and multi year planning: finance teams will need to re baseline medium term financial strategies, align service plans to a three year envelope, and update modelling for council tax capacity, area costs, and relative needs indicators.
- Grant conditions and programme delivery: the settlement’s focus on social care, SEND deficits, and homelessness implies increased reporting, assurance, and delivery governance to evidence use of funds and progress against reforms.
- Budget setting volatility remains: annual consultation and confirmation of later year allocations in the relevant year means councils still face uncertainty for 2027 to 2028 and 2028 to 2029, which complicates commissioning, workforce planning, and transformation sequencing.
- Uneven impacts across council types will drive administrative load:
  - County Councils Network warns the Recovery Grant approach is unfair and forecasts a large rural funding gap, implying harder choices on service reductions and higher demand for savings programmes and fees and charges reviews.
  - District Councils’ Network welcomes a one-year Adjustment Support Grant to avoid late changes to 2026 to 2027 budgets but notes mixed outcomes and ongoing pressure for some districts to preserve the service offer, especially rural and remote areas.
- System changes councils must absorb: abolition of the New Homes Bonus and a business rates baseline reset will require updates to forecasting, budget monitoring, and communications with members on volatility and risk.

Spelthorne intervention: commissioners warn of deep seated financial and governance failings

- Government appointed commissioners report that Spelthorne has taken initial stabilisation steps, but still faces “very significant challenges” across finances, commercial position, leadership, culture, governance, continuous improvement, and housing and regeneration functions.
- Spelthorne is reported to be around £715m in debt after restructuring, down from around £1bn in March 2025.
- The debt largely stems from office property acquisitions near Heathrow intended to generate income to fund discretionary services; commissioners report those assets have fallen in value significantly.
- The commissioners describe governance concerns, including very poor conduct in council meetings, strained member officer relationships, and weak member reporting (including performance and budget monitoring quality and timeliness).
- Capacity is further stretched by preparations for Surrey local government reorganisation, with Spelthorne due to become part of the new West Surrey Council in April 2027.

Spelthorne intervention: commissioners warn of deep seated financial and governance failings

Impacts on administration of services

- Medium term financial management will tighten sharply as minimum revenue provision (MRP) is implemented from 2025 to 2026 and debt costs rise, requiring closer budget monitoring, more frequent corrective action, and clearer member reporting to support lawful decision making.
- Service and transformation capacity is likely to be constrained by the combination of intervention activity and reorganisation planning, increasing delivery risk for housing, regeneration, and capital programmes.
- Governance and assurance demands increase under intervention: improved quality control on reports, stronger audit trails for capital decisions, and clearer alignment between member priorities and officer work plans to reduce internal friction and decision delays.
- Property and capital management will require additional specialist input and more robust programme controls, including asset rationalisation activity and better monitoring of disposals and capital receipts assumptions

Best Value Inspection at Bedford Borough Council: finance, governance and service delivery concerns

- Ministers have ordered a Best Value Inspection at Bedford Borough Council, citing concerns about finance and governance, and earlier risk of a section 114 notice.
- The Ministry's letter seeks an independent assessment of whether the council is securing continuous improvement, with regard to economy, efficiency and effectiveness, under the Local Government Act 1999.
- The inspection is led by Paul Najsarek (former chief executive, London Borough of Ealing), with two assistant inspectors appointed.
- The Ministry references:
  - a CIPFA resilience and governance review (July 2025) highlighting weaknesses in governance and financial management, including a significant projected 2025 to 2026 overspend and a cumulative MTFS budget gap
  - an LGA Corporate Peer Challenge (Nov 2023) and progress review (Oct 2024) raising issues about strategic clarity and collective leadership
  - an Ofsted inspection (July 2025) that downgraded children's services to Requires improvement.
- The council's stability plan is reported as showing a £33m medium term funding gap to 2029 to 2030.

Best Value Inspection at Bedford Borough Council: finance, governance and service delivery concerns

Impacts on administration of services

- Increased governance and reporting overhead: the inspection scope covers scrutiny and governance, s151 arrangements and audit strength, finance capacity and capability, organisational culture, service delivery, and the adequacy of plans, so teams should expect heavier evidence requests and faster turnaround reporting.
- Records management and disclosure burden: the Ministry instructs that no records should be destroyed and confirms inspectors' rights of access to premises and documents, which typically requires rapid coordination across ICT, information governance, legal, and service areas.
- Finance function pressure: focus on finance capacity and the MTFS position is likely to increase the pace of budget controls, savings governance, and in year corrective actions, with tighter assurance on how decisions translate into deliverable plans.
- Children's services scrutiny: the Ofsted judgement and delivery concerns mean additional performance improvement activity and assurance reporting may be required alongside the corporate inspection, adding management load.
- Timetable impact: the inspector is directed to report findings to the Secretary of State in June 2026; this concentrates internal activity into a short window and can temporarily divert senior capacity from transformation and day to day service improvement.

Local Government Finance Settlement: writing off 90% of councils’ SEND deficits and reshaping funding

- Government confirms a final local government finance settlement for 2025 to 2026 of £69bn, alongside the first multi-year settlement in a decade and reforms intended to realign funding with deprivation and need.
- SEND deficits: Government will resolve 90% of local authorities’ DSG High Needs deficits accrued to the end of 2025 to 2026, projected to be worth over £5bn.
- Eligibility and conditions: all authorities with a SEND deficit will be eligible for the grant in 2026 to 2027, subject to submitting and securing Department for Education approval of a local SEND reform plan; the grant is expected to be paid in Autumn 2026.
- Government claims the reform improves targeting: around one third of councils previously received funding broadly matching assessed need; Government says this will rise to nine in ten by the end of the multi year settlement, with transition funding used to protect sustainability.

Local Government Finance Settlement: writing off 90% of councils' SEND deficits and reshaping funding

Impacts on administration of services

- SEND reform plans become a delivery gateway: councils will need a credible, evidenced plan, programme governance, and reporting to secure DfE approval and demonstrate progress, which increases corporate and service management overheads.
- Accounting and budget management: writing down DSG deficits reduces the immediate insolvency risk and the financing burden, but councils will still need controls to prevent new in year High Needs pressures re accumulating; expect tighter monitoring of High Needs spend, placements, top ups, and demand management.
- Medium term financial strategy reset: authorities will need to revisit reserves strategy, debt and cash flow assumptions, and the interaction between DSG, general fund, and savings plans; this is likely to change the sequencing of budget decisions and transformation plans.
- Settlement reform and business rates reset: funding simplification and a reset of business rates retention require finance teams to rebuild forecasting models, revisit risk registers, and update member communications on volatility and distribution changes.

Other Workshops

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

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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

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:

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- 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
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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:

- Strong technical and management skills
- Strong MRI/Academy user
- 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 <<

Revenues & Benefits Officer (Civica OpenRevenues)

Permanent | Circa £30,000.00 per annum | Remote

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
>> Click here to view the full advert <<

Benefits Assessment Officer (MRI/Academy)

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

Our good client in the midlands is seeking a Benefits Assessment Officer on a fully remote basis to assess HBAA reviews.

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

Role to include:
- carry out Housing Benefit and Council Tax Reduction assessments
- Undertake HBAA reviews
- Provide high quality customer and stakeholder support

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
- An advanced MRI (Academy) user

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

Revenues Recovery Officer (NEC)

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

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

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

Duties to include:
- issue reminders and summons
- prepare and present cases for liability orders and progress accounts through enforcement stages in line with legislation, council policy and best practices
- monitor arrears and arrange sustainable payment arrangements
- deliver excellent customer service while protecting income

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

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

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

Revenues Billing Officer (NEC)

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

Our good client is seeking an experienced Council Tax Billing Officer on a fully remote basis.

The client is looking for a candidate with a vast amount of experience, who can start with minimal training. Familiar with all billing tasks is essential to include actioning moves, discounts, exemptions, refunds, DD's & payment arrangements.

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

- A minimum of 3 years Revenues (Council Tax) Billing experience
- Experience of NEC(Northgate)

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

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

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

✨ [Start your journey today – register now!]

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

[Contact us here]

Payroll Solutions

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

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

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

Trustpilot

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

What I particularly like is how well they support everyone, and they really look after their people, which is unlike any other agency I have worked with in 30 years.

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

Session Information

Wales poverty: JRF urges stronger action ahead of the next Senedd term

Key numbers and stats

- Wales: nearly 1 in 3 children are in poverty (JRF summary message).
- Wales: nearly half of people in poverty are in "very deep poverty" (JRF framing); this compares with around a third in the mid 1990s.
- UK context used by JRF: around 6.8 million people across Britain are described as living in "very deep poverty" (income below 40% of median after housing costs); around half of people in poverty.
- Welsh Government published an updated progress report for the Child Poverty Strategy on 2 December 2025 (updated 16 January 2026), alongside a monitoring framework release on 2 December 2025.

References and links

- Public Finance (Christian Doherty), "Wales must make more progress on poverty – JRF", 11 Feb 2026.
- JRF, "Next Welsh Government must drive down poverty in Wales", Feb 2026.
- Welsh Government, "Child Poverty Strategy for Wales: progress report 2025" (first published 2 Dec 2025; updated 16 Jan 2026).
- Welsh Government, "Child Poverty Strategy monitoring framework: 2025" (released 2 Dec 2025).
- Reuters, "Very deep poverty in Britain hits record high, new report finds", 27 Jan 2026 (background context).

Bespoke council tax increases above the 5% cap for 2026 to 2027

Key numbers and stats

- Seven councils permitted to exceed the usual cap for 2026 to 2027: 3 up to 9.00%, 3 up to 7.50%, 1 up to 6.75%.
- Parliamentary approval context: the 2026 to 2027 referendum principles report was agreed in the Commons vote on 11 February 2026.

References and links

- GOV.UK: Referendums Relating to Council Tax Increases (Principles) (England) Report 2026 to 2027 (final) and PDF download.
- PDF: Council Tax Referendum Principles Report 2026 to 2027 (shows the bespoke categories and thresholds).
- Which?: summary list of the seven councils and permitted maxima (consumer facing explainer).
- UK Parliament: division record approving the report (11 February 2026)

Carer’s Allowance overpayments: PAC demands faster redress and stronger DWP leadership

Key numbers and stats

- At least 26,000 carers estimated to have been wrongly affected by flawed earnings averaging guidance (DWP estimate referenced by PAC).
- More than 200,000 cases to be reviewed, stretching back over a decade, under a two year reassessment exercise.
- Programme cost reported as £75m for the two year review.
- Senior leadership context: DWP Permanent Secretary Sir Peter Schofield announced he will step down in July 2026 (department says unrelated to the Carer’s Allowance issue).

References and links

- The Guardian, “MPs call on welfare bosses to speed up redress over carer’s allowance scandal”, 11 Feb 2026.
- UK Parliament, Public Accounts Committee report: “Tackling fraud and error in benefit expenditure 2024–25” (report page).
- UK Parliament, PAC report PDF (supporting detail on Carer’s Allowance earnings guidance and scale of review).
- GOV.UK, Independent Review of Carer’s Allowance Overpayments (Liz Sayce OBE), published 25 Nov 2025.
- Contact, summary of government reassessment commitment on Carer’s Allowance overpayments (25 Nov 2025)

AI transcription in social work: benefits, risks and governance gaps

Key numbers and stats

- Study scope: interviews with 39 social workers using AI transcription tools across 17 local authorities (England and Scotland), plus senior staff involved in procurement and evaluation.
- Reported risk examples include inaccurate or fabricated content entering records, including “gibberish” text and cases where summaries introduced serious issues not raised by the person, such as suicidal ideation.

References and links

- Ada Lovelace Institute, report: “Scribe and prejudice”.
- Ada Lovelace Institute press release: “AI transcription is rapidly being rolled out across social work…”.
- Local Government Lawyer coverage (12 Feb 2026).
- British Association of Social Workers (BASW) article on professional and legal risk.

PAC calls for safeguards on DWP bank account powers

Key numbers and stats

- Benefit overpayments: £9.5bn (3.3% of benefit expenditure) in 2024–25, down from £9.7bn the previous year.
- DWP ambition questioned: reducing fraud and error to 2.8% by 2028–29, which PAC says is not stretching enough.
- Underpayments due to official error (DWP, local authority or HMRC): £1.2bn in 2024–25, up from £1.1bn in 2023–24.
- Overpayments due to official error (DWP, local authority or HMRC): £1.0bn in 2024–25, up from £0.8bn in 2023–24.
- Carer’s Allowance: DWP committed to putting right 26,000 cases; around 200,000 cases to be reviewed; estimated to take around two years.

References and links

- Public Finance (Rachel Willcox), “PAC urges safeguards for DWP bank account powers”, 13 Feb 2026.
- Public Accounts Committee news release, “DWP warned over extensive new bank account check powers as public trust at stake”, 11 Feb 2026 (includes report links).
- PAC report: “Tackling fraud and error in benefit expenditure 2024–25”.
- GOV.UK: DWP codes of practice consultation for the Public Authorities (Fraud, Error and Recovery) Act (eligibility verification, obtaining information, recovery).
- Legislation: Public Authorities (Fraud, Error and Recovery) Act 2025

Northern Ireland welfare fraud: naming policy, reporting surge and enforcement drive

Key numbers and stats

- Fraud and error (combined): DfC states 3.7% of benefit expenditure in 2024, £350.3m, was lost due to fraud and error.
- Benefit fraud (fraud element): DfC estimates 2.5% of expenditure in 2024, £233.0m, was lost through benefit fraud.
- Referrals and prosecutions:
  - Anonymous fraud referrals rose to 9,857 by end of January 2026, compared with 6,353 in 2024 to 2025 (DfC comparison cited by the minister).
  - 57 prosecutions between 1 April 2025 and 6 February 2026, as reported in the minister's statement.
- Composition of loss (DfC estimate for 2024):
  - Customer error: £74.9m.

References and links

- DfC: Oral Ministerial Statement by Gordon Lyons MLA, 9 Feb 2026 (Task and Finish Report update, figures on referrals, prosecutions, fraud and error).
- DfC: Minister announces plans to tackle welfare fraud and error, 9 Feb 2026.
- DfC: Benefit fraud, the cost and results (includes 2024 estimates and breakdowns).
- DfC: Benefit fraud overview pages (definitions of fraud and customer error).
- Belfast Telegraph reporting on proposals to retain a share of savings from fraud and error activity (context on invest to save approach).

Neighbourhood shopping parades: unequal high street mix in deprived areas

Key numbers and stats

- Outlet mix: 70% more vape shops, off licences, bookmakers and takeaways in the poorest neighbourhood parades compared with wealthy areas.
- Social infrastructure: around half as many childcare facilities; about 25% less social infrastructure such as gyms, cafes and pubs.
- Vacancy rates: 8.1% in the poorest neighbourhoods versus 5.9% in more affluent areas.
- National policy context referenced: Pride in Place is presented as a £5bn programme supporting 284 areas, with an additional £800m announced in early February 2026.

References and links

- The Guardian, England’s poorest areas have 70% more vape shops and bookmakers than wealthier ones (9 Feb 2026).
- Government speech, PM remarks in Hastings (5 Feb 2026), including Pride in Place figures.
- Pride in Place programme prospectus (updated guidance and scope).
- Guardian corrections note clarifying the “70% more” figure (11 Feb 2026).

Fast track apprenticeships: accelerating standards to meet urgent skills needs

Key numbers and stats

- Approval timeline ambition: from up to 18 months to as little as three months for prioritised updates and short courses.
- Funding and volume: £725 million to support 50,000 additional apprenticeships for young people (as presented alongside Growth and Skills Levy reforms).
- Project level examples cited in the announcement:
  - Sizewell C: expectation of recruiting 1,500 apprentices over construction, including 540 from the host county of Suffolk.
  - BAE Systems: 5,100 apprentices currently in learning and an intention to recruit 1,100 apprentices in 2026.

References and links

- DWP, Britain's growth sectors to get major skills boost from new 'fast track' apprenticeships reforms (7 Feb 2026).
- FE Week, Ministers to slash update approval times for some apprenticeships (7 Feb 2026).
- ICAEW, Government outlines plans to support 50,000 more apprenticeships (Feb 2026).
- City and Guilds, Apprenticeship reform update (12 Feb 2026

Business rates 2026 to 2027 multipliers and draft demand notice explanatory notes

Key numbers and stats

- Multipliers for 2026 to 2027: 48.0p (standard); 43.2p (small business); 43.0p (standard RHL); 38.2p (small RHL); 50.8p (high value).
- CPI inputs used in the calculation (as stated in the letter): September 2025 index 139.3; September 2024 index 134.2.
- Formula totals used (as stated in the letter):
  - E (total RV at 31 March 2026 estimate): £69,624,376,757
  - F (total RV at 1 April 2026 estimate): £83,502,181,825.
- Thresholds referenced in the draft notes: small business multiplier applies where RV does not exceed £50,999; high value multiplier for RV £500,000 and above; RHL multipliers for qualifying RHL properties with RV below £500,000 (with rate dependent on RV).

References and links

- MHCLG, Business Rates Information Letter 2/2026: “Notification of Non Domestic Rating Multipliers for 2026/27” (includes Annex A draft explanatory notes).
- GOV.UK NNDR1 guidance notes (confirms 2026 to 2027 multipliers summary).
- Legislation.gov.uk: SI 2026/4, RHL multiplier calculation regulations.
- Legislation.gov.uk: SI 2026/108, high value multiplier calculation regulations.

Councils respond to the first multi-year Local Government Finance Settlement in a decade

Key numbers and stats

- £440m additional Recovery Grant funding; government says £2.6bn available through the Recovery Grant by 2028 to 2029.
- Commitment to resolve 90% of DSG High Needs deficits accrued up to the end of 2025 to 2026.
- £272m uplift for the Homelessness, Rough Sleeping and Domestic Abuse Grant (as reported).
- Government statement: by 2028 to 2029 the most deprived places receive 45% more funding per head than the least deprived.
- CCN analysis (as reported): government grants cover 2p per £1 of extra costs for county and unitary councils, versus 42p per £1 for metropolitan boroughs; CCN also cites a £2.7bn funding gap for county and rural unitary councils.

References and links

- Public Finance (Rachel Willcox), Councils give mixed response to local government settlement, 11 Feb 2026.
- GOV.UK, Final Local Government Finance Settlement: England 2026 to 2027 to 2028 to 2029 (collection).
- UK Parliament Library briefing (PDF), Local Government Finance Settlement 2026 to 2027 to 2028 to 2029.
- GOV.UK, Communities set to benefit from fairer funding (includes Recovery Grant figures).
- County Councils Network, Local Government Finance Settlement 2026 to 2029: CCN responds.
- District Councils' Network, DCN responds to the Final Local Government Finance Settlement.

Spelthorne intervention: commissioners warn of deep seated financial and governance failings

Key numbers and stats

- Debt: reduced from around £1bn (March 2025) to around £715m after restructuring; one council report notes £905m of loans restructured in November 2025 reducing the balance sheet value of debt by £342m (32%) to £715m.
- Property portfolio performance (as reported by commissioners): average value fall of around 45%; annual surplus reduced from £10m budgeted to £4m, before applying MRP which is expected to push performance into significant losses.
- Reorganisation timetable: move into West Surrey Council planned for April 2027.

References and links

- Commissioners’ first report (published on GOV.UK, 10 February 2026) and supporting documents.
- Spelthorne Borough Council page linking to the report and ministerial response letter.
- Local Government Lawyer summary article (11 February 2026).
- Written ministerial statement referencing the report and reorganisation context (10 February 2026).

Best Value Inspection at Bedford Borough Council: finance, governance and service delivery concerns

Key numbers and stats

- Medium term funding gap: £33m to 2029 to 2030 (as cited in the article).
- Council tax decision impact (CIPFA finding, as reported): reduced council tax yield of £24m, or £19m after freeze grants, compared with applying maximum increases since 2010.
- Children’s services: Ofsted ILACS judgement in July 2025 moved to Requires improvement, from Good (Nov 2021).
- Inspection costs: inspector fees set at £1,200 per day plus reasonable expenses.

References and links

- Local Government Lawyer, “Ministers order best value inspection at borough council”, 11 Feb 2026.
- MHCLG letter to Bedford Borough Council Chief Executive (10 Feb 2026).
- Inspector appointment letter (Paul Najsarek), including scope, deadline and fees (10 Feb 2026).
- GOV.UK collection, “Bedford Borough Council: Best Value Inspector appointment letters” (10 Feb 2026).
- Ofsted ILACS inspection report for Bedford (14 Jul 2025).
- LGA Corporate Peer Challenge material for Bedford, including progress review pages.
- Bedford Borough Council paper quoting CIPFA findings on council tax yield and income and debt management issues (Sept 2025).

Local Government Finance Settlement: writing off 90% of councils’ SEND deficits and reshaping funding

Key numbers and stats

- £69bn: final local government finance settlement for 2025 to 2026 (as reported).
- Over £5bn: projected value of DSG High Needs deficits accrued to end of 2025 to 2026, of which 90% will be resolved through grant support.
- Estimated £300m: Government estimate of reduced financing cost of existing SEND deficits by 2027 to 2028.
- 45%: Government statement that by 2028 to 2029 the most deprived places will receive 45% more funding per head than the least deprived, with transition funding used where required.

References and links

- Local Government Lawyer, Local government finance settlement details plans to write off 90% of council SEND deficits (10 Feb 2026).
- UK Parliament written statement, Local Government Finance Settlement 2026 to 2027 to 2028 to 2029 (includes SEND deficit grant condition and Autumn 2026 payment).
- GOV.UK, Explanatory note on the government’s approach to Dedicated Schools Grant deficits (High Needs Stability Grant eligibility).
- GOV.UK, Final Local Government Finance Settlement: England 2026 to 2027 to 2028 to 2029 (collection).
- GOV.UK news release, Communities set to benefit from fairer funding (includes SEND write off and deprivation targeting claims

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

Previous Recordings

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"

19 Jan 26
Blue Monday session roundup

26 Jan 26
Crisis and Resilience Fund: a new pot, an old problem

2 Feb 26
Crisis funding, pub relief, and the administrative reality

9 Feb 26
CTR judicial reviews, transitional protection, and scheme governance

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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

Stats & References

Blogs

Thoughts from the panel

Blogs

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/

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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

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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

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[IFS: Is the minimum wage costing jobs?]

[Farage's Flagship Council (And Other Stories From Rotten Boroughs)]

Podcasts

VISIONARY NETWORK

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- 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.

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

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

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